

Voluntary Life Benefits

Did you know that 61% of Americans have no life insurance coverage? The financial impact of death is not only significant, but the effects can be long-term, lasting five years or more for the surviving family members.ⁱ

DSRA-BT offers salaried Delphi retirees the opportunity to purchase voluntary life insurance for you and your spouse through Metlife. (NOTE: Delphi hourly retirees are not eligible for this voluntary benefit.) This plan is designed to complement the life insurance benefits you may already have and is 100% retiree-paid. Rates do change every five years on insured's birthdays ending in a 0 or 5. There is a small administrative fee to cover Benistar and DSRA-BT expenses. Notify your bank of the 2022 rate change, if you are set up on auto payments..

If you have elected voluntary coverage in the past, your elected benefit will continue into 2023. **No action is required.** If, however, you wish to make any modifications to your current election (e.g. increase or decrease your elected amount) or wish to elect voluntary term life insurance for the first time, you must complete the MetLife enrollment form and Statement of Health form. If your change is a reduction in benefits, or to cancel your benefits, then only an enrollment form is required, not a Statement of Health. This form can be found on our website - www.dsrabenefittrust.net - or you may contact Benistar, our voluntary life plan administrator, at 1-888-588-6682 to obtain a copy of the form.

The table below provides an overview of the voluntary life benefit. For specific details about the plan, please refer to the summary of benefits on the website at www.dsrabenefittrust.net.

	Retiree	Spouse ¹
Coverage	\$10,000 increments	\$ 10,000 increments
Minimum	\$10,000	\$ 10,000
Maximum	\$120,000	\$ 50,000

ⁱ MetLife's Impact of Premature Death Study, 2010.

The Spousal coverage above \$30,000 requires a physical.

Subsidies

One subsidy is available per family with the exception of dual Delphi retiree households who carry separate policies. When a subsidy is available and application has been approved, it is automatically applied by Benistar, our pre-65 plan administrator.

THE HEALTH COVERAGE TAX CREDIT (HCTC) HAS EXPIRED.

The Health Coverage Tax Credit (HCTC) has NOT been reauthorized.

HCTC Eligible DSRA-BT Subsidy

Eligibility for a Trust subsidy is generally defined as being a Delphi Salaried Retiree (including spouse and eligible dependents) who retired on or before April 1, 2009. The DSRA-BT will continue to provide a health premium subsidy to eligible pre-65 salaried retirees, spouses and dependents who purchase medical insurance from the Trust in 2023.

There are pre-65 salaried retirees that retired before April 02, 2009 that have not initiated their PBGC pension payout. This makes them ineligible for the Trust subsidy. We cannot approve a subsidy for these retirees.

Plan Option	2023 Monthly DSRA-BT Subsidy Amount (HCTC if NOT Extended)		
	Single	Two-Person	Family
Under Age 65	\$937.65	N/A	\$2,769.59
Under Age 65 & Medicare Disabled BCBS - Silver Plan	\$1,511.95	N/A	N/A
Under Age 65 & Medicare Disabled BCBS MA Diamond	\$357.19	N/A	N/A

Plans are all bundled plans – Medical, Prescription Drug, Dental and Vision

Medical Rates

Eligible Retirees Under Age 65 – Non HCTC AMP

Pre-65 Medical Plan Options - **HIGH** Dental

Pre-65 Medical Plan Options - HIGH Dental		Pre-65 Medical Plan Options - NO Dental		
GOLD	Medical / High Dental / Vision			
Single	\$1,601.71			
Family	\$4,761.79			
SILVER	Medical / High Dental / Vision	Medical /High Dental	Medical / Vision	Medical Only
Single	\$1,427.94	\$1,419.32	\$1,360.23	\$1,351.61
Family	\$4,240.47	\$4,211.84	\$4,003.48	\$3,974.85
BRONZE	Medical / High Dental / Vision	Medical /High Dental	Medical / Vision	Medical Only
Single	\$1,138.09	\$1,129.47	\$1,070.38	\$1,061.76
Family	\$3,370.89	\$3,342.26	\$3,133.90	\$3,105.27
COPPER	Medical / High Dental / Vision	Medical /High Dental	Medical / Vision	Medical Only
Single	\$937.65	\$929.03	\$869.94	\$861.32
Family	\$2,769.59	\$2,740.96	\$2,532.60	\$2,503.97

All BUNDLED Gold, Silver, Bronze and Copper plans include Medical, High Dental and Vision Coverage
If you are not included in the HCTC, you can choose the Low Dental Plan.

