



PRIVATE & CONFIDENTIAL

January 25, 2016

Change to Ford Hourly Optional Life Insurance (OLIP) Premiums

During the 2012 negotiations, and as outlined in your Collective Agreement, it was agreed that the Optional Life and Dependent Group Life Insurance premium rates currently in force would continue until December 31, 2015, and would be maintained in 2016 if the incurred loss ratio on the plan (total of incurred claims divided by premiums collected) at the time of renewal was 85% or less.

The incurred loss ratio on the Employee Optional Life plan at December 31, 2015 was 124.5%. It has been negotiated between Ford and Unifor that the premiums for the Optional Life Insurance plan will increase effective **March 1, 2016**. The new premium rates are provided as an attachment to this letter.

Premiums for the Dependent Optional Life Insurance plan will remain unchanged at this time.

If you have OLIP coverage and would like to make any changes, please contact your Ford Benefit Representative.

For your convenience, here is the contact information:

Location	Benefit Representative	Phone Number
St. Thomas/Niagara Glass	Chantal Provencher	905-845-2511 x 1127
Parts Depots	Chantal Provencher	905-845-2511 x 1127
Oakville Assembly Complex	Phyllis Spagnuolo	905-845-2511 x 3630
Windsor Operations	Kathy Morand	519-257-4218

Personnel Services, Ford of Canada

Ford Motor Company of Canada, Limited
Ford du Canada Limitée
P.O. Box 2000
Oakville, Ontario
L6K 0C8

Phone: 905-845-2511
Fax: 905-845-7016

Ford of Canada - OLIP Premium Rate Change Effective March 1, 2016
 EMPLOYEE OLIP Only - DLIP not Affected

Employee Age	OPTION 1			OPTION 2			OPTION 3			OPTION 4			OPTION 5			OPTION 6		
	Current Rates	NEW RATES 3/1/2016		Current Rates	NEW RATES 3/1/2016		Current Rates	NEW RATES 3/1/2016		Current Rates	NEW RATES 3/1/2016		Current Rates	NEW RATES 3/1/2016		Current Rates	NEW RATES 3/1/2016	
	\$10,000 Opt. 1	\$10,000 Opt. 1	difference	\$20,000 Opt. 2	\$20,000 Opt. 2	difference	\$30,000 Opt. 3	\$30,000 Opt. 3	difference	\$40,000 Opt. 4	\$40,000 Opt. 4	difference	\$50,000 Opt. 5	\$50,000 Opt. 5	difference	\$75,000 Opt. 6	\$75,000 Opt. 6	difference
Under 30	\$0.57	\$0.62	\$0.05	\$1.13	\$1.24	\$0.11	\$1.70	\$1.86	\$0.16	\$2.27	\$2.49	\$0.22	\$2.84	\$3.11	\$0.27	\$4.26	\$4.66	\$0.40
30 - 34	\$0.66	\$0.72	\$0.06	\$1.31	\$1.43	\$0.12	\$1.97	\$2.16	\$0.19	\$2.63	\$2.88	\$0.25	\$3.28	\$3.59	\$0.31	\$4.93	\$5.40	\$0.47
35 - 39	\$0.95	\$1.04	\$0.09	\$1.89	\$2.07	\$0.18	\$2.84	\$3.11	\$0.27	\$3.78	\$4.14	\$0.36	\$4.73	\$5.18	\$0.45	\$7.09	\$7.76	\$0.67
40 - 44	\$1.51	\$1.65	\$0.14	\$3.03	\$3.32	\$0.29	\$4.54	\$4.97	\$0.43	\$6.05	\$6.62	\$0.57	\$7.56	\$8.28	\$0.72	\$11.35	\$12.43	\$1.08
45 - 49	\$2.46	\$2.69	\$0.23	\$4.92	\$5.39	\$0.47	\$7.38	\$8.08	\$0.70	\$9.83	\$10.76	\$0.93	\$12.29	\$13.46	\$1.17	\$18.44	\$20.19	\$1.75
50 - 54	\$4.25	\$4.65	\$0.40	\$8.50	\$9.31	\$0.81	\$12.75	\$13.96	\$1.21	\$17.00	\$18.62	\$1.62	\$21.25	\$23.27	\$2.02	\$31.88	\$34.91	\$3.03
55 - 59	\$6.33	\$6.93	\$0.60	\$12.66	\$13.86	\$1.20	\$18.99	\$20.79	\$1.80	\$25.32	\$27.73	\$2.41	\$31.65	\$34.66	\$3.01	\$47.48	\$51.99	\$4.51
60 - 64	\$10.59	\$11.60	\$1.01	\$21.18	\$23.19	\$2.01	\$31.77	\$34.79	\$3.02	\$42.36	\$46.38	\$4.02	\$52.95	\$57.98	\$5.03	\$79.43	\$86.98	\$7.55
65 - 69	\$19.67	\$21.54	\$1.87	\$39.34	\$43.08	\$3.74	\$59.00	\$64.61	\$5.61	\$78.67	\$86.14	\$7.47	\$98.34	\$107.68	\$9.34	\$147.51	\$161.52	\$14.01

