

Retirement Planner

PENSION

401(K)

STOCK PLANS

HEALTHCARE

LIFE INSURANCE





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This Retirement Planner uses nontechnical language to explain concepts related to Sysco Corporation benefits. If this attempt at simplification is imprecise or contradicts the actual provisions of the program, or the governing laws and regulations, the actual provisions of the program or the governing laws and regulations will control and take precedence over any statement in this publication. You can access the Summary Plan Description for each plan on the Total Rewards Café site.

Introduction

This guide is designed to provide you with an overview of your Sysco post-retirement benefits and help you learn what actions you need to take, if any, to initiate commencement of these benefits.

Sysco Benefits Retirement Checklist

Retirement is a time for celebration and reflection, and it is also a time to make decisions that affect you and your family. We understand that preparing to retire can be overwhelming so we have developed this checklist to help you think about the decisions you will be making over the next few months:

- ✓ Sysco Retirement Plan
- ✓ Sysco Corporation Associates' 401(k) Plan
- ✓ Employee Stock Purchase Plan (ESPP)
- ✓ Stock Options
- ✓ Restricted Stock Units (RSUs)
- ✓ Stock Transactions
- ✓ Health Insurance
- ✓ COBRA
- ✓ Health Savings Account (HSA)
- ✓ Early Retiree Healthcare Plan
- ✓ Post 65 Retiree Medical Assistance Program
- ✓ Retirement Health Care Options
- ✓ Life Insurance

Sysco Retirement Plan

The Sysco Corporation Retirement Plan is a defined benefit plan totally funded by Sysco on your behalf. This benefit is designed to provide retirement income to supplement your Social Security and personal savings.

VESTING

The Sysco Corporation Retirement Plan was frozen as of December 31, 2012 to salaried and non-union associates that were eligible to participate in the Plan as well as for certain union associates whose collective bargaining agreements allowed them to cease participation in the Plan. No further accruals will be made to your benefit after the freeze date. However, you will continue to accrue vesting service if you are not already vested. Eligible associates hired before January 1, 2013 were automatically enrolled in the plan after completion of one year of service and were vested after five years of service. If you were hired before January 1, 2013 but were not vested when the plan was frozen, you will continue to accrue vesting service as long as you are actively employed. You will be fully vested after five years of service.



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RECEIVING YOUR BENEFIT

You are eligible to receive a benefit when you leave Sysco if you have at least 5 years of vesting service or are age 65 or older with at least one year of service. Normal retirement age under the Plan is age 65; however, you may elect to receive a reduced early retirement benefit if you are at least age 55 and have completed ten or more years of vesting service. If you are vested but do not meet the eligibility to start your pension early, you will have a deferred benefit payable at your normal retirement age of 65. Generally the formula for calculating your benefit is based on 1.5 percent of your eligible career earnings through December 31, 2012.

If you are eligible to receive a benefit, the Plan administrator will provide you with your pension information, approximately 60 days following your employment end date. You must complete and return your Election Forms and supporting documentation to the Plan Administrator within 180 days from the date of your letter. Benefit payments will commence as soon as administratively possible based on the date the forms are received. Forms must be returned by the 5th day of the month to ensure payment by the 1st of the following month. Participants who are vested but do not meet the early retirement eligibility requirements will receive a deferred vested benefit package explaining what their monthly benefit amount will be at age 65.

Access the [Employee Self-Service pension calculator](#) to help you estimate your pension benefit using different retirement scenarios and assumptions.



PAYMENT OPTIONS

To allow flexibility in choosing Plan benefits to meet your needs, you may have a choice of several forms of payment:

Life Only

You will receive a monthly benefit for the rest of your life; however, upon your death no further benefits will be paid from the Plan.

Five Years Certain and Life Thereafter

You will receive a monthly benefit for the rest of your life, with a guaranteed minimum payment period of five years. If you die within five years after payments commence, your beneficiary would continue to receive the same monthly benefit for the balance of the five-year guaranteed payment period.

