

MyPenPay User Guide

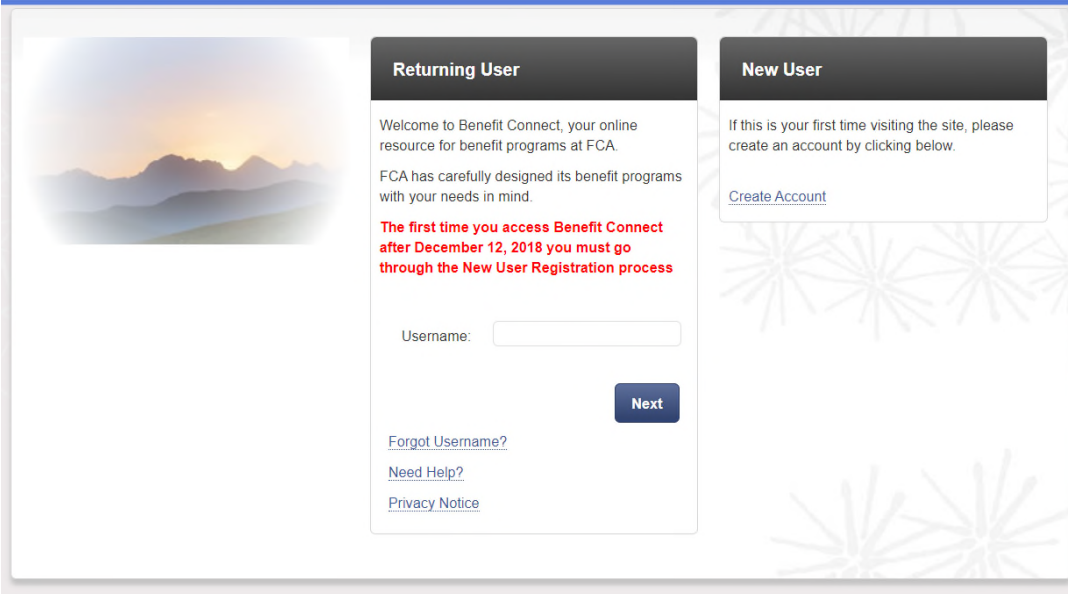

MyPenPay is an online payment information system that FCA (Fiat Chrysler Automobiles) is making available to their retirees. The system offers retirees easy access to information regarding their pension payments. Payroll changes will continue to be handled by Benefit Connect.

All account updates and questions regarding your payment should be directed to Benefit Connect at 1-888-409-3300 or visit the website at <https://fcabenefits.ehr.com/ESS>.

If you need assistance navigating the MyPenPay site, please contact the help line at 1-866-471-0368. Representatives are available Monday — Friday, 8am to 6pm Eastern Time, excluding holidays.

Login

MyPenPay is only available through your Benefit Connect access at www.fcabenefits.ehr.com beginning April 5, 2023.



Returning User

Welcome to Benefit Connect, your online resource for benefit programs at FCA.

FCA has carefully designed its benefit programs with your needs in mind.

The first time you access Benefit Connect after December 12, 2018 you must go through the New User Registration process

Username:

Next

[Forgot Username?](#)
[Need Help?](#)
[Privacy Notice](#)

New User

If this is your first time visiting the site, please create an account by clicking below.

[Create Account](#)



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Once you have logged on to Benefit Connect, from the Home tab under My Benefits, click on the MyPenPay underlined link under My Recent Payments.

The screenshot shows the Benefit Connect user interface. At the top, there is a navigation bar with 'Home' and 'My Retirement' tabs. The 'My Retirement' tab is selected. On the left side, there is a sidebar with sections: 'My Profile' (with a 'View/Edit' link), 'My Beneficiaries' (with a 'View/Edit' link), 'My Alerts' (with a red notification icon and a 'Send a Message' button), and 'Email Verification'. The main content area is titled 'My Benefits' and contains a sub-section 'My Pension Payments'. Under this sub-section, there are three main items: 'My Next Scheduled Payment' (with a 'Total Gross Amount' field), 'Data Changes May Impact Your Tax Withholding' (with a detailed explanation of tax recalculations), and 'My Recent Payments' (with a description of historical payment information). A yellow arrow points to the underlined link 'MyPenPay' within the 'My Recent Payments' section.



