

# 2026

**City of Detroit  
General Retiree Healthcare Trust  
Open Enrollment Information**



**MEDICAL | DENTAL | VISION  
HEALTH REIMBURSEMENT ACCOUNT**





## City of Detroit General Retiree Healthcare Trust

# IMPORTANT INFORMATION ABOUT YOUR 2026 OPEN ENROLLMENT

Dear City of Detroit General Retiree/Surviving Spouse:

It's time for your 2026 Open Enrollment. Open Enrollment begins **October 27, 2025**, and ends **November 24, 2025**. This is the time to review your current healthcare coverage and make elections or changes for your 2026 Plan Year, if desired. Prior to making this important decision we encourage you to carefully read through this book and the enclosed rate sheet so you will be aware of the healthcare options and benefits that are available to eligible General City Retirees and their eligible Surviving Spouses through the VEBA, and the cost of that coverage for the 2026 Plan Year.

**If, after review, you find you are satisfied with your current medical, dental, vision or HRA elections and you do not wish to make any changes, there is no need to take any action.** Your current elections will automatically continue and the amount you are required to pay will be adjusted, if needed, to the 2026 rate. However, if you wish to change your coverage you must do so during the Open Enrollment period. New enrollments, benefit changes, the 2026 rates, and any changes you choose to make to your current coverage will be effective January 1, 2026.

BeneSys, Inc. will continue to process your 2026 enrollment requests, manage the HRA program, and deal with the day-to-day activities related to the administration of all VEBA healthcare plans. If you have questions, including if you are not sure what your current elections are, we encourage you to contact the BeneSys staff at (844) 563-8911 to review your current benefit elections and options. BeneSys is available to assist you during open enrollment and throughout the year.

To reduce the cost associated with Open Enrollment Mailings we have reduced the amount of materials being included in this packet. Detailed benefit comparison charts are available on the website ([www.ourbenefitoffice.com/mydetroitretireebenefits](http://www.ourbenefitoffice.com/mydetroitretireebenefits)). If you would like a paper copy, please call BeneSys, Inc. at (844) 563-8911 to request it be mailed.

Please review the Summary Annual Report found on page 15 and FAQ's on page 18 for information on the financial status of the Trust as of December 31, 2024 and some healthcare developments.

**Member Premium Changes:** Sharply rising health care costs have driven large premium increases in 2025 and again for 2026 for all Medicare Advantage Plans. The Trust has been able to absorb the bulk of these increases including this year but not for all 5 of our medical care plans. Please note the 2026 update:

- There will be no premium costs for members in the Humana, HAP or Priority Health plans; in addition, the Maximum Out-Of-Pocket medical costs for these plans will be reduced as follows: Humana from \$2,500 Annually to \$2,000 Annually; HAP from \$3,200 Annually to \$2,700 Annually; Priority Health from \$3,200 Annually to \$3,000 Annually.
- Members in BCBSM Medicare Advantage will have a premium payment of \$10.02 per person/per month deducted from their pension.
- Members in BCN Medicare Advantage will have a premium payment of \$49.04 per person/per month deducted from their pension.

While all medical plans face similar cost pressures, especially those with a closed membership nature such as ours, the Trustees are concerned about the skyrocketing costs and the responses we often receive when asking for justifications for the size of the increases. As such, the Trustees, in consultation with our health care advisors, will undertake a thorough review of our current medical plan offerings next year in preparation for the 2027 plan year. After this evaluation, we will decide whether each plan will be retained, modified, or even replaced by a new plan or plans so that our members will continue to receive quality and cost-effective medical coverage.

Sincerely,  
Board of Trustees of the City of Detroit General Retiree Healthcare Trust



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# General Information

## When is Open Enrollment?

Open Enrollment for medical, dental and vision starts on October 27, 2025 and continues through November 24, 2025. The deadline for submission of all enrollment changes is **November 24, 2025**. Enrollment changes received after November 24, 2025 will not be processed.

## What changes will be made to Retiree healthcare in 2026?

Medical benefits under the Medicare Advantage Plans will remain the same for BCBSMA and BCN. Humana, HAP and Priority Health will have a reduction in the Maximum Out of Pocket costs for 2026 (see page 11). The prescription drug coverage for all Medicare Advantage Plans will remain the same. For 2026, there will be a premium cost for members who stay with or decide to enroll in either BCBSMA or BCN. Please see the enclosed cost of coverage.