Ten Years Certain and Life Thereafter

You will receive a monthly benefit for the rest of your life, with a guaranteed minimum payment period of ten years. If you die within ten years after payments commence, your beneficiary would continue to receive the same monthly benefit for the balance of the ten-year guaranteed payment period.

Joint and 50% Survivor Benefit

You will receive a monthly benefit for your lifetime and, upon your death, 50% of the benefit amount you received will continue to be paid to your spouse, if living, for the rest of his or her lifetime.

Joint and 75% Survivor Benefit

You will receive a monthly benefit for your lifetime and, upon your death, 75% of the benefit amount you received will continue to be paid to your spouse, if living, for the rest of his or her lifetime.

Joint and 100% Survivor Benefit

You will receive a monthly benefit for your lifetime and, upon your death, 100% of the benefit amount you received will continue to be paid to your spouse, if living, for the rest of his or her lifetime.



Social Security Leveling Option

You may be eligible to elect this option if you retire early (before age 62). This option is intended to provide you with a combined monthly income from the Plan and Social Security which remains level. Under this option, you will receive a higher monthly benefit until age 62. At age 62, your benefit from the Plan will be reduced by an estimate of your Social Security benefit. This benefit is payable in the Life Only form.

Lump Sum Payment

In certain circumstances you may be eligible for a lump sum payment. If the net present value of your Five Years Certain & Life Thereafter benefit is less than \$5,000 (or \$7,500 if you are 20 or more years away from retirement), you will automatically be eligible to receive a lump sum payment in lieu of a monthly benefit.

If the monthly benefit payable at age 65 for the Five Years Certain and Life Thereafter is \$100 or less, you may elect a lump sum payment.

ACTION REQUIRED

- ✓ **Review the available payment options before you make your election.** Your election forms must be completed based on your available payout options.
- ✓ **Complete the Proof of Age Form and provide your proof of age documentation** (only copies are acceptable). Lists of the documents you can provide as proof are on the election form. If you are married and have elected a Joint and Survivor option, you will also be required to include a Proof of Age Form and documentation for your spouse. A copy of your Marriage License will also be required.
- ✓ **Choose whether you would like to have income taxes withheld from your monthly pension payments.** If you do not complete and return the Tax Withholding Form, federal and state (if applicable) income tax will be withheld as required by law.
- ✓ **Choose whether you would like your monthly pension check deposited directly into your bank account.** If so, you must complete the Direct Deposit Form and attach a voided check.
- ✓ **Choose whether you would like to defer your payments until you reach your Normal Retirement Date under the plan.** If you decide to delay your retirement, do not complete the forms you receive for an early commencement. Instead, you will need to contact the plan administrator no earlier than 90 days prior to your desired commencement date for new Election Forms. The plan administrator can be reached by calling 1-800-557-9726 and selecting "pension" from the phone menu.



Sysco Corporation Associates' 401(k) Plan

Sysco's 401(k) Plan gives you the opportunity to save for your future on a tax deferred basis and also receive free money from Sysco. The 401(k) Plan is one of the easiest and most effective ways to meet your financial goals. The plan provides a number of products and services that can help you better understand and manage your personal finances.

If you participated in the Sysco 401(k) Plan during your tenure, now is the time to reap the benefits of consistent savings and the company match. Approximately three to four weeks after you retire, Fidelity will mail you distribution information. Generally, distributions are received 7 to 10 business days after your request is received. Please be sure to read the "Special Tax Notice Regarding Plan Payments" included in your information kit before making your election. Depending on your account balance, you will need to decide on one or more of the payment options.

Please note: Fees may apply for inactive associates who choose to leave their vested balance in a Fidelity account.

