

Ready to Retire

Your Guide 2019 – For NBCUniversal Employees





Welcome To The Next Chapter

You've worked hard to get here — so you don't need more hard work to retire. No question, there is a lot to think about and really important decisions to make as you plan this exciting journey. That's why we've organized everything you need to know and the steps you need to take in this guide to retirement, so you can retire well...on your time, your way!

If there are any discrepancies between this document and any Comcast NBCUniversal benefit plan or policy in the Employee Handbook, the applicable plan documents or policy shall govern. This is not meant to be a complete description of our benefit plans/programs. These plans are based on **2018 plan design**. Terms of the plan may change in subsequent years.

Employees who are represented by a labor union or guild may or may not be eligible for any or all of the benefits, plans or programs described in this document. The eligibility of union represented employees for these benefits, plans or programs may be governed by the applicable collective bargaining agreement(s) and/or subject to collective bargaining.

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Get Ready to Retire

Fast Facts – My Healthcare

My Wealth-care

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Access Ayco and Get Started

If you are a first-time user, follow the instructions below to log on:

1. Go to www.aycofn.com
2. Click “Register Now”
3. Enter Registration Information. Register ID is your SSO.
4. Accept Disclosures
5. Complete Profile with desired User ID and password
6. Write down password and print Confirmation Page

Click “Login Now”

Please note that Ayco is only available prior to your retirement

Before You Retire...Make Sure You Are Financially Prepared!

We want to help you figure out the finances so you can live “life after NBCUniversal” on your terms. That’s why NBCUniversal pays for independent, expert financial advisors with Ayco Financial Planning, who can help you put together all of your income and assets and create a plan to meet your short-term and long-term needs. *These services are offered to help you prepare for retirement while actively employed by NBCUniversal and are not available after you retire.*

What Can Ayco Do for Me Now?

Financial planning is the ongoing process of identifying goals, creating a plan, taking action, and monitoring results. It boils down to finding answers to simple, yet important questions you may have about your finances, present and future. For instance:

- How can I plan for long-term goals such as retirement and education funding?
- Am I saving enough in the 401(k) Plan?
- How do I structure my 401(k) plan investments?
- Is the Roth 401(k) option right for me?
- How do I select appropriate insurance coverage: life, disability and medical?

Ayco is here to help you understand and manage questions like these to help guide you to a healthy financial life.

Note: Ayco is only available prior to your retirement — and is available at no cost to you.

Ayco provides you with an opportunity to utilize their services in two ways:

- Go to www.aycofn.com to learn about planning issues and develop your own program for financial success. (You will need to enter your SSO to log on to the site).
- Work with a financial advisor by calling the Ayco AnswerLine® service, at **1-800-235-3428**, to talk through your questions and get assistance on “what to do” with whatever financial decisions you face.

[Click here](#) to view a brief video about Ayco.

Please note that Ayco is only available prior to your retirement and is available at no cost to you

Invest With Expert Help As You Get Closer

Facing tricky investment decisions can feel daunting while planning a smooth transition to retirement. Luckily, Financial Engines, a completely independent investment advisor with no ties to brokers, mutual funds, or financial services firms, is here to give you personalized investment help. If you're a "do-it-yourselfer," you can use Financial Engines **Online Advice service at no cost**. If you want someone to do the heavy lifting, Financial Engines can expertly take charge of your investing activity for you. That's called **Professional Management** and Financial Engines will charge you a fee.

What Can Financial Engines Do For Me Now?

Online 401(k) Advice (At no cost to you)

- With Online Advice, you're in control of your 401(k) investments. Financial Engines gives you access to expert online tools and resources that help you forecast your needs and your projected savings portfolio, model investment scenarios, get personalized recommendations and keep pace with changes in the market and your life.
- Please note that Financial Engines is available to help you with personalized investment advice in your Comcast 401(k) account throughout your retirement.

Professional Management (Fees apply)

- Financial Engines will make adjustments to investments in your account and work with Fidelity to handle any necessary transactions. With quarterly Retirement Updates and access to an investment advisor representative, Professional Management could help you stay on top of it all — before and after retirement.
- Once you retire, and at your request, Financial Engines will be able to provide you with monthly account payouts that can last throughout your retirement.*

Professional Management with Income + (Fees apply)

- The Financial Engines® Professional Management program, which includes the Income + feature, will begin transitioning your investment strategy from a focus on asset accumulation to management that balances between growth and safety when you are within five years of retirement.
- Please visit www.financialengines.com/forComcast to learn more about the Professional Management program. You will be able to access and review the Terms & Conditions for the Professional Management program (including fee information), additional disclosure information about Financial Engines, and a copy of our privacy policy. Please call **1-800-601-5957** to receive this information in print.
- Please note that Financial Engines is available throughout your retirement

Social Security Guidance (At no cost to you)

- Whether or not you choose to use Online Advice or Professional Management, you also have Social Security guidance available.
- The Social Security Planner could help you discover how you could gain thousands of dollars more in Social Security (married people can get even more).
- Financial Engines compares some approaches available to you so you can see how much you could get and help you make informed decisions about your retirement income.*
- To access the Social Security planner, log in to www.401k.com, click on the link to Financial Engines and then click on the Social Security tab.
- Get a comprehensive Retirement Checkup.
- As you near retirement you can get a Retirement checkup with an investment advisor representative. This would help you get a better understanding of how likely you are to reach your goal based on current investments, including investments beyond your 401(k) account and Social Security (if applicable). An advisor could help you weigh the potential financial impact of pushing retirement out a few more years, or of working part time if necessary.

