

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:

- **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 PPO plans that include a network of doctors and hospitals that are not available through most individual plans, including those found in the Health Insurance Marketplace.
 - ◇ Call BCBSIL for plan information and an enrollment packet at (800) 292-6398.
- **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.
 - ◇ Aetna plans available include a variety of Open Access Managed Choice POS plans.
 - ◇ 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.

Medicare Eligibility:

Generally, people ages 65 and over are eligible for Medicare, however, those who are not eligible should note the following:

- If you did not pay Medicare taxes throughout your career or earn enough credits, Medicare Parts A and B may be purchased.
- Regardless of age, eligibility may be obtained through the work record of a current or previous spouse.
- Those under the 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.