

2023 Annual Enrollment Highlights and Reminders

> **Medical Premiums:** Each year, health care premiums are reviewed and updated to reflect projected health care inflation and the actual cost of health care services used during the year. The Company and retirees continue to share the annual increase for medical premiums. In order to maintain the sustainability of the health care benefits program, it is necessary to adjust premiums for the PPO and HDHP+HSA medical options for 2023.

Premiums are determined by the medical plan option and coverage category you choose, your gross pension income, retirement date and your age/service percentage rate determined when you retired.

View your 2023 premium rates and your Enrollment Worksheet in this packet.

> **Dental Elections:** 2023 is a closed year for dental enrollment.

> **Vision Elections:** Introducing a new vision provider, VSP, which means you may adjust your coverage.

- If you have coverage now: You may opt out of 2023 coverage, as well as drop or add which dependents are covered.
- If you don't have coverage now: You can enroll in coverage for 2023.
- See Benefits Insight ([FCARetireeBenefitsInsight.com](https://www.fca.com/FCARetireeBenefitsInsight.com)) for more information on VSP.

> **Attention Michigan Residents:** The PPO plan name is changing to Healthy Blue Choices POS and it will now use providers in the Blue Care Network. While most providers are in the new network, go to [bcbsm.com](https://www.bcbsm.com) to confirm whether or not your provider is in the network. You will want to use the Find a Doctor button and ensure they accept the Blue Care Network (HMO and POS plans).

> **Health Savings Account (HSA) Contributions:** If you enroll in either of the HDHP medical options, the Company will make a lump-sum contribution to your HSA, which will be available to you starting in mid-January. You may also contribute personal funds on a tax-deductible basis. Interest, investment earnings and withdrawals to cover qualified medical expenses are tax-free. HSA funds can be used for expenses incurred by your spouse and eligible dependents (and, for domestic partners only if the partner is claimed as a dependent on your income tax). Contact Bank of America at **1-800-615-0319** to make personal contributions. You are responsible to ensure that overall contributions don't exceed 2023 IRS maximum limits.

Visit healthaccounts.bankofamerica.com/FCA to learn how to get the most from your HSA.

HSA funding for 2023 plan year

Coverage Category	Total Company Contribution	Maximum Retiree Contribution	IRS Maximum Allowable Limits	Additional Catch Up Contribution (age 55 or Older)
Retiree Only	\$500	\$3,350	\$3,850	\$1,000
Retiree + Family	\$1,000	\$6,750	\$7,750	\$1,000

> **Plan design components remain the same.** The Medical, Dental and Vision Plans continue to provide the same coverage levels that you enjoyed in 2022. Refer to the Health Care Charts in this packet.

> **Dependent eligibility reminders:**

- Your spouse, domestic partner and dependent children are eligible for health care coverage, provided they were eligible at the time you retired (even if not enrolled), and have remained eligible since your retirement.
- A domestic partner (same-sex or opposite-sex) is eligible for coverage provided the relationship was established prior to your retirement and meets eligibility criteria administered by Benefit Connect.

Optional Life Insurance Update

> Optional Group Life Salaried (OGLS) and Dependent Group Life Salaried (DGLS) premiums will remain the same in 2023. Some reminders about OGLS and DGLS coverage:

- If you're currently enrolled in either plan, your HRA Personal Report will show your 2023 premium rates and coverage levels. You may not enroll in coverage post-retirement.
- Your premium will adjust when you reach a milestone age (age ending in "0" or "5").
- You may decrease your coverage level or cancel coverage. However, if you do so, you cannot later increase nor re-enroll.
- 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, go to the life insurance election page on the Benefit Connect website at [fcabenefits.ehr.com](https://www.fcabenefits.ehr.com) or call **1-888-409-3300**.

IMPORTANT!

Beginning December 1, 2022, your Retirement Health Care Account (RHCA) will no longer be reimbursed using paper checks and will only be reimbursed through direct deposit.

If you are not signed up for direct deposit, add your checking or savings account information to your Via Benefits profile online at viabenefitsaccounts.com or by calling **1-800-953-5395**.

It's Time to Enroll!



Online

Enroll online through the Benefit Connect website at fcabenefits.ehr.com. You can enroll 24/7 during Annual Enrollment. It's fast and easy. When you're finished, print the confirmation page for your records.



Phone

Enroll by phone through Benefit Connect at **1-888-409-3300** from 8 a.m. to 5 p.m. Eastern Time, Monday through Friday. A confirmation statement will be mailed to you after November 10.

Enrollment closes November 9, 2022! If you don't make any changes, your 2022 elections will continue into 2023.

4 Ways to Pay for Health Care Premiums

Choose your payment option online or call Benefit Connect to set up your payment arrangement.

1. Use Your Retirement Health Care Account (RHCA)

By November 9, 2022, contact Merrill to transfer sufficient funds to the Institutional Money Market II Fund that will cover the entire cost of your 2023 premiums. Next, Benefit Connect will notify Merrill to transfer those funds from the Institutional Money Market II Fund to the Frozen Institutional Money Market II Fund for payment. **You cannot transfer funds directly into the "Frozen" Fund.**

Payments for your health care premiums will be deducted monthly from your RHCA on a tax-free basis.

For questions about your RHCA account balance and to initiate the transfer of funds, contact Merrill at **1-800-483-SAVE** from 8 a.m. to 7 p.m. Eastern Time, any day the NY Stock Exchange is open, or log on to Benefits OnLine at benefits.ml.com.

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 monthly payment will be withdrawn automatically from your checking or savings account without a service fee.

Need more information? Check out Benefits Insight!

Benefits Insight is a convenient, comprehensive website where you can get to know and understand your benefits, assistance in making your annual enrollment election decisions and get the best out of your benefits throughout the year.

Explore this great tool at FCARetireeBenefitsInsight.com. **"KNOW"** your benefits, then **"GO"** to the Benefit Connect website to make your elections.

10/2022

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This Retiree Choice 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.