



December 2018

As we draw the year of 2018 to a close, we need to reflect on the past year and assess those things that affected us and look forward to the opportunities that lie ahead. All in all, 2018 looks to have been a fairly good year, until the recent decline in the stock market, the year had the makings of a very profitable one. Hopefully, the angst surrounding the negotiations with China will settle down and the market will again rebound to recover much of the gains that were lost in the recent downturn.

The auto market continues to show strength in the face of continuing pessimism by the auto pundits, that the prolonged sales increases which have been around for an amazingly long time, cannot continue. FCA has been at the forefront of those increases, In November FCA was the star...capturing 3 of the top 5 spots for sales increases. RAM was #1 with a 44% increase; Dodge was #3 with a 15% increase and Jeep was #5 with a 12% increase. Overall FCA led the entire industry with a 16.5% increase significantly above its major competitors. Even better news is the profitability that FCA has shown not only in overall profits but specifically in increasing their margins, which are now on par with the industry leaders. All made possible by their industry-leading decision some time ago to shift its focus from low-margin cars to high-margin trucks and sport utilities.

On the not so positive side, FCA lost their iconic leader, Sergio Marchionne, this year. What a terrible loss and horrific shock to the organization. A tragedy of this magnitude must have had a profound effect on the organization. Fortunately, Sergio had been, for a long time mentoring his successor, Mike Manley, and seems to have prepared Mike very well. Mike has taken over the position and from all early results has continued the performance that Sergio started.

The NCRO continues its work to protect pensions and benefits by working on specific issues with FCA and on broader issues with the NRLN during our trips to Washington DC. More on the latest trip to Washington DC later in this newsletter.

All of us on the NCRO Board of Directors are proud to represent you and we wish you a Merry Christmas and Happy Holidays!!!

Washington Fly-In - September 2018

As we do every year, four NCRO Board members participated in this September's NRLN Washington DC fly-in. The agenda for the fly-in this year was similar to other years including a meeting on the first day where we reviewed the specific areas we were scheduled to advocate during this year's effort. Alyson Parker, NRLN Executive Director in charge of all advocacy efforts gave us an update on the happenings on the hill in Washington DC. We reviewed key areas we would advocate, including protecting retirees from pension plan benefit recoupment and advocating for reduced prescription drug prices. Additionally, Bill Kadereit, NRLN President, covered some new issues that the NRLN is working on including, a Grand Bargain proposal that offers a way to fund Medicare and social security for the future; a paper on preventing Congress from privatizing Medicare and an update on the development of a possible alternative for national retirement savings and pension plans. You can learn more about these efforts on the NRLN website at nrln.org.

On day two, we had meetings with our representatives from Michigan, Ohio and Florida. From Michigan, we met with representatives from the offices of Stabenaw, Dingell, Moolinar, Laurence, Walberg and Levin. From Florida, we met with representative from the office of Webster and from Ohio representative from the office of Brown. In each of these meetings we discussed the issues regarding pensions and reduced drug prices, but our main issue was to discuss the need for legislation that protects retirees from facing pension recoupment when companies find that there was an error in the calculation of their pensions and then recoup the overpayment from the retiree. We believe Congress needs to pass legislation that eliminates the recovery from retirees when the retiree was not at fault in the error made in the calculation of the pension plan amount. Jay Kuhnle, NCRO President attended specific meetings with Bill Kadereit, NRLN President, and Alyson Parker, NRLN Executive Director. They met with Representative Walberg's staff and Senator Murray's staff specifically to discuss the NRLN and NCRO proposal for legislation to fix the recoupment issue. Rep. Walberg and Senator Murray are on committees that are responsible for pensions and are very interested in our proposal. The next fly-in is scheduled for February 2019 and we will continue to push our proposal at that effort. Look for updates in our next newsletter.

FCA Meeting December 2018

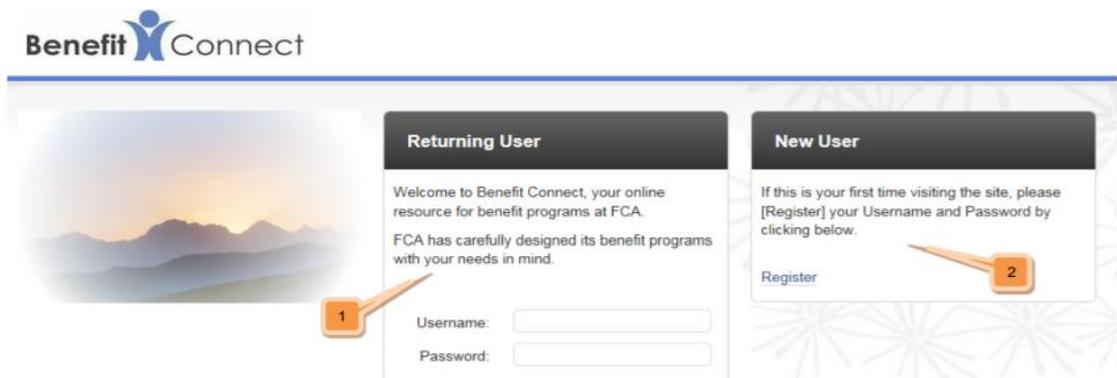
We continue to build on our relationship with FCA. They called and wanted to schedule a meeting with the NCRO to cover some end of year actions that could affect retirees. The meeting took place on Monday, November 27th. At the meeting we discussed several actions.