Find Financial Engines

To learn more about the On-Line Advice (Free) or Professional Management (Fees apply) program, go to

www.financialengines.com/forComcast or click on the Financial Engines link at Fidelity Net Benefits, www.401k.com or call **1-800-601-5957**.

Please note that Financial Engines is available throughout your retirement

* Financial Engines Social Security guidance can provide reasonable estimates for you and your spouse age 18-69; estimates are not guarantees of future benefit payments. All estimates are based upon information about you, your stated goals as well as current Social Security laws, rulings and formulas available from the Social Security Administration. Decisions regarding Social Security are highly personal and depend on a number of factors such as your health and family longevity, whether you plan to work in retirement, whether you have other income sources as well as your anticipated future financial needs and obligations. Certain limitations apply.

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Fast Fact: I'm Ready to Retire...Now What?



Learn

When can I retire?

There's no set date when you have to retire. It's up to you, based on your personal and financial situation. But since you're reading this, you may have a date in mind. The first question to ask yourself is "Can I afford to retire?"

Comcast offers Retiree Healthcare Benefits to eligible employees when they retire from the company. Check out page 10 to see if you meet the requirements and what is available under this plan.

Can I afford to retire?

- How much do I have?
An Ayco financial coach at 1-800-235-3428 can help you understand what you have now and how much you'll need.
Review your most recent Financial Engines check-up by visiting www.401k.com and clicking the "Financial Engines" link.
Check out the myRewards website at myrewards.nbcuni.com.
- How much do I need for daily expenses?
 - Ask **Ayco** Financial Planning Services, **1-800-235-3428**, for free independent financial advice.



Act

6-12 months before

If you haven't already done so, gather all your savings and investments information (from NBCUniversal-sponsored, prior employers' and personal plans). Then, it's a good idea to talk to:

- An **Ayco** personal financial advisor at **1-800-235-3428** for free financial planning help with living expenses, cash flow, including how you will use your 401(k) account in retirement, when to request a 401(k) distribution, debt, insurance questions, and estate planning.
- A Financial Engines advisor for investment guidance as you near retirement.

4 months before

- If you will be eligible for Retiree Healthcare Benefits, call Mercer Marketplace 365™ (our Retiree Healthcare Benefits administrator) at **1-866-435-5135** to schedule an appointment with a dedicated, licensed Benefits Counselor for a pre-retirement healthcare consultation.
- If hired before January 29, 2011, with over 10 years of continuous service with GE, please call **1-800-432-3450** to determine if you're eligible for GE Retiree Medical. Note: If you enroll in GE Retiree Medical benefits you will permanently forfeit the NBCUniversal Retiree Healthcare Benefits.
- If you'll be 65 when you retire, initiate your Medicare benefit by calling **1-800-633-4227** or go to www.medicare.gov.
- If you're eligible to start Social Security benefits when you retire, apply for benefits by calling 1-800-772-1213 or go to www.socialsecurity.gov.



Think

- Have specific questions about
- getting ready to retire? See FAQs on pages 32-34 in this brochure.
- Think about courtesy services, perks, and discounts before leaving.
- Need help with downsizing and want to learn more about mortgages or interest rates before you retire? Call Ayco, **1-800-235-3428**, financial counseling service offered at no cost to you (*available prior to retirement*)

Fast Fact: I'm Ready to Retire...Now What?



Learn

What do I need to know and do?

- Read this Guide for important things you need to know to maximize Comcast benefits and resources. Then “Act.”
- Know how retirement affects your Comcast benefits.
 - Learn more about your pre-65 and post-65 retiree healthcare options under the Retiree Healthcare Benefits.
- If you'll be 65 when you retire:
 - Learn about your Medicare benefit by calling 1-800- 633-4227 or go to www.medicare.gov. Mercer Marketplace 365 benefit counselors can also provide you with Medicare counseling (1-866-435-5135).
 - Learn about Medicare Supplement, Medicare Prescription Drug, and Medicare Advantage Plans by contacting Mercer Marketplace 365TM at 1-866-435-5135
 - Learn the pros/cons of collecting
 - Social Security at age 65 or delaying until age 70 by calling 1-800-772-1213 or go to www.socialsecurity.gov. In addition, Social Security guidance is available by calling Financial Engines at 1-800-601-5957 or by logging in to www.401k.com and clicking on the link to Financial Engines.
- Take the right steps. See “Act.”



Act

1 month before

- If you have any restricted stock units and/or stock options, view your Fidelity equity account before you retire by calling the Fidelity Stock Plan Service Center at **1-800-544-9354** or logging on to www.NetBenefits.com.

2 weeks before

- Connect with HR to schedule your exit interview.

The big day!

- Check with local HR on where to leave your ID badge, NBCUniversal personal communication devices, company credit cards, laptops and any other NBCUniversal equipment.
- You may continue to manage your 401(k) account until age 70½, at which time you are required to take mandatory minimum distributions.

2 weeks after

- Look for COBRA healthcare continuation package in the mail and make any elections within 60 days. If you are eligible for Retiree Healthcare Benefits, be sure you understand how they work in conjunction with COBRA before enrolling. Call Mercer Marketplace 365 at 1-866-435-5135 for an explanation of how these two plans interact.

