



August 2018

As this newsletter was being developed, it was done with heavy hearts with the passing of Sergio Marchionne on July 25th. I'm sure that all of the many Chrysler/FCA employees and retirees are shocked at the news of the unexpected passing of an incredible leader and a man who was instrumental in orchestrating the amazing turnaround of the bankrupt Chrysler Corporation. All of us owe our deepest gratitude for the efforts made on our behalf by Sergio. History may someday anoint him as the most significant leader ever in the automotive industry...maybe in all industries. We have been fortunate to have him lead our beloved corporation. It is now even more important that we, the salaried retirees of Chrysler give our full support to Mike Manley. Mike is an extremely intelligent, energetic and seasoned automotive executive. We believe we are in good hands in the next chapter of the Chrysler/FCA story.

There is a lot of good information in this newsletter, but maybe the most important piece is our tribute to Sergio which follows. May he rest in peace.

NCRO Tribute to Sergio Marchionne

The National Chrysler Retirement Organization (NCRO) and the tens of thousands of hourly and salaried retirees of Fiat Chrysler Automobiles US LLC offer their deepest condolences and sincerest grief on the passing of Sergio Marchionne. We are united in our gratitude for his dynamic and creative leadership of Fiat Chrysler. Our individual and collective thoughts and prayers are with his family at this difficult time.

The proof of Mr. Marchionne's success at Fiat Chrysler is in the thousands of jobs and pensions saved and the thousands of new jobs created, not just at FCA, but at supplier companies large and small and at dealerships around the world. The evidence of his success is on the roads and streets, trails and tracks, of the world in names like Hellcat, Trailhawk, Trackhawk, Demon, Rebel, Stelvio and Levante, names that quicken the pulse of consumers and enthusiasts and enhance the rich catalog of Chrysler and Fiat product history. And the cherished Jeep brand has grown immensely, both nationally and internationally, under Sergio's leadership and stands as the recognized leader in the booming sport utility segment.

We know that Sergio's energetic and exacting leadership will be emulated and embellished in new ways by Mike Manley, a seasoned international automotive executive with a proven track record. We retirees welcome Mike into his new position as CEO of FCA and are ready to assist and support him any way we can. Many of us have worked with Mike and can attest to his work ethic and capabilities. We look forward to even more success under his leadership.

We are grateful for two extraordinary leaders for "our" corporation, the right men at the right time. We are sorry that Sergio didn't live to see the ultimate fruits of his incredible efforts in Auburn Hills. He will be missed. May he rest in peace.

Jay Kuhnie
President – National Chrysler Retirement Organization

Pension Overpayment

The NCRO has been working on the pension overpayment recovery issue for some time now in an attempt to convince FCA to recover the overpayment monies from a source other than the retiree. FCA had ceased recovering from the retiree for a period of time to analyze each situation. After nearly a year, FCA decided to continue their process of recovering the overpayment from the retiree. We attempted to re-address this decision with FCA but they made it clear that they were sticking by their decision.

Since FCA was remained firm in their decision coupled with the fact that their decision to recover from the retiree is common practice amongst companies and has been supported through adjudication, the NCRO has decided to take a different course of action to eliminate this type of recovery from retirees. The NCRO is seeking a legislative remedy that changes ERISA law to eliminate the ability of companies to recover overpayments from the retiree. To that end, the NCRO, combined with the NRLN and the Pension Rights Center, went to Washington D.C. and lead meetings with the EBSA(Employee Benefits Security administration) group which oversees ERISA and the Department of the

Treasury in the form of members of the IRS to discuss the issue and to ask them to develop legislation and/or regulations that would eliminate recovery from retirees. Both entities were sensitive to our issue and were in the process of studying this issue with a desire to change the law to be more protective of the retiree. To follow up on these meetings, we are scheduling a meeting with Representative Walberg from the Michigan 7th District who is the Chairman of the House Education & the Workforce Committee. Representative Walberg is developing Bills that will adjust ERISA and add protections to pensions. We want him to include a solution to this issue in his Bills. In addition, pension overpayment recovery is a key issue on the NRLN's 2018 legislative agenda and will be a focal point in our advocacy work when we visit Washington D.C. in early September.

For those of you who are involved in the issue and have contacted us, if you have any update on your situation we would like to hear about it. If there are any of you who have recently received letters alerting you to an overpayment situation, please contact us at nchryslerro@ncro.org or 248-633-2827 and let us know of your situation so we can add it to our list.

