



# Your Medicare Retiree Healthcare Benefits Book

This U.S. Benefits Book describes health care and other benefits effective Jan. 1, 2019 for Medicare-eligible retirees and their dependents who retire from MSI after Jan. 1, 2017.

Please see ViaBenefits version of Medicare Retiree Health Care Benefits book if you were retired and Medicare-eligible prior to Jan. 1, 2017.

# ABOUT THIS DOCUMENT

This Summary Plan Description (SPD) provides general information regarding the Health Reimbursement Arrangement (hereinafter referred to as the “Health Reimbursement Account” or “HRA”), available to Medicare-eligible retirees who retire after 1/1/2017 and their Medicare-eligible spouses/domestic partners under the Motorola Solutions Post-Employment Health Benefits Plan (the “Plan”), and other benefit programs.

You shouldn't rely on this information other than as a general summary of the Plan and other program features. This SPD describes the Plan benefits in effect as of Jan. 1, 2019. Please see the prior SPDs and Summaries of Material Modifications (SMMs) for information concerning the applicable Plan provisions prior to that date.

Subsequent SPDs or SMMs will be provided to advise you of changes in the Plan as required by the Employee Retirement Income Security Act (ERISA), as amended.

Additionally, this SPD does not discuss the Plan benefits for pre-65 retirees and their dependents who have not attained age 65 or otherwise become eligible for Medicare. The pre-65 benefits are described in a separate SPD.\*

Your rights are governed by the terms of the applicable Plan documents. You should refer to the Plan documents for complete information on your rights and obligations under the Plan. If you have any questions concerning the Plan, these will be determined in accordance with the terms of the Plan documents — not this SPD. You may obtain a copy of the Plan documents upon written request to Aptia365. There may be a reasonable charge for such copies.

In the event of any difference between the terms of this SPD and the Plan documents, the terms of the Plan documents will control.

No person has the authority to make any verbal or written statement or representation of any kind that is legally binding upon Motorola Solutions or the Plan or that alters the Plan documents or any contracts or other documents maintained in conjunction with the Plan.

**Motorola Solutions, Inc. reserves the sole right, at any time, to amend, modify, or terminate the benefit programs offered through the Plan, including those benefit programs described in this Benefits Book.**

\*Note, however, that certain expenses incurred by pre-65 dependents can be reimbursed through the HRA described in this Benefit Book.

# INTRODUCTION

Once you or your eligible dependent becomes Medicare-eligible, you or your eligible dependent will have the opportunity to purchase an individual Medicare supplement plan(s) through Aptia365. This approach offers you the opportunity to choose the coverage that best meets your needs from a variety of individual Medicare supplement plans offered through insurance carriers in your state's health care insurance market.

Motorola Solutions, Inc. will contribute toward your retiree health care benefits through a Health Reimbursement Account (HRA) set up in your name — as long as you or your eligible spouse/domestic partner is enrolled in an individual Medicare supplement or Medicare Advantage plan through Aptia365. You can apply your HRA towards the cost for coverage you or your spouse/domestic partner elects through Aptia365 or to reimburse you for certain eligible health care expenses incurred during the year.

This Benefits Book describes the benefits available to you as a Medicare eligible retiree or as a retiree whose spouse/ domestic partner has become eligible for Medicare. While it also includes a brief description of the services available, Aptia365 will provide you with more extensive information about their services and coverage under the individual health care insurance plans available to you through Medicare.

This Benefits Book acts as the official Summary Plan Description (SPD) for the portion of our Plan and programs that require an SPD under the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

## THE MAIN SECTIONS

This material is divided into the following main sections.

### ELIGIBILITY AND COVERAGE

This section defines the requirements and details regarding eligibility and enrollment requirements as a Medicare-eligible retiree, as well as the requirements that apply to your eligible dependents and survivors.

### HEALTH REIMBURSEMENT ACCOUNT (HRA)

This section includes details about the Health Reimbursement Account ("HRA"). The HRA is a Motorola Solutions- funded account that you and your dependents can use for reimbursement of medical, prescription drug, dental, and/or vision plan premiums and other eligible health care expenses on a tax-free basis in most cases. This section also includes claims and appeals information.

### OTHER BENEFIT PROGRAMS FOR RETIREES

This section provides information about disabled retiree benefits (including Long-Term Disability coverage and life insurance benefits).

## GENERAL ADMINISTRATION

This section provides information to help you take advantage of your benefits as your situation changes, including important Plan information, your ERISA Rights, a Glossary of important terms used in this Benefits Book, and Contact Information.

# Table of Contents

<b>ELIGIBILITY AND COVERAGE</b>	<b>3</b>
<b>OVERVIEW</b>	<b>3</b>
<b>INTRODUCTION</b>	<b>3</b>
<b>WHO'S ELIGIBLE</b>	<b>3</b>
GENERAL RETIREE COVERAGE RULES	4
DEPENDENT ELIGIBILITY REQUIREMENTS	4
ELIGIBILITY FOR HRA PARTICIPATION	6
<b>WHO'S NOT ELIGIBLE</b>	<b>6</b>
<b>ENROLLING IN COVERAGE</b>	<b>8</b>
SPLIT FAMILIES	8
POST-65 RETIREE COVERAGE OUTSIDE THE U.S.	9
<b>WHEN PARTICIPATION BEGINS</b>	<b>9</b>
RETIREE	9
SPOUSE/DOMESTIC PARTNER	9
<b>WHEN PARTICIPATION ENDS</b>	<b>9</b>
RETIREE	9
SPOUSE/DOMESTIC PARTNER	10
CONTINUING HRA PARTICIPATION UNDER COBRA	11
<b>HEALTH REIMBURSEMENT ACCOUNT</b>	<b>13</b>
<b>OVERVIEW</b>	<b>13</b>
<b>INTRODUCTION</b>	<b>13</b>
<b>PARTICIPATION IN THE HRA</b>	<b>13</b>
YOUR ACCOUNT	13
REIMBURSEMENTS	14
<b>CONTRIBUTION INFORMATION</b>	<b>14</b>
COVERAGE THROUGH APTIA365	14
HEALTH REIMBURSEMENT ACCOUNT CONTRIBUTIONS	14
<b>ACCOUNT REMINDERS</b>	<b>15</b>
	<b>15</b>
<b>TAX INFORMATION</b>	<b>16</b>
<b>ELIGIBLE HEALTH CARE EXPENSES</b>	<b>17</b>

