

US HONEYWELL RETIREMENT GUIDE

Congratulations on your retirement and thank you for all your contributions in making Honeywell a success over the years. It was a privilege to support you during your working life, providing you with benefit services and support, counseling and retirement planning. Now that you are retired, we continue to be by your side, helping you make the most of life in retirement.

This guide is meant to provide a general overview of US retirement benefits, resources, and answers to frequently asked questions.

Individual circumstances may need to be discussed with our benefit administration vendors, or a financial planning advisor.

If at any point you have any questions, please follow the below support processes.

Retired & Need Support? Check Out The Below Resources:

• Honeywell Alumni Hub:

- The Honeywell Alumni Hub is a self-service portal that provides former employees access to post-employment information, payroll documents, job openings, Honeywell news, and HR support.
- To access the Alumni Hub, after your last working day with Honeywell, you should have received an email from Honeywell at IDAdministrator@Honeywell.com, with the Subject Line "Honeywell Alumni Hub – Create Your Account", with instructions on how to access the Alumni Hub.
- The link is only active for 30 days, so you must register as soon as possible to access the Alumni Hub at <https://Honeywell.service-now.com/asc>, using your personal email address as the username and the password you created during registration.
- **Support:** You can call to speak with an HR Help representative at 877-258-3699, select "All Other HR Queries" option. Additionally, you can submit a request by completing the [External User Case Creation Request form](#)

• Benefits Information:

- To access the general Honeywell US Benefits site, you can go to www.benefits.Honeywell.com. This site provides general information. You cannot make changes here or request assistance and you do not need a logon or password to access it. This Benefits website is also available in Spanish, click 'Español' at the top of the website or in the hamburger icon on the top left to view in Spanish.
- If you are looking for your specific benefit elections, want to make changes to your coverage, or request support, you can visit the Health and Insurance Benefit Center at <https://benefitcenter.com/Honeywell>.
- **Support:** You can call to speak to a Benefit Center representative at 877-258-3699, select Pension and Healthcare Benefits option. If Spanish speaking assistance is needed, press 2 for Spanish. For other languages, ask the representative to add a Language Line representative to assist with the call.
- **COBRA:**
- If you and your dependents had active health care coverage through Honeywell at the time of your retirement, you and your dependents have the right to continue with your health care coverage in the Honeywell health plan for up to 18 months. COBRA (COBRA stands for Consolidated Omnibus Budget Reconciliation Act. It's a federal law that allows US and Puerto Rico employees to keep their employer-provided health insurance for a limited time after a change in employment status) coverage for your dependents may be elected independent of your coverage. Unlike active employee coverage, you may elect COBRA coverage only for your eligible dependents without the need to elect coverage for yourself. COBRA monthly costs are subject to change annually.

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Retired & Need Support? Check Out The Below Resources Continued:

• Benefits Information Continued:

• COBRA Continued:

