



c/o Group Administrators, Ltd.  
20 North Martingale, Suite 290  
Schaumburg, IL 60173  
866.997.3821  
ctaretirement.org

October 2023

Dear Eligible CTA Retiree, Disabled Participant or Surviving Spouse:

In the next few weeks you'll receive an open enrollment packet for your CTA RHCT coverage effective January 1, 2024. Inside you'll find an enrollment guide for Medicare-eligible and non-Medicare-eligible participants, an enrollment form, privacy notice, and personalized 2023 statement of benefits. It's very important for you to review all the information in the packet when you receive it.

***We have good news!*** For 2024, there are no changes to your medical or dental plan coverage, and your **2024 medical and dental plan premiums will decrease or remain the same**, depending on your years of premium service and your coverage level.

**Open Enrollment is November 1 - 15, 2023.**

**If you want to keep your current coverage, no action is needed.**

Your current coverage will automatically continue in 2024.

If you want to make changes, complete the enrollment form in your open enrollment packet and mail it so it arrives by **November 15, 2023**.

The elections you make during open enrollment are effective January 1, 2024.

**Please join us at our open enrollment meeting on Wednesday, November 1.** Our benefit plan vendors will be available to answer your questions. Location information is below. We look forward to seeing you!

**Nikos—7600 S. Harlem Avenue, Bridgeview, IL  
Wednesday, November 1, 9 a.m. to 12 p.m.**

If you're unable to attend the meeting, you can also visit our virtual benefits fair website at **ctaretirement.org**.

If you don't receive your open enrollment packet by November 1, please call Group Administrators at 866.997.3821 to confirm your mailing address and to request another packet.

Sincerely,  
Board of Trustees, CTA Retiree Health Care Trust



## Location

### **Nikos**

7600 S. Harlem Avenue  
Bridgeview, IL

**Wednesday, November 1, 2023**

**9 a.m. to 12 p.m.**

## AGENDA

9 a.m.

9 - 9:15 a.m.

9:15 a.m. - 12 p.m.

Doors open

Welcome

Visit with service providers

