What’s New for 2018?

Here are the benefit changes that will be effective January 1, 2018. Use the checklist below as you review your coverage options.

- **Medical Premiums.** FCA is committed to providing health care that is accessible and affordable. For the last five years, premium levels have remained constant. Due to health care inflation, you will see a slight increase in 2018 premiums for PPO, HDHP+HSA and Green Shield medical options. See your Enrollment Worksheet or go to the Benefit Connect website at [https://fcabenefits.ehr.com](https://fcabenefits.ehr.com) to view your premium rates on the medical election page.

- **Prescription Drugs.** You will need to fill your prescriptions at CVS retail pharmacies to be eligible for in-network coverage. See [Prescription Drug Coverage](#) on page 8 for more information.

- **HSA Contributions.** Health Savings Account (HSA) contribution limits will increase in 2018 per IRS guidelines. FCA will continue to contribute to the HSA in 2018. See [Health Savings Account](#) on page 9 for more information.

- **PPO Plan Design.** The copay for emergency room visits will increase from $150 to $175. Also, the Retiree Choice PPO deductible will increase from $1,000 to $1,100 for Retiree Only coverage and from $2,000 to $2,200 for Retiree+Family coverage.

- **Dental and Vision Plans.** This is an open year for dental and vision elections. See [Dental and Vision Plans](#) on page 8 to review your options.

- **Green Shield Dental and Vision.** Dental and vision coverage under the Green Shield option will be subject to premiums. See your Enrollment Worksheet for rate information or on the dental and vision election pages on Benefit Connect at [https://fcabenefits.ehr.com](https://fcabenefits.ehr.com).

**Did You Know?**

**Automobile Insurance and FCA Health Plan Policy**

Here are some facts about your personal automobile insurance and your coverage under the FCA Health Care Plan.

- Personal Injury Protection (PIP) insurance benefits are required to be paid prior to benefits paid under the FCA Plan.

- The FCA Plan is considered a secondary payer of health care benefits when coordinating with no-fault auto insurance.

- In order to receive the maximum insurance benefits to which you are entitled, check with your insurance carrier to review your policy.
What Stays the Same?

- **Good news! No change to Delta Dental or EyeMed premiums.** Premium levels for dental and vision coverage have remained the same since 2014. View your Enrollment Worksheet or go the Benefit Connect website at [https://fcabenefits.ehr.com](https://fcabenefits.ehr.com) to see your rates.
- **Most plan design components remain the same.** The HDHP+HSA medical option, as well as the Dental and Vision Plans, continue to provide the same coverage levels that you enjoyed in 2017. Refer to the Comparison Charts included with your packet to review what each option offers.
- **Enjoy tax savings with the HSA.** The Company’s commitment to your HSA continues. If you elect the HDHP medical option, FCA will contribute $500 Individual/$1,000 Family to your HSA for 2018.
- **Optional Group Life Insurance.** There will be no change to Optional Group Life Salaried (OGLS) insurance premiums in 2018. Review your Enrollment Worksheet for rate information if you are enrolled in this plan.
- **1095-C Tax Form.** Introduced in 2016 under the Affordable Care Act (ACA), this form requires individuals to provide evidence of “minimum essential health coverage” or be subject to a penalty when filing their 2018 income tax return. FCA’s medical coverage for Retiree Choice retirees meets all requirements of minimum essential health coverage. The 1095-C form will be mailed to each retiree household in late January 2018. Do not attach the form to your federal tax return; keep it with your tax records. You might not receive a 1095-C form by the time you are ready to file your 2017 tax return, and it is not necessary to wait for it to file. For more information, go to [www.irs.gov](http://www.irs.gov) or talk to your tax professional.

What You Need to Do

- **Review this guide.** Make sure you understand your coverage options and the tools available to help make decisions.
- **Read your Enrollment Worksheet.** It shows your premium costs for 2018. Go to the Benefit Connect website at [https://fcabenefits.ehr.com](https://fcabenefits.ehr.com) to view your report.
- **Think about your health care coverage needs.** Has anything changed for you or your covered dependents in the past year? Try the plan comparison tool My Benefits Mentor on Benefit Connect to determine which medical option may be best for you.

Enroll Between October 25 and November 8, 2017

- **Enroll online** through the Benefit Connect website at [https://fcabenefits.ehr.com](https://fcabenefits.ehr.com). You can enroll 24/7 during Annual Enrollment. It’s fast and easy.
- **Enroll by phone** through Benefit Connect at 1-888-409-3300 from 8 a.m. to 4 p.m. Eastern Time, Monday through Friday.

