

Air Line Pilots Association, International
FedEx Master Executive Council
1770 Kirby Parkway, Suite 300
Memphis, TN 38138
Office: 901-752-8749 or 866-339-2572
Hong Kong: 800-906-186, Cologne: 0800-186-0241
E-mail: Fedex-Survivor@alpa.org

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Dear FedEx Pilot:

Enclosed is the ALPA FDX MEC Surviving Family Guide for FedEx members. There are three sections to this Guide. You may want to place a copy of this Guide with your will and/or life insurance papers. A copy of the Guide is also located on the Retirement & Insurance Committee page of the fdx.alpa.org website.

The purpose of the Guide is to help your family manage certain issues following your death by explaining the steps to follow in claiming benefits and protecting assets. We recommend that you sit down with your family and read this Guide together. It is an uncomfortable topic, but the time you spend now will be very valuable to your loved ones later, in the event of your death. Together, you should locate, review and update, if needed, you're important papers such as wills, trust documents, insurance and financial records, etc. Make available to your family a copy of the current Collective Bargaining Agreement and the Pilot Benefit Book. These can be downloaded from the Contract Administration page at pilot.fedex.com.

Completing the FedEx Pilot Survivors' Asset and Benefit Inventory will allow you to record, for your survivor's later reference, your current benefit elections and coverage amounts. We recommend that you fill this out with your family now, as this information will not be readily available after your death. Keep all the contents of this Guide with your important documents. You can find your current Corporate benefit elections and coverage amounts at fedex.ehr.com and your ALPA coverage amounts on the Retirement & Insurance Committee page of fdx.alpa.org by using the "My Insurance" button.

We recommend you also address the selection of a Casualty Assistant Liaison or CAL. A CAL is a fellow pilot or family friend whom you know and trust that can help guide your family through the troubling times of your passing. Their duties, among many, include being the Company's point of contact with your family, from initial notification and ongoing communications, to the completion of the assignment of benefits. If you have not yet selected a CAL, please do so now. For more information regarding this subject, please read the article following the FedEx Pilot Survivor's Asset and Benefit Inventory.

This Guide is a compilation of information from the pertinent sections of the source documents and is for general informational purposes only. It does not constitute, nor should it be construed as legal or other professional advice regarding benefits, and it should not be relied upon in lieu of consultations with an attorney or other professional. The information contained herein is current as of the February 28, 2011 Collective Bargaining Agreement. For more information, please refer to the Collective Bargaining Agreement and the Pilot Benefit Book.

The ALPA FDX MEC hopes that your family will never have to refer to this Guide. However, we are pleased to be able to offer your family the security of knowing the pilots' Union will be here when needed.

Sincerely,

First Officer Kenneth Binder, Chairman
Retirement & Insurance Committee

F.O. Craig Aber, Chairman
Bereavement Committee



ALPA FDX MEC

SURVIVING

FAMILY GUIDE

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ALPA FDX MEC SURVIVING FAMILY GUIDE

The sympathies of the FedEx pilots are with you at this time of great loss. This Guide is meant to help you understand the process of claiming your survivor benefits and protecting your interests during this crucial period. After the death of the pilot, you will have to handle many details. If you haven't been involved in your family's finances, you may find dealing with insurance, Social Security, pensions, and bank accounts confusing and frustrating. To help during this difficult time, the ALPA FDX MEC and FedEx Pilot Benefits Administration (PBA) are available to assist you. Please do not hesitate to call if you have any questions or problems.

THINGS TO CONSIDER

During the first year, many questions will arise regarding the following issues. Take things slowly and deliberately, never making hasty decisions regarding complicated issues. You may consider putting off major financial decisions, such as selling your home or other real estate transactions, in the near term, if possible.

Also, beware of con artists who prey on the surviving family members. Many surviving family members lose millions every year in fraudulent scams. Remember, the ALPA FDX MEC and the Company are here for you. Again, if you have a question or if you feel matters are not being handled correctly, please contact us.

Do NOT sign any papers that may be given to you until you have spoken with the FDX MEC and PBA.

FIRST STEPS

The process of calculating your survivor benefits will begin with your notification to FedEx Flight Management of the pilot's death. Please call the Pilot Administration Center (PAC) as soon as possible at 901-434-5000 or 855-339-1722.

The PAC will contact Pilot Benefits Administration (PBA), who, in turn, will contact you. If you are the beneficiary, you will receive a life insurance beneficiary claim form(s) with requests for copies of certain documents. FedEx PBA will complete the calculations of your life insurance benefits upon receipt of the requested documents. *It is very important to promptly submit all requested documents directly to the applicable life insurance company to prevent any delay in your benefits.* Upon approval of the claim, approximately five to six weeks after the life insurance company receives the completed paperwork, you should start to receive your life insurance benefits. You will also receive from PBA phone numbers for any other applicable FedEx vendors that administer death benefits (Aon-Hewitt, Vanguard, etc.).

You will need to submit the following documents to each applicable life insurance company with the completed beneficiary claim form for benefits. Please be sure you send these documents using a service providing receipt of delivery (e.g., FedEx or U.S. Postal Service).

1. Certified death certificate
2. Copy of the accident report (if applicable)

Please contact your Casualty Assistant Liaison (CAL) if the pilot has chosen one. The CAL is another crewmember or family friend whose duties include acting as an intermediary between the family, FedEx and the ALPA FDX MEC.

Primary CAL Name: _____
Employee Number: _____
Address: _____

Phone Number: _____
Email: _____

Secondary CAL Name: _____
Employee Number: _____
Address: _____

Phone Number: _____
Email: _____

THE FIRST MONTH

The following chronology will help you through the first month following the pilot's death. It is meant to provide guidance in tasks that need to be done. The effort can be made whenever you are ready, but it is important that you or your representative act on each element.

The vendors referenced in this Guide are current as of the time of publishing. Any changes to these vendors will be updated in future publishing. PBA or an ALPA FDX MEC Benefits Specialist can answer any questions as to the vendors in place at that time. These contact numbers are furnished at the end of this Guide.

Week One

1. Family First

During the first week after the death of the pilot, concern yourself mainly with the funeral details while spending time with family and friends. Have a friend house-sit your home, especially during the visitation and funeral. Burglars are known to scan local obituary columns and then burglarize homes while the family is away. In your initial call with FedEx PBA, they will discuss assignment of a portion of the life insurance benefits to pay for funeral expenses, if you are the beneficiary.