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Home Page

The Home page is where you will launch your payment inquiries.

- The Home page contains basic payment information for your most recent payment. Under "Details", "Sent" indicates that the payment has been made.
- Click on "Pension Payments" under "Plan Name" to inquire into your pension Payment History. "Select an Option" under "I want to" allows direct access to your Payment History, Payment Method (banking information), or Tax Withholding information.

Hi, JUDITH XXXX000000003 | Message Center | My Profile | Logout

FCA
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Retirement Portfolio

Home

- Account List

Payment Benefits

| Plan Name | Payment Amount | As of Date | I want to | Details |
|------------------|----------------|------------|------------------|--|
| Pension Payments | \$ 399.44 | N/A | Select an Option | Payment Id:CHRYSLER BENE ... 03/01/2022sent |

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Payment Benefits

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Message Center

The Message Center provides valuable information about your payment including payment dates and reissues, instructions on how to update your tax withholding elections, address and payment method in Benefit Connect, and how to access help.

- Click on the subject on the upper right-hand side "Message Center" to display all messages.
- Messages may be updated in the future to provide timely information; below are examples of the messages that you may see.

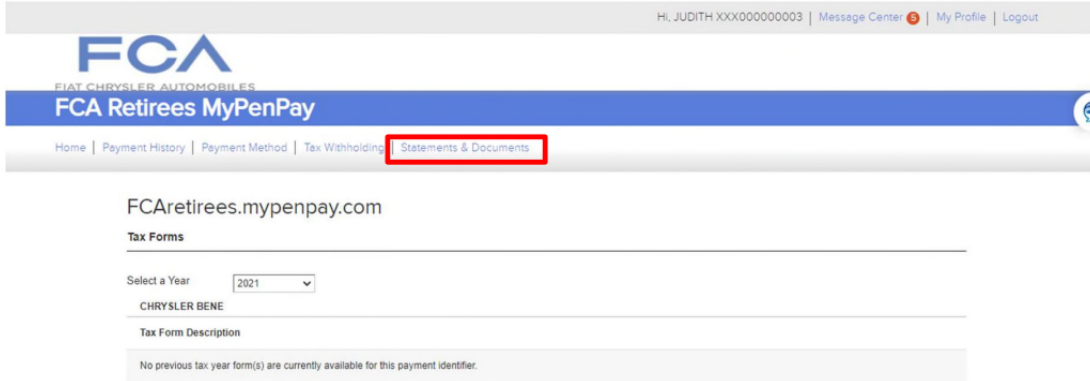
The screenshot shows the FCA Message Center interface. At the top, there is a navigation bar with the FCA logo, the text "FIAT CHRYSLER AUTOMOBILES", and a "Message Center" link highlighted with a red box. Below the navigation bar is a blue header with "Message Center" and a "Home" link. The main content area is titled "My Messages" and contains a table of messages.

| Subject | Message |
|--|---|
|  IMPORTANT - PLEASE READ | Effective April 5, 2023, the only way you can access the FCA Retiree MyPenPay Pension Payment site is through your existing Benefit Connect log in. This URL will no longer work beginning April 4, 2023. Direct access will be automatically granted through your existing Benefit Connect log in. The FCA Retiree MyPenPay Pension Payment site will be unavailable April 4, 2023, while the transition is in progress. |
| NEW! Payment Dates and Reissues | Click here for pension payment dates and tax information. |
| NEW! Retiree News and Notes | For news, reminders, helpful tips and other important information specifically for retirees click here . |
| NEW! Pension Payment Updates | For step-by-step instructions on how to cancel printing your monthly payment statement, or process updates to your tax withholding election, address or payment method in Benefit Connect click here . All updates to your tax withholding election, address or payment method must be made in the Benefit Connect at https://fcabenefits.ehr.com/ESS or by calling 888-409-3300. |
| NEW! Printing of your Payment Statement | Go Green! To cancel your printed monthly statements, visit Benefit Connect at FCAbenefits.ehr.com and update your Payment Delivery Method. |



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Statements & Documents

- Clicking "Statements & Documents", then "Tax Forms" on the Home Bar will allow access to your tax forms.



