

Life Events and Your Benefit Plans

The Company's benefits are designed to be flexible, and to help you adapt to the life changes you encounter. Certain events in your life can affect your eligibility for benefits, and may offer you the opportunity to make necessary changes to your coverage. This section can help you make the most of the benefits available to you when these changes occur.



Changes to your benefits can be made by logging on to Diageo One. For planned events such as a move, marriage, or a new baby, it's a good idea to make your benefit decisions ahead of time.

Please note that most benefit changes that result from life events (also known as "qualified status changes") must be made within 31 days of the event.

However, Congress recently passed a new law that grants a 60-day period for health benefit changes under two circumstances: (1) if you lose Medicaid coverage or your child loses coverage under a State Children's Health Insurance Program or (2) if you become eligible for a premium subsidy from the State to help pay for your health benefits. Beginning April 1, 2009, if either of these two situations applies to you, you will have 60 days from the date you receive notice from the State, regarding your loss of State-provided coverage or subsidy eligibility, to make changes to your health benefits.

For More Information

For details about eligibility for benefits, when you can change your coverage, and how you pay for coverage, see *Participating in the Benefits Plans*. For information about your legal rights under ERISA, general information on claims review and appeal procedures, and other important administrative details, see *Administration*.



IN THIS SECTION	SEE PAGE
If You Get Married, Attain Domestic Partnership Status, or Enter into a Civil Union	3
If You Move	6
If You Become a Parent.....	8
If You Become Legally Separated or Divorced, Your Marriage is Annulled, or You Dissolve a Domestic Partnership or a Civil Union	10
If You Take an Approved Leave of Absence (LOA).....	12
If You Become Disabled.....	14
If You Become Terminally Ill.....	16
If You Die While Actively Employed.....	17
If a Dependent Dies	19
If You Leave the Company	21
If You Retire.....	23
If a Dependent Child Is No Longer Eligible for Coverage.....	26
If Your Spouse/Partner Has a Change in Employment.....	27



If You Get Married, Attain Domestic Partnership Status, or Enter into a Civil Union

Getting married, attaining domestic partnership status, and entering into a civil union are all considered qualified status changes or “life events”, meaning that you can make certain adjustments to your benefits. If you don’t enroll or make changes to certain benefits **within 31 days** of getting married, attaining domestic partnership status, or entering into a civil union, you must wait until the next Open Enrollment or until you have another life event to enroll or make changes.

If you move or change your name, remember to update your personal information on Diageo One. If you change your name, you also need to notify the Social Security Administration.

The following table outlines how your coverage is affected if you get married, attain domestic partnership status, or enter into a civil union.

How Coverage Is Affected

Benefits Plans	How Coverage Is Affected	Things to Consider
Medical Plans Prescription Drug Program Dental Plan Vision Plan	<ul style="list-style-type: none"> ▪ You may add, change or drop coverage for a spouse/partner, and, if applicable, children, you must enroll your spouse/partner and/or children within 31 days of the event. ▪ If you plan to enroll under your spouse’s/partner’s plan and drop your Diageo coverage, you must do so within 31 days of the event. ▪ Your coverage change must be consistent with your life status change. 	<ul style="list-style-type: none"> ▪ Determine whether your spouse/partner will be covered under the Diageo NA health plans, or if you will be covered under his/her plans. ▪ Decide if you and your spouse/partner will maintain separate coverage. ▪ If you have children, decide who will cover the children.
Flexible Spending Accounts (FSAs)	<ul style="list-style-type: none"> ▪ If you get married, you can enroll, increase, decrease or stop your Health Care Account and Dependent Care Account contributions within 31 days of the event. ▪ Your change must be consistent with your life status change. ▪ You cannot reduce your Health Care Account election to less than the amount you have already been reimbursed from the Account. 	<ul style="list-style-type: none"> ▪ Determine what expenses your spouse or children may have that will not be covered by the health plans, and decide if you want to establish, drop, or change your Health Care Account. ▪ If you have children who will be in daycare, decide if you want to establish, drop, or change your Dependent Care Account.



4 | Diageo: Your 2009 Employee Benefits

Benefits Plans	How Coverage Is Affected	Things to Consider
Life Insurance/AD&D Plans	<ul style="list-style-type: none"> ▪ You can purchase or increase coverage for yourself, your spouse/partner and eligible dependent children, if any, for the following benefits as long as you do so within 31 days of the event: <ul style="list-style-type: none"> ▫ Supplemental Life Insurance/AD&D ▫ Dependent Life Insurance/AD&D for your spouse/domestic partner or dependent children ▪ You can add your new spouse/partner or children as beneficiaries. There is no 31-day limit to change your beneficiary. 	<ul style="list-style-type: none"> ▪ You may be required to submit proof of insurability if you want to increase your Supplemental Life Insurance/AD&D coverage. See <i>Life Insurance</i> section for details. ▪ If you do not enroll your spouse/partner within 31 days of your marriage or establishing a partnership, you will need to wait until the next Open Enrollment, and your spouse/partner will be required to provide proof of insurability.
Disability Plans	<ul style="list-style-type: none"> ▪ You can enroll, increase or decrease your Disability coverage as long as you do so within 31 days of the event. ▪ You may be required to submit proof of insurability in order to increase your LTD coverage. See the <i>Disability</i> section for details. 	<ul style="list-style-type: none"> ▪ If you don't have the maximum LTD coverage, decide if you want to increase your coverage to 60% or 70% of your annual base salary.
401(k) Plan	<ul style="list-style-type: none"> ▪ There is no 31 day limit—you can change your 401(k) Plan elections at any time. ▪ Review your beneficiary designation. Your spouse will automatically become the beneficiary of your 401(k) Plan. If you want to choose someone other than your spouse as your beneficiary, your spouse will be required to provide notarized written consent. 	<ul style="list-style-type: none"> ▪ If you're currently contributing less than the maximum, you might want to consider saving more. ▪ If you're eligible and not currently participating, consider enrolling.
Cash Balance Pension Plan	<ul style="list-style-type: none"> ▪ Review your beneficiary designation. Your spouse will automatically become the beneficiary of your Cash Balance Plan. If you want to choose someone other than your spouse as your beneficiary, your spouse will be required to provide notarized written consent. 	
Commuter Expense Reimbursement Account (CERA)	<ul style="list-style-type: none"> ▪ You can make changes to your CERA coverage at any time. ▪ To change your coverage, you must submit your new information by the 10th of the prior month to be effective the following month. ▪ If you commute on the Long Island Railroad or the Metro North Railroad, changes must be made by midnight Eastern Standard Time (EST) of the 4th of the prior month. 	<ul style="list-style-type: none"> ▪ If your commuting vendor or expenses will change, decide if you want to establish, drop, or change your CERA.



Benefits Plans	How Coverage Is Affected	Things to Consider
<i>Long-term Care</i>	<ul style="list-style-type: none"> ▪ You can make changes to your Long-term Care coverage at any time. Any increases in coverage will require a statement of health, but decreases in coverage will not. 	<ul style="list-style-type: none"> ▪ Decide if you want Long-term Care coverage for yourself and/or your spouse/partner. ▪ Find out if your spouse's/partner's parents or adult children want to enroll for Long-term Care coverage.
<i>Vacation Buy Plan</i>	<ul style="list-style-type: none"> ▪ You can change your Vacation Buy Plan election within 31 days of the event. 	<ul style="list-style-type: none"> ▪ Determine whether your vacation plans will change this year and whether to buy additional vacation days.
<i>Legal Assistance Plan</i>	<ul style="list-style-type: none"> ▪ You can change your Legal Assistance Plan election within 31 days of the event. 	<ul style="list-style-type: none"> ▪ If you participate in the Legal Assistance Plan, you may contact a Plan attorney for help with creating or revising your will or a trust. ▪ If you don't participate in the Plan, consider enrolling for employee only or family coverage.
<i>Other Work/Life Benefits</i>	<ul style="list-style-type: none"> ▪ You can change your Auto, Home, or Pet Insurance elections at any time. 	<ul style="list-style-type: none"> ▪ Let your spouse/partner know that he/she can take advantage of the Employee Assistance Program (EAP) and LifeCare. ▪ You may want to add or change your Auto, Home, or Pet Insurance.



