

Your Questions Answered

Q. How do I access my benefits on the myfordbenefits.com Web site from home and where do I enroll when Annual Enrollment opens?

A. From the Company's Employee and Retiree Web Hub at www.at.ford.com, click on U.S. Benefits or go directly to www.myfordbenefits.com. Please refer to the Salaried Retiree Enrollment Guide, sent to your address of record, for details on how to log on and enroll.

Q. What do I do if I forgot my PIN (Personal Identification Number) or User ID?

A. As in past years, your PIN is included on your Enrollment Worksheet. Requesting your User ID and/or PIN is now easier than ever! You can request to have your User ID and/or PIN sent to you via email as follows:

1. From the log in page – click on **Forgot Your PIN?** (Your PIN is needed first in order to request your User ID). Select **Email a PIN Reminder**.
2. Once you receive your PIN via email, select **Forgot Your User ID** and complete the requested fields.
3. After you receive your User ID via email, return to the login screen and enter your User ID and PIN.

As a reminder, your PIN is no longer changed annually by the system. This requirement was removed in 2011. We do recommend, however, that you change it periodically to protect the security of your online personal information.

Q. If I have questions related to my benefits and I cannot find the answer online at myfordbenefits.com, whom should I contact?

A. You can speak to a Personal Benefits Representative by calling the National Employee Services Center (NESC) at 1-800-248-4444. The NESC is open Monday through Friday, from 9 a.m. to 9 p.m., Eastern Time, except on New York Stock Exchange holidays. For TDD (hearing impaired) communication services, call 1-800-833-8334. You can also contact an NESC representative online by accessing the "chat" feature on myfordbenefits.com. Representatives are generally available during the hours the NESC is open.

Q. Will I receive a confirmation statement showing my elections?

A. Yes, if you make any changes to your benefits for 2013.

- You will see an immediate Confirmation Statement of your elections each time you save your elections on myfordbenefits.com by clicking on the Submit button during the enrollment process
- You will also receive a Confirmation Statement at your address of record.

Q. Will the Company continue the Wellness requirements in 2013?

A. Yes. Your health care plan provider, or designee, will send you information on how/when to complete the wellness criteria in late December. To qualify for the Enhanced Benefit Level, you must:

1. Have a physical exam by your personal physician and have the required form completed and submitted by March 31, 2013 (you can complete this step as early as October 31, 2012)
2. Complete an online Health Assessment by March 31, 2013
3. Comply with your plan's wellness requirements if you are contacted and participate in health improvement programs as defined by your plan

Q. Every year, it appears that health care rates for retirees increase. Why does Ford increase rates for retiree health care each year?

A. Health care costs are increasing dramatically for all Americans, individuals and companies. It is a national challenge for all of us, not only retirees. As a company in an intensely competitive auto industry, it is an added challenge to be able to compete with other auto companies with much lower operating costs (resulting in our top competitors having higher margins than we have at Ford) and to continue to

absorb more health care costs each year. In response to this dual challenge of being competitive with costs and competitive with benefits, the Company decided to continue offering excellent retiree health care benefits with costs capped at 2006 levels for pre-Medicare retirees. This level of benefit continues to be at the high end (e.g. higher value) when compared with other leading companies in the U.S.

For example, the 2013 monthly premium for pre-Medicare retirees in the Ford Medical Plan is \$70 per month (single) and \$210 per month (family). And even though most companies do not offer health care in retirement other than Medicare, Ford's Health Reimbursement Arrangement for Medicare retirees (introduced in 2008 for age 65 and older retirees) is also a benefit that is on the high end (e.g. higher value) than what the majority of our comparator companies offer their Medicare retirees.

It looks as though health care costs/prices from our providers and insurance carriers will continue to rise. **However, we continue to do our best to control health care costs by negotiating the best rates possible with our insurance carriers and health care providers, improving our wellness programs to improve health status, changing plan designs as appropriate, and providing more education and tools to help employees/retirees/families become better consumers of health care services.** And we ask you to do your part by staying engaged in your health and that of your spouse and family – stay healthy, read all of our materials, and question your doctors/providers/carriers when they are providing services and you aren't sure why you are paying for those services