Eligibility Reminder Notes:

- **Dependent eligibility.** Your spouse and dependent children are eligible for FCA coverage, provided they:
  - were eligible at the time you retired (even if not enrolled), and
  - have remained eligible since your retirement.
  No new dependents can be added after your retirement date.
Enrolling
What You Need to Do  Payment Options  How to Enroll

Payment Options

1. Use Your Retirement Health Care Account (RHCA)
   If you’d like to use RHCA funds to pay for health care premiums throughout the year, you must move funds into the Money Market Fund during Annual Enrollment. Benefit Connect will then notify Merrill Lynch to transfer the necessary funds from the Money Market Fund to the Frozen Money Market (“Frozen”) Fund for payment. Payments for your health care premiums will be deducted monthly from your RHCA. You cannot transfer funds directly into the Frozen Fund.

   You must transfer an amount sufficient to cover the entire cost of your 2018 premiums into the Money Market Fund no later than November 8, 2017. You can initiate the transfer of funds online at www.benefits.ml.com or through the Merrill Lynch Retirement and Benefits Contact Center at 1-800-483-7283. See RHCA Funds on page 10 for more information.

2. Have It Deducted From Your Pension
   Deductions will be taken monthly from your pension payment if you:
   – choose to pay the entire premium amount, or
   – can’t pay for the entire amount with RHCA funds as described above, so the remaining money you owe can be paid with pension funds.

3. Receive a Monthly Bill
   Benefit Connect will bill you monthly if you:
   – don’t receive a pension, or
   – don’t want to use RHCA or pension funds.

4. Authorize a Convenient Debit Payment
   Your payments will always be on time with the direct debit payment option. Your monthly payment will be withdrawn automatically from your checking or savings account without a service fee.

Choose your payment option online or call Benefit Connect at 1-888-409-3300 to set up your payment arrangement.
## Enrolling

**What You Need to Do**

- Payment Options

## How to Enroll

### Enroll Online Beginning October 25

- **Go to the Benefit Connect website at** [https://fcabenefits.ehr.com](https://fcabenefits.ehr.com). You can enroll anytime (24 hours a day) from October 25 through November 8.
- **Enter your user ID and password.** Click “Get Started” on the home page or select the “2018 Enrollment” tab.

### Go to the “It’s Time for Annual Enrollment” page to:

- Review your dependents.
- Review your 2018 coverage if you don’t make any changes.

### Go to the “Make Your Enrollment Elections” section to:

- Make benefit changes for 2018. Select “Submit” to complete your enrollment.
- Make sure you see the “Congratulations!” page after you have submitted your elections. This confirms your elections were saved.
- Print the confirmation page and keep it with your other important records.

### Enroll by Phone Beginning October 25

- Call Benefit Connect at **1-888-409-3300**. You can enroll from 8 a.m. to 4 p.m. Eastern Time, Monday through Friday.
- If you are outside the continental United States, Puerto Rico, Canada and the U.S. Virgin Islands, call **1-858-314-5172**.
- Be ready to enter the last four digits of your Social Security number and your password.
- Follow the recorded messages to have your call forwarded to a benefit representative, who will help with your enrollment.
- Enter your password. If you don’t know your password, stay on the line and a representative will help you.
- Watch your mail. Your confirmation will be mailed to you after November 8.

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You can also enroll using your tablet or smartphone.

Just go to the Benefit Connect website at [https://fcabenefits.ehr.com](https://fcabenefits.ehr.com).

Everything automatically fits the screen on your mobile device.

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**Enrollment closes November 8, 2017!**
# Health Plan Options

**Medical Plan**  Prescription Drug Coverage  Dental and Vision Plans  Comparison Charts

## Medical Plan

FCA remains committed to providing high-quality, affordable coverage for our employees and retirees.

### You Have Plan Choices

- You have a choice of medical plan options:
  - Healthy Blue Choices PPO
  - Healthy Blue Choices HDHP+HSA

These plans are structured to encourage you to achieve and maintain optimum health.

**Note:** Health care coverage provided by Green Shield for residents in Canada.

### Preventive Services Are Covered

In the HDHP+HSA options, additional preventive services, as well as several classes of generic drugs, are covered at 100% by the Plan.

### Medical Premiums Are Based on Several Factors

These factors include:

- Plan option
- Number of people covered
- Gross pension income
- Retirement date

Please review your Retiree Choice Enrollment Worksheet to see your actual costs.
Health Plan Options

Comparing Options
How do the medical options compare? The chart below provides the highlights.

