



**IMPORTANT INFORMATION FOR NON-MEDICARE PARTICIPANTS  
REGARDING COVERAGE UNDER THE AFFORDABLE CARE ACT**

As a result of the Patient Protection and Affordable Care Act of 2010 (known as “Affordable Care Act” or “Obamacare”), beginning January 1, 2014 you will have a choice on where to get your health insurance coverage.

The Goodyear Retiree Healthcare Trust will continue to offer you coverage, just as it has in the past. If you like this coverage and want to keep it, you don’t have to do anything. The Trust will continue providing you with coverage after January 1, 2014, as long as you remain enrolled.

If you prefer, however, you also have the option to decline the coverage offered by the Trust and instead to enroll in coverage offered by one of the plans in the health insurance marketplace in your state with the coverage taking effect on or after January 1, 2014. Individuals who enroll in these plans may be eligible for substantial federal subsidies, depending on their age and income. To find out more about your options in the health insurance marketplace, you can go to: [www.healthcare.gov](http://www.healthcare.gov). This website can provide you with details about the benefits, premiums and cost sharing in the plans offered in your state, as well as the amount of subsidies for which you would be eligible.

If you should decide that it is more advantageous for you to enroll yourself or any family member in coverage under the Affordable Care Act, you must notify the Trust Office. If you choose to opt out, your coverage will terminate for you and any dependents for 2014. You may re-enroll during the 2015 or later annual enrollment period.

To summarize:

- As a non-Medicare retiree, you are eligible to enroll for coverage under a state plan established under the Affordable Care Act.
- This is a voluntary option. You may instead remain covered under the Goodyear Retiree Healthcare Trust’s Plan and you will not be subject to any federal penalty.
- Premiums for coverage under the Affordable Care Act may be lower, depending upon your age, family status, benefit level and income. Additional information can be obtained at [www.healthcare.gov](http://www.healthcare.gov).
- If you choose to enroll for Affordable Care Act coverage, you must notify the Trust Office, and if you opt out, you may not re-enroll in the Trust’s Health Care Plan until the next annual enrollment period.