

What to Keep in Mind for 2020

- > Medicare Open Enrollment is **October 15 through December 7, 2019**.
- > No specific action is required as long as your Medicare plan continues to be available.
- > FCA will continue to contribute to your Healthcare Retirement Account for 2020.
- > If you have a RHCA account balance, you can use the tax-free funds to pay for health care premiums and out-of-pocket health care expenses.
- > Optional Group Life Salaried insurance premiums for 2020 are staying the same as 2019. Remember that rates increase with every five year age milestone.

2020 HRA Credits

For 2020, FCA will continue to contribute to your Healthcare Retirement Account as follows:

- > Eligible retirees or surviving spouses will receive up to \$1,975.
- > An eligible spouse will receive up to \$1,750.
- > All contributions are based on the retiree's age/service subsidy percentage.

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.

Have Your Needs Changed?

Each year, consider whether your health care needs have changed, which may mean changing 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.

Get Help From Medicare Enrollment Experts

If you are not sure if you have the right Medicare coverage or are enrolled in the best plan for you, contact Via Benefits or 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 8 a.m. to 9 p.m. Eastern Time, Monday through Friday	1-866-847-5820 8 a.m. to 8 p.m. Eastern Time, Monday through Friday
www.myviabenefits.com/fca	www.membernetusa.com/chrysler

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

Accessing Your Retirement Health Care Account (RHCA)



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>View HRA balance, submit HRA and RHCA 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 and documentation.</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.

New Look for FCA Retiree Website

The FCA retiree website has been redesigned. Here are some highlights:

- > It's now easier than ever to find information about your Benefits, FCA News, Resources, Discounts, Contacts, FCA Brands and more.
- > The new modern design is compatible with your desktop, mobile device or tablet.
- > Your information is protected with the additional login requirements enhancing both the privacy and security of the site.

Check out the new site at www.fcaretirees.com

Benefit Questions? Call Benefit Connect

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 home address, phone numbers, e-mail addresses
- Beneficiary information updates for your life insurance, retirement and savings plans, including your Retirement Health Care Account

10/2019

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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.