<table>
<thead>
<tr>
<th>Similarities</th>
<th>Differences</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Covered benefits (e.g., hospitalization, procedures)</td>
<td>• Premiums</td>
</tr>
<tr>
<td>• Physician and hospital networks</td>
<td>• Deductibles and out-of-pocket maximum thresholds</td>
</tr>
<tr>
<td>• No primary care physician (PCP) required</td>
<td>• Prescription drugs and office visit costs accrue to the HDHP deductible</td>
</tr>
<tr>
<td>• No referrals necessary</td>
<td>• and out-of-pocket maximum</td>
</tr>
<tr>
<td>• Certain preventive services paid 100% in network</td>
<td>• Many generic drugs and additional preventive services are covered at 100%</td>
</tr>
<tr>
<td>• Prescription drug coverage rules (e.g., dosage limits, prior authorization)</td>
<td>in the HDHP</td>
</tr>
</tbody>
</table>

Refer to the Medical Comparison Charts included with your packet to compare all the medical plan options.

Are You a Military Veteran?
You may also be eligible for benefits based on your military service, which could add another option for you to consider. Contact your Veterans Affairs office for more information.
Prescription Drug Coverage

CVS Caremark Pharmacy Network Change

• Effective January 1, 2018, members enrolled in the PPO or HDHP medical option are limited to filling prescriptions at CVS pharmacies only, if they live within 5 miles of a CVS retail pharmacy.

• Members who do not live within 5 miles of a CVS retail pharmacy may fill prescriptions at any in-network pharmacy (e.g. Walgreens, Rite Aid, Kroger, Meijer, Duane Reade, etc.).

• For HDHP enrollees who live within 5 miles of a CVS retail pharmacy, prescriptions filled at non-CVS retail pharmacy locations will not be covered and will not count toward the plan deductible and out-of-pocket maximums.

• For PPO enrollees who live within 5 miles of a CVS retail pharmacy, prescriptions filled at non-CVS retail pharmacy locations will not be covered.

• Prescriptions filled at any out-of-network retail pharmacy are not covered and are not eligible for reimbursement through the manual claim form process.

• Members may continue to use the 90 day “Maintenance Drug” program; prescriptions can be filled by postal mail delivery or picked up at any CVS retail pharmacy.

• Visit www.caremark.com to access the Pharmacy Locator tool and details about your prescription drug benefit.

• Check your mailbox for more information coming soon from CVS Caremark about the pharmacy network change.

Dental and Vision Plans

Change Dental or Vision Coverage

Good health includes routine dental and vision care. That’s why FCA offers high-quality, affordable coverage for its employees and retirees.

2018 is an open year for dental and vision enrollment. You have the ability to make new elections that will be put in place for the next two years.

If you have coverage now: You may opt out of coverage, as well as drop or add which dependents are covered.

If you don’t have coverage now: You can enroll for coverage for 2018 and 2019, and add dependents.

Refer to the Dental Plan Chart or the Vision Plan Chart included with your packet for more information.

Update for HDHP enrollees

Certain prescription drugs may qualify for manufacturer-sponsored patient assistance programs that offset out-of-pocket costs for those products. For any such drug where third-party assistance is used, the member shall not receive credit toward the HDHP deductible and out-of-pocket maximum for any cost share amounts that are applied to a manufacturer coupon or rebate. Only the amount actually paid out-of-pocket by the member will apply toward the deductible and out-of-pocket maximum.
What's New for 2018

The HSA Advantage

Health Savings Account

If you enroll in the Healthy Blue Choices High Deductible Health Plan (HDHP), you may enroll in a Health Savings Account (HSA). The Company will contribute to your HSA, and you can also contribute on a tax-deductible basis.

HSAs are a powerful tool to help you reduce your out-of-pocket health care expenses. Your account can be used to pay for premiums, deductibles, copays, vision and dental, or any other qualified expense listed in IRS Publication 502 which you can find at www.irs.com.

2018 HSA Funding

<table>
<thead>
<tr>
<th>Coverage Category</th>
<th>Total Company Contribution</th>
<th>Maximum Retiree Contribution</th>
<th>IRS Maximum Allowable Limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retiree Only</td>
<td>$500</td>
<td>$2,950</td>
<td>$3,450</td>
</tr>
<tr>
<td>Retiree + Family</td>
<td>$1,000</td>
<td>$5,900</td>
<td>$6,900</td>
</tr>
</tbody>
</table>

*If you are age 55 or older, you can make an additional catch-up contribution up to $1,000.

The HSA Advantage

Advantages Today
- You own the funds in your account.
- Your contributions are tax deductible.*
- FCA contributions to your account are tax free.
- Money in your account is tax free as long as it is used for qualified health care expenses.

Advantages in the Future
- Withdrawals for qualified health expenses are tax free.
- Interest and investment income from the HSA is also tax free when used to pay for qualified health expenses.
- You can use your HSA to pay for Medicare premiums and other qualified health expenses.
- After age 65, you may withdraw the money for any purpose and pay only the income tax; no penalty applies.

