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LEAVING AEP

A guide for ending employment

*Former full-time employees under age 55 and/or
with less than 10 years of credited service*

2015



IS THIS GUIDE FOR YOU?

This guide applies to former full-time employees who are under age 55 and/or had less than 10 years of credited service with AEP.

- If you are age 55 or older and you had 10 or more years of credited service, please refer to the guide "Retiring from AEP: A guide to your benefits."
- If you left the company as a result of a restructuring, downsizing or other arrangement that made you eligible for severance benefits, please refer to the guide "Leaving AEP: A guide to severance benefits."
- If you were a part-time employee, please note that the following plans or programs referenced in this guide are not applicable: life insurance, dependent life insurance, accidental death & dismemberment (AD&D) insurance, the Long-Term Disability (LTD) Plan, personal days off, educational assistance, adoption assistance, the Educational Awards Program and SIRVA Mortgage services.

Every effort has been made to ensure this information is accurate; however, the plans are governed by legal documents and insurance contracts. If there is any difference between the information in this guide and the official plan documents, the plan documents will rule.

This guide is not intended to be a plan document, Summary Plan Description or required notice with respect to any of the plans mentioned. AEP reserves the right to modify, amend, suspend or terminate the plans at any time. Refer to the applicable plan document if there are any questions relating to a specific plan or benefit.

ENDING EMPLOYMENT WITH AEP

YOU MAY NEED TO TAKE ACTION

After ending employment with AEP, you have important decisions to make. Some of those decisions apply to your health and well-being, such as medical coverage. Others may apply to your financial security, such as your accrued benefits in the AEP System Retirement Plan (Pension) and your account in the AEP Retirement Savings Plan (the 401(k) plan).

This guide will help you make those decisions. Please read it carefully. If you have any questions, please refer to the contact information section of this guide.

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NEED HELP LOGGING IN?

- Visit www.ibenefitcenter.com/aep.
- For your initial login to the AEP Benefits Center website, click **Get Started**. You will be asked to provide the last four digits of your Social Security number, last name (including name suffix such as Jr, Sr, II, etc.), date of birth and postal code of your home mailing address. During the registration process, you will create a personalized user name and password, which you will need to provide anytime you return to the website.
- If you need assistance, please call the AEP Benefits Center at 1-888-237-2363 (1-888-AEP-BENE), option 2, between 8 am and 5 pm ET, any business day, and confirm your identity to speak to a representative.



YOUR ACTION STEPS CHECKLIST

Use this checklist to help you stay organized and take the necessary steps before/after you leave AEP.

- If you are vested in the AEP System Retirement Plan (Pension benefit), meaning you have three or more years of vesting service, you can use the AEP pension manager tool at www.ibenefitcenter.com/aep to instantly estimate your Pension benefit. See pages 3–5 for more information about receiving benefits under this plan.
- If you are a participant in the AEP Retirement Savings Plan (the 401(k) plan), you may need to take action if you do not want your account balance to be automatically distributed to you and taxed. In addition, you may need to contact EMPOWER Retirement (formerly known as Great-West Financial Retirement Plan Services) regarding any outstanding 401(k) plan loans. See page 7.
- Visit www.aep401k.com or call 1-877-237-4015 if you wish to update your 401(k) Plan beneficiary information.
- Go to www.ibenefitcenter.com/aep or call 1-888-237-2363, option 1 or 2, to update your pension beneficiary information.
- Learn about your options for continuing your participation in AEP medical, dental and/or vision coverage and/or your Health Care Flexible Spending Account (HCFSA) through COBRA. See pages 8–9.
- If you were enrolled in the Aetna High Deductible Health Plan (HDHP) and have contributed to a Health Savings Account (HSA), contact PayFlex to continue making after-tax contributions to your HSA. See page 9.
- Decide if you want to port or convert any life insurance coverage. See page 9.
- Decide if you want to port any accidental death & dismemberment (AD&D) insurance coverage. See page 10.
- If you were enrolled in long-term care, contact Prudential to continue participation. See page 10.
- If you were enrolled in the Group Legal Plan, contact MetLife to continue your coverage. See page 11.
- If you were enrolled in auto, home and/or pet insurance, contact MetLife regarding the status of your coverage. See page 11.
- You will be informed of any vacation payout, if applicable. Also, consider scheduling unused personal days off since they go unpaid if not used before your employment ends. See page 12.
- Contact AEP HR Support Services if educational assistance payments were made on your behalf during the last 12 months to discuss repayment, if applicable. See page 12.
- Be prepared to make arrangements to pay off merchandise loans and/or pay advances and to settle your expense accounts, if applicable, as well as to return company property. See page 13.

EXECUTIVE BENEFIT PLAN PARTICIPANTS

If you participated in any executive benefit plans, please direct your questions to:

- Supplemental Retirement Savings Plan and Incentive Compensation Deferral Plan – visit www.aep401k.com or call 1-877-237-4015.
- Long-term Incentive Plan(s) – visit www.netbenefits.fidelity.com or call 1-800-544-9354.
- SERP – visit www.ibenefitcenter.com/aep or call 1-888-237-2363, option 1.

