



City of Detroit General Retiree Healthcare Trust

Open Enrollment Checklist

Retirees Prior to December 31, 2014

Reminder – if you are NOT making any changes, you do NOT need to submit any paperwork for the 2026 enrollment year. Your 2025 coverage will roll over to 2026 automatically.

If you are making changes for the 2026 Benefit Year, please return the following to BeneSys postmarked no later than **November 24, 2025**.

- Enclosed 2026 Enrollment Form. Fill in information completely. You must list your dependents, including your spouse if applicable. **Select your full 2026 elections on the form which includes Medical, Dental and Vision. If you do not select, you will not have that benefit for 2026 even if you had it for 2025 because you are submitting a new enrollment form.**
- If you are adding a spouse to coverage, you must send a copy of your Marriage Certificate with your Enrollment Form.
- If you are adding a dependent to coverage you must send a copy of their Birth Certificate with your Enrollment Form.
- If you are eligible for the increased HRA benefit due to a household income of less than \$75,000, you are required to submit a 2024 Federal Tax Return Transcript for Income Verification and 2024 Form 1095-A to verify coverage through a public exchange with your Enrollment Form.