First, was the \$300 million that FCA has put into the salaried pension plan and the fact that it will be included in the Annual Funding Notice that you will receive in April 2019. We thanked FCA for putting in the funds which were not required to be contributed. While this does not fully fund our pension plan, it is the first substantive contribution they have made to our plans since coming out of bankruptcy.

Second, FCA explained that they were moving some lower paid retirees from the salaried pension plan (FCAPP) , to the FCA Consolidated Pension Plan (FCON). Other than being moved to a different pension plan, which will show in their pension plan statement, (this plan is more than 100% funded), the retiree will notice NO change in payment or timing, etc.

Third, we discussed the pension overpayment issue. FCA will continue with their current process. While, we do not support exactly how they are handling this issue, they have made some changes in their process that are positive for the retiree. We will continue to work on this issue with FCA and with Congress to try to ensure that retirees will not have to pay the pension overpayments when they had nothing to do with the error that caused the overpayment.

And fourth, FCA told us about a new security process at Benefit Connect that has been developed to promote security of retirees personal information. In today's world of cyber theft, this is a welcomed move by FCA. While it might cause some additional sign in requirements, it is a small change in order to enhance the protection of personal information. Retirees will be required to set up some new sign in parameters when going on the Benefit Connect website. The specific process is on the retiree website. Following is the process you will be required to do to sign in to the Benefit Connect website.



Reason: In order to enhance protection of your personal data, Benefit Connect will begin using Multi-Factor Authentication requirements to access the system. The new authentication requirement applies only when you attempt to access Benefit Connect using a mobile device or the URL from a computer.

When: The new Multi-Factor Authentication requirement will take effect December 13, 2018.

What is changing?

- Your username will be your email address. You will pick which email address to use when you first log in.
- For enhanced security, a code will be sent to a device of your choosing that must be entered for authentication.

General Process

- At your first log in directly to the URL after December 13, 2018, you will be asked a series of questions to authenticate yourself.
- Once authenticated, you will select an email to use as your username, a password and a preferred method to receive authentication codes (text, voice or email).
- Upon returning to the site, you will enter your email address and password and will be sent a code to the device you selected that must be entered to complete authentication.

Insurance Committee's Special Message To Members

Your NCRO Insurance Committee consists of 8 FCA retirees from various departments who are committed to providing retirees current information and support relative to the management of their FCA benefits, healthcare needs and other senior related concerns. In order to accomplish this goal, the Insurance Committee provides the following:

- Annual free seminar (Detroit Area) and simultaneous webinar (national audience) with information regarding aging into 65, which includes a Social Security discussion, Medicare sign up rules and Supplemental healthcare alternatives including prescription drug plan coverage.
- A Second Annual free Seminar and Webinar conducted by outside speakers with presentations on Long Term Care issues, Elder Care Planning & Senior Housing Alternatives.
- Access for you to Professional Healthcare Consultants, vetted by the committee, available at no charge to enable retirees to find post 65 healthcare (incl. drugs, dental and vision) coverage that suits their budget while still serving their needs
- NCRO website presentations and documents designed to cover every facet of senior experiences. The website has a wealth of information including Medicare enrollment instructions, supplemental health insurance enrollment info, Part D drug enrollment, Long Term Care info, Senior Housing Alternatives, & Elder Care Planning.
- The NCRO site also provides detailed instructions relative to the management of your WageWorks account (HRA).
- Access to all of the above information is available on the NCRO.org website under the Healthcare ... tab or go directly to <https://ncro.org/medicare-soc-sec/>
- The committee has the ability for direct contact with FCA's HR staff through emails as necessary, as well as face to face quarterly meetings. Retiree issues and concerns are addressed using these communications. A retiree, without this insurance committee, does not have the ability to directly communicate with FCA.
- The NCRO website provides retirees a resource to ask questions, express concerns, and present issues regarding healthcare and benefit related concerns as a FCA retiree. You can email the Insurance Committee if you have a question at InsCom@NCRO.org
- If your issue relates to questions or problems you have with Benefit Connect or WageWorks, it is important that you first try to resolve it with BC or WW and then email the Committee the detail of what the issue is, what you were told and, if possible, the date of the call(s) and the name of the person you spoke to.
- The committee has addressed the individual benefit issues of over 200 of retirees and we will continue to address every email and phone call. If the committee cannot resolve the concern, the committee has the unique ability to address the issue for resolution with FCA.
([Email to InsCom@NCRO.org](mailto:InsCom@NCRO.org) is preferred, but you may also call the NCRO office at [248-633-2827](tel:248-633-2827) and leave as complete a description of the issue as you can and leave your telephone number and email address and spell your name, please). The NCRO and your Insurance Committee invite you to use these resources.
- **Benefit Connect** should also be notified at 888-409-3300 of any changes such as address, email address, phone number, marital status, and death of retiree, retiree spouse, and surviving spouse.
- In order to continue to provide you this valuable support, **your NCRO requests that you continue your membership as a dues paying FCA retiree.**

