

**SUMMARY PLAN DESCRIPTION for the  
Medical Expense Reimbursement Plan,  
PORAC Retiree Medical Trust**

**APPENDIX C  
LUMP SUM CONVERSION TABLE**

Section 2.2(c) of the Plan sets forth the terms and conditions under which the Plan will convert accumulated sick and/or vacation leave or other lump sum transfers to an Individual Account into Active Service Units (“ASUs”). The Lump Sum Conversion Tables below illustrate how many ASUs an Employee will earn when his/her employer transfers the value of the lump sum to the Trust, if the Employee elects to convert the lump sum to ASUs.

- The number of ASUs an Employee earns as a result of the lump sum transfer is calculated by the following formula:  
*[Dollar amount transferred] divided by [applicable cost for one ASU]*
- The cost for one ASU depends on the age of the Employee at the time of the Lump Sum Transfer, as determined by the professional actuarial firm engaged by the Trustees.
- **The lump sum conversion table assumes a lump sum transfer of \$1,000.** Note for comparison purposes that, each \$50 monthly Contribution made during active employment gives an Employee one ASU.

<b>Age at Lump Sum Transfer</b>	<b>Cost for One Active Service Unit (“x”)</b>	<b>Number of ASUs Earned with \$1000 (\$1,000 / x) (Rounded down to nearest whole number)</b>
Age 20	14.41	69
Age 21	15.35	65
Age 22	16.35	61
Age 23	17.41	57
Age 24	18.54	53
Age 25	19.75	50
Age 26	21.03	47
Age 27	22.40	44
Age 28	23.85	41
Age 29	25.40	39
Age 30	27.05	36
Age 31	28.81	34
Age 32	30.69	32
Age 33	32.68	30
Age 34	34.80	28

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Age 35	37.07	26
Age 36	39.48	25
Age 37	42.04	23
Age 38	44.77	22
Age 39	47.69	20
Age 40	50.78	19
Age 41	54.09	18
Age 42	57.60	17
Age 43	61.35	16
Age 44	65.33	15
Age 45	69.58	14
Age 46	74.10	13
Age 47	78.92	12
Age 48	84.05	11
Age 49	89.51	11
Age 50	95.33	10
Age 51	101.53	9
Age 52	108.13	9
Age 53	115.15	8
Age 54	122.64	8
Age 55	130.61	7
Age 56	129.36	7
Age 57	128.05	7
Age 58	126.67	7
Age 59	125.21	7
Age 60	123.68	8
Age 61	122.08	8
Age 62	120.42	8
Age 63	118.68	8
Age 64	116.85	8
Age 65	114.94	8
Age 66	112.93	8
Age 67	110.83	9
Age 68	108.64	9
Age 69	106.35	9
Age 70	103.94	9