<b>APPLYING FOR BENEFITS</b>	<b>18</b>
DEADLINE FOR CLAIMS	18
HOW TO GET EXPENSES REIMBURSED	18
IF A CLAIM FOR BENEFITS IS DENIED	20
<b>OTHER BENEFIT PROGRAMS FOR RETIREES</b>	<b>22</b>
<b>DISABLED RETIREE BENEFITS</b>	<b>22</b>
<b>GENERAL ADMINISTRATION</b>	<b>23</b>
<b>Plan Information</b>	<b>23</b>
AMENDMENT AND TERMINATION	23
REPRESENTATIONS CONTRARY TO THE PLANS	23
PLAN FUNDING	23
APPLICABLE LAW	24
PRIVACY	24
<b>ERISA RIGHTS</b>	<b>24</b>
RECEIVE INFORMATION ABOUT YOUR PLAN AND BENEFITS	24
CONTINUE GROUP HEALTH PLAN COVERAGE	24
PRUDENT ACTIONS BY PLAN FIDUCIARIES	25
ENFORCE YOUR RIGHTS	25
ASSISTANCE WITH YOUR QUESTIONS	25
<b>GLOSSARY</b>	<b>26</b>
<b>CONTACT INFORMATION</b>	<b>27</b>
HRA AND INDIVIDUAL MEDICARE SUPPLEMENT PLANS	27

- Details of Health Reimbursement Account (HRA) eligibility and participation.
  - Important facts, dates, and deadlines.
- Keep this information handy, and refer to it often as your resource for information.

#### **SOME GENERAL TIPS ON USING YOUR RETIREE HEALTH AND WELFARE BENEFITS BOOK**

If you're reviewing your book online:

- Selecting a web address will quickly redirect you to that website.
- Selecting the **Contact** reference will redirect you to the **Contact information** subsection of the General Administration section, where you can find more details.
- Selecting a linked subsection will redirect you to that subsection within the book for more information. Selecting the navigation at the top will take you to either the previous page, next page, or the last page you were on; or go back to the table of contents for the section you are in.

Be sure to read the content in the margin callouts for important details.

# ELIGIBILITY AND COVERAGE

## OVERVIEW

This section summarizes eligibility and participation requirements for the Medicare-eligible Health Reimbursement Account (HRA).

Keep this in a convenient place and refer to it regularly as a source of information for your benefits. You may also access this information on the **U.S. Retiree** website. General information about the HRA — including your current account balance — can be found on the Aptia365 website.

You must meet certain eligibility requirements before you are eligible to participate in the HRA. Your spouse/domestic partner may also be eligible to participate in the HRA. This section includes important eligibility and participation information.

### HRA ELIGIBILITY AND PARTICIPATION:

Contact Aptia365 at (844) 851-5426 if you have questions about your eligibility for coverage.

## INTRODUCTION

After attaining Medicare eligibility, you may purchase an individual Medicare plan through Aptia365, a third-party vendor with whom Motorola Solutions has contracted to provide access to various Medicare supplement or Medicare Advantage coverage options. If you enroll and maintain medical coverage through Aptia365, you are eligible to participate in the HRA. You may also purchase individual prescription drug, dental, and/or vision coverage. You can use your HRA to pay for your individual health care coverage and/or reimburse yourself for certain eligible health care expenses. **A retiree must enroll in an individual policy within sixty (60) days of becoming eligible for the HRA program.**

## WHO'S ELIGIBLE

While this Benefit Book focuses on the Medicare-eligible HRA, if you purchase medical coverage through Aptia365, it's important to be aware of general retiree coverage eligibility rules regardless of your Medicare eligibility. These general rules are provided below, followed by specific rules regarding Medicare HRA participation under **Eligibility for HRA Participation**.

You must purchase and maintain an individual Medicare Supplement Plan or Medicare Advantage Plan through Aptia365 to be eligible for the HRA.

## GENERAL RETIREE COVERAGE RULES

To be considered an eligible “retiree” for the pre-65 or post-65 retiree health care program, you and your dependents must meet certain eligibility requirements, which are described below.

### Your eligibility requirements

As a former employee, you are eligible for the retiree program if you began employment before Jan. 1, 2005 and:

You must remain enrolled in a Medicare Supplement Plan or Medicare Advantage Plan through Aptia365 to continue to be eligible for a contribution to your HRA.

- You’re a current retiree eligible for the health care program or
- When your employment ends, your combined age and service equals at least 75 (e.g., you’re age 65 with 10 years of service); or
- When your employment ends, you’re:
  - Age 55 with 20 or more years of service
  - Age 56 with 18 or more years of service
  - Age 57 with 16 or more years of service
  - Age 58 with 14 or more years of service
  - Age 59 with 12 or more years of service
  - Age 60 or over with 10 or more years of service; or
- You were an employee aged 55 or over on Mar. 31, 1989, and you retire at age 65 or over.

Only full and complete years of service (no partial years) are considered in determining eligibility for the retiree health care program.

If you joined Motorola Solutions or one of its participating subsidiaries as a result of a merger, an acquisition, or the ending of a joint venture in which the company or its subsidiary took part on or after Jan. 1, 2000, you’ll be eligible only if, and to the extent that, Motorola Solutions expressly extended the retiree program to your group.

You’re not eligible for the retiree health care program if you began employment with Motorola, Inc. (or Motorola Solutions, Inc.) on or after Jan. 1, 2005, or you don’t meet the necessary age and service requirements for retirees when your employment terminates. Contact Aptia365 at (844) 851-5426 if you have questions about your eligibility.

## DEPENDENT ELIGIBILITY REQUIREMENTS

### Dependent children

Your dependent children may be eligible under the pre-65 health care program. However, dependent children are not eligible to participate in their own Health Reimbursement Account (HRA). (If you or your eligible spouse/domestic partner is a participant in the HRA, dependent children’s eligible health care expenses may be reimbursed from the HRA.) Refer to the **Pre-65 Retiree Health and Welfare Benefits Book** for information about dependent child coverage.

#### IMPORTANT

You, the retiree, must remain HRA eligible per MSI plan rules in order for your dependents to be eligible for the MSI HRA.



When you or your spouse/domestic partner becomes Medicare-eligible, your eligible dependent children may continue coverage available to pre-65 individuals — so long as they meet the eligibility requirements and the required contributions for their coverage are paid.

## Spouse/domestic partner

If you're married or in an eligible domestic partnership at the time of your retirement, your spouse/domestic partner is eligible for the retiree health care program. If they are under age 65, they may participate in pre-65 health care program offered through the Plan. Refer to the **Pre-65 Retiree Health and Welfare Benefits Book** for information about retiree coverage for retirees and eligible spouses/domestic partners who are under age 65.