IF YOU MOVE

Remember to update your address and/or phone number by contacting the AEP Benefits Center. This will ensure you continue to receive important benefits information from AEP.



RETIREMENT PLAN BENEFITS

AEP SYSTEM RETIREMENT PLAN (PENSION)

The following is a summary of AEP System Retirement Plan benefits available to all AEP vested former employees. For plan-specific details, such as formulas or early retirement factors, please refer to the AEP System Retirement Plan Summary Plan Description.

AEP System Retirement Plan participants

If you are a member of the AEP System Retirement Plan with three or more years of vesting service, you are considered vested in your Pension benefit. You have the right to commence the Pension benefit that accrued through the date you ended employment. Should that date be a date other than the first day of a month, your payment cannot commence until the first of the following month.

AEP System Retirement Plan grandfathered participants

If you remained continuously employed with a Participating AEP Company since January 1, 2001, you are eligible for grandfathering provisions if on December 31, 2000:

- You were a participant in the AEP System Retirement Plan.
- Or you were in the one-year waiting period for AEP System Retirement Plan participation.

For grandfathered participants, the benefit under the plan's final average pay benefit formula continued to accrue until December 31, 2010. After December 31, 2010, your monthly normal retirement benefit under the plan will be no less than the final average pay benefit that you earned through December 31, 2010.

On December 31, 2010, final average pay formula benefit accruals ended. This means that your service and pay after December 31, 2010, do not affect the benefits payable to you under the final average pay formula; however, your monthly normal retirement benefit earned under the formula at that time was protected. Your benefit under the cash balance formula, on the other hand, continued to grow after December 31, 2010, with company credits and interest for as long as you worked for a Participating AEP Company. In any case, interest continues to apply to your benefit under the cash balance formula until you begin payment.

Your retirement benefit kit contains calculations of your various payment options under both the final average pay formula and the cash balance formula. The amount payable under the payment option you select will be the greater of the two amounts.

Note: A calculation for a grandfathered participant terminating on long-term disability (LTD) status uses the Social Security Covered Compensation (SSCC) for the year in which you are placed on LTD status. For example, if your LTD effective date was in 2001, the SSCC for the year 2001 is used for your Pension benefit calculation as long as you remained on LTD on the date you ended employment. If your LTD terminated before your employment ended, then the current year SSCC was used for your Pension benefit calculation. This may result in a lesser benefit compared to that when terminating from LTD status.

Disabled AEP System Retirement Plan participants

If you became disabled while an active employee with a Participating AEP Company, you continued to receive annual interest credits and company credits through August 31, 2013. Effective September 1, 2013, disabled retirement plan participants no longer received company credits under the plan; however, interest credits continue to be received.

An election to commence retirement benefit payment or to receive retiree coverage under any of the AEP Health & Welfare plans effectively terminates your right to receive any additional payments under the AEP Long-Term Disability (LTD) Plan.

RETIREMENT PLAN BENEFITS *(CONTINUED)*

CSW Cash Balance Retirement Plan participants

If you are a member of the CSW Cash Balance Retirement Plan with at least three years of vested service — or you were at least age 55 when you ended employment — you are considered vested in your CSW Cash Balance Retirement Plan benefit. This means you have the right to commence the retirement benefit payment that has accrued through the date you ended employment. **Note:** If this date is not the first day of a month, your retirement benefit payment cannot commence until the first day of the following month.

CSW Cash Balance Retirement Plan grandfathered participants

You are eligible for grandfathering provisions under the CSW Cash Balance Retirement Plan if on July 1, 1997:

- You were a CSW employee and age 50 or older.
- And you had completed at least 10 years of vesting service.

Grandfathered participants continued to earn a benefit under the plan's prior pension formula, while also earning a benefit under the cash balance formula. When you choose to begin your retirement benefit payment, you may elect to receive either the benefit earned under the prior pension formula or the benefit earned under the cash balance formula. Retirement benefits that are calculated under the prior pension formula and paid as an annuity receive an annual cost-of-living adjustment based on the Consumer Price Index. The retirement kit provides additional details concerning the payment options available to you.

CSW Protected Prior Pension Plan

If you began participating in the CSW Cash Balance Retirement Plan before July 1, 1997, the benefit you earned under the prior pension plan as of July 1, 1997 (the date the plan was changed to a cash balance plan) is protected by law. This means that if your prior pension formula benefit is greater than your cash balance benefit, you will receive the prior pension formula benefit. The prior pension formula benefit, when calculated as a monthly annuity, includes any early retirement and spousal subsidies you were entitled to receive under the prior pension formula and an enhanced cost-of-living adjustment. The lump-sum value of your prior pension formula benefit does not contain these subsidies or the enhanced cost-of-living adjustment.



Watch your mailbox for your kit

If you are vested in the Pension plan and you have not already requested a retirement benefit kit, you will receive a kit 45 days after your last day of employment. Your retirement benefit kit includes the calculation along with the forms you will need to complete if you want to make a retirement benefit payment election or defer the benefit.