2. Death Certificate

Order 20-30 certified copies of the death certificate or you can look at the Asset & Benefit Inventory that you filled out to get a better idea of how many you may need. These are normally requested through the funeral director and are much cheaper to order initially than to go back and order more. This might seem like a large number, but one death certificate will

most likely be necessary for each concerned party. This list can be as diverse as life insurance and credit card companies, banks and brokerages, even the Veterans Administration and Voter Registration. It is always a good idea to have a few extra for unexpected needs.

Week Two

1. Legal Support

It is very important to locate and protect the pilot's will, if one exists. In any case, see your attorney or the FedEx Group Legal Services Plan, if applicable, who will explain the terms of the will to you, identify the executor and file the will with the probate court or take other appropriate action under your state's laws. Seek legal advice concerning probate proceedings and taxes you may need to pay. If the death of the pilot was a result of an accident, it is suggested that you do not sign any documents without legal counsel. If you do not have legal representation, ask friends, family, or the American Bar Association for recommendations, and compare fees for handling the estate. The FedEx Group Legal Services Plan excludes any matter which would otherwise be covered if it involves FedEx as the pilot's employer or any of its affiliates as an adverse party; any pilot benefit or benefit plan established by FedEx; any employment-related matter; or any matter involving Hyatt Legal Plans, Metropolitan Life Insurance Company or any of its Affiliates, or any Plan Attorney as an adverse party.

2. Checking Account

Open a checking account in your name only, if you do not already have one.

3. Documents Needed

Gather important documents you will need to prepare a list of the estate's assets. This should include, but is not limited to, insurance policies, real estate deeds, stocks, mutual funds, bond certificates, brokerages, trusts, checking and savings account statements and employee benefit statements. Please see the Company, ALPA, and Other Benefits Section of the attached FedEx Pilot Survivors' Asset & Benefit Inventory.

4. Healthcare Continuation

Within 14 days of receiving notification of the pilot's death, ADP, the FedEx COBRA administrator will send you information about continuing your health coverage, if you were covered at the time of the pilot's death. ***Please be sure to make your COBRA election within the deadline specified in your COBRA packet. FAILURE TO DO SO WILL RESULT IN PERMANENT LOSS OF HEALTH COVERAGE.***

If COBRA is elected, the 24-month active rate automatically applies and is communicated in the COBRA packet. After the initial 24 months at the active pilot rate, you will be entitled to an additional 36 months at the COBRA rate.

If you are eligible for Retiree Group Health you will receive information from FedEx PBA and must make an election within 31 days following the pilot's death. **FAILURE TO DO SO WILL RESULT IN PERMANENT LOSS OF COVERAGE.**

For more details refer to the Medical Insurance section in the Summary of Benefits below and/or call FedEx PBA.

5. Call FedEx Pilot Benefits Administration (PBA) to obtain information on filing a claim for life insurance, accidental death and dismemberment and Business Travel Accident (if applicable)

FedEx PBA will mail a beneficiary claim form(s) to the beneficiary and notify the companies that administer the insurance plans offered by FedEx. See below Summary of Benefits for more information.

6. Call the FedEx Retirement Service Center (AON HEWITT) to request information on receiving retirement benefits from the FedEx Pension Plan and the Flying Tiger Line Plans, if applicable.
7. Contact Vanguard to receive information on Pilots' Money Purchase Pension Plan (PMPPP) and Pilots' Retirement Savings Plan (PRSP) distributions.
8. **Call ALPA Membership Services**
They can determine if the pilot had additional insurance coverage through ALPA.
9. **Notify all other insurance companies** that hold policies on the pilot, and request claim forms from these companies.
10. **Military benefits**
If the pilot was active or reserve military, contact the personnel office of the nearest military installation representing the pilot's service (if they have not already contacted you). Many benefits may be available to you. If the pilot was a member of a military fraternal group, such as The Retired Officers Association (TROA), American Legion, or Disabled American Veterans, please contact those organizations for possible help. If the pilot was a military retiree, contact the nearest Retired Activities Office (RAO) or Retired Services Office (RSO) for assistance. Call your nearest military installation for RSO locations or call 800-827-1000 to help locate one.
11. **Social Security**
Contact the Social Security Administration at 800-772-1213 or www.ssa.org or visit your local SSA office to determine your eligibility for survivor benefits. You should apply promptly because, in some cases, benefits may not be retroactive.

Week Three

1. Insurance Follow-up

Follow up with your insurance companies about:

- how much to expect
- when it will be available and
- method of payment.

A wire-transfer or direct deposit can allow for quicker access to the money. The insurance company may deposit the life insurance benefit into an account with checkbook access. This would allow you to write a check to yourself for the entire amount, if you wish.

2. Investment Advice

Consider getting investment advice from a Certified Financial Planner. This benefit is offered through the FDX MEC Life Insurance Plan. ALPA also has a relationship with Charles Schwab to provide free financial consultation for our members' families. To take advantage, contact Charles Schwab at 877-648-4719. Otherwise, you can also get advice from a "fee for service" Certified Financial Planner.

Week Four

1. Accountant

See an accountant about income and estate taxes and about transferring assets into your name or a trust account.

2. Property and Casualty Insurance Coverage

Check with your insurance agent to update your auto, home, and umbrella policy coverage.

3. Personal Life Insurance

Re-evaluate your own life insurance coverage. If the pilot was the beneficiary on your policies or retirement accounts, change the beneficiary.

4. Financial Tools

This is a good time to ensure you have the financial tools in place to manage the benefits that will be coming, including legal support, a bank account and an investment plan.

