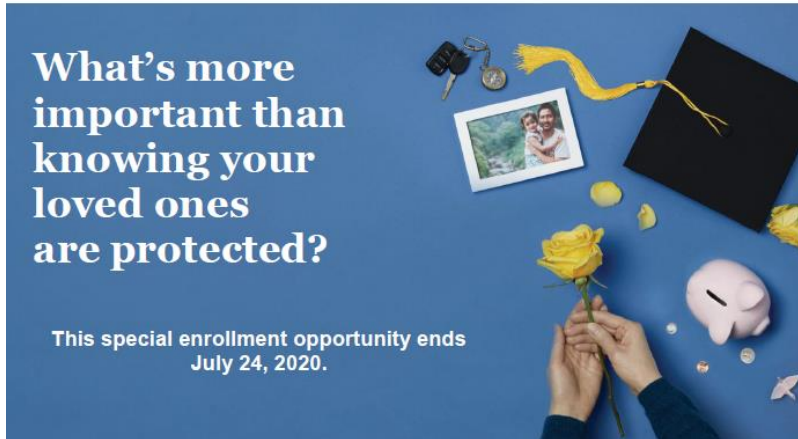


Optional Group Life & Dependent Group Life

Open Enrollment July 15 through July 24th

Employee Optional Group Life Insurance Plans



A personalized enrollment notice will be mailed out to all eligible members. The notice will explain the enrollment opportunity, show current life insurance amounts, describe the different levels of coverage available for the Optional Group Life, Dependent Group Life Spouse/Children, along with the monthly premium cost.

To make elections, log onto Benefit Connect account via DashBoard, website <https://fcabenefits.ehr.com> or call Benefit Connect at 888-409-3300.

	CURRENT ENROLLEES	NEW ENROLLEES
OPTIONAL GROUP LIFE	coverage increase by one level	\$10,000*
DEPENDENT GROUP LIFE SPOUSE	coverage increase by one level	\$10,000*
DEPENDENT GROUP LIFE CHILD(REN)	coverage increase by one level	\$5,000*

*EOI must be completed by insured member for greater amounts

PLEASE NOTE:

- Children are eligible from live birth up to age 26. Maximum payout from live birth to 14 days old is \$5,000.
- If both parents work for FCA, only one parent may cover their eligible child(ren).
- If the child(ren) also work for FCA, the parent(s) may NOT cover that/those child(ren) as a dependent under the group life insurance plan.

Remember – It is the member’s responsibility to discontinue coverage when any covered dependent becomes ineligible.

If member enroll for a higher amount, an EOI must be completed by the insured person. If answered “yes” to any of the 5 medical questions on the form, a Statement of Health form must be completed. The Statement of Health form will be furnished by MetLife. Should the application for higher coverage be denied, that person will be insured at the lowest level (for new enrollees) or one level up (for current enrollee).

Effective date of August 1st will be for any/all elections that does not require additional medical information. If additional medical information is required, the guaranteed issued amount will be put into effect as of August 1st, with any additional coverage amounts pending until approved by MetLife.

***IMPORTANT* REMEMBER TO ASSIGN OR UPDATE BENEFICIARIES TO YOUR ALL OF YOUR GROUP LIFE POLICIES!**