### **SPOUSE/SURVIVING SPOUSE**

Throughout this Benefits Book, "spouse" or "surviving spouse" refers to a person to whom you are legally married if the marriage is recognized in the jurisdiction in which you were married.

If your eligible spouse/domestic partner is Medicare-eligible they must enroll and maintain medical coverage through Aptia365 to be HRA eligible. If you get married or establish a domestic partnership after retirement, your spouse/domestic partner isn't eligible for the retiree HRA.

If your eligible spouse/domestic partner becomes Medicare-eligible before you, your spouse/domestic partner will become a participant in the HRA if they enroll and maintain an individual Medicare Supplement Plan or Medicare Advantage Plan through Aptia365. This means that an HRA will be established in your name. You will continue your pre-65 health care coverage but will also have an allocation to your HRA account to pay for your spouse's/domestic partner's health care coverage premiums and eligible health care expenses.

## Domestic partner

Your domestic partner is considered eligible for the retiree health care program as long as they meet the domestic partner eligibility requirements and the **HRA Eligibility Requirements**. Your domestic partner must be an adult who is the same or opposite sex as you, and:

- You and your domestic partner have registered your domestic partnership or have entered into a civil union in accordance with the applicable city, county, or state laws; or
- In the absence of domestic partner registration, you and your partner meet all of the following requirements:
  - Are at least 18 years of age;
  - Aren't related to one another to a degree that would prevent marriage under the law of the state where you reside;
  - Aren't married to another person under statutory or common law, and neither of you is in another domestic partnership;
  - Are in a single, dedicated relationship with each other, and have been in such relationship for a minimum of six consecutive months, and intend to remain in the relationship indefinitely; and share the same residence and have shared the same residence for a minimum of six consecutive months.

## Proof of spouse/domestic partner eligibility

Aptia365 may require verification of your spouse's/domestic partner's eligibility status at any time, including a valid Social Security number. If you don't provide the necessary verification on a timely basis as requested, coverage for your spouse/domestic partner may be terminated.

## ELIGIBILITY FOR HRA PARTICIPATION

Besides meeting the applicable eligibility requirements described above; to be eligible to participate in the Health Reimbursement Account (HRA), you (or your spouse/domestic partner) must be Medicare-eligible. **You must purchase and maintain an individual Medicare Supplement Plan or Medicare Advantage Plan through Aptia365 to become a participant in the HRA and must do so within 60 days of becoming eligible for the HRA program.**

For HRA participation and health care coverage purchased through Aptia365, you (or your spouse/domestic partner) are eligible as of the first day of the month of your 65th birthday. If your 65th birthday is on the first day of the month, you are eligible as of the first day of the month before the month of your 65th birthday. For example, if your birthday is on June 1, you're eligible for the HRA and an individual medical Medicare plan as of May 1.

If you become Medicare-eligible due to a disability, you must enroll in a Medicare Supplement or Advantage Plan within 60 days of your first day of Medicare eligibility. It is your responsibility to notify Aptia365 of this change from your standard Pre-65 status.

After you and/or your eligible spouse/domestic partner enrolls through Aptia365, you will receive instructions on how to access and manage your HRA, claims and processing information, and details to set up **Direct Deposit**.

You can elect a different individual medical Medicare plan through Aptia365 during any enrollment period.

## WHO'S NOT ELIGIBLE

The following are not eligible to participate in the HRA:

- You, if you do not meet the Plan's eligibility requirements or you are not eligible for the company's subsidy;
- A retiree who is not Medicare-eligible and whose spouse/domestic partner is also not Medicare-eligible;
- A Medicare-eligible retiree who has not enrolled and maintained medical coverage through Aptia365;

If the MSI retiree is Medicare eligible and does not enroll and maintain coverage through Aptia365, then the HRA eligible household members would not be HRA eligible;

- A retiree or spouse/domestic partner who is not eligible for retiree coverage;
- A dependent child\*; and/or
- You, if you move outside of the U.S. and
  - Do not maintain a U.S. address,
  - Are not eligible for and/or enrolled in Medicare Parts A and B, or

- Do not maintain the Medicare Supplement Plan or Medicare Advantage Plan that you purchased through Aptia365.

\*You may, however, use your HRA for reimbursement of your dependent children's eligible health care expenses.

## ENROLLING IN COVERAGE

Aptia365 will contact existing pre-65 participants about the enrollment process approximately 120 days before you turn age 65. Licensed Aptia365 benefit counselors will provide you with information about the coverage options available to you and help you select and enroll in a plan that meets your needs. You can also enroll in dental and/or vision coverage. After you've enrolled, the Aptia365 customer service team is available to answer your questions, provide claims support, and assist you with reimbursements from your HRA.

You have 60 days from the date you first become eligible for the HRA to enroll in an individual medical Medicare plan through Aptia365. Your surviving spouse who is age 65 or over and is eligible for the HRA has 30 days from the date of your death to enroll in an individual Medicare plan through Aptia365. If you do not enroll within the timeframe that applies to you, you are not eligible for the HRA.

If both you and your eligible spouse/domestic partner are both Medicare-eligible, you may each enroll in separate medical Medicare plans through Aptia365. Eligible dependent children may be enrolled for pre-65 coverage through [healthcare.gov](https://www.healthcare.gov) or applicable state-based exchange, if a dependent child is under age 23 and is passed as HRA eligible, they would receive the Pre65 HRA subsidy until they age-out of eligibility.

After you and/or your spouse/domestic partner enroll through Aptia365, an HRA automatically will be set up in your name for reimbursement of health care premiums and other eligible health care expenses.

Each year, you'll have an enrollment period when you can enroll in a different individual medical Medicare plan to begin as of the next Jan. 1. Medicare determines the annual enrollment period (generally from mid-October to early December) which Aptia365 will communicate to you. However, if you're thinking about changing plans, you may be subject to certain health-based restrictions which may increase your premiums for coverage.

## SPLIT FAMILIES

A "split family" situation is one in which one family member is Medicare-eligible due to reaching age 65 or becoming disabled and the other is under age 65.

When you become Medicare-eligible, you must purchase medical coverage through Aptia365 to remain eligible for the Motorola Solutions-sponsored Health Reimbursement Account (HRA). Your pre-65 spouse/domestic partner and your eligible dependent children may remain enrolled in qualifying pre-65 health coverage

If you are not Medicare-eligible, but your spouse/domestic partner eligible for coverage is, they must purchase medical coverage through Aptia365 to remain eligible for the Motorola Solutions-sponsored Health Reimbursement Account (HRA). You must remain covered by qualifying pre-65 coverage until you reach age 65.