If You Move

Moving is considered a qualified status change or “life event”, meaning that you can make certain adjustments to your benefits. If you don’t enroll or make changes to certain benefits **within 31 days** of moving, you must wait until the next Open Enrollment or until you have another life event to enroll or make changes.

When you move, remember to update your address on Diageo One. If you move out of state, you must complete a new W-4 form.

The following table outlines how your coverage is affected if you move.

How Coverage Is Affected

Benefits Plans	How Coverage Is Affected	Things to Consider
Medical Plans Prescription Drug Program	<ul style="list-style-type: none"> ▪ Check to see if you are still in the service area for your current plan. If not, you may change plans. If you need to change plans, you must enroll yourself, your spouse/partner and/or children within 31 days of moving. If you are no longer eligible for your current coverage, you will be defaulted into an appropriate plan unless you make an active election. ▪ Your coverage change must be consistent with your life status change. For example, you may not change your Dental coverage if only your Medical coverage was impacted by your move. 	<ul style="list-style-type: none"> ▪ Decide if you need to change your medical or prescription plan or change primary care physicians.
Dental Plan Vision Plan	<ul style="list-style-type: none"> ▪ The Dental and Vision plans are not service area based plans. Moving will not impact your eligibility, so no changes can be made to these plans. 	<ul style="list-style-type: none"> ▪ Decide if you need to identify a new Dentist that participates in the Delta Dental of NJ network.
Flexible Spending Accounts (FSAs)	<ul style="list-style-type: none"> ▪ You can enroll, increase, decrease or stop your Dependent Care Account contributions within 31 days of moving. ▪ Your change must be consistent with your life status change. ▪ You cannot reduce your Dependent Account election to less than the amount you have already been reimbursed from the Account. 	<ul style="list-style-type: none"> ▪ If you change to another medical or prescription plan, determine if your out-of-pocket health expenses will change, and if you want to establish, drop, or change your Health Care Account. ▪ If your dependent care expenses will change as a result of the move, decide if you want to establish, drop, or change your Dependent Care Account.



Benefits Plans	How Coverage Is Affected	Things to Consider
Life Insurance/AD&D Plans	<ul style="list-style-type: none"> ▪ You can purchase or increase coverage for yourself, your spouse/partner and eligible dependent children, if any, for the following benefits as long as you do so within 31 days of the event: <ul style="list-style-type: none"> ▫ Supplemental Life Insurance/AD&D ▫ Dependent Life Insurance/AD&D for your spouse/domestic partner or dependent children ▪ You can add your new spouse/partner or children as beneficiaries. There is no 31-day limit to change your beneficiary. 	<ul style="list-style-type: none"> ▪ You may be required to submit proof of insurability if you want to increase your Supplemental Life Insurance/AD&D coverage. See <i>Life Insurance</i> section for details.
Disability Plans	<ul style="list-style-type: none"> ▪ You cannot make changes to your coverage as a result of this event. 	
401(k) Plan	<ul style="list-style-type: none"> ▪ You can change your 401(k) Plan elections at any time. 	
Cash Balance Pension Plan	<ul style="list-style-type: none"> ▪ No changes are necessary. 	
Commuter Expense Reimbursement Account (CERA)	<ul style="list-style-type: none"> ▪ You can make changes to your CERA coverage at any time. ▪ To change your coverage, you must submit your new information by the 10th of the prior month to be effective the following month. ▪ If you commute on the Long Island Railroad or the Metro North Railroad, changes must be made by midnight EST of the 4th of the prior month. 	<ul style="list-style-type: none"> ▪ If your commuting vendor or expenses will change, decide if you want to establish, drop, or change your CERA.
Long-term Care	<ul style="list-style-type: none"> ▪ You can make changes to your Long-term Care coverage at any time. Any increases in coverage will require a statement of health, but decreases in coverage will not. 	
Vacation Buy Plan	<ul style="list-style-type: none"> ▪ You cannot make changes to your coverage as a result of this event. 	
Legal Assistance Plan	<ul style="list-style-type: none"> ▪ You can change your Legal Assistance Plan election within 31 days of the event. 	<ul style="list-style-type: none"> ▪ If you are buying a primary residence and you participate in the Legal Assistance Plan, you may consult a Plan attorney regarding real estate matters. ▪ If you don't participate in the Plan, consider enrolling for employee only or family coverage.
Other Work/Life Benefits	<ul style="list-style-type: none"> ▪ You can change your Auto, Home, or Pet Insurance elections at any time. 	<ul style="list-style-type: none"> ▪ Remember that the Employee Assistance Program (EAP) is available to you. ▪ LifeCare can help you find child care and other services in your new location. ▪ You may want to add or change your Auto, Home, or Pet Insurance.



If You Become a Parent

Becoming a parent is considered a qualified status change or “life event”, meaning that you can make certain adjustments to your benefits. If you don’t enroll or make changes to certain benefits **within 31 days** of becoming a parent, you must wait until the next Open Enrollment or until you have another life event to enroll or make changes.

The following table outlines how your coverage is affected when you become a parent.

How Coverage Is Affected

Benefits Plans	How Coverage Is Affected	Things to Consider
Medical Plans Prescription Drug Program Dental Plan Vision Plan	<ul style="list-style-type: none"> ▪ You may elect coverage, drop coverage, change plans or add dependents within 31 days of the event. ▪ If you plan to add coverage, you must enroll your new child within 31 days of the birth, placement for adoption, or adoption for coverage to be effective on those dates. ▪ Your coverage change must be consistent with your life status change. 	<ul style="list-style-type: none"> ▪ Determine whether your child will be covered under your plan or your spouse’s/partner’s plans. ▪ If you are adopting an older child, consider enrolling him/her for dental and vision coverage.
Flexible Spending Accounts (FSAs)	<ul style="list-style-type: none"> ▪ You can enroll, increase, decrease, or stop your Health Care Account and Dependent Care Account contributions within 31 days of the event. ▪ Your change must be consistent with your life status change. ▪ You cannot reduce your Health Care Account election to less than the amount you have already been reimbursed from the Account. 	<ul style="list-style-type: none"> ▪ Determine what expenses your child may have that will not be covered by the health plans, and decide if you want to establish, drop, or change your Health Care Account. ▪ If your child will be in daycare, decide if you want to establish, drop, or change your Dependent Care Account.
Life Insurance AD&D Plans	<ul style="list-style-type: none"> ▪ You can purchase or increase coverage for the following benefits as long as you do so within 31 days of the event: <ul style="list-style-type: none"> ▫ Supplemental Life Insurance/AD&D ▫ Dependent Life Insurance/AD&D for your spouse/partner or dependent children ▪ You can add your new child as a beneficiary. There is no 31-day limit to change your beneficiary. 	<ul style="list-style-type: none"> ▪ You may be required to submit proof of insurability if you want to increase your Supplemental Life Insurance/AD&D coverage. See <i>Life Insurance</i> section for details. ▪ If you do not enroll your child within 31 days of birth or placement, you will need to wait until the next Open Enrollment, and you may be required to provide proof of insurability.
Disability Plans	<ul style="list-style-type: none"> ▪ You can enroll, increase or decrease your Disability coverage as long as you do so within 31 days of the event. ▪ You may be required to submit proof of insurability in order to increase your LTD coverage. See <i>Disability</i> section for details. 	<ul style="list-style-type: none"> ▪ If you don’t have the maximum LTD coverage, decide if you want to increase your coverage to 60% or 70% of your annual base salary.



