

WebMD HealthQuotient® Health Care Premium Credit Guidelines

What are the requirements to receive a premium credit?

By completing the HealthQuotient during the specified incentive window, you may be eligible to receive a \$300 health care premium credit in 2010. See the chart for complete details on eligibility and incentive windows.

Who is eligible for the health care premium credit?

To be eligible for the \$300 premium credit, you must be a U.S. employee, retiree, or surviving spouse enrolled in a Healthy Directions Plan for 2010. Augusta wage employees are eligible for the premium credit if they are enrolled in CarePlus or CarePlusMAX. Spouses of retirees are eligible for the premium credit if they are enrolled in a Healthy Directions Plan for 2010 and the retiree is eligible for Medicare. Only one premium credit per calendar year will be paid per household unless both individuals are employed by or retired from John Deere and enrolled individually in a Healthy Directions Plan. The credit will be applied to payroll or pension statements in January 2010.

How will the health care premium credit be delivered?

The health care premium credit will be issued on employee payroll statements or to retiree or surviving spouse accounts. Only one premium credit per calendar year will be paid per household unless both individuals are employed by or retired from John Deere and enrolled individually in CarePlus or CarePlusMAX. (See chart below).

Audience	Incentive Period	Premium Credit Delivery
Employees and surviving spouses	10 August 2009 – 30 October 2009	The premium credit will be applied to your payroll statement in January 2010.
Retirees and surviving spouses	10 August 2009 – 30 October 2009	The premium credit will be deposited to the retiree's or surviving spouse's account in January 2010.
New hires	Within 60 days of becoming eligible for <i>Healthy Directions</i> plans. ¹	The 2009 premium credit will be applied to your payroll statement within 60 days of completing HealthQuotient. Credit will be prorated for 2009 based on the start date of your <i>Healthy Directions</i> medical plan. The 2010 premium credit will be applied to your payroll statement in January 2010.
Newly eligible employees (e.g. wage to salary)	Within 60 days of becoming eligible for <i>Healthy Directions</i> plans. ²	The 2009 premium credit will be applied to your payroll statement within 60 days of completing HealthQuotient. Credit will be prorated for 2009 based on the start date of your <i>Healthy Directions</i> medical plan. The 2010 premium credit will be applied to your payroll statement in January 2010.
Newly eligible surviving spouses	Within 60 days of the start of surviving spouse coverage.	The 2009 premium credit will be applied to your pension statement within 60 days of completing HealthQuotient. Credit will be prorated for 2009 based on the start date of your <i>Healthy Directions</i> medical plan. The 2010 premium credit will be applied to your pension statement in January 2010.

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.

¹ New hires are eligible for health care benefits coverage the first day of the month following their date of hire.

² Newly eligible employees transferring to participation status such as wage to salary are eligible for health care benefits coverage the day they transfer to salary.