Take action within 90 days of ending employment

You have 90 days following your last day of employment to elect your retirement payment option or to defer commencement of your benefit. If you take no action within 90 days, your retirement benefit payment will be considered deferred. Once deferred, you will then have to contact the AEP Benefits Center 90 days in advance of when you wish to commence your retirement benefit payment and request that a new retirement kit be generated before an election can be made. If you decide to defer the payment of your benefit, it is also a good idea to periodically verify or update your Pension benefit beneficiary information.

Receiving your Pension benefit

Pension benefits are effective the first of the month following the date you ended employment. No benefits are paid out until that date or after, depending on when you choose to commence your benefit. Your first benefit payment will be paid as soon as practicable upon receipt of appropriately completed and required documents.

Your options depend on the amount of your vested benefit:

- **If your vested benefit in the retirement plan has a value of \$5,000 or less**, your benefit may be automatically distributed from the plan; however, if your benefit is more than \$200, you will have the option of receiving payment of your lump-sum benefit in cash (subject to applicable tax withholding) or rolling all or some portion of the distribution into an individual retirement account (IRA) or another employer-sponsored qualified plan. Rolling over your money into a qualified plan will preserve its tax-deferred status, allowing you to avoid paying income and penalty taxes that may otherwise apply.
- **If your vested benefit in the retirement plan has a value greater than \$1,000 but not more than \$5,000, and you do not elect a lump-sum benefit or rollover**, your vested benefit will be automatically rolled over to an IRA, with the IRA provider selected by AEP. You will receive more information once the rollover occurs.
- **If your vested benefit in the retirement plan has a value of more than \$5,000**, you may defer commencement of your pension payment, take a full lump-sum payment or elect a monthly annuity. You may also elect a combination of a partial lump-sum payment with the rest paid as an annuity. Your cash balance benefit, if applicable, will continue to earn interest until the payment or benefit commencement date.

RETIREMENT PLAN BENEFITS (CONTINUED)

AEP RETIREMENT SAVINGS PLAN (401(K) PLAN)

IMPORTANT TAX INFORMATION

You may wish to consult with a tax or financial advisor before deciding how to handle your account balance in the AEP Retirement Savings Plan (the 401(k) plan), since your actions can have significant financial implications. Read the retirement savings plan “Special Tax Notice with Roth Addendum”, for detailed information about the tax rules associated with qualified plan distributions. The notice is available at www.aep401k.com under Forms and Publications, or by calling 1-877-237-4015.

Your options for your 401(k) plan account balance

Your options will depend on your account balance, as outlined below. **Note:** After your employment ends, there is a 30-day period before a distribution can be processed.

If your account balance is \$1,000 or less

Your money may not remain in the 401(k) plan. You may:

- **Directly roll over your money to an individual retirement account (IRA) or another qualified plan to preserve its tax-deferred status.** Rollovers must be elected within 90 days following the end of the month in which your employment ended by visiting www.AEP401k.com or calling 1-877-237-4015.
- **“Cash out” your account by taking no action within 90 days.** If you do not elect a direct rollover within 90 days, approximately four months after your employment ends, you will receive a check for the amount of your account balance, minus 20% mandatory federal income tax withheld. You may also be subject to a 10% early withdrawal penalty if you’re under age 59½*. The check will be mailed to your address on record. By January 31 of the year following your distribution, you will receive a Form 1099-R from EMPOWER Retirement stating the total distribution amount and its taxable and nontaxable portions. You will need to report the distribution on your income tax return.

* The 10% early withdrawal penalty does not apply to payments made after you separate from service, if you will be at least age 55 in the year of your separation of employment.

A NOTE ABOUT ROTH 401(K) BALANCES

All Roth 401(k) account balances will be considered separately when deciding whether that portion of your account meets the \$1,000 or the \$5,000 distribution thresholds. This means that the Roth 401(k) portion of your balance may be subject to either the mandatory cash-out or the automatic rollover distribution rules while the non-Roth 401(k) portion of your account may not, or vice versa.



If your account balance is between \$1,000 and \$5,000

Your money may not remain in the 401(k) plan. You may:

- **Directly roll over your money to an IRA or another qualified plan to preserve its tax-deferred status.** Rollovers must be elected within 90 days following the end of the month in which your employment ended by visiting www.AEP401k.com or calling 1-877-237-4015.
- **Allow your money to be automatically rolled into an IRA by taking no action within 90 days.** If you do not elect a direct rollover within 90 days, your total account balance will be automatically rolled over to an IRA, with the IRA provider selected by AEP. You will receive additional information if this process applies to your account.
- **Apply for a distribution** in the form of a lump-sum or partial payment (federal income tax will apply, and you may also be subject to a 10% early withdrawal penalty if you’re under age 59½). To do so, visit www.AEP401k.com or call 1-877-237-4015.