## MEDICARE RETIREE COVERAGE OUTSIDE THE U.S.

If you move outside the U.S., you will continue to be eligible for the HRA as long as you maintain a U.S. address, are eligible for and enrolled in Medicare Parts A and B, and purchase a Medicare Supplement Plan or Medicare Advantage Plan through Aptia365.

## WHEN PARTICIPATION BEGINS

### RETIREE

You become a participant in the HRA on the first day of the month you:

- Become eligible for Medicare; and
- Purchase medical coverage through Aptia365. The HRA is set up in your name.

#### **DEADLINE FOR FILING CLAIMS FOLLOWING YOUR DEATH**

Claims must be submitted no later than 180 days after your death to be eligible for reimbursement from your HRA.

### SPOUSE/DOMESTIC PARTNER

Your eligible spouse/domestic partner is entitled to enroll in an individual Medicare coverage option after becoming Medicare-eligible. To remain HRA eligible, your spouse/domestic partner must enroll in a Medicare Supplement or Advantage Plan through Aptia365. \* If they reaches age 65 before you, you must remain covered by qualifying pre-65 coverage until you reach age 65.

## WHEN PARTICIPATION ENDS

### RETIREE

Your participation in the HRA ends on the earliest of the following dates:

- The date you are no longer enrolled in medical coverage through Aptia365, including death;
- The date you are rehired as an active employee of Motorola Solutions and drop your individual medical Medicare plan;
- The date you commit fraud or misrepresentation on the Plan;
- The date the HRA is amended, resulting in your ineligibility for HRA participation; or
- The date the HRA is terminated.

### If a retiree dies before his or her spouse/domestic partner

If you die before your spouse/domestic partner, your HRA will change to your surviving spouse's/domestic partner's name, as long as they eligible for the HRA. In addition, your spouse/domestic partner will continue to receive benefit credits to the HRA, as long as they remain eligible for the HRA.

If a retiree passes while under age 65, the surviving spouse/DP remains eligible for the MSI HRA provided they maintain eligible health care coverage per plan rules. When your spouse/domestic partner becomes Medicare-eligible, they may become eligible for the Medicare HRA, as long as they maintains pre-65 medical coverage through Aptia365 and then enrolls in individual medical Medicare coverage through Aptia365 within 31 days after they becomes eligible\* for Medicare.

## If a retiree dies with no surviving spouse/domestic partner

If you are participating in the HRA upon your death and you don't have a surviving spouse/domestic partner, your HRA is forfeited. However, your estate or representative may submit claims for reimbursement of eligible health care expenses incurred during your participation in the HRA within 180 days of your death.

## If a retiree is rehired

If you are participating in the HRA, are rehired, and drop your individual medical Medicare plan through Aptia365, you may submit claims for up to six months after your HRA participation ends. In this case, no additional contributions will be made to your HRA until your subsequent retirement and participation in an individual medical Medicare plan through Aptia365 starts again. Contact Aptia365 for information before you drop your medical coverage. If you wish, you can opt out of medical coverage for active employees and retain your individual Medicare supplement coverage.

\*On the first day of the month before the month in which your spouse/domestic partner reaches age 65, if his or her birthday is on the first of the month.

## SPOUSE/DOMESTIC PARTNER

A spouse/domestic partner's Health Reimbursement Account (HRA) participation ends on the earliest of the following dates:

- The date they is no longer enrolled in medical coverage through Aptia365, including death;
- The date the former employee is no longer enrolled in medical coverage through Aptia365, except in the case of death;
- The date you divorce or end your domestic partnership;
- The date they commit fraud or misrepresentation on the Plan;
- The date a non-Medicare retiree is no longer enrolled in qualifying coverage.
- The date the HRA is amended, resulting in the surviving spouse's/domestic partner's ineligibility for HRA participation; or
- The date the HRA is terminated.

### **DEADLINE FOR FILING CLAIMS FOLLOWING YOUR SPOUSE/DOMESTIC PARTNER'S DEATH**

Claims must be submitted no later than 180 days after your spouse's/surviving spouse's death to be eligible for reimbursement from the HRA.

## Death of a spouse/domestic partner

If you are under age 65 and your Medicare-eligible spouse/domestic partner who is participating in the HRA dies, the HRA is forfeited at the time of the spouse's/domestic partner's death. However, you or the surviving spouse's/ domestic partner's estate or representative may submit claims for reimbursement of eligible health care expenses incurred during the spouse's/domestic partner's participation in the HRA within 180 days of his or her death.

## Divorce/end of domestic partnership

Your ex-spouse/domestic partner isn't eligible to continue the retiree HRA through Motorola Solutions after your marriage or domestic partnership ends. You must notify Aptia365 within 31 days of the date of your divorce or the date your domestic partnership ends.

If you get divorced, your dependents' eligibility for coverage can be affected. To inquire about your dependents' continuing eligibility, contact Aptia365 prior to the date of your divorce.

When your ex-spouse/domestic partner and/or dependent loses coverage due to a COBRA qualifying event such as divorce, COBRA enrollment information will be mailed to his or her address on file. (See below for more information.)

## CONTINUING HRA PARTICIPATION UNDER COBRA

The Consolidated Omnibus Budget Reconciliation Act of 1985 ("COBRA") is a federal law that gives your spouse/ domestic partner the right to temporary continuation of his or her HRA coverage. If your spouse/domestic partner incurs an event known as a "qualifying event" (defined below), and if you (or your surviving spouse/domestic partner) are a participant in the HRA when the qualifying event occurs, the individual incurring the qualifying event will be entitled under COBRA to elect to continue his or her coverage under the HRA. "Qualifying events" are certain types of events that would cause, except for the application of COBRA's rules, an individual to lose his or her HRA coverage.

For purposes of the HRA, a qualifying event includes the following:

- A spouse's divorce from a retiree who participates in the HRA; or
- Ceasing to be considered the domestic partner of a retiree who participates in the HRA.

To be eligible for continuing coverage, you must notify Aptia365 at (844) 851-5426 no later than 60 days from the date of the qualifying event.

You will receive notification of the amount of the contribution with your COBRA notice and election form within 14 days from notification of the qualifying event.

Under the law, the continuation coverage beneficiary has 60 days to elect continuation coverage from the later of the day:

- Coverage would otherwise end because of one of the qualifying events described here; or
- The notice of your continuation coverage beneficiary's right to elect continuation coverage is sent to him or her. Covered employees may elect COBRA on behalf of their spouse/domestic partner.

If neither you nor your continuation coverage beneficiary chooses continuation coverage within this 60-day period, your continuation coverage beneficiary's coverage under the HRA will end.

