



c/o Group Administrators, Ltd.  
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866.997.3821  
ctaretirement.org

October 2022

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

Enclosed is your 2023 CTA RHCT open enrollment packet for benefits coverage from January 1, 2023, through December 31, 2023.

Inside you will find the following:

- Personalized 2022 Statement of Benefits
- Open enrollment guide
- Enrollment form
- Enrollment form return envelope
- Privacy notice

**There are changes to your medical and dental plan coverage for 2023, and you may need to take action.** The medical plan coverage will be changing from Blue Cross Blue Shield (BCBS) to Aetna (refer to policy # 181200 if calling Aetna with questions). The dental plan will be changing from MetLife to Cigna. Medical plan rates will remain the same for 2023; dental plan rates are decreasing for 2023 for most participants. You will receive new medical and dental plan ID cards in the mail.

**OPEN ENROLLMENT: November 1 – November 15, 2022**  
**YOU NEED TO COMPLETE AN ENROLLMENT FORM OR YOU WILL BE**  
**AUTOMATICALLY ENROLLED**

If you want to change plans and/or add/drop dependents, mail a completed enrollment form in the envelope provided. **It must be postmarked by November 15, 2022.**

**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