Approximately 3 weeks after

- If eligible, a Retirement Healthcare Welcome Kit is sent from Mercer Marketplace 365.

30 days after

- You may continue to manage your 401(k) account until age 70½, at which time you are required to take mandatory minimum distributions. However, you may request a distribution from the 401(k) at www.401k.com or call the NBCUniversal Retirement Service Center at **1-877-441-6228 (1-877-441-NBCU)**.
- You may request a distribution from the Employee Stock Purchase Plan at www.NetBenefits.com or call the NBCUniversal Retirement Service Center at **1-877-441-6228 (1-877-441-NBCU)**.




My Healthcare

Retiree Healthcare Benefits – What Do I Need To Do & When?



Medicare Becomes Your Primary Healthcare Plan at 65: Make sure you contact Medicare four months before you turn age 65 to understand the benefits and get the coverage you deserve. Then contact Mercer Marketplace 365 to find out more about Medicare Supplement Plans, Medicare Advantage Plans, and Medicare Prescription Drug Plans.

Important: To be eligible for enrollment in a Mercer Marketplace 365 Medicare healthcare plan option, you or your spouse (if applicable) must be enrolled in Original Medicare (Parts A & B) and have a Medicare Claim Number. You must continue to pay Medicare-applicable premium payments (if not otherwise paid for under Medicaid or by another third party).

Benefit	What happens	Action	When	Who to call
Retiree Healthcare Benefits*	<ul style="list-style-type: none"> If you retire at age 57 or older and have 10 or more years of continuous full-time service, you are eligible a Pre-65 Retiree Reimbursement Account and access to individual health  e plans through Mercer Marketplace 365. Beginning 1/1/2019, if you retire at age 50 or older and have 5 or more years of continuous full-time service ("50+5 Rule), you are eligible for access to individual healthcare plans through Mercer Marketplace 365 only (you will not be eligible for an RRA). If you qualify, the program can assist with post-retirement healthcare in two ways: <ul style="list-style-type: none"> — Individual Healthcare Plans for you and your eligible dependents. You will have access to medical, prescription, dental and vision plans through Mercer Marketplace 365. — A Pre-65 Retiree Reimbursement Account (RRA) to help pay a portion of the after-tax cost of post-retirement healthcare coverage for you and your spouse. The RRA can only be used with eligible plans purchased through Mercer Marketplace 365 and/or Medicare Part B. Note: COBRA premiums are not an eligible RRA expense. 	<p>Retiree Reimbursement Account (RRA): If you are eligible for an RRA, you must submit an eligible premium reimbursement claim within 90 days of your retirement date. If you miss this deadline you will permanently forfeit the RRA. You must also submit an eligible RRA claim once a year throughout the period of retirement in order to retain eligibility for the RRA. Eligibility for the RRA ends once you reach age 65.</p> <p>Retiree Healthcare Coverage: To activate your RRA, you must elect an eligible plan through Mercer Marketplace 365 no later than 60 days after your retirement date.</p>		<p>Call Mercer Marketplace 365 at 1-866-435-5135 to confirm your eligibility for Retiree Healthcare Benefits, for pre-retirement healthcare counseling and to review your healthcare options prior to retirement.</p> <p>If hired before January 29, 2011, with over 10 years of continuous service with GE, please call 1-800-432-3450 to determine if you're eligible for GE Retiree Medical.</p>


*Please note that effective January 1, 2017, new hires and rehires will have access to plans through Mercer Marketplace 365, but will not be eligible for a Retiree Reimbursement Account. Employees who are terminated involuntarily due to a reduction in force and are offered severance may qualify for Retiree Healthcare Benefits under additional eligibility rules. Please see the Retiree Healthcare Summary Plan Description available on myBenefits or contact your local HR for more details.

What Happens To My Active Healthcare Benefits?

What Do I Need To Do & When?



If you retire at or after age 65: Medicare becomes your primary coverage when you retire at or after age 65. Assuming you qualify for the Retiree Reimbursement Account (RRA), you can use the RRA to pay premiums for Medicare and Medicare supplement coverage. See [“My Social Security and Medicare”](#) on page 27 of this Guide for web resources and info related to these important governmental plans for retirees.

Benefit	What happens	Action	When	Who to call or where to click
COBRA Continuation (Medical, Dental and Vision)	<ul style="list-style-type: none"> Your active benefits coverage ends on the last day of the month in which you retire. You may be eligible to continue coverage under COBRA. If you qualify, you should receive a COBRA package within two weeks of your retirement date. 	<ul style="list-style-type: none"> If you want to continue your active medical, dental, and vision coverage after you retire, you must elect COBRA by completing and returning the forms you receive. Note: If you are eligible for a Retiree Reimbursement Account and want to utilize  you must elect an eligible plan through Mercer Marketplace 365. COBRA premiums are not an eligible RRA expense. 	You must complete and return the COBRA forms in the package no later than 60 days after you receive it.	Please contact BenefitConnect (COBRA Administrator) at 1-877-292-6272 .
Health Care Flexible Spending Account (FSA)	<ul style="list-style-type: none"> Participation ends on your last day worked. You may be eligible to continue the Health Care FSA by making after-tax contributions under COBRA. If you qualify, you should receive a COBRA package within two weeks of your retirement date. 	To continue the Health Care FSA for eligible expenses incurred through the last day of the calendar year in which employment ends, you must elect COBRA by completing and returning the forms received.	You must complete and return the COBRA forms in the package no later than 60 days after you receive it.	<p>Please contact WageWorks at 1-877-924-3967 or www.wageworks.com.</p> <p>Please contact BenefitConnect (COBRA Administrator) at 1-877-292-6272.</p>



My Wealth-care

What Happens To My 401(k)?



