

ACH LLC (ACH) Hourly Employees and Ford Hourly Employees – Ford Entry Level Opportunities

ACH LLC (ACH) Hourly Employees

Eligibility

Q. If I took a buyout from Ford and am working as an ACH Hourly employee, am I eligible for hire at Ford under the preferential hire letter?

A. No.

Drug Test and Physical

Q. Would my employment at Ford be contingent upon satisfactory completion of a Physical at Ford?

A. Yes. Physicals would be conducted at Ford prior to an offer of hire.

Q. If I take the physical at Ford and am not physically qualified to do the work there will I still get hired?

A. No. You would continue your employment at ACH.

Q. If I have temporary restrictions will I be able to be hired at Ford?

A. Possibly. If you have temporary restrictions and they are lifted prior to all the jobs Ford presently have being filled, you could take the physical to see if you would be assessed as being able to do the work at the Ford facility. If all the jobs are filled before your restrictions are lifted, you may be offered another opportunity at a later date but it is not a guarantee.

Q. Would that physical include a drug test?

A. No.

Seniority

Q. What is my seniority date if I am hired into Ford as an Entry Level Employee?

A. You will be given a new Ford seniority date effective your first day of work.

Wages

Q. I am making \$16.50 an hour at ACH presently – what will be my wage rate if I become a Ford Entry Level Employee?

A. You would be red-circled at your present rate of \$16.50 and would be governed by the four year wage progression as outlined in Appendix V. After 12 months your rate would increase to \$16.66.

Benefits

Q. What would my benefits be if I am hired as an Entry Level employee at Ford?

A. If you are currently eligible for health care coverage by ACH, ACH will continue your present Health Care coverage through COBRA coverage until you grow into Ford Coverage as outlined in Appendix V. Other benefit provisions are also outlined in Appendix V.

Optional Life Insurance

Q. When can I enroll in Optional Life Insurance?

A. You have 31 days from your date of hire to contact UniCare to enroll. Please call 800-843-8184. Coverage would be effective the first of the month following enrollment unless Statement of Health is required.

Profit Sharing

Q. Would I be eligible for Profit Sharing?

A. You will receive a pro-rated ACH & Ford Profit Share based on the amount of time and number of hours worked at Ford.

Retirement Savings

Q. Can I roll over my ACH 401K and TESPHE balances into the Ford plans?

A. No. The law does not allow rollovers in this situation.

Supplemental Unemployment Benefits (SUB)

Q. Would I be eligible for SUB?

A. You are eligible for SUB after 1 year of seniority at Ford Motor Company.

FMLA
FLMA

Q. Would the FMLA hours that I accrued at ACH be carried over to Ford?

A. No. FMLA is a federally regulated program and as such, Ford and ACH are considered as separate entities and accrual for hours would start over from zero.

Vacation

Q. How does this affect my vacation eligibility?

A. You will carry over any remaining ACH Vacation and excused hours to be used between June 1, 2012 through May 31, 2013. In addition, you will be given June eligibility at Ford and we will waive the sixteen (16) week on roll requirement which will provide an additional 40 hours vacation and 16 hours excused absence allowance, also to be used before June 1, 2013.

Family Days

Q. Will I be eligible for Family Days at Ford?

A. Employees who attain seniority on or after January 1, 2012 through December 31, 2013 shall receive two (2) Family Days on the first day of the month following the date they attain seniority.

Moving Allowance

Q. Will I get moving allowance?

A. No. You are not eligible for moving allowance.

Preferential Hire for ACH LLC (ACH) Hourly Employees – Ford Entry Level Opportunities ACH Benefit Information

Rehire to ACH

Q. If my employment with Ford Motor Company is terminated, can I be rehired by ACH?

A. No. Re-employment with ACH will not be an available option for employees who have voluntarily quit ACH to work for Ford Motor Company.

