

Medical Coverage When You Turn 65 Years of Age

When you or a covered dependent reaches age 65, Medicare Parts A and B will provide primary coverage for hospital and medical services, and Medicare Part D is an option for prescription drugs.

The three parts of Medicare are shown in the chart below.

Medicare Part	Covered Services	Your Costs
Part A	Inpatient hospital services, skilled nursing facility services, certain home health services and hospice care	No premium. You'll pay deductibles and coinsurance.
Part B	Doctor services, outpatient hospital services, medical equipment and supplies, and other health care services and supplies	Monthly premium, deductible and coinsurance
Part D	Prescription drugs	Monthly premium, deductible and coinsurance

You or your spouse/domestic partner may purchase coverage to supplement Medicare from individual market health care plans outside of Chrysler when you reach age 65. You'll receive information about your options approximately 90 days before your 65th birthday.

The Company will establish a Health Care Retirement Account (HRA) to help you pay your premiums and other health care costs at that time. For 2011, post-age-65 retirees are eligible to receive up to \$1,920 in medical expense credits if they have 100% age/service credits; spouses and domestic partners are eligible to receive up to \$1,750.

Chrysler-provided health care coverage will end on the first day of the month in which you turn age 65. The HRA will be prorated based on the full months remaining in the year.