Have a 401(k) loan? Pay it back now — and no later than within 30 days of your retirement date. If you don't repay your loan, or you haven't set up loan ACH payments with Fidelity, the unpaid balance will be taxed as regular income. Plus, you'll pay extra "early distribution" taxes if you're under age 59½ when you retire with an unpaid loan.

Benefit	What happens	Action	When	Who to call or where to click
401(k)	<ul style="list-style-type: none"> Your eligibility ends on your last day worked. Generally, you're eligible for distributions or rollovers from your account 30 days after you retire. However, if you receive a bonus or commission payment within 75 days of your retirement date, your 401(k) contributions will be deducted from the payment and NBCUniversal's match will go into your account (if applicable). If you are a non-Committee member employee eligible for the Comcast 401(k) Plan and retire before the last business day of the year, you will not be eligible for the Retirement Contribution (in the year of your retirement). 	<p>You can elect what you want to do with your 401(k) balance 30 days after your retirement date. However, before you do so, make sure you have contacted Ayco to discuss your retirement income stream. Note: Ayco is only available prior to your retirement.</p> <ul style="list-style-type: none"> If your account balance is greater than \$5,000, you may leave your balance in the plan until age 70½, at which time you will be required to receive minimum mandatory distributions. You can also take a lump-sum distribution, installment payments or roll over your balance to an IRA and/or another qualified plan. Distributions may be taken by source, investment, or a combination of the two through a Fidelity phone representative. If your account balance is over \$1,000 but less than \$5,000, you can elect a lump-sum distribution or a rollover to an IRA and/or another employer's plan. However, if you don't make an election, your account balance will be rolled into a Fidelity IRA in your name and invested in the Fidelity Cash Reserve Fund. If your account balance is \$1,000 or less, and you don't make a distribution election, you will automatically receive a lump sum. 		<p>Prior to your retirement, consult Ayco at 1-800-235-3428 for assistance with understanding your distribution elections and which one is right for you.</p> <p>Note: <i>Ayco is only available for free personal financial counseling while you are actively employed.</i></p> <p>Call Financial Engines at 1-800-601-5957 to receive a comprehensive Retirement Checkup prior to retirement which will include a review of your investments and Social Security options.</p> <p>If you have questions or to request a distribution: NBCUniversal Retirement Service Center at 1-877-441-6228 (1-877-441-NBCU) or Fidelity Net Benefits at www.401k.com.</p>

What Happens To My ESPP and SpendSmart?

Benefit	What happens	Action	When	Who to call or where to click
Employee Stock Purchase Plan	<ul style="list-style-type: none"> Your eligibility ends on your last day worked. If you make contributions before the end of the stock offering period in which you retire, they will be refunded to you at the end of the quarter. 	<ul style="list-style-type: none"> After you've retired, you can place a trade through your Brokerage Account at any time as long as there are shares in your account. There is no deadline for placing a trade or requesting a distribution after a trade has settled. The holding period on shares you purchased within the previous 12 months will no longer apply after your employment ends. 		<p>NBCUniversal Retirement Service Center at 1-877-441-6228 (1-877-441-NBCU) or Fidelity Net Benefits at www.NetBenefits.com.</p>
SpendSmart	<ul style="list-style-type: none"> Your eligibility ends on the date you retire. 	<ul style="list-style-type: none"> You will have 60 days to log into your account and withdrawal your cash back balance, if any. Some offers may take up to 120 days to receive the cash back. 		<p>For questions, click on the following link for assistance: https://comcast.rewardgateway.com/HelpSupport</p> <p>If you wish to speak to the customer service team, click on the "contact us" button to utilize the Live Chat.</p>

What Happens To My Stock Grants?

Benefit	What happens	Action	When	Who to call or where to click
<p>Comcast Restricted Stock Units</p>	<ul style="list-style-type: none"> Your eligibility ends on your last day worked. Unvested Restricted Stock Units: They cancel and are forfeited on your last day worked. 	<p>View your Fidelity equity account before you retire by calling the Fidelity Stock Plan Service Center at 1-800-544-9354 or logging on to www.NetBenefits.com</p> <p>If you have vested stock options, your option expiration date may be made sooner due to retirement. Contact your local Human Resources or email HR.Connection@nbcuni.com</p>		<p>If you have any restricted stock units and/or stock options, and have questions or want to place a trade, call the Fidelity Stock Plan Service Center at 1-800-544-9354 or log on to www.NetBenefits.com</p>



My Income Protection

(Disability and Life Insurance Benefits)

What Happens To My Workers' Compensation, Disability And Life Insurance?