PAYMENT OPTIONS

The 401(k) Plan currently provides the following final withdrawal options:

If your account balance is less than \$1,000

If your account balance is less than \$1,000, it will be distributed to you in a lump sum payment unless you elect a direct rollover within 90 days of your retirement date. You can have the distribution rolled over to an IRA or successor employer's plan or paid directly to you with 20% withheld for federal income taxes. State income tax withholding may also apply. Depending on your age, an early withdrawal penalty may apply.

If your account balance is between \$1,000 and \$5,000

If your balance is between \$1,000 and \$5,000 and you do not elect a distribution from the plan within 90 days of your retirement date, your account will automatically be rolled over into a private Fidelity Individual Retirement Account, and it will be invested in a conservative fund. It will remain in this account until you make an election to withdraw it.



If your account balance exceeds \$5,000

- If your account balance exceeds \$5,000, you can elect to leave your account balance in the 401(k) Plan. You are eligible to continue to transfer your account balance among the 401(k) Plan investment options under the same rules applicable to active participants. It will be your responsibility to contact the plan administrator when you are ready to begin benefit payments and for any change of address. You must, under IRS Regulations, receive at least a minimum distribution from the 401(k) Plan by April 1st of the year following the year you attain age 70 ½.
- You may also take a lump sum distribution and have it paid to you (remember you'll be responsible for income tax on the entire amount if you choose this option), roll it into an IRA Rollover Account or rollover into another qualified plan. At any time you may elect to have your distribution rolled over to an IRA or successor employer's plan with no tax withholdings. Or you may elect to have the distribution paid directly to you with 20% automatically withheld for federal taxes. State income tax withholding may also apply. Depending on your age, an early withdrawal penalty may apply.



Take Action to Start the Distribution Process!

Once you have made your decision, you will need to contact Fidelity at 800-635-4015 to begin the distribution process. If you decide to leave your account intact until a future date, you must contact the Plan Administrator when you are ready to initiate a distribution.

If you retire with an outstanding loan balance

If you retire from Sysco with an outstanding loan balance, you must repay the entire outstanding loan balance within 90 days of your termination date or it will be reclassified as a taxable distribution.

Sysco Stock Purchase Plans

EMPLOYEE STOCK PURCHASE PLAN (ESPP)

You must be active on the last day of the calendar quarter in order to participate in the quarterly purchase. If you retire prior to the end of the quarter, all contributions made to your ESPP deduction account must be refunded to you. Shares which you purchased in prior quarters may remain in your individual brokerage account at Fidelity for as long as you desire.

STOCK OPTIONS

If you received a stock option grant, unvested stock options will continue to vest when you retire and they will remain exercisable until their expiration date.



	Retirement	Disability	Death	Termination
Vesting and Exercisability	Stock Options will continue to vest and be exercisable for the life of your grant if you are at least age 55 with ten years of service, or age 65, regardless of years of service, as of your date of retirement.	Stock Options will continue to vest and be exercisable for the life of your grant.	Stock Options vest 100% upon your date of death for active, retired or disabled associates. Estate has the earlier of three years from the date of death, or the expiration of the grant, in which to exercise.	If you do not meet the requirements for retiree eligibility status, any unvested stock options are canceled effective as of your employment termination date.
Tax Treatment	Original grants were issued as Incentive Stock Options (ISOs), which meet the IRS requirement for special tax treatment. Three months after the date of retirement, these stock options will lose this preferred tax treatment and become Nonqualified Stock Options (NSOs). As NSOs, all payroll taxes (Federal, Social Security, Medicare and applicable state/local tax) will be collected at the time of exercise.	Original grants were issued as Incentive Stock Options (ISOs), which meet the IRS requirement for special tax treatment. One year after the date of disability, these options will lose this preferred tax treatment and become Nonqualified Stock Options (NSOs). As NSOs, all payroll taxes (Federal, Social Security, Medicare and applicable state/local tax) will be collected at the time of exercise.	Should death occur after three months from date of retirement (or after one year from date of disability) and the estate exercises the options in the same calendar year, Sysco will collect Social Security, Medicare and, if applicable, state/local taxes at the time of exercise. If the stock options are exercised in the following calendar year, no payroll taxes will be collected.	The vested portion of your grant must be exercised the earlier of the expiration date of the grant or prior to the close of the New York Stock Exchange (NYSE) on the 90th day after your termination date.