Benefits Plans	How Coverage Is Affected	Things to Consider
401(k) Plan	<ul style="list-style-type: none"> ▪ There is no 31 day limit—you can change your 401(k) Plan elections at any time. ▪ Review your beneficiary designations. If you are married, your spouse is automatically the beneficiary of your 401(k) Plan. If you want to add your child as beneficiary, your spouse will be required to provide notarized written consent. 	<ul style="list-style-type: none"> ▪ Evaluate whether you're taking full advantage of the 401(k) Plan—review your contributions and investment choices.
Cash Balance Pension Plan	<ul style="list-style-type: none"> ▪ Review your beneficiary designations. If you are married, your spouse is automatically the beneficiary of your Cash Balance Plan. If you want to add your child as beneficiary, your spouse will be required to provide notarized written consent. 	
Commuter Expense Reimbursement Account (CERA)	<ul style="list-style-type: none"> ▪ You can make changes to your CERA coverage at any time. ▪ To change your coverage, you must submit your new information by the 10th of the prior month to be effective the following month. ▪ If you commute on the Long Island Railroad or the Metro North Railroad, changes must be made by midnight EST of the 4th of the prior month. 	<ul style="list-style-type: none"> ▪ If your commuting expenses will change, decide if you want to establish, drop, or change your CERA.
Long-term Care	<ul style="list-style-type: none"> ▪ You can make changes to your Long-term Care coverage at any time. Any increases in coverage will require a statement of health, but decreases in coverage will not. 	<ul style="list-style-type: none"> ▪ Decide if you want Long-term Care coverage for yourself, your spouse/partner, and/or your child.
Vacation Buy Plan	<ul style="list-style-type: none"> ▪ You can change your Vacation Buy Plan election within 31 days of the event. 	<ul style="list-style-type: none"> ▪ Determine whether your vacation plans will change this year and whether to buy additional vacation days.
Legal Assistance Plan	<ul style="list-style-type: none"> ▪ You can change your Legal Assistance Plan election within 31 days of the event. 	<ul style="list-style-type: none"> ▪ If you participate in the Legal Assistance Plan, you may contact a Plan attorney for help with creating or revising your will or a trust. ▪ If you don't participate in the Plan, consider enrolling for employee only or family coverage.
Other Work/Life Benefits	<ul style="list-style-type: none"> ▪ You can change your Auto, Home, or Pet Insurance elections at any time. 	<ul style="list-style-type: none"> ▪ Remember that the Adoption Assistance Program, Employee Assistance Program (EAP), and LifeCare are available to you. (LifeCare can help you find child care and provide you with other child-related information.)



If You Become Legally Separated or Divorced, Your Marriage is Annulled, or You Dissolve a Domestic Partnership or a Civil Union

Legal separation, divorce, annulment, and dissolving domestic partnerships and civil unions are all considered qualified status changes or “life events”, meaning that you can make certain adjustments to your benefits. If you don’t enroll or make changes to certain benefits **within 31 days** of the event, you must wait until the next Open Enrollment or until you have another life event to enroll or make changes.

If you move or change your name, remember to update your personal information on Diageo One. If you change your name, you also need to notify the Social Security Administration.

The following table outlines how your coverage is affected by legal separation, divorce, annulment, and dissolution of a domestic partnership or civil union.

How Coverage Is Affected

Benefits Plans	How Coverage Is Affected	Things to Consider
<p>Medical Plans Prescription Drug Program Dental Plan Vision Plan</p>	<ul style="list-style-type: none"> ▪ If you’re not currently enrolled, you can enroll yourself and/or your children for Diageo coverage as long as you do so within 31 days of the event. ▪ If you’re currently enrolled in Diageo coverage, you can change your coverage level or cancel coverage for your former spouse or partner. Your spouse’s/partner’s coverage ends on the last day of the month in which your divorce, separation, or annulment is finalized or partnership or union is dissolved. ▪ You may be responsible for providing coverage for your spouse and/or dependent children through a court order. ▪ Your coverage change must be consistent with your life status change. 	<ul style="list-style-type: none"> ▪ Evaluate whether you need to change your coverage level—for example, from employee + one to employee only. ▪ Decide if your spouse/partner will continue coverage through COBRA. He/she will be required to pay the full cost of coverage plus a 2% administrative fee. ▪ If you are moving, determine if you need to change your primary care physician.
<p>Flexible Spending Accounts (FSAs)</p>	<ul style="list-style-type: none"> ▪ You can enroll, increase, decrease or stop your Health Care Account and Dependent Care Account contributions within 31 days of the event. ▪ You may use the Health Care Account to reimburse yourself for the eligible expenses of a dependent even if they do not live with you, if you are legally required to pay their health care expenses. ▪ Your change must be consistent with your life status change. ▪ You cannot reduce your Health Care Account election to less than the amount you have already been reimbursed from the Account. 	<ul style="list-style-type: none"> ▪ Evaluate whether you should continue, drop, or change your Health Care Account contributions. ▪ Evaluate whether you should continue, drop, or change your Dependent Care Account contributions. ▪ Remember to submit health care expenses that were incurred while your ex-spouse or partner was still eligible for coverage.



Benefits Plans	How Coverage Is Affected	Things to Consider
Life Insurance/AD&D Plans	<ul style="list-style-type: none"> ▪ You may increase or decrease coverage for yourself. ▪ You can cancel coverage for your former spouse or partner, as long as you do so within 31 days of the event. ▪ You may want to reconsider your beneficiary designations. There is no 31-day limit to change your beneficiary. 	<ul style="list-style-type: none"> ▪ You may be required to submit proof of insurability if you want to increase your Supplemental Life Insurance/AD&D coverage. See <i>Life Insurance</i> section for details. ▪ Determine whether you need to change your coverage—for example, stop participating in the Dependent Life Insurance/AD&D Plan. ▪ You may be required to submit proof of insurability if you want to increase your Supplemental Life Insurance/AD&D coverage.
Disability Plans	<ul style="list-style-type: none"> ▪ You can enroll, increase or decrease your Disability coverage as long as you do so within 31 days of the event. ▪ You may be required to submit proof of insurability in order to increase your LTD coverage. See the <i>Disability</i> section for details. 	<ul style="list-style-type: none"> ▪ If you don't have the maximum LTD coverage, decide if you want to increase your coverage to 60% or 70% of your annual base salary.
401(k) Plan	<ul style="list-style-type: none"> ▪ There is no 31 day limit—you can change your 401(k) Plan elections at any time. ▪ Review your beneficiary designation. 	<ul style="list-style-type: none"> ▪ You may be required to provide a benefit for your ex-spouse through a Qualified Domestic Relations Order (QDRO), if agreed to by both parties through the court. ▪ If you're currently contributing less than the maximum, you might want to consider saving more. ▪ If you're eligible and not currently participating, consider enrolling.
Cash Balance Pension Plan	<ul style="list-style-type: none"> ▪ Review your beneficiary designation. 	<ul style="list-style-type: none"> ▪ You may be required to provide a benefit for your ex-spouse through a Qualified Domestic Relations Order (QDRO), if agreed to by both parties through the court.
Commuter Expense Reimbursement Account (CERA)	<ul style="list-style-type: none"> ▪ You can make changes to your CERA coverage at any time. ▪ To change your coverage, you must submit your new information by the 10th of the prior month to be effective the following month. ▪ If you commute on the Long Island Railroad or the Metro North Railroad, changes must be made by midnight EST of the 4th of the prior month. 	<ul style="list-style-type: none"> ▪ If your commuting vendor or expenses will change, decide if you want to establish, drop, or change your CERA.