Benefit	What happens	Action	When	Who to call or where to click
Workers' Compensation	<ul style="list-style-type: none"> Your eligibility for coverage ends on your last day worked because Workers' Compensation generally covers injuries that occur within the course and scope of employment. 	If you have a qualifying occupational injury or disease on or prior to your retirement date, Workers' Compensation benefits will be determined by the applicable State Workers' Compensation Statute.		Please feel free to contact HR Connection at 1-855-474-6228 .
Short-term Disability (STD)	<ul style="list-style-type: none"> If you're covered for STD on your retirement date, STD coverage ends on the earlier of the date you retire or the last day you are actively at work. 	You don't need to take any action. If you are currently receiving short-term disability benefits under the NBCU STD plan when you retire, your STD benefits will continue until you are no longer disabled or the 26 week maximum benefit period is reached.		Please feel free to contact Sedgwick at 1-855-686-6228 .
Long-term Disability (LTD)	<ul style="list-style-type: none"> If you're covered for LTD on your retirement date, LTD coverage ends on the earlier of the date you retire or the last day you are actively at work. 	If you are currently receiving long-term disability benefits under the LTD plan when you retire, your LTD benefits will continue until you are no longer disabled or the maximum benefit period is reached. The long-term disability must be due to the same ailment you were approved for at your retirement.		Please feel free to contact Metropolitan Life at 1-855-792-6180 .
Life Insurance	<ul style="list-style-type: none"> If you are covered by NBCUniversal Life Insurance on your retirement date, Life Insurance coverage ends on the last day of the month in which you retire. You may opt to convert your Life Insurance. No conversion or portability options for AD&D or BTA coverages. 	<p>If you want to convert all or part of your Life Insurance to an individual policy, request a conversion package from Prudential.</p> <p>To convert coverage, complete and return the application with your premium payment within 31 days of the date your coverage ends (or 15 days from the notification but no later than 92 days from the date you ceased to be insured) or conversion will be denied.</p>		Please feel free to contact The Prudential Insurance Company of America at 1-877-354-4778 .

What Happens To Accidental Death & Dismemberment And Business Travel Accident Plans?

Benefit	What happens	Action	When	Who to call or where to click
Accidental Death & Dismemberment (AD&D) Insurance	<ul style="list-style-type: none"> If you are covered by NBCUniversal AD&D Insurance on your retirement date, AD&D Insurance coverage ends on the last day of the month in which you retire. You cannot convert AD&D Insurance. 	No action. You cannot convert coverage.		Please feel free to contact The Prudential Insurance Company of America at 1-877-354-4778 .
Business Travel Accident (BTA) Insurance	<ul style="list-style-type: none"> If you are covered by NBCUniversal BTA Insurance on your retirement date, BTA Insurance coverage ends on the day you retire. 	No action. You cannot convert coverage.		No action. You cannot convert coverage.



My Work/Life Benefits

(a.k.a. Perks & Other Benefits)

What Happens To My Work/Life Benefits?

Benefit	What happens	Action	When	Who to call or where to click
Dependent Care Spending Account	<ul style="list-style-type: none"> If you have a Dependent Care Spending Account when you retire, your participation ends on your last day worked. 	If you have a Dependent Care Spending Account when you retire, you must submit claims for eligible expenses incurred through your last day worked by March 31 of the following year.		Please feel free to contact Benefits Service Center at 1-877-670-6228 .
Traditional Paid Time Off	<ul style="list-style-type: none"> You will receive a lump sum payment for any days of accrued but unused vacation, less applicable payroll deductions and withholdings, in accordance with NBCUniversal vacation policy. State laws vary and will apply. 	Prior to your last day, please contact your HR Manager to discuss your accrued but unused vacation allotment. Your vacation payment will be paid to you as soon as practicable on or after your last day. State laws vary and will apply.		Contact local Human Resources or email HR.Connection@nbcuni.com .
Commuter Benefits	<ul style="list-style-type: none"> Commuter benefits will end automatically following your retirement date. IMPORTANT: Act now to avoid prospective deductions that apply to the month after you retire. 	<p>STOP your commuter benefits by the fourth day of the month prior to the benefit month to avoid deductions for the month in which you retire. (For example, if you're going to retire in April, cancel your commuter election by March 4 to avoid deductions for your April commute.)</p> <p>Contact WageWorks to cancel your commuter benefit election by the fourth of the month prior to the month for which deductions apply!</p>		Please feel free to contact WageWorks at 1-877-924-3967 or www.wageworks.com .

What Happens To Education Assistance, Adoption Assistance And Legal Services?

Benefit	What happens	Action	When	Who to call or where to click
Education Assistance Program	<ul style="list-style-type: none"> Eligibility for Education Assistance ends on your last day worked. 	You must repay the full amount of Education Assistance reimbursements you received within the last 12 months if your employment ends within 12 months of completing a course.		Please feel free to contact EdAssist at 1-855-687-7630 or nbcusupport@edassist.com .
Adoption Assistance Program	<ul style="list-style-type: none"> If you were participating in the Adoption Assistance Program on the date you retire, coverage ends on your last day worked. 	If you were receiving Adoption Assistance prior to retirement, you must submit a claim for reimbursement BEFORE YOU RETIRE and no later than 180 days of the date on which the child is placed in your home.		Please contact the Benefits Service Center at 1-877-670-6228 .
Legal Services (ARAG)	<ul style="list-style-type: none"> If you have an active Legal Services policy when you retire, coverage ends on your last day worked. 	You can convert to an individual policy through ARAG by contacting Mercer Voluntary Benefits within 31 days of retirement.		Please contact Mercer Voluntary Benefits at 1-800-626-9071 or www.nbcuvoluntarybenefits.com .

