

FMCP Plan 17 - Early and Normal Retirements

1. You must be at least age 55; AND
2. You must be retired from any and all employment in the electrical industry or any organization affiliated with the electrical industry; AND
3. You must be receiving retirement benefits either from an industry plan or Social Security; AND
4. You must be eligible for benefits from this Plan on the day immediately preceding the effective date of your Retiree Benefits; AND
5. You must have been eligible for coverage under this Plan or a predecessor plan for 48 of the 60 months preceding the effective date of your Retiree Benefits (the 48 coverage months do not have to be consecutive).

Retiree Benefits are identical to Plan 17 medical benefits, including prescription drug coverage. A \$7,500 Life Insurance benefit is also provided for covered retirees. Dental Benefits, Vision Benefits, AD&D Insurance and Weekly Disability Benefits are NOT provided for retirees or their dependents.