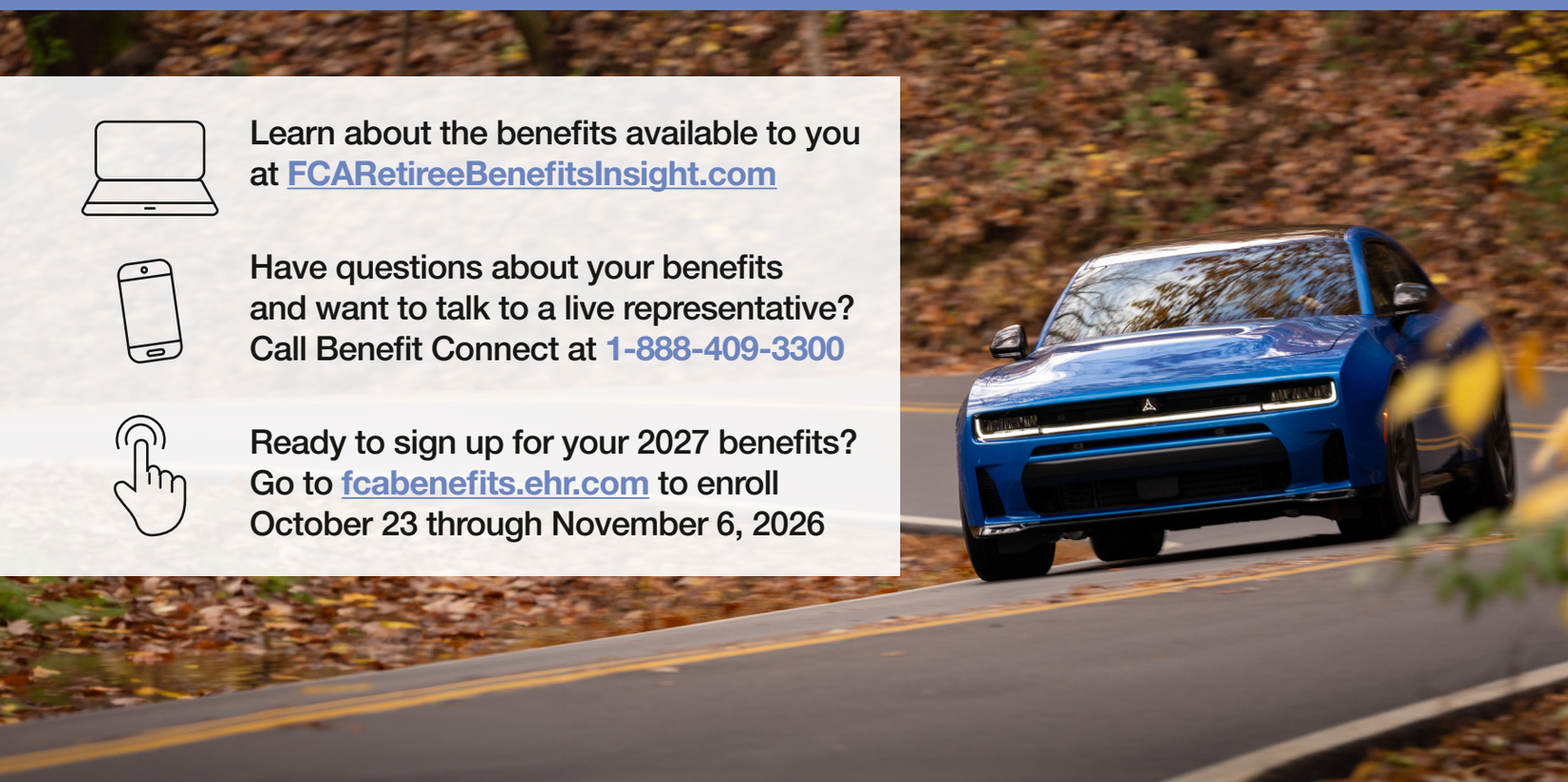
FIAT CHRYSLER AUTOMOBILES

FCA US LLC
Human Resources
1000 Chrysler Drive
CIMS 485-07-26
Auburn Hills, MI USA
48326-2766

It's time for 2027 Annual Enrollment!

