

IMPORTANT HEALTHCARE INFORMATION

FOR NON-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:

- **Public Health Service Act (PHSA)** *(also referred to as COBRA)*
 - ◇ 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*
- **Blue Cross Blue Shield of Illinois (BCBSIL)** *(only available to new City annuitants)*
 - ◇ The City has arranged to have BCBSIL offer new City annuitants a choice of PPO plans that include a network of doctors and hospitals that are not available through most individual plans including the Marketplace.
 - ◇ Call BCBSIL for plan information and an enrollment packet at (800) 292-6398.

NOTE: If you select this option, you must complete LABF’s Notification of Assignment form. This

form authorizes the LABF to deduct healthcare premiums from your annuity. BCBSIL requires that your premiums be deducted from your LABF monthly annuity. However, BCBSIL will consider alternative payment options if your monthly annuity is not sufficient to cover your healthcare premium.

- **Doyle Rowe LTD** *(insurance broker endorsed by Laborers’ Locals 1001, 1092 and 76)*
 - ◇ The brokerage and advisory services of Doyle Rowe LTD are available at no cost to all annuitants of the LABF. For assistance, call (866) 201-2524, email info@doyle Rowe.com or visit their website at www.doyle Rowe.com. Their office is located at 1301 W. 22nd Street, Suite 101; Oak Brook, IL 60523.
- **Health Insurance Marketplace** *(also known as the Exchange)*
 - ◇ If you plan to stay in Illinois, marketplace information is available on the Get Covered Illinois website at www.getcoveredillinois.gov.
- **Private Insurance Companies**
 - ◇ You may directly contact insurance companies, insurance agents and brokers, as well as visit online insurance sellers, to find out about other options.

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For Assistance Researching Options:

- **GoHealth, LLC**
 - ◇ GoHealth is available to help non-Medicare annuitants shop and compare benefits and costs of insurance plans on the Marketplace, and determine if you qualify for subsidies. GoHealth also helps explore non-Medicare coverage options with private insurance companies. To speak with a GoHealth representative, call (855) 785-7842 or visit their website at www.gohealthinsurance.com.

Medicare Eligibility:

Generally, people ages 65 and over are eligible for Medicare, however, please note the following:

- Those who are ineligible (regardless of age), most often due to having not paid Medicare taxes throughout their careers, may be eligible through their current or previous spouse.
- Those under than age of 65 and suffering from certain disabilities may be eligible.
- Additional exceptions apply.

For information regarding your eligibility for Medicare or to enroll, visit www.Medicare.gov or www.ssa.gov, or call the Social Security Administration at (800) 772-1213 (TTY: (800) 325-0778). You may also visit your local Social Security office. Failure to enroll in a timely manner may result in penalties.

We hope that you find this information helpful.