



2019 Retiree Choice Annual Enrollment Guide

October 31 through November 14, 2018



Enrolling

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What's New for 2019?

Here are the benefit changes that will be effective January 1, 2019.

Use the checklist below as you review your coverage options.

- ✓ FCA is committed to providing health care that is accessible and affordable. As health care costs continue to rise for all employers, the Company continues to assess its Retiree Choice medical plan to ensure alignment with the marketplace while maintaining industry best practices.

For 2019, to support the sustainability of your benefits program, it is necessary to make adjustments to PPO and HDHP+HSA medical premiums. See your Enrollment Worksheet or go to the Benefit Connect website at <https://fcabenefits.ehr.com> to view your premium rates on the medical election page.

- ✓ **HSA Contributions.** Health Savings Account (HSA) contribution limits will increase in 2019 per IRS guidelines. FCA will continue to contribute to the HSA in 2019. Go to **Health Savings Account** on page 8 for more information.
- ✓ **Dental and Vision Plans.** This is a closed year for dental and vision elections. See Dental and Vision on page 7 to review your options.

Benefits On the Go

Stay connected anytime, anywhere with benefit apps.

- Access Google Play (for Android devices) or App Store (for Apple devices)
- Search keyword below the app you would like to download
- Register with each app on your device to access your benefits on the go!



BCBSM



CVS
Caremark



BCBSM
Online Visits



EyeMed



Hyatt Legal



Bank of
America HSA



Delta Dental



MetLife



WageWorks



Castlight





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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> to see your rates.
- **Plan design components remain the same.** The Medical, Dental and Vision Plans, continue to provide the same coverage levels that you enjoyed in 2018. 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 2019.
- ✓ **Optional Group Life Insurance.** There will be no change to Optional Group Life Salaried insurance premiums in 2019.

Do you have Optional Dependent Group Life insurance coverage for spouse and/or child? As a reminder, children can be covered only up to age 26. Review your Enrollment Worksheet for more information as well as to ensure your coverage reflects your current situation. Make any necessary changes or updates to your coverage as needed. Also, don't forget that rates increase with each 5 year age milestone.
- **1095-C Tax Form.** The 1095-C form will be mailed to each retiree household in late January 2019. Do not attach the form to your federal tax return; keep it with your tax records. For more information, go to 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 2019. Go to the Benefit Connect website at <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 31 and November 14, 2018



Enroll online through the Benefit Connect website at <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.
- Children are eligible for coverage until the end of the month they turn age 26.



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 2019 premiums into the Money Market Fund no later than November 14, 2018. 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 9 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

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How to Enroll

Enroll Online Beginning October 31

- > **Go to the Benefit Connect website** at <https://fcabenefits.ehr.com>. You can enroll anytime (24 hours a day) from October 31 through November 14.
- > **Enter your user ID and password.** Click “Get Started” on the home page or select the “2019 Enrollment” tab.

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

- > Review your dependents.
- > Review your 2019 coverage if you don’t make any changes.

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

- > Make benefit changes for 2019. Select “Submit Enrollment” 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 31

- > 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 date of birth in DD/MM/YY format.
- > Follow the recorded messages to have your call forwarded to a benefit representative, who will help with your enrollment.
- > Watch your mail. Your confirmation will be mailed to you after November 14.

Enrollment closes November 14, 2018!

You can also enroll using your tablet or smartphone.

Just go to the Benefit Connect website at <https://fcabenefits.ehr.com>.

Everything automatically fits the screen on your mobile device.



Health Plan Options

Medical Plan Prescription Drug Coverage Dental and Vision Plans Comparison Charts

Compare Medical Plan Options

How do the medical options compare? The chart below provides the highlights. Refer to the Medical Comparison Chart included with your packet to compare all the medical plan options.

Similarities	Differences
<ul style="list-style-type: none">• Covered benefits (e.g., hospitalization, procedures)• Physician and hospital networks• No primary care physician (PCP) required• No referrals necessary• Certain preventive services paid 100% in network• Prescription drug coverage rules (e.g., dosage limits, prior authorization) apply	<ul style="list-style-type: none">• Premiums• Deductibles and out-of-pocket maximum thresholds• Prescription drugs and office visit costs accrue to the HDHP deductible and out-of-pocket maximum• Many generic drugs and additional preventive services are covered at 100% in the HDHP

HDHP+HSA

PPO

HDHP+HSA

PPO

Medical premiums are based on several factors including:

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

Please review your Retiree Choice Enrollment Worksheet to see your actual premium costs.

Cool Tool to Help You Decide



Which option is right for you?

Try the plan comparison tool, **My Benefits Mentor** — you'll find the link on the Benefit Connect enrollment home page.

Using your prior medical and prescription drug claim information, the tool determines which medical plan option may be best for your personal situation.

Save Time, Save Money: Choosing the right place for care

If it's not an emergency, why go to the emergency room? You pay more out of pocket and wait longer. You have many choices where you can receive the right care at the right place while saving time and money. Review the chart on page 11 of the comparison chart packet to see all your options.



Health Plan Options

Medical Plan

Prescription Drug Coverage

Dental and Vision Plans

Comparison Charts

Reminder: CVS Caremark Pharmacy Network

- As a reminder, members must fill prescriptions at CVS retail pharmacies only, if there is a CVS retail pharmacy within 5 miles* of their home zip code.
- Members with no CVS retail pharmacy within 5 miles of their home zip code may fill up to 34-day supply prescriptions at any in-network pharmacy (e.g. Walgreens, Rite Aid, Kroger, Meijer, Duane Reade, etc.).
- Members will 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.
- For HDHP enrollees where there is a CVS retail pharmacy within 5 miles of their home zip code, 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 where there is a CVS retail pharmacy within 5 miles of their home zip code, 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.
- Access your account at www.caremark.com to access the Pharmacy Locator tool and details about your prescription drug benefit.