If your account balance is more than \$5,000

You may:

- **Directly roll over your money to an IRA or another qualified plan to preserve its tax-deferred status.** To do so visit www.AEP401k.com or call 1-877-237-4015.
- **Leave your money in the 401(k) plan** (note that you may no longer contribute to your account). If you choose to defer payment of your account balance, you can do so until April 1 of the year following the year in which you turn age 70½, at which time required minimum distributions (RMDs) must begin, as mandated by the IRS.
- **Apply for a distribution** in the form of a lump-sum or partial payment (federal income tax will apply, and you may also be subject to a 10% early withdrawal penalty if you’re under age 59½). To do so, visit www.AEP401k.com or call 1-877-237-4015.

AEP stock distributions

You may elect to have your applicable 401(k) plan balance in the AEP Stock Fund paid to you in-kind. To request an in-kind distribution of AEP stock, call 1-877-237-4015. If you request to roll over your distribution, you must provide the name of the institution, your account number and Depository Trust Company (DTC) number for the receiving financial institution at the time of your distribution request (the DTC is the clearinghouse for electronic security transfers).

There are special rules regarding payments from the 401(k) plan that include AEP stock that may affect your taxes and rollover decisions. Read the section regarding employer stock of the “Special Tax Notice with Roth Addendums” referenced on the previous page for a more detailed explanation of these rules and how they can affect your distribution choices.

Outstanding 401(k) plan loans

If you have an outstanding loan, read this section carefully.

Options for your outstanding loan balance(s):

- Your loan(s) can be recalculated to a monthly payment. You can continue to make your scheduled payments via electronic deduction from your bank account, or you may send manual checks. Call 1-877-237-4015 and talk to a representative to review your options.
- You may pay off your loan(s) in full. To obtain your loan payoff amount(s) visit www.AEP401k.com or call 1-877-237-4015. If you choose to pay off your outstanding loan balance(s):
 - Your payment must be made with a cashier’s check, certified check or money order — personal checks will not be accepted. It should be made payable to “Trustee of the AEP System Retirement Savings Plan.”
 - Place the words “FBO” [insert your name and Social Security number] on the “Memo” line of the check. “FBO” means “for benefit of.”
 - **Mail your payment to:**
EMPOWER Retirement
PO Box 419784
Kansas City, MO 64141-6784

Important considerations about your outstanding loan balance(s):

- Full payment must be received before you request a distribution of your account. If you do not pay off your loan before you request a distribution, it is considered defaulted, and you will owe federal income tax on the outstanding balance, as well as a 10% early withdrawal penalty if you are under age 59½.*
- Once you request a lump-sum distribution from your 401(k) plan account, you no longer qualify for loan repayment. Your outstanding loan balance(s) will be offset against your account balance prior to the lump-sum distribution.
- If you choose to defer payment of your 401(k) plan account balance and do not sign up for electronic deduction from your bank account for your loan payments, your loan will be considered due in 90 days. Likewise, if you choose to defer payment of your retirement savings account balance and do not submit payment(s), your loan will be considered due in 90 days.
- If you do not make any loan payments after your employment ends, you will receive default notices for your outstanding loan balance(s) until the loan(s) payments are brought current or an actual loan default occurs.

* The 10% early withdrawal penalty does not apply to payments made after you separate from service, if you will be at least age 55 in the year of your separation of employment.

CONTACTING EMPOWER RETIREMENT

To contact an EMPOWER Retirement representative, call 1-877-237-4015 between 8 a.m. and 9 p.m. ET, Monday through Friday. The TDD number for participants with a hearing impairment is 1-800-345-1833.





HEALTH & WELFARE BENEFITS

(MEDICAL, DENTAL, VISION AND LIFE INSURANCE)

AEP SYSTEM COMPREHENSIVE MEDICAL

Active employee coverage ended on the last day of the month in which your employment with AEP ended. The plan pays for eligible medical and prescription claims incurred through that date, as long as the claim is filed within one year from the date of service.

Continuation of coverage under COBRA

Continuation of coverage through the Consolidated Omnibus Budget Reconciliation Act (COBRA) will be made available. Generally, the COBRA premium rate is 100% of the total cost plus a 2% administrative fee for a total of 102%. A notification letter and election form will be mailed to your home, explaining your rights and the options available to you.

Health insurance marketplace coverage

There may be other coverage options for you and your family. Now that the key parts of the health care law have taken effect, you are able to buy coverage through the health insurance marketplace. In the marketplace, you could be eligible for a new kind of tax credit that lowers your monthly premiums right away, and you can see what your premium, deductible and out-of-pocket costs will be before you make a decision to enroll. To find out more, log on to www.healthcare.gov.

Loss of medical coverage — Health Insurance Portability and Accountability Act

A former employee or dependent who loses medical plan coverage will receive a certificate of creditable coverage, as mandated by a federal law, the Health Insurance Portability and Accountability Act (HIPAA). The HIPAA certificate is mailed to affected individuals and their dependents separately after termination of benefits. The certificate can be used to prove prior coverage for purposes of reducing any pre-existing condition limitation imposed by a subsequent group health plan.

