

## Medicare

If you or a dependent begins to receive, or lose, Medicare entitlement you may process a life event to add/remove them from your Aptiv health care coverage if desired.

If you or a dependent begin to receive Medicare, Medicare will generally be considered 'secondary' coverage while you are actively working.

Medicare eligibility, in the normal course, occurs on the first day of the month in which you reach age 65. If your birthday is the first day of the month, you become eligible the first day of the prior month (for example, if your birthday is February 1, you become eligible on January 1).

Listed below is specific information concerning health care coverage continuation provisions when you or a dependent becomes Medicare eligible in the normal course:

- While you are still an active employee at Aptiv, your medical coverage is not generally affected by your becoming eligible for Medicare in the normal course.
- As long as you remain an active employee, Aptiv coverage will be your primary coverage.
- However, this changes immediately upon your separation from Aptiv (as explained below).

You must choose whether to enroll for coverage under Parts A, B and D (or Medicare Part C) when you become Medicare eligible. Although your enrollment selections are entirely up to you, some things you may want to consider include:

- Your Medicare enrollment rights and your opportunity for a Special Enrollment Period when your Aptiv coverage as an active employee ceases.
- Aptiv coverage will be your primary coverage and Medicare will be secondary as long as you are an active employee (i.e., not on disability leave for more than 6 months) and continue to have Aptiv medical coverage.
- Generally, you can wait to elect Medicare Part B until you leave Aptiv. However due to the complex nature of Medicare, you should contact the Medicare offices to determine if you want to enroll in Medicare Parts A, B and Part D (or Medicare Part C) at age 65, or wait until you leave Aptiv.

For the most part, when you leave Aptiv for any reason, health care coverages for you and any dependents will cease at the end of the month. You should be prepared to enroll in Medicare Parts A and B (if you have not already done so), and/or consider other Medicare coverage such as Medicare Advantage (aka, Medicare Part C), Medicare Part D, or a Medigap policy, as appropriate.

**You should review Medicare information at [www.Medicare.gov](http://www.Medicare.gov) or call a representative toll-free at 1-800-MEDICARE (1-800-633-4227). The TTY/TDD phone number for the hearing impaired is 1-877-486-2048.**

Conversely, if you or a dependent should lose your Medicare entitlement, please initiate the applicable Life Event. You can initiate your life event online through this site or by calling the Fidelity Benefits Center.