Pre-65 Medical Plan Options - **LOW** Dental

Pre-65 Medical Plan Options - LOW Dental		Pre-65 Medical Plan Options - NO Dental		
GOLD	Medical / Low Dental / Vision			
Single	\$1,594.16			
Family	\$4,735.36			
SILVER	Medical / Low Dental / Vision	Medical /Low Dental	Medical / Vision	Medical Only
Single	\$1,420.39	\$1,411.77	\$1,360.23	\$1,351.61
Family	\$4,214.04	\$4,185.41	\$4,003.48	\$3,974.85
BRONZE	Medical / Low Dental / Vision	Medical /Low Dental	Medical / Vision	Medical Only
Single	\$1,130.54	\$1,121.92	\$1,070.38	\$1,061.76
Family	\$3,344.46	\$3,315.83	\$3,133.90	\$3,105.27
COPPER	Medical / Low Dental / Vision	Medical /Low Dental	Medical / Vision	Medical Only
Single	\$930.10	\$921.48	\$869.94	\$861.32
Family	\$2,743.16	\$2,714.53	\$2,532.60	\$2,503.97

Medicare Disabled Retirees or Eligible Dependents Under Age 65

The rates below only apply to **pre-65 Medicare disabled** members. BCBSM Medicare Advantage plans are now available to Pre 65 Medicare Disabled members at a much lower premium or cost free to DSRA-BT Subsidy recipients.

SILVER	Medical / High Dental / Vision	Medical /High Dental	Medical / Vision	Medical Only
Single	\$1,885.89	\$1,882.95	\$1,825.73	\$1,818.74

Retirees Post-65

For complete details about the post-65 plan options including rates, please refer to the **2023 Health Matters Guide for Post-65 Members** at www.dsrabenefittrust.net. Retirees may also contact Benistar at 1-888-588-6682 for further information.

Dental & Vision Rates (StandAlone no Medical)

Retirees Under Age 65 -

LOW PLAN			HIGH PLAN		
	Dental /Vision	Dental Only		Dental /Vision	Dental Only
Single	\$73.03	\$64.41	Single	\$80.58	\$71.96
Two Person	\$141.82	\$124.57	Two Person	\$156.92	\$139.67
Family	\$243.44	\$214.81	Family	\$269.87	\$241.24

The BCBSM Dental & Vision Standalone rates above **INCLUDE** the admin fee of \$4.25

Medicare Disabled Retirees or Eligible Dependents Under Age 65 Retirees Post 65 -

LOW PLAN			HIGH PLAN		
	Dental /Vision	Dental Only		Dental /Vision	Dental Only
Single	\$71.40	\$64.41	Single	\$75.45	\$68.46
Two Person	\$138.55	\$124.57	Two Person	\$146.65	\$132.67

The BCBSM Dental & Vision Standalone rates above **INCLUDE** the admin fee of \$4.25

Dental & Vision Rates (with Hartford or Medicare Advantage Medical)

Medicare Disabled Retirees or Eligible Dependents Under Age 65 Retirees Post 65 -

LOW PLAN				HIGH PLAN			
	Dental /Vision	Dental Only	Vision Only		Dental /Vision	Dental Only	Vision Only
Single	\$67.15	\$60.16	\$6.99	Single	\$71.20	\$64.21	\$6.99
Family	\$134.30	\$120.32	\$13.98	Family	\$142.40	\$128.42	\$13.98

No admin fee when adding Dental to Hartford or BCBSM Medicare Advantage.

No admin fee is added to the BCBSM Dental & Vision rates when enrolling in a bundled medical, dental and/or vision. Refer to Page 10 for services covered in High and Low plans..

If you are over 65 and covered by Medicare, you must provide your Medicare ID number and Part A and/or Part B effective Date in Section I of the Benefit Enrollment and Change of Status Form or call Benistar directly at 1-888-588-6682 to receive the reduced rate.

If you are over age 65 please review the Health Matters Guide for all Post 65 plan offerings.

Voluntary Life Rates Through MetLife

Voluntary life benefits are offered through MetLife Insurance. If you are a Delphi salaried retiree and wish to elect voluntary term life insurance for the first time or make any modifications to your current election, you must complete the MetLife enrollment form and Statement of Health form. (NOTE: Delphi hourly Retirees are not eligible for this voluntary benefit.) Retiree coverage from \$10,000 to \$120,000 and spouse coverage from \$10,000 to \$50,000 is available in \$10,000 increments. Retiree coverage is no longer required for spouse coverage to be available.

