



August 2020

We hope this newsletter finds you safe and healthy during this unprecedented Corona virus pandemic that has certainly altered the normal daily life of all Americans. There is certainly an air of uncertainty that we're all facing. Chaos seems to be everywhere... in the concern over our health and that of our family and friends, in the economy and in our security. Despite all this uneasiness, the NCRO is continuing to work diligently to protect your pensions and benefits. In our efforts to keep all of us and the Board safe during this time, we have had to alter how we work. To help protect the health of our members, The NCRO is continuing to work diligently to protect your pensions and benefits however, in efforts to keep all of us and the Board safe during this time, we have had to alter how we work. In an effort to help protect the health of our members, we canceled the May Tri-Annual Meeting. Given the current concerns about large gatherings, we have decided to also cancel the October Tri-Annual Meeting. We know it is important for us to get together to spend time together to share stories and to be updated on the NCRO actions so we are looking for ways to hold a virtual meeting that will allow us to interface and provide a means to update you on several key issues we are working on. As of now, we plan to continue with our Tri-Annual Meetings beginning in January 2021. When those dates are determined, we will let you know so you can put them on your calendar. For the last several months the Board has eliminated our face-to-face meetings and have met via telephone to conduct our business. While we prefer meeting face-to-face, given the current environment we are all facing, the prudent thing for us to do is to stay safe and meet via telephone. I assure you; it does not, in any way, reduce our efforts to protect what you have earned.

The following sections provide an overview of the NCRO efforts on and status of some of the issues our members are facing. If you have any questions we encourage you to send them to us at ncryslerro@ncro.org.

Please stay safe...

FCA/PSA Merger

By now we are sure everyone has heard about the name of the new group that will be formed by the merger of FCA and PSA. The holding company that will act as the titular head of the two specific Brand conglomerates.... FCA and PSA... will be called STELLANTIS. If you haven't already seen the official announcement, it follows...

"STELLANTIS: The name of the new group resulting from the merger of FCA and Groupe PSA

In a major step as they move towards the completion of their 50:50 merger as defined in the Combination Agreement announced on 18 December 2019, Peugeot S.A. ("Groupe PSA") and Fiat Chrysler Automobiles N.V. ("FCA") (NYSE: FCAU / MTA: FCA) today announce that the corporate name of the new group will be STELLANTIS.

STELLANTIS is rooted in the Latin verb "stello" meaning "to brighten with stars". It draws inspiration from this new and ambitious alignment of storied automotive brands and strong company cultures that in coming together are creating one of the new leaders in the next era of mobility while at the same time preserving all the exceptional value and the values of its constituent parts. STELLANTIS will combine the scale of a truly global business with an exceptional breadth and depth of talent, knowhow, and resource capable of providing the sustainable mobility solutions for the coming decades. The name's Latin origins pay tribute to the rich history of its founding companies while the evocation of astronomy captures the true spirit of optimism, energy and renewal driving this industry-changing merger.

The process of identifying the new name began soon after the Combination Agreement was announced and the senior management of both companies have been closely involved throughout, supported by Publicis Group. The name will be used exclusively at the Group level, as a Corporate brand. The next step in the process will be the unveiling of a logo that with the name will become the Corporate brand identity. The names and the logos of the Group's constituent brands will remain unchanged.

As previously stated, completion of the merger project is expected to occur in the first quarter of 2021, subject to customary closing conditions, including approval by both companies 'shareholders at their respective Extraordinary General Meetings and the satisfaction of antitrust and other regulatory requirements."

As you would imagine, this has sparked a tremendous amount of activity on social media. Some commentators have been less than enthusiastic about the name with most citing that they believe Chrysler should be in the name. Based on the statement in the press release..." The names and the logos of the Group's constituent brands will remain unchanged." One might assume that the North American company will remain FIATCHRYSLER US LLC. Stay tuned to see if that is what is meant by the Group's constituent brands.

What is most important is to ensure whatever the organization is called, that our pensions and benefits remain as they are, protected, in this merger. This is our number one priority. The NCRO and our outside counsel are monitoring all the actions surrounding the merger to ensure that we are prepared to act if we determine that our pensions and benefits are the least bit affected by the merger. We will continue to keep you informed as this merger process moves along..