Health Care

Q. Will I have health care benefits?

A. Ford entry level health care benefits are not available to new hires until the first of the 8th month after hire, however, you and your eligible dependents will continue to be covered by ACH benefits through COBRA. ACH has made arrangements to pay for COBRA coverage (which includes medical and prescription drug coverage) for active employees enrolled in ACH health care and being hired by Ford Motor Company through the Preferential Hire LOU of the 2011 UAW-Ford CBA.

Q. What do I need to do to make sure I have health care benefits?

A. Nothing. At the time of your employment termination with ACH, you and any eligible dependents that are enrolled in the health care portion of the Automotive Components Holdings, LLC Hourly Health Care Plan and Hourly Group Life and Accidental Death & Dismemberment Insurance Plan will be automatically enrolled in COBRA at ACH's expense.

Q. What if my life situation changes, such as I get divorced or add another dependent to my health care coverage, before my Ford entry-level benefits take effect?

A. If you have a qualified life event while on COBRA, you must contact the ACH Benefits Service Center at 1-866-221-8509 to report the life event and to supply proper documentation of the life event (e.g., birth certificate, marriage license, divorce decree, etc.). If you enroll your Eligible Dependent within 31 days that he/she first meets the dependent eligibility requirements, coverage begins on the same day your coverage begins, or on the day he/she first becomes eligible (whichever is later). If you do not enroll your Eligible Dependent, or do not report the qualified life event, and/or do not supply the required supporting documentation, within 31 days that your Eligible Dependent first meets the dependent eligibility requirements, coverage will begin on the first of the month after you enroll him/her or, for a qualified life event, proper documentation is received and approved by the ACH Benefits Service Center.

Q. If I have a qualified life event such as give birth to or adopt a child or get married, will I be charged for the additional dependents put onto my COBRA health care?

- A. No. As long as you are employed by Ford Motor Company as part of the preferential hire LOU of the 2011 Ford-UAW CBA, ACH will pay COBRA costs for you and your eligible dependents until such times as you grow-in to the Ford entry-level health care benefits.
- Q. What happens to my COBRA rights if I quit or am terminated from Ford Motor Company before my entry-level health care benefits take effect?
- A. By law, ACH is required to offer terminated employees 18 months of COBRA coverage. When you terminate your employment with ACH to be hired by Ford Motor Company as part of the preferential hire LOU of the 2011 Ford-UAW CBA, you begin the 18 month COBRA period. If you quit or are terminated from Ford Motor Company before your entry-level health care benefits take effect, ACH will cease making COBRA payments for you and your eligible dependents. At that time, you will be eligible to continue making COBRA payments for you and your eligible dependents through the remainder of the 18 month period that began upon your termination from ACH employment.
- Q. If I quit Ford, how will I know how much COBRA to pay and where to pay it?
- A. If you are terminated from employment with Ford Motor Company, a new COBRA letter will be sent to your address of record along with information on where to make payments and how much those payments will be if you elect to continue COBRA at your own expense. You may also contact the ACH Benefit Services Center at 1-866-221-8509 with any COBRA questions you may have.
- Q. Are the benefits under the Ford entry-level health care plan different than the ACH health care plan?
- A. The health care benefit design of the ACH hourly plan and the Ford entry level plan are very similar, however, there are some differences. There are no differences in deductibles, co-insurance, and out-of-pocket maximums. Additionally, both Plans offer \$20 in-network co-pay for doctor office visits. The prescription co-pays in the Ford entry level plan are less than the ACH hourly Plan, plus the Ford entry level Plan provides for a Health Reimbursement Arrangement (HRA). There are other benefits in the ACH Plan that are not available in the Ford entry level Plan due to the Patient Protection and Affordable Care Act (PPACA) that was implemented in the ACH Plan January 1, 2012. For example, preventative health care is a paid benefit for the ACH hourly employees, but not for the Ford entry-level.

Life Insurance

- Q. Will my ACH Life Insurance and Accidental Death & Dismemberment (AD&D) Insurance continue when I'm hired by Ford as part of the preferential hire LOU of the 2011 Ford-UAW CBA?
- A. Your ACH Life Insurance and AD&D Insurance coverage will terminate at 11:59 PM on the date your employment with ACH ends. The Ford entry-level Life and AD&D Insurances will begin on your first day of hire at Ford Motor Company. The Ford entry-level Life and AD&D Insurance coverage is at a higher amount than the ACH Life and AD&D Insurance coverage.
- Q. Can I convert the amount of my ACH Life Insurance to my own policy?

