

Q&A's for Hourly Enrollment

Health Care Reform (also known as The Patient Protection and Affordable Care Act or PPACA)

Q. Can I add my 19 to 26 (through the month they turn age 26) year old son/daughter to my medical coverage? Are there eligibility requirements?

A. Yes, if you are hourly active employee, you may enroll either your or you current spouses' children by birth or adoption. Adult dependent children enrolled in the medical plan no longer need to meet requirements related to: IRS dependency, residency, student status or marital status. No, you cannot enroll your adult dependent children if you are an hourly retiree, Retiree-Only Plans are exempt from the Health Care Reform.

Q. I am a hourly active employee, how long can an eligible dependent remain under my medical coverage?

A. Through the end of the month in which they turn age 26. If their birthday is October 15 (when they turn age 26), then their coverage will end October 31.

Q. My wife has an adult child who I have not adopted (i.e., step child). Can I enroll my stepchild under my GM coverage?

A. Yes, as long it is her child by birth or adoption.

Q. Is my 25 year old dependent eligible for dental and/or vision coverage?

A. No, dental and/or vision coverage eligibility requirements for hourly actives remain unchanged. Coverage through the year they turn age 19 or age 24 if full time student at least one semester in a calendar year. Full time student documentation will be required. More information will be communicated early in 2011.

Reminder: Entry Level and Components Holding hourly employees are eligible for dental after 3 years of service, and they are eligible for a vision exam after 3 years of service and full vision benefits after 5 years of service. Flex and Battery Plant employees are not eligible for dental and vision benefits. As such, you should first confirm the employee's eligibility for dental and vision and then, if appropriate, explain that the dependent eligibility rules are not changing for dental and vision.

Q. In order to enroll my 19 to 26 (through the month they turn age 26) year old son/daughter under my medical coverage, do I have to attest that they are not eligible for other coverage?

A. Yes.

Q. My 19 to 26 (through the month they turn age 26) year old son/daughter is currently enrolled in medical COBRA with their former employer. Does this mean I cannot enroll them under my medical coverage? Is medical COBRA considered other coverage?

A. Medical COBRA is not considered other coverage for this purpose. As such, you can enroll your son/daughter under your GM medical coverage. However, there are few things to keep in mind:

1) If your son/daughter is enrolled in GM medical COBRA, coverage under GM medical COBRA will automatically terminate if you elect to enroll your son/daughter under your GM medical coverage.

2) If your son/daughter is enrolled in medical COBRA through a former employer, you should contact the former employer if you wish to cancel the COBRA medical coverage. You should contact the benefit administrator for the former employer's medical COBRA coverage to understand the implications of enrolling your son/daughter under your GM medical coverage.

3) You may also want to consider how much time your son/daughter is eligible for coverage under your GM medical coverage and the time remaining under GM medical COBRA coverage or the former employer's medical COBRA coverage.

Q. My 19 to 26 (through the month they turn age 26) year old son/daughter has medical coverage available to him/her through the university that he/she attends. Does this mean I cannot enroll them under my medical coverage?

A. If your son/daughter has access to the university's coverage by being a student (versus being an employee of the university), then your son/daughter can be added to your GM medical coverage.

Q. I am a hourly retiree, how does health care reform impact me?

A. Health care reform does not apply to retiree only plans (except for ERRP noted below).

Q. What is the Early Retirement Reinsurance Program (ERRP)?

A. GM submitted an application for the ERRP on behalf of the GM Hourly Health Care Program. The ERRP provides reimbursement to participating employment-based plans for a portion of the costs of health benefits for early retirees and early retirees' spouses, surviving spouses and dependents. GM's application for reimbursement has been approved. We are now awaiting notification on how to submit claims.

Q. How will health care reform impact preventive services and medications?

A. There will be no impact to the preventive services and medications under the hourly active and retiree plans. Currently, all hourly active plans are grandfathered and the hourly retiree plans are exempt from health care reform changes.

Q. Is the \$25,000 limit for organ transplants under the Traditional Care Network (TCN) plan option being eliminated?

A. Yes, as part of Health Care Reform, for enrollees in the Traditional Care Network (TCN) plan option, the \$25,000 surgical and medical coverage limitation on heart, heart-lung, lung, pancreas, and liver human organ transplants is eliminated effective January 1, 2011. Eligible services will be covered up to the allowed amount for such transplant procedures. If you have additional questions, please contact Blue Cross Blue Shield directly.

Hourly Active Dependent Audit

Q. What questions will be asked to verify eligibility of an active hourly adult dependent age 19 to 24?

A. Answer varies depending on circumstance:

1) Is the dependent or will the dependent be a full-time student at least one semester in 2011? You will be required to provide documentation in 2011. Further information will be sent to your home early next year. The dependent can remain on the employee's coverage for medical/dental/vision if the dependent is a full-time student. If not a full-time student, the 2nd question below should be asked.

2) If the dependent is not a full time student, is she/he eligible for other employer-sponsored group health care coverage? Do they offer health care coverage where they work? If the answer is yes, the dependent will be cancelled effective January 1, 2011 under medical/dental/vision. If the answer is no, the dependent can remain on medical coverage, however will not be covered for dental/vision.