* Based on a geographic radius of 5 miles from the zip code center.

- Refer to the Medical Comparison Chart included with your packet for more information.

Dental and Vision Plans

It's Year Two for Dental and Vision Coverage

2019 is a closed year for dental and vision enrollment. Your elections stay in effect for 2 years.

If you have coverage now: You may not opt out of coverage, however, you can drop or add dependents.

If you don't have coverage now: You can not enroll in coverage until the 2020 plan year.

Refer to Dental Plan and Vision Plan Comparison Charts included with your packet for coverage details.

Social Security Disability Insurance (SSDI)

Do you have questions about eligibility for SSDI program? Applications for SSDI benefits must be submitted within 5 years from your last date worked. SSDC, the administrator for FCA disability benefits, can assist you and/or your spouse with SSDI and Medicare enrollment. SSDC can be reached at 800-374-9950, ext. 222 or visit www.ssdcservices.com for more information.

Health Savings Account

What's New for 2019

The HSA Advantage

Health Savings Account

If you enroll in the Retiree Choice High Deductible Health Plan (HDHP) HDHP+HSA I or HDHP+HSA II, 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.gov.

2019 HSA Funding

Coverage Category	Total Company Contribution	Maximum Retiree Contribution	IRS Maximum Allowable Limits
Retiree Only	\$500	\$3,000	\$3,500
Retiree + Family	\$1,000	\$6,000	\$7,000

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

The HSA Advantage

Advantages Today	Advantages in the Future
<ul style="list-style-type: none">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.	<ul style="list-style-type: none">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. You are responsible to ensure 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 Note:

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.

Access Your Account Information

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.

RHCA CLAIMS PROCESSING VIA WAGeworks

	Online		SmartPhone/Mobile Device		By Mail		By Fax
	Go to participant.wageworks.com to access your WageWorks account 24 hours a day. Submit claims, track claims processing, and sign up for direct deposit. Register online, set up logon ID and password		Download the EZ Receipts mobile app at www.wageworks.com/myezreceipts File and manage your reimbursement claims using your smartphone camera or mobile device to capture your documentation.		WageWorks Claims Administrator P.O. Box 14053, Lexington, KY 40512 Must include claim form		1-877-353-9236 Must include claim form

Claims Processing Assistance: Call WageWorks at 1-877-924-3967



Provider Contacts

Health Care Provider Contact Information

Plans	Website	Phone Number
Medical Plan Options Retiree Choice PPO Retiree Choice HDHP+HSA I Retiree Choice HDHP+HSA II Retiree Choice SuperMed Plus PPO	www.bcbsm.com http://www.medmutual.com	 1-800-521-0488 1-800-892-6200
Prescription Drugs CVS Caremark	http://www.caremark.com	 1-866-329-4448
Dental Plan Delta Dental PPO	http://www.consumertoolkit.com	 1-800-524-0149
Vision Plan EyeMed Vision Care. Select "Insight" network	http://www.eyemed.com	 1-844-892-4008
Green Shield – Canada Medical, prescription drug, dental, vision, durable medical equipment and mental health/substance abuse services for retirees in Canada	http://www.greenshield.ca	 1-888-711-1119



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.

Medicare Part	Covered Services	Your Costs
A	Inpatient hospital services, skilled nursing facility services, certain home health services and hospice care	No premium; you'll pay deductibles and coinsurance
B	Doctor services, outpatient hospital services, medical equipment and supplies, and other health care services and supplies	Monthly premium, deductible and coinsurance
D	Prescription drugs	Monthly premium, deductible, copays and coinsurance

As You Approach Age 65

As you or your spouse transition to FCA's post-age-65 retiree benefits, please review the following information:

- FCA-provided health care coverage ends on the first day of the month in which you or your spouse turns age 65. Medicare will be the primary medical coverage for the age 65 enrollee. Anyone (you or your eligible dependents) who is under age 65 may continue to have coverage under the FCA Retiree Choice Health Care Plan.*
- During the calendar year before you or your spouse turns age 65, you will receive information about Medicare enrollment, FCA post-age-65 benefits and options for Medicare supplemental coverage from insurance brokers endorsed by FCA (Via Benefits and AmWins) as well as other companies that offer such coverage.

Medicare, Social Security, and HSAs

- When you are eligible to enroll in Medicare, you can no longer make contributions to your HSA (if you were previously enrolled in the HDHP+HSA). Any remaining HSA funds can continue to 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 Social Security benefits enrollment or be subject to tax penalties.
- At this time, your HSA becomes an individual account, and you will be responsible for account administration fees (currently \$4.50 per month). You may wish to consult a tax advisor or financial professional for additional Information.

Healthcare Retirement Account (HRA)

- After your or your spouse's 65th birthday, FCA will establish a Healthcare Retirement Account (HRA) that can be used to pay your health care premiums and other health care expenses. For 2019, retirees will receive up to \$1,975 in HRA credits. An eligible spouse will receive up to \$1,750. All contributions are based on the retiree's age/service subsidy percentage. Wage Works, the program administrator will send a Welcome Kit upon attaining eligibility for the HRA.

* In the year after the retiree reaches age 65, the eligible pre-65 spouse can only be enrolled in the PPO medical option.