Dental and vision coverage will continue to be available, with retirees paying the full cost for such coverage. Please note that there are premium changes for Dental coverage in 2026, including a \$10 office visit co-pay added by DENCAP. In addition, Heritage Vision Local plan is a two-year plan, so if you enroll in the Heritage Vision Local plan in 2026 you cannot switch to another vision plan until the 2028 open enrollment period.

To reduce the cost associated with Open Enrollment Mailings we have reduced the amount of materials being included in this packet. There is a summary of benefits included here. Detailed benefit comparison charts for medical, dental and vision are available on the website ([www.ourbenefitoffice.com/mydetroitretireebenefits](http://www.ourbenefitoffice.com/mydetroitretireebenefits)). If you would like a paper copy, please call BeneSys, Inc. at (844) 563-8911 to request it be mailed.

## Do I need to enroll or make changes during open enrollment?

If you are currently enrolled in a Medicare Advantage Plan, HRA, dental and/or vision plan offered through the VEBA and you do **NOT** want to switch to a different medical/prescription drug, HRA, dental or vision plan, or add or remove any dependents, you do **NOT** have to take any action during the open enrollment period. Your current healthcare elections will automatically continue for the 2026 Plan Year.

## You must only act during this open enrollment period if you:

- are NOT currently enrolled and wish to enroll in a Medical Advantage Plan, HRA, dental and/or vision plan offered through the VEBA;
- are currently enrolled, but want to switch to a different medical/prescription drug, HRA, dental, and/or vision plan;
- are currently enrolled and want to add or remove dependent coverage from your Medicare Advantage, HRA, dental and/or vision coverage;
- are currently enrolled and want to terminate or stop your Medicare Advantage, HRA, dental or vision coverage;
- wish to opt-out from coverage under the VEBA's Medicare Advantage program and enroll in the VEBA's Health Reimbursement Arrangement (HRA) program; and
- are eligible for the increased HRA benefit due to a household income of less than \$75,000. (In order to qualify for the increased HRA benefit you must submit a Federal Tax Return Transcript to verify your household income, and IRS Form 1095-A to verify insurance through a Public Exchange. (See page 8 for further information.)

**If you are unsure of your current coverage please contact BeneSys at (844) 563-8911.**

## **How do I enroll or make changes?**

If you wish to enroll or make changes to your plans, add or remove dependent(s) coverage, you may do so online at [www.ourbenefitoffice.com/mydetroitretireebenefits](http://www.ourbenefitoffice.com/mydetroitretireebenefits). The Open Enrollment portion of the website will be available 24 hours a day, 7 days a week beginning October 27, 2025 through November 24, 2025. Please see page 14 of this booklet for instructions on how to register online. If you need help with online registration, please contact BeneSys at (844) 563-8911.

If you do not have access to the internet, you may complete the enclosed enrollment form and return it to BeneSys at P.O. Box 4955, Troy, MI 48099-4955. For your convenience, enclosed is a self-addressed envelope you can use. Be sure to place the appropriate postage on the envelope before mailing. If you require additional assistance, please contact a BeneSys Member Services Representative at (844) 563-8911.

## **Can I make changes to my medical coverage during the year?**

As is common in most group insurance plans, once the coverage period begins, you cannot switch to another plan, terminate coverage, add or remove dependents or otherwise make changes during the coverage year unless a verifiable qualifying life event occurs. (Examples of qualifying life events include, death, marriage, divorce, enrollment in Medicare Part A and Part B, loss of coverage, eligibility for coverage as an early retiree or resulting from new employment, permanent address change in instances where your current healthcare plan is not available in the new area.) Qualifying life events must be reported to BeneSys within thirty (30) days of the event. Notification beyond thirty (30) days of the event will delay the effective date of the coverage change to the first day of the calendar month following the date on which notification was made. If failure to report a qualifying life event within thirty (30) days results in additional benefit costs to the VEBA due to non-termination of benefits, you may be held responsible for such additional costs.

## **Can I enroll in another prescription drug or medical plan during the year?**

No. If you join another medical and/or prescription drug plan (this includes coverage you may have through another family member or one that is purchased through an individual health insurance plan), your medical and prescription drug coverage (and your spouse's medical and prescription drug coverage, if enrolled) under the VEBA's Medicare Advantage Plan will be automatically terminated. If coverage is terminated due to enrolling in another medical and/or prescription drug plan during the coverage year, you (and your spouse) will not be eligible to re-enroll in the VEBA's Medicare Advantage Plans during the 2026 coverage period; you (and your spouse) will have to wait until the next Open Enrollment period. If you are enrolled in the VEBA's Medicare Advantage Plan and decide you want to join another medical or prescription drug plan during the coverage year, please call BeneSys at (844) 563-8911 **BEFORE** you enroll in the other plan.