SUMMARY OF BENEFITS

Life Insurance

FedEx Sponsored Life Insurance

- **Basic Life Insurance Policy:**
This is a Company-paid Life Insurance Policy. The benefit amount you will receive will be \$800,000 (unless the pilot elected reduced coverage of \$300,000, \$400,000 or \$500,000 in lieu of \$800,000).
- **Optional Life Insurance:**
This policy provides different levels of coverage. If the pilot paid for this benefit through payroll deductions, the benefit amount will be a minimum of \$100,000 to a maximum of \$1,000,000, based on the pilot's election. In addition, if you are under age 80, you are also eligible to port or convert any optional dependent life insurance you may have or your children may have under the Optional Life Insurance program at FedEx. You will have 31 days from the pilot's date of death to port or convert this coverage. Since conversion premiums are considerably higher than premiums for an individual term policy, you should obtain quotes from other life insurance carriers for comparison purposes.
- **Basic Accidental Death and Dismemberment (AD&D):**
This is a Company-paid AD&D policy. If the pilot died in a covered accident, the payable benefit is \$15,000.
- **Optional Accidental Death and Dismemberment (AD&D):**
If the pilot paid for this benefit through payroll deductions, the plan can pay from \$35,000 to \$235,000, based on the pilot's election. If the pilot dies accidentally and the survivors are enrolled in Optional AD&D, family coverage continues for eighteen months at no cost. Survivors can call PBA within 31 days following the end of the 18-month period to request the purchase of an individual policy.
- **Business Travel Accident Plan:**
This is a Company-paid Business Travel Accident Plan. If the pilot died within 365 days of an accident and the death was the direct result of an accident incurred while traveling on Company business or on a Company aircraft, the payable amount is \$150,000. If you or the pilot's dependent children die within 365 days of an accident and the death is the direct result of such accident that occurred while traveling on Company business or on a Company aircraft, your death benefit is \$100,000 and the pilot's dependent children's death benefit is \$50,000 per child. If the pilot dies as a result of an accident while flying a Civilian Reserve Air Fleet (CRAF) mission or Air Mobility Command (AMC), the beneficiary may receive an additional \$200,000.

ALPA Sponsored Life Insurance

- **ALPA FDX MEC Life Insurance:** The pilot may have elected and paid for life insurance coverage through the ALPA FDX MEC. This optional coverage can pay up to \$1,500,000.
- **ALPA National Life Insurance:**
There are many different policies available ranging from Group Term Life to 10 and 20 Year Level Term. Combined coverage under the ALPA National Life plans may be up to \$1,500,000. Accidental Death & Dismemberment up to \$350,000 is also available. Contact ALPA Membership Services at (800) 746-2572 to determine if the pilot had any of the above insurance policies through the ALPA FDX MEC or ALPA National. They will be able to assist and guide you through the application for benefits.

Medical Insurance

For Survivors of Active Pilots

The table below shows the age and service requirements for Retiree Health Coverage. Whether or not the pilot was eligible for Retiree Health on the date of death, will determine which set of rules apply to your continuation of health coverage.

Retiree Health Age and Service Requirements

Were hired into a Permanent Full-Time or Permanent Part-Time position by FedEx Express before January 1, 1988	Retire or terminate at age 55 or older with at least 10 years of permanent part-time or permanent full-time continuous service after age 45.
Were hired into a permanent position by FedEx Express or another FedEx Corporation Controlled Group member on or after January 1, 1988	Retire or terminate at age 55 or older with at least 20 years of permanent part-time or permanent full-time continuous service after age 35.
Were a Flying Tiger pilot on August 6, 1989 and began to work for FedEx Express on August 7, 1989	Retire or terminate at age 55 or older with at least 20 years of continuous service (derived from adding Flying Tiger continuous service years to FedEx continuous service years).
Are age 60 or older	Retire or terminate with at least 5 years of permanent part-time or permanent full-time continuous service immediately prior to age 60.

Survivors of Pilots who were active on date of death

- **If the pilot had not met the requirements for Retiree Health on the date of death.**

Medical, Dental and/or Vision coverage for dependents, who were covered at the time of the pilot's death and continue to meet the eligibility requirements for active health coverage can continue such coverage according to the below chart.

Within 14 days of the date that Pilot Benefits Administration is notified of the pilot's death, dependents will be sent information explaining how to continue health coverage and the associated costs. **Dependents will have 60 days from the date of the letter to elect to continue Active Health coverage.**

If coverage under the Active Health Plan is not elected within 60 days or is canceled or terminated, coverage cannot be added at a later date.

Medical, Dental and/or Vision Coverage for Surviving Spouse/Children

	Spouse/Children under Medicare Age	If Spouse is Medicare Age at the time of Death	When Spouse Reaches Medicare Age Following the Pilot's Death
Active Pilot is Not Retiree Health Eligible	<p>For 24 months from date of death, surviving dependents are charged the applicable active pilot rate in the Active Pilot Plan (i.e., Pilot Only if surviving spouse or surviving children, Pilot & Child(ren) if surviving spouse and children). This 24-month period does not apply to the COBRA continuation period.</p> <p>After 24 months at active pilot rate, up to 36 months at active pilot COBRA rate in the Active Pilot Plan (i.e., Spouse Only, Child Only, Spouse & Children or 2 or more Children).</p>	<p>For 24 months from date of death, surviving dependents are charged the applicable active pilot rate in the Active Pilot Plan (i.e., Pilot Only if surviving spouse or surviving children, Pilot & Child(ren) if surviving spouse and children). This 24-month period does not apply to the COBRA continuation period.</p> <p>After 24 months at active pilot rate, up to 36 months at active pilot COBRA rate in the Active Pilot Plan (i.e., Spouse Only, Child Only, Spouse & Children, or 2 or more Children).</p>	<p>When Spouse reaches Medicare Age during the:</p> <ul style="list-style-type: none"> • 1st 24 months, coverage continues for the 24-month period and the Spouse is then eligible to elect COBRA at active pilot COBRA rate for 36 months. • 36-month COBRA period, coverage ends the first of the month in which eligible for Medicare due to turning Medicare Age.

• **If the pilot had met the requirements for Retiree Health on the date of death.**

Medical, Dental and/or Vision coverage for dependents who were covered under the Active Health Plan at the time of the pilot's death and continue to meet the eligibility requirements for active and/or retiree health coverage can elect such coverage according to the below chart.

Within 14 days of the date that Pilot Benefits Administration is notified of the pilot's death, dependents will be sent information explaining how to continue health coverage and the associated costs. **Dependents will have 60 days from the date of the letter to elect to continue Active Health coverage. If the dependents elect to immediately begin Retiree Health coverage or wish to defer participation in the Retiree Health Plan until benefits under the Active Health Plan cease, they must elect coverage (including deferred coverage) under the Retiree Health Plan within 31 days after the pilot's death.**

If coverage under the Active Health Plan or Retiree Health Plan is not elected within the specified time frames or is canceled or terminated, coverage cannot be added at a later date.