Please note: Vested stock options with a grant price above the current market value may not be exercised. Sysco recommends that a knowledgeable tax professional be consulted **prior** to exercising any stock options.

RESTRICTED STOCK UNITS (RSUS)

If you received an RSU award, your unvested RSUs will continue to vest according to the vesting schedule set forth in your award agreement when you retire.

	Retirement	Disability	Death	Termination
Eligibility	At least age 55 with ten years of service, or age 65, regardless of years of service, as of your date of retirement.	Totally disabled, as determined by the Social Security Administration.	Active, retired or disabled associates are eligible for the death benefit.	–
Vesting	RSUs will continue to vest according to the vesting schedule set forth in your agreement.	RSUs will continue to vest according to the vesting schedule set forth in your agreement.	RSUs will vest 100% upon your date of death.	If you do not meet the requirements for retiree eligibility status, any unvested RSUs will be forfeited and cancelled effective as of your employment termination date.

STOCK TRANSACTIONS

Contact Fidelity directly at netbenefits.fidelity.com, or 800-544-9354 to:

- Sell or transfer ESPP Shares
- Sell or transfer vested RSUs
- Exercise Stock Options

Please note: You will receive communications after retirement therefore it is important to keep your e-mail and mailing address up-to-date at both Sysco and Fidelity.



Sysco Group Healthcare Plan

HEALTH INSURANCE

Health insurance is another important retirement consideration. Sysco offers you the opportunity to keep your current medical coverage for up to 18 months (longer, in some cases) or, if eligible, to participate in the Early Retiree Healthcare Plan and/or the Post65 Medical Assistance Program. Your age, your spouse's age and your tenure all play an important role in determining which medical coverage option is available for you and your family. If you drop any of the following programs after enrolling, or decline to enroll when first offered, you will not be eligible to join at a later date.

COBRA

If you participate in a Sysco sponsored healthcare plan (Group Benefit Plan Healthcare Program or a local HMO) immediately prior to retirement, you and your eligible dependents will be given the opportunity to continue medical, dental and/or vision coverage under the provisions of COBRA. Generally, this allows you to continue coverage for up to 18 months as long as you continue to pay your monthly premiums within the required time period and do not become covered under another group health plan or Medicare. COBRA coverage may be extended beyond 18 months in certain circumstances. You will receive COBRA information and election instructions after your last day of active coverage.

If you were a participant in the Healthcare Flexible Spending Account at the time of retirement, your participation will end on the date you retire (rather than at the end of the month). The debit card attached to this account will be suspended on your employment end date. You may continue to make deposits to the account under COBRA guidelines on an after-tax basis until the end of the year in which you retire if you wish to have access to contributions you made prior to your termination date for claims incurred after your termination date. Shortly after your retirement you will receive a COBRA enrollment notice in the mail at your home address with instructions on how to enroll.



COBRA participants age 65+

Benefits for COBRA participants age 65+ will be coordinated with Medicare. Medicare will become primary coverage and COBRA will be secondary. Benefits for persons covered by Part A of Medicare will be calculated as if they are also covered by Part B of Medicare, whether or not such coverage is in effect.

HEALTH SAVINGS ACCOUNT (HSA)

If you participated in a Health Savings Account, your account will remain active and you will continue to have access to your funds. You may also continue making contributions to your account as long as you are under age 65 and remain enrolled in a High Deductible Health Plan while you are a COBRA participant. Your contributions will initially be made on an after-tax basis; however, you will be eligible to deduct the contribution amount on your federal tax return. You will send in your contributions directly to Fidelity. For assistance, contact Fidelity at 1-800-635-4015 or [log onto their website](#).

