

October 2026

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

Enclosed is your 2027 CTA RHCT open enrollment packet. It's very important for you to review all the information.

Inside you will find the following:

- Personalized 2026 statement of benefits
- Enrollment form return envelope
- Open enrollment guide
- Privacy notice
- Enrollment form

Good news: For 2027, medical premiums for non-Medicare plans are not increasing, and premiums for the Humana Medicare Advantage PPO will decrease. To streamline the Medicare offerings, the Humana Medicare Advantage HMO is being eliminated, and participants in that plan will transition to the Medicare Advantage PPO Plan. In addition, the PPO will feature enhanced coverage for office visits and a new hearing aid benefit provider.

IMPORTANT: If you will be transitioned to, enroll in, or remain enrolled in the CTA RHCT Medicare Advantage PPO 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 the 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 October 22 – November 5, 2026.

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

Your current coverage will continue in 2027. If you want to make changes, complete the enrollment form and mail it so that it arrives by **November 5, 2026**. The elections you make during open enrollment are effective January 1, 2027.

Sincerely,

Board of Trustees, CTA Retiree Health Care Trust