



Fidelity Retiree Health Reimbursement Plan:

Plan Highlights

The Fidelity Retiree Health Reimbursement Plan (“the Plan”) is designed to provide participants with a way to help pay for eligible medical expenses in retirement. Fidelity intends to make an annual credit for each employee who satisfies the annual eligibility requirements. Once you become a participant in the Plan, you can use your accumulated credits to pay for eligible medical expenses in retirement for you and your spouse

Plan Eligibility Requirements

Initial Eligibility Requirements

You must complete 12 consecutive months of service, during which you are credited with 1,000 hours of service that is measured from your Service Date (adjusted date of hire) to the anniversary of that date. If you were employed by Fidelity as of January 1, 2007, any prior service will count toward the initial eligibility requirements.

Annual Eligibility Requirements

You must also meet the annual eligibility criteria to receive the annual credit. You must be credited with 1,000 hours during the year and must be employed by Fidelity on the last business day of the year to receive the annual credit for that year.

Receiving Plan Credits

Regular employees who work at least 30 hours a week receive an annual credit, which is currently \$3,000. Regular employees who work at least 20, but fewer than 30, hours per week receive an annual credit, which is currently \$1,500. If you retire or die after meeting the initial eligibility requirement but prior to meeting the annual eligibility criteria, you will receive a prorated credit based on the number of months you worked during the year.

The credits you receive earn a fixed interest rate, which is determined on an annual basis. Interest is credited daily and posted monthly.

Becoming a Plan Participant

You become a participant in the Plan, and are eligible to submit expenses for reimbursement, when you meet all of the following criteria:

- Retire or terminate employment with Fidelity and all Affiliated Companies,
- Have at least 10 years of service, and
- Are at least 55 years of age.

If you are not age 55 when you leave Fidelity and all Affiliated Companies, but have 10 years of credited service, you will become eligible when you turn age 55. Your participation in the Plan ends when you have used all available credits.

Expenses Eligible for Reimbursement

Eligible medical expenses include the following expenses incurred after you become a participant in the Plan:

- Deductibles
- Copayments
- Out-of-pocket medical expenses not covered, or partially covered, by medical, dental or other group health Plans
- Medical Plan premiums, including COBRA premiums
- Medicare premiums, including Part A, Part B, Part D and Medicare HMOs for individuals over age 65



- Long-term care insurance premiums, subject to certain limits.

For a complete list of qualified eligible expenses, go to www.irs.gov and refer to IRS publications 502 and 969.

How to submit eligible medical expenses for reimbursement

Once you are eligible to receive reimbursement from the Plan, you must complete a claim form, available on the Acclaris Reimbursement Center, accessible through Fidelity NetBenefits®. Submit the claim form with proof of payment. You will receive a reimbursement check for your eligible medical expenses, provided you have sufficient available credits.

Continuation of Plan Coverage for an Ex-Spouse¹

The Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) requires employers to offer employees and their families the opportunity to temporarily continue their group health coverage in certain instances where coverage would otherwise end. Since eligible medical expenses can be submitted for Plan participants and their spouses, the Plan is subject to COBRA.

Employees who terminate from Fidelity, are at least age 55, and have 10 or more years of service are eligible to be reimbursed for eligible medical expenses incurred by the employee and his or her spouse. Under the Retiree Health Reimbursement Plan, the only instance when an individual would lose coverage would be divorce or legal separation. Therefore, the ex-spouse is eligible to continue the Plan under COBRA.

Written notice, including the cost of continuing coverage and election instructions, will be provided to the ex-spouse within 14 days following the receipt of notice of the divorce or legal separation, provided HR Solutions is made aware of the divorce or legal separation within 60 days of the event. If notification is given after 60 days, the ex-spouse will not be eligible for COBRA coverage. COBRA premiums are determined annually and may be obtained by calling HR Solutions at 800-835-5099, prompt 1.

Continuation of Plan Coverage for Surviving Spouses

- If you should die while still employed with Fidelity, your surviving spouse is immediately eligible to begin receiving reimbursement for eligible medical expenses, regardless of your age or years of service, provided you had met the initial eligibility requirements and have a credit balance.
- If you die while you are eligible to receive reimbursements from the Plan, your surviving spouse will have access to your remaining credit balance.
- If you are no longer employed with Fidelity and die, your surviving spouse will have access to your credit balance immediately, as long as you had met the service requirement for Plan reimbursements prior to termination.
- If you do not have a surviving spouse upon your death, credits will be forfeited.

¹For purposes of the Fidelity Retiree Health Reimbursement Plan, you are considered to be married only if you have a spouse who is a member of the opposite sex, in accordance of how the terms "marriage" and "spouse" are defined under the Federal Defense of Marriage Act of 1996



Resources for Additional Information

	GO TO...	OR CALL...
For questions about... <ul style="list-style-type: none"> • Plan eligibility • Plan features 	fmrbenefits.com	HR Solutions: 800-835-5099, prompt 1
For access to Plan... <ul style="list-style-type: none"> • Forms • Credit Balance (if you are reimbursement-eligible)	netbenefits.com/fidelity <ul style="list-style-type: none"> • Fidelity RHRP > links to the Acclaris Reimbursement Center 	
For Information about Fidelity Health Savings Account (HSA)... <ul style="list-style-type: none"> • Account balance • Investments • Transactions • Qualified medical expenses 	Fidelity Retail: fidelity.com	Fidelity Retail: 800-544-3716
For general tax information...	<ul style="list-style-type: none"> • IRS Publication 502 (Medical and Dental Expenses): http://www.irs.gov/publications/p502 • IRS Publication 969 (HSAs and Other Tax-Favored Health Plans): http://www.irs.gov/publications/p969 	HR Solutions: 800-835-5099, prompt 1

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The information provided in this brochure is general in nature. It is not intended, nor should it be construed as legal or tax advice.