- Medicare eligibility can affect COBRA coverage and how long the coverage continues, and which coverage serves as primary or secondary coverage, depending upon the timing of Medicare eligibility and when COBRA coverage begins. We strongly encourage you to review all the information in your COBRA packet and your personal circumstances before making a decision about COBRA coverage and taking any actions necessary (which may include enrolling for Medicare) to avoid a gap in coverage, incurring penalties or other adverse consequences.
- Within 14 days of the termination effective date, a COBRA continuation coverage notice packet will be mailed to your home address from the Benefits Center.
- **You have 60 days to enroll in COBRA coverage**, from the later of termination date or date of COBRA notice. If you do not enroll in the 60 days, you lose the right to elect COBRA continuation coverage.
- Once COBRA enrollment is elected, the initial payment must be received for the health plan(s) to receive the COBRA eligibility. If COBRA is elected, it will be retroactive back to the day after the termination effective date, and any claims incurred from then forward would be considered under the terms of the plan.
- **Support:** You may also enroll prior to the receipt of the mailed COBRA notification packet, via online at <https://benefitcenter.com/Honeywell> or by calling the Benefit Center at 1-877-258-3699, select Pension and Healthcare Benefits option. If you do not receive your COBRA packet within 14 days from your termination effective date, contact the Benefits Center.
- You also have other health coverage alternatives that may be available to you through the Health Insurance Marketplace. You could qualify for lower costs on your monthly premiums and lower out-of-pocket costs. **You have 60 days to enroll from the time you lost your job-based coverage.** You can visit the Marketplace at www.healthcare.gov or call 1-800-318-2596 to better understand your options.
- Health Savings & Flexible Spending Accounts:
- If you had a health savings account (HSA), you can take it with you when you leave Honeywell. You may roll it into another account if you're covered by a qualified high-deductible health plan, keep your account with Bank of America to use for qualified expenses or close your account.
- You may be eligible to continue your limited purpose flexible spending account (LPFSA) benefits under COBRA through the end of the fiscal year. You can't incur LPFSA expenses after your last day of employment unless you elect to extend this coverage through COBRA. Any funds remaining after March 31 of the subsequent plan year will be forfeited.
- Deductions for your dependent care FSA ended with your last Honeywell paycheck. You can only be reimbursed for services received before you left Honeywell. However, you can request reimbursement for those expenses through the end of the plan year in which you leave. You'll forfeit whatever remains in the account after that time.
- **Support:** Contact Bank of America to learn more about your options, at <https://myhealth.bankofamerica.com> or call 800-318-1190.
- Life Insurance:
- You have 31 days from your last day of employment to convert your Honeywell life insurance coverage and any Group Universal Life (GUL) Insurance to an individual policy or port (take with you) up to the full amount of your current term coverage. You will automatically receive conversion forms from the Benefits Center.
- **Support:** Call to speak to a Benefit Center representative at 877-258-3699, select Pension and Healthcare Benefits option.

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Retired & Need Support? Check Out The Below Resources Continued:

• **Benefits Information Continued:**

• **Medicare or Social Security:**

- To enroll in Medicare, you can download the CMS-L564 form at www.benefitcenter.com/honeywell. Medicare Part B is completed by the employer. You can upload the required form at www.benefitcenter.com/honeywell or send by Toll Free Fax Number at 866-405-0061.
- For more information about Medicare eligibility and entitlement, please refer to the Medicare & You Handbook on the website at www.Medicare.gov, or call 1-800-MEDICARE (800-633-4227).
- To begin receiving Social Security benefits upon your retirement, you can contact your local Social Security office to obtain relevant Social Security information.
- **Support:** Call to speak to a Benefit Center representative at 877-258-3699, select Pension and Healthcare Benefits option.

• **Metlife Legal Plan:**

- You have 30 days from your last day of employment to convert your legal assistance coverage to an individual policy providing coverage for the 12 months following your termination or retirement.
- **Support:** Contact MetLife Legal for more information at www.members.legalplans.com or by calling 800-821-6400.

• **401(k) Plan:**

- If you actively participated in the Honeywell 401(k) Plan with Fidelity (Savings Plan or Supplemental Savings Plan) you will automatically receive a distribution packet approximately 1-2 weeks following your termination date (if your termination date is entered late into HR Direct it will take 1-2 weeks after the date of entry).
- If you made an active election to participate in the 401(k) plan prior to termination, that deferral amount will apply to eligible wages paid to you within 45 days after your separation from employment.
- You are always 100 percent vested in your own contributions. If you worked at Honeywell for at least three years, the Honeywell matching contributions are 100 percent vested. Otherwise, you are not eligible to receive the Honeywell matching contribution.
- After your last day of active employment, you have the following options for your vested money:
 - Leave it in the Honeywell 401(k) account if your balance is at least \$7,000.00 or until you reach your Required Minimum Distribution as defined by the IRS (which is currently age 72.5).
 - Take a partial or full distribution (includes tax consequences and potential penalties). Please consult with your tax advisor regarding how a distribution may affect you.
 - Roll it over to another employer's 401(k) plan or other qualified plan (e.g., Traditional or Roth IRA).
- **Support:** Access your Fidelity account at <https://www.netbenefits.com> or you can call to speak to a Fidelity representative at 877-258-3699, select Savings Program option.

