

QUESTIONS & ANSWERS
IUE-CWA-GM-Delphi
Special Attrition Program
Dated June 16, 2006

1. **Q.** What is the eligibility cutoff date for these packages?
A. *The eligibility cutoff date for the pre-retirement program is July 1, 2006. The eligibility cutoff date for all other options under the Special Attrition Program is January 1, 2007.*
2. **Q.** When does the application period start?
A. *The program begins at the time it is rolled out by management to the respective locations. Employees will then have 45 days to decide to sign-up for the option they desire. After signing up for this option the employee has 7 days to change their mind.*
3. **Q.** If I check the box and transition to GM in order to retire, am I considered a GM retiree?
A. Yes.
4. **Q.** If I check the box to retire and all my credited service is with Delphi, will I have a GM pension or a Delphi pension?
A. *You will receive your healthcare and life insurance from GM and the pension will be paid by the Delphi Pension Trust. The check you will receive will be a GM check. If Delphi or the successor fails to meet its pension benefit obligation on or before October 18, 2007 GM will make up the difference between whatever Delphi or the Pension Benefit Guaranty Corporation (PBGC) fails to provide.*
5. **Q.** If a married couple works at Delphi and one of them takes the buyout and the other takes a retirement, can the one who took the buyout go on their spouse's healthcare?
A. Yes.
6. **Q.** Can you add unused vacation time to hours worked as credited service?
A. *Yes, if you've been compensated for them prior to your retirement, but not for the pre-retirement program.*
7. **Q.** How long will it take to receive the \$35,000 lump sum?
A. *The payments will be processed within four weeks after the employee has retired or as soon as practicable.*
8. **Q.** Can I put all or part of the \$35,000 in my PSP?
A. No.
9. **Q.** If I sign-up for the pre-retirement program, can I still work in the plant?
A. No.
10. **Q.** If an employee signs up for the pre-retirement program and dies while on the program, what is the spouse entitled to receive?
A. *Employees who are in the pre-retirement program are treated the same as employees in protective status for purposes of benefits for the beneficiaries of deceased employees.*
11. **Q.** What types of retirements are eligible for the \$35,000 payment?
A. *Normal or Early Voluntary Retirements are eligible for the \$35,000 payment. That encompasses employees that are 65 or older with credited service, 85 points (age plus seniority), 60 years of age with 10 years of credited service, or 30 years of credited service.*

12. **Q.** Is an employee who is retirement eligible under normal, early voluntary or mutually satisfactory retirement eligible for the \$140,000 buyout?
A. *Yes, the employee may select one option.*
13. **Q.** Are employees electing the Mutually Satisfactory Retirement (Age 50 but less than 62 with 10 years of credited service) eligible for the \$35,000 payment?
A. *No.*
14. **Q.** When can I begin my retirement?
A. *Employees may retire when their services are no longer required but no later than January 1, 2007.*
15. **Q.** If I elect the pre-retirement program, can my rate of pay be changed?
A. *Wages will remain at their initial specified rate until 30 years of credited service is accrued.*
16. **Q.** If I elect the pre-retirement program, are my benefits considered active or retired?
A. *You will be considered as an active employee, with the exception of COLA and vacation accrual.*
17. **Q.** If I do not qualify by hours worked to attain my 30 years until after July 1st, will the eligibility date be extended?
A. *The July 1, 2006 eligibility date is for the pre-retirement program only. The eligibility date for all other types of retirement (normal, early voluntary, mutually satisfactory retirement) is January 1, 2007, unless mutually extended by the National Parties.*
18. **Q.** If I am on a leave of absence (sick leave, personal leave, educational leave, etc), or a temporary layoff do I need to return to work to qualify?
A. *No.*
19. **Q.** If I am on the pre-retirement program, will I be eligible for Tuition Assistance as an active employee or as a retired employee?
A. *Active.*
20. **Q.** If I elect the pre-retirement program, may I continue to contribute into my PSP?
A. *Yes.*
21. **Q.** Will State taxes and FICA be taken out of the pre-retirement hourly pay?
A. *Yes.*
22. **Q.** If an employee retired prior to June 16, 2006 and has subsequently died, will the Estate receive the \$35,000 if the employee was otherwise eligible?
A. *Yes, if the employee retired October 1, 2005 or later under the program the estate would be entitled to the \$35,000 if otherwise eligible.*
23. **Q.** If I'm in the pre-retirement program can that be changed to 85 points or TPD?
A. *No.*
24. **Q.** I have already retired from Delphi; can I check the box for health care at GM?
A. *No. You have already retired.*
25. **Q.** Can someone who is drawing a 70-1/2 pension distribution retire and get the \$35,000?
A. *Yes.*

26. **Q.** If I choose the pre-retirement program, which contract do I retire under?
A. *The year you actually retire is the contract you will retire under when you reach 30 years credited service.*
27. **Q.** Will there be payroll deduction for Optional Life and Dependent Life under the pre-retirement program?
A. Yes.
28. **Q.** If I take the \$140,000 will I be eligible for IUEP?
A. No.
29. **Q.** If I have a GMAC loan will that be held out of the \$35,000? What about the \$140,000?
A. No.
30. **Q.** If a worker who has 30 years and dies today without signing anything will the spouse (or estate) get the \$35,000?
A. No.