COBRA continuation coverage may continue for a period of up to 36 months. To continue coverage, the applicable contribution and 2% administrative fee must be paid during the 36-month period of continuation coverage.

Your first payment (due within 45 days of your election) must include your COBRA contribution for the entire period from the date coverage ended through the month of the payment. Subsequent contributions are due on the first of the month, whether or not you receive a bill. If monthly contribution is not received

within 30 days of the due date, continuation coverage is cancelled as of the last day of the month in which you paid a contribution.

If you don't want to elect continuation coverage, contact Aptia365 at (844) 851-5426. Continuation coverage of a continuation coverage beneficiary continues until the earliest of the following:

- The end of the applicable 36-month continuation coverage period; or
- The day a continuation coverage beneficiary fails to pay the required monthly contribution within 30 days of its due date.



# HEALTH REIMBURSEMENT ACCOUNT

## OVERVIEW

The section explains how the Health Reimbursement Account (HRA) works, what expenses are and aren't eligible for reimbursement, and the reimbursement process.

Keep this in a convenient place and refer to it regularly as a source of information for your benefits. You may also access general information about the HRA — including your current account balance — on the Aptia365 website at <http://retiree.aptia365.com/MSIAccess>.

## INTRODUCTION

The HRA is a way for you to be reimbursed, on a tax-free basis, for health care premiums and other eligible health care expenses you pay out of your pocket. If you are eligible to participate in the HRA, Motorola Solutions will add an annual contribution (benefit credits) to the HRA in your name (or, if you die, in the name of your surviving spouse/domestic partner). The annual amount Motorola Solutions will credit to the HRA is explained below.

## PARTICIPATION IN THE HRA

### YOUR ACCOUNT

Participation in the HRA means that an HRA is set up in your name. As discussed earlier in this Benefits Book, participation is limited to:

- Retirees who meet the HRA eligibility rules; and
- The surviving spouse/domestic partner of a retiree provided this survivor meets the HRA eligibility rules.

When you participate in the HRA, your account is eligible to receive benefit credit contributions from Motorola Solutions to help you pay for the individual Medicare health care coverage you select through Aptia365 and other eligible health care expenses. (See “Contribution Information” below.)

Only one HRA will be established for you. If you are a Medicare-eligible retiree and your spouse/domestic partner is as well, you will be considered the “owner” of the HRA. However, you will be eligible for a larger benefit credit amount because you and your spouse/domestic partner are both Medicare-eligible (see “Contribution Information” below).

#### QUICK CONTACT INFO

##### RETIREE HEALTH CARE PLANS:

##### U.S. Retiree Website

<https://benefits.motorolasolutions.com/>

##### HRA ELIGIBILITY AND PARTICIPATION:

##### Aptia365:

(844) 851-5426

<http://retiree.aptia365.com/MSIAccess>

For more contact details, refer to the **Contact information** subsection.

## REIMBURSEMENTS

You can use your HRA to reimburse certain eligible health care expenses that have been incurred by you, your spouse/domestic partner, and/or your eligible dependents. These reimbursements are generally tax-free, which means that you can receive reimbursement only for eligible health care expenses incurred by individuals who are your “dependents” under the Internal Revenue Code. Consult your tax advisor to determine whether an individual qualifies as your dependent for tax purposes.

## CONTRIBUTION INFORMATION

### COVERAGE THROUGH APTIA365

You pay the full cost of coverage you purchase through Aptia365. You must elect and maintain individual medical coverage through Aptia365 to be eligible to participate in the HRA.

### HEALTH REIMBURSEMENT ACCOUNT CONTRIBUTIONS

If you meet the eligibility criteria and elect and maintain medical coverage through Aptia365, you are eligible to receive a tax-free Health Reimbursement Account (HRA) contribution from Motorola Solutions. The contributions are called “benefit credits.” The amount of benefit credits that Motorola Solutions contributes to your HRA is based on whether your spouse/domestic partner (if any) elects medical coverage through Aptia365. The charts below explain the benefit credits available to you.

**Motorola Solutions will review the amount of benefit credits allocated to the HRA each year and may adjust the amount from time to time.**

<b>Family eligibility</b>	<b>Motorola Solutions’ annual HRA contribution (benefit credits)</b>
You are Medicare-eligible and don’t have a spouse/domestic partner	\$560
Your eligible spouse/domestic partner is Medicare-eligible and you are under age 65	\$560
Your eligible surviving spouse/domestic partner is Medicare-eligible	\$560
You and your eligible spouse/domestic partner are Medicare-eligible	\$1,120

### If you become eligible for the HRA during the year

If you or your spouse/domestic partner becomes eligible for the HRA during the year, the annual benefit credit will be prorated according to the number of months remaining in the calendar year. Therefore, if you become eligible at any time during the year other than Jan. 1, the prorated amount will be based on the month in which you become eligible.

## Changing benefit credits during the year

If a Health Reimbursement Account (HRA) has already been set up in your name because you or your spouse/ domestic partner has met the eligibility requirements and then the other partner (you or your spouse/domestic partner) becomes eligible for the HRA during the year, benefit credits will be adjusted prospectively. This means that additional benefit credits will be added to your HRA.

If you disagree with the amount in your HRA, contact the Employee Service Center.

The amount that will be added is the difference between the benefit credits available for one person versus couples divided by 12 months times the number of months remaining in the calendar year. For example, let's say you are already a participant on Jan. 1 and \$560 is credited to your HRA. Your spouse/domestic partner becomes eligible to participate in your HRA on Jun. 1. The amount of the additional benefit credits added to your HRA will be \$326.67.

## When benefit credits are added to your HRA

If you do not use all of the benefit credits in your HRA during the year, the remaining balance will be rolled over into your HRA for the next year — as long as you remain eligible for the HRA. Benefit credits are available as of Jan. 1 of each year of HRA eligibility. If participation begins during the year, the prorated amount of benefit credits is available on the first day of the month in which you and/or your spouse/domestic partner becomes a participant in the HRA.

## ACCOUNT REMINDERS

Once a year at annual enrollment, you will receive a letter which confirms the annual funding made to your account.

You can obtain your available balance and reimbursement history at any time on the Aptia365 website at <http://retiree.aptia365.com/Motorola-Solutions>. Or, you can call Aptia365 at (844) 851-5426 (TTY: (800) 695-1317). Benefits counselors are available between 7 a.m. and 4:30 p.m. Central time, Monday through Friday.

## TAX INFORMATION

The amount that is credited to your Health Reimbursement Account (HRA) and any expenses reimbursed from your HRA generally are not taxable to you or your dependents. However, expenses reimbursed for your domestic partner or your domestic partner's children may be taxable. In addition, any reimbursements for ineligible health care expenses may be taxable to you.

