



# Retiree Benefit News

September 2011



## Start with Benefit Express for Benefit Information and Support

- Phone number: 888-409-3300  
- Call now to update your telephone number, home address or email address
- Online: <http://resources.hewitt.com/chrysler/>
- Did you know email is the fastest and easiest way to receive your benefit news? Beginning October 7, you will have the option to receive benefit communications electronically or via U.S. mail

## COMING SOON: New Enhancements to Your Spending Account Website

- Ability to upload receipts and documents when submitting claims
- Easy to read "Balance" screen, displays coverage and available funds
- New "Knowledge Center" with eligible expense lists, FAQs and documentation
- New icons help identify recent activity and items that require action
- Forms and documents in printer friendly PDF format

## Pre-age 65 Retirees Annual Enrollment is Coming Soon!

***Annual Enrollment runs from November 2 to 16, 2011.***

### Medical Plan Update

For 2012, medical plan options will be Blue Cross Blue Shield (BCBS) Flexible Blue High Deductible Health Plan + HSA I and II and the National BCBS PPO powered by Healthy Blue Choices. ***The CIGNA/HAP Choice + HSA I and II plan options will not be offered for the 2012 plan year.***

The National BCBS PPO powered by Healthy Blue Choices program will include several process improvements and benefit enhancements for 2012.

Participation in the Disease Management Program is not a requirement for the Healthy Blue Choices PPO plan, but you are encouraged to take advantage of this no cost, valuable resource if invited to participate in the program. For 2012 we are introducing additional benefits to assist members with Chronic Obstructive Pulmonary Disease (COPD), Coronary Artery Disease (CAD) and Diabetes.

### ERRP Update

The Early Retiree Reinsurance Program (ERRP) is a Federal program that was established as part of the 2010 national health care reform legislation. The program reimburses a plan sponsor (Chrysler) for a portion of the costs of health benefits for early retirees, spouses, surviving spouses and eligible dependents provided under the sponsor's health plan.

As previously mentioned in a letter sent to you in April, Chrysler was approved and recently received funds from the ERRP.

For the 2012 plan year, Chrysler will use the funds it has received to date to reduce pre-age 65 retiree medical premiums. This is an offset to the 2012 premium increase and may not be repeatable in the future.

**More information on all of the above will be available in the Retiree Choice Enrollment Guide to be mailed to you in late October.**



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## Healthy Living

### *Get a Physical... You're Covered!*

- The annual physical exam is covered in full with no cost share for PPO and HSA enrollees
- Medicare beneficiaries are eligible for the exam without paying a co-pay or deductible

### *Simple Way to Improve Your Health*

- A good healthy laugh relaxes the whole body and relieves physical tension and stress, leaving your muscles relaxed
- Laughter boosts the immune system and decreases stress hormones and increases immune cells and infection fighting antibodies
- Laughter triggers the release of endorphins, the body's natural feel-good chemicals which promotes an overall sense of well-being and can even temporarily relieve pain
- Laughter protects the heart and increases blood flow which can help protect against heart attacks and other cardiovascular problems

## Post-age 65 Retirees

***Medicare Enrollment Runs from October 15 to December 7, 2011.***

## Medicare Enrollment Begins Early

Medicare's annual open enrollment for 2012 starts earlier this year and runs longer. The new open enrollment period ensures that individuals will have membership cards and receive uninterrupted health care coverage on January 1, 2012.

Now is a good time to review your current plan and determine your needs for next year. If you wish to make changes to either your medical or prescription drug coverage, you can do so without penalty October 15 through December 7.

## Health Care Retirement Account

Good news, Chrysler's annual contribution to the Health Care Retirement Account will increase next year. Post-age 65 retirees and surviving spouses are eligible to receive up to \$1,975 in medical expense credits if they have 100% age/service credits. Additionally, spouses and domestic partners are eligible to receive up to \$1,750 in credits.

## Aon Hewitt Navigators: New Name, Same Service

Aon Hewitt Navigators formerly known as Senior Educators provides individual Medicare insurance information in an unbiased and objective manner through its website and by phone with trained and licensed insurance professionals. Representatives are available to provide advice and enrollment services at no cost to you. You can access Aon Hewitt Navigators through Your Benefits Resources (YBR) website or by phone.

**Look for more information on all these changes in your 2012 enrollment package from Benefit Express in late October.**