MyPenPay

By the time you receive this newsletter you should have received information from FCA regarding the new MyPenPay website. Below is the letter from James Bante, Retirement and Savings, announcing this new website for FCA Retirees. Not included in this NCRO Newsletter are the "Quick Start Guide" and the "User's Guide", which are mentioned in the letter. The Quick Start Guide document will be included with Jim Bante's note to retirees. The User's Guide can be found on the FCA Retirees Website at <https://www.FCAretirees.com>, see the Retirement and Savings page.



James J. Bante
Retirement & Savings

August 1, 2018

Dear Pension Recipient,

The purpose of this letter is to share exciting news with you regarding a new website which will provide you with on-line access to your pension payment information. The new **MyPenPay** website offers many features that pension recipients have been asking for, is easy-to-use and is available 24/7.

As a pension recipient, **MyPenPay** will provide you with the ability to:

- Access up to 18 months of pension payment detail
- View and print 5 years of tax forms
- Calculate your tax withholding amount based on your income and tax withholding elections
- View and confirm your payment, banking and address information
- Suppress printing of your payment advice statements (coming soon)

In the next few days, you will receive a letter from State Street Bank with your secure password that you will use to create an account on the website. To access the **MyPenPay** website, go to <https://FCAretirees.mypenpay.com>.

Enclosed is a quick start guide to assist you with getting started. A user's guide is available on the FCA Retirees Website at <https://www.FCAretirees.com>, see the Retirement and Savings page.

If you have questions regarding the new website, please call the **MyPenPay** Help line at 1-866-471-0368. Representatives are available Monday through Friday, 8 a.m. until 6 p.m. Eastern Time, excluding holidays.

If you have questions regarding your pension payment, or for updates to your pension account, call Benefit Connect at 1-888-409-3300, or for international callers, call 1-858-314-5172. Representatives are available Monday through Friday, 8 a.m. until 4 p.m. Eastern Time, excluding holidays.

Sincerely,

A handwritten signature in blue ink, appearing to read "James J. Bante", is written over a horizontal line.

James J. Bante, Retirement & Savings, FCA US LLC

NCRO Participation in the NRLN Fall 2018 Washington D.C. Fly-In

On September 10-11, 2018 several NCRO members will join with other retiree organizations from throughout the United States to participate in the National Retirees Legislative Network (NRLN) Washington D.C. fall fly-in.

The two day event will be split into three segments consisting of an NRLN Board meeting on Monday morning, an issues and lobbying briefing session on Monday afternoon, and advocacy sessions with Representatives, Senators and members of their staffs on Tuesday to discuss matters of importance to seniors/retirees.

Discussion items for the advocacy sessions include:

- NRLN's "Grand Bargain" proposal to fund Medicare and Social Security (see next article)
- Protecting retirees in corporate mergers, acquisitions and spin-offs
- Protecting retirees in pension plan mergers
- Reigning in pension plan recoupment
- Lobbying to urge HHS Secretary's actions to reduce prescription drug prices

The NRLN 2018 "Grand Bargain" Proposal (This article is provided by the NRLN)

The NRLN 2018 "Grand Bargain" Proposal Protect Medicare and Social Security for 75 Years (2093)

Social Security (SS) Facts:

- Workers and their companies have sustained SS by investing 12.4 % of worker taxable income for over 35 years – Paid in 99% of all SS income
- 14.5% of US population was over age 65 in 2015, grows to 21% by 2035 and 25% by 2060 (100 million people); given this growth SS reserves will be depleted by 2034; benefit cuts of 17-21% are probable for current workers under age 55
- Congress blocked payroll tax hikes from 1983 to 2018 (35 years), strangling the life out of the Social Security program. Why? To avoid not being reelected.
- There is hope for our kids and grandkids – the SS Trustees 2018 report states that raising the payroll tax by 2.85% or finding a way to add \$25.9 billion every year starting in 2018 would fund SS for 75 years - to 2093.

Medicare / Medicaid / CHIP Facts:

- Workers and their companies paid 96% of the Medicare A Hospital Insurance (HI) trust income by investing 2.9 % of worker taxable income for 35 years.
- However, escalating healthcare costs and rapid growth of our over-age 65 population will deplete HI reserves by 2026. Benefit cuts are probable.
- There is hope for our kids and grandkids – the Medicare Trustees 2018 report states that raising the payroll tax by 0.82% or finding a way to add \$2.1 billion every year starting in 2018 would fund HI for 75 years - to 2093.
- Enrollee Medicare B and D healthcare costs are funded by enrollee premiums, deductibles, copayments and coinsurance but federal income taxes fund 72% of B and D revenue (\$292 billion of \$405 billion). Medicaid (\$375 billion) and CHIP (\$14 billion) add to the federal tax obligation.