AEP DENTAL

Active employee coverage ended on the last day of the month in which your employment with AEP ended. The plan pays for eligible dental claims incurred through that date, as long as the claim is filed within one year from the date of service.

Continuation of coverage under COBRA

COBRA continuation of coverage will be made available. Generally, the COBRA premium rate is 100% of the total cost plus a 2% administrative fee for a total of 102%. A notification letter and election form will be mailed to your home, explaining your rights and the options available to you.

EYEMED COMPREHENSIVE VISION CARE

Active employee coverage ended on the last day of the month in which your employment with AEP ended. The plan pays for eligible vision care claims incurred through that date, as long as the claim is filed within one year from the date of service.

Continuation of coverage under COBRA

Any individual that you covered while an active employee will be offered COBRA continuation of coverage. Generally, the COBRA premium rate is 100% of the total cost plus a 2% administrative fee for a total of 102%. A notification letter and election form will be mailed to your home, explaining your rights and the options available to you.

HEALTH CARE FLEXIBLE SPENDING ACCOUNT (HCFSA)

Coverage ended on the last day of the month in which your employment with AEP ended. You may claim expenses incurred prior to your coverage termination date up to the full annual election amount.

If you have an HCFSA debit card, it was deactivated effective on your last day of employment. Eligible claim expenses incurred on or before the date you ended employment and prior to your coverage end date, up to the full annual election amount, may be submitted for reimbursement by completing a claim form and supplying the documentation of the eligible expense. Any HCFSA balance for which claims have not been received by the vendor by March 31 of next year may be forfeited.

Continuation of coverage under COBRA

Participation in the HCFSA can be continued under COBRA for the remainder of the calendar year in which your employment ended, if you have not been reimbursed more than you have contributed up to your last day of employment. If you have contributions left in your account, COBRA allows you to continue contributions on an after-tax basis until the end of the current plan year. If you elect COBRA, you will be able to submit claims incurred after your coverage end date through the end of the current plan year.

A notification letter and election form will be mailed to your home, explaining your rights and the options available to you. You may submit claims incurred during the remainder of the plan year by completing a paper claim form and submitting documentation of the eligible expense. The debit card option is not available through COBRA.

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (DCFSA)

Coverage ended on the last day of the month in which your employment with AEP ended. You cannot contribute to the spending account after the pay period in which you ended your employment; however, you may continue to file claims for reimbursement of eligible expenses incurred during the remainder of the plan year, up to the total of the balance in the account. Any balance for which claims have not been received by the vendor by March 31 of the following year will be forfeited.

HEALTH SAVINGS ACCOUNT (HSA)

The HSA is nonforfeitable and portable, meaning you take it with you when you leave AEP; however, your pre-tax contributions to your HSA are stopped after the pay period in which your employment with AEP ended.

You may continue to make after-tax deposits to your HSA, up to the applicable limit, provided you remain eligible (for example, you are enrolled in and covered exclusively by a qualifying high deductible health plan). Otherwise, you may:

- Keep your HSA open with PayFlex and continue to withdraw funds as you see fit, including payment for current and future eligible expenses as defined by the IRS.
- Or close your HSA and receive any remaining funds, which may be subject to tax penalties.
- Or transfer your HSA balance to a new administrator with no tax implications.

If you decide to keep your HSA at PayFlex, the PayFlex HSA fees will become your responsibility if you leave your account open after you leave the company.

CONTACTING PAYFLEX

1-888-678-8242

www.payflexdirect.com



LIFE INSURANCE

Active employee coverage ended on the last day of the month in which your employment with AEP ended; however, if you die within 31 days of ending your employment, the plan will provide a death benefit in the amount of the insurance you would have been eligible to convert under the terms of the policy.

When you ended employment, you may have been eligible to continue your group term life and accidental death & dismemberment (AD&D) insurance under the portability provision or to convert your group term life to an individual life insurance policy. You may also have been eligible to port your dependents' life insurance in effect on your portability date. You did not have to be actively at work on the last day of employment with AEP to be eligible for portability. Portability allows you to continue coverage by paying the applicable premiums directly to the insurance company.

You may also be eligible to convert your life insurance coverage. Under the conversion option, you can purchase any individual life policy then customarily issued by Minnesota Life for purposes of conversion up to the amount of the life coverage lost under the AEP group plan. Rates are significantly higher than group rates. Premiums are paid directly to the insurance carrier.

Minnesota Life Insurance Company will send you a letter about porting your life and AD&D insurance coverage or converting your life insurance coverage. Upon receipt of the letter, you may contact Minnesota Life at 1-877-491-5268 to discuss your options to continue coverage through portability or conversion and to obtain the necessary forms. Coverage election and payment must occur within 31 days of the date of the letter from Minnesota Life. If you do not receive this letter within a reasonable period of time, please contact Minnesota Life.

