

## Eligibility Timeline and Rules

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| <p><b>Initial VEBA Opt-Out Period Prior to July 1, 2013</b><br/>Applicable to employees in a benefits-eligible position during this period</p>   | <p>April 29, 2013 – June 30, 2013</p>   |
| <p><b>Grandfathered 25 VEBA Service Credits</b><br/>Applicable to employees in a benefits-eligible position as of this date, who have not opted out of VEBA</p>  | <p>June 30, 2013</p>  |
| <p><b>VEBA Eligibility Window</b><br/>Applicable to employees in a benefits-eligible position during this period, who have not opted out of VEBA, or have opted out of VEBA but can opt back in during their designated one-time opportunity.</p>                                      | <p>June 30, 2013 – June 30, 2015</p>  |
| <p><b>Initial VEBA Opt-Out Period (July 1, 2013 or after through June 30, 2015)</b><br/>Applicable to employees in a benefits-eligible position during this period</p>   | <p>31-day VEBA opt-out window, once a 15-day benefit eligibility waiting period has been satisfied, from the date hired into a benefits-eligible position</p> |
| <p><b>Annual VEBA Opt-Out Period</b><br/>Applicable to employees in a benefits-eligible position during this period</p>  | <p>During the annual health Open Enrollment period, held during a designated timeframe in April/May</p>   |
| <p><b>One-Time VEBA Opt-In Opportunity</b><br/>Applicable to VEBA-eligible employees in a benefits-eligible position who have previously opted out of VEBA. The opt-in period occurs during the Open Enrollment immediately following five years after the opt-out effective date.</p> | <p>Opt-in period (designated during annual health Open Enrollment) immediately following five years after the opt-out effective date</p>                      |