



# BENEFITS

## U.S. National Employee Services Center

The following is provided for your convenience and includes a summary of benefits provided during an Indefinite Lay-off.

<b>Seniority Lay-off (OB) Benefits Coverage Matrix – UAW Hourly Employees</b>	
<b>Benefit / Program</b>	<b>What Happens to Coverage?</b>
<b>Health Care:</b> <ul style="list-style-type: none"> <li>• Hospital</li> <li>• Surgical</li> <li>• Medical</li> <li>• Prescription drug</li> <li>• Dental</li> <li>• Vision</li> <li>• Hearing</li> </ul>	<p><b>If employee has less than one year of seniority</b>, coverage ends the last day of the month following the month that the employee last worked.</p> <p><b>If employee has one year or more of seniority</b>, coverage ends the last day of the month following the month that the employee last worked, <b>PLUS</b> the additional months of coverage according to the Schedule on pages 3-4.</p> <p>Eligible for continuation under employee cash pay, for up to 12 months after Company-paid coverage ends, by paying 100% of the full group rate. Coverage can be continued under COBRA for 18 months from the Lay-off effective date by paying 102% of the full group rate. The employee may choose between continuing coverage under employee cash pay rules or under COBRA rules, <u>but not both</u>.</p>
<b>Safety Belt Coverage</b>	Coverage for employees and dependents ends when Company-paid health care coverage ends. Questions may be directed to the Safety Belt carrier: 1-800-742-8215
<b>Health Care Dependent Eligibility and Audits/ Verifications</b>	<p>Health care dependent eligibility remains the same. For more information on the dependent eligibility guidelines, please reference the Dependent Eligibility Guidelines Brochure that was mailed to your address of record in March of 2008.</p> <p>Health care dependent audits are conducted quarterly. If the required documentation establishing the dependent's eligibility is not provided, the dependent will be removed from coverage and the employee will be responsible for any benefit overpayment made by the Company.</p> <p>Payroll deductions for a current benefit overpayment deduction will continue to be taken from pay checks, but are not taken from SUB checks.</p>
<b>Disability Benefits:</b> <ul style="list-style-type: none"> <li>• Disability Plan</li> <li>• Accident &amp; Sickness (A&amp;S)</li> <li>• Extended Disability Benefits (EDB)</li> </ul>	<p>Coverage ends the last day of month following the month that the employee was laid off.</p> <p>Coverage may be reinstated subject to some modifications if the employee becomes wholly and continuously disabled while insured for Life Insurance according to the Schedule on pages 3-4.</p> <p>Questions may be directed to UniCare at 1-800-572-1581</p>

**Seniority Lay-off (OB)  
Benefits Coverage Matrix – UAW Hourly Employees**

Benefit / Program	What Happens to Coverage?
<b>Company-paid Life &amp; AD&amp;D Insurance:</b> <ul style="list-style-type: none"> <li>• Employee Life</li> <li>• Accidental Death &amp; Dismemberment (AD&amp;D)</li> <li>• Survivor Income Benefit (SIB)</li> </ul>	<p>Coverage continues through the last day of month following the month that the employee was laid off, PLUS if the <b>employee has <u>more than</u> one year of seniority</b>, additional months of coverage will be continued based according to Schedule on pages 3-4.</p> <p>Within 31 days of loss of coverage, the employee may apply to the insurance carrier to purchase, at their expense, an individual conversion policy for the Life insurance and SIB. Conversion is not available for AD&amp;D.</p> <p>Questions may be directed to UniCare at 1-800-843-8184.</p>
<b>Optional Life, Dependent Life and Optional Accident Insurance Plan</b>	<p>Coverage ends at the end of the month for which the employee last made their payment. The employee will receive a postcard generated from Ford Payroll regarding this coverage and that they may continue coverage by contacting the insurance carrier. Coverage may be continued under the Ford Group plan for the length of time the employee is eligible for Company-paid Life Insurance.</p> <p>Within 31 days of loss of coverage, the employee may apply to the insurance carrier to convert Life insurance, at their expense, to an individual policy. Conversion is not available for Optional Accident coverage.</p> <p>Questions may be directed to the Optional Plans carrier : 1-800-742-8215</p>
<b>UAW-Ford Legal Plan</b>	<p>Coverage will continue for 24 months after the last day of the month in which the employee was laid off. No employee-paid conversion policy is available.</p>
<b>Ford-UAW Retirement Plan</b>	<p>Eligible for 0.9 credits if employee receives pay for at least 170 hours in year lay-off begins, and spillover (up to 1.0 credit) in second year if lay-off continues.</p>
<b>Tax Efficient Savings Plan for Hourly Employees (TESPHE)</b>	<p>Employee contributions to TESPHE cease during lay-off.</p> <p>To avoid loan default, employee must continue to make loan repayments using a coupon book that will be forwarded to the employee's Fidelity address of record upon notification to Fidelity of your lay-off status. (Note: If you do not receive the coupon book within 15 days of your lay-off status, contact Fidelity at 1-800-544-3333.) Employee may not initiate new loans while on lay-off.</p> <p>Employee is subject to the same withdrawal provisions as an active employee:</p> <ul style="list-style-type: none"> <li>▪ Cannot withdraw pre-tax monies except for a hardship withdrawal unless you are age 59 ½</li> <li>▪ May withdraw any after-tax monies</li> </ul> <p>Please contact the Fidelity Service Center for questions 1-800-544-3333.</p>
<b>Profit Sharing Plan</b>	<p>Eligible to receive profit share provided employee has eligible earnings in the plan year that lay-off occurs; eligible earnings exclude compensation received while on lay-off.</p>
<b>Vehicle Purchase Plan</b>	<p>Eligible for A &amp; X-Plan for the first 12 months of lay-off.</p>