Medical, Dental and/or Vision Coverage for Surviving Spouse/Children

	Spouse/Children under Medicare Age	If Spouse is Medicare Age at the time of Death	When Spouse Reaches Medicare Age Following the Pilot's Death
Active pilot is Retiree Health Eligible	<p>Surviving dependent must elect Retiree Health coverage or deferred Retiree Health coverage, within 31 days following the date of death, then has the choice of:</p> <ul style="list-style-type: none"> For 1st 24 months, surviving dependents are charged the applicable active pilot rate in the Active Pilot Plan (i.e., Pilot Only if surviving spouse or surviving children, Pilot & Child(ren) if surviving spouse and children). The 1st 24 months does not apply to the 36-month COBRA continuation period. After 24 months at active pilot rate, up to 36 months at active pilot COBRA rate in the active Pilot Plan (i.e., Spouse Only, Child Only, Spouse & Children or 2 or more Children). Surviving dependents who elect to defer Retiree Health can elect to begin participation in Retiree Health at any time during the 36-month COBRA period, at 100% of the applicable Retiree Health rate (i.e., Spouse, Child, or Spouse and Child). <p>or</p> <ul style="list-style-type: none"> For 1st 24 months, surviving dependents are charged the applicable Retiree Health rate (i.e., Spouse, Child or Spouse and Child). After 24 months, spouse and/or child(ren) pay 100% of the cost in the Retiree Group Health Plan. When child(ren) reach age 23 for dental and vision and age 26 for medical, coverage ends. Upon reaching the age limitations, dependent children can elect COBRA for 36 months at the Pilot Retiree COBRA rate (i.e., Child Only or 2 or more Children). 	<p>For 24 months from date of death, surviving dependents are charged the applicable active pilot rate in the Active Pilot Plan (i.e., Pilot Only if surviving spouse or surviving children, Pilot & Child(ren) if surviving spouse and children). This 24-month period does not apply to the COBRA continuation period.</p> <p>After 24 months at active pilot rate, Spouse can elect up to 36 months at active pilot COBRA rate in the Active Pilot Plan (i.e. Spouse Only, Child Only, Spouse & Children, or 2 or more Children), or Spouse can elect coverage in ALPA's Post Medicare Premium Reimbursement Plan (PRP) (Spouse can also elect coverage in the PRP at any time during the COBRA coverage period).</p>	<p>When Spouse reaches Medicare Age during the:</p> <ul style="list-style-type: none"> 1st 24 months, coverage continues for the 24-month period and the Spouse is then eligible to elect COBRA at active pilot COBRA rate for 36 months. 36-month COBRA period, coverage ends the first of the month in which eligible for Medicare due to turning Medicare Age. When Spouse reaches Medicare Age during Retiree Health, coverage ends the first of the month in which eligible for Medicare due to turning Medicare Age. Spouse can then elect Retiree COBRA for 36 months at the Pilot Retiree COBRA rate (i.e., Spouse Only), or can elect coverage in ALPA's PRP.

Survivors of Pilots who were retired on date of death

If the pilot dies after retirement from FedEx Express, eligible survivors may be entitled to continue Retiree Health benefits. Some key provisions are mentioned below.

Your eligible dependents, who were covered at the time of your death and who continue to meet the eligibility requirements, may continue the Federal Express Corporation Retiree Group Health Plan coverage (medical, dental and vision) after your death provided they were covered by the Plan at the time of your death based on the chart below.

Retiree Health Coverage for Surviving Spouse/Children

Spouse/Children under Medicare Age	When Spouse Reaches Medicare Age Following the Pilot's Death
<p>Spouse/Children will have the following medical plan options from which to choose:</p> <ul style="list-style-type: none">• Base Plan• Buy Up Plan• High Deductible Plan, or• HMSA <p>For 24 months from date of retiree's death, surviving dependents are charged the applicable spouse/child(ren) Retiree Health rate in the Retiree Group Health Plan.</p> <p>After 24 months, spouse and/or child(ren) pay 100% of the cost in the Retiree Group Health Plan. When spouse turns Medicare Age, coverage ends for the spouse. When child(ren) reach the age limitations, coverage ends. Upon reaching the age limitations, dependent children can elect COBRA for 36 months.</p>	<p>Spouse's coverage in the Pre-Medicare FedEx plan ends. Spouse will be eligible for ALPA's Post-Medicare Retiree Health Plan or spouse can also elect Retiree COBRA for 36 months. Any covered dependent child(ren) will remain eligible for the Pre-Medicare medical options administered by Anthem, HMSA or a local HMO, if available. Upon reaching the age limitations, dependent children can elect COBRA for 36 months.</p>

FedEx Pilots' Post-Medicare Retiree Health Plan

This program is also known as the ALPA Premium Reimbursement Plan (PRP). It reimburses eligible retirees and their spouses each for premium payments made during the year to an acceptable plan that is supplemental to Medicare, and effective January 1, 2016, premiums paid for Medicare Part B. Pilots who retire *on or after* November 3, 2015 the PRP amount is \$114 per month, \$1368 each, for 2016 and will be prorated 4% per year of pilot service (up to 25 years of service).

For example a pilot with 15 years of service will be eligible for up to 60% of \$114/month or a maximum reimbursement of \$68.40 per month.

For more information on eligibility for this program:

1. Visit www.fdx.alpa.org and go to the Retirement & Insurance page.
2. Select the "Ready to Retire" button.
3. Select the "PRP" button

Health Reimbursement Accounts

The Health Reimbursement Account (HRA) is a medical plan that reimburses the pilot and/or eligible family members for eligible health care expenses (including eligible retiree health care expenses). It is a cost-effective way to pay for such items as medical, dental and vision monthly premiums; deductibles, co-payments and eligible health-related expenses that are not covered by your health plan options. "Health-related expenses" include medical, prescription drug, mental health/substance abuse, dental and vision expenses as defined by the Internal Revenue Service (IRS). Health related expenses also include expenses you might incur for individual or group policies not associated with FedEx, i.e., premiums for a long-term care policy or a separate medical plan, as well as Medicare premiums.

Go to the www.wageworks.com for a complete list of eligible expenses.

If the pilot satisfied the HRA eligibility requirements, (see below), any unused balance in the account at the time of the pilot's death may be used for reimbursement of any qualified medical expenses of the eligible surviving spouse or eligible surviving dependents up to age 27. Any unused amounts in the HRA after the pilot, eligible surviving spouse and eligible surviving dependents die will be forfeited and applied to the expenses of the HRA administration.