An Invitation To Become A Member Of The Insurance Committee

The Insurance Committee would like to extend an invitation to our FCA/Chrysler retirees to become a member of this committee. It represents an opportunity to learn about Healthcare coverage, Benefit Connect and WageWorks while affording you the opportunity to help your fellow retirees who maybe dealing with these important senior concerns.

We are looking for one or two additional members. It is not necessary that you reside in Southeast Michigan. If you think you would like to explore membership further by obtaining more information as to how you can contribute and the time involved feel free to contact us by email at InsCom@NCRO.org or call the NCRO office at **248-633-2827** and leave a message where you can be contacted. You will be surprised to realize how much you will learn while contributing to this worthwhile cause.

2019 HRA Important Information

2019 HRA amounts and related information. Following is info from NCRO Insurance Committee (IC) for FCA retirees and spouses / surviving spouses age 65+. This recaps info provided to members in other sources, such as on FCA and WageWorks (WW) and NCRO websites and includes info provided to the IC by FCA recently. Please also refer to your 2019 HRA News mailed to you in October.

- The amounts that will be provided by FCA for 2019 will appear in accounts in mid-January. There is no need to contact WageWorks before then. These were announced by FCA to be the same as for 2018 (maximum of \$1,975 for HRA retirees or eligible surviving spouse and a maximum of \$1750 for an eligible spouse). Maximum total of \$3725.
- Some HRA recipients will receive a reimbursement in January, based on their 2018 claims. This will be automatic if you exhausted your 2018 HRA balance but had approved claims for 2018, including automatic reimbursements that could not be reimbursed because your HRA balance was exhausted.
- For those who receive automatic reimbursement of the Medicare Part B premium (for self and/or spouse), that reimbursement will continue to be \$109 monthly from your HRA, for both the retiree and eligible spouse.
- If your premium is more than \$109, you may file for reimbursement of the excess over \$109/month. Important that you just file for the EXCESS OVER \$109, and not your total Part B premium.
- You may file against the 2019 HRA amount before it is available and it will be reimbursed when 2019 funds are available --- for example, for a recent eligible 2018 expense, even though your 2018 HRA balance is \$0.
- Starting in 2017, WageWorks began reimbursements for prior year's expenses using current years' as well as prior years' HRA monies. This means any eligible expenses dating back to when you first became eligible for HRA funding can be submitted for reimbursement, if you haven't previously been reimbursed for them. If HRA funds are not available, the expenses will be pended and paid when your HRA balance is replenished in January.
- WageWorks (WW) has a new form coded 3894-FCA (201801), which should be used. It includes added helpful instructions on the first and last pages. **Do not forget to sign the form if submitting by mail.**
- Note that the WW form is used for claims against either your HRA or your Retiree Health Care Account (RHCA), if you have a balance in it at Merrill Lynch. You may also phone WW and have a form mailed to you.
- **WageWorks** administers the HRA and RHCA including claims processing, account activity, details, and to keep your email address current access participant.wageworks.com or call 877-924-3967. Be sure to keep your Profile current.

Please also keep your contact information current with the NCRO. Go to NCRO.org and look under the NCRO's Members "tab" on the blue bar at the top of the home page. It's easy -- click on Review Your Information. If you do not know your Registration ID, just enter your last name and email address and you will be sent all the personal information on the NCRO site. This is voluntary self-provided information, and we count on members to please keep their information current.

NCRO Tri Annual Meeting

The next meeting is scheduled for February 20, 2019 at the San Merino Club which is located at 1685 E. Big Beaver Road, Troy, Michigan. Please mark you calendars and plan on attending.

2019 CY Membership Dues Reminder

Reminder: Calendar Year 2019 Annual Dues (1-1-2019 thru 12-31-2019) invoices were 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