



Estimating RMSA Account Balance and Retiree Medical Premiums

Each year, the Retiree Medical Savings Account (RMSA) pays a monthly percentage of your cost for PG&E-sponsored retiree medical coverage until your account is used up.

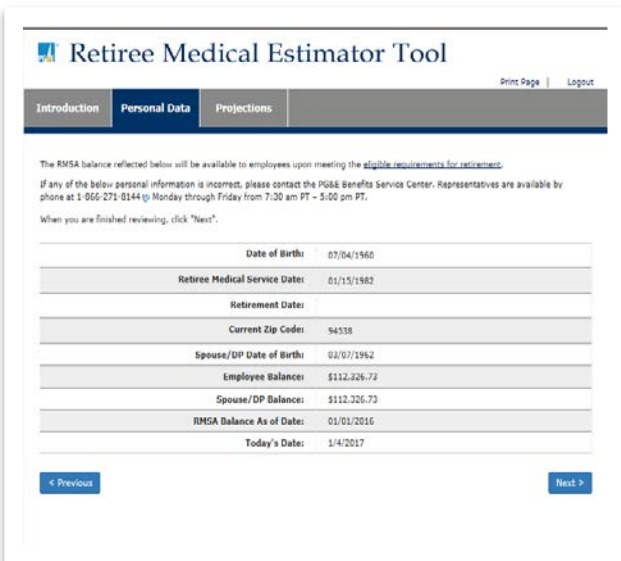
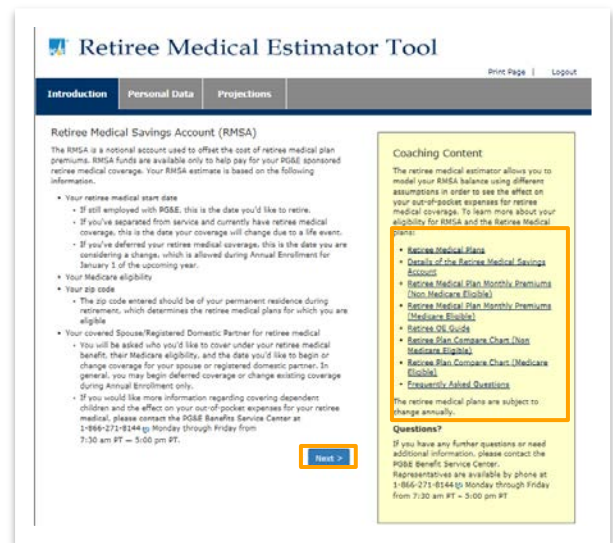
How much your RMSA is worth

Your RMSA builds over time starting the year you turn 45. You can see how much your RMSA is worth by using the Retiree Medical Estimator Tool.

- 1 Log in to your Mercer BenefitsCentral account: visit mypgbenefits.com > click **Log In** under Manage Your Benefits > enter your Mercer BenefitsCentral username and password.
- 2 Once you're logged in, scroll to the bottom of the webpage. Under Tools, click on **Retiree Medical Estimator Tool**.
- 3 From there, you'll need to **agree to the legal disclaimer** to confirm you understand that Retiree Medical Estimator Tool is for estimation purposes only.

Once you're in the Retiree Medical Estimator Tool, you'll have access to a number of resources that can help you understand your retirement benefits, as well as calculate your monthly medical premium costs.

To continue to the Retiree Medical Estimator, click **Next** on the Introduction tab.



Next, you'll need to review your information on the Personal Data tab. This will help ensure that your retiree medical estimate is as accurate as possible.

When you are finished reviewing, click **Next**.

Continued on next page.

On the Projections tab, you'll see your retiree medical savings account estimate* based on the estimated retirement date you provided.

*Note, the Retiree Medical Estimator Tool only provides estimates for employees and spouses, as applicable. The tool does not provide estimates for children.

In the Editable Assumptions section, you can:

- Enter different projected retirement dates—which will update your RMSA balance
- Enter the ZIP code you'll live in during retirement to determine plan eligibility
- Enter your Medicare eligibility—which will provide Medicare options and costs, if applicable, for the retirement date selected

First Year View tab

Provides:

- The monthly cost for various medical coverage
- How much the RMSA pays
- How much your spouse pays
- How much your out of pocket cost will be for retiree medical coverage

Retiree Medical Estimator Tool

Introduction Personal Data **Projections** Print Page Logout

The calculation assumes you currently have or will have P&G retiree medical coverage, and uses an estimate to drawdown the current RMSA balance. The estimated drawdown is based on an average cost, the spouse or registered domestic partner on file, and the Medicare eligibility for each of you, as applicable.