What Happens To Auto/Homeowners And Pet Insurance?

Benefit	What happens	Action	When	Who to call or where to click
Auto/Homeowners Insurance	<ul style="list-style-type: none"> If you have an active auto/homeowners insurance policy on your retirement date, the discount ends when the current policy period ends. Depending on the carrier selected, the policy period would run between six and twelve months. You can continue property & casualty insurance — with no discount — on a direct bill basis after you retire. 	To continue auto/homeowners insurance with no discount after you retire, you must contact Mercer to get renewal information and set up direct billing within 30 days after you retire.		Please contact Mercer Voluntary Benefits at 1-800-626-9071 or www.nbcuvoluntarybenefits.com .
Pet Insurance (Nationwide)	<ul style="list-style-type: none"> If you have an active pet insurance policy on your retirement date, the discount ends when the current policy period ends. The policy periods typically run six to twelve months at a time. After the policy period expires, the policy is eligible to renew without the group discount. You can continue pet insurance — with no discount — on a direct bill basis after you retire. 	To continue pet insurance with no discount after you retire, you must contact VPI to get renewal information and set up direct billing within 30 days after you retire.		Please contact Mercer Voluntary Benefits at 1-800-626-9071 or www.nbcuvoluntarybenefits.com .

What Happens To Id Theft, Long-term Care, Accident And Critical Illness And Employee Assistance Program?

Benefit	What happens	Action	When	Who to call or where to click
ID Theft Insurance (InfoArmor)	<ul style="list-style-type: none"> If you have an active ID Theft policy when you retire, you can continue the policy on a direct bill basis after you retire. 	To continue ID Theft Insurance after you retire, you must contact Mercer to set up direct billing within 30 days after you retire.		Please contact Mercer Voluntary Benefits at 1-800-626-9071 or www.nbcuvoluntarybenefits.com .
Accident and Critical Illness (Aflac)	<ul style="list-style-type: none"> If you have an active Accident and/or Critical Illness policy when you retire, you can continue the policy on a direct bill basis after you retire. 	To continue Accident and Critical Illness coverage after you retire, you must contact the carrier Aflac to port your coverage within 30 days after you retire.		Please contact Aflac at 1-800-433-3036 .
Employee Assistance Program (EAP)	<ul style="list-style-type: none"> Your coverage ends at the end of the month in which you retire. You would continue to have access to EAP services for up to 18 months if you participate in COBRA. 	To continue participating in EAP for up to 18 months post- retirement, you must enroll in COBRA.		Please contact ComPsych at 1-888-515-4EAP or www.guidanceresources.com . Company ID: CCC313

My Comcast Cable Courtesy Services

If you are eligible for Retiree Healthcare Benefits and live in a Comcast serviceable area, you may be eligible to continue Comcast courtesy cable, internet, and voice services--with the same discount as an active employee--for three years immediately following retirement.

Courtesy services include:

- XFINITY TV
- XFINITY Home
- XFINITY Voice
- XFINITY Streampix
- XFINITY Internet

Benefit	What happens	Action	When	Who to call or where to click
Courtesy Services & Post-Retirement Courtesy Services*	<ul style="list-style-type: none"> • If you are age 57 or older with at least 10 years of continuous full time service (and meet all other eligibility requirements for Retiree Healthcare Benefits) and live in a Comcast service area, you can continue Courtesy Services for three years immediately following retirement. (Please note: Employees who are eligible for Retiree Healthcare Benefits under the "50+5 Rule" as listed on page 10 of this guide are not eligible for Courtesy Services). • Courtesy services end after three years of your retirement date, regardless of the time you live in a Comcast area. • If you're eligible and choose not to continue Courtesy Services, use the Courtesy OnDemand tool before retiring to update services or contact the Employee Service Center for assistance after retiring. • If you die before the end of the three-year period immediately following retirement, Courtesy Services will continue for the surviving spouse at the current eligible address for the remainder of the three-year period. This applies regardless of the period of time the you lived in a Comcast serviceable area during the three-year period. 	<p>If you're eligible, no action is needed. Your Courtesy Services will automatically continue!</p> <p>However, if you currently aren't covered by Courtesy Services and you move within 3 years of your retirement to a Comcast area, and would like to enroll in Courtesy Services, you need to contact the Employee Service Center.</p>		<p>Before retirement, please use The Courtesy on Demand Tool website: https://courtesyondemand.teamcomcast.com.</p> <p>After retirement, please contact the ESC at 1-877-909-HR4U (1-877-909-4748) or Comcast_ESC@cable.comcast.com</p>

***Please note** that employees who are terminated involuntarily due to a reduction in force and are offered severance may qualify for Retiree Healthcare Benefits under additional eligibility rules, and may also qualify for Courtesy Services. Contact your local HR for more details.