EARLY RETIREE HEALTHCARE PLAN

If you participated in a Sysco-sponsored medical plan (Group Benefit Plan Healthcare Program or a local HMO) immediately prior to retirement, you are at least age 55 and have at least ten years of service you and your eligible dependents may participate in the Early Retiree Healthcare Plan (ERHP) instead of, or in addition to COBRA.

Eligibility Requirements

You cannot be covered under another group medical plan due to other employment, Medicare due to disability or medical coverage through a spouse. A child who is eligible for Medicare due to disability is still eligible under the Plan. You may elect COBRA first, then the Early Retiree Healthcare Plan, or you may just elect the Early Retiree Healthcare Plan, whichever is best for you and your family. However, in order to participate in the ERHP following COBRA, you must first complete the full 18 months of COBRA. Coverage must be continuous. If you drop coverage at any time, you may not reenroll at a later time.

If you meet eligibility requirements for this plan and you have a spouse covered under your active coverage on your date of retirement, you may continue to cover your spouse under the Early Retiree Healthcare Plan until your spouse reaches age 65. If you reach age 65 first, your coverage will end, but your spouse can continue coverage up to age 65.

If you meet eligibility requirements for this plan and you have dependent children covered under your active employee plan on your date of retirement, you can continue to cover the children or your spouse can continue to cover them according to the eligibility guidelines for dependents under the active plan. A disabled child can have Early Retiree Healthcare Plan coverage independently (based on your meeting eligibility requirements for the plan).



HSA Eligibility

Once you enroll in the Early Retiree Healthcare Plan, you will not be eligible to contribute to your HSA since the plan is not a high deductible healthcare plan. However, you can still access the funds you already have in your account.

Medical Benefits

The medical benefits offered under the Early Retiree Healthcare Plan (ERHP) are similar to those offered under the PPO to active associates, but with a postretirement lifetime maximum of \$500,000 per participant. The ERHP is a bundled program that includes the PPO medical, Basic Dental, and Vision coverage. These benefits cease at age 65.

Cost

The cost of the Early Retiree Healthcare Plan is shared by you and the company. Sysco contributes \$100 per month toward the cost of retiree only coverage or spouse only coverage and an additional \$100 per month for family coverage. You pay the difference. The company reserves the right to change its level of contribution or terminate the plan at its discretion.

POST-65 RETIREE MEDICAL ASSISTANCE PROGRAM

You may elect to participate in the Post-65 Retiree Medical Assistance Program upon retirement if you are age 65 or older and have at least 10 years of service. You must have had continuous coverage through a Sysco-sponsored medical plan prior to enrollment in the Post-65 Retiree Medical Assistance Program. To receive the subsidy, you must be retired and enrolled in Medicare Parts A & B. If you are married, your spouse may qualify for the subsidy. However, there is only **one** subsidy per family. Either you or your spouse can claim the subsidy. Your spouse must be enrolled in Medicare Parts A & B to be eligible.

The program is offered through AARP and insured by United Healthcare. Sysco offers a subsidy of \$80 per month toward the purchase of the AARP Medicare Supplement Plan F and a \$20 per month subsidy towards the purchase of the AARP Medicare Prescription Plan (Medicare Part D) for a duration of up to five years. Sysco offers one subsidy per family. For those over age 60 at retirement, the five year maximum period will include any COBRA and/or pre-65 retiree medical coverage (i.e. Early Retiree Healthcare Plan).

Information regarding AARP's Medicare Supplemental coverage and enrollment forms will be mailed directly from AARP to your home address. You will receive two packages, one for the Medicare Supplement Plan F policy and one for the Medicare Part D (Rx) coverage. The full premium amounts will be reflected in the information. You will reduce the premium amounts by the subsidy amounts provided by Sysco and send your payment directly to AARP. Sysco will send the subsidy amounts directly to AARP on your behalf.



