

September 2025

Dear Eligible CTA Retiree, Disabled Participant or Surviving Spouse:

Soon you'll receive a 2026 CTA RHCT open enrollment packet with important information about your benefits, including an enrollment guide and form, and a personalized 2025 statement of benefits. Be sure to review it!

Note: If you don't receive your open enrollment packet by November 2, please call Group Administrators at **866.997.3821** to confirm your mailing address and to request another packet.

Open Enrollment is November 3 – 17, 2025.

Good news: Medical premiums are not changing for 2026, and Delta Dental will replace Cigna for dental coverage.

Delta Dental offers a more robust provider network. Dental premiums are increasing for 2026, but those costs are lower than they would have been if the Trust had stayed with Cigna. Review the enrollment guide for details.

If you want to keep your current coverage, no action is needed. Your current coverage will automatically continue in 2026.

If you want to make changes, complete the enrollment form and mail it so that it arrives by **November 17, 2025**. The elections you make during open enrollment are effective January 1, 2026.

Alert! Each fall, companies like Aetna, Humana, Cigna, and Delta Dental send mailings to try to get over-65 retirees to enroll in their plans, but you're already covered through the Trust. **If you don't see our CTA RHCT logo, disregard it.**

Sincerely,

Board of Trustees

CTA Retiree Health Care Trust

Please Join Us at Our Open Enrollment Meeting

Tuesday, November 4, 9 a.m. to 12 p.m.

Our benefit plan vendors, including Medicare, will be available to answer your questions. We look forward to seeing you at:

Nikos

7600 S. Harlem Avenue, Bridgeview, IL 60455

If you're unable to attend the meeting, you can also visit our Virtual Benefits Fair website at **ctaretirement.org**.





c/o Group Administrators, Ltd.
20 North Martingale Road, Suite 290
Schaumburg, IL 60173

**Join us on Nov. 4 and
meet our health care
vendors and Medicare!**
See inside for details.



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