As a UAW-Ford retiree or surviving spouse of a UAW-Ford retiree, you should be aware of some important administrative details of the Plans. This section of your handbook contains explanations of these Programs and has answers to these questions:

<table>
<thead>
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<th>Question</th>
<th>Page</th>
</tr>
</thead>
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<td>What are my ERISA rights?</td>
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</tr>
</tbody>
</table>
What are the administrative details of the Plans?

Information regarding your employee benefit Plans is filed with the federal government and must meet certain administrative requirements under government regulations. This section contains administrative details regarding the Plans.

Covered retirees

This handbook contains descriptions of benefits available to eligible hourly UAW-represented retirees (and their eligible dependents) of Ford Motor Company, AAI Employee Services Company, L.L.C. and Volvo Cars North America, L.L.C., under the Collective Bargaining Agreement effective September 15, 2003. You can obtain a copy of the Collective Bargaining Agreement by writing to the Plan Administrator. You also can review a copy of the Collective Bargaining Agreement at your former work location.

Plan Administrator

The Plan Administrator (and point of contact) for all of your benefit Plans except those shown below is:

Plan Administrator
Ford Motor Company
National Employee Services Center
P.O. Box 6214
Dearborn, Michigan 48121-6214
1-800-248-4444

The Tax-Efficient Savings Plan for Hourly Employees (TESPHE) is administered through:

Fidelity Institutional Retirement Services Company, Inc.
(A division of Fidelity Investments Institutional Services Company, Inc.)
82 Devonshire
Boston, MA 02109
1-800-544-3333

The Plan Administrator for the UAW-Ford Legal Services Plan is:

Administrative Committee
c/o Robert Esler Director,
UAW-Ford Legal Services Plan
7430 2nd Avenue
Detroit, Michigan 48202
(312) 872-5200

Plan Sponsor

Ford Motor Company is the Plan Sponsor for all the Plans listed in this handbook.

Employer number

The federal government has assigned Ford Motor Company an employer identification number for tax purposes. It is EIN 38-0549190. The assigned employer identification number for AAI Employee Services Company, L.L.C. is EIN 38-2606038. The assigned employer identification number for Volvo Cars North America, L.L.C. is EIN 31-1814807.

Agent for Service of Legal Process

Legal process may be served upon the Plan Administrator or the Agent for Service of Legal Process:

Secretary
Ford Motor Company
One American Road
Dearborn, Michigan 48126
(313) 322-3000

For the Retirement Plan, legal process also can be served upon the Trustee of the Plan:

The Northern Trust Company
50 S. LaSalle Street
Chicago, Illinois 60675
(312) 630-6000

For TESPHE, legal process also can be served upon the Trustee of the Plan:

Fidelity Management Trust Company
82 Devonshire
Boston, MA 02109
1-800-544-3333

Plan Year

The Plan Year for all plans is January 1 through December 31.

Plan termination

Ford Motor Company intends for your Plans to continue indefinitely. No changes may be made until the expiration of the 2003 Collective Bargaining Agreement, except as required by law or as mutually agreed between Ford Motor Company and the UAW. The 2003 Collective Bargaining Agreement expires on September 14, 2007.

If the Retirement Plan should terminate, the Pension Benefit Guaranty Corporation (PBGC), a government-owned corporation guaranteeing certain pension benefits, would protect all or a portion of your benefit. See the Retirement Plan section of your handbook for more details.

Further, each section of your handbook has details describing what would happen if a Plan should end.

Plan filing and funding information

The Employee Retirement Income Security Act of 1974, as amended (ERISA) requires that additional administrative information about your benefits be provided. A table with more information follows.
## Summary of Administrative Information

<table>
<thead>
<tr>
<th>Plan Name:</th>
<th>Plan Number:</th>
<th>Type of Plan:</th>
<th>Cost Paid By:</th>
<th>Trustee: Benefits Administered or Insured Through:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Care Plan</td>
<td></td>
<td></td>
<td></td>
<td>Administrative services for health care benefits are provided by the following organizations:</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>If you live in:</td>
</tr>
<tr>
<td>BCBS National PPO Plan for Hospital-Surgical-Medical Hearing Aid coverages</td>
<td>520</td>
<td>Welfare plan providing Hospital-Surgical-Medical Hearing Aid benefits</td>
<td>None</td>
<td>All states and the District of Columbia</td>
</tr>
<tr>
<td>DME and P&amp;O SUPPORT Program for BCBS National PPO Plan benefits</td>
<td>520</td>
<td>Welfare plan providing Durable Medical Equipment and Prosthetic and Orthotic Appliance benefits</td>
<td>None</td>
<td>All states and the District of Columbia</td>
</tr>
<tr>
<td>Prescription Drug coverage for BCBS National PPO Plan</td>
<td>520</td>
<td>Welfare plan providing Prescription Drug benefits</td>
<td>None</td>
<td>All states and the District of Columbia</td>
</tr>
<tr>
<td>HMOs, PPOs &amp; DHMOs: Alternative Hospital-Surgical-Medical Prescription Drug or Dental coverages*</td>
<td>520</td>
<td>Welfare plan providing Hospital-Surgical-Medical Prescription Drug or Dental benefits</td>
<td>Depending upon the plan, the Company (i) pays the benefit and fees to carriers for administrative services and claims processing, or (ii) pays a premium to the carrier to fully insure the benefit</td>
<td>Various states</td>
</tr>
<tr>
<td>Traditional Dental coverage</td>
<td>522</td>
<td>Welfare plan providing Dental benefits</td>
<td>None</td>
<td>All states and the District of Columbia</td>
</tr>
</tbody>
</table>