Tax Forms

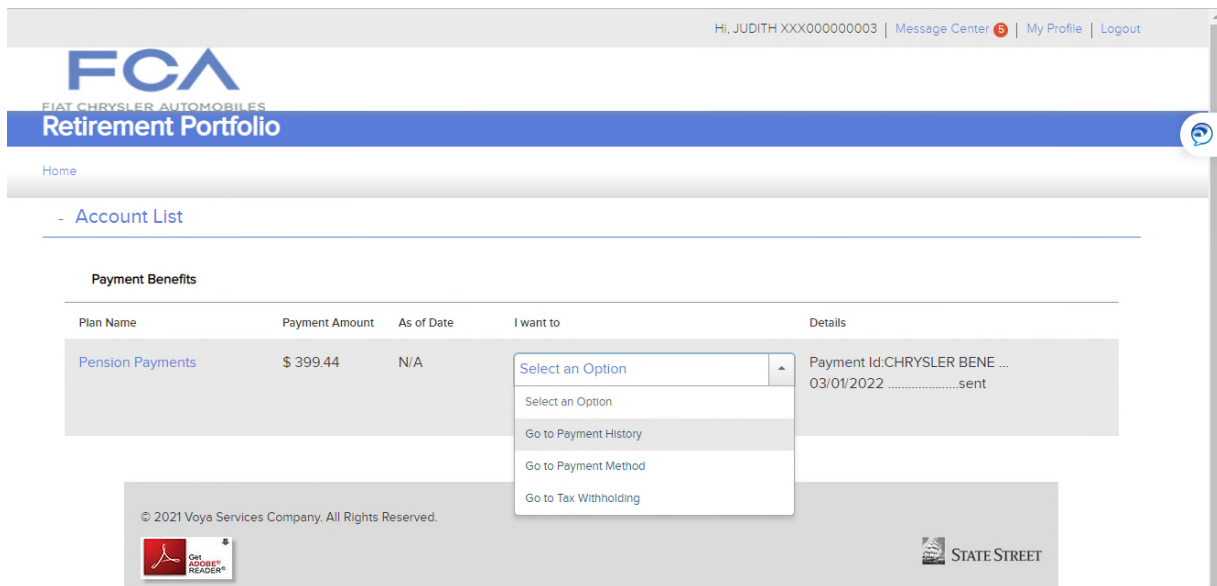
- On the Tax Forms screen, select a year from the drop-down box.
- Select the tax form you need. There may be multiple tax forms depending on your tax situation.
- Your form will be displayed on a separate screen. If you are having trouble displaying your form, please check your pop-up blockers.
- You may print your tax form by right clicking on your mouse or typing Ctrl P.
- Five years of tax forms are available.



Payment History — Overview

Payment History provides a monthly listing of the payments that have been made to you.

- On the Home page click on "Pension Payments" or "Go to Payment History".
- The payment date, net payment, payment method, payment status and status date will be displayed. Up to 18 months of payment history is available for recurring payments.



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Home

- [Account List](#)


Payment Benefits

| Plan Name | Payment Amount | As of Date | I want to | Details |
|----------------------------------|----------------|------------|--|--|
| Pension Payments | \$ 399.44 | N/A | <input type="text" value="Select an Option"/> <ul style="list-style-type: none"> Select an Option Go to Payment History Go to Payment Method Go to Tax Withholding | Payment Id:CHRYSLER BENE ... 03/01/2022sent |

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 STATE STREET

Example of Direct Deposit Payment History –


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Payment History

Below is a summary of your most recent pension payments. To review additional detail about a specific payment including Payment Sources and Deductions, select the Payment Date.

If you have any questions regarding a payment, please contact the Benefit Connect Service Center at 1-888-409-3300.

Payment Identifier: CHRYSLER -BENE-

Payee Information

Payee Name: JUDITH XXX000000003

Payee SSN: ***-**-****

Payment Year:

| Payment Date | Net Payment | Payment Method | Payment Status | Status Date |
|--------------|-------------|----------------|----------------|-------------|
| 03/01/2022 | \$399.44 | ELECTRONIC | SENT | - |
| 02/01/2022 | \$399.44 | ELECTRONIC | SENT | - |
| 01/01/2022 | \$399.44 | ELECTRONIC | SENT | - |

Example of Check to Home Payment History

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Payment History

Below is a summary of your most recent pension payments. To review additional detail about a specific payment including Payment Sources and Deductions, select the Payment Date.

