

### 2022 HRA Credits

For 2022, 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 credits to purchase health care coverage and pay for out-of-pocket expenses.

Review the HRA Personal Report included in this packet to confirm your credits and your personal information on file at Benefit Connect. You may also review your benefit information online at [fcabenefits.ehr.com](http://fcabenefits.ehr.com).

### Medicare Open Enrollment: October 15 through December 7, 2021

Once you are enrolled in Medicare, you don't have to re-enroll or renew your Medicare plan every year. However, open enrollment is your opportunity to review life events, changes in your health care status and medications that have taken place this year to ensure your coverage meets your needs and health care challenges next year. Here are some important things to note:

- > You'll receive an Annual Notice of Change (ANoC) in September from your carrier. The ANoC will explain any changes happening to your current policy that will take effect the following year, including increase in monthly premiums.
- > A new year can bring changes to your plan's formulary, the pricing tiers that medications are placed in, or the copays required for various types of prescriptions. Find out whether your prescription plan will cover your current medications in the upcoming year, and how much you'll pay for them. If you take expensive medications, it's a good idea to explore other prescription plans available in your area to see if they have lower copays.
- > If you are enrolled in a Medicare Advantage plan, confirm that your current providers will still be in your plan's network for the upcoming year. If they aren't, you may want to change plans or providers; otherwise you will pay higher out-of-pocket costs to stay with the same doctors and the same plan.

To get the most from Medicare coverage – and your health care dollars – carefully evaluate the costs and benefits of all your plan options to make the best choice for 2022.

### Need Help? Resources for Your Medicare Enrollment

Take advantage of the many resources available to help you make the coverage decisions that are best for your personal situation, including Via Benefits and AmWINS Group Benefits.

Each company is staffed with licensed benefit advisors, who do not work for FCA, to provide personalized confidential 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	1-866-847-5820
8 a.m. to 9 p.m. Eastern Time, Monday through Friday	8 a.m. to 8 p.m. Eastern Time, Monday through Friday
<a href="http://myviabenefits.com/fca">myviabenefits.com/fca</a>	<a href="http://chrysler.amwins.com">chrysler.amwins.com</a>

You may also do your own research using the Planfinder tool on [medicare.gov](http://medicare.gov) or call **1-800-MEDICARE** (1-800-633-4227).

## Don't Forget About Your RHCA!

Do you have a Retirement Health Care Account (RHCA) balance? Take full advantage of using tax-free funds to pay for health care premiums and out-of-pocket health care expenses.

## Accessing Your Account Information



### Online

Go to [benefits.mf.com](https://benefits.mf.com) to access your Merrill account 24 hours a day. View account balances, funds transfers, contributions and distributions, and earnings.

Register online to get a logon ID and password.



### Phone

Call Merrill at **1-800-483-7283**



### Mail

Monthly statements are mailed to your home with detailed account activity.

## RHCA and HRA Claims Processing via HealthEquity WageWorks (formerly WageWorks)

Online	Smart Phone/Mobile Device	Mail or Fax
<p>Go to <a href="https://participant.wageworks.com">participant.wageworks.com</a> 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 <a href="https://wageworks.com/myezreceipts">wageworks.com/myezreceipts</a>.</p> <p>File and manage your reimbursement claims using your smartphone camera or mobile device to capture your documentation.</p>	<p><b>Mail:</b> HealthEquity WageWorks CLAIMS ADMINISTRATOR P.O. Box 14053 Lexington, KY 40512</p> <p><b>or</b></p> <p><b>Fax:</b> 1-877-353-9236</p> <p>Submissions must include claim form and documentation.</p>

## Optional Life Insurance Plan Update

Optional Group Life Salaried (OGLS) premiums will increase about 8% for 2022. Some reminders about OGLS coverage:

- > If you're enrolled in this plan, your HRA Personal Report will show your 2022 premium rates and coverage options.
- > Your premiums adjust when you reach a milestone age (age ending in "0" or "5").
- > For questions regarding your coverage, contact MetLife at **1-888-892-5472**.
- > If you need to make changes to your coverage or update your beneficiaries, call Benefit Connect at **1-888-409-3300**.

## Benefit Questions? Benefit Connect Is Ready to Help!



Go to Benefit Connect at [fcabenefits.ehr.com](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 (RHCA)

10/2021

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This HRA Newsletter provides highlights of the FCA US LLC Health Care Plan for Salaried Retirees (the "Plan"). The Plan is filed with the Department of Labor under the legal entity FCA US LLC as the Plan Sponsor. FCA US LLC is part of the Stellantis family of companies. If this Newsletter and the documents that govern the Plan don't agree, the Plan documents will prevail. FCA US LLC reserves the right to amend, modify, suspend or terminate all or part of its employee and retiree benefit plans or programs.