



# 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 new City annuitants)*

◇ The City has arranged to have BCBSIL offer new City annuitants a choice of Medicare Advantage plans for Medicare eligible City retirees. Eligibility for a Medicare Advantage plan requires both Medicare Part A and Part B. If you only have Part A, call Medicare at (800) 633-4227 (TTY: (877) 486-2048) or visit [www.Medicare.gov](http://www.Medicare.gov) to inquire about requirements for obtaining Part B.

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

***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. Medicare requires that your premiums be deducted from your LABF monthly annuity.***

#### • 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](http://www.CityofChicago.org/benefits) and click the following links:

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

#### • 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](mailto:info@doyle Rowe.com) or visit their website at [www.doyle Rowe.com](http://www.doyle Rowe.com). Their office is located at 1301 W. 22nd Street, Suite 101; Oak Brook, IL 60523.

#### • 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.

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### For Assistance Researching Options:

#### • GoHealth, LLC

◇ GoHealth is available to help Medicare eligible annuitants shop and compare options available through private insurance companies to supplement Medicare. For more information about GoHealth or to speak with a GoHealth representative, visit their website at [www.gohealthinsurance.com](http://www.gohealthinsurance.com) or call (855) 785-7841.

### Medicare Information:

For general Medicare information, visit the Medicare website at [www.Medicare.gov](http://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.***

