



Metropolitan Life Insurance Company
Life Services
P.O. Box 14406
Lexington, KY 40512-4406

April 21, 2020

RE: NOTIFICATION OF CHANGE IN THE POLICYHOLDER AND PLAN SPONSOR OF YOUR GROUP OPTIONAL LIFE, DEPENDENT LIFE AND/OR PERSONAL ACCIDENT INSURANCE PREVIOUSLY PROVIDED BY DPH HOLDINGS CORP. (FORMERLY KNOWN AS DELPHI CORPORATION).

Dear Retiree/Surviving Spouse:

Effective January 1, 2013, the Policyholder and Plan Sponsor of your continued Optional Life, Dependent Life and/or Personal Accident Insurance will transition to the Delphi Salaried Retirees Association Benefit Trust (DSRA). The DSRA is an organization that has no affiliation with Delphi or DPH Holdings Corporation, however, as a former DPH Holdings retiree or surviving spouse, the DSRA wants to ensure that you have the opportunity to continue your current group Life and Personal Accident Insurance coverage(s) at this time.

We would like to emphasize that this change will in no way affect your current coverage amount(s) or the contributions that you currently pay to continue these coverages. In order to address any concerns you may have, please see the enclosed "Frequently Asked Questions" provided with this letter.

If you have any further questions regarding your continued group life insurance, please contact MetLife at 1-888-622-6616 Monday through Friday, from 8:00 a.m. to 5:00 p.m. Eastern Time.

Sincerely,

Metropolitan Life Insurance Company
Life Services

Enclosure



Frequently Asked Questions re: Change in Policyholder/Plan Sponsor to the DSRA

Q. I already have Life Insurance with MetLife under a plan offered by the DSRA in 2011. Is this letter talking about the same plan?

A. No. Prior to the DSRA offering a separate plan, you were already covered for the Optional Life and/or Dependent Life and/or the Personal Accident Insurance you continued as a DPHH retiree. The change discussed in this letter pertains only to your DPHH coverage, which is totally separate and apart from any additional Life Insurance you may currently have through the DSRA.

Q. Will there be any changes in the Administration of the two plans?

A. No. If you are enrolled in the additional Life Insurance offered by the DSRA, that coverage will continue to be administered by Marsh. Your continued coverage as a DPHH retiree/surviving spouse will continue to be administered by MetLife.

Q. Why is there a need to change the Policyholder/Plan Sponsor for my current MetLife group coverage(s) that I currently have as a DPH Holdings retiree/surviving spouse?

A. DPH Holdings has terminated all of its benefit plans and will no longer be the Plan Sponsor. The Delphi Salaried Retirees Association (DSRA) was willing to be the new Plan Sponsor so that your current coverage(s) could continue. Effective January 1, 2013, the DSRA will become the new Policyholder/Plan Sponsor for your current coverage(s) which will allow you to continue Life and Personal Accident Insurance protection as a retiree/surviving spouse.

Q. Will there be any changes to my current coverage amount(s)?

A. No. Your current coverage amount(s) will remain unchanged under the DSRA. The current age reductions for Optional Life and Personal Accident Insurance will remain in effect under the DSRA plan.

Q. Will there be any changes to my current monthly contributions?

A. No. The rates you currently pay for coverage(s) will remain unchanged through 12/31/2013, and your current monthly contribution for Optional Life and/or Dependent Life Insurance will continue to be based on your age as of December 31 of the plan year and the amount of insurance you have in effect. Monthly contributions for Personal Accident Insurance will continue to be based on the amount of insurance you have in effect for you and your eligible dependents.

Q. I currently have Electronic Funds Transfer (EFT) set up with my bank to pay my monthly insurance contributions to MetLife. Do I need to change anything with my bank?

A. No. MetLife will ensure that your ongoing monthly payments are applied to your account appropriately.

(Continued on Reverse)



Frequently Asked Questions re: Change in Policyholder/Plan Sponsor to the DSRA

Q. I currently receive a bill each month from MetLife for my coverage(s) and send a check to pay for my monthly contributions. Will there be any changes to my monthly billing statement?

A. The changes you will see on your billing statement are the name of the plan and your account number. Effective with the billing statement you receive in mid-December 2012, the plan name will show as the “DSRA Benefit Trust” with a different account number. Please continue to make your check payable to MetLife, and remember to put the new account number on the check for this and any ongoing payments.

If you wish to take advantage of automatic payments from your checking or savings account through Electronic Funds Transfer (EFT), as well as avoid the additional \$3 administrative fee, please contact MetLife at 1-888-622-6616 for more information.

Q. Will my beneficiary designation for my current coverage(s) carry over to the new DSRA plan or do I need to make a new designation?

A. Yes. However please keep in mind that it is always a good idea to review your beneficiary designations often so that your insurance proceeds are paid according to your wishes. We suggest that you contact MetLife at 1-888-622-6616 and request a Designation of Beneficiary form in order to ensure that your beneficiary(ies) are up to date under the DSRA plan. You will also be able to update your beneficiary(ies) online at www.metlife.com/mybenefits as described below.

Q. I currently use the MetLife MyBenefits website to review my current coverage(s) and to update my beneficiary(ies) when needed. Will there be any changes I need to make now that the DSRA will be the Policyholder/Plan Sponsor?

A. Yes. On/after January 1, 2013, you will need to re-register on the MyBenefits website so that you can continue to have access to your account. Simply go to the MyBenefits home page at www.metlife.com/mybenefits, type in “DSRA Benefit Trust” in the “Account Sign In” area, then register as a participant under that plan. It’s quick and easy.

Q. My Optional Life and/or Personal Accident Insurance is currently assigned to another individual or Trust. Will this assignment carry over to the new DSRA plan?

A. Not automatically. If you wish your Optional Life and/or Personal Accident Insurance assignment to be applied to your coverage(s) under the DSRA plan you should contact MetLife at 1-888-622-6616 and request a “Confirmatory Assignment” form.