The NRLN Grand Bargain proposal is to save Social Security and Medicare HI combined by offering doable actions to eliminate their 75-year deficits and shore up federal support of Medicare B and D, and possibly Medicaid and CHIP.

Specifically, any combination of the following actions must be implemented:

- Raise or eliminate the Social Security taxable earnings limit and / or
- Raise Payroll tax rate to 2.39 % (1.195% for workers and companies) and / or
- Reduce the 2018 \$141 billion Wrong or Improper federal payments and / or
- Reduce the annual \$300 billion in over-appropriation of funds

Covenants:

- Sequester savings to keep Congress from spending them as "pay-fors" elsewhere
- Allocate funds to Social Security and Medicare HI combined deficits of \$28 billion
- Then allocate funds to satisfy Medicare B and D federal obligations and finally
- Allocate remaining funds to support Medicaid and CHIP obligations.

Next NCRO Tri-annual Breakfast Meeting - October 17, 2018

The next Tri-annual Breakfast Meeting will be held at the San Marino Club, 1685 E. Big Beaver Rd., Troy. Start time is 10:00 AM. Doors open at 9:30AM.

The guest speaker will be David E. Cole who is the Chairman Emeritus of the Center for Automotive Research (CAR) in Ann Arbor, Michigan and Chairman of Auto Harvest and Chair of Building America's Tomorrow (BAT). He was formerly Director of the Office for the Study of Automotive Transportation (OSAT) at the University of Michigan Transportation Research Institute and an engineering professor at the University of Michigan.

Dr. Cole's recent research has focused on strategic issues related to the restructuring of the international industry and trends in globalization, technology, market factors, and human resource requirements. He is chairman of Auto Harvest, a new organization being developed to facilitate the flow of intellectual property in and out of the auto industry. BAT is aimed at helping recruit K-12 students to pursue careers related to manufacturing.

Dr. Cole is active in SAE, including serving two terms on the Board of Directors. In February 1986, he was named a fellow of SAE. He is also active in the Engineering Society of Detroit and was elected to fellow status in 1990. In 2000, he received the Engineering Society's highest award, the Horace H. Rackham medal. He is also a member of the Society of Manufacturing Engineers and was elected to fellow grade in 2009. He was elected to the Automotive Hall of Fame in 2014. Dr. Cole received his B.S.M.E. and Mathematics, M.S.M.E. and Ph.D. from the University of Michigan and recently received an honorary doctorate from Cleary University.

Registration details will be sent in a separate email, please watch for it.

The dates for the 2019 Tri-annual breakfast meetings are; Feb 20th, May 15, & October 16th. Please mark your calendars.

Insurance Committee Updates

NCRO 9-20-18 AGING SEMINAR ANNOUNCEMENT - Are you getting older? Or do you have aging parents and are concerned about their aging issues? If so, mark your calendars for the **NCRO AGING ISSUES SEMINAR – CARE, HOUSING, AND FINANCES on September 20th** at the Bloomfield Township Public Library on Long Pine Rd at Telegraph. The seminar starts at 10:30 am and ends around 1:00 pm. Light snacks and drinks will be provided.

Experts on aging will discuss three key issues:

- Elderly medical care – When is it appropriate to consider pain reducing care instead of curative care, how do patients get information on palliative care, etc.
- Housing options and alternatives, and
- Paying for elder care. This topic will be especially of interest to seniors who do not have long term care insurance.

We look forward to an informative session. Bring your questions. Further announcements and registration information will be sent out later this month..

Reminder to get reimbursement from your WageWorks HRA funds, particularly if you have a large balance

The NCRO understands that many retirees age 65 and older have large available balances in the HRA (Healthcare Retirement Account). For those retirees (and for all age 65+ with HRA balances), this is a reminder that you can now use your entire Retiree HRA available funds balance to pay for your prior years' eligible expenses* including the following:

- Medical, Dental & Vision Copayments and other out-of-pocket expenses, including for hospital fees and Prescription Drugs
- Premiums for Medical, Dental, Vision, Part D (Rx) and Medicare Supplement Plans and for most Long Term Care Insurance Policies..