October 23 – November 6, 2026



Learn about the benefits available to you at FCARetireeBenefitsInsight.com

Have questions about your benefits and want to talk to a live representative? Call Benefit Connect at 1-888-409-3300

Ready to sign up for your 2027 benefits? Go to fcabenefits.ehr.com to enroll October 23 through November 6, 2026

What to Know for 2027!

- **Medical, Dental and Vision Coverage** — Medical, dental and vision premiums and plan costs have been updated for 2027. To help keep retiree healthcare coverage affordable and sustainable over time, the Company and retirees continue to share the annual increase in medical premiums. Your cost will depend on factors such as your medical plan option, coverage level, retirement date, pension income, and age/service percentage.

- **Benefit Connect + Violet** — When you enroll in benefits through Benefit Connect, you'll continue to have access to Violet, the digital assistant that can help answer benefit questions and provide support during the enrollment process.

- **HSA Contributions** — If you enroll in an HDHP medical option, the Company will make a lump-sum contribution to your HSA by the end of January:
  - Retiree Only: $500
  - Retiree + Family: $1,000

  Important: Once a retiree reaches age 65, an eligible pre-65 spouse may only enroll in the PPO medical option.

- **Optional Life Insurance** — The premiums for Optional Group Life (OGL) and Dependent Group Life (DGL) coverage are not changing for 2027. Note: Life insurance premiums increase with each 5-year age bracket change. If you reduce or cancel coverage during Annual Enrollment, you will not be able to increase or reinstate that coverage in the future.

- **Find a Provider** — Visit bcbsm.com to locate participating providers and access other important healthcare resources.

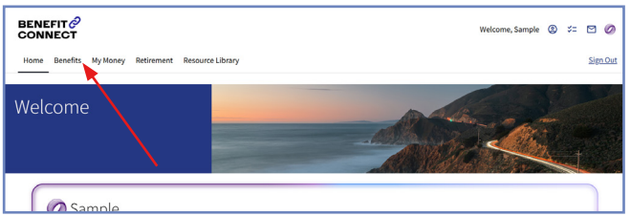
- **Group Legal Plan** — To enroll in MetLife Legal for 2027, call 1-800-821-6400 or visit metlife.com/mybenefits.

- **Spouse/Domestic Partner Coverage** — If your spouse or domestic partner is age 65 or older and no longer eligible for FCA retiree health coverage, review your HRA Personal Report at FCABenefits.ehr.com to view available HRA credits.

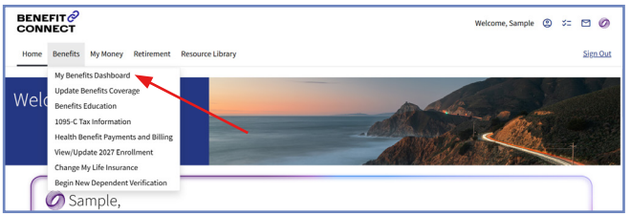
What to Do and Reminders

- **If you need to designate or update your beneficiaries**, call Benefit Connect at 1-888-409-3300.

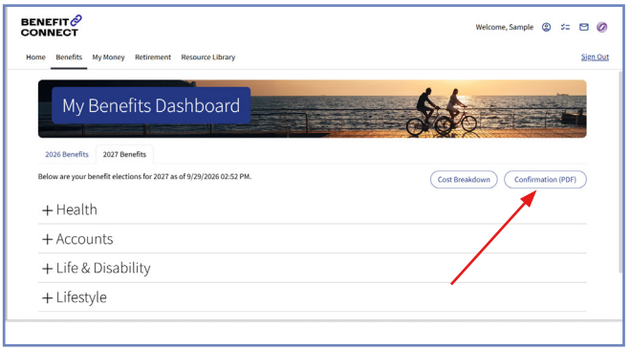
- **Print a confirmation statement of what you enrolled in:**
  - Go to Benefits tab.



  - Click My Benefits Dashboard.



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



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.

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 2027, visit FCABenefits.ehr.com or call Benefit Connect at 1-888-409-3300.

October 2026

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.