Employee Age	OPTION 7			OPTION 8			OPTION 9			OPTION 10			OPTION 11			OPTION 12		
	Current Rates	NEW RATES 3/1/2016		Current Rates	NEW RATES 3/1/2016		Current Rates	NEW RATES 3/1/2016		Current Rates	NEW RATES 3/1/2016		Current Rates	NEW RATES 3/1/2016		Current Rates	NEW RATES 3/1/2016	
	\$100,000 Opt. 7	\$100,000 Opt. 7	difference	\$125,000 Opt. 8	\$125,000 Opt. 8	difference	\$150,000 Opt. 9	\$150,000 Opt. 9	difference	\$175,000 Opt. 10	\$175,000 Opt. 10	difference	\$200,000 Opt. 11	\$200,000 Opt. 11	difference	\$225,000 Opt. 12	\$225,000 Opt. 12	difference
Under 30	\$5.67	\$6.21	\$0.54	\$7.09	\$7.76	\$0.67	\$8.51	\$9.32	\$0.81	\$9.93	\$10.87	\$0.94	\$11.35	\$12.43	\$1.08	\$12.77	\$13.98	\$1.21
30 - 34	\$6.57	\$7.19	\$0.62	\$8.21	\$8.99	\$0.78	\$9.85	\$10.79	\$0.94	\$11.50	\$12.59	\$1.09	\$13.14	\$14.39	\$1.25	\$14.78	\$16.18	\$1.40
35 - 39	\$9.46	\$10.36	\$0.90	\$11.82	\$12.94	\$1.12	\$14.18	\$15.53	\$1.35	\$16.55	\$18.12	\$1.57	\$18.91	\$20.71	\$1.80	\$21.28	\$23.30	\$2.02
40 - 44	\$15.13	\$16.57	\$1.44	\$18.91	\$20.71	\$1.80	\$22.69	\$24.85	\$2.16	\$26.48	\$29.00	\$2.52	\$30.26	\$33.13	\$2.87	\$34.04	\$37.27	\$3.23
45 - 49	\$24.58	\$26.92	\$2.34	\$30.74	\$33.66	\$2.92	\$36.88	\$40.38	\$3.50	\$43.03	\$47.12	\$4.09	\$49.17	\$53.84	\$4.67	\$55.32	\$60.58	\$5.26
50 - 54	\$42.50	\$46.54	\$4.04	\$53.13	\$58.18	\$5.05	\$63.75	\$69.81	\$6.06	\$74.38	\$81.45	\$7.07	\$85.00	\$93.08	\$8.08	\$95.63	\$104.71	\$9.08
55 - 59	\$63.30	\$69.31	\$6.01	\$79.13	\$86.65	\$7.52	\$94.95	\$103.97	\$9.02	\$110.78	\$121.30	\$10.52	\$126.61	\$138.64	\$12.03	\$142.43	\$155.96	\$13.53
60 - 64	\$105.90	\$115.96	\$10.06	\$132.38	\$144.96	\$12.58	\$158.85	\$173.94	\$15.09	\$185.33	\$202.94	\$17.61	\$211.81	\$231.93	\$20.12	\$238.28	\$260.92	\$22.64
65 - 69	\$196.68	\$215.36	\$18.68	\$245.85	\$269.21	\$23.36	\$295.02	\$323.05	\$28.03	\$344.19	\$376.89	\$32.70	\$393.35	\$430.72	\$37.37	\$442.52	\$484.56	\$42.04