

October 30, 2015

Retiree Name
Address
City, State, Zip

Dear Past UAW Represented Retiree:

A recent United States District Court decision in the *Reese* class action lawsuit ruled that the retiree medical benefits are not considered vested. Because of this legal ruling, CNH Industrial America LLC (CNH) has decided to continue the coverage but to modify your existing retiree medical plan coverage and transition it to the current UAW retiree medical plan effective January 1, 2016. CNH reserves the unilateral right to make further modifications to, suspend or terminate the plan in the future.

The enclosed guide will help you understand your new medical coverage and what action you may need to take, if any.

WHAT YOU NEED TO DO

Read the enclosed medical plan benefit guide to understand the details of your medical coverage for 2016.

Please note: Medical plan coverage for Medicare-eligible participants does NOT include coverage for prescription drugs. Any participant eligible for Medicare (you and/or your covered family members) will need to purchase a Medicare Part D prescription drug plan by December 31, 2015 in order to have prescription drug coverage in 2016*.

If you want to opt out of medical coverage through CNH or make any changes to your dependent information, call CNH Industrial HR Employee Services at **800-561-0877** by November 30, 2015.

YOUR CURRENT COVERED DEPENDENTS AND LIFE INSURANCE AMOUNT

Following is a list of dependents (if any) you are currently covering under your insurance plans.

<Dependent>

Your current life insurance benefit amount is <\$>. Please keep in mind that surviving spouses are not eligible for life insurance coverage.

Sincerely,

CNH Industrial HR Employee Services
1-800-561-0877
nacnhbenefitservices@cnhind.com

*CNH Industrial America LLC cannot provide guidance on the purchase of Medicare Part D prescription drug plans. Contact Medicare directly for additional information on Part D drug plans at 1-800-MEDICARE (800-633-4227) or visit www.medicare.gov.