My Comcast Tools And Equipment

- Sign the Employee Innovation & Proprietary Information Agreement (EIIPIA) if supplied by HR.
- Notify HR of any **integrity related concerns**, e.g. possible violations of law, regulation or Company policy.
- Return all applicable company **assets/equipment**:*
 - Badge/Id
 - Office/Desk Keys
 - Parking Card/Key Fob
 - Aircard/Hotspot Device
 - Blackberry/Cellphone/iPad/iPhone
 - Pager/PDA
 - Calling Cards
 - Home Phone Services (Cable, DSL, Telephone, etc.)
 - Laptop Computer/Monitor
 - T&L and/or P-card
 - Uniform(s)
 - Laptop supplies (external drives, power supplies, docking stations, etc.)
 - Printer
 - Remote Access Key Fob
 - Voicemail accounts
 - VPN Phone/Conf. Bridge(s)
 - Wireless Accessories (charger, holster, battery, Bluetooth headset, etc.)
- Transfer all company documents** to the appropriate individual(s).
- Resolve any payroll/benefits issues and make arrangements to settle all expense accounts (T&L and/or P-Card, tuition refunds, cash advances, emergency loans, etc.).
- Unsubscribe to any **non-SSO enabled applications** (i.e. accounts with any 3rd party vendors, e.g. Fed-ex account).
- Make sure that your **home address** is updated via [Employee Self-Service](#).

My Social Security And Medicare

Social Security Basics

Social Security benefits can give you a source of monthly income for retirement. However, experts say you'll need at least 70% of pre-retirement income to maintain your standard of living, so you'll need to supplement Social Security with 401(k) savings, personal savings and investments, and any pension(s) you may have earned.

In general, to be eligible for Social Security you must have earned at least 40 credits (10 years of work). Your employer(s) and you paid Social Security payroll taxes to help fund Social Security benefits for those currently receiving benefits. Current workers are paying taxes to help fund your future benefits.

Full (unreduced) Social Security retirement benefits can begin at age 65 (with reduced benefits at age 62) if you were born before 1938. The retirement age to get full (unreduced) benefits gradually rises until it reaches age 67 for those born in 1960 or later.

Check out everything you need to know about Social Security, apply for and manage your benefits, by using the government's comprehensive resources:

Social Security

www.socialsecurity.gov OR call **1-800-772-1213** to apply Check out a helpful Social Security snapshot at: <http://www.socialsecurity.gov/pubs/EN-05-10006.pdf>

At socialsecurity.gov, you can:

- Set up a *mySocialSecurity* account to request an estimate and manage your Social Security benefits online.
- Use calculators to estimate your retirement benefit.
- Apply for benefits online (benefits are not automatic).
- Get answers to most frequently asked questions.
- Read helpful information, such as "When to Start" benefits and "How Retirement Benefits are Figured."

Medicare Facts

Medicare is a government Health Insurance Program for:

- People age 65 or older.
- People under age 65 with certain disabilities.
- People of all ages with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant).
- Generally, you are eligible for Medicare if you or your spouse worked for at least 10 years in Medicare-covered employment and you are 65 years or older and a citizen or permanent resident of the United States.

Note: You will be eligible for Medicare when you turn 65 even if you are not eligible for Social Security retirement benefits.

Medicare

www.medicare.gov OR call **1-800-633-4227** for Medicare enrollment and eligibility information. Check out helpful "Medicare & You" handbook at <http://medicare.gov/Publications/Pubs/pdf/10050.pdf>

Medicare has two parts:

- Part A (Hospital Insurance)
 - Most people don't have to pay for Part A.
- Part B (Medical Insurance)
 - Most people pay monthly for Part B.

You may want to consider a Medicare Prescription Drug Plan (Part D) to add drug coverage. Or, you may want to consider a Medicare Advantage Plan (like an HMO or PPO) that provides all your Part A, Part B and often Part D coverage. Each year you can review your health and prescription needs and switch to a different plan in the fall.

Sources: ssa.gov and medicare.gov

Frequently Asked Questions (FAQS)

I will be turning 65 years old this year and will still be working for NBCUniversal. I understand that I must enroll with Medicare and begin paying for Medicare. How does that affect my NBCUniversal insurance coverage and what must I file with Medicare?

Working for NBCUniversal after age 65 and enrolled in a NBCUniversal health plan:

- The NBCUniversal health plan is your “primary” plan while you’re actively employed. That means the NBCUniversal plan pays first for covered expenses. (If you’re disabled, please check the Other Important Information Summary Plan Description for additional details.)
- At age 65, you should enroll in Medicare to avoid penalties for late enrollment. For general questions and enrollment information, please call **1-800-MEDICARE/1-800-633-4227**.
- Once you’re enrolled, Medicare will be the “secondary” plan. That means it pays second for any covered expenses.

When you leave NBCUniversal after age 65:

- Medicare will become your primary health coverage, assuming you’ve enrolled. You can choose Medicare supplement options through Mercer Marketplace 365. For more info, contact Mercer Marketplace 365 at 1-866-435-5135.

What are my retiree healthcare options after I retire?

A description of the Retiree Healthcare Benefits, including eligibility, starts on page 10.

How much do the Retiree Healthcare Benefits cost?

The retiree or spouse (if applicable) will pay the full monthly premium cost for retiree healthcare coverage through Mercer Marketplace 365. Some retirees may also have access to an RRA which can be used to receive reimbursement for a portion of the cost of this coverage. To see if you’re eligible, and for information on the plans and rates available to you, contact Mercer Marketplace 365 at 1-866-435-5135.

Can I continue dental and vision benefits after I retire?

If you elect and pay for COBRA continuation coverage, you can continue your NBCUniversal dental and vision benefits for up to 18 months after you retire. Contact BenefitConnect at **1-877-292-6272** or see more information on page 11.