*Some HMO / PPO plans may include Vision and Hearing Aid coverages — varies by plan.*
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<tbody>
<tr>
<td>Health Care Plan</td>
<td></td>
<td></td>
<td></td>
<td>Administrative services for health care benefits are provided by the following organizations:</td>
</tr>
<tr>
<td>Vision Care coverage</td>
<td>520</td>
<td>Welfare plan providing Vision Care benefits</td>
<td>The Company pays a monthly premium to the carrier to fully insure the benefit. The carrier pays the claims.</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>BCBS National PPO and Blue Preferred Plus PPO Foot Care</td>
<td>520</td>
<td>Welfare plan providing Health Care benefits</td>
<td>The Company pays a monthly premium to the carrier to fully insure the benefit. The carrier pays the claims.</td>
<td>None</td>
</tr>
</tbody>
</table>
## Summary of Administrative Information

<table>
<thead>
<tr>
<th>Plan Name:</th>
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<th>Trustee:</th>
<th>Benefits Administered or Insured Through:</th>
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<tbody>
<tr>
<td><strong>Group Life and Disability Insurance Program</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Life Insurance, Accidental Death and Dismemberment Insurance and Survivor Income Benefits</td>
<td>521</td>
<td>Welfare plan providing life insurance</td>
<td>The Company pays premiums to the carrier in amounts reflecting the number and amount of claims paid</td>
<td>None</td>
<td>Life Insurance, Accidental Death and Dismemberment Insurance, and Survivor Income Benefits are provided by: Group Policy 17-GCC UNICARE Life and Health Insurance Company 3200 Greenfield Road Dearborn, Michigan 48120 (313) 336-5550 1-800-843-8184</td>
</tr>
<tr>
<td>Optional Accident Insurance Plan</td>
<td>521</td>
<td>Welfare plan offering accident insurance for you and your dependents</td>
<td>Participating employees</td>
<td>None</td>
<td>Mutual of Omaha Insurance Company Ford Hourly Optional Insurance Plan Suite 116 2720 South River Road Des Plaines, Illinois 60018 (847) 299-9393 1-800-742-8215</td>
</tr>
</tbody>
</table>
### Summary of Administrative Information

<table>
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<tr>
<th>Plan Name</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Group Life and Disability Insurance Program</td>
<td></td>
<td>Welfare plan providing life insurance in the event of death of a covered participant resulting from an automobile accident</td>
<td>Ford Motor Company</td>
<td>None</td>
<td>Mutual of Omaha Insurance Company, Ford Hourly Optional Insurance Plan, Suite 116, 2720 South River Road, Des Plaines, Illinois 60018, (847) 299-9393, 1-800-742-8215</td>
</tr>
<tr>
<td>Safety Belt User Benefit Program</td>
<td>521</td>
<td>Welfare plan providing life insurance in the event of death of a covered participant resulting from an automobile accident or insured through passenger restraint was used</td>
<td>Ford Motor Company</td>
<td>None</td>
<td>Mutual of Omaha Insurance Company, Ford Hourly Optional Insurance Plan, Suite 116, 2720 South River Road, Des Plaines, Illinois 60018, (847) 299-9393, 1-800-742-8215</td>
</tr>
<tr>
<td>Ford Motor Company-UAW Retirement Plan</td>
<td>001</td>
<td>Pension plan providing defined benefits (a defined benefit plan)</td>
<td>Ford Motor Company makes contributions to the Pension Fund to fund the normal and amortized past-service cost, as determined by an independent actuary – based on ERISA and the Retirement Agreement</td>
<td>The Northern Trust Company, 50 S. LaSalle Street, Chicago, Illinois 60675, (312) 630-6000, 1-800-521-1190 (outside Michigan)</td>
<td>Plan Administrator, Ford Motor Company, National Employee Services Center, P.O. Box 6214, Dearborn, Michigan 48121-6214, 1-800-248-4444</td>
</tr>
<tr>
<td>UAW-Ford Legal Services Plan for UAW-Represented Hourly Employees of Ford Motor Company in the United States</td>
<td>540</td>
<td>Welfare plan providing legal services</td>
<td>Ford Motor Company</td>
<td>Comerica Bank, 100 Renaissance Center, Detroit, Michigan 48243, (313) 222-4000, 1-800-521-1190 (outside Michigan)</td>
<td>Administrative Committee, c/o Robert Esler Director, UAW-Ford Legal Services Plan, 7430 2nd Avenue, Detroit, Michigan 48202, (313) 872-5200</td>
</tr>
</tbody>
</table>
What are my ERISA rights?