## **Can I make changes to my dental and/or vision coverage during the year?**

You cannot switch to another dental or vision plan during the coverage year. But, if you wish to terminate your dental or vision plan during the coverage year you are permitted to do so. However, please note, if you terminate your dental and/or vision coverage during the 2026 plan year, you will not be eligible to re-enroll for dental/vision coverage until the 2028 open enrollment period.

## **Am I required to be enrolled in Medicare to qualify for VEBA medical coverage?**

Yes, all persons enrolled in the Medicare Advantage Plans offered through the VEBA must be enrolled in Medicare Part A and Part B and continue paying their Medicare Part B premiums.

## **Is documentation required when adding a dependent?**

Yes, when adding dependents to your healthcare coverage you will be required to submit documentation to substantiate eligibility for coverage. Examples of documentation that may be required include, but are not limited to: birth certificate, marriage certificate (a marriage license is not accepted), legal guardianship papers (stating full and permanent custody), proof of residency, and a Federal Tax Return Transcript.

## **Providing False Information:**

Retirees who submit false information intended to provide health care coverage for alleged dependents not eligible for such coverage will be held financially responsible for all claims filed, and will be required to reimburse the VEBA for any payments made on behalf of or for the benefit of an ineligible person claimed as a dependent. Also, be aware that even if you had been married while you were actively employed, if that former marital partner is now divorced from you (is your ex-spouse) then he/she is NOT eligible for our retiree healthcare benefits even though you are.

## **Audits:**

Periodic audits will be conducted to ensure that retirees, spouses and dependents currently enrolled in VEBA healthcare plans are eligible for coverage. During these audits, the terms and conditions of your retirement will be examined. In addition, retirees will be required to provide documentation to substantiate that their covered dependents continue to be eligible for coverage. If you receive a notice of audit, you must provide the documentation within the time period specified in the notice or the coverage for your dependent will be terminated. If it is determined that a retiree and/or his/her dependent is not eligible for healthcare the coverage will be immediately terminated.

**Note:** It is the responsibility of the retiree/beneficiary to notify BeneSys when covered dependents are no longer eligible for healthcare coverage. Events that can make a dependent ineligible for coverage include, but are not limited to, marriage, divorce, age or no longer being a dependent of the retiree/beneficiary (i.e., can no longer be claimed as a dependent on his/her federal income tax return). In general, the termination of coverage becomes effective at the end of the month in which the disqualifying event occurs. However, the coverage termination date for an ex-spouse is the date of the divorce decree. Please note that you will be financially responsible for all claims and premiums associated with an ineligible dependent.

## **How do I pay for my healthcare plans?**

The required monthly payment for your medical, dental and/or vision plan will be automatically deducted from your monthly pension check. The amount being deducted appears on your pension check stub. You are responsible for monitoring your pension check stubs to verify that the deductions are proper. If an incorrect amount is being deducted, you must immediately report it to BeneSys.

## **Who do I contact to change my address?**

It is important to keep your address updated in two places, the City of Detroit Pension Office and BeneSys.

You are required to notify BeneSys of your address change so that you will continue to receive information from the VEBA and other mailings regarding healthcare benefits. To change your address for healthcare purposes please contact BeneSys at (844) 563-8911.

# Health Reimbursement Arrangement (HRA) FAQ's

## What is the HRA Account?

The *Health Reimbursement Arrangement (HRA)* is a bookkeeping account that will be established for any Medicare Retiree who retired on or before December 31, 2014 and has elected to opt out of the Medicare Advantage Plans provided through the VEBA. Additionally, Non-Medicare eligible Retirees who retired on or before December 31, 2014, and who have obtained health insurance via the Health Insurance Marketplaces, also known as Exchanges, are also eligible to receive a monthly HRA benefit.