- If you are retiring from your last place of employment and have not yet enrolled in Life Insurance through DSRA-BT, you have 90 days following your retirement date of your last employer.
- Upon death of the Retiree, a surviving Spouse has the option to remain in the DSRA Benefit Trust MetLife Insurance program until the age of 80, at which time they will have the option to move to a Whole Life Insurance plan or to discontinue coverage
- The Spouse will continue to use the age of the Retiree to determine their premium amount if the Spouse elects to continue their MetLife Insurance coverage.
- The Spouse must notify Benistar if they elect to continue coverage with the MetLife Insurance program following the death of the Retiree.
- The Spousal coverage above \$30,000 requires a physical.
- Age Banded Prices guaranteed through 2024.

Please review the DSRA-BT website www.DSRABenefitTrust.net for additional information and documents to help you with your Life Insurance questions. Benistar is always available at 1-888-588-6682 to help you or if you need additional information.

Retiree Estimated Monthly Cost ^{i, ii}

Amount	AGE							
	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85-89
\$10,000	\$ 2.30	\$ 4.30	\$ 6.60	\$ 12.70	\$ 20.60	\$ 29.83	\$ 48.47	\$ 63.38
\$20,000	\$ 4.60	\$ 8.60	\$ 13.20	\$ 25.40	\$ 41.20	\$ 59.66	\$ 96.94	\$ 126.76
\$30,000	\$ 6.90	\$ 12.90	\$ 19.80	\$ 38.10	\$ 61.80	\$ 89.49	\$ 145.41	\$ 190.14
\$40,000	\$ 9.20	\$ 17.20	\$ 26.40	\$ 50.80	\$ 82.40	\$ 119.32	\$ 193.88	\$ 253.52
\$50,000	\$ 11.50	\$ 21.50	\$ 33.00	\$ 63.50	\$ 103.00	\$ 149.15	\$ 242.35	\$ 316.90
\$60,000	\$ 13.80	\$ 25.80	\$ 39.60	\$ 76.20	\$ 123.60	\$ 178.98	\$ 290.82	\$ 380.28
\$70,000	\$ 16.10	\$ 30.10	\$ 46.20	\$ 88.90	\$ 144.20	\$ 208.81	\$ 339.29	\$ 443.66
\$80,000	\$ 18.40	\$ 34.40	\$ 52.80	\$ 101.60	\$ 164.80	\$ 238.64	\$ 387.76	\$ 507.04
\$90,000	\$ 20.70	\$ 38.70	\$ 59.40	\$ 114.30	\$ 185.40	\$ 268.47	\$ 436.23	\$ 570.42
\$100,000	\$ 23.00	\$ 43.00	\$ 66.00	\$ 127.00	\$ 206.00	\$ 298.30	\$ 484.70	\$ 633.80
\$110,000	\$ 25.30	\$ 47.30	\$ 72.60	\$ 139.70	\$ 226.60	\$ 328.13	\$ 533.17	\$ 697.18
\$120,000	\$ 27.60	\$ 51.60	\$ 79.20	\$ 152.40	\$ 247.20	\$ 357.96	\$ 581.64	\$ 760.56

Spouse Monthly Cost ⁱⁱⁱ

Amount	AGE							
	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85-89
\$10,000	\$ 2.30	\$ 4.30	\$ 6.60	\$ 12.70	\$ 20.60	\$ 29.83	\$ 48.47	\$ 63.38
\$20,000	\$ 4.60	\$ 8.60	\$ 13.20	\$ 25.40	\$ 41.20	\$ 59.66	\$ 96.94	\$ 126.76
\$30,000	\$ 6.90	\$ 12.90	\$ 19.80	\$ 38.10	\$ 61.80	\$ 89.49	\$ 145.41	\$ 190.14
\$40,000	\$ 9.20	\$ 17.20	\$ 26.40	\$ 50.80	\$ 82.40	\$ 119.32	\$ 193.88	\$ 253.52
\$50,000	\$ 11.50	\$ 21.50	\$ 33.00	\$ 63.50	\$ 103.00	\$ 149.15	\$ 242.35	\$ 316.90

ⁱThe rates above do NOT include the \$3.50 administration fee. A Fee is only added for the Retiree or Surviving Spouse if they elect to continue coverage.

ⁱⁱVoluntary life plan rates change in five year increments, i.e. 40, 45, 50, etc. The new rate becomes effective 1/1 after the insured enters a new age category.

ⁱⁱⁱSpouse costs are based on the retiree's age.

IMPORTANT – Spouse of retiree has the option of remaining in the plan at the same rate they paid based on retiree's age until age 80 then move to a whole life plan.