If you are eligible for Retiree Healthcare Benefits, dental and vision plans are also available through Mercer Marketplace 365. Contact Mercer Marketplace 365 at 1-866-435-5135 for more information.

I was eligible for the NBCUniversal Pension Plan and elected, a deferred annuity. Whom do I call to start my benefit, once I retire with NBCUniversal?

If you elected to receive your pension benefit as a deferred annuity and have questions regarding this benefit, please contact MetLife Services at 1-800-638-5656. Please also call this number, should your address or marital status change.

FAQs (Continued)

How soon can I receive my 401(k) money after I retire?

You or your beneficiary can receive the value of your 401(k) Plan account as a distribution 30 days after you retire. How your account is paid out depends on the value of your account balance:

- If your vested account value is \$1,000 or less, and you do not make a distribution election, your account will generally be paid out as a lump sum, usually in the calendar quarter following the quarter in which you terminated.
- If the vested value of your account is over \$1,000 but less than or equal to \$5,000, you may elect a lump-sum distribution of your account, a direct rollover to another employer's plan, an IRA or a combination of the two rollover options. If you do not make a distribution election, your plan balance will be liquidated and transferred into an IRA in your name. Fidelity Investments will be the custodian of the IRA and your account will be invested in the Fidelity Cash Reserves Fund (FDRRX).
- If your vested account balance is greater than \$5,000, you may elect to defer distribution of your account until you reach age 70½.

Will I be eligible for the 1.5% Retirement Contribution if I retire in the middle of the year?

If you are a non-Committee member employee eligible for the Comcast 401(k) Plan and retire before the last business day of the year, you will not be eligible for the Retirement Contribution (in the year of your retirement).

What happens if I have an outstanding loan? Will I be able to continue making loan repayments once I retire?

Yes. If you have a loan outstanding with your current 401(k) account, you have the option to continue repayment of your loan using Fidelity's Electronic Loan Payment service. This service allows you to make loan payments electronically from a bank account based in the United States. Recurring payments will be deducted on the fifteenth of each month until your outstanding balance reaches zero.

By agreeing to the use of Electronic Loan Payment services, you also agree to the amendment of the repayment terms in your original loan agreement so that repayment using Electronic Loan Payment after termination of your employment is permitted. You have 60 calendar days from closing your termination date to set up monthly electronic loan payments using one of the methods available online.

To select a method, visit www.401k.com, and:

- At the top of the home page, click "401(k) Plan"
- In the left tool bar, point to "Act," and then click on "Loans or Withdrawals"
- Click "Existing Loans"
- Click "Set up recurring payments"
- Type your bank information
- Select the fifteenth for the payment date
- Select "Confirm" to activate the recurring payment

If you do not set up monthly electronic loan repayments within 60 days of your termination, you must repay the outstanding loan balance within 60 days from your termination date. If you do not repay the loan, the outstanding loan balance will be considered in default and treated as a taxable distribution (subject to income tax and a possible 10% early withdrawal penalty).

I have a question regarding my NBCUniversal Pension Plan Benefit. Whom should I call?

If you elected to receive your pension benefit as an immediate monthly annuity, you will need to wait until you terminate employment with NBCUniversal and reach eligible retirement before you can begin receiving your pension benefit as a monthly annuity administered by MetLife. You can contact MetLife Service Center at 1-800-638-5656. You can also call MetLife if your address or marital status changes.

FAQS (Continued)

How far in advance should I let my supervisor/manager know I'm interested in retirement?

Work with your local Human Resource Manager in advance of your retirement.

What happens to my Comcast Courtesy Services?

If you are eligible for Retiree Healthcare Benefits and live in a Comcast serviceable area, you may be eligible to receive have Comcast courtesy cable, internet, and voice services — with the same discount as an active employee — for three years immediately following retirement (see page 24 of this guide). For additional details, see My NBCUniversal Courtesy Services and The Courtesy on Demand Tool website <https://courtesyondemand.teamcomcast.com>.

Is there more information on the RRA? Who would be my primary contact on this once I retire?

If eligible, the Pre-65 RRA provides financial assistance to help you with a portion of the after-tax cost of purchasing healthcare coverage. For more information on eligibility and how the RRA works, contact Mercer Marketplace 365 (our Retiree Healthcare Benefits administrator) at 1-866-435-5135.

What happens to my Unvested Comcast Restricted Stock Units when I retire?

Unvested Restricted Stock Units cancel and are forfeited on your last day worked. View your Fidelity equity account before you retire by calling the Fidelity Stock Plan Service Center at **1-800-544-9354** or logging on to www.NetBenefits.com

Useful Phone Numbers And Websites

Mercer Marketplace 365

Call Mercer Marketplace 365 at 1-866-435-5135, Monday through Friday from 8:00 a.m. to 5:30 p.m. Eastern Standard Time; deaf or hard of hearing individuals should dial 711 for Telecommunications Relay Service.

HRConnection

1-855-474-6228

HR.Connection@nbcuni.com

GE contact information — for those hired prior to January 29, 2011

GE S&SP Service Center: **1-877-554-3777**

GE Pension and Retiree Medical Inquiry Center: **1-800-432-3450**

For GE Equity:

GE Executive Compensation Benefits Delivery: **1-800-833-4741**

UBS Financial Services, Inc.: **1-800-325-5144** or www.execge.com and navigate to: Long Term Incentive Plan > UBS Financial Services One Source Website

