

**ANSWERS TO SOME FREQUENTLY ASKED QUESTIONS  
REGARDING HEALTH BENEFITS FOR ELIGIBLE RETIREES OF TOWER AUTOMOTIVE**

1. *Who should I contact if I have a question about my Retiree Health Plan(s) or enrolling in these plans?*  
All questions pertaining to the new plan, enrollment, materials, etc. may be answered by calling the Retiree Service Center beginning Wednesday June 28<sup>th</sup> at 9am est at 1-800-236-4782 . ***You do not need to do anything in order to enroll in the base plan. If you wish to select the buy-up option you will need to complete the election form included in the communication materials.*** You will receive a bill in the mail for your required payment to participate. If you do not remit in a timely manner you may be terminated.
2. *When will the new program become effective?*  
The new plan(s) become effective on July 1, 2006. Detailed materials will be sent under separate cover to make sure you understand your benefit, how to access these benefits, and to provide you with an opportunity to have any questions about the plan answered.
3. *Are my benefits changing under the new plan?*  
Yes. The initial materials will provide summary information regarding the new benefit plans including benefit summaries for each of the plans (catastrophic medical, basic medical, prescription drug, and dental) as well as additional information regarding your cost to participate in each of these plans.
4. *I am currently receiving medical treatment for an illness/injury. Will I have to worry about pre-existing condition limitations or being denied coverage?*  
No. There are no pre-existing condition limitations for any Retirees who are currently enrolled in the present Retiree Health Plans and who are enrolled in the new Plan effective July 1. The same rule applies to those who first become eligible after July 1, 2006 and enroll within 30 days of the date they first become eligible. You may not be denied coverage if you meet either of the above criteria.
5. *What is my cost for participating in these Plans?*  
For the base plan plus prescription drug benefits each participant will be billed \$88.00 per month for a single retiree and \$176.00 per month for a retiree with a dependent or dependents. That amount will be in effect until January 1, 2007. You will also be given the opportunity to buy-up to include dental benefits and some first dollar medical benefits for an additional cost to you as outlined in the enrollment materials.
6. *I have already paid for charges under my current plan because of my deductible and co-insurance do I have to start over again?*  
No. You will be given a credit of up to \$2500 toward your deductible for out of pocket claim charges incurred under your current plan in calendar year 2006 before July 1. Some of this information is available however you may have to submit an explanation of benefits (EOB).
7. *Will I receive new ID Cards, Claim Forms, and Summaries?*  
Yes. You will receive these items under separate cover in the next few weeks. These items will include a new Medical ID Card, a new Prescription Drug ID Card and Mail Order Forms, new Claim Forms, a summary of benefits and information regarding contact information for services.
8. *I currently receive a prescription, will I need a new prescription or can I use my current prescription?*  
Because the Plan(s) will be utilizing a new vendor for Mail Order fulfillment and Retail network, you may need to obtain a new prescription from your physician for each prescription drug filled by Mail Order or at the Retail Pharmacy.

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9. *Do these plans replace any COBRA benefit offer I may have received?*  
No. These plans are separate and distinct from any COBRA offer you may have received. You may select this plan now or after exhausting COBRA.
10. *Who are the new vendors providing services for the Retiree Healthcare Plans?*  
BENISTAR Admin Services Inc (BASI) is providing Retiree Call Center services as well as communication, billing, eligibility and related administrative support. BASI has primary offices in Simsbury, CT. BASI specializes in the administration of retiree health care benefits. CBCA Administrators Inc (CBCA) is one of the largest privately held third party administrators (TPA) in the country. CBCA will provide claims administration services to the plan and has primary operating centers in Minneapolis and Savannah, GA. American Medical Life Insurance Company is a New York based underwriter of accident and health products.
11. *What if I do not wish to participate in these plans?*  
You may contact the retiree service center. You may send in notice. You may simply not pay the initial bill. It is recommended that you make an affirmative decision not to enroll rather than allowing benefits to be terminated retroactively to July 1.
12. *What is the deadline for electing the buy-up benefit options?*  
You may make such an election as soon as you receive the enrollment materials. You will need to make an affirmative election no later than July 31. Your election will become retroactively effective to July 1.
13. *If I do not participate now, may I participate in the future?*  
Yes under certain conditions. If you lose credible group coverage due to certain qualifying events (such as loss of job or loss of spouse's coverage or COBRA coverage) you may be eligible to enroll at that time.
14. *What other materials will I receive?*  
You will receive an election form to select optional (buy-up) benefits. You will receive more detailed benefit information as well as a summary plan description. You will receive a medical ID card as well as prescription ID card. You should begin receiving this information within two weeks.
15. *How do I know I have enrolled?*  
You will automatically be enrolled effective July 1 in the basic benefits and you will receive a bill for your contribution as well as an election form for the other benefit options.
16. *Will Tower Automotive continue to be involved in these plans or their administration?*  
No. A Board of Trustees has been selected from the union retirees who will have responsibility for the management of the Benefit Trust that has been established and will be funded with proceeds from the settlement (as well as participant contributions) through the bankruptcy process.
17. *Are retirees or dependents over the age of 65 and on Medicare eligible?*  
Not in these plans, however future options will include such plans. However, if you are under the age of 65 and on Medicare you may participate in the plans.