The Employee Retirement Income Security Act of 1974 (ERISA), as amended, entitles you to know certain details about your benefits. ERISA also gives you certain legal protection. It allows you and all other Plan participants to:

Receiv[e] information about your plan and benefits.

- Examine, without charge, and during regular working hours, all Plan documents, including Plan contracts and copies of all Plan documents filed with the U.S. Department of Labor, such as detailed annual reports and Plan descriptions. Documents are kept in the office of the Plan Administrator, but may be sent to you within 10 days after your written request is received.
- Obtain a copy of all Plan documents and other Plan information by writing to your Personnel Benefits Representative or the Plan Administrator. The Administrator may make a reasonable charge for copies.
- Receive a summary of the Plan’s annual financial reports. The Plan Administrator is required by law to furnish each participant with a copy of the summary annual report.
- Obtain, upon written request, a statement telling you whether you have a right to receive a benefit from the Retirement Plan at normal retirement age (age 65) and, if so, what your benefits would be at normal retirement age if you stop working under the Plan now. If you do not have a right to a benefit, the statement will tell you how many more years you have to work to have a right to such a benefit. You also have a right to a statement of your benefits under TESPHE. You must request this statement in writing. The Company must provide the statement free of charge, but is not required to give you more than one statement per calendar year.

Continue group health plan coverage

- Continue health care coverage for yourself, spouse or dependents if there is a loss of coverage under the plan as a result of a qualifying event. You or your dependents may have to pay for such coverage.
- Reduction or elimination of exclusionary periods of coverage for pre-existing conditions under your group health plan, if you have creditable coverage from another plan. You should be provided a certificate of creditable coverage, free of charge, from your group health plan or health insurance issuer when you lose coverage under the plan, when you become entitled to elect COBRA continuation coverage, when your COBRA continuation coverage ceases, if you request it before losing coverage, or if you request it up to 24 months after losing coverage. Without evidence of creditable coverage, you may be subject to a pre-existing condition exclusion for 12 months (18 months for late enrollees) after your enrollment date in coverage. For additional information, see “May I obtain a Certificate of Creditable Coverage for Credit Against Another (non-Ford) Plan’s Pre-existing Condition Clause?” in the Other Health Care Plan Information section of this handbook.

Prudent actions by plan fiduciaries

In addition to creating rights for Plan participants, ERISA imposes duties upon the people who are responsible for the operation of the Plans. These people are called “fiduciaries” of the Plans. They have a duty to act prudently in your interest and the interests of other Plan participants and beneficiaries.

No one may fire you or discriminate against you to prevent you from obtaining a benefit or exercising your rights under ERISA.
Enforce your rights

If your claim for any benefit is denied in whole or in part, you must receive a written explanation of the reason for the denial. You have the right to have the Plan Administrator review and reconsider your claim.

Under ERISA, there are steps you may take to enforce all these rights. For instance:

- If you request materials in writing from the Plan Administrator and you do not receive them within 30 days, you may file suit in a federal court; in such a case, the court may require the Plan Administrator to provide the materials and pay you up to $110 a day until you receive the materials, unless the delay is because of reasons beyond the Administrator's control.
- If your claim for benefits is improperly denied, in whole or in part, you may file suit in a state or federal court.
- If you disagree with the Plan's decision or lack thereof concerning the qualified status of a domestic relations order or a medical child support order, you may file suit in Federal court.
- If the Plan fiduciaries misuse a Plan's money or if you are discriminated against for asserting your rights, you may get help from the U.S. Department of Labor or you may file suit in a federal court.

The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

Assistance with your questions

If you have questions about this statement of your rights under ERISA, or if you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest area office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration at 1-866-EBSA (3272).

If you have any questions about the Plans, you should contact the NESC by mail at:

National Employee Services Center
P.O. Box 6214
Dearborn, Michigan 48121-6214

Or you may call the NESC at 1-800-248-4444.