Benefits Plans	How Coverage Is Affected	Things to Consider
Long-term Care	<ul style="list-style-type: none"> If your ex-spouse/partner and/or his or her parents have Long-term Care coverage, they may continue coverage. You can make changes to your Long-term Care coverage at any time. Any increases in coverage will require a statement of health, but decreases in coverage will not. 	
Vacation Buy Plan	<ul style="list-style-type: none"> You can change your Vacation Buy Plan election within 31 days of the event. 	<ul style="list-style-type: none"> Determine whether your vacation plans will change this year and whether to buy additional vacation days.
Legal Assistance Plan	<ul style="list-style-type: none"> You can change your Legal Assistance Plan election within 31 days of the event. 	<ul style="list-style-type: none"> If you participate in the Legal Assistance Plan, you may contact a Plan attorney for assistance with your separation/divorce/dissolution and for help with child custody or child support issues. If you have family Legal Assistance Plan coverage, consider changing to employee only coverage.
Other Work/Life Benefits	<ul style="list-style-type: none"> You can change your Auto, Home, or Pet Insurance elections at any time. 	<ul style="list-style-type: none"> Remember that the Employee Assistance Program (EAP) and LifeCare are available to you. You may want to add or change your Auto, Home, or Pet Insurance.

If You Take an Approved Leave of Absence (LOA)

If you plan to take a leave of absence (LOA), notify your supervisor, and call Hartford Life at 1-800-863-5166 within three days of the date you become aware of the leave.

The following table outlines how your coverage is affected by taking an LOA.

How Coverage Is Affected

Benefits Plans	How Coverage Is Affected
Medical Plans Prescription Drug Program Dental Plan Vision Plan	<ul style="list-style-type: none"> You can continue your medical, dental, and vision plan coverage by paying your portion of the monthly premium.
Flexible Spending Accounts (FSAs)	<ul style="list-style-type: none"> If you are on an approved paid LOA, contributions will continue to be deducted from your paycheck for the Health Care Account. Contributions to the Dependent Care Account will end. If you are on an approved unpaid LOA, all contributions will end. You may continue to submit claims to the Health Care Account for expenses incurred prior to your LOA date and to the Dependent Care Account for expenses incurred during the remainder of the calendar year. If you return to work, your contributions to both accounts will resume.



Benefits Plans	How Coverage Is Affected
Life Insurance/AD&D Plans	<ul style="list-style-type: none"> ▪ If you are on an approved personal or family leave of absence, your Company-paid insurance, except Business Travel Accident coverage, will continue. You may continue Supplemental or Dependent coverage by paying the premium. If you do not maintain your coverage during your leave, or if you don't make the required payments, coverage will be canceled. Proof of insurability may be required to reinstate benefits. ▪ If you are on an approved military leave of absence, Basic and Supplemental Life Insurance/AD&D will be suspended on the last day of the month following the month in which your leave begins. Business Travel Accident Insurance will end on the date your leave begins. You may continue Dependent coverage by paying the premium. If you do not maintain your Dependent coverage during your military leave, or if you don't make the required payments, coverage will be canceled. Your spouse/partner may need to provide proof of insurability to reinstate his/her benefits. Children do not need to provide proof of insurability. ▪ Your pre-leave Company-provided and Supplemental insurance will be reinstated when you return to work.
Disability Plans	<ul style="list-style-type: none"> ▪ Your Short-term and Long-term Disability coverage will be suspended until you return to work. You will not be eligible for disability benefits if you become disabled while on LOA. ▪ If you return to work, your coverage and premiums (if applicable) will resume.
401(k) Plan	<ul style="list-style-type: none"> ▪ Contributions to your 401(k) account will be discontinued while you are on LOA, and resume when you return to work. ▪ You may continue to make investment fund changes, and your account will continue to share in investment performance. ▪ If you are on an approved military leave of absence, you may continue contributions based on the actual pay received from the Company according to the military leave policy in effect. ▪ When you return from military leave, you may make up the missed contributions to your account up to the statutory limits. ▪ If you have an outstanding loan, contact Fidelity at 1-800-421-3844 to discuss your payment options.
Cash Balance Pension Plan	<ul style="list-style-type: none"> ▪ Your Cash Balance Account will continue to accrue interest credits. ▪ You will continue to receive Vesting Service credit. ▪ If you are on an approved military leave of absence, service continues to accrue with no break as long as you return to work after the leave. ▪ Contribution & interest credits will be continued on actual pay received from the Company according to the military leave policy in effect. ▪ When you return from military leave, retroactive Company contribution credits will be made to your account.
Commuter Expense Reimbursement Account (CERA)	<ul style="list-style-type: none"> ▪ CERA deductions will be discontinued while you are on LOA. ▪ Remember to submit any CERA expenses you incurred before your LOA (six month limit).
Long-term Care	<ul style="list-style-type: none"> ▪ You can continue coverage as long as you pay the required premiums.
Vacation Buy Plan	<ul style="list-style-type: none"> ▪ Consider using your Vacation Buy days during your LOA.
Legal Assistance Plan	<ul style="list-style-type: none"> ▪ You can continue coverage as long as you pay the required premiums.
Other Work/Life Benefits	<ul style="list-style-type: none"> ▪ EAP and LifeCare benefits continue while you are on LOA. ▪ You may want to add or change your Auto, Home, or Pet Insurance.

If You Become Disabled

If you become disabled, notify your supervisor, and call Hartford Life immediately at 1-800-863-5166. If you are injured on the job, you must also call Liberty Mutual at 1-800-362-0000.

The following table outlines how your benefits coverage is affected by becoming disabled. See *Disability Plans* for more information.

How Coverage Is Affected

Benefits Plans	How Coverage Is Affected
Medical Plans Prescription Drug Program Dental Plan Vision Plan	<ul style="list-style-type: none"> ▪ If you are receiving Short-term Disability (STD) benefits, your health care coverage remains in effect. Your premium will be deducted from your STD payments. ▪ When your employment ends after you begin receiving LTD benefits, you may continue coverage for up to 29 months through COBRA. You will be required to pay 50% of the applicable monthly COBRA premium.
Flexible Spending Accounts (FSAs)	<ul style="list-style-type: none"> ▪ If you are receiving STD benefits, contributions will continue to be deducted for both accounts. ▪ If you are on LTD, you may continue after-tax contributions to your Health Care Account through COBRA until the end of the plan year in which you first became eligible for LTD. You will be required to pay the full cost of coverage plus a 2% administrative fee. If you do not continue your Health Care Account through COBRA, you may only submit claims for expenses incurred prior to your receiving LTD benefits. ▪ If you are on LTD, you may not continue participating in your Dependent Care Account, but may submit claims for dependent care expenses incurred during the remainder of the calendar year.
Life Insurance/AD&D Plans	<ul style="list-style-type: none"> ▪ If you are receiving STD benefits, all current Life/AD&D coverage remains in effect. Any applicable Supplemental or Dependent premiums will be deducted from your STD payments. Business Travel Accident Insurance ends on the day you become disabled. ▪ If you are receiving LTD benefits, your group coverage will end on the last day of the month in which you became eligible for LTD. You may convert your life insurance to an individual insurance policy within 31 days of when your coverage ends.
Disability Plans	<ul style="list-style-type: none"> ▪ Your coverage is suspended while you are receiving STD or LTD benefits. If you return to work (or, if your employment was terminated and you are rehired), your coverage will resume.
401(k) Plan	<ul style="list-style-type: none"> ▪ If you are receiving STD benefits, your 401(k) contributions will continue to be deducted from your STD pay. ▪ If you are receiving LTD benefits, 401(k) contributions will stop until you return to work (or, if your employment was terminated, you are rehired). ▪ You may elect to roll over your account value once your employment ends or have the account paid to you. ▪ If you have the account paid to you (not rolled over), you should consult a tax advisor for tax consequences on the distribution. ▪ Check with Hartford Life to evaluate the impact of a 401(k) payout on your LTD benefit, if any.