## What can I use the HRA account for?

The HRA may be used for all “qualified medical expenses.” A partial list is provided in IRS Pub 502 (available at [www.irs.gov](http://www.irs.gov)). **Effective January 1, 2025, those enrolled in the HRA can submit one claim for their Medicare Part B Premium or other Medical Insurance Premium and have monthly recurring reimbursements set up. You will no longer have to submit a new claim every month if you are asking for reimbursement of your Medicare Part B Premium or other Medical Insurance Premium. You will find a new section on the HRA Form that will allow you to submit your premium for recurring monthly reimbursements. You will need to submit supporting documentation for the monthly premiums you pay.**

## Where do I obtain HRA Claim Forms?

You may call BeneSys at (844) 563-8911 to have a Claim Form mailed to you or you may obtain a form by visiting our website at [www.ourbenefitoffice.com/mydetroitretireebenefits](http://www.ourbenefitoffice.com/mydetroitretireebenefits).

## Is there a time limit to file for HRA Benefits?

Yes, HRA Claims must be filed by March 31st of the year following the Plan Year in which the expense was incurred.

## How can I submit my HRA reimbursement request?

### Mail your HRA Reimbursement requests to:

City of Detroit General Retiree Healthcare Trust, P.O. Box 4955, Troy, Michigan 48099-4955

**Fax:** (248) 876-4355

**Email:** [CityofDetroitGeneralHRAclaims@benesys.com](mailto:CityofDetroitGeneralHRAclaims@benesys.com)

## What if my total household income is \$75,000 or less?

If your total household income is \$75,000 or less and you purchased health insurance through a policy on a public exchange you may be eligible to receive an additional monthly HRA benefit. **You will be required to provide a copy of your IRS Form 1095-A as verification of coverage purchased through a public exchange along with a copy of your tax return transcript from the previous year.** To obtain a copy of your tax return transcript call (800) 908-9946 or visit [www.irs.gov/form4506t](http://www.irs.gov/form4506t). If you have questions call BeneSys at (844) 563-8911

## If I opt out can my spouse stay in the VEBA's Medicare Advantage Plan?

No. When you opt out of the VEBA's Medicare Advantage Plan you and your spouse will no longer have medical/prescription drug coverage under the VEBA's Medicare Advantage Plan.

## What if I'm already receiving a tax credit?

**Please be advised that HRA coverage through the VEBA will be considered “other health coverage” and may result in your ineligibility for federal tax credits on the public exchanges.** Therefore, if you are currently receiving federal tax credits through the public exchanges, you may elect to opt-out of coverage via the VEBA's Open Enrollment in order to preserve your eligibility for such tax credits on the public health exchanges. You may need to contact your accountant for additional information regarding your eligibility.



**City of Detroit General Retiree Healthcare Trust**

**2026**  
**VEBA Healthcare Options**

# Enrollment options for retirees who qualify for healthcare and retired on or BEFORE December 31, 2014

## Medicare-Eligible Retiree Options

**Medical and Prescription Drug Plan Options:** All medical plans offered through the VEBA are Medicare Advantage Plans that include prescription drug coverage and assistance with hearing aids. You must be enrolled in Medicare Part A and Part B and continue to pay your Medicare Part B premium to enroll and maintain coverage in Medicare Advantage Plans.

- BCBSM Medicare Plus Blue Group PPO (available anywhere in the U.S.A.)
- Humana Group Medicare Advantage PPO (available anywhere in the U.S.A.)
- BCN Advantage HMO-POS (available in Michigan only)
- HAP Senior Plus HMO (available in Michigan only)
- Priority Health HMO (available in Michigan only)

**Health Reimbursement Account (HRA):** Medicare eligible retirees and retiree spouses who meet the below criteria, who do not wish to enroll in the Medicare Advantage Plans offered through the VEBA, can opt-out of the VEBA's medical coverage and establish an HRA credited to your account monthly.

- Medicare-eligible Retiree.....\$130.00
- Medicare-eligible Retiree Spouse who is insured through a Public Exchange and whose household income is less than \$75,000\* .....\$140.00
- Medicare-eligible Surviving Spouse married to retiree at time of retirement .....\$130.00

## Dental Plan Options

- Blue Cross Blue Shield Dental PPO
- DENCAP Dental DHMO \*MI only, \$10 Office Visit Co-Pay\*
- Delta Dental High Plan
- Delta Dental Low Plan

## Vision Plan Options:

- Heritage Vision Standard Plan
- Heritage Vision National Plan
- Vision Service Plan (VSP)

## Non Medicare-Eligible Retiree Options

### Health Reimbursement Account (HRA):

- Non Medicare-eligible Retiree (Pre-65).....\$140.00
- Non Medicare-eligible Retiree Spouse who is also Non Medicare-eligible, insured through a Public Exchange and whose household income is less than \$75,000\*.... \$140.00
- Non Medicare-eligible Retiree, insured through a Public Exchange and whose household income is less than \$75,000\* .....\$190.00
- Non Medicare-eligible Retiree Duty Disabled.....\$315.00
- Non Medicare-eligible Surviving Spouse married to retiree at time of retirement.... \$140.00