*To view a full list of eligible expenses or learn your HRA balance, visit <https://participant.wageworks.com> and log into your account. Or, phone WageWorks at 877-924 3967 (hours are 8am to 8pm M-F Eastern time).

It's important to remember that you may not submit claims for expenses incurred before the date that you were first eligible to be provided an HRA (usually the first of the month that you or your spouse reached 65).

Please remember that WageWorks does not have access to information about your Retiree Health Care Account (RHCA), which some retirees have. That account and related information is at Merrill Lynch (800- 483 7283). Most retirees, though, do NOT have a RHCA. If you have one, you have been getting statements from Merrill Lynch.

Healthcare Insurance Consultants Available To Retirees

Need to enroll in or change your healthcare insurance? Your Insurance Committee recommends that you reexamine your insurers for all coverages annually. For Medigap plans, different insurers have different rates, and which is 'better' can change as you get older. For Prescription Drug plans, the formularies and rates of any insurer can change annually.

The Insurance Committee of your NCRO offers the following information.

- FCA offers you the services of AmWINS Group Insurance (formerly NEBCO) and Via Benefits.
- AmWINS is a group insurer (single insurer source) providing a group insurance plan that does not require medical underwriting to enroll. It has copays and deductibles and is different from a Medigap or Advantage plan. It has the same insurance premium rates regardless of age, sex or health condition (no underwriting). Their rates can be higher but under certain circumstances (older, unable to pass underwriting) can actually be lower and could represent the best choice for you.
- Via Benefits operates under Willis Towers Watson, the organization which also provides FCA retirees Benefit Connect and has partnered with WageWorks. They were presented to us when FCA changed to BenefitConnect in 2016. When you are turning 65, FCA has authorized them to you send information regarding enrolling with them to supplement your Medicare coverage. Enrollment with them is one of your options for obtaining healthcare coverage. It is a service provided by telephone, but with your own agent.
- Over several years, the Insurance Committee has also developed a great relationship with two other Insurance Consultant firms. They are Butler Capital Advisors and DoubleHealth USA. They offer Medigap Plans, Part D drug plans and Advantage Plans. Both offer your own representative who can meet with you personally if you live in the SE Michigan or Toledo Ohio area.
- Most recently, we have been considering adding GoMedigap as an additional consultant and including them on our website. They are being considered because they have a very large portfolio of insurers for Medigap policies, which is their primary business, and have been able to offer very competitive rates. They can also help you sign up for Part D, and can connect you directly to an Advantage Plan provider if that is your choice. It is also a service provided by telephone, but with your own agent. The Insurance Committee will communicate further if they are an option whose services we have vetted and support.
- Several of the above consultants can also offer Dental, Vision and Hearing Plans.

With the exception of GoMedigap (under review) all of the above organizations are listed on the NCRO website under the Healthcare tab. <https://ncro.org/medicare-soc-sec/>. Each one provides a presentation detailing their services. The best way to investigate pricing and your insurance needs is to contact them directly as opposed to reviewing insurance rates online. Going online will not provide the most accurate information tailored to your specific healthcare needs. Do not be afraid to contact more than one consultant if you choose. There are no fees involved with any of these consultants. Also, there are certainly other good consultants not mentioned here. The choice is always yours.

Contact info is also available on the NCRO website:

AmWins Group Ins. 866-847-5820 website: AmWins.com

Via Benefits 855-847-5820 my.viabenefits.com/

Butler Capital Advisors contact: Ericka Mann 419-243-9665 ext.207 email: emann@butlercapital.net
website: butlercapitaladvisors.com

DoubleHealth USA contact: David Kee office: 866-600-7083, cell 313-378-9900 email: dkee3@ameritech.net
website: doublehealthusa.com

GoMedigap contact: Laura Camacho 866-894-3258 ext 169 email: laura.camacho@gomedigap.com
website: GoMedigap.com

Family Caregivers Expo - The Area Agency on Aging 1-B is hosting its annual Family Caregivers Expo this year on Saturday, October 13 from 9 am to 2 pm at the Suburban Showplace in Novi, Michigan. Both admission and parking are free. It is a great resource for the community. This event provides those people who are caring for aging parents or loved ones, the help and resources they need. The event is held in a large exhibit hall with 12 information

presentations, and a chance to get on-the-spot, one-on-one help from experts in this field. For more information, go to: <https://aaa1b.org/caregiver-resources/caregiver-fairs/>

Opportunity following the October 17 NCRO Breakfast Meeting for assistance on your choices for 2019 Medicare Supplement, Advantage and Part D coverages - Following the October 17 NCRO Breakfast meeting, the NCRO's Insurance Committee will again have qualified consultants available who are familiar with the many Medicare Supplement, Medicare Advantage and Prescription Drug (Plan D) Plan choices you face. Please plan to remain for about an hour after the Breakfast Meeting to have your questions answered and for help making these important decisions.