Benefits Plans	How Coverage Is Affected
Cash Balance Pension Plan	<ul style="list-style-type: none"> ▪ If you are receiving STD benefits, Company contributions to your Cash Balance account will continue based on your STD pay. ▪ If you become disabled under the LTD policy on or after February 1, 2009, you will stop receiving Contribution Credits when your employment ends after you begin receiving LTD benefits. ▪ The Cash Balance account will be paid to you (or rolled over) at the earlier of your Normal Retirement Date, or your termination date. ▪ You may elect to roll over your account value at or after the LTD effective date or have the account paid to you, in which case your account will be terminated.
Commuter Expense Reimbursement Account (CERA)	<ul style="list-style-type: none"> ▪ CERA deductions will be discontinued while you are on disability and will resume when you return to work (or, if your employment is terminated, you are rehired). ▪ Remember to submit CERA expenses incurred prior to your disability (six month limit).
Long-term Care	<ul style="list-style-type: none"> ▪ You may continue Long-term Care coverage by paying the premium while you are on STD and you will be given an opportunity to continue coverage directly through the vendor when your employment ends.
Vacation Buy Plan	<ul style="list-style-type: none"> ▪ Re-evaluate your vacation needs. ▪ Vacation Buy will terminate when your employment ends and you will receive pay-out of any unused days.
Legal Assistance Plan	<ul style="list-style-type: none"> ▪ Legal Assistance Plan premiums will be deducted from your STD pay. Coverage will terminate on the last day of the month in which your employment ends. ▪ If you participate in the Legal Assistance Plan and are in the process of legal proceedings on your when your employment ends, you may be able to continue with those proceedings for up to 90 days.
Other Work/Life Benefits	<ul style="list-style-type: none"> ▪ EAP and LifeCare benefits continue while you are on STD. ▪ Benefits terminate at the end of the month in which your employment ends. ▪ You may want to add or change your Auto, Home, or Pet Insurance.



If You Become Terminally Ill

If you become terminally ill and need to take a leave of absence, notify your supervisor and call Hartford Life at 1-800-863-5166.

The following table outlines how your benefits coverage is affected by becoming terminally ill.

How Coverage Is Affected

Benefits Plans	How Coverage Is Affected	Things to Consider
<p>Medical Plans Prescription Drug Program Dental Plan Vision Plan</p>	<ul style="list-style-type: none"> ▪ Your coverage will not be affected if you are able to continue to work. ▪ If you are receiving Short-term Disability (STD) benefits, your health care coverage remains in effect. Your premium will be deducted from your STD payments. ▪ When your employment ends after you begin receiving LTD benefits, you may continue coverage for up to 29 months through COBRA. You will be required to pay 50% of the applicable monthly COBRA premium. 	<ul style="list-style-type: none"> ▪ Check how your Medical Plan covers hospice care. The Diageo NA UnitedHealthcare (UHC) and Aetna Medical Plans offer coverage for hospice care, as do the UHC and Aetna HMOs. ▪ If you are a member of the Kaiser Permanente HMO, check with your HMO for hospice coverage.
<p>Flexible Spending Accounts (FSAs)</p>	<ul style="list-style-type: none"> ▪ Your coverage will not be affected if you are able to continue to work. ▪ If you are receiving STD benefits, contributions will continue to be deducted for both accounts. ▪ If you are on LTD, you may continue after-tax contributions to your Health Care Account through COBRA for the plan year in which you first started LTD benefits. You will be required to pay the full cost of coverage plus a 2% administrative fee. If you do not continue your Health Care Account through COBRA, you may only submit claims for expenses incurred prior to your receiving LTD benefits. ▪ If you are on LTD, you may not continue participating in your Dependent Care Account, but may submit claims for dependent care expenses incurred during the remainder of the calendar year. 	
<p>Life Insurance/AD&D Plans</p>	<ul style="list-style-type: none"> ▪ Review your beneficiary designations, and make changes as necessary. 	<ul style="list-style-type: none"> ▪ If you are under age 60, the Living Benefits Option allows you access to 50% of your Company-paid and Supplemental Life Insurance (AD&D is not included), up to \$175,000. At your death, any remaining benefits will be paid to your beneficiary. There are no restrictions as to how you spend the money. You may want to consult with a tax advisor before choosing this option.



Benefits Plans	How Coverage Is Affected	Things to Consider
Disability Plans	<ul style="list-style-type: none"> Apply for disability benefits from the Company and Social Security (if applicable). 	
401(k) Plan	<ul style="list-style-type: none"> Review your beneficiary designations. 	
Cash Balance Pension Plan	<ul style="list-style-type: none"> Review your beneficiary designations. 	
Commuter Expense Reimbursement Account (CERA)	<ul style="list-style-type: none"> Decide if you want to drop or change your CERA deductions, which you can do at any time while you are employed by the Company. 	
Long-term Care	<ul style="list-style-type: none"> If you are enrolled, review your Long-term Care coverage. 	
Vacation Buy Plan	<ul style="list-style-type: none"> Re-evaluate your vacation needs. 	
Legal Assistance Plan	<ul style="list-style-type: none"> Your coverage in the Legal Assistance plan will continue 	<ul style="list-style-type: none"> If you participate in the Legal Assistance Plan, you may contact a Plan attorney for help with creating or revising your will or a trust.
Other Work/Life Benefits	<ul style="list-style-type: none"> Your participation in the Employee Assistance Program will continue Home/Auto/Pet insurance will continue as long as you continue to pay the premiums. 	<ul style="list-style-type: none"> Remember that the Employee Assistance Program and LifeCare are available to you.

If You Die While Actively Employed

If you die, your beneficiary(ies) should notify your supervisor and your Human Resources Representative as soon as possible. To receive benefits, your beneficiary(ies) will need to complete a claim form and submit a certified death certificate. Your Human Resources Representative can help your beneficiary(ies) complete the necessary claim forms and any additional information required by the insurance company.

The following table outlines the how benefits coverage for your dependents is affected.

How Coverage Is Affected

Benefits Plans	How Coverage Is Affected
Medical Plans Prescription Drug Program Dental Plan Vision Plan	<ul style="list-style-type: none"> The Company will provide medical, prescription, dental, and vision coverage for your eligible dependents through COBRA at no cost to them for up to one year. After one year, they may continue their coverage for an additional 24 months through COBRA. They will be required to pay the full cost of coverage plus a 2% administrative fee.
Flexible Spending Accounts (FSAs)	<ul style="list-style-type: none"> Your eligible dependents may submit expenses incurred prior to your death.