HEALTH & WELFARE BENEFITS (CONTINUED)

DEPENDENT LIFE INSURANCE

Coverage ended on the last day of the month in which your employment with AEP ended. If you are eligible and elect to port your life insurance coverage, you may also elect to port your covered spouse's or domestic partner's and/or covered dependent children's insurance in effect on your portability date. If you do port some or all of your life insurance coverage (minimum portable amount of \$10,000):

- You may port your spouse's or domestic partner's dependent (spousal) life insurance and AD&D insurance coverage up to the amount that he or she had in effect on your portability date, not to exceed \$500,000.
- You may port your dependent child's \$10,000 of dependent (child) life insurance coverage.

If a dependent is **not** eligible for portable coverage, or if it is your preference, you may convert your dependent(s') life insurance coverage to an individual policy. You do not need to convert your life insurance to convert your dependent(s') life coverage.

If you do **not** elect to port some portion of life insurance:

- You are not eligible to port your spouse's or domestic partner's and/or child(ren)'s dependent life or AD&D insurance coverage.
- You may convert your dependent(s') life insurance coverage.

ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE

Coverage ended on the last day of the month in which your employment with AEP ended. Basic, supplemental and dependent AD&D insurance coverage may be ported if you or your covered dependent(s) are eligible for and elect to port your life insurance.

Minnesota Life Insurance Company will send you a letter about porting your life and AD&D insurance coverage or converting your life insurance coverage after the end of the month in which your coverage terminates. Upon receipt of the letter, you may contact Minnesota Life at 1-877-491-5268 to discuss your options to continue coverage through portability and to obtain the necessary forms. You must complete and submit the necessary forms to port your life and AD&D insurance coverage to Minnesota Life and pay the premium within 31 days after group coverage is lost.

Portability requirements

If you decide to port some or all AD&D insurance, please note the following guidelines:

- You must port some portion of your life insurance coverage to port your AD&D insurance coverage.
- Your minimum portable amount of AD&D insurance is \$10,000.
- Your maximum portable coverage is \$1 million in combined life insurance and AD&D coverage.
- You can port supplemental AD&D insurance without having to port basic AD&D insurance.
- The ported basic AD&D insurance coverage amount cannot exceed the amount of ported life insurance coverage elected.
- You must elect to port AD&D insurance coverage for yourself in order to apply for dependent AD&D portability insurance coverage.
- You may port 100% of your spouse's or domestic partner's life insurance and AD&D insurance amount on your portability date to a maximum of \$500,000.
- Conversion is not an option for AD&D insurance.

LONG-TERM DISABILITY (LTD) PLAN

Coverage ended when your employment with AEP ended.

LONG-TERM CARE

If you were enrolled in a long-term care plan through Prudential, any long-term care premiums through automatic payroll deduction stopped with your last paycheck. Within six weeks of your last payroll deduction, Prudential will send you a letter regarding your policy. You will then have 60 days from the date of that letter to pay your premiums. You will pay the same group rate if you elect to continue your coverage. Once your coverage is ported, you will not be able to enroll additional family members.

CONTACTING PRUDENTIAL
1-877-237-5820



GROUP LEGAL PLAN

Coverage ended on the last day of the month in which your employment with AEP ended; however, within 30 days of ending employment, you may choose to port and continue the Group Legal Plan for 30 months. After you contact MetLife/Hyatt Legal (see contact information below), Hyatt Legal will send you a bill for \$457.50 — which is 30 months of service — to be paid up front (\$15.25 x 30). This is a one-time option and cannot be renewed.

CONTACTING METLIFE/HYATT LEGAL

1-800-438-6388

Hyatt Legal Plans
1111 Superior Avenue, Suite 800
Cleveland, OH 44114



AUTO & HOME GROUP INSURANCE

You may continue participating in auto and home insurance but on a direct-bill basis; however, some of the group discounts may be lost. For more information, contact MetLife within 30 days of ending employment.

CONTACTING METLIFE REGARDING AUTO AND HOME INSURANCE

1-800-438-6388

Insurance consultants are available during the following hours:

- Monday through Thursday, 8:00 a.m. to 11:00 p.m. ET.
- Friday, 8:00 a.m. to 10:00 p.m. ET.
- Saturday, 9:00 a.m. to 5:00 p.m. ET.