- The Annual Enrollment Period (AEP) for your 2019 plans is October 15 - December 7.
- There is no cost to you to use the services of these experts.
- It is important that retirees at and over 65 review their coverages each year, because the plans you have been in may not be the best for you over time, and you may be able to save on your premiums and receive the same coverages you have now.

2019 CY Membership Dues Reminder

Reminder: Calendar Year 2019 Annual Dues (1-1-2019 thru 12-31-2019) invoices will be mailed the first week of November 2018. The \$25 annual dues are to be paid by December 31, 2018. More than ever NCRO will have to watch and address, with our federal and state legislatures any reductions that could have a dramatic impact on the quality of life for our members as well as all retirees. It is also why we continue to work closely with the National Retiree Legislative Network (NRLN) to lobby for appropriate laws and regulatory actions that protect for the future and what we have earned in the past. For these reasons we need your continued support by maintaining your membership in NCRO.

If possible, please make your payments via PayPal on our website at <https://ncro.org/Programs/dues.php>

or

Please Make Checks Payable to **NCRO**, include your NCRO ID number in the check's memo space, and mail to:

National Chrysler Retirement Organization

P.O. Box 174
Washington Twp., MI 48094

Also, please consider a recommended voluntary contribution of \$75 or more to our Contingency Action Fund (CAF) payable by PayPal at <https://ncro.org/contingency-action-fund.htm> or **with a separate check payable to NCRO** and mail to above address. Please include the words "CAF Contribution" and your NCRO ID number in the check's memo space.

Also, we ask that you enlist your retiree friends who are not NCRO members to join in our efforts by joining NCRO.

REMINDER TO CHECK/UPDATE YOUR INFORMATION FOR THE NCRO

Please go to the NCRO website (www.ncro.org) under the "NCRO Members" tab and check to see that your correct address and/or email address is on file. We often find that members have moved or changed their e-mail address, which creates a problem for them to receive the newsletter and any NCRO/NRLN pertinent information. Also if your address information is incorrect in the NCRO database it may also be incorrect in FCA's database. This will make it difficult for you to receive letters, benefit information and/or retirement checks. So not only update NCRO but FCA also with any changes in address and/or phone number. Make that update at <https://fcabenefits.ehr.com>. Click on My Profile and on View/Edit to see your current information and make any needed changes. If you are having a problem updating your information in the NCRO database, please contact Pete Piccinato and he will help to get it done. Pete's email is: ppiccinato@comcast.net

Retiree Friendly Dealer Program

We have four Detroit Metro dealers participating and will sell vehicles to retirees using the Retiree Friendly "no hassle" process. If you are in the market for a vehicle contact one of the Retiree Friendly Dealers listed below to schedule an appointment. Please make sure that you contact the person identified for that dealer listed since they understand the retiree friendly dealer program. Once your appointment is completed feel free to log onto the NCRO blog at

<http://ncro.wordpress.com> to report your experience. We use your blog comments to monitor the dealer's follow through on their commitments. Also, please remember the Chrysler Employee and Retiree Advantage Program.

Control numbers are available for use. You can get those numbers at <https://www.ea.chrysler.com/EmpAdv/>

Also remember to use the Retiree Friendly Dealers for your service maintenance. If you do go to one of the Retiree Friendly Dealers for maintenance, please let them know that you are a member of NCRO. This will let the dealers know that NCRO members are supporting them since these dealers are supporting NCRO.