Benefits Plans	How Coverage Is Affected
<i>Life Insurance/AD&D Plans</i>	<ul style="list-style-type: none"> ▪ Your beneficiary(ies) will be paid a life insurance benefit and, if applicable, an AD&D benefit. ▪ Your dependents may convert their Dependent Life Insurance/AD&D to an individual policy within 31 days of your death.
<i>Disability Plans</i>	<ul style="list-style-type: none"> ▪ If you were receiving LTD benefits at your death, your spouse or children may be eligible for a lump sum benefit.
<i>401(k) Plan</i>	<ul style="list-style-type: none"> ▪ Your 401(k) account will become fully vested. ▪ Your beneficiary(ies) will receive information about their payout options, and may choose: <ul style="list-style-type: none"> ▫ A lump sum as soon as practical after your death, or ▫ A deferred lump sum distribution payable no later than the last day of the 5th calendar year immediately following your death, or ▫ Annual or quarterly installment payments over a period not to exceed your beneficiary's life expectancy.
<i>Cash Balance Pension Plan</i>	<ul style="list-style-type: none"> ▪ Your Cash Balance account will become fully vested. ▪ Your beneficiary(ies) will receive information about payout options and may choose: <ul style="list-style-type: none"> ▫ A survivor annuity—if the beneficiary is your spouse, he/she may waive the annuity and may elect to receive a single lump sum payment as soon as practical after your death. ▫ Beneficiary(ies) other than your spouse may receive a single lump sum.
<i>Commuter Expense Reimbursement Account (CERA)</i>	<ul style="list-style-type: none"> ▪ Your dependents may submit CERA expenses you incurred prior to your death (six month limit).
<i>Long-term Care</i>	<ul style="list-style-type: none"> ▪ Your covered dependents may continue Long-term Care coverage.
<i>Vacation Buy Plan</i>	<ul style="list-style-type: none"> ▪ Your spouse/partner or estate will be paid the balance of your unused Vacation Buy days.
<i>Legal Assistance Plan</i>	<ul style="list-style-type: none"> ▪ If you were a participant in the Legal Assistance Plan when you died, the Plan will provide coverage for the administration of your estate. ▪ Your covered dependents' coverage will cease at the end of the month in which you die. ▪ If you or a covered dependent was involved in legal proceedings when you died, your dependent(s) may be able to continue with those proceedings for up to 90 days.
<i>Other Work/Life Benefits</i>	<ul style="list-style-type: none"> ▪ The Employee Assistance Program (EAP) and LifeCare can provide resources and bereavement counseling for your eligible dependents. ▪ Your dependents may continue their Auto, Home, or Pet Insurance.



If a Dependent Dies

A dependent dying is considered to be a qualified status change or “life event”, meaning that you can make certain adjustments to your benefits. If you don’t enroll or make changes to certain benefits **within 31 days**, you must wait until the next Open Enrollment or until you have another life event to enroll or make changes.

If a dependent dies, notify your Human Resources Representative and make any necessary changes to your personal information on Diageo One.

If you have Dependent Life Insurance, you will need to complete a claim form and submit a certified death certificate. Your Human Resources Representative can help you complete the necessary claim forms and any additional information required by the insurance company.

The following table outlines how your coverage is affected if a dependent dies.

How Coverage Is Affected

Benefits Plans	How Coverage Is Affected	Things to Consider
Medical Plans Prescription Drug Program Dental Plan Vision Plan	<ul style="list-style-type: none"> ▪ If you’re not currently enrolled, you can enroll yourself and/or your children for Diageo coverage as long as you do so within 31 days of the event. ▪ If you’re currently enrolled in Diageo coverage, you can change your coverage level or cancel coverage for that dependent. ▪ Your coverage change must be consistent with your life status change. 	<ul style="list-style-type: none"> ▪ Evaluate whether you need to change your coverage level—for example, from employee + one to employee only.
Flexible Spending Accounts (FSAs)	<ul style="list-style-type: none"> ▪ You can enroll, increase or decrease your Health Care Account and Dependent Care Account contributions within 31 days of the event. ▪ Your change must be consistent with your life status change. ▪ You cannot reduce your Health Care Account election to less than the amount you have already been reimbursed from the Account. 	<ul style="list-style-type: none"> ▪ Evaluate whether you should continue, drop, or change your Health Care Account contributions. ▪ Evaluate whether you should continue, drop, or change your Dependent Care Account contributions. ▪ Remember to submit health care expenses that were incurred by your dependent prior to his/her death.
Life Insurance/AD&D Plans	<ul style="list-style-type: none"> ▪ You can change your coverage as long as you do so within 31 days of the event. ▪ You may want to reconsider your beneficiary designations. There is no 31-day limit to change your beneficiary. 	<ul style="list-style-type: none"> ▪ Determine whether you need to change your coverage—for example, stop participating in the Dependent Life Insurance/AD&D Plan. ▪ You may be required to submit proof of insurability if you want to increase your coverage.
Disability Plans	<ul style="list-style-type: none"> ▪ You can enroll, increase or decrease your Disability coverage as long as you do so within 31 days of the event. ▪ You may be required to submit proof of insurability in order to increase your LTD coverage. 	<p>If you don’t have the maximum LTD coverage, decide if you want to increase your coverage to 60% or 70% of your annual base salary.</p>

Benefits Plans	How Coverage Is Affected	Things to Consider
401(k) Plan	<ul style="list-style-type: none"> ▪ There is no 31 day limit—you can change your 401(k) Plan elections at any time. ▪ Review your beneficiary designation. 	
Cash Balance Pension Plan	<ul style="list-style-type: none"> ▪ Review your beneficiary designation. 	
Commuter Expense Reimbursement Account (CERA)	<ul style="list-style-type: none"> ▪ You can make changes to your CERA coverage at any time during the year. ▪ To change your coverage, you must submit your new information by the 10th of the prior month to be effective the following month. ▪ If you commute on the Long Island Railroad or the Metro North Railroad, changes must be made by midnight EST of the 4th of the prior month. 	<ul style="list-style-type: none"> ▪ If your commuting vendor or expenses will change, decide if you want to establish, drop, or change your CERA.
Long-term Care	<ul style="list-style-type: none"> ▪ You may want to cancel Long-term Care coverage, as appropriate. You can make changes to your Long-term Care coverage at any time. Any increases in coverage will require a statement of health, but decreases in coverage will not. 	
Vacation Buy Plan	<ul style="list-style-type: none"> ▪ You can change your Vacation Buy Plan election within 31 days of the event. 	Determine whether your vacation plans will change this year and whether to buy additional vacation days.
Legal Assistance Plan	<ul style="list-style-type: none"> ▪ You can change your Legal Assistance Plan election within 31 days of the event. ▪ If your dependent participated in the Legal Assistance Plan, the Plan will provide coverage for the administration of his/ her estate. ▪ If your dependent was involved in legal proceedings when he/she died, you may be able to continue with those proceedings for up to 90 days. 	
Other Work/Life Benefits	<ul style="list-style-type: none"> ▪ You can change your Auto, Home, or Pet Insurance elections at any time. 	<ul style="list-style-type: none"> ▪ The Employee Assistance Program (EAP) and LifeCare can provide resources and bereavement counseling for you and your eligible dependents. ▪ You may want to add or change your Auto, Home, or Pet Insurance.



If You Leave the Company

The following table outlines what happens to your benefits coverage when you leave the Company.

How Coverage Is Affected

Benefits Plans	How Coverage Is Affected	Things to Consider
Medical Plans Prescription Drug Program Dental Plan Vision Plan	<ul style="list-style-type: none"> ▪ Coverage ends on the last day of the month in which you leave the Company.* ▪ You can continue coverage for 18 months through COBRA. You will be required to pay the full cost of coverage plus a 2% administrative fee. 	
Flexible Spending Accounts	<ul style="list-style-type: none"> ▪ Participation ends on the last day of the month in which you leave the Company.* ▪ You can elect to continue participation in the Health Care Account through the end of the year on an after-tax basis through COBRA. You will be required to pay the full cost of coverage plus a 2% administrative fee. ▪ You may not continue your Dependent Care Account when you leave the Company. ▪ You may submit dependent care expenses incurred through the remainder of the calendar year. 	<ul style="list-style-type: none"> ▪ Remember to submit health care expenses incurred prior to your termination date.
Life Insurance/AD&D Plans	<ul style="list-style-type: none"> ▪ Coverage ends on the last day of the month in which you leave the Company.* ▪ You can elect to continue coverage by converting to an individual policy. You must purchase coverage within 31 days after coverage ends. 	
Disability Plans	<ul style="list-style-type: none"> ▪ Coverage ends on your last day of work. ▪ You can elect to continue coverage by converting to an individual policy. You must purchase coverage within 31 days after coverage ends. 	



