



# GOODYEAR

RETIREE HEALTH CARE TRUST

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October 15, 2017

Dear Goodyear and Sumitomo Retirees and Surviving Spouses:

Enclosed with this letter is your 2018 Annual Benefit Enrollment Information for the Goodyear Retiree Health Care Plan.

As the Plan Committee, we are pleased to confirm that for 2018 there will be no changes to the Plan's benefits (other than a slight modification to the prescription drug formularies) and no change to your required monthly contribution rates.

Our ability to hold the line on benefits and contributions for next year is due to a number of factors, including:

- Favorable Trust Fund investment returns,
- Successful negotiations with Highmark Blue Cross Blue Shield and CVS/Caremark, who administer our medical and prescription drug benefits, that resulted in immediate savings and will help to better manage future costs,
- New five-year Labor Agreements between the United Steelworkers (USW) and Goodyear and Sumitomo (for the Tonawanda, NY plant) that continue both Profit Sharing and Cost of Living (COLA) contributions by active USW members to the Trust Fund.

While we expect it will be necessary to make adjustments to contribution rates and benefit levels from time to time in the future, we will continue to work, along with the USW, to minimize the impact of future health cost inflation and thus reduce the need for additional cost sharing by you and other Plan participants.

Just as we have been able to manage Plan costs through our relationships with our carriers, and through our strong partnerships with our Trust Administration staff and the USW and its members, we encourage you and your covered dependents to help us manage Plan costs by using your medical and prescription drug benefits wisely. This includes some common-sense actions such as:

- Obtaining preventive care services as recommended by your primary care doctors, including annual physical exams and screenings (most of which are covered in full under your Plan),
- Taking prescription maintenance medications on time, and when possible filling your prescriptions using generic medications with up to a 90 day supply through mail order service or at a participating CVS pharmacy,

- Pursuing activities that promote wellness, including regular exercise and healthy diet, and avoiding risky behaviors, particularly smoking and excess use of alcohol,
- Getting your flu shot as colder weather approaches.

If you are eligible for Medicare and are enrolled in the Highmark “Freedom Blue” Medicare Advantage PPO, you will be receiving additional personalized information from Highmark that will help you to better understand how to get the best value from your Plan benefits and to improve your health status.

Best wishes to you and your family. We look forward to continuing to serve you as stewards of this very important and valuable benefit program. If you have any questions or need to contact us, please call the Trust Administration Office at 1 (866) 694-6477.

Sincerely,

The Committee for the Goodyear Retiree Health Care Plan

cc: USW Pension & Insurance Representatives