If you have any questions regarding a payment, please contact the Benefit Connect Service Center at 1-888-409-3300.

Payment Identifier: CHRYSLER -BENE-

Payee Information

Payee Name: GAIL.XXX000000062

Payee SSN: [REDACTED]

Payment Year: 2018

| Payment Date | Net Payment | Payment Method | Payment Status | Status Date |
|--------------|-------------|------------------|---------------------------|-------------|
| 06/01/2018 | \$401.82 | CHECK: 360603918 | OUTSTANDING | 11/30/0002 |
| 05/01/2018 | \$401.82 | CHECK: 350603845 | View PAID | 05/02/2018 |
| 04/01/2018 | \$401.82 | CHECK: 340603849 | View PAID | 04/03/2018 |

Payment Status shows if the check was cashed (Paid). Status Date indicates when the check was cashed.

Click the date to view Payment Detail.

Click "View" to see an image of the paid check.

Click the payment date to view specific details.

To view Payment History details, click on a "Payment Date" from the "Payment History" screen. The Payment History Detail screen provides a listing of your payment and deduction sources for a specific payment, along with check detail specifying how and when the payment was made.

- The Payment History detail screen shows the date and method of your payment (check or direct deposit).
- All payment and deduction sources along with the amounts are listed.
- Your current tax withholding elections are displayed.



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Payment Detail

Below is the detail for your 03/01/2022 payment. If you have any questions regarding a payment, please contact the Benefit Connect Service Center at 1-888-409-3300.

Payee Information

| | |
|------------------------------|---------------------------------------|
| JUDITH XXX000000003 | |
| 200 NEWPORT AVE. | |
| NORTH SYRACUSE, NY 132121215 | |
| Payment Method | Electronic Deposit to Savings Account |

Check Detail

| | |
|------------------|------------|
| Routing Number | 011000028 |
| Account Number | *****9999 |
| Payment Status | SENT |
| Check/Ref Number | 000000000 |
| Payment Date | 03/01/2022 |
| Total Gross | \$519.44 |
| Total Deductions | \$120.00 |
| Total Net | \$399.44 |

Income Detail

| Payment Source | Current |
|----------------|----------|
| UAW BASIC PEN | \$519.44 |
| GROSS PAYMENT | \$519.44 |

Deduction Detail

| Deduction | Current |
|------------------|----------|
| FEDERAL TAX | \$103.00 |
| VEBA HEALTH | \$17.00 |
| TOTAL DEDUCTIONS | \$120.00 |

Qualified Tax Withholding Elections

| Tax | Tax Election Description |
|---------|--|
| Federal | Federal income tax will be withheld at a flat amount of \$103.00 |
| State | State income tax will not be withheld. |

[Payment History](#) | [Previous Payment](#)

- Navigation buttons at the bottom of the screen allow access to payment details for other payment dates.



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Payment Method

The Payment Method screen provides details of how your payments are being made to you.

- On the Home page click on “Payment Method” for detail regarding how your payment is being paid.
- If your payment is a direct deposit (electronic funds transfer, EFT (Electronic Funds Transfer)), your banking information is displayed, including the routing and account numbers.
- Your current address is displayed; this is where your check or advice of deposit is being mailed.
- If the information displayed is not correct, please contact Benefit Connect at 1-888-409-3300 or go online to **Benefit Connect** at <https://fcabenefits.ehr.com/ESS> to process changes.

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Payment Method

Below is your current payment method election. If you require changes to this information, please contact the Benefit Connect Service Center at 1-888-409-3300 or changes can be made on-line at <https://fcabenefits.ehr.com/ESS>. Please allow 45 days for changes made at Benefit Connect to be reflected on the MyPenPay website.

Payment Identifier: CHRYSLER -RET -

| | |
|--|-----------|
| Payment Method | |
| Electronic Deposit to Checking Account | |
| Bank Information | |
| ABA Routing Number | 011000028 |
| Account Number | *****9999 |
| Primary Address | |
| 200 NEWPORT AVE. | |
| EUSTIS , FL 32726 | |

Tax Withholding

The Tax Withholding screen displays your current tax withholding elections.



