

IMPORTANT HEALTHCARE INFORMATION FOR MEDICARE-ELIGIBLE ANNUITANTS

The City of Chicago (“City”) only provides subsidized retiree healthcare coverage to individuals who retired prior to August 23, 1989. Therefore, all other City annuitants must research options for healthcare benefits and enroll in a plan on their own to avoid a gap in coverage.

As a convenience to its members, the Laborers’ and Retirement Board Employees’ Annuity and Benefit Fund of Chicago (“LABF”) is providing information to assist you in identifying alternative healthcare options. By law, the LABF cannot and does not endorse any healthcare plans.

Healthcare Plan Options:

• Blue Cross Blue Shield of Illinois (“BCBSIL”)

(only available to City annuitants)

◇ The City has arranged to have BCBSIL offer City annuitants a choice of Medicare Advantage plans for Medicare-eligible members. To be eligible, you must have both Medicare Parts A and B. If you only have Part A, call Medicare at (800) 633-4227 (TTY: (877) 486-2048) or visit www.Medicare.gov to learn about requirements for obtaining Part B.

◇ Call BCBSIL for plan information and an enrollment packet at (877) 566-8520.

• Aetna Incorporated

(only available to members of the Labor Benefits Association (“LBA”). See below to learn how to become a member.)

◇ The LBA is an organization created for the purpose of sponsoring group healthcare plans for City annuitants through Aetna Incorporated. Insurance options being offered include Medicare Advantage plans for members who have both Medicare Parts A and B, and Medicare Advantage Waiver plans for members who only have Medicare Part B.

◇ The LBA has contracted with Doyle Rowe LTD to be the Plan Administrator. If you have any questions regarding the plans or how to become

a member of the LBA, you may contact Doyle Rowe LTD at (866) 201-2524 or Aetna at (800) 307-4830.

NOTE: If you select either the BCBSIL or the Aetna option, you must complete LABF’s Notification of Assignment form. This form authorizes the LABF to deduct healthcare premiums from your annuity. Medicare requires that your premiums be deducted from your LABF monthly annuity.

• Public Health Service Act (“PHSA”)

(also referred to as COBRA)

◇ The PHSA may entitle you to temporarily continue coverage under the City’s employee plan in certain situations where coverage would otherwise be terminated. Enrollment for continuation of coverage through the PHSA program is time sensitive.

◇ For eligibility, enrollment and cost information, please contact the City’s Benefits Service Center at (877) 299-5111 or visit www.CityofChicago.org/benefits and click the following links:

- ⇒ *Employee/Annuitant Handbooks*
- ⇒ *Separating Service Notice for AFSCME or Coalition of Laborers and Trades*

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Additional Option:

• Private Insurance Companies

◇ You may directly contact insurance companies, insurance agents and brokers, and/or visit online insurance sellers, to find out about other options.

Information:

For general Medicare information, visit the Medicare website at www.Medicare.gov. You may also call (800) 633-4227 (TTY: (877) 486-2048) or visit your local Social Security Office.

We hope that you find this information helpful.