HRA eligibility requirements

If Pilot:

- (i) Had a seniority list number on August 25, 2006,
- (ii) Had attained at least age 53 before January 1, 2007,
- (iii) As of the attainment of age 60 or older, was expected to satisfy the age and service eligibility requirements for coverage under the Federal Express Corporation Retiree Group Health Plan, and
- (iv) Terminated employment with FedEx on or after August 26, 2006.

Upon the death of an eligible active pilot, or eligible retired pilot under the age of 59, the HRA is automatically activated and a welcome kit is mailed to the designated beneficiary.

Upon the death of an eligible retiree age 59 or older, the ownership of any remaining balance in the HRA is transferred to the designated beneficiary.

Pension Plan (applies to surviving spouses of pilots who were active at time of death)

If your spouse was an active pilot and had more than five years of credited service for vesting with the Company on the date of his/her death, you will be entitled to receive a portion of the pilot's benefit from the FedEx Corporation Employees' Pension Plan and Non-Qualified Plans (if applicable) as early as the date that the pilot would have turned 55. If the pilot was 55 or older at the time death, the Retirement Service Center will send you a report of benefits (along with a retirement kit.) within 60 days of receiving notification of your spouse's death. If your spouse dies prior to age 55, you will be sent a retirement packet at the time your spouse would have turned age 55.

The benefit you receive is a monthly benefit based on your spouse's credited service for benefit accrual and average earnings under the Plan on the date of death. Your benefit will be calculated as a 50% Joint and Survivor Annuity option that would have been available to the pilot. The surviving spouse will receive half of this amount. If you elect to receive this benefit prior to when the pilot would have attained age 60, there will be a reduction of 3 percent per year for each year (or .25% per month for each month) prior to when the pilot would have turned 60.

You may defer receiving payments until the pilot would have attained age 60. You can accomplish this in practice by just not returning the election forms. The Retirement Service Center will then send a follow up letter about 90 days before the pilot would have reached age 60. You may also elect to defer distribution up to December 31st of the calendar year your spouse would have attained age 70½.

Examples:

Active pilot dies prior to age 55 - accrued benefit on date of death is reduced by 15% (maximum early retirement reduction) and may be payable on the first of the month coincident with or next following the date that pilot would have reached age 55. If you choose to defer payment, your benefit is actuarially increased for each month that payment is deferred past the first of the month coincident with or next following the date the pilot would have reached age 55. After the early retirement reduction (and actuarial increase, if applicable) is applied, the benefit is converted to the 50% Joint and Survivor Annuity. The survivor benefit is 50% of the employee portion of that annuity.

Active pilot dies at age 57 – accrued benefit on date of death is reduced by 9% (3% per yr. or .25% for each month that the date of death precedes the 1st of the month in which the pilot would have reached age 60, the normal retirement age) and may be payable on the first of the month coincident with or next following the pilot's date of death. If you choose to defer payment, your benefit is actuarially increased for each month that payment is deferred past the first of the month coincident with or next following the pilot's date of death. After the early retirement reduction (and actuarial increase, if applicable) is applied, the benefit is converted to the 50% Joint and Survivor Annuity. The survivor benefit is 50% of the employee portion of that annuity.

Active pilot dies on or after age 60 – No early retirement reduction is applied and benefit may be payable on the first of the month coincident with or next following the pilot's date of death. If you choose to defer payment, your benefit is actuarially increased for each month that payment is deferred past the first of the month coincident with or next following the pilot's date of death. After any actuarial increase is applied, the benefit is converted to the 50% Joint and Survivor Annuity. The survivor benefit is 50% of the employee portion of that annuity.

NOTE: You may request for your pension payment to begin at any time after your spouse's 55th birthday. However, for any commencement before age 60, there will be an early retirement benefit reduction of .0025 for each month that the benefit commences prior to the first of the month following your spouse's 60th birthday.

If a pilot is not married at the time of death:

No benefits are payable to a beneficiary. However, beneficiary, while not entitled to survivor benefits from the FedEx Corporation Employees' Pension Plan, may be eligible to receive benefits under the FedEx life insurance plans, Pilots' Money Purchase Pension Plan (PMPPP), Pilots' Retirement Savings

Plan (PRSP) and/or Flying Tiger Variable Annuity Pension Plan for Pilots (VAPPP).

Provided the surviving spouse completes and submits an application for benefits on or before the Benefit Commencement Date, the payment will commence on the first day of the month **after:**

- The pilot's date of death, if the pilot died on or after his/her early retirement age (age 55).
- The pilot's early retirement age (age 55), if the pilot died before eligible for early retirement.

If you have any questions concerning your survivor's benefit under the Federal Express Pension Plan, including any survivor benefits under the FTL Fixed Pension Plan for Pilots and the FTL Variable Annuity Pension Plan for Pilots please contact the FedEx Retirement Service Center. Please keep your address updated with the FedEx Retirement Service Center.

Pilots' Retirement Savings Plan (PRSP)

If you are the only beneficiary, you will be eligible to receive the pilot's entire account balance. If there is more than one beneficiary, the balance will be distributed in accordance with those elections. You will be required to submit proof of the pilot's death to Vanguard.

If the pilot's account balance is \$1,000 or less, the balance will be paid out to the named beneficiary as soon as administratively possible. If the balance is greater than \$1,000 and you are the beneficiary, you may elect one of the forms of payments below or defer payment until December 31 of the calendar year in which the pilot would have attained age 70 (for spouses) or December 31 of the calendar year containing the fifth anniversary of the pilot's death (for non-spouses). Forms of benefit payments are as follows:

- Lump Sum
- Direct Rollover to a qualified rollover IRA or another qualified plan
- Installment Option
- Annuity Option

Note: You should carefully choose the payment option that you believe best serves your needs, since you will not be able to change it once payment(s) commence or an annuity has been purchased for you. You should contact your financial and tax advisers immediately, as the manner in which you take these distributions can have a significant impact on the net amounts received and also have significant tax consequences.

Pilots' Money Purchase Pension Plan (PMPPP) (B Plan)

If you are only the beneficiary, you will be eligible to receive the pilot's entire account balance. If there is more than one beneficiary, the balance will be distributed in accordance with those elections. You will be required to submit proof of the pilot's death to Vanguard.