Pension Overpayment Issue Update

As we have reported in the past, the pension overpayment issue is something that can potentially affect every Chrysler/FCA retiree if there was a calculation mistake made in developing the amount of pension that is actually being paid to you. We continue to work on this very important pension issue. We, along with the National Retiree Legislative Network (NRLN) in Washington have now secured specific legislative language that will provide a significant improvement in protecting possible overpayment issues. This language has been agreed to by all parties who have a stake in the issue and has been agreed upon by both key Democrat and Republican legislators. We were hoping that this would be included in the next Covid-19 relief bill but that will not be the case. Rather, those supporting the new language want to include it in a Secure II bill that will be worked on early next year.

We will continue to push to ensure that when the Secure II bill is developed this new language will be included so we can dramatically increase the protection for retirees who might face a pension overpayment issue.

Survivor Guide for Retirees and their Families

A Guide for FCA Salaried Retirees, Spouses and Beneficiaries for actions to take relative to FCA benefits following the death of the retiree or the spouse has been developed for your benefit by the NCRO Insurance Committee.

That Guide, regarding FCA benefit programs, is intended to provide detailed help for FCA retirees, spouses and their survivors and beneficiaries in understanding the requirements and actions that need to occur when a retiree or spouse passes away. The NCRO hopes this is helpful since, over the years, FCA has outsourced the administration of these programs to separate organizations.

An additional Family Guide was also developed that applies to FCA as well as non-FCA families. It is intended to provide a Guide for families to ensure that important information is available to survivors and it recommends actions that should be taken following the death of a family member.

Both Guides are being mailed via USPS to all NCRO members in good standing. In addition, those with email addresses will also receive weblinks to the online versions of the two Guides. This information will also be posted on the Home Page and the Insurance Committee's page of the NCRO website. **These documents will be mailed in a single large envelope and will be emailed with links to the NCRO site.**

Schedule of Upcoming Seminars

As a result of Covid-19, the NCRO Insurance Committee has cancelled in person seminars scheduled for May and September. These seminars previously included a webinar with the same timing to provide the information to those unable to attend in person.

This year, the information will be presented in a series of webinars only.

The following is a listing of the webinars that have been scheduled:

September 17 - Aging into Medicare Seminar starting at 10:30 a.m -
<https://attendee.gotowebinar.com/register/6559514156685004299>

Individual webinars for Aging Issues this Fall each starting at 11:00 a.m

October 7 - Mystery of Hospice, Angela Hospice speaker -
<https://attendeegotowebinar.com/register/8455282209691712779>

November 5 - Dementia and End of Life, Angela Hospice speaker -
<https://attendeegotowebinar.com/register/8319460637824286475>

November 18 - Wills and Trusts, Diana Moak, lawyer and FCA Hyatt Plan provider -
<https://attendeegotowebinar.com/register/751564984795599627>

You will receive separate email invitations with instructions closer to the dates.

Insurance Coverage for Michigan Retirees with an FCA lease vehicle

For those members who live in Michigan, you should be aware that the law covering Michigan's auto insurance No-Fault/PIP has changed as of July 1st. (Personal injury protection, also known as **PIP coverage** or no-fault **insurance**, covers medical expenses regardless of who is at fault.) The NCRO was asked a question about the insurance coverage for a retiree's corporate lease under this new law.

We contacted Company Car at FCA to get some clarification. As you might imagine, given the newness of the change, the actual effect on how this will be handled is still a little murky.

Here is what we learned...

If the FCA leased vehicle is the only vehicle in the home and in the event of an accident, the insurance coverage has no specific dollar amount and will be covered under the lifetime medical payments coverage included in the PIP policy. If a retiree is in an accident with his/her FCA vehicle and has another personal vehicle in the home, details would be worked out as part of the claim handling, but basically FCA will handle the claim on a primary basis but will seek pro-rata recovery from any other policies which may provide coverage for the accident (2nd vehicles insurance policy). The limits of that second policy would be reviewed and called upon as part of the claim.

Given the above, if you have an FCA retiree lease vehicle and have other vehicles in your household we recommend that you contact your insurance carrier and review the situation and make the determination on how a person will handle the individual auto insurance coverage

2020 CY Membership Dues Reminder

Reminder: Calendar Year 2020 Annual Dues (1-1-2020 thru 12-31-2020) invoices were mailed to members the first week of November 2019. The \$25 annual dues were to be paid by December 31, 2019. A second dues invoice was mailed the first week of March 2020 for those who had not paid their 2020 Calendar Year Annual Dues. Some members may not have received their invoice in the mail. This could be due to the fact that we do not have your latest address information in our database. Please read the reminder below that addresses why and how to update your information.