Request Program Info

Please send an e-mail request to syscobenefits@corp.sysco.com for information on this program at least 90 days prior to your retirement date or at least 90 days before you turn 65 if you retired early and still have eligibility available for the post 65 plan. Please include your mailing address in the request.

RETIREMENT HEALTHCARE OPTIONS

The chart below outlines your Retirement Healthcare options at Sysco:

Retiree or Spouse's Age at Retirement	Retiree's Years of Service	Options
55–64	10 or more	<ul style="list-style-type: none"> • COBRA up to 18 months*, OR • COBRA up to 18 months, followed by Early Retiree Healthcare Plan up to age 65, OR • Early Retiree Healthcare Plan up to age 65
60–64	10 or more	<ul style="list-style-type: none"> • COBRA up to 18 months*, followed by the Early Retiree Healthcare Plan up to age 65, and then the Post-65 Retiree Medical Assistance Program (not to exceed 5 years of combined coverage), OR • Early Retiree Healthcare plan up to age 65, followed by the Post-65 Retiree Medical Assistance Program (not to exceed 5 years of combined coverage)
65 or older	Any number...	<ul style="list-style-type: none"> • COBRA up to 18 months* • COBRA up to 18 months*, followed by the Post-65 Medical Assistance Program (not to exceed five years of combined coverage), OR • Post-65 Retiree Medical Assistance Program for up to 5 years

*In some circumstances, COBRA may be extended up to 36 months.

Please Note: In order to be covered under the early retiree plan or the post-65 program, you must have been covered under a Sysco-sponsored medical plan continuously, prior to retirement. If you drop any of the coverage listed in the chart after enrolling, or decline to enroll when first offered, you will not be eligible to join at a later date.

Sysco Group Life Insurance Program

BASIC LIFE INSURANCE – CONVERSION ONLY

All Sysco associates who are eligible for the Group Benefit Plan have basic life insurance coverage provided by the company, equal to one and one half times their prior year's W-2 eligible earnings.

When you retire from Sysco, your basic life insurance coverage will continue until the end of the month in which you retire. Then you will be offered the opportunity to convert your coverage to an individual policy. You are eligible to convert up to the full amount of your coverage as an active employee, without providing evidence of insurability. You must complete the conversion form and return it to the insurance carrier within 31 days of the end of your coverage, along with your first month's premium.

SUPPLEMENTAL LIFE – CONVERSION AND/OR PORTABILITY

Sysco offers associates the opportunity to elect supplemental life insurance as an active employee equal to one, two, three, four, five, six, seven or eight times your annual eligible earnings up to \$1,000,000.00. For associates who have supplemental life insurance while active, there are potentially two options at retirement: conversion and portability. Conversion means that you are able to convert to an individual policy up to the full amount of your coverage as an active employee, without providing evidence of insurability. Porting allows you to move from the Sysco group to the portability group after employment terminates.

Conversion

When you retire from Sysco, your supplemental life insurance coverage will continue until the end of the month in which you retire. Then you will be offered the opportunity to convert your coverage to an individual policy. You are eligible to convert up to the full amount of your coverage as an active employee, without providing evidence of insurability. You must complete the conversion form and return it to the insurance carrier within 31 days of the end of your coverage, along with your first month's premium. Under certain circumstances, you may also be eligible to port your coverage (see portability section below).



Portability

When your coverage as an active employee ends, portability of supplemental life insurance is available as an alternative under certain circumstances. Generally, you are eligible for portability if you (i) are enrolled in the Supplement Life program while employed, (ii) are younger than age 65 at retirement, and (iii) are actively at work on the day before your employment terminates. You are not eligible to port coverage if you retire at the full age of 65 or later or if you are disabled.