If you have any questions about taxes, contact your tax advisor.

# ELIGIBLE HEALTH CARE EXPENSES

You may use your HRA for reimbursement of certain eligible health care expenses, provided the expense:

- Has been incurred by you, your spouse, or your eligible tax dependent\*;
- Is not reimbursed or reimbursable under any private, employer-provided, or public health care reimbursement or insurance arrangement (including under any Motorola Solutions-sponsored health care plans);
- Doesn't exceed your HRA balance;
- Is incurred while you are participating in the HRA\*\*; and
- Is not excluded under Internal Revenue Code Section 213.

Expenses are eligible only to the extent that they are not paid for by your health care coverage. The HRA does not reimburse any expense that exceeds the balance in your account as of the date on which Aptia365 processes the claim. Examples of eligible expenses include, but are not limited to, the following treatments, medical products, and services:

- |   |   |
|---|---|
| ▪ Acupuncture;  | ▪ Insulin;  |
| ▪ Alcoholism and drug abuse treatments;                                   | ▪ Laboratory fees and X-rays;   |
| ▪ Ambulance services;   | ▪ Medical alert programs (when accompanied by a physician's diagnosis letter);      |
| ▪ Artificial limbs;   | ▪ Pill crushers;  |
| ▪ Blood pressure monitors;  | ▪ Premiums for health care coverage, including Medicare Part B and Part D;          |
| ▪ Chiropractor services;  | ▪ Prescription drugs;   |
| ▪ Christian Science practitioner services;                                | ▪ Psychiatric care;   |
| ▪ COBRA premiums;   | ▪ Radial keratotomy;  |
| ▪ Deductibles, nonprescription drug copayments (copays), and coinsurance; | ▪ Smoking cessation drugs that require a prescription and programs to stop smoking; |
| ▪ Dental treatments;  | ▪ Vaccines;   |
| ▪ Hearing aids;   | ▪ Vision care; and  |
| ▪ Heart defibrillators;   | ▪ Wheelchairs.  |
| ▪ Hospital expenses;  |   |
| ▪ Immigration immunizations;  |   |

For a complete list of expenses allowed by the Internal Revenue Service (IRS) and any special requirements for a service or supply that can be reimbursed from your HRA, refer to IRS Publication 502 or contact your tax advisor. This publication is available by calling 1-800-TAX-FORM (1-800-829-3676). You can also access IRS Publication 502 by logging on to the IRS website at [www.irs.gov/pub502](http://www.irs.gov/pub502) on the IRS website.

\*Consult your tax advisor to determine whether other members of your household (such as your domestic partner or child) qualify as your tax dependents.

\*\*A health care expense is "incurred" when the care is **provided**, not when you are billed or charged for it, or when you pay for the expense.

**Note:** Over-the-counter (OTC) medication expenses, such as pain relievers and cold medications, are eligible for reimbursement only with your health care provider's prescription or statement of medical necessity. (This rule does not apply to insulin.)

# APPLYING FOR BENEFITS

## DEADLINE FOR CLAIMS

You have 180 days from the date participation ends to file a request for reimbursement after you are no longer eligible for the Health Reimbursement Account (HRA). For example, you are no longer eligible for an HRA if you drop your coverage under an individual Medicare plan through Aptia365.

The 180-day deadline doesn't apply as long you remain eligible to receive a Motorola Solutions contribution to your HRA. Expenses must be submitted by March 31<sup>st</sup> of the year following that in which they were incurred, however.

## HOW TO GET EXPENSES REIMBURSED

Aptia365 administers the HRA for Motorola Solutions and processes your reimbursements.

### Auto reimbursement for coverage premiums

The HRA is compatible with the "auto reimbursement" feature offered by most Medicare supplement health care insurance carriers. If you enroll with a health insurance carrier that offers the "auto reimbursement" feature, your premiums can automatically be reimbursed from your HRA. If you enroll with a health care insurance carrier who does not offer auto reimbursement, you are responsible for paying the premium and then filing a claim with Aptia365 for reimbursement from your HRA.

You can enroll for auto reimbursement when you initially elect health care coverage through Aptia365. If available through your medical plan or prescription drug plan insurance carrier, once you pay your premium, the amount of your premium will be automatically reimbursed to you from your HRA, up to the current balance.

### Direct deposit

You have the option of signing up for direct deposit of reimbursements to an account in a financial institution (for example, your checking or savings account).. Once Aptia365 receives your claim and related receipts, your claim generally will be adjudicated within three to five business days. Claims approved for payment by end of business Thursday will be paid the following week. Retirees who receive reimbursement via direct deposit will see funds posted to their bank account before the end of the following week. Retirees who receive reimbursement payments via paper check should allow and additional few 7 to 10 days for delivery via the United States Postal Service. Timing of payment processing can vary during holiday weeks.

You can establish direct deposit by using the Aptia365 website to log into your online HRA portal account.

## Filing a claim for reimbursement

If you (or your dependent) incur an expense that is eligible for benefits under any medical, prescription drug, dental or vision care plan, you must first submit the expense to all appropriate plans before you submit the claim for reimbursement to the HRA.

You must submit all eligible expenses using the Aptia365 HRA claim form either by mail or online. This form may be mailed upon request.

## Information required when filing a claim for reimbursement

If you file a claim for reimbursement, you must do so online or in writing, by U.S. mail. When you file a claim for reimbursement, include the following:

- The amount of the health care expense for which you're requesting reimbursement;
- The date you incurred the health care expense;
- A brief description and the purpose of the health care expense;
- The name of the person who incurred the health care expense and, if the person is not the retiree or surviving spouse/domestic partner, the person's relationship to you;
- The name of the person, organization, or other provider to whom you paid the health care expense;
- A statement that you (or your eligible spouse/domestic partner or child) have not been (and will not be) reimbursed by insurance or otherwise, and you haven't been allowed a tax deduction in a prior year for (and will not claim as a tax deduction) the health care expense under Code Section 213; and
- A written bill or explanation of benefits (EOB) from the health care service provider stating that you incurred the health care expense, the amount of the expense, and, at the discretion of Aptia365, a receipt showing you made the payment.

Aptia365 may require you to submit a bill, receipt, cancelled check, or other written evidence or certification of payment or proof of your obligation to pay the health care expense. Verbal or handwritten information for general merchandise, illegible receipts, and statements with a forwarding balance are not accepted.

Submit your completed claim form directly to Aptia365 at: Aptia365  
Claims Department  
P.O. Box 5319  
**Fresno, CA 93755**

or online at <http://retiree.aptia365.com/Motorola-Solutions>.

