

Non-Safety Voluntary Employees' Beneficiary Association Trust (VEBA)

The City of Detroit and the Coalition of Detroit GRS Unions have agreed to the creation of a Non- Safety Voluntary Employees' Beneficiary Association Trust (VEBA) for the purposes of creating and funding a Health Reimbursement Arrangement for each Eligible Retiree. This system is funded by a contribution of 2% base salary earnings for all eligible employees. Retirees applying for an unreduced pension from GRS may elect immediate coverage or defer receipt of the HRA until after the Eligible Retiree attains age 65.

NAME: _____ SSN: _____

ARE YOU ELIGIBLE?

AFSCME members of Local 1863 who were employed as crossing guards are ineligible for this benefit. For all other employees, eligibility to participate in benefits under the VEBA requires that you answer YES to each of the questions below:

- 1) Are you a participant in the City of Detroit General Retirement System?
- 2) Did you retire on or after January 1, 2015?
- 3) Are you entitled to full retirement benefits (unreduced due to early retirement)?
- 4) Are you a non-public safety employee of the City of Detroit or an entity whose retirement benefits are administered by Detroit's GRS (i.e., Detroit Public Library)?

<u>DO YOU ELECT TO RECEIVE IMMEDIATE COVERAGE UNDER AN HRA, OR DEFER RECEIPT UNTIL AGE 65?</u>	
<u>YOUR DECISION IS IRREVOCABLE</u>	
Immediate _____	Delayed _____
Advantages of Immediate Benefits	Advantages of Delayed Benefits
<ul style="list-style-type: none">■ Receive credit of \$163.00 per month (2025 benefit: adjusted each year)■ Ineligible for Marketplace Subsidies	<ul style="list-style-type: none">■ Receive credit of \$394.00 per month■ Remain eligible for Marketplace Subsidies

/s/

Printed Name: _____
Date: _____

City Use Only _____

Received: Date: _____

Return form to BeneSys, Inc. via email: (enrollmentdocs@benesys.com), fax: (248) 430-8222, or mail to: City of Detroit Post-2014 Non-Safety Employee Retiree HCT, P.O. Box 1497, Troy, MI 48099-1497