

SUMMARY ANNUAL REPORT

For Retirees of The Goodyear Tire & Rubber Company Health Care Plan

This is a summary of the annual report of the Retirees of The Goodyear Tire & Rubber Company Health Care Plan, EIN 26-6330284, Plan No. 501, for period January 01, 2015 through December 31, 2015. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has contracts with Delta Dental Plan of Ohio and Highmark Inc. to pay health, dental and prescription drug claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2015 were \$10,345,020.

Because the contract with Delta Dental Plan of Ohio is a so called "experience-rated" contract, the premium costs are affected by, among other things, the number and size of claims. Of the total insurance premiums paid for the plan year ending December 31, 2015, the premiums paid under such "experience-rated" contract were \$1,838,189 and the total of all benefit claims paid under the contract during the plan year was \$1,631,975.

The plan also has contracts with Highmark Blue Cross and Blue Shield to pay medical benefits and with CVS/Caremark to pay prescription drug benefits, both on a "self-funded" basis. For the plan year ending December 31, 2015 the total payments for medical benefits were \$64,652,726, and the total payments for prescription drug benefits were \$94,185,653.

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$797,694,236 as of December 31, 2015, compared to \$874,731,503 as of January 01, 2015. During the plan year the plan experienced a decrease in its net assets of \$77,037,267. This decrease includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. During the plan year, the plan had total income of \$113,863,924, including employer contributions of \$55,997,700, employee contributions of \$29,421,101, losses from investments of (\$13,833,654), and other income of \$42,278,777.

Plan expenses were \$190,901,191. These expenses included \$9,262,264 in administrative expenses, and \$181,638,927 in benefits paid to participants and beneficiaries.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- an accountant's report;
- financial information;
- assets held for investment;
- transactions in excess of 5% of the plan assets;
- insurance information, including sales commissions paid by insurance carriers;
- information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Retirees of The Goodyear Tire & Rubber Company Health Care Trust at 60 Blvd. of the Allies, 5th Floor, Pittsburgh, PA 15222-1219, or by

telephone at (412) 201-2242. The charge to cover copying costs will be \$8.75 for the full annual report, or \$0.25 per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan (Retirees of The Goodyear Tire & Rubber Company Health Care Trust, 60 Blvd. of the Allies, 5th Floor, Pittsburgh, PA 15222-1219) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.