## Dental Plan Options

- Blue Cross Blue Shield Dental PPO
- DENCAP Dental DHMO \*MI only, \$10 Office Visit Co-Pay\*
- Delta Dental High Plan
- Delta Dental Low Plan

## Vision Plan Options:

- Heritage Vision Standard Plan
- Heritage Vision National Plan
- Vision Service Plan (VSP)

\*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 Federal Tax Return Transcript for Income Verification and Form 1095-A to verify coverage through a public exchange.

	<b>BCBSM Medicare Plus Blue Group PPO</b>	<b>Humana Group Medicare Advantage PPO</b>	<b>BCN Advantage HMO-POS</b>	<b>HAP Senior Plus HMO</b>	<b>Priority Health HMO</b>
<b>Monthly Contribution</b>	\$10.02 Single \$20.04 Member +1	\$0 Single \$0 Member +1	\$49.04 Single \$98.08 Member +1	\$0 Single \$0 Member +1	\$0 Single \$0 Member +1
<b>Deductible</b> (Amount you pay annually before the plan begins to pay a portion of the costs)	\$500/ Per Person				
<b>Percent Copayments</b> (Amount you pay after your deductible is met)	20% for select services	20% for select services	20% for select services	10% for select services	10% for select services
<b>Out-of-Pocket Max</b> (Total amount you pay annually before the plan covers 100% of covered costs)	\$2,500	\$2,000	\$2,500	\$2,700	\$3,000
<b>Primary Care Physician (PCP) Office Visit</b>	\$25	\$25	\$25	\$20	\$20
<b>Prescription Drug Deductible</b>	\$0	\$0	\$0	\$0 Generic, \$100 Brand	\$0 Tier 1 & 2 Generic, \$100 for brand and specialty
<b>Prescription Drug Preferred Generic</b>	PPN: \$10 copay SP: \$20 copay	\$10 copay	PPN: \$10 copay SP: \$20 copay	\$3 copay	\$3 copay
<b>Prescription Drug Non-Preferred Generic</b>	PPN: \$10 copay SP: \$20 copay	\$10 copay	PPN: \$10 copay SP: \$20 copay	\$15 copay	\$15 copay
<b>Prescription Drug Preferred Brand Name</b>	PPN: \$45 copay SP: \$60 copay	\$45 copay	PPN: \$45 copay SP: \$60 copay	\$45 copay	\$45 copay
<b>Prescription Drug Non-Preferred Name Brand</b>	50% coinsurance with \$60 min. copay and \$120 max copay	50% coinsurance with \$60 min. copay and \$120 max copay	50% coinsurance with \$80 min. copay and \$100 max copay	30% coinsurance	30% coinsurance after deductible
<b>Prescription Drug Mail Order</b>	Two times the applicable generic and brand copay for 90-day supply	Two times the applicable generic and brand copay for 90-day supply	Two times the applicable generic and brand copay for 90-day supply	Two times the applicable generic and brand copay for 90-day supply	Two times the applicable generic and brand copay for 90-day supply

Dental Plan Options  
City of Detroit General Retiree Health Care Trust  
Members/Spouses