- A. Your ACH Life Insurance and AD&D policy has a conversion option, which will allow you to convert the policy to an individual policy at the rates currently being paid by ACH for this coverage. You will receive a letter sent to your address of record with instructions on how to convert the policy if you wish.

Retirement & Savings Plan

Q. Why can't I roll my ACH Retirement and Savings Plan account into Ford's TESPHE (410k) account?

- A. As is required by the Internal Revenue Code, while the ACH Retirement and Savings Plan is an active plan, any employee that transfers to ACH's Parent Company (Ford Motor Company) is prohibited from taking a distribution of assets.

Q. What will I be able to do with my ACH Retirement and Savings Plan account?

- A. Employees who have been hired by Ford as part of the preferential hire LOU of the 2011 Ford-UAW CBA, will be changed to an "Inactive" status in the ACH Retirement and Savings Plan. Employees will continue to be able to manage their accounts through Fidelity Investments (e.g., changing investments, etc.) and will continue to earn interest (or experience loss) based on their investment election choices.

Q. I have an outstanding loan on my ACH Retirement & Savings Plan account. How will this be handled?

- A. Anyone with an outstanding loan who is hired by Ford as part of the preferential hire LOU of the 2011 Ford-UAW CBA, will be able to continue to make after-tax loan payments in the amount agreed to pursuant to the Loan Agreement. Loan payments may be repaid through direct bank debit to your personal banking account, only. You may contact Fidelity to set up those EFT payments at 1-800-835-5097.

Failure to keep your loan repayments current will result in a loan default and the outstanding loan balance will be reported to the IRS as a distribution. Defaulted loan amounts are subject to taxes and penalty and will be reported to the IRS. You will receive a Form 1099-R should your loans default.

Q. Am I still eligible for the 5.4% company contribution for 2011 and 2012?

- A. Yes. You will receive the Employer Fixed Non-Elective Contribution payment of 5.4% of eligible earnings (capped at 40 hours/week) based on the time you were an ACH employee. This means that you may receive payments into the ACH Retirement & Savings Plan in 2013 (for the 2012 portion of the payment).

Q. When can I close my ACH Retirement & Savings Plan and roll it over?

- A. Employees being hired by Ford Motor Company as part of the preferential hire LOU of the 2011 Ford-UAW CBA, may take a distribution (penalties may apply) or roll over his/her ACH Retirement & Savings Plan account either upon termination of employment with Ford Motor Company OR upon termination of the ACH Retirement & Savings Plan, whichever event occurs first.

Ford Hourly Employees

Seniority

Q. What is my seniority date if I am an Entry Level employee at one location who transfers as an Entry Level employee to another location?

A. Your seniority date does not change.

Wages

Q. What is my hourly rate as an Entry Level employee if I previously worked as a temporary employee for Ford?

A. Employees who are classified as an Entry Level employee after the effective date of the 2011 CBA have their wage rate determined by the table in Appendix V (with only one column). There are two additional factors to consider: (A) the number of weeks between the last layoff from a temporary position and the return to the active roll as an Entry Level employee; and (B) the number of weeks worked since the most recent hire/rehire as a temporary employee. If (A) is less than or equal to (B) the Entry Level employee is paid at the rate last paid as a temporary employee until the wage progression schedule in Appendix V results in a higher rate. If (A) is greater than (B) the Entry Level employee is paid \$15.78/hour and follows the wage progression schedule in Appendix V.

All benefit plans and programs referred to in this communication are governed by the official plan documents. If this communication conflicts with the plan documents, the plan documents will prevail. The plan sponsor of any plan or program described in this communication reserves the right to modify, suspend or terminate such plan or program at any time for active employees, retired employees or surviving spouses