- If the pilot's account balance is \$5,000 or less, it will be distributed to you as soon as administratively possible.
- If the balance is \$5,000 or greater, it can be used to buy a Qualified Pre-Retirement Survivor Annuity (QPSA). With a QPSA, if you are the surviving spouse, you will receive a level monthly benefit each month following the pilot's death until you die. You may waive this payment option and elect one of the following payment options: (1) lump sum, (2) direct rollover to a qualified IRA or another qualified retirement plan, (3) installments, (4) straight life annuity, (5) optional Joint & Survivor annuity. Spouses may elect to defer distribution up to December 31 of the calendar year the pilot would have attained age 70½. A non-spouse beneficiary may defer distribution until December 31 of the calendar year containing the 5th anniversary of the pilot's death.

- **Note: You should carefully choose the payment option that you believe best serves your needs, since you will not be able to change it once payment(s) commence or an annuity has been purchased for you. You should contact your financial and tax advisers immediately, as the manner in which you take these distributions can have a significant impact on the net amounts received and also have significant tax consequences.**

Vanguard will send you information concerning the Pilots' Retirement Savings Plan and Pilots' Money Purchase Pension Plan accounts within 30 days of receiving notification of the pilot's death. If the pilot was retired on date of death, you will need to contact Vanguard.

Former Flying Tiger Line Pilots

Former FTL pilots were covered by their own pension plan, which is payable in addition to any benefits described above. FTL pilots hired prior to 1982 may also be eligible to receive a benefit from The Flying Tiger Line Inc. Variable Annuity Pension Plan for Pilots (VAPPP). The survivor benefits applicable to these plans are discussed below.

FTL Fixed Pension Plan for Pilots

If the pilot dies prior to retirement, you (spouse only) will receive a "pre-retirement death benefit" from the former Flying Tiger Fixed Pension Plan for Pilots. This will provide you with the greater of:

- 1) 30% of the pilot's 12/31/89 hourly pay rate (including international override) for the position the pilot held on 12/31/89 multiplied by 80 which is not reduced by an early retirement factor if the pilot dies prior to age 60 and is not reduced by any amount payable to you from the VAPPP. The specific amount of this benefit was annotated in a statement sent to all former FTL pilots back in April of 1990. If you are unable to locate this document, contact the Retirement Service Center, to verify this benefit amount.

or

- 2) the survivor portion of the 50% Joint and Survivor Annuity which is reduced by an early retirement factor if the pilot dies before age 60 and further reduced by any monthly annuity benefit payable to you from the VAPPP.

If the pilot dies after retirement, the benefit the beneficiary will receive from the former Flying Tiger Fixed Pension Plan for Pilots will be in accordance with the benefit election that the pilot and spouse opted for at the time of retirement. If the pilot and spouse elected to receive the straight life annuity form of payment, then no death benefit would be payable for the former Flying Tiger Fixed Pension Plan for Pilots. However, if the pilot and spouse elected one of the joint and survivor annuity forms of payments (50%, 75% or 100%), the spouse or designated beneficiary will be entitled to receive a death benefit from the Plan in the form of a monthly annuity which would be reduced by any monthly annuity benefit payable from the VAPPP. If a Straight Life Annuity with Guaranteed Payments form of payment was chosen, the designated beneficiary will receive the monthly benefit for the remaining guaranteed period elected. If the pilot and designated beneficiary die before the end of the guaranteed period, then the value of the remaining guaranteed payments will be paid in a lump sum to the beneficiary as defined in the Plan.

FTL Variable Annuity Pension Plan for Pilots (VAPPP)

If the pilot dies prior to retirement, the value of any Company contributions and voluntary employee contributions, if applicable, are paid to the pilot's designated beneficiary in a lump sum as soon as administratively possible following receipt of the completed paperwork. If the spouse is the pilot's designated beneficiary, he/or she may also elect to receive from the VAPPP the 50% survivor portion of the 50% Joint and Survivor monthly annuity payable no earlier than the date on which the pilot would have turned age 55.

If a distribution from the VAPPP is payable in the form of a lump sum, such distribution can be rolled into an IRA (as permitted by law) in order to preserve its tax-deferred status. There is also the possibility that the pilot made after-tax “voluntary” contributions to the VAPPP, which would also be payable to the pilot’s beneficiary in the form of a lump sum. Distribution of any after-tax voluntary contributions may be received without a tax consequence because taxes have already been paid. However, any earnings on those contributions must be rolled over into an IRA in order to maintain their tax-deferred status.

If the pilot dies after retirement and had elected the straight life annuity, the pilot’s designated beneficiary will receive any remaining value in the VAPPP in a lump sum as soon as administratively possible. If the pilot had elected the 50% Joint and Survivor Annuity with the spouse as the designated beneficiary, the surviving spouse will receive the survivor portion of the death benefit in a monthly annuity. Then upon the surviving spouse’s death, any remaining value in the VAPPP will be payable to the surviving spouse’s heir(s) in a lump sum as soon as administratively possible. If the pilot had elected the 50% J&S with a non-spouse as designated beneficiary or the 75% J&S or 100% J&S option (spouse or non-spouse beneficiary), the designated beneficiary will receive a benefit in accordance with the survivor benefit payable under those options. However, upon the designated beneficiary’s death, no further benefits will be payable. If the pilot had elected one of the Certain and Life options, the designated beneficiary will receive the monthly benefit for the remaining guaranteed period elected. If the pilot and designated beneficiary die before the end of the guaranteed period then the value of the remaining guaranteed payments will be paid in a lump sum to the beneficiary as defined in the Plan.

Note: You should contact your financial and tax advisers immediately, as the manner in which you take these distributions can have a significant impact on the net amounts received and also significant tax consequences.

Employee Stock Purchase Plan

If the pilot purchased stock under the Employee Stock Purchase Plan, you should contact Computershare either by (i) on-line at www.computershare.com/employee/us, under the Company Code “FDX”, or (ii) by phone, through Computershare’s Interactive Voice Response (IVR) system, at 800-326-6150. The ESPP booklet, which outlines the terms of the ESPP, can be found under the “Company Info” tab listed on the website listed herein.

Vacation Bank

You will receive payment for all vacation hours that were unused in the pilot’s vacation bank for the year in which the death occurred and for all accrued vacation hours for the year following the pilot’s death. This amount is determined by multiplying the total number of hours in the vacation bank by the pilot’s hourly rate of pay.

MetLife Programs

If you have any of the available MetLife plans (Group Legal Services, Personal Property Insurance, Long Term Care), you will need to contact MetLife using the contact information provided at the end of this Guide to discuss your options for continuing coverage.

