

JANUARY 12, 2018

To: FCA Retirees

From: MetLife Voluntary Benefits

RE: FCA US (FCA) – Recent Correspondence That Members May Have Received From MetLife Pertaining to Auto & Home and/or Hyatt Legal and/or Long Term Care Coverage(s)

Why we are contacting you

An error on the part of MetLife inadvertently changed some retirees from automatic pension deduction to direct bill. As a result, affected retirees may have received multiple letters from MetLife providing conflicting information regarding their voluntary benefit coverage(s). Please know that this error did not affect any optional life insurance coverage(s) retirees currently have in effect through MetLife. We sincerely apologize for the inconvenience or concerns this has caused.

What you need to know

- Be assured that this error has been corrected and the ongoing automatic pension deduction process has not been impacted;
- There is no impact on voluntary coverage(s) and eligible discounts;
- Retirees should see their normally scheduled deductions in their February pension check.
- **ALL correspondence, policy changes and billing statements for February, should be ignored – billing statements do not need to be paid to keep coverage(s) in good standing at this time.**

We realize retirees may have sent a check or signed up for an Electronic Funds Transfer (EFT) arrangement. We will actively monitor these accounts and will take the following steps:

- If a check is received, it will be processed. Where possible, we will contact the retiree by phone to provide the following options:
 1. The check will be applied to their March premium payment (no pension deduction in their March check). Normal pension deductions will resume in April; the \$5 processing charge will be refunded; or
 2. MetLife will issue a refund check to the retiree for the full amount of the premium paid **plus** the \$5 processing charge included in the billing statement.
- If a retiree enrolled in EFT, where possible we will contact the retiree by phone to determine if they wish to cancel the EFT arrangement and remain on pension deduction.

We are here to help

Again, we sincerely apologize for any inconvenience or concerns this error has caused. Should you have any questions, please contact us at 1-800-GET-MET8 (1-800-438-6388). Our call center representatives are prepared to assist you with any further questions or concerns you may have about this issue.