**Seniority Lay-off (OB)  
Benefits Coverage Matrix – UAW Hourly Employees**

<b>Benefit / Program</b>	<b>What Happens to Coverage?</b>
<b>Paycheck</b>	Paychecks are delivered to the plant. Plant can either mail the check to the employee (the address of record is on the check) or make available to the employee for pick-up.
<b>Direct Deposit of Paycheck</b>	Eligibility ends on date of indefinite lay-off.
<b>Dependent Care Assistance Plan (DCAP)</b>	Expenses incurred through the date of termination may be submitted for plan reimbursement. Claims must be submitted no later than March 31 <sup>st</sup> following the end of the plan year for which the expenses were incurred. Unspent dollars will be forfeited.
<b>Supplement Unemployment Benefits (SUB)</b>	Employee certifies with State Unemployment Compensation (UC) Agency and reports other earnings (holiday pay, partial week pay, outside earnings, etc.). Auto SUB States - State reports UC payments to the Company and an Auto SUB check is processed.  Manual SUB States - Employee reports UC payments to Company and applies for SUB.  SUB checks are processed on Thursday for data reported to Payroll by noon on Wednesday or processed on Monday for data reported to Payroll by noon on Friday.
<b>Holidays</b>	Seniority employees are eligible to receive holiday pay if the lay-off begins during the workweek prior to, or during the workweek in which the holiday(s) fall. Different eligibility rules apply for holidays within the Christmas holiday period.

**Schedule**

**Health Care, Life Insurance, Accidental Death & Dismemberment, and Survivor Income Benefit during indefinite lay-off:**

<b>Years of Seniority on Last Day Worked</b>	<b>Additional Months Coverage Will be Provided</b>
Less than 1	0
1 but less than 2	2
2 but less than 3	4
3 but less than 4	6
4 but less than 5	8
5 but less than 6	10
6 but less than 10	12
10 or more	24

**OR**

\*One full calendar month of lay-off (up to 24 months) for each full four weeks of Regular Benefits to which your Credit Units as of 1/21/90 (or as of the LDW prior to lay-off in the event the 1987 SUB Plan is reinstated prior to your lay-off) entitle you based on your seniority and the Credit Unit Cancellation Base under the provisions of the 1987 SUB Plan.

**OR**

\*The period of time during which you receive Extended Disability Benefits.

**OR**

\*If, after your LDW before lay-off, you are credited with Credit Units under the SUB Plan, the Credit Unit Cancellation Base as of the date you are entitled to be credited with Credit Units will be used.

### **Contacts for Assistance**

You may contact the National Employee Services Center (NESC) at 1-800-244-4444 (9:00 a.m. - 4:00 p.m. Monday - Friday) or email us at: [nesc@ford.com](mailto:nesc@ford.com), for additional information.