FINAL THOUGHTS

Employee Assistance Program (EAP)

As a surviving spouse or eligible dependent, part of your Medical coverage through FedEx includes an EAP. You are entitled to up to eight visits with a mental health professional in your area as part of your coverage during this difficult period in your life. Call Anthem, or if your spouse was internationally based, call GeoBlue. All services must be preauthorized.

Memorial Plaque

At some point, you may be contacted regarding a memorial plaque honoring the pilot if he or she was an active crewmember. These plaques are hung in Flight Operations in Memphis and help us remember and honor our fellow pilots who have "flown west." Many families compose something to be inscribed on the plaque.

Warnings

Unfortunately, there are people who are not honorable. They prey on people when they are most vulnerable. Please consider the following:

1. Be forewarned that under some circumstances, insurance companies or other parties may be investigating your lifestyle and behavior immediately following an accident.
2. Be careful to whom you make statements about the pilot or FedEx.
3. Do not accept financial or legal advice from anyone except those selected prior to the pilot's death without making a careful, well thought out choice and checking references.
4. Do not sign any legal documents, including settlements, without direct consultation with your legal counsel and/or executor.

Disclaimer: The information contained in this document is for reference only. Reasonable efforts have been made to ensure the accuracy of the information contained therein. For the actual plan documents, please refer to the Collective Bargaining Agreement (CBA), the Pilot Benefit Book or contact an ALPA FDX MEC Benefits Specialist who will refer you to the appropriate FedEx vendor or FedEx department for a copy of the plan document you are requesting.

WageWorks	--Dependent Care Reimbursement Account (DCRA) --Health Care Savings Account (HCSA) for Pilots --Health Reimbursement Arrangement (HRA)	1-877-924-3967 www.wageworks.com
Who To Contact For What How to Contact		
Aetna Life Insurance Company	FedEx Corporate Long Term Disability (LTD) including Supplementary Disability Benefit	1-800-757-0207
FedEx Retirement Service Center	--FedEx Corporation Employee's Pension Plan --Federal Express Corporation Non-Qualified Pension Plan for Pilots --Federal Express Corporation Non-Qualified Section 415 Excess Pension Plan for Pilots --FTL Variable Annuity Pension Plan for Pilots --FTL Fixed Pension Plan	1-855-604-6221
Vanguard	--Federal Express Corporation Pilots' Retirement Savings Plan --Federal Express Corporation Pilots' Money Purchase Pension Plan	1-800-523-1188 English 1-800-749-7273 TTY 1-800-828-4497 Spanish www.vanguard.com
Employee Stock Purchase Plan (ESPP)	Offers eligible Pilots the opportunity to purchase FedEx Corporation common stock through payroll deductions	FedEx Intranet home page (keyword: ESPP) FedEx Corporation Finance Department, 1-901-818-7100
FedEx Employees Credit Association	Offers a variety of banking services	For Customer Service, call 901-344-2500 from the Memphis area or call toll-free, nationwide 1-800-228-8513 , http://www.fecca.com/
LifeCare®	Resource and referral program to assist with work/life issues	1-877-543-3339 www.lifecare.com Company Name: fedex Password: FedEx ee# (add leading zeros to make 10-digit password) 1-800-346-9188 TTY
MetLife: Auto, Home, Personal Property	MetPay: Personal property insurance program for automobiles, renters, homes, condominiums, boats and recreational vehicles	1-800-438-6388 www.metlife.com/mybenefits
MetLife/Hyatt Legal Plans: Group Legal Services Plan	MetLaw: Prepaid Group Legal Services	1-800-438-6388 www.metlife.com/mybenefits
MetLife Long-Term Care	Helps pay for services provided by a nursing home or a professional home care agency Effective January 1, 2013, this program was closed to new enrollees.	1-800-438-6388 www.metlife.com/mybenefits

FEDEX PILOT SURVIVORS' Asset & Benefit Inventory

The FedEx MEC Retirement & Insurance Committee and Bereavement Committee have prepared this inventory for your family to use as an aid in the event of your death.

After completing the information requested in this inventory, review and update it at least once every three years. You will need to do it sooner than that if your family/financial situation changes substantially or if ALPA negotiates a new contract with FedEx.

Place this inventory wherever you keep your other important papers, and make sure your spouse or next-of-kin is aware of its location.

If you have not already done so, be sure to draw up a will. If you have one, determine whether it needs updating due to a change in family status, births, deaths, divorce or remarriage.

PERSONAL HISTORY SHEET
(As of ___/___/___)

Name: _____ Date of Birth: _____

Address: _____ Telephone #: _____
(Home): _____

Social Security #: _____ Military ID #: _____

Driver's license #: _____ State: _____

ALPA member #: _____

FedEx Employee #: _____

Date of Hire: _____

Next-of-kin's name, address, phone #:

Physician's name, address, phone #:

Dentist's name, address, phone #:

Attorney's name, address, phone #

Accountant's name, address, phone #:

Insurance agent's name, address, phone #:

Financial Advisor's name, address, phone #:

My will is filed with: _____ Dated: _____

I have signed a Uniform Anatomical Gift Act form: Yes No

Location of:

Birth certificate: _____

Social Security card: _____

Marriage certificate: _____

Divorce decree, if any: _____

Qualified Domestic Relations Order (if any): _____

Military records: _____

Insurance policies: _____

Car title(s): _____

Old tax returns: _____

Mortgage Records: _____

Cemetery Lot: _____

Burial Policy: _____

Financial Records: _____

Bank accounts:

Bank: _____ Checking account #: _____

Bank: _____ Checking account #: _____

Bank: _____ Checking account #: _____

Bank: _____ Savings account #: _____

Whom to see and what to do in the event of my death...

Record any personal instructions for your spouse or next-of-kin for arrangements you want made in the event of your death.

In the event of your death, have your survivor(s) contact the FDX Master Executive Council (MEC), Pilot Benefits Administration (PBA) and the Pilot Administration Center (PAC) at the numbers provided at the end of this Survivor Guide.

SAFE DEPOSIT BOX

Location: _____

Box #: _____

Holder's name: _____

Others with access: _____

Number of keys: _____

MORTGAGES, LOANS AND OTHER DEBTS AND LIABILITIES

In addition to locating and distributing your assets, your executor or legal representative will be responsible for settling your debts. List all of your current mortgages and loans, and other debts and liabilities (do not include debts that you will pay within 30 days).