## Receiving reimbursements

You can request and receive reimbursements up to your current Health Reimbursement Account (HRA) balance.

## Timing of reimbursement

Once Aptia365 receives your claim and related receipts, your claim generally will be adjudicated within three to five business days.

Once your claim is approved, you will receive a payment (no minimum reimbursement applies. Visit the Aptia365 website for the most current status of your claim.

## IF A CLAIM FOR BENEFITS IS DENIED

If your claim for benefits is denied, in whole or in part, you will receive written or electronic notice that will include:

- The specific reason or reasons for the denial;
- Specific reference to pertinent Plan provisions on which denial is based;
- A description of any additional material or information necessary for you to perfect the claim and an explanation of why such material or information is necessary;
- A copy of any internal rule, guideline, protocol, or other similar criterion relied upon in making the initial determination or a statement that such a rule, guideline, protocol, or other similar criterion was relied upon in making the appeal determination and that a copy of such rule will be provided to you free of charge upon request; and
- A description of the Plan's appeal procedures and the time limits applicable to such procedures, including a statement of your right to bring civil action under ERISA Section 502(a) to appeal any adverse benefit determination upon review.

## Your right to appeal

If your request for eligibility for coverage or participation in the Health Reimbursement Account (HRA) is denied, in whole or in part, you may request a review of the denial. Your request for review must be in writing, and it should contain the reasons why you believe you're entitled to benefits, as well as any additional information or documentation to support your claim.

## Second level of review

If your appeal is denied, you may submit a written second-level appeal of that denial. You'll receive the final decision about your appeal in writing. This decision will give you the specific reasons for the decision and also provide you with the corresponding Plan provision(s). The decisions are final and binding on all parties except as required by law. You or your covered dependents must exhaust all of the internal administrative remedies described above prior to bringing an action for benefits under the Plan as described under Section 502(a) of ERISA.

## Deadline for filing a lawsuit

The deadline for filing a claim for benefits in court under Section 502(a) of ERISA is 180 days from the date of the final level of appeal decision.

## Where to send your request for review

Plan/Program	Send request for review to:	
	First level of review	Second level of review
Eligibility for coverage through Aptia365 and/or participation in the HRA	Aptia365 Appeals PO Box 1440, Des Moines, IA 50306  Fax: (857) 362-2999 Online: <a href="http://retiree.aptia365.com/Motorola-Solutions">http://retiree.aptia365.com/Motorola-Solutions</a>	Motorola Solutions Benefits Review Committee 500 W Monroe 43 <sup>rd</sup> Floor, Chicago, IL 60661
Deadline for submitting written request for review	180 days from notification of denial	
Date for final decision on	Decision will be made within 30 days of receipt of your written appeal	
Date for filing suit in federal	180 days after final denial of appeal	



# OTHER BENEFIT PROGRAMS FOR RETIREES

## DISABLED RETIREE BENEFITS

If you're no longer eligible to continue your life insurance coverage as a disabled retiree, you may be eligible to convert your life insurance under a portability option. Contact Aptia365 to find out if this option applies to you.

If your employment terminated as a result of the Motorola Solutions Medical Leave Policy while you were receiving disability benefits under the Motorola Solutions Disability Income Plan, your disability income replacement will continue in accordance with the provisions of that disability coverage.

If you became disabled prior to Jan. 1, 2013, you should refer to the employee benefits book that was in place at the time you became disabled for details of disability and life insurance coverage that apply to you.

If you became disabled on or after Jan. 1, 2013, please contact Aptia365 for information on your coverage.

### QUICK CONTACT INFO

#### RETIREE HEALTH CARE PLANS:

**Aptia365:**  
(855) 727-8189

# GENERAL ADMINISTRATION

## Plan Information

<b>Plan Name</b>	Motorola Solutions Post-Employment Health Benefit Plan
<b>Plan Number</b>	580
<b>Plan Administrator</b>	Motorola Solutions, Inc. 500 W Monroe 43 <sup>rd</sup> Floor Chicago, IL 60661 Tax ID Number: 36-1115800
<b>Agent for Legal Process</b>	CT Corporation System 208 S. LaSalle Street Chicago, IL 60604  (312) 263-1414  Service of a legal process may also be made on the Plan Administrator.
<b>Type of Benefit</b>	The plan is an employee welfare benefit plan that provides a health reimbursement arrangement.
<b>Plan Year</b>	Jan. 1 – Dec. 31
<b>Funding</b>	Benefit credits to participants' HRA accounts are paid solely from the general assets of Motorola Solutions, Inc.

## AMENDMENT AND TERMINATION

Motorola Solutions reserves the sole discretionary right to modify, amend, or terminate any of the Motorola Solutions benefit plans, in any respect, at any time and from time to time, by a written instrument adopted by its Board of Directors or its designee.

If a plan is modified, amended, or terminated, you'll be notified about how your plan benefits or coverage will change. Motorola Solutions doesn't require the consent of any retiree or any other person in order to modify, amend, or terminate any of the plans described in this book.

## REPRESENTATIONS CONTRARY TO THE PLANS

No employee, director, or officer of Motorola Solutions has the authority to alter, vary, or modify the terms of any plan except by means of a duly authorized written amendment to the plan. No verbal or written representations contrary to the terms of the plans are binding upon the plan, the Plan Administrator, or Motorola Solutions.

## PLAN FUNDING

Post-65/Medicare Health Reimbursement Account (HRA) reimbursements are paid out of the general assets of Motorola Solutions. The Long-Term Disability and Life Insurance Plans are fully insured.

## APPLICABLE LAW

The plans described here shall be governed and construed in accordance with the laws of the State of Illinois to the extent not pre-empted by federal law.

## PRIVACY

The Plan complies with the privacy rules of the Health Insurance Portability and Accountability Act of 1996 ("HIPAA"), which provides safeguards on your protected health information maintained by Aptia365 and the HRA. These privacy rules are described in the Notice of Privacy Practices that was previously sent to you. If you would like another copy of the Plan's Notice of Privacy Practices, please visit <https://benefits.motorolasolutions.com/> or contact Aptia365 at (844) 851- 5426.

## ERISA RIGHTS

As a Plan participant, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that you are entitled to:

## RECEIVE INFORMATION ABOUT YOUR PLAN AND BENEFITS

- Examine without charge all Plan documents, including insurance contracts, and copies of all documents filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration, such as annual financial reports (Form 5500 Series).
- Obtain copies of documents governing the operation of the Plan, including insurance contracts, and copies of the latest annual report (Form 5500 Series) and updated summary plan description upon written request to the Plan Administrator. The Plan Administrator may make a reasonable charge for the copies.
- Receive summaries of the Plan's annual financial reports. These summaries are prepared and distributed to Plan participants each year. The Plan Administrator is required by law to furnish each participant a copy of the summary annual report.