If possible, please make your payments via PayPal on our website at <https://ncro.org/Programs/dues.php>
or

Please Make Checks Payable to **NCRO**, include your NCRO ID number in the check's memo space, and mail to:

National Chrysler Retirement Organization, P.O. Box 174, Washington Twp., MI 48094

Also, please consider a recommended voluntary contribution of \$75 or more to our Contingency Action Fund (CAF) payable by PayPal at <https://ncro.org/contingency-action-fund.htm> or with a separate check payable to NCRO and mail to above address. Please include the words "CAF Contribution" and your NCRO ID number in the check's memo space.

We also ask that you enlist your retiree friends who are not NCRO members to join in our efforts by joining NCRO.

REMINDER TO CHECK/UPDATE YOUR INFORMATION FOR THE NCRO

Reason for asking you to do this is to ensure that as a member the NCRO can provide you with the latest communications - newsletters , benefits, company ownership, etc

Regarding membership Information in NCRO Database:

1. There is no linkage between the FCA and NCRO databases. If an update or any changes with FCA, home address/email address/phone numbers, it does not get to NCRO. It is necessary that you update both FCA and NCRO of any changes separately.
2. If a person no longer has an email address the only means for NCRO to provide members with any written communications is through a USPS mailing address. If it is not correct in the NCRO database you will not receive any communications from NCRO. Please keep your address in the database current.
3. Many of members may be snowbirds who travel to a warmer climate for the winter months. the NCRO cannot keep two mailing addresses for you in our database. Please provide NCRO with one main mailing address to which to send NCRO communications.
4. All 2020 Calendar Year payment addresses were reviewed and compared to what is in the NCRO database. Several addresses had to be corrected in the database. When using the NCRO website to make a payment for, breakfast meeting/dues, please take the time to review your information in the database and correct if necessary.
5. If an NCRO member is living with a caregiver, please use the caregiver's address in the database.

Please go to the NCRO website (www.ncro.org) under the "NCRO Members" tab and check to see that your correct address and/or email address is on file. It also maybe incorrect in FCA's database. So not only update NCRO but FCA also with any changes in address and/or phone number. Make the update for FCA at <https://fcabenefits.ehr.com> . Click on My Profile and on View/Edit to see the current information and make any needed changes. If having a problem updating your information in the NCRO database, please contact Pete Piccinato and he will help to get it done. Pete's email is: ppiccinato@comcast.net

Retiree Friendly Dealer Program

We now have six Detroit Metro dealers participating and will sell vehicles to retirees using the Retiree Friendly "no hassle" process.

When in the market for a vehicle please contact one of the Retiree Friendly Dealers listed below to schedule an appointment. Please make sure that you contact the person identified for that dealer listed since they understand the retiree friendly dealer program. Also, please remember the Chrysler Employee and Retiree Advantage Program Control numbers are available for your use. Those Control numbers are available at <https://www.ea.chrysler.com/EmpAdv/>

Also remember to use the Retiree Friendly Dealers for your service maintenance. If you do go to one of the Retiree Friendly Dealers for maintenance, please let them know that you are a member of NCRO. This will let the dealers know that NCRO members are supporting them since these dealers are supporting NCRO.

The following dealers participate in this program,

Bloomfield Hills:

[Golling Chrysler Dodge Jeep](#)

Your Golling Bloomfield Hills RFD Contact: Joe Ellsasser at 248.420.2332

Lake Orion:

[Milosch's Palace Chrysler Dodge Jeep & RAM](#)

Your Milosch Lake Orion RFD Contact: Steven Hamzey at 248-724-7349

Rochester Hills:

[Rochester Hills Chrysler Jeep Dodge](#)

Your Rochester Hills RFD Contacts:Lincoln Phillip at 248.659.3278 or Jerry Dawe at 248.659.3223

Warren:

[Jim Riehl's Friendly Chrysler Jeep](#)

Your Jim Riehl Warren RFD Contact: Brian Ackerman 586.983.4325, email: Backerman@friendlyautogroup.com

Chelsea:

[Golling Chrysler Dodge Jeep Ram Of Chelsea](#) RFD Contact Person: Darren Verbouw,
email: darren.verbouw@golling.com

Roseville

[Golling Chrysler Dodge Jeep Ram Of Roseville](#). Your Golling Roseville RFD Contacts:
Nicolas King (Marketing Manager) 248.760.2608 email: nicolas.king@gmail.com or
Kevin Frabis 586.859.2500 email: kevin.frabis@golling.com