



PROTECT YOUR FINANCES. PROTECT YOUR FAMILY. PROTECT YOUR FUTURE.

With Optional Long-Term Disability coverage from UniCare



For UAW-Ford Seniority Non-Skilled employees (hired or rehired on/after November 19, 2007) and certain eligible Skilled Trades and New Traditional employees (except those who are eligible for Company-paid Extended Disability Benefits (EDB) to age 65 based on age and seniority)

UAW-Ford OLTD plan highlights

- *Provides 40% of your base monthly income from Ford (up to \$2,800) per month tax-free when you are disabled*
- *You receive a tax-free monthly benefit paid directly to you for disabilities that leave you unable to work*
- *Provides benefits until you turn age 65 or are no longer disabled, whichever occurs first*
- *New Hires can enroll any time after their date of hire through 31 days following their eligibility date without providing proof of good health*
 - **Seniority Non-Skilled employees:** 1 year + 1 day
 - **Skilled Trades, and New Traditional employees:** 1 year+ 1 month
- *You may sign-up online at www.unicare.com/ford or by calling 800-843-8184*
- *Premiums are deducted from your paycheck*

If you got sick or hurt, how long would your disability benefits last?

The following information applies to Seniority Non-Skilled employees. *

Years of Service	Ford Accident and Sickness (A&S)	Ford Extended Disability Benefits (EDB)	UAW-Ford Optional Long-Term Disability (OLTD)
1-3 years	26 weeks	13 weeks	Up to age 65
3-5 years	52 weeks	26 weeks	Up to age 65
5-10 years	52 weeks	Time for Time	Up to age 65
10 or more years	52 weeks	Earlier of age 65 or 10 years up to age 65	Up to age 65

*If you are not a Seniority Non-Skilled employee, call UniCare at 1-800-843-8184 to confirm your eligibility and benefits schedule

Your Company-provided benefits and savings may not be enough

Help keep your finances up and running with the UAW-Ford Optional Long-Term Disability (OLTD) plan insured by UniCare. The OLTD plan pays benefits from the time your Company-paid Extended Disability Benefits end up to age 65.

Let us look at Doug, who is an assembly line worker. He has been a UAW member working with Ford for two years. If Doug has a serious injury and cannot work, the disability benefits provided by Ford will provide income for up to 39 weeks. If Doug is out of work longer, he will not receive any more income.

But if Doug had purchased UAW-Ford OLTD coverage, he would receive 40% of his monthly pay while he is disabled - up to age 65.



Note: If you are on layoff or leave, your OLTD coverage effective date is delayed until you return to work. If you are not yet eligible for Company-paid Extended Disability Benefits (EDB) when you enroll, your OLTD coverage will be delayed until the date your Company-paid EDB coverage becomes effective.

Disability benefits fast facts

1. *Disability is more common than you think.*

Three out of 10 employees between age 35 and 65 will be out of work for **three months or longer** due to an injury or illness.



2. *Disability benefits help you maintain your lifestyle.*

UniCare's OLTD insurance can replace 40% of your base monthly income from Ford, up to a maximum of \$2,800 per month tax-free. It can help you pay your bills and protect your finances at a time when you have extra medical costs but are not receiving a paycheck.

3. *You can purchase coverage for less than you may think.*

Monthly costs for the UAW-Ford OLTD plan are based on your age and your base-hourly rate, as show in the chart below.

Monthly Premium Cost**

UAW-Ford Optional Long-Term Disability Plan monthly payments effective January 1, 2020

Age	UniCare Rate Per \$100	Base Hourly Pay Rate	UniCare Monthly Premium	Base Hourly Pay Rate	UniCare Monthly Premium	Base Hourly Pay Rate	UniCare Monthly Premium	Base Hourly Pay Rate	UniCare Monthly Premium
Under 25	\$0.144	\$18.96	\$4.73	\$24.72	\$6.17	\$25.40	\$6.34	\$25.75	\$6.43
25-29	\$0.237	\$18.96	\$7.79	\$24.72	\$10.15	\$25.40	\$10.43	\$25.75	\$10.58
30-34	\$0.372	\$18.96	\$12.23	\$24.72	\$15.94	\$25.40	\$16.38	\$25.75	\$16.60
35-39	\$0.517	\$18.96	\$16.99	\$24.72	\$22.15	\$25.40	\$22.76	\$25.75	\$23.08
40-44	\$0.723	\$18.96	\$23.76	\$24.72	\$30.98	\$25.40	\$31.83	\$25.75	\$32.27
45-49	\$0.950	\$18.96	\$31.22	\$24.72	\$40.71	\$25.40	\$41.83	\$25.75	\$42.40
50-54	\$1.023	\$18.96	\$33.62	\$24.72	\$43.83	\$25.40	\$45.04	\$25.75	\$45.66
55-59	\$1.075	\$18.96	\$35.33	\$24.72	\$46.06	\$25.40	\$47.33	\$25.75	\$47.98
60-64	\$1.126	\$18.96	\$37.00	\$24.72	\$48.25	\$25.40	\$49.57	\$25.75	\$50.26
Monthly Benefit:		\$1,314.56		\$1,713.92		\$1,761.07		\$1,785.33	

**This table does not include all possible Base Hourly Pay Rates. If your age or rate does not appear in this table, call UniCare at 1-800-843-8184 to find out your Monthly Premium Cost, and for answers to any other questions.

Here's an example

Doug, our assembly line worker, is 32 years old and has a base hourly rate of \$24.72. If he purchases UAW-Ford OLTD coverage, he will pay \$15.94 each month for a \$1,713.92 tax-free monthly benefit if he gets sick or hurt and cannot work. Here is how it works:

- *First, let us calculate Doug's base monthly pay.*
 - Doug's pay rate is \$24.72 per hour
 - $\$24.72 \times \0.375 (rate for Doug at age 32) = \$15.94
 - $\$988.80 \times 52$ work weeks per year = \$51,417.60
 - $\$51,417.60 \div 12$ months = \$4,284.80
- *Then, let us calculate his tax-free monthly OLTD benefit, which is 40% of his base monthly pay.*
 - $\$4,284.80$ (Doug's base monthly pay) $\times 40\%$ = \$1,713.92
- *Finally, let us calculate Doug's monthly payment for coverage.*
 - $\$4,284.80$ (Doug's base monthly pay) $\div 100$ = \$42.85 per \$100 of base monthly covered pay
 - $\$42.85 \times \0.372 (rate for Doug at age 32) = \$15.94

Note: Doug's monthly benefit may be reduced by other sources of income, such as Social Security benefits.

So, how important is your paycheck to you and your family?

Pretty important, right? Be sure to protect your income for the long haul by signing up for the UAW-Ford OLTD Plan.

Am I eligible for this benefit?

If you have questions about your eligibility for the OLTD plan, call UniCare at 800-843-8184.

Here are a few more things you need to know:

- You won't have to worry about missing a payment because the cost of the premium will automatically be taken out of your paycheck.
- When you're able to work again, you can work part time and still get part of your OLTD benefits.
- Reminder notices will be sent 90, 60 and 30 days prior the end of your eligibility period.
- If you apply for OLTD coverage during your eligibility period, you won't have to provide proof of good health.

Here's how to enroll:

By Telephone
800-843-8184

Online
unicare.com/ford