## CONTINUE GROUP HEALTH PLAN COVERAGE

- Under a group health plan, continue health care coverage for yourself, spouse, or dependents if there is a loss of coverage under the group health plan as a result of a qualifying event. You and your dependents may have to pay for such coverage. Review this Benefits Book and the documents governing the Plan regarding the rules governing your COBRA continuation coverage rights.
- Reduction or elimination of exclusionary periods of coverage for pre-existing conditions under your group health plan. You should be provided with a certificate of creditable coverage, free of charge, from your group health plan or health insurance issuer when you lose group health care coverage under the Plan, when you become entitled to elect COBRA continuation coverage, when your COBRA continuation coverage ceases, if you request it before losing coverage, or if you request it up to 24 months after losing coverage. Without evidence of creditable coverage, you may be subject to a pre-existing condition exclusion for 12 months (18 months for late enrollees under HIPAA) after your enrollment in your coverage.

## PRUDENT ACTIONS BY PLAN FIDUCIARIES

In addition to creating rights for Plan participants, ERISA imposes duties upon the people who are responsible for the operation of the Plan. The people who operate the Plan, called “fiduciaries,” have a duty to do so prudently and in the interest of you and other Plan participants and beneficiaries.

No one, including your employer or any other person, may discharge you or otherwise discriminate against you in any way to prevent you from obtaining a welfare benefit or exercising your rights under ERISA.

## ENFORCE YOUR RIGHTS

If your claim for a welfare benefit is denied in whole or in part, you must receive a written explanation of the reasons for the denial. You have the right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA there are steps you can take to enforce the above rights. For instance, if you request a copy of Plan documents or the latest annual report from the Plan and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Plan Administrator.

If you have a claim for benefits that is denied or ignored, in whole or in part, you may file suit in a state or federal court after you have exhausted the Plan’s claims procedures. In addition, if you disagree with the Plan’s decision or lack thereof concerning the qualified status of a medical child support order, you may file suit in federal court after you have exhausted the Plan’s claims procedures. If it should happen that Plan fiduciaries misuse the Plan’s money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the Plan Administrator to pay these costs and fees. If you lose, the court may order you to pay these costs and fees if, for example, it finds your claim are frivolous.

## ASSISTANCE WITH YOUR QUESTIONS

If you have any questions about the Plan, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance obtaining documents from the Plan Administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory, or the Division of Technical Assistance and Inquires, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, DC 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

# GLOSSARY

## **Benefit credits**

The amount credited to a participant's Health Reimbursement Account (HRA) and dependent upon whether both the retiree and spouse/domestic partner are eligible for the HRA or one or the other is.

## **Claim**

If you file a claim for benefits under one of the programs described in this Benefits Book, you make a request for a benefit in accordance with the reasonable procedure for filing benefit claims. All claims must be in writing and contain the information as described under the Applying for Benefits section.

## **Claims Administrator**

The entity to decide claims and/or appeals for eligibility has been delegated. For eligibility claims, the Claims Administrator is Aon Hewitt. For claims for benefits under the HRA, the Claims Administrator is Aptia365.

## **COBRA**

The Consolidated Omnibus Budget Reconciliation Act of 1985. Consult the Continuing HRA Participation Under COBRA section for more information.

## **Domestic Partner**

An adult who is the same or opposite sex as you, and:

- You and your domestic partner have registered your domestic partnership or have entered into a civil union in accordance with the applicable city, county, or state laws; or
- In the absence of domestic partner registration, you and your partner meet all of the following requirements:
  - Are at least 18 years of age;
  - Aren't related to one another to a degree that would prevent marriage under the law of the state where you reside;
  - Aren't married to another person under statutory or common law, and neither of you is in another domestic partnership;
  - Are in a single, dedicated relationship with each other, and have been in such relationship for a minimum of six consecutive months, and intend to remain in the relationship indefinitely; and
  - Share the same residence and have shared the same residence for a minimum of six consecutive months.

## **ERISA**

The Employee Retirement Income Security Act of 1974, as amended.

## **Health Reimbursement Account (HRA)**

The notational bookkeeping account established for a participant to hold his or her benefit credits. The HRA is not funded. Benefits are paid from Motorola Solutions general assets. This also referred to as a Health Reimbursement Arrangement.

## Medicare

The Hospital and Supplementary Medical Insurance Plan established by Title XVIII of the Social Security Act of 1965, as amended.

## Participant

The individual in whose name an HRA has been established. A “participant” is a:

- Retiree that meets the HRA participation eligibility requirements; or
- Retiree’s surviving spouse/domestic partner that meets the HRA participation eligibility requirements.

## Plan

The Motorola Solutions Post-Employment Health Benefits Plan. The benefits described in this Benefits Book (with the exception of life insurance, Long-Term Disability, and Long-Term Care Insurance) are provided through the Plan.

## Plan Administrator

The entity with overall responsibility for the administration of a benefit plan described in this Benefits Book, or the person or entity to whom such responsibility has been delegated.

## Spouse

For the purpose of coverage under the Plan, a spouse is a person to whom you are legally married if the marriage is recognized in the jurisdiction in which you are married.

## Aptia365 (Aptia365)

A Medicare coordinator/private Medicare exchange that employs licensed benefit advisors to help Medicare- eligible retirees select individual Medicare supplement health insurance plans.

# CONTACT INFORMATION

## HRA AND INDIVIDUAL MEDICARE SUPPLEMENT PLANS

Plan/Program	Telephone/fax numbers	Web and mailing address
<b>Aptia365</b> <ul style="list-style-type: none"><li>▪ Health Reimbursement Account (HRA)</li><li>▪ Individual Medicare supplement plans</li></ul>	<b>Telephone: (844) 851-5426</b> <b>TTY: (800) 695-1317</b>	<b>Online:</b> <a href="http://retiree.aptia365.com/">http://retiree.aptia365.com/</a> Motorola-Solutions  Mail: Aptia365 P.O. Box 14401 Des Moines, IA 50306-3401

***U.S. Medicare Retiree Health Care Benefits Book***

Effective Jan. 1, 2019.

**Motorola Solutions, Inc.**

500 W Monroe, 43<sup>rd</sup> Floor

Chicago, IL 60661 U.S.A.

(847) 576-5000

Equal Opportunity/Affirmative Action Employer

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