• **Pension Plan:**

- For information about your pension, including eligibility, estimates, or commencement:
 - Visit the Pension Benefits Center at <https://benefitcenter.com/Honeywell>.
 - If this is the first time you are using the Benefits Center, you will need to register. Check out the registration instructions in the Q&A pension section of this guide.
- **Support:** Call to speak to a representative at 877-258-3699, select Pension and Healthcare Benefits option.

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Retired & Need Support? Check Out The Below Resources Continued:

• Honeywell Retiree Discounts:

- The Honeywell Retiree discount site at <https://honeywellretirees.savings.beneplace.com> provides Partner Discounts for Honeywell Retirees on voluntary benefits, discounts, and special services offered by Honeywell's clients, vendors, and other companies.
- **Support:** Call to speak to a customer representative at 800-683-2886.

• Personal Information:

- To update your personal information (Address, Email, Phone Number, Direct Deposit, Tax Information, etc.) contact the Benefits Center via mail, online or phone.
- **Mail:**
 - Mail hard copy paper updates to: Benefits Center, 1434 Crossways Blvd., Chesapeake, VA 23320.
- **Online:**
 - Access the Benefit Center at <https://www.lifeatworkportal.com>.
 - For Address, Email & Phone click on the blue hamburger icon in the top right-hand corner and select Profile and update your information.
 - For updating Payment Information for direct debit for Retiree H&I Contributions, click the 'Health & Insurance' tab, More, and update payment information.
 - For updating direct deposit or tax information, click the 'Pension' tab, then the Direct Deposit or Tax Withholding tab, and update your information.
- **Phone:**
 - Call to speak to a Benefit Center representative at 877-258-3699, select Pension and Healthcare Benefits option.

• Tax Forms:

- **W-2 & 1095-C:**
 - If you e-consented to receive your W-2 tax (statement of wages, salaries & taxes withheld by employer via payroll) form and/or your 1095-C (healthcare coverage offered by employer) form electronically before you left Honeywell, you can access the form at www.mytaxform.com. Enter the 5-digit Employer Code:10221, enter your User ID: (Honeywell Employee ID) and enter your PIN. If you have previously logged in as an active employee, continue to use that PIN. If not, enter your default PIN mmddyyyy of birth.
 - If you did not e-consent prior to leaving Honeywell, a paper copy will be mailed to your home address on file by January 31, via standard US Postal Service.
 - **Support:** Call to speak to a HR Help representative at 877-258-3699, select All Other HR Queries option.
- **Pension 1099-R:**
 - If you received a monthly or lump sum pension payment, you will be able to view, download and print the 1099-R (statement of retirement benefits – pension, annuities or other retirement plans) tax form from the Northern Trust Benefit Payment Participant Web (BPPW) Passport site at <https://benefitcenter.com/Honeywell>. From the home page go to the “How Can We Help?” tile and then click on “View and Download your 1099R tax documents – Northern Trust” link.
 - If you actively worked and received a paycheck AND also started receiving pension payments in the same calendar year, you will receive both a W-2 and 1099-R tax form.
 - **Support:** Call to speak to a Benefit Center representative at 877-258-3699, select Pension and Healthcare Benefits option.

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Retired & Need Support? Check Out The Below Resources Continued:

• Tax Forms:

• 401k 1099-R:

- If you had any taxable events in your 401k Fidelity retirement account, such as a distribution (stock in kind, return of excess contributions, Roth in plan conversions, deemed loan defaults, etc.) you will be able to view, download and print the 1099-R tax form from the Fidelity site at <https://www.netbenefits.com>. Select the relevant plan under the “Your Accounts and Benefits” panel. In the menu, click on the link for “Bank/Tax Information” and on the next page, click on “Tax Information”.
- **Support:** Call to speak to a Fidelity representative at 877-258-3699, select Savings Program option.

