



HRA News

2018 ENROLLMENT UPDATES

The 2018 Medicare Open Enrollment period runs between October 15 and December 7, 2017.

2018 HRA Credits

For 2018, FCA is pleased to contribute to your HRA as follows:

- > Eligible retirees or surviving spouses will receive up to \$1,975.
- > A spouse is eligible to receive up to \$1,750.

You can use your HRA credit to:

- > **Purchase health care coverage:** Premiums for Medicare Part B, Part D, Advantage Plans, supplemental/Medigap plans, and voluntary coverage such as dental, vision or hearing.
- > **Pay for out-of-pocket health care expenses:** Annual deductibles, coinsurance, copayments and health care expenses not reimbursed by any insurance.

Review the HRA Personal Report to confirm your credits and your personal information on file at Benefit Connect.

Medicare Open Enrollment Options

During the Medicare open enrollment period you can:

- > Do nothing and keep your current Medicare medical and drug coverage as is.
- > Switch to a Medicare Advantage plan from Original Medicare.
- > Switch to Original Medicare from a Medicare Advantage plan.
- > Change Medicare Advantage plans.
- > Change Part D prescription drug plans, sign up for a drug plan if you don't have one now, or drop drug coverage.

Any changes you make will be effective January 1, 2018.

Resources For Your Medicare Enrollment

Take advantage of the many resources available to help you make the coverage decisions that are best for your personal situation, including OneExchange and AmWINS Group Benefits.

Each company is staffed with licensed benefit advisors, who do not work for FCA, to provide personalized assistance to find the coverage that fits your medical and financial needs. Services are provided to you at no cost.

OneExchange*	AmWINS Group Benefits
1-855-885-5724 8 a.m. to 9 p.m. Eastern Time, Monday through Friday	1-866-847-5820 8 a.m. to 8 p.m. Eastern Time, Monday through Friday
www.medicare.oneexchange.com/fca	www.membernetusa.com/chrysler

*FCA US LLC has neither reviewed nor endorsed the plans made available through OneExchange.

You may also do your own research on www.medicare.gov or call 1-800-MEDICARE (1-800-633-4227).

Review Your 2018 Medicare Coverage Options

It's a good idea to review your Medicare open enrollment options, even if you like your current plans. Life events and different health care needs may lead to considering a change in your coverage. Make sure you review the "Annual Notice of Change" sent from your current Medicare providers so you are aware of any changes coming in 2018 that may impact your personal situation. Here are some questions to ask as you explore other plans and coverage options:

- > Does the prescription drug plan cover the medications you take? What are the coverage rules for drugs? Can you use your pharmacy or get mail-order prescriptions?
- > Are your doctors and hospital in the health plan's network? Do you need to get referrals to see specialists?
- > How much will you pay in premiums and out-of-pocket health care costs, such as deductibles, copayments and coinsurance?
- > What is the plan's quality rating?
- > Will you have coverage when you're out of state or the country?
- > Do you have access to other coverage, such as group health through a current or former employer? How will Medicare work with that insurance?

Analyzing your health care needs for next year and looking at a variety of plans during open enrollment will help ensure you have the best coverage for 2018.

Do You Have FCA Benefit Questions?

If you have questions about your FCA benefits, please see the available resources listed below.



Go to Benefit Connect at <https://fcabenefits.ehr.com>

or



Call 1-888-409-3300 to speak to a representative, from 8 a.m. to 4 p.m., Eastern Time, Monday through Friday.

Representatives can assist you with:

- HRA funding questions
- Updates to your personal contact information, such as phone numbers, e-mail addresses
- Beneficiary information updates for your life insurance, retirement and savings plans, including your Retirement Health Care Account (RHCA)

Don't Forget About Your RHCA!

Do you have a RHCA account balance? Are you a retiree that hasn't taken full advantage of using tax-free funds to pay for health care premiums and out-of-pocket health care expenses?

Claims submissions and reimbursements are administered by WageWorks. For more information, visit www.wageworks.com or call 1-877-924-3967, from 8 a.m. to 8 p.m. Eastern Time, Monday through Friday.

For questions about your RHCA balance, contact Merrill Lynch at 1-800-483-SAVE or log on to Benefits OnLine at www.benefits.ml.com.

2018 Life Insurance Rates

Good news, there are no increases to the Optional Group Life Salaried (OGLS) premium schedule for 2018. Some notes about OGLS coverage:

- > Your premium will adjust when you reach a milestone age (age ending in "0" or "5").
- > If you're enrolled in this plan, your Personal Report will show your 2018 premium rates and coverage options.
- > For questions regarding your coverage, contact MetLife at 1-800-438-6388.
- > If you need to make changes to your coverage or update your beneficiaries, call Benefit Connect at 1-888-409-3300.

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This HRA Newsletter provides highlights of the FCA Group LLC Retiree Health Care Plan (the "Plan"). If this Newsletter and the documents that govern the Plan don't agree, the Plan documents will prevail. FCA Group LLC reserves the right to amend, modify, suspend or terminate all or part of its employee and retiree benefit plans or programs.

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