

PRESCRIPTION DRUG SUMMARY

\$0 Plan Deductible for 2018

Underwritten by Transamerica Life Insurance Company, Cedar Rapids, IA for Fiat Chrysler Automobiles Retirees

Initial Coverage Level		
Prescription Drug Tier	Plan Pays	Amount You Pay in 2018
Tier 1: Generics	75%	25%
Tier 2: Preferred Brand	75%	25%
Tier 3: Non-Preferred Brand	75%	25%
Tier 4: Specialty	75%	25%
Coverage Gap Level		
Prescription Drug Tier	Plan Pays	Amount You Pay in 2018
Tier 1: Generics	75%	25%
Tier 2: Preferred Brand	15%	35%*
Tier 3: Non-Preferred Brand	15%	35%*
Tier 4: Specialty	15%	35%*

Total Out-of-Pocket Costs: If your out-of-pocket costs reach the "Catastrophic Limit", your co-payment will be reduced for generic drugs (including brand drugs treated as generic) and for all other drugs, or a 5% co-insurance.

The Coverage Gap (donut hole) begins once you reach your Medicare Part D plan's initial coverage limit and ends when you reach the Catastrophic Limit. During the Coverage Gap, enrollees will receive a discount on the cost of their brand name drugs.

The Medicare Coverage Gap Discount Program provides manufacturer discounts on brand name drugs to Part D enrollees who have reached the Coverage Gap and are not already receiving "Extra Help". The amount discounted by the manufacturer counts toward your out-of-pocket costs as if you had paid this amount and moves you through the Coverage Gap.

Medicare GenerationRx is underwritten by Transamerica Life Insurance Company (Cedar Rapids, IA), an employer group waiver plan and PDP with a Medicare contract. Enrollment in this plan depends on contract renewal. The benefit information provided is a brief summary, not a complete description of benefits. For more information, contact the plan. Limitations, copayments, and restrictions may apply. Benefits, formulary, pharmacy network, premium and/or co-payments/co-insurance may change on January 1 of each year. You must continue to pay your Medicare Part B premium.

PRESCRIPTION DRUG PREMIUM RATES		
Benefit Period	Retiree Only	Retiree and Spouse
January 1, 2018 - December 31, 2018	\$144.00	\$288.00