• Equity Compensation:

- If eligible, login to your Morgan Stanley account to confirm your contact and account information at <https://atwork.morganstanley.com/solium/servlet/userLogin.do>
- **Support:** For additional support and questions, contact the Honeywell Executive Compensation Team at executivepay@honeywell.com.

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Frequently Asked Questions & Answers:

Escalation Support:

Who do I contact for benefits escalation support?

Follow the below steps for escalation support:

1. Contact the benefits administration vendor (Conduent, Fidelity, etc.) directly and formally request support with a case being created by the vendor.
2. If you have not been contacted back by the benefits vendor within 3-5 business days with an update, call the Honeywell HR Help team at 877-258-3699, select All Other HR Queries option, and HR Help will route you to the appropriate benefits team for support.
3. If the employee has not been contacted back by the Honeywell Benefits team within 2-3 business days with an update, submit an email directly to the Honeywell Benefit Operations Director, Jennifer McClelland at Jennifer.McClelland@Honeywell.com.

Health Care & Insurance:

How do I report a death to stop pension or medical benefits and/or initiate a death claim?

Contact the Benefits Center at 1-877-258-3699, select the Pension and Healthcare Benefits option and provide the participant's SSN, DOB and DOD. Supporting documents are always helpful (Ex: beneficiary designation form, policy information, etc.) and can be forwarded to the Benefits Center.

What is the Health Insurance Marketplace?

The Marketplace offers "one-stop shopping" to find and compare private health insurance options. In the Marketplace, you could be eligible for a new kind of tax credit that lowers your monthly premiums and cost-sharing reduction (amounts that lower your out-of-pocket costs for deductibles, coinsurance, and copayments) right away, and you can see what your premium, deductibles, and out-of-pocket costs will be before you make a decision to enroll. Through the Marketplace you'll also learn if you qualify for free or low-cost coverage from Medicaid or the Children's Health Insurance Program (CHIP). You can access the Marketplace for your state at www.healthcare.gov. Coverage through the Health Insurance Marketplace may cost less than COBRA continuation coverage. Being offered COBRA continuation coverage won't limit your eligibility for coverage or for a tax credit through the Marketplace.

Pension Plan:

Why is there a waiting period to receive a lump sum payment?

The timing and waiting period is a part of the standard lump sum option process as there are processes running between Honeywell and Conduent that must be completed and confirmed. All Payroll earnings must feed downstream to Conduent for them to calculate all final earnings for the pension calculation. There are a lot of items (vacation, bonuses, severance, sales commission, etc.) that get paid to employees post termination date (sometimes months after) that we must allow to feed to Conduent, ensuring the amount is 100% accurate to avoid an overpayment situation. Given that this is only a 1-time payment to the participant, we must make sure it is 100% accurate. Its different than if a participant selected the monthly payment option as we could adjust future payments if there was a calculation error or an overpayment situation.

Can we make an exception and waive the lump sum waiting period?

Unfortunately, no. Pension Plans, their administration rules and processes are highly regulated, audited, etc. and there are steep fines for violations. To make an exception we would have to amend the Plan and that would put the Company and participants at financial risk. In addition, if we made an exception for one participant we would need to make it for every participant, and then we would be in violation of our Plan rules.

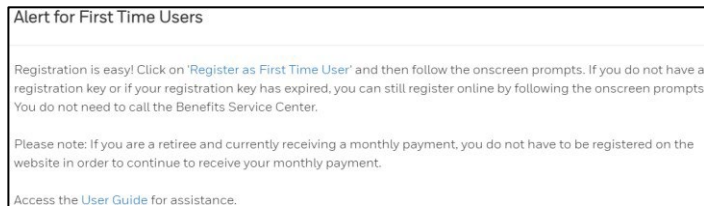
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Frequently Asked Questions & Answers Continued:

Pension Plan Continued:

I have never used the Benefits Center before, how do I register so I can do a pension estimate or request a retirement packet?

