

2024 HRA Credits

For 2024, FCA will continue to contribute to your Healthcare Retirement Account (HRA) as follows:

- > Eligible retirees or surviving spouses will receive up to \$1,975.
- > An eligible spouse will receive up to \$1,750.
- > All contributions are based on the retiree's age/service subsidy percentage.

You can use your HRA credits to purchase health care coverage including Medicare and get reimbursed for eligible out-of-pocket expenses.

Review the HRA Personal Report included in this packet to confirm your credits and your personal information on file at Benefit Connect. You may also review your benefit information online at fcabenefits.ehr.com.

Medicare Open Enrollment: October 15 through December 7, 2023

Once you are enrolled in Medicare, you don't have to re-enroll or renew your Medicare plan every year. However, open enrollment is your opportunity to review life events, changes in your health care status and medications that have taken place this year to ensure your coverage meets your needs and health care challenges next year. Here are some important things to note:

- > You'll receive an Annual Notice of Change (ANoC) in September from your carrier. The ANoC will explain any changes happening to your current policy that will take effect the following year, including increase in monthly premiums.
- > A new year can bring changes to your drugs plan's formulary, the pricing tiers that medications are placed in, or the copays required for various types of prescriptions. Find out whether your prescription plan will cover your current medications in the upcoming year, and how much you'll pay for them. If you take expensive medications, it's a good idea to explore other prescription plans available in your area to see if they have lower copays.
- > If you are enrolled in a Medicare Advantage plan, confirm that your current providers will still be in your plan's network for the upcoming year. If not, you may want to change plans or providers; otherwise you will pay higher out-of-pocket costs to stay with the same doctors and the same plan.

To get the most from Medicare coverage – and your health care dollars – carefully evaluate the costs and benefits of all your plan options to make the best choice for 2024.

Need Help? Resources for Your Medicare Enrollment

Take advantage of the many resources available to help you make the coverage decisions that are best for your personal situation, including Via Benefits and AmWINS Group Benefits.

Each company is staffed with licensed benefit advisors, who do not work for FCA, to provide personalized confidential assistance to find the coverage that fits your medical and financial needs. Services are provided to you at no cost.

Via Benefits (for Medicare)	AmWINS Group Benefits
1-855-885-5724 8 a.m. to 9 p.m. Eastern Time, Monday through Friday	1-866-847-5820 8 a.m. to 8 p.m. Eastern Time, Monday through Friday
myviabenefits.com/fca	chrysler.amwins.com

You may also do your own research using the Planfinder tool on [medicare.gov](https://www.medicare.gov) or call **1-800-MEDICARE** (1-800-633-4227).

Don't Forget About Your RHCA!

Do you have a Retirement Health Care Account (RHCA) balance? Take full advantage of using tax-free funds to pay for health care premiums and out-of-pocket health care expenses.

Accessing Your Account Information



Online

Go to benefits.ml.com to access your Merrill account 24 hours a day. View account balances, funds transfers, contributions and distributions, and earnings.



Phone

Call Merrill at **1-800-483-7283** directly.



Mail

Monthly statements are mailed to your home with detailed account activity.

RHCA and HRA Claims Processing through Via Benefits Accounts

Smart Phone/Mobile Device	Online	Mail or Fax
Download the Via Benefits Accounts app, which can be found on the App Store or Google Play. File and manage your reimbursement using your smartphone camera or mobile device to capture your documentation.	Go to viabenefitsaccounts.com to access your account 24 hours a day. Review expenses, get reimbursed, monitor the progress of a request, and get important updates.	<p>Mail: Via Benefits Accounts P.O. Box 25172 Lehigh Valley, PA 18002-5172</p> <p>or</p> <p>Fax: 1-813-387-0744</p> <p>Must include completed Reimbursement Request Form and supporting documentation.</p>

For assistance with claim processing, please call Via Benefits Accounts at 1-800-953-5395 (TTY 711) Monday – Friday 8 a.m. to 7 p.m. Eastern Time

Optional Life Insurance Plan Update

Optional Group Life (OGL) and Dependent Group Life (DGL) premiums will remain the same in 2024. Some reminders about OGL and DGL coverage:

- > You may not enroll in coverage post retirement. If you're currently enrolled in either plan, your HRA Personal Report will show your 2024 premium rates and coverage levels.
- > Your premiums 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.
- > Dependent Group Life (DGL) coverage is not automatically cancelled and premium payments do not automatically cease when your child is no longer eligible (at age 26 or also works for FCA), a spouse passes away or you divorce. You will need to call Benefit Connect to make any changes or updates to your DGL coverage as appropriate for your personal situation.
- > 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, call Benefit Connect at **1-888-409-3300**.

Benefit Questions? Benefit Connect Is Ready to Help!



Go to Benefit Connect at fcabenefits.ehr.com

or



Call **1-888-409-3300** to speak to a representative, from 8 a.m. to 5 p.m. Eastern Time, Monday through Friday.

Representatives can assist you with:

- HRA funding questions
- Updates to your personal contact information, such as home address, phone numbers, e-mail addresses
- Beneficiary information updates for your life insurance, retirement and savings plans, including your Retirement Health Care Account (RHCA)