Benefits Plans	How Coverage Is Affected	Things to Consider
<p>401(k) Plan</p>	<ul style="list-style-type: none"> ▪ If your 401(k) account balance is \$5,000 or less, it will be paid out as a lump sum. You may roll it over to an Individual Retirement Account (IRA) or another tax-qualified employer plan without taxes being withheld. If you do not roll it over, there may be tax liabilities for which you will be responsible. ▪ If your account balance is greater than \$5,000, you may choose to receive the full value of your account balance in a lump sum, or you may keep your account in the Plan until age 65. ▪ Outstanding loans must be paid back after you leave the Company. ▪ You may roll your balance over to an Individual Retirement Account (IRA) or another tax-qualified employer plan without taxes being withheld. If you do not roll it over, there may be tax liabilities for which you will be responsible. ▪ You will not be able to make any further contributions, but you may continue to change investment funds within the Plan. ▪ Review your beneficiary designation. If you are married, your spouse is always your beneficiary. If you want to choose another beneficiary, your spouse will be required to provide notarized written consent. Call Fidelity at 1-800-421-3844 for beneficiary forms or log on to their website via Diageo One. 	<ul style="list-style-type: none"> ▪ If you are “Early Retirement” eligible, i.e., at least age 50 with 5 or more years of service, you may keep your account in the Plan until age 70 ½. ▪ If you are “Early Retirement” eligible, i.e., at least age 50 with 5 or more years of service, you may elect installment payments directly from the Plan to be paid over a specific time period or over your lifetime or joint lifetimes with your spouse, if married.
<p>Cash Balance Pension Plan</p>	<ul style="list-style-type: none"> ▪ You may apply for your Cash Balance benefit 60 days in advance of your retirement date. ▪ When you complete the Application for Benefits forms, you will receive information about your distribution options. ▪ Review your beneficiary designation. If you are married, your spouse is always your beneficiary. If you want to choose another beneficiary, your spouse will be required to provide notarized written consent. Beneficiary forms are available in the Forms library on Diageo One. 	
<p>Commuter Expense Reimbursement Account (CERA)</p>	<ul style="list-style-type: none"> ▪ CERA deductions will stop when you leave the Company. ▪ Remember to submit any CERA expenses you incurred before your last day of work (six month limit). 	



Benefits Plans	How Coverage Is Affected	Things to Consider
Long-Term Care	<ul style="list-style-type: none"> You may continue Long-term Care coverage when you leave the Company. 	
Vacation Buy Plan	<ul style="list-style-type: none"> You may request payment of any unused Vacation Buy days when you leave the Company. 	
Legal Assistance Plan	<ul style="list-style-type: none"> If you participate in the Legal Assistance Plan and are in the process of legal proceedings on your last day of work, you may be able to continue with those proceedings for up to 90 days. 	
Other Work/Life Benefits	<ul style="list-style-type: none"> The Employee Assistance Program (EAP) and LifeCare end on your last day of work. You may continue your Auto, Home, or Pet Insurance. 	

* If you receive Severance payments after you leave, your Diageo medical, dental, Health Care FSA and Life and AD&D Insurance will continue while you receive Severance pay. You will continue to pay any contributory portion through deductions from your Severance pay.

If You Retire

Remember to notify your Human Resources Representative at least two months before you plan to retire.

The following table outlines what happens to your benefits coverage when you retire.

How Coverage Is Affected

Benefits Plans	How Coverage Is Affected	Things to Consider
Medical Plans Prescription Drug Program Dental Plan Vision Plan	<ul style="list-style-type: none"> Coverage ends on the last day of the month in which you retire.* You can continue coverage through COBRA. You will be required to pay the full cost of coverage plus a 2% administrative fee. You can apply for Medicare if you are age 65 or older. 	<ul style="list-style-type: none"> Contact your Human Resources Representative to see if you are eligible for retiree medical benefits.
Flexible Spending Accounts	<ul style="list-style-type: none"> Participation ends on the last day of the month in which you retire.* You can elect to continue participation in the Health Care Account through the end of the year on an after-tax basis through COBRA. You will be required to pay the full cost of coverage plus a 2% administrative fee. You may not continue your Dependent Care Account when you retire. 	<ul style="list-style-type: none"> Remember to submit health care expenses incurred prior to your retirement date. You may submit dependent care expenses incurred through the remainder of the calendar year.



Benefits Plans	How Coverage Is Affected	Things to Consider
<p>Life Insurance/AD&D Plans</p>	<ul style="list-style-type: none"> ▪ Coverage ends on the last day of the month in which you retire.* ▪ You can elect to continue coverage by converting to an individual policy. You must purchase coverage within 31 days after coverage ends. 	<ul style="list-style-type: none"> ▪ Contact your Human Resources Representative to see if you are eligible for retiree life insurance benefits.
<p>Disability Plans</p>	<ul style="list-style-type: none"> ▪ Coverage ends on your last day of work. ▪ You can elect to continue coverage by converting to an individual policy. You must purchase coverage within 31 days after coverage ends. 	
<p>401(k) Plan</p>	<ul style="list-style-type: none"> ▪ If your 401(k) account balance is \$5,000 or less, it will be paid out as a lump sum. You may roll it over to an Individual Retirement Account (IRA) or another tax-qualified employer plan without taxes being withheld. If you do not roll it over, there may be tax liabilities for which you will be responsible. ▪ If your account balance is greater than \$5,000, you may choose to receive the full value of your account balance in a lump sum, or you may keep your account in the Plan until age 65. ▪ Outstanding loans must be paid back after you retire. ▪ You may roll your balance over to an Individual Retirement Account (IRA) or another tax-qualified employer plan without taxes being withheld. If you do not roll it over, there may be tax liabilities for which you will be responsible. ▪ You will not be able to make any further contributions, but you may continue to change investment funds within the Plan. ▪ Review your beneficiary designation. If you are married, your spouse is always your beneficiary. If you want to choose another beneficiary, your spouse will be required to provide notarized written consent. Call Fidelity at 1-800-421-3844 for beneficiary forms or log on to their website via Diageo One. 	<ul style="list-style-type: none"> ▪ If you are “Early Retirement” eligible, i.e., at least age 50 with 5 or more years of service, you may keep your account in the Plan until age 70 ¹/₂. ▪ If you are “Early Retirement” eligible, i.e., at least age 50 with 5 or more years of service, you may elect installment payments directly from the Plan to be paid over a specific time period or over your lifetime or joint lifetimes with your spouse, if married.



Benefits Plans	How Coverage Is Affected	Things to Consider
Cash Balance Pension Plan	<ul style="list-style-type: none"> ▪ You may apply for your Cash Balance benefit 60 days in advance of your retirement date. ▪ When you complete the Application for Benefits forms, you will receive information about your distribution options. ▪ Review your beneficiary designation. If you are married, your spouse is always your beneficiary. If you want to choose another beneficiary, your spouse will be required to provide notarized written consent. Beneficiary forms are available in the Forms library on Diageo One. 	
Commuter Expense Reimbursement Account (CERA)	<ul style="list-style-type: none"> ▪ CERA deductions will stop when you retire. ▪ Remember to submit any CERA expenses you incurred before your last day of work (six month limit). 	
Long-Term Care	<ul style="list-style-type: none"> ▪ You may continue Long-term Care coverage when you retire. 	
Vacation Buy Plan	<ul style="list-style-type: none"> ▪ You may request payment of any unused Vacation Buy days when you retire. 	
Legal Assistance Plan	<ul style="list-style-type: none"> ▪ If you participate in the Legal Assistance Plan and are in the process of legal proceedings when you retire, you may be able to continue with those proceedings for up to 90 days. 	
Other Work/Life Benefits	<ul style="list-style-type: none"> ▪ The EAP and LifeCare end on your last day of work. ▪ You may continue your Auto, Home, or Pet Insurance. 	<ul style="list-style-type: none"> ▪ Consider accessing the Employee Assistance Program (EAP) and LifeCare to help you prepare for retirement.