- To ensure the safety and security of your data, new users must complete a one-time registration to create login credentials, account recovery and device authorization.
- Go to the Pension Benefits Center site at <https://benefitcenter.com/Honeywell>. You will get the below “Alert for First Time Users”.
- Click on “register as First Time User” link and then follow the onscreen prompts.
- For the Registration Key, select the “No” option (A Registration Key is a security measure used to confirm your identity during the registration process) and answer the questions.
- To verify, enter your email address or select postal mail. If you select postal mail, it will take 7-10 business days to reach you. The email option is the quickest process. The Registration Key expires 20 days after it is generated.
- Once you have the Registration Key, go back to the Benefit Center site and click “Register as First Time User” again, and then select the “Yes” option, and complete the prompts.
- You can also access the “User Guide” link at the bottom of the page.
- You can call the Benefits Center directly for any support needed at 877-258-3699, select Pension and Healthcare Benefits option.



401(k) & Savings Plans:

Will I receive the annual match if I retired before December 15?

To be eligible for the annual match for a given year, you must be actively employed by Honeywell through and including December 15th of that year. If you retired before that date, you will not be eligible for that year's annual match.

Why doesn't Fidelity have my retirement status showing in their system?

Your retirement effective date in HR Direct must be completed by your manager in a timely manner, no later than your last day of work and preferably at least 30 days before your retirement date to avoid status delays in Fidelity's system. If a delay happened, please allow 5 days after your retirement date has been entered into HR Direct for systems to synchronize.

How can I locate my old 401(k) account?

- Fidelity has been the administrator of the Honeywell 401(k) Plan since 2018.
- Any active balances from previous Honeywell administrators have been transferred to Fidelity.
- Access your Fidelity account at <https://www.netbenefits.com> or you can call to speak to a Fidelity representative at 877-258-3699, select Savings Program option.

I got a letter from the Social Security Administration that I may or may not have an account with a monetary value. Who can help me to review if I have a balance in my account?

To review if you have an account balance, access your Fidelity account at <https://www.netbenefits.com> or you can call to speak to a Fidelity representative at 877-258-3699, select Savings Program option.

I received a non-qualified savings plan check some time ago, but I never cashed the check, can someone from Fidelity or Honeywell cancel the old check and re-issue a new one?

- The 1st step is to contact Fidelity to inquire about the status of the check.
- Depending upon how old the check is, it may have been sent to your state's Unclaimed Property Department. Fidelity will be able to help you determine the status and next steps.
- You can call to speak to a Fidelity representative at 877-258-3699, select Savings Program option.

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Frequently Asked Questions & Answers Continued:

401(k) & Savings Plans Continued:

I need more information about my Supplemental Savings Plan (SSP) account, where do I find more information?

- SSP employer contribution balances (i.e. company matching contributions) are distributed in-kind, as shares of Honeywell Common Stock. These stock distributions are made in whole shares, and any partial shares are paid out in cash.
- Your employee contribution balances (i.e. your own contributions to the plan) are distributed in cash. The amount paid is calculated by adding the Employee Contribution balances, Interest earned between the Fidelity distribution date, Honeywell payment date and Cash payable for any partial shares.
- The amount described as "Fair Market Value" on your paycheck represents the fair market value of the shares of Honeywell Common Stock distributed to you as a part of this payment.
- These shares are registered with Equiniti Shareowner Services, which is our Plan's transfer agent for Honeywell Common Stock.
- Shares will typically be available in your Equiniti account 2-3 weeks after the payment date, and you will receive an account statement from Equiniti via standard US Postal Service to your address on file.
- The Equiniti statement will include your account number, that should be used to register for online account access at www.shareowneronline.com, where you will be able to view and transact on your shares. Click "Register" in the top right corner of the site and on the next page, enter "Honeywell International Inc." in the Company Name field and enter your account number in the Account Number field. Follow the prompts to register your account.
- If you previously received shares from Honeywell registered at Equiniti, and have already registered for your online account access, you may log into your account at www.shareowneronline.com to review your shares at any time.
- Contact Equiniti toll free at 1-800-647-7147 or directly at 651-450-4064 to obtain more information on your shares.

