October 2016

Dear Eligible CTA Retiree, Disabled Participant or Surviving Spouse:

Enclosed is your open enrollment packet for your CTA RHCT coverage for the calendar year January 1, 2017 through December 31, 2017. The packet contains:

- Your Personalized 2016 Statement of Benefits;
- The open enrollment guide for all participants, which contains the directions to the **meeting on November 3** (cream sheet), your enrollment form and a return envelope; and
- The Privacy Notice.

IF YOU DO NOT WANT TO CHANGE PLANS, OR ADD/DROP DEPENDENTS, DON'T DO ANYTHING.

If you are not Medicare-eligible and you don't want to change plans or add/drop dependents, do nothing and you and the dependents you currently cover will remain in the plan you have now through December 31, 2017. If you'd like to change plans or add/drop dependents, complete the enrollment form and mail it in by November 15, 2016.

OPEN ENROLLMENT: November 1 through November 15, 2016.

The benefits currently offered have not changed. The copays, deductibles, and out-of-pocket maximums have changed due to indexing. Non-Medicare premiums are also changing. Medicare premiums are not changing. Be sure to read your enrollment guide for these changes and as a refresher on your benefits.

IMPORTANT! If you plan to enroll or remain enrolled in the CTA RHCT Medicare Advantage Plan or the CTA RHCT Medicare HMO Plan from Humana, do not enroll for any other Medicare plan. We know you are receiving many advertisements to enroll in other plans, but you can only be in one Medicare Part A or Advantage plan at a time. If you want CTA RHCT coverage, **DO NOT ENROLL IN ANY OTHER MEDICARE, MEDICARE SUPPLEMENT, MEDIGAP, OR MEDICARE PRESCRIPTION DRUG PLANS.**

If you have any questions, please call Group Administrators at 1-866-997-3821.

Sincerely,
Board of Trustees – CTA Retiree Healthcare Trust

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