



c/o Group Administrators, Ltd.
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ctaretirement.org

October 2021

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

Enclosed is your 2022 CTA RHCT open enrollment packet for benefits coverage from January 1, 2022, through December 31, 2022.

Inside you will find the following:

- Personalized 2021 Statement of Benefits
- Open enrollment guide
- Enrollment form
- Enrollment form return envelope
- Privacy Notice

**IF YOU DO NOT WANT TO CHANGE PLANS OR ADD/DROP DEPENDENTS,
NO ACTION IS NEEDED.**

If you don't want to change plans or add/drop dependents, there is nothing you need to do; you and your enrolled dependents will remain enrolled in the plan you have now, through December 31, 2022. If you'd like to change plans or add/drop dependents, mail a completed enrollment form in the envelope provided.

It must be postmarked by November 15, 2021.

OPEN ENROLLMENT: November 1 – November 12, 2021

Services and supplies currently covered under the plans will remain the same for 2022. Your copays, deductibles, out-of-pocket maximums, and non-Medicare and Medicare premiums either decreased or remained the same for 2022. Please see the enclosed enrollment guide for 2022 plan information and coverage costs, and for a refresher about 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!

You may be receiving ads and mailings to enroll in other Medicare plans. However, you can only remain in a CTA RHCT Medicare Advantage Plan 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.

Sincerely,

Board of Trustees, CTA Retiree Health Care Trust