*Contact Bank of America at 1-800-615-0319 to make personal contributions. Make sure that overall contributions don’t exceed IRS maximum limits.
RHCA Funds

Accessing Account Information

Retirement Health Care Account (RHCA)
Your RHCA can be used to pay for health care premiums and out-of-pocket health care expenses for you and your eligible dependents. Your RHCA assets are housed at Merrill Lynch, where you have a variety of investment options. Claim reimbursements are administered by WageWorks.

Important: The liquidation of funds from your mutual fund holdings on a prorated basis to offset insufficient funds in the Money Market for claims reimbursement has been discontinued.

RHCA and HSA Reminder
Due to IRS rules, if you are enrolled in the HDHP+HSA medical option, reimbursements from your RHCA will be limited to dental and vision expenses only until the HDHP medical deductible has been met. RHCA funds may still be used for premium reimbursements with no deductible restriction.

Accessing Account Information

<table>
<thead>
<tr>
<th></th>
<th>Online</th>
<th>By Phone</th>
<th>By Mail</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Go to <a href="http://www.benefits.ml.com">www.benefits.ml.com</a> 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.</td>
<td>Call Merrill Lynch at 1-800-483-7283.</td>
<td>Monthly statements are mailed to your home with detailed account activity.</td>
</tr>
</tbody>
</table>
## Provider Contacts

### Health Care Provider Contact Information

<table>
<thead>
<tr>
<th>Plans</th>
<th>Website</th>
<th>Phone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Medical Plan Options</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Healthy Blue Choices PPO</td>
<td><a href="http://www.bcbsm.com">www.bcbsm.com</a></td>
<td>1-800-521-0488</td>
</tr>
<tr>
<td>Healthy Blue Choices HDHP+HSA</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Prescription Drugs</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CVS Caremark</td>
<td><a href="http://www.caremark.com">http://www.caremark.com</a></td>
<td>1-866-329-4448</td>
</tr>
<tr>
<td><strong>Dental Plan</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Delta Dental PPO</td>
<td><a href="http://www.consumertoolkit.com">http://www.consumertoolkit.com</a></td>
<td>1-800-524-0149</td>
</tr>
<tr>
<td><strong>Vision Plan</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Green Shield – Canada</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medical, prescription drug, dental, vision, durable medical equipment and mental health/substance abuse services for retirees in Canada</td>
<td><a href="http://www.greenshield.ca">http://www.greenshield.ca</a></td>
<td>1-888-711-1119</td>
</tr>
</tbody>
</table>
Medical Coverage After Age 65

Medicare Parts A and B provide primary coverage for hospital and medical services. Medicare Part D is an optional coverage you purchase to cover prescription drugs.

<table>
<thead>
<tr>
<th>Medicare Part</th>
<th>Covered Services</th>
<th>Your Costs</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Inpatient hospital services, skilled nursing facility services, certain home health services and hospice care</td>
<td>No premium; you’ll pay deductibles and coinsurance</td>
</tr>
<tr>
<td>B</td>
<td>Doctor services, outpatient hospital services, medical equipment and supplies, and other health care services and supplies</td>
<td>Monthly premium, deductible and coinsurance</td>
</tr>
<tr>
<td>D</td>
<td>Prescription Drugs</td>
<td>Monthly premium, deductible, copays and coinsurance</td>
</tr>
</tbody>
</table>

Some Things to Consider Before You Turn 65

Health Care Retirement Account (HRA)

- FCA-provided health care coverage will end on the first day of the month in which you or your spouse turns age 65.
- About 90 days before your or your spouse’s 65th birthday, you will receive information about Medicare enrollment, FCA post-age-65 benefits and options to purchase coverage that supplements Medicare.
- FCA will establish a Health Care Retirement Account (HRA) to help you pay your premiums and other health care costs. For 2018, retirees over age 65 receive up to $1,975 in HRA credits (contribution is based on your age/service subsidy percentage). Your spouse is eligible for up to $1,750.

Medicare, Social Security and HSAs

- When you are eligible to enroll in Medicare, you can no longer make contributions to your HSA. However, any remaining HSA funds can be used for qualified health care expenses.
- When you enroll in Social Security benefits, you are automatically enrolled in Medicare Part A, and your coverage is retroactive for six months. IRS guidelines require that you must stop contributions to your HSA six months before your enrollment or be subject to tax penalties.
- Your FCA-sponsored HSA becomes an individual account, and you will be responsible for account administrative fees (currently $4.50 per month).
- You may wish to consult a tax advisor or financial professional for additional information.

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