

FCA Retiree Choice Retiree Benefit Timeline

Retiree age	What Happens
64, 0 months	Via Benefits (authorized by FCA) sends introductory letter with Medicare information, Medicare Initial Enrollment Period (IEP) timeline and services available for transition to Medicare and supplemental insurance options. Other insurance companies (not FCA-endorsed) will send marketing information about their Medicare supplemental products.
64, 3 months	Via Benefits sends follow up letter with individual Medicare supplemental insurance coverage options and services. Other insurance companies may continue to send information about Medicare supplemental coverage products through end of Medicare IEP.
64, 6 months	Via Benefits sends letter advising Medicare IEP begins in 3 months, also reminder of Medicare coverage options and services offered through Via Benefits.
64, 9 months	Medicare IEP begins. Retiree should contact local Social Security Office to enroll. Via Benefits sends Enrollment Guide with detailed information on enrolling in Medicare, Medicare supplemental insurance plans and opportunity to schedule phone call with Benefit Advisor to evaluate plan options.
64, 10 months	AmWins (authorized by FCA) sends information about Medicare supplemental insurance products.
65, 0 months	FCA health care coverage ends first of the month retiree or spouse turns age 65. If retiree was enrolled in HDHP medical option, the pre-age 65 spouse can remain in HDHP coverage for the balance of the calendar year. Thereafter the eligible pre-65 spouse can only be enrolled in the PPO medical option until he/she reaches age 65. Benefit Connect sends HRA Personal Report that shows HRA funding amount, FCA health care age/service credits, dependent information, RHCA balance (if applicable) and optional life insurance coverage (if applicable)
65, 3 months	Medicare IEP ends