



Ford Motor Company of Canada, Limited
Ford du Canada Limitée

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CAW Hourly and Salaried Bargaining Unit
Retirees and Surviving Spouses

Update On Your Benefits Program

As you may be aware, Ford of Canada and the CAW recently completed an addendum to the 2008 Collective Agreement which extends the current collective agreement by one year to September 17, 2012.

A summary of the changes to your health care coverage and benefits is set out below. Please contact Green Shield Canada, the health benefit carrier, if you require additional information with respect to your healthcare coverage at 1-888-711-1119 or www.greenshield.ca. In the event of any conflict or discrepancy between this summary and the Collective Agreement, the provisions of the Collective Agreement apply.

Prescription Drug Benefit Plan

- **Out of Pocket Maximum:** The current out-of pocket maximum of \$250 for the 10% Co-pay on drugs is scheduled to increase to \$270 on January 1, 2010 and to \$290 on January 1, 2011. With the one year extension of the Collective Agreement, the out-of-pocket maximum will increase to \$310 on January 1, 2012. Once the annual out-of-pocket maximum (per family) is reached, the plan will pay 100% of the total allowed amount paid by the plan for eligible prescription drugs for the remainder of the calendar year.
- **Dispensing Fee:** The maximum eligible dispensing fee covered by the Drug Plan has been reduced from \$11.00 to \$9.00 per prescription, effective January 1, 2010.
- **Drug Listings:** The plan will limit drug coverage to the brand name drug when the brand name drug becomes available at a lower cost than the equivalent generic drug.

NOTE: Prescription drug benefits for residents of Ontario who are age 65 or older are available under the Ontario Drug Benefit Program. Residents who also have the Prescription Drug Plan are required to present their Ontario Drug Benefit (ODB) Card to their pharmacist. This will ensure that the pharmacist bills the ODB Program. However, if certain drug benefits are not available under the Ontario Drug Benefit Program, then they may be claimed in accordance with the terms of the Prescription Drug Plan. Most provinces provide similar coverage for seniors.

Semi-Private Hospital

Effective December 1, 2009, semi-private acute hospital coverage will be eliminated.

Dental Benefits

Reimbursement levels will remain at the 2008 Ontario Dental Association (ODA) fee guide for the duration of the Collective Agreement.

Long Term Care

Effective January 1, 2011, coverage for Long Term Care is capped at \$1,200 per month, for those who enter a facility on or after January 1, 2011. Employees or retirees who enter a Long Term Care facility prior to this date will be grandfathered at their existing coverage.

New Health Care Contribution

Effective January 1, 2010 a new Health care contribution will come into effect as follows:

- Employees and retirees under age 65 will pay \$30 per month.
- Retirees who are age 65 or older will pay \$15 per month.
- Surviving spouses will pay \$15 per month.

The contribution will be applicable to subscribers only, and not their dependents. Failure to make the required payment will result in coverage being cancelled. ***More details regarding the Health care contribution will be provided in the near future.***

Other Benefit Modifications:

Dependent Scholarship Program

Effective January 1, 2010, the Dependent Scholarship program will be reduced to \$1,300 per dependent per calendar year.

Vehicle Purchase Discount Program

Effective January 1, 2010, the \$2,600 Vehicle Purchase Discount Program will be discontinued.

Pensions and PCOLA

There will be no PCOLA increases for the life of the Collective Agreement.

Personnel Services
Ford of Canada