



c/o Group Administrators, Ltd.
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ctaretirement.org

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Dear Eligible CTA Retiree, Disabled Participant or Surviving Spouse:

In the next few weeks, you will receive an open enrollment packet for your CTA RHCT coverage effective January 1, 2020. Inside you'll find an enrollment guide for Medicare-eligible and non-Medicare-eligible participants, an enrollment form and your personalized statement. **There are no changes to 2020 medical plan and dental plan coverage or to 2020 medical plan and dental plan premiums. However, it's still very important for you to review all the information in the packet.**

IF YOU ARE NOT CHANGING PLANS, DON'T DO ANYTHING.

However, if you *are* changing plans, complete the enrollment form and mail it by **November 15, 2019**. If you do nothing, you will continue to have the coverage and plan you have now through **December 31, 2020**.

OPEN ENROLLMENT: November 1–15, 2019

Enrollment Meetings

We will hold **one open enrollment informational meeting on Friday, November 1, 2019**. Benefit plan vendors, including Humana, will be available to answer your questions. See the enclosed information sheet for meeting details.

If You Don't Receive Your Packet

If you don't receive your open enrollment packet by November 1, please call Group Administrators at 866-997-3821 to confirm your mailing address and to request another packet.

Sincerely,

Board of Trustees, CTA Retiree Health Care Trust