For retirement and health coverage, changes will always take effect on the first of the month. To qualify for retirement on your last day of employment, you may be Actively at work, on vacation, or on a leave of absence — including Workers' Compensation and Long Term Disability leaves.

First Year View Drawdown View

Retiree Medical Saving Account (RMSA) Balance					
You					\$261,426
Spouse/DP					\$0

Retiree Medical Plans and Monthly Premiums - Self and Spouse/DP					
Monthly Coverage Cost	Retiree RMSA pays	Spouse/DB RMSA pays	You pay	Retiree RMSA runs out	Spouse/DB RMSA runs out
Comprehensive Access Plan (CAP)/Anthem Network Access Plan (NAP)					
\$727.66	\$216.20	\$0.00	\$509.26	2060	
Medicare Supplemental Plan/Anthem Network Access Plan					
\$416.73	\$125.62	\$0.00	\$292.11	2060	
Blue Shield Medicare COB HMO/Blue Shield HMO					
\$1,007.62	\$202.25	\$0.00	\$705.46	2060	
Health Net Medicare COB HMO/Health Net HMO					
\$915.56	\$274.67	\$0.00	\$640.91	2060	
Health Net Seniority Plus/Health Net HMO					
\$716.27	\$215.21	\$0.00	\$502.66	2060	
Kaiser Senior Advantage/Kaiser EPO					
\$499.66	\$149.95	\$0.00	\$349.92	2060	
Retiree Optional Medical Plan					
\$249.76	\$74.92	\$0.00	\$174.65	2060	

EDITABLE ASSUMPTIONS

When do you want to retire? (mm/dd/yyyy)

When do you want to start modeling coverage? (mm/dd/yyyy)

What zip code will you live in after you retire?

Are you eligible for Medicare Part B?

Who will be covered under your retiree medical benefit?

UNDERLYING ASSUMPTIONS

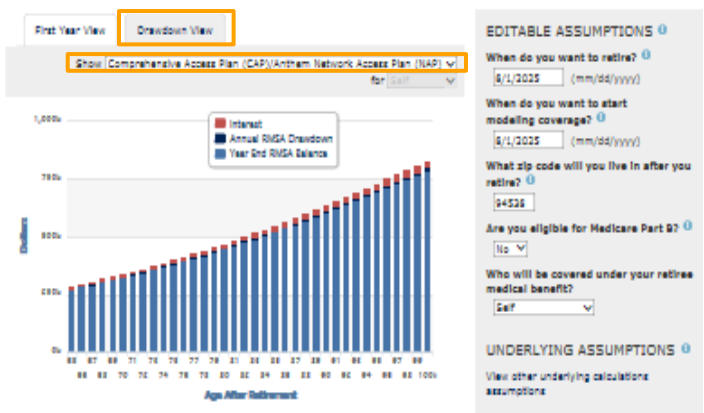
View other underlying calculations assumptions

Retiree Medical Estimator Tool

Introduction Personal Data **Projections** Print Page Logout

The calculation assumes you currently have or will have P&G retiree medical coverage, and uses an estimate to drawdown the current RMSA balance. The estimated drawdown is based on an average cost, the spouse or registered domestic partner on file, and the Medicare eligibility for each of you, as applicable.

For retirement and health coverage, changes will always take effect on the first of the month. To qualify for retirement on your last day of employment, you may be Actively at work, on vacation, or on a leave of absence — including Workers' Compensation and Long Term Disability leaves.



Drawdown View tab

By selecting the Drawdown View tab, you can see how the different retiree medical coverages will affect your RMSA balance over time.

- Click the dropdown button next to **Show** to select the retiree medical plan you're interested in viewing the drawdown projections for.
- You'll also see annual drawdown balances until age 100.

Comprehensive Access Plan (CAP)/Anthem Network Access Plan (NAP) for Self				
Age	Starting RMSA Balance	Annual RMSA Drawdown	Interest	Year End RMSA Balance
65 [2025]	\$261,426	\$1,091	\$11,715	\$272,052
66 [2026]	\$272,062	\$2,750	\$12,119	\$281,431
67 [2027]	\$281,431	\$2,866	\$12,524	\$291,077
68 [2028]	\$291,077	\$2,032	\$12,963	\$301,007
69 [2029]	\$301,007	\$2,164	\$13,402	\$311,225