

October 2024

Dear Eligible CTA Retiree, Disabled Pensioner, Surviving Spouse or Dependent:

Enclosed is your 2025 CTA RHCT open enrollment packet. It's very important for you to review all the information.

Inside you will find the following:

- Personalized 2024 statement of benefits
- Open enrollment guide
- Enrollment form
- Enrollment form return envelope
- Privacy notice

**Good news:** Medical premiums are not increasing for 2025, and we also have added some vision and hearing benefit enhancements! Dental plan premiums are increasing by a small amount. More information is included in your enrollment guide.

**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! You may be receiving ads and mailings to enroll in other Medicare plans. However, you can remain in a CTA RHCT Medicare Advantage Plan only if you do not enroll in any other Medicare plan. **If you want CTA RHCT coverage, DO NOT ENROLL IN ANY OTHER MEDICARE, MEDICARE SUPPLEMENT, MEDIGAP OR MEDICARE PRESCRIPTION DRUG PLAN(S)!**

Reminder, if you are eligible for the HRA ONLY, you are not eligible for RHCT health care coverage. You are eligible for the dental benefits, so some portions of this packet still apply to you.

For questions about your benefits, please call Group Administrators at 866.997.3821.

**Open Enrollment is November 11 – 25, 2024.**

**If you want to keep your current coverage, no action is needed.**

Your current coverage will automatically continue in 2025.

If you want to make changes, complete the enrollment form and mail it so that it arrives by **November 25, 2024**. The elections you make during open enrollment are effective January 1, 2025.

Sincerely,

Board of Trustees, CTA Retiree Health Care Trust