The following dealers participate in this program,

Bloomfield Hills:

[Golling Chrysler Dodge Jeep](#)

Your Golling RFD Contact: Matthew Godfrey at 248.409.2310

Lake Orion:

[Milosch's Palace Chrysler Dodge Jeep & RAM](#)

Your Milosch Lake Orion Contact: Steven Hamzey at 248-724-7349

Rochester Hills:

[Rochester Hills Chrysler Jeep Dodge](#)

Your Rochester Hills RFD Contacts: Lincoln Phillip at 248.659.3278 or Jerry Dawe at 248.659.3223

Warren:

[Jim Riehl's Friendly Chrysler Jeep](#)

Your Jim Riehl Warren RFD Contact: Brandon Fikes 586.983.4325

NCRO 2019 WINTER TRIPS

Holland America – Ms Konningsdam

11-Night Southern Caribbean Wayfarer

February 13-24,2019



Get to know the many faces of the Caribbean-French, British, Dutch & Spanish, as you visit fascinating island nations, each unique, with its own culture and history to appreciate. Inspired by music, her design features fluid lines, light-filled spaces and innovative, new dining and entertainment.

Holland America – Ms. Konningsdam

11 Night Southern Caribbean

February 13-24, 2019

Ports: Roundtrip Ft. Lauderdale-St. Maarten-St. Lucia-Barbados-Martinique-St. Kitts-St. Thomas-Hay Moon Cay, Bahamas (your own private island)

Rates are per person, based on double occupancy including tax

Verandah Cabins

VD- \$2,749.00pp

VC- \$2,799.00pp

VB- \$2,849.00pp

Optional

One Pre-Night -Feb. 12

Crowne Plaza Ft. Lauderdale

\$225.00 per night plus tax

Not Included

Airfare not included

Gratuities- \$148.50pp

Roundtrip airport transfers \$38.00pp

Free Transfer from airport to hotel

Transfer from hotel to ship \$8.00pp

RATES SUBJECT TO CHANGE UNTIL CONFIRMED

Viking Ocean Cruise- Viking Star

7- Night Cultural Cuba

February 14-21,2019



Immerse yourself in exploration Delve into the untold riches of Cuba and engage with its people during this fascinating itinerary, a rewarding blend of history and spirited Caribbean flair. Cruise the Caribbean, then spend three days in the cultural center of Cienfuegos, Cuba's "Pearl of the South" and a UNESCO Site.

Viking Ocean Cruise – Viking Star

7 Night Cultural Cuba

February 14-21, 2019

Ports: Roundtrip Miami- Scenic cruising: Gulf of Mexico – Cienfuegos -Santiago de Cuba -Cruise of Caribbean Sea

Included in Cruise: Guided shore Excursion in every port.

Rates are per person, based on double occupancy including tax

Verandah Cabins

DV6- \$3,374.00 Deck 3
DV5- \$3,424.00 Deck 4 forward aft
DV4- \$3,574.00 Deck 4 midship

Not Included

Airfare not included
Gratuities- \$105.00pp
Roundtrip Transfers -\$98.00pp

Additional

Additional Shore Excursions for purchase
Airfare promotion \$199.00 from Detroit
+ optional \$50.00 to request flight

**Optional Shore Excursions to overnight in Havana

RATES SUBJECT TO CHANGE UNTIL CONFIRMED

RIU Palace Paradise Island -All Inclusive Adult Only Resort
February 09-16,2019 7 Night or February 09-23,2019 14 Night



RIU Palace Paradise Island is Located on a White sand beach, just a short walk from the Atlantis Casino. The resort offers unlimited service and world class activities, complete with one of the most beautiful full-service spas.

Paradise Island, Bahamas

RIU Palace Paradise Island-All Inclusive Adults Only
February 09-16, 2019 7 Night
February 09-23, 2019 14 Night

Airfare

Feb 9 Delta Detroit/Nassau 10:15am-1:36am
Feb 16 or 23 Delta Nassau/Detroit 2:25pm-6:19pm

Includes: Roundtrip Airfare, Hotel and Transfers.

Junior Suite Oceanview – Rates are per person, based on double occupancy 7 nights - \$2,418.00pp, 14 nights - \$4,212.00pp

RATES SUBJECT TO CHANGE UNTIL CONFIRMED

TO SECURE YOUR RESERVATION Call or Email Volare Travel at 586.263.4500 and ask for Tracey.
tracey@volaretravel.com

Airfare not included on Cruise packages. Please contact Volare Travel for air prices and schedules.

FIRST< MIDDLE AND LAST NAME – MUST BE the SAME as on PASSPORT

1st Traveler Name _____ Birthdate _____

2nd Traveler Name _____ Birthdate _____

Mailing Address _____ City _____ State _____ Zip _____

Daytime Phone 1st _____ 2nd _____ Cell Phone 1st _____ 2nd _____

Email Address 1st _____ 2nd _____

Remarks (Special Needs) _____