UAW Traditional Employees

Q. I am a UAW active regular employee, are my prescription drug co-pays changing?

A. Yes, your prescription drug co-pays are changing for some categories. For retail (up to a 30 day supply), they will be \$6 for generic medications, \$12 for brand medications, and \$17 for erectile dysfunction medications. For mail order (up to a 90 day supply), they are \$12 for generic medications, \$17 for brand medications, and \$21 for erectile dysfunction medications.

UAW Entry Level and Components Holding Employees (Delphi Keep sites)

Q. I am a UAW active Entry Level or Components Holding employee, are my prescription drug co-pays changing?

A. No, your prescription drug co-pays remain the same. For retail (up to a 30 day supply), they are \$7.50 for generic medications, \$15 for brand medications, and \$15 for erectile dysfunction medications. For mail order (up to a 90 day supply), they are \$7.50 for generic medications, \$15 for brand medications, and \$15 for erectile dysfunction medications.

Q. Are over-the-counter (OTC) drugs eligible for reimbursement through my Flexible Spending Account (FSA) through Bank of America?

A. As part of Health Care Reform, expenses for OTC drugs will require a prescription issued by a medical provider to be reimbursable effective January 1, 2011.

Q. I am a GM Entry Level hourly employee. For 2011, what amount is GM contributing to my FSA?

A. \$300 for Single and \$600 for Family

Q. I am a GM Components Holding hourly employee. For 2011, what amount is GM contributing to my FSA?

A. \$600 for Single and \$600 for Family

Q. I am a GM Entry Level hourly employee. For 2011, I elected to opt out of GM medical coverage. What amount is GM contributing to my FSA?

A. None

Q. I am a GM Components Holding hourly employee. For 2011, I elected to opt out of GM medical coverage. What amount is GM contributing to my FSA?

A. \$600 for Single and \$600 for Family

UAW Flex Employees

Q. I am a UAW active Flex employee, is my prescription drug coverage changing?

A. Yes, your prescription drug coverage will change in 2011. The \$1,000 annual limit for prescription drugs will be removed. Everything else will remain the same. The co-pays for retail (up to a 30 day supply), they are \$7.50 for generic medications and \$15 for brand medications. For mail order (up to a 90 day supply), the co-pays are \$7.50 for generic medications and \$15 for brand medications.

Q. What is the excise tax for withdrawing Health Savings Account (HSA) funds for non-qualified medical expenses?

A. Per Health Care Reform, the excise tax will increase from 10% in 2010 to 20% in 2011.

Q. Are over-the-counter (OTC) drugs eligible for reimbursement through my HSA?

A. As part of Health Care Reform, expenses for OTC drugs will require a prescription issued by a medical provider to be reimbursable effective January 1, 2011.

Q. Are UAW Entry Level and Components Holding hourly employees eligible for dental benefits?

A. Yes. Entry Level and Components Holding hourly employees are eligible for dental benefits upon

attaining 3 years of service under the GM Hourly Health Care Program.

Q. Are UAW Flex hourly employees eligible for dental benefits?

A. No. Flex hourly employees are not eligible for dental benefits under the GM Hourly Health Care Program.

Hourly Active Employees Only – Vision

Q. Are there any changes to my vision coverage in 2011?

A. No, there are no changes to the vision plan in 2011.

Q. Is my vision carrier changing in 2011?

A. If you are UAW or IUE represented, DavisVision will remain the carrier in 2011. If you are represented by a union that is not UAW or IUE, your carrier will change in 2011 to DavisVision. For more information about DavisVision, they can be contacted at 888-672-8393. Enrollees with a carrier change will receive a mailing in mid-December with more information regarding the DavisVision network.

Q. Are UAW Entry Level and Components Holding hourly employees eligible for vision benefits?

A. Yes. Under the GM Hourly Health Care Program, Entry Level and Components Holding hourly employees are eligible for a vision exam upon attaining 3 years of service and full vision benefits upon attaining 5 years of service.

Q. Are UAW Flex hourly employees eligible for vision benefits?

A. No. Flex hourly employees are not eligible for vision benefits under the GM Hourly Health Care Program .

Dental & Vision Self-Paid Continuation for Retirees, Surviving Spouses and their Dependents

Q. Why is there a significant increase in my dental premium for 2011?

A. We understand that this is a significant increase. The UAW and GM have thoroughly reviewed all of the calculation factors for determining the 2011 premiums. The premiums represent the full cost of coverage for members of the Plan.

Q. If I elect to cancel my dental or vision coverage, can I re-elect it in the future?

A. NO. AS SUCH, IT IS STRONGLY RECOMMENDED THAT YOU CAREFULLY CONSIDER THE IMPLICATIONS OF CANCELLING YOUR COVERAGE UNDER DENTAL AND/OR VISION. Also, as a reminder, you can cancel your coverage at any time.

Q. Is my vision carrier changing in 2011?

A. If you are UAW or IUE represented, DavisVision will remain the carrier in 2011. If you are represented

by a union that is not UAW or IUE, your carrier will change in 2011 to DavisVision. For more information about DavisVision, they can be contacted at 888-672-8393. Enrollees with a carrier change will receive a mailing in mid-December with more information regarding the DavisVision network.