



**JOHN DEERE**

Deere & Company World Headquarters  
One John Deere Place, Moline, IL 61265 USA

**Glenn H. Huston**  
Manager, Employee Benefits

5 September 2008

To: **John Deere Households Comprised of Employees and Retirees with Salaried Health Care Benefits\***

Subject: **Health Care Coverage Policy Change**

You are receiving this letter because you are married to (or are the surviving spouse of) another John Deere employee or retiree and you are both eligible for salaried health care benefits.

The policy change is effective 1 January 2009 and impacts John Deere employees and retirees with salaried health care benefits whose spouses are also employed by or retired from John Deere with salaried health care benefits. This policy change gives eligible John Deere households an additional health care enrollment option. For 2009, you and your spouse will have the option to:

- Each elect your own health care benefits, as in the past

Or

- Elect family health care benefits coverage as a household

The enclosed scenarios illustrate various situations. We encourage you to consider your total known and estimated costs for each of your health care options during open enrollment later this fall. Review these factors when you make your 2009 election: employee premiums, HealthQuotient® premium credit, the company Health Savings Account (HSA) contribution, and expected out-of-pocket medical costs (including deductibles and coinsurance expenses where applicable).

You will receive additional details in your 2009 health care enrollment packet, scheduled for delivery in late October 2008. If you decide to change your health care coverage for 2009, you must make an election during the 27 October through 14 November 2008 enrollment period.

Glenn H. Huston

Manager, Employee Benefits

*Note: Employees, retirees, spouses, and dependents may only be covered under one company sponsored medical or dental plan. As in the past, employees and retirees whose benefits are governed by a John Deere collective bargaining agreement will not be eligible for coverage under their salaried spouse, and employees and retirees with salaried benefits are not eligible for coverage under their spouse whose benefits are governed by a John Deere collective bargaining agreement.*

\* Excluding Augusta wage employees.

*This document is intended to present a summary of the various benefits and benefit elections that are available to you; however, this material does not, of itself, create or modify your benefits. The terms of the applicable benefit plans, and all company actions administering or interpreting these plans, continue to control. Deere & Company reserves the right to suspend, amend, modify, or terminate the Plan(s) in any manner at any time, including the right to modify or eliminate any cost-sharing between the company and participants. Changes, which can be made at any time, are made by action of the company's board of directors, or to the extent authorized by resolution of its board of directors, or by the Deere & Company Compensation Committee. In the event of a conflict between the language of the official Plan Documents and this document, the language of the official Plan Documents will control.*

*The information contained in these materials is based upon the company's interpretation and understanding of the state and federal tax codes and regulations on the date of this publication. These laws and regulations, as well as the company's interpretations, may change from time to time. Details of the health plans and tax code regulations, as well as governmental rulings, may also affect the answers to the questions provided in these materials. Participants should seek more information from their tax advisors in order to gain a full understanding of HSAs and RMCs and how the various state and federal tax laws govern their use.*