Who do I contact for questions regarding distributions from a Honeywell non-qualified savings plan (Supplemental Savings Plan (SSP), Deferred Incentive Compensation Plan (DICP) or Deferred Salary Plan (DSP)?

- Fidelity representatives are available to assist with questions on your account or distributions and to help support your planning needs at 1-877-258-3699, select Savings Program option, Monday through Friday from 8:30 a.m. to 8:30 p.m. ET.
- For questions specific to shares of Honeywell Common Stock, contact Equiniti Shareowner Services toll free at 1-800-647-7147 or directly at 651-450-4064.

Alumni Hub:

How do I reset my Alumni password?

Go to <https://myprofile.honeywell.com/> using the registered email id <personal email address> and click on FORGOT PASSWORD.

What can I do if I did not leave a personal email address or didn't receive the Alumni Hub invitation to register?

To contact us or to submit a request, please complete the [External User Case Creation Request form](#)

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Frequently Asked Questions & Answers Continued:

Vendor Contact Information:

Where can I find additional vendor contact information?

- You can logon to the Honeywell Benefit Center site at <https://www.benefitcenter.com/Honeywell>.
- Also sharing a list of the most common Honeywell Benefit Contacts below.

Honeywell Benefit Contacts

Health & Well-Being Portal for Your Benefit Programs	Castlight	http://www.mycastlight.com/honeywell
Employee Assistance Program	Health Resource	http://healthresourceprogram.com/
Medical	Cigna	http://www.cigna.com/
	Horizon	http://www.horizonblue.com/honeywell
	Kaiser (CA/GA/WA)	https://my.kp.org/honeywell/
	CVS	https://www.caremark.com/
Telemedicine & Virtual Care	Teladoc	https://teladoc.com/
Health Savings Account	Bank of America	https://myhealth.bankofamerica.com/
Dental	Cigna	https://www.cigna.com/
	MetLife	http://www.metlife.com/dental
Medical Support for Cancer, Surgery, Mental Health, Substance Abuse, Claims Advocacy, Second Medical Opinions & More	My Medical Ally	https://mymedicalally.alight.com/s/login/
Group Universal Life Insurance	Securian	http://www.lifebenefits.com/
Short-Term Disability & Long-Term Disability	New York Life	https://www.mynylgbs.com/auth
Paid Parental Leave		
Family Back-Up Care for Child, Elder, Pet & College Admission Coaching	Bright Horizons	https://clients.brighthorizons.com/Honeywell
Breast Milk Shipping	Milk Stork	https://portal.milkstork.com/Honeywell
Pet Insurance	MetLife	http://www.metlife.com/getpetquote
Tutoring Services	Tutor.com	http://www.tutor.com/
Education Assistance	Edcor	https://honeywelledassistance.tap.edcor.com/ or 833-287-0237
Legal Support	MetLife	http://www.legalplans.com/
Retirement Savings 401(k)	Fidelity	https://www.netbenefits.com
Employee Discounts	Beneplace	https://honeywell.savings.beneplace.com/

Any information covered in this document may vary for Union members. Please speak with your union representative to see if the information above applies to you or if there are exceptions.

This document makes reference to the terms of certain employee benefit plans and programs provided by Honeywell International Inc. and its affiliates ("plans"). Nothing in this document creates a right to be covered under such plans. In the event of any conflict between the plans and this document or any oral or written statements made by a supervisor, human resources or other representative, the applicable legal plan document will govern. Honeywell reserves the right to amend, modify or terminate the plans at any time and for any reason with respect to both current and former employees and their dependents.