



HRA News

2019 ENROLLMENT UPDATES

The 2019 Medicare Open Enrollment period runs between October 15 and December 7, 2018.

2019 HRA Credits

For 2019, FCA is pleased to contribute to your Healthcare Retirement Account 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.

Is It Time For a Change?

As long as your Medicare plan continues to be available, no specific action is required. However, life events and different health care needs can sometimes lead to considering a change in your Medicare coverage or plans.

- > Think about your health status over the last year. Have there been any changes?
- > Have you adopted some wellness behaviors that result in fewer ongoing medications?
- > Or have you been diagnosed with a chronic illness or serious condition that requires more health care?

To get the most from Medicare coverage—and your health dollars—carefully evaluate the costs and benefits of all your plan options.

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 Via Benefits 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.

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

*Formerly OneExchange.

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

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?

Access Your Account Information



Online

Go to www.benefits.ml.com to access your Merrill Lynch account 24 hours a day. View claims transactions, account balances, fund transfers, contributions and distributions, and earnings.

Register online to get a logon ID and password.



Phone

Call Merrill Lynch at **1-800-483-7283**



Mail

Monthly statements are mailed to your home with detailed account activity.

Claims Processing via WageWorks

Online	SmartPhone/Mobile Device	Mail or Fax
<p>Go to participant.wageworks.com to access your WageWorks account 24 hours a day.</p> <p>Submit claims, track claims processing, and sign up for direct deposit.</p> <p>Register online, set up logon ID and password.</p>	<p>Download the EZ Receipts mobile app at www.wageworks.com/myezreceipts</p> <p>File and manage your reimbursement claims using your smartphone camera or mobile device to capture your documentation.</p>	<p>Mail: WageWorks CLAIMS ADMINISTRATOR P.O. Box 14053, Lexington, KY 40512</p> <p>or</p> <p>Fax: 1-877-353-9236</p> <p>Submissions must include claim form</p>

For more information or assistance with claims, visit www.wageworks.com or call **1-877-924-3967**, 8 a.m. to 8 p.m. Eastern Time, Monday through Friday.

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)

2019 Life Insurance Rates

Good news, there are no increases to the Optional Group Life Salaried (OGLS) premium schedule for 2019. 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 2019 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.

www.fcanorthamerica.com