

It's time for 2026 Annual Enrollment!

October 24 – November 7, 2025



Learn about the benefits available to you
at [FCARetireeBenefitsInsight.com](https://www.fcaretireebenefitsinsight.com)



Have questions about your benefits
and want to talk to a live representative?
Call Benefit Connect at [1-888-409-3300](tel:1-888-409-3300)



Ready to sign up for your 2026 benefits?
Go to [fcabenefits.ehr.com](https://www.fcabenefits.ehr.com) to enroll
October 24 through November 7, 2025



What to Know for 2026!

- **Medical/dental/vision** — 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 programs, it is necessary to adjust premiums for the PPO and HDHP+HSA medical options for 2026. 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 retire.
- **Benefit Connect + Violet** — When you enroll in benefits through Benefit Connect, you'll see Violet — an innovative intelligence suite designed to make your benefits journey smoother and more intuitive. As part of the Benefit Connect benefit administration, Violet works to support you in making informed decisions about your benefits. 
- **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 by the end of January. Retiree only coverage will receive \$500 and Retiree + Family coverage will receive \$1,000. Note: In the year after the retiree reaches age 65, the eligible pre-65 spouse can only be enrolled in the PPO medical option.
- **Optional Life Insurance** — Premiums for Optional Group Life (OGL) and Dependent Group Life (DGL) will remain the same in 2026. You do have the option to decrease the coverage level as a way to reduce your premiums or discontinue coverage. However, should you reduce the coverage level, you will not be able to increase the coverage level in the future and should you discontinue coverage, you will not be able to re-enroll in the future.
- **Find a Provider** — Visit bcbsm.com for the tools and information to find the care that best fits your needs.
- **Group Legal Plan** — To sign up, contact MetLife Legal today to enroll and set up direct payments for 2026 coverage at **1-800-821-6400** or visit the website at metlife.com/mybenefits.
- **Spouse/Domestic Partner Coverage** — If your eligible spouse/domestic partner is 65 or older and no longer eligible for FCA health care coverage, view your HRA Personal Report at FCABenefits.ehr.com to check your spousal HRA credits.

What to Do and Reminders

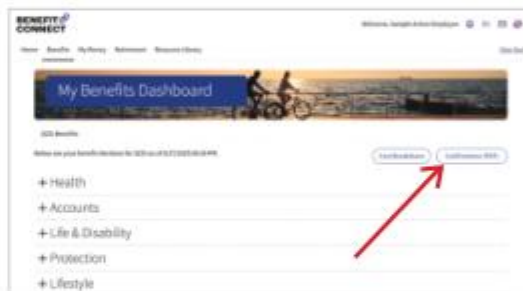
- If you need to designate or update your beneficiaries, call Benefit Connect at **1-888-409-3300**.
- Print a confirmation statement of what you enrolled in:
 - Go to Benefits tab.



- Click My Benefits Dashboard.



- Click on the Confirmation (PDF) button to download a copy of your benefits to print.



Retirees Living in Canada

Green Shield Canada administers your FCA health care coverage for medical, dental and vision services. For more details about your benefits and to make your elections for 2026, visit FCABenefits.ehr.com or call Benefit Connect at **1-888-409-3300**.

Learn More About Your Benefits

Access information on Benefits Insight at FCARetireeBenefitsInsight.com or scan the QR code.

Find benefits information on medical, dental, vision, HSA contribution/funding information, dependent eligibility, optional life insurance and what to do when you are approaching age 65.



October 2025

This postcard 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 postcard 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.