* If you receive Severance payments after you leave, your Diageo medical, dental, Health Care FSA and Life and AD&D Insurance will continue while you receive Severance pay. You will continue to pay any contributory portion through deductions from your Severance pay.



If a Dependent Child Is No Longer Eligible for Coverage

A dependent child losing eligibility for coverage is considered a qualified status change or “life event”, meaning that you can make certain adjustments to your benefits. If you don’t make changes to certain benefits **within 31 days**, you must wait until the next Open Enrollment or until you have another life event to make changes.

The following table outlines how coverage is affected when a dependent child is no longer eligible for coverage.

How Coverage Is Affected

Benefits Plans	How Coverage Is Affected	Things to Consider
Medical Plans Prescription Drug Program Dental Plan Vision Plan	<ul style="list-style-type: none"> ▪ If you’re currently enrolled in Diageo coverage, you can change your coverage level or cancel coverage for that dependent. Your child can continue coverage through COBRA. You will be required to pay the full cost of coverage plus a 2% administrative fee. ▪ Your coverage change must be consistent with your life status change. 	<ul style="list-style-type: none"> ▪ Evaluate whether you need to change your coverage level—for example, from employee + one to employee only.
Flexible Spending Accounts	<ul style="list-style-type: none"> ▪ You can enroll, increase, decrease or stop your Health Care Account and Dependent Care Account contributions within 31 days of the event. ▪ Your change must be consistent with your life status change. 	<ul style="list-style-type: none"> ▪ Evaluate whether you should continue, drop, or change your Health Care Account contributions. ▪ Evaluate whether you should continue, drop, or change your Dependent Care Account contributions. ▪ Remember to submit health care expenses that were incurred by your dependent prior to his/her losing coverage.
Life Insurance/AD&D Plans	<ul style="list-style-type: none"> ▪ You can change your coverage as long as you do so within 31 days of the event. ▪ You may want to reconsider your beneficiary designations. There is no 31-day limit to change your beneficiary. 	<ul style="list-style-type: none"> ▪ Determine whether you need to change your coverage—for example, stop participating in the Dependent Life Insurance/AD&D Plan. ▪ You may be required to submit proof of insurability if you want to increase your coverage.
Legal Assistance Plan	<ul style="list-style-type: none"> ▪ You can change your Legal Assistance Plan election within 31 days of the event. 	



If Your Spouse/Partner Has a Change in Employment

A spouse or partner's change in employment resulting in you or your spouse/dependents gaining or losing coverage under another plan is considered a qualified status change or "life event", meaning that you can make certain adjustments to your benefits. If you don't enroll or make changes to certain benefits **within 31 days**, you must wait until the next Open Enrollment or until you have another life event to enroll or make changes.

The following table outlines what happens to benefits coverage if your spouse/partner has a change in employment.

How Coverage Is Affected

Benefits Plans	How Coverage Is Affected	Things to Consider
Medical Plans Prescription Drug Program Dental Plan Vision Plan	<ul style="list-style-type: none"> ▪ If you plan to add coverage for a spouse or partner, and, if applicable, children, you must enroll your spouse, partner, and/or children within 31 days of the event. ▪ If you plan to enroll under your spouse's or partner's plan and drop your Diageo coverage, you must do so within 31 days of the event. ▪ Your coverage change must be consistent with your life status change. 	<ul style="list-style-type: none"> ▪ Determine whether your spouse or partner will be covered under the Diageo NA health plans, or if you will be covered under his/her plans.* ▪ Decide if you and your spouse or partner will maintain separate coverage. ▪ If you have children, decide who will cover the children.
Flexible Spending Accounts	<ul style="list-style-type: none"> ▪ You can enroll, increase, decrease or stop your Health Care Account and Dependent Care Account contributions within 31 days of the event. ▪ Your change must be consistent with your life status change. 	<ul style="list-style-type: none"> ▪ Determine what expenses your spouse, partner, or children may have that will not be covered by the health plans, and decide if you want to establish, drop, or change your Health Care Account. ▪ If you have children who will be in daycare, decide if you want to establish, drop, or change your Dependent Care Account.
Life Insurance/AD&D Plans	<ul style="list-style-type: none"> ▪ You can purchase or increase coverage for yourself, your spouse/partner and eligible dependent children, if any, for the following benefits as long as you do so within 31 days of the event: <ul style="list-style-type: none"> ▫ Supplemental Life Insurance/AD&D ▫ Dependent Life Insurance/AD&D for your spouse/partner or dependent children ▪ You can add your new spouse/partner or children as beneficiaries. There is no 31-day limit to change your beneficiary. 	<ul style="list-style-type: none"> ▪ You may or your spouse/partner be required to submit proof of insurability if you want to increase your coverage.

Benefits Plans	How Coverage Is Affected	Things to Consider
Disability Plans	<ul style="list-style-type: none"> ▪ You can enroll, increase, decrease or stop your Disability coverage as long as you do so within 31 days of the event. ▪ You may be required to submit proof of insurability in order to increase your LTD coverage. 	<ul style="list-style-type: none"> ▪ If you don't have the maximum LTD coverage, decide if you want to increase your coverage to 60% or 70% of your annual base salary.
401(k) Plan	<ul style="list-style-type: none"> ▪ There is no 31 day limit—you can change your 401(k) Plan elections at any time. ▪ Review your beneficiary designation. 	<ul style="list-style-type: none"> ▪ If you're currently contributing less than the maximum, you might want to consider saving more. ▪ If you're eligible and not currently participating, consider enrolling.
Commuter Expense Reimbursement Account (CERA)	<ul style="list-style-type: none"> ▪ You can make changes to your CERA coverage at any time during the year. ▪ To change your coverage, you must submit your new information by the 10th of the prior month to be effective the following month. ▪ If you commute on the Long Island Railroad or the Metro North Railroad, changes must be made by midnight EST of the 4th of the prior month. 	<ul style="list-style-type: none"> ▪ If your commuting vendor or expenses will change, decide if you want to establish, drop, or change your CERA.
Long-term Care	<ul style="list-style-type: none"> ▪ You can make changes to your Long-term Care coverage at any time. Any increases in coverage will require a statement of health, but decreases in coverage will not. 	<ul style="list-style-type: none"> ▪ Decide if you want Long-term Care coverage for yourself and/or your spouse/partner. ▪ Find out if your spouse's/partner's parents or adult children want to enroll for Long-term Care coverage.
Vacation Buy Plan	<ul style="list-style-type: none"> ▪ You can change your Vacation Buy Plan election within 31 days of the event. 	<ul style="list-style-type: none"> ▪ Determine whether your vacation plans will change this year and whether to buy additional vacation days.
Legal Assistance Plan	<ul style="list-style-type: none"> ▪ You can change your Legal Assistance Plan election within 31 days of the event. 	<ul style="list-style-type: none"> ▪ If you participate in the Legal Assistance Plan, you may contact a Plan attorney for help with creating or revising your will or a trust. ▪ If you don't participate in the Plan, consider enrolling for employee only or family coverage.
Work/Life Benefits	<ul style="list-style-type: none"> ▪ You can change your Auto, Home, or Pet Insurance elections at any time. 	<ul style="list-style-type: none"> ▪ Let your spouse/partner know that he/she can take advantage of the Employee Assistance Program (EAP) and LifeCare. ▪ You may want to add or change your Auto, Home, or Pet Insurance.