CREDITOR	ADDRESS	DEBT FOR
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Credit/Store Charge Cards

Issued by: _____	#: _____
Issued by: _____	#: _____
Issued by: _____	#: _____
Issued by: _____	#: _____
Issued by: _____	#: _____
Issued by: _____	#: _____
Issued by: _____	#: _____
Issued by: _____	#: _____
Issued by: _____	#: _____
Issued by: _____	#: _____
Issued by: _____	#: _____
Issued by: _____	#: _____
Issued by: _____	#: _____
Issued by: _____	#: _____
Issued by: _____	#: _____
Issued by: _____	#: _____

COMPANY, ALPA, and OTHER BENEFITS

(As of __/__/____)

Pilots can find their current Company benefit elections and coverage amounts at fedex.ehr.com and their ALPA coverage amounts on the R&I page at fdx.alpa.org using the “My Insurance” button.

RETIREMENT (Pre-Retirement Death Benefits)

1. FedEx Corporation Employees’ Pension Plan, and Federal Express Corporation Non-Qualified Pension Plan for Pilots, and Federal Express Corporation Non-Qualified Section 415 Excess Plan for Pilots (together, also known as the “A-Plan”, “Pension Plan” or “Defined Benefit Plan”)

- Survivor portion of the 50% Joint and Survivor \$_____/mo.
(amount to survivor)

To find this amount see your most recent pension benefit estimate. Please note that benefit reduction occurs for any commencement date prior to when the pilot would have turned age 60. For more information reference the Pilot Benefit Book (PBB) Section: Retirement, Pension Plan and Non-Qualified Plans.

2. Defined Contribution Plan Balances

- Pilots’ Retirement Savings Plan (401(k)) \$_____
- Pilots’ Money Purchase Pension Plan (B Plan) \$_____

See your most recent Vanguard statement or at vanguard.com/retirement plans. For more information reference the Pilot Benefit Book (PBB) Section: Retirement, Pilots’ Retirement Savings Plan and Pilots’ Money Purchase Pension Plan

3. Flying Tiger Line Retirement (if applicable)

A. Fixed Pension Plan (A Plan). Monthly survivor benefit is greater of:

- 30% of the pilot’s 12/31/89 hourly pay rate (including international override) for the position the pilot held on 12/31/89 multiplied by 80 which is not reduced by an early retirement factor, if the pilot dies prior to age 60 and is not reduced by any amount payable to you from the VAPPP. The specific amount of this benefit was annotated in a statement sent to all former FTL pilots back in April of 1990. If you are unable to locate this document, contact the FedEx Retirement Service Center to verify this benefit amount.
- 50% of the Accrued Benefit payable at age 60 found on your 8-6-89 FTL Statement \$_____/mo.

B. Variable Annuity Pension Plan (B Plan)

Lump Sum Value found on your most recent annual statement issued approximately in May of each year \$_____

- ALPA National AD&D

\$ _____
\$ _____

- **Other Life Insurance (non-Company, non-ALPA)**

- Insurer: _____ Amount: \$ _____

- Insurer: _____ Amount: \$ _____

- Insurer: _____ Amount: \$ _____

- Insurer: _____ Amount: \$ _____

Casualty Assistant Liaison (CAL)

What is the Casualty Assistant Liaison Program?

Flight Crew Management has established a program in which a pilot may choose someone to act as a liaison between your family and FedEx in case of a tragic event. Your Casualty Assistant Liaison (CAL) would act as a point of contact for your family with FedEx and FDX ALPA if the need ever arises.

Why would you want to participate?

If you are involved in a tragic event, who would you want to be at your family's side? Who would your family want with them to help them through the next steps? Or, if something should happen to a loved one while you are on the road at work, who would you want to contact you?

Who is a "good pick" for a CAL?

A CAL should be someone that knows your family, and maybe even a little bit about your life- perhaps your support system, or your church, or your neighbors, etc. A CAL does not have to be a FedEx crewmember, though a crewmember may be able to explain and understand our policies and procedures better than a non-crewmember. Once you pick a CAL, ensure that your family and loved ones are aware of your choice. In addition, ensure that the CAL you pick KNOWS that you have chosen them, and that they are willing to help you and your family in the event of a situation.

Does my CAL need to know about benefits and insurance?

A CAL does not need to know anything about benefits or insurance forms. As a matter of fact, in the event of your death, a Pilot Benefits Representative will contact your family and become a point of contact for your family for health insurance and life insurance. In addition, ALPA FDX MEC has established a Bereavement Committee that will help your family through some of the forms that need to be filled out, if they would like assistance. A CAL is often a perfect middleman in this process. Your family may also contact one of the Benefit Specialists at the ALPA FDX MEC office to assist them.

How do I sign up? It is simple! Log into pilot.fedex.com. Go to VIPS, and click on "VIPS Site Index" at the top of the page. Scroll down to "Misc. Preferences"

Click on Casualty Assistant Liaison Program. A form will appear where you can enter another crewmember's employee number, or name and contact information for a non-FDX crewmember. There is space for a primary and secondary CAL, in case the primary is not immediately available. This information can only be viewed by you, or a Flight Manager, in the case of an emergency.

If my family needs to contact me while I'm on a trip, what should they do?

If family members need to reach a crewmember while the crewmember is on a trip due to an emergency, the family should call Crew Resource Scheduling (CRS) at 901-224-5100. They will need to know your "Help" code in order for CRS to release information. The "Help" code can be updated in VIPS under "Misc. Preferences" and "Update Help Code."

What else can I do to help my family in the event of an emergency?

Update your emergency contact information with the Company! This is extremely important in an effort to mitigate any delays in contacting your family in the event of an emergency. Consider that your family may not be at home when tragedy strikes. If your spouse or other emergency contact person has a cell phone or work number, this may assist the Company in notifying them sooner and in a better way than only having a home phone number. This information is not the same as the Phone Number Inquiry option in VIPS. It will not be visible to other crewmembers, and will only be used in an emergency.

To update info:

MEM/CGN based pilots: Call the Pilot Administration Center (PAC) Monday-Friday, 7am-5pm MEM time at 855-339-1722 or email at atpac@fedex.com.

ANC: ,907-249-3337 or pacww@fedex.com

HKG: 852-2514-0740or 852-2514-0181 or pacww@fedex.com

LAX: 800-722-9839 or pacww@fedex.com

Questions?: Contact ALPA Critical Incident Response Program (CIRP) Chairman @ Fedex-CirpChair@alpa.org