You are not required to provide proof of good health, although you may do so in order to receive preferred rates. The amount you can port may not exceed the least of (i) your benefit amount at retirement, (ii) five times your annual earnings or (iii) \$1 million. The minimum amount of life insurance coverage you may port is \$20,000 and there are age-related reductions in the maximum amount of coverage beginning at age 65.

You must complete and submit a portability election form within 31 days after termination of your active coverage.

DEPENDENT LIFE – CONVERSION AND/OR PORTABILITY

Sysco offers associates the opportunity to purchase life insurance for eligible dependent spouses and children. If you participated in the dependent spouse life insurance and/or dependent child life insurance programs as an active employee, you potentially have two options upon retirement, depending on circumstances.

Conversion

If you had dependent coverage as an active employee, the coverage will continue until the end of the month in which you retire. Then you will be offered the opportunity to convert your dependent coverage to an individual policy. You may convert up to the full amount of your dependent coverage when you were an active employee, without providing evidence of insurability. You must complete the conversion form and return it to the insurance carrier within 31 days of the end of coverage, along with your first month's premium. Under certain circumstances, you may also be eligible to port dependent coverage (see below).

Portability

Your spouse and children may port their coverage, provided (i) they were covered under the Sysco dependent life insurance program when you were an active employee, (ii) you port your own Supplemental Life Insurance, (iii) your spouse is younger than age 80, and (iv) your children are under age 26. Your dependent spouse is not required to provide proof of good health, but may do so in order to receive preferred rates. Age-related reductions in the amount of your spouse's ported life insurance coverage are the same as for your ported life insurance coverage. Portable coverage ends for a spouse or children when they no longer meet the eligibility requirements.



Medicare Benefits

Your healthcare coverage will work differently after retirement if you are Medicare eligible. For information on how Medicare coverage works or how Medicare coordinates with COBRA you can contact Medicare by phone (1-800-MEDICARE) or visit their [website](#).

Social Security Benefits

For information on how the Social Security system works with your pension benefit, you should contact your local Social Security Administration office or visit their [website](#).





Who to Call

Here are some important phone numbers and websites to reference if you have questions about your benefits.

Sysco Healthcare Benefits	
Blue Cross and Blue Shield of Illinois (BCBSIL) Basic, HSA, PPO, HMO and Traditional Medical Programs	1-800-55-SYSCO or 1-866-491-4911
BCBSIL 24/7 Nurseline	1-800-55-SYSCO or 1-800-299-0274
Express Scripts/Prescription Drugs	1-800-55-SYSCO or 1-888-327-9791
VSP Vision	1-800-55-SYSCO or 1-800-877-7195
Optum/Employee Assistance Program	1-800-55-SYSCO or 1-866-519-6166
Optum/ Managed Mental Health	1-800-55-SYSCO or 1-866-519-6166
MetLife Dental	1-800-55-SYSCO or 1-800-942-0854
Your Spending Accounts (YSA)/Flexible Spending Accounts	1-800-55-SYSCO
Fidelity/Health Savings Account (HSA)	1-800-635-4015 or www.netbenefits.com

401(k) Plan	
Fidelity /401(k)	1-800-635-4015 or www.401k.com

Pension	
Sysco Pension	1-800-55-SYSCO or https://sysco.pensionpath.com/ESS/Shared/Account/LogOn

AARP Medigap choices and Medicare Part D coverage	
AARP Medigap (Plan F – Employer Program #388)	1-800-523-5800
AARP Medicare Part D (Employer Program #94)	1-877-710-5083

Employee Stock Purchase Plan, Stock Options or Restricted Stock Units	
Fidelity Investments	1-800-544-9354 or netbenefits.fidelity.com
Sysco Stock Plan Administration	1-281-584-1383 or sspa@corp.sysco.com

Medicare	
Medicare	1-800-MEDICARE or www.medicare.gov

Social Security	
Social Security	1-800-772-1213 or www.ssa.gov



<https://syscobenefits.com>

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