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- On the Home page click on "Tax Withholding" for detail on your tax withholding elections.
- Your taxes are deducted based on your current tax withholding elections and your payment amount.
- Your tax withholding elections can be changed at any time during the year.
- If you require a change to your tax withholding elections, please contact Benefit Connect at 1-888-409-3300 or go online to Benefit Connect at <https://fcabenefits.ehr.com/ESS> to process your change.
- State taxes are unique to each state. If you move, please update your address and state tax withholding elections with Benefit Connect.
- A tax calculator tool is available by clicking the tax calculator button on this screen. This will assist you in determining the correct tax withholding elections based on your unique financial situation. We recommend consulting a tax advisor for advanced tax guidance.

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Tax Withholding

This page displays your tax withholding elections for your account. Your year-end tax forms will be mailed to the primary address we have on file.

Tax withholding elections vary by state and are subject to changes.

For assistance with determining the taxes that will be withheld from your pension payment, click on the Tax Calculator tab at the bottom of the page. The tax calculator will calculate your tax withholding amount based on your income and withholding elections.

If you require changes to your tax withholding elections, please contact the Benefit Connect Service Center at 1-888-409-3300 or changes can be made on-line at <https://fcabenefits.ehr.com/ESS>

Qualified Tax Withholding Elections

| Tax | Tax Election Description |
|---------|--|
| Federal | Federal income tax will not be withheld. |
| State | State income tax will not be withheld. |

Tax Calculator - Qualified

Non Qualified Tax Withholding Elections

| Tax | Tax Election Description |
|---------|---|
| Federal | In the absence of a tax election, your federal income tax has been calculated based on the IRS default. |
| State | State income tax will not be withheld. |

Tax Calculator - Non Qualified

Tax Calculator

The Tax Calculator is a tool to help you estimate the taxes that will be deducted based on your payment amount and tax withholding elections.

- On the Tax Withholding page, click on the "Tax Calculator" box under your tax withholding elections to access the calculator tool.



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- We recommend that you use this tool and work with your tax advisor to accurately plan your tax deductions for the year.
- Your taxes will be calculated based on the payment amount that you enter.
- You can indicate if the payment amount you entered represents your annual, semiannual, quarterly or monthly income.
- You can enter separate withholding elections for your federal and state taxes.
- The state will default to your current state for taxes.
- Tax withholding elections vary by state and are subject to changes.
- Once you have entered your desired tax withholding elections, click the “calculate” button on the bottom left of the screen.
- The calculator will provide the federal and state tax deductions based on your elections.
- It will also subtract the calculated taxes from the payment amount that you entered to determine your net payment after taxes.
- Your tax withholding elections can be changed at any time during the year.
- To make changes to your actual tax withholding elections, contact Benefit Connect at 1-888-409-3300 or go online to Benefit Connect at <https://fcabenefits.ehr.com/ESS>.

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Tax Calculator- Qualified

Payment Amount:

Payment Frequency:
 Annual
 Semi Annual
 Quarterly
 Monthly

Federal Tax Election: State Tax Election:
Select a State:

Marital Status: Married
 Single

Number of Exemptions: [0 - 99]

TaxMethod: Calculate
 Fixed
 Calculate+Fixed

Additional Amount:

Estimated Tax Withholding Amount:

Calculated Net Amount:

My Profile – this area of the web site is no longer valid. Log In, User Preferences and Contact Information will all be managed through your Benefit Connect access at <https://fcabenefits.ehr.com/ESS>.



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Logout screen

The Logout screen provides friendly reminders about your pension payment including information about how to access Benefit Connect, and MyPenPay help. Messages may be updated in the future to provide timely information. Below are examples of the messages that you may see.

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GO GREEN! To cancel your printed monthly statements, visit Benefit Connect at [FCAbenefits.ehr.com](https://fcabenefits.ehr.com) and update your Payment Delivery Method.

Thank you for using the MyPenPay Web Site.

Reminder: For payment reissues, updates to your tax withholding elections, payment delivery method, address or for questions related to your pension payment please call Benefit Connect at 888-409-3300 or visit the website at <https://fcabenefits.ehr.com/ESS>.

If you have any questions about the MyPenPay website, please contact the MyPenPay help line at 1-866-471-0368.