PET INSURANCE

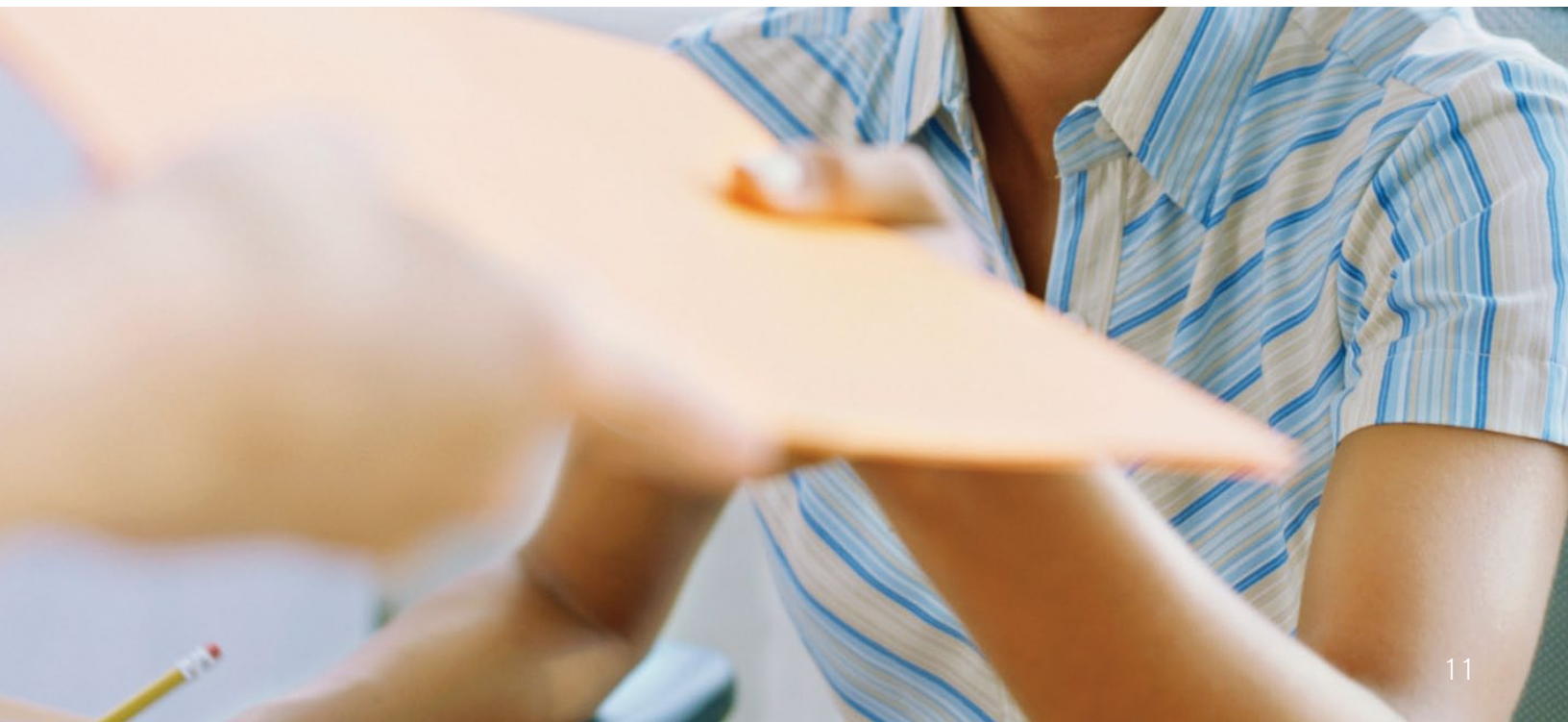
You may continue participating in veterinary pet insurance but on a direct-bill basis. For more information, contact MetLife within 30 days of ending employment.

CONTACTING METLIFE REGARDING PET INSURANCE

1-800-438-6388

Insurance consultants are available during the following hours:

- Monday through Thursday, 8:00 a.m. to 11:00 p.m. ET.
- Friday, 8:00 a.m. to 10:00 p.m. ET.
- Saturday, 9:00 a.m. to 5:00 p.m. ET.





UNUSED TIME OFF

Vacation

Unused current year's vacation, including vacation days deferred from the previous year, if any, will be paid in your final paycheck via direct deposit or mailed to your mailing address on file if you did not elect direct deposit.

If you elected to purchase vacation through the Vacation Buy Program and you did not use all of your purchased vacation by the time your employment ended, you will be refunded the amount deducted from your pay for vacation that was purchased but not taken.

Personal days off

You will not be paid for any personal days off, if eligible, that you did not use prior to ending employment.



WORK/LIFE PROGRAMS

Educational assistance

If you received educational assistance within the 12-month period immediately preceding ending your employment, you will be required to repay this tuition assistance.

Adoption assistance

You will qualify for reimbursement as outlined within the plan if the adoption decree date is on or before the last day of employment with AEP. Refer to plan information for other eligibility and processing requirements or contact your local HR for additional information.

This is a taxable benefit.

Service awards

You are not eligible to receive a service award once your employment ends.

Wellness plan incentive

An employee, or employee's spouse or domestic partner, who met one or more wellness plan incentive requirements and voluntarily terminates his or her employment prior to the incentive payout for the wellness plan year, is not eligible to receive the incentive payout.

An employee, or employee's spouse or domestic partner, who met one or more wellness plan incentive requirements and who is involuntarily severed prior to the incentive payout

for the wellness plan year, is eligible to receive an incentive payout. Payouts for a wellness plan year are generally made during the month of March of the following year.

AEP Educational Award Program

If your dependent is a current recipient of an AEP Educational Award scholarship grant, he or she will remain eligible as long as he or she continues to meet program guidelines — even after your employment ends.

Financial planning

Financial planning tools are available to AEP Retirement Savings Plan participants website at www.AEP401k.com.

SIRVA Mortgage services

You are not eligible to access SIRVA Mortgage lending services following your retirement; however, your retirement has no impact on existing mortgages obtained through SIRVA Mortgage services prior to your retirement.



WRAPPING UP: FINAL PAYMENTS AND MISCELLANEOUS

Expense accounts

You qualify for reimbursement of eligible expense account items and other miscellaneous expenses normally reimbursed, if processed prior to your retirement.

Company equipment

Prior to your retirement, you should have returned your company ID, access badges, secured access ID (for remote computer access) and corporate credit cards to the Human Resources Department. Company equipment, including cell phone, laptop/laptop printer/corresponding manuals, tools, etc., should have been returned to your department.

Final paycheck, insurance contributions and time reporting

Your final paycheck will include earnings through the date you ended employment, as well as your vacation payout if applicable, and will be direct deposited in your banking account(s) or mailed to your mailing address on file with AEP if you did not elect direct deposit.

If you received a pay advance in April 2001, when the company transitioned from a semimonthly to a biweekly pay cycle, you will have the advanced amount deducted from your final pay.

All applicable remaining insurance deductions will be taken from the final paycheck when sufficient funds exist. If sufficient funds do not exist in your final paycheck, you will be billed for all applicable remaining insurance deductions.

Direct deposit

If you are on direct deposit, the direct deposit will be canceled after all payments have occurred. Checks issued later for any other type of payment will not be direct deposited, but will be mailed to your mailing address on file with AEP.

Incentive Compensation Program (ICP)

Participants may be eligible for an ICP award if their employment with AEP ended during the plan year.

Parking fees

Deductions or refunds for parking fees, if applicable, will normally be processed on your final paycheck.

Charitable contributions

Charitable contributions, such as United Way, will be deducted from your final paycheck unless it is the third paycheck of the month or there are insufficient funds in your final paycheck to cover them.

Court orders, garnishments and/or IRS withholding

If applicable, HR Operations Payroll will notify the court of your separation from the company in accordance with the applicable court order — usually within 10 days of ending employment.

W-2 tax form

HR Operations Payroll will issue your W-2(s) for wages earned while on the AEP payroll. The W-2 will be mailed to your mailing address on file with AEP prior to January 31 of the following year, at the time of W-2 generation. Therefore, you are encouraged to notify the AEP Benefits Center of any changes to your mailing address that may occur. You should also provide a daytime phone number to assist the company if there is a need to contact you.

Merchandise loans

If applicable, Assets & Receivables will mail you a letter regarding your merchandise loan payment options.

Unemployment benefits

You may be eligible for unemployment benefits. Generally, benefits are based upon a percentage of your annual earnings up to a certain maximum. In most states, you can receive benefits for up to 26 weeks. You may apply at your state's Unemployment Insurance Agency. Your eligibility for benefits will be determined solely by that agency.

Personal contact information changes

To ensure that you continue to receive important communications about your continuing benefits or other important information, contact the AEP Benefits Center at 1-888-237-2363 should any of your personal contact information change.



CONTACT INFORMATION*

Benefit	Provider	Phone number	Website
AEP System Retirement Plan (Pension benefit)	AEP Benefits Center	1-888-237-2363, option 1 or 2	www.ibenefitcenter.com/aep
AEP Retirement Savings Plan (401(k) plan)	EMPOWER Retirement (formerly Great-West Financial Retirement Plan Services)	1-877-237-4015	www.AEP401k.com
Medical	Aetna Anthem Lumenos HRA Plan FirstCare HMO Plan	1-800-243-1809 1-877-585-9572 1-800-884-4901	www.aetna.com www.anthem.com www.firstcare.com
Prescription drug	Express Scripts Express Scripts Medicare	1-800-841-3045 1-877-703-7344	www.express-scripts.com
Dental	Aetna	1-800-243-1809	www.aetna.com
Vision	EyeMed	1-866-723-0513	www.eyemedvisioncare.com
Behavioral health	Magellan	1-877-705-4357	www.magellanhealth.com
Flexible Spending Accounts (FSAs)	PayFlex	1-888-237-2363, option 2	www.healthhub.com
Health Savings Account (HSA)	PayFlex	1-888-678-8242	www.payflexdirect.com
Life insurance	Minnesota Life Insurance Company	1-877-491-5268	No website available
Long-term care insurance <i>Note: This plan was closed to new participants starting June 30, 2013.</i>	Prudential Aetna	1-877-237-5820 1-800-537-8521	No website available www.aetna.com/group/aep
Group Legal Plan, auto and home group insurance and pet insurance	MetLife	1-800-438-6388	www.metlife.com/mybenefits
Mortgage program	SIRVA	1-800-531-3837	www.sirvamortgage.com/aep
AEP stock	AEP Investor Relations	1-800-237-2667	www.AEP.com
General benefit inquiries	AEP Benefits Center	1-888-237-2363, option 1 or 2	www.ibenefitcenter.com/aep

* This is a list of possible provider contact information. It does not imply you are a participant of each plan.