2026

	<b>Blue Cross Dental Plan</b>	<b>Delta Dental High Plan</b>	<b>Delta Dental Low Plan</b>	<b>DENCAP Coverage in Michigan Only \$10 Office Visit Co-Pay</b>
<b>Monthly Contribution</b>	\$30.42 - Single \$60.84 - Two Person \$91.26 - Family	\$33.31 - Single \$64.93 - Two Person \$115.49 - Family	\$27.56 - Single \$53.31 - Two Person \$93.17 - Family	\$23.65 - Single \$40.40 - Two Person \$60.35 - Family
<b>Maximum Annual Amount</b> (Amount of coverage available annually)	\$1,500/ Per Person	\$1,000/ Per Person	\$800/ Per Person	\$2,500 Annual Max \$800 Specialty Max \$3,300 Per Person
<b>Oral Examinations</b> (Twice per year)	100% In-Network 50% Out-of-Network	100% PPO Dentist 100% Premier Dentist 100% Out-of-network Dentist	100% PPO Dentist 100% Premier Dentist 75% Out-of-network Dentist	100%* 100%* 100%*
<b>X-Rays</b> (Limitations depending on type of X-Ray)	100% In-Network 50% Out-of-Network	100% PPO Dentist 100% Premier Dentist 100% Out-of-network Dentist	100% PPO Dentist 100% Premier Dentist 75% Out-of-network Dentist	100%* 100%* 100%*
<b>Prophylaxis - Teeth Cleaning</b> (Twice per year)	100% In-Network 50% Out-of-Network	100% PPO Dentist 100% Premier Dentist 100% Out-of-network Dentist	80% PPO Dentist 50% Premier Dentist 50% Out-of-network Dentist	50% PPO Dentist 50% Premier Dentist 50% Out-of-network Dentist
<b>Filings: amalgam, composite</b>	80% In-Network 50% Out-of-Network	50% Out-of-network Dentist	80% PPO Dentist 50% Premier Dentist 50% Out-of-network Dentist	85%*
<b>Crowns: porcelains or metal</b>	50% In-Network 50% Out-of-Network	50% Out-of-network Dentist	50% PPO Dentist 50% Premier Dentist 50% Out-of-network Dentist	80%*
<b>Root Canal Therapy</b>	80% In-Network 50% Out-of-Network	80% PPO Dentist 50% Premier Dentist 50% Out-of-network Dentist	50% PPO Dentist 50% Premier Dentist 50% Out-of-network Dentist	85%*

Vision Plan Options  
City of Detroit General Retiree Health Care Trust  
Members/Spouses

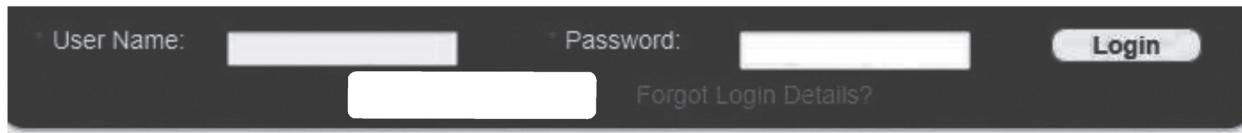
2026

	Heritage Local Vision Plan	Heritage National Vision Plan	Vision Service Plan (VSP)
<b>Monthly Contribution</b>	\$6.46 - Single \$6.46 - Two Person \$6.46 - Family	\$6.61 - Single \$13.18 - Two Person \$13.18 - Family	\$5.98 - Single \$11.94 - Two Person \$19.24 - Family
<b>Frequency of Benefit</b> (Amount of coverage available)	Once every <b>24</b> months from date of last service	Once every <b>12</b> months from date of last service	Once every plan year
<b>Eyeglasses Eye Examinations</b> (comprehensive exam for eyeglasses, does not apply to contact lens exam)	100% In-Network Out-of-Network; reimbursed up to \$25.00	100% In-Network \$5.00 copay Out-of-Network; reimbursed up to \$45.00	\$5.00 Copay
<b>Frames</b>	In-Network: \$100.00 retail allowance Out-of-Network: reimbursed up to \$30.00	In-Network: \$130.00 retail allowance Out-of-Network: reimbursed up to \$70.00	In-Network: \$130.00 retail allowance Out-of-Network: reimbursed up to \$70.00
<b>Single Vision Lenses</b>	In-Network: 100% Out of Network: Reimbursed up to \$30.00	In-Network: \$10.00 copay Out of Network: Reimbursed up to \$30.00	In-Network: \$10.00 copay Out of Network: Reimbursed up to \$30.00
<b>Lined Bifocal Lenses</b>	In-Network: 100% Out of Network: Reimbursed up to \$35.00	In-Network: \$10.00 copay Out of Network: Reimbursed up to \$50.00	In-Network: \$10.00 copay Out of Network: Reimbursed up to \$50.00
<b>Lined Trifocal Lenses</b>	In-Network: 100% Out of Network: Reimbursed up to \$40.00	In-Network: \$10.00 copay Out of Network: Reimbursed up to \$65.00	In-Network: \$10.00 copay Out of Network: Reimbursed up to \$65.00
<b>Contact Lense Eye Examinations</b> (comprehensive exam for contact lenses, applies to contact lens exam and fitting)	In-Network: 100%, \$40.00 copay Out-of-Network: N/A	In-Network: 100%, \$40.00 copay Out-of-Network: N/A	In-Network: 100%, up to \$60.00 Copay
<b>Contact Lenses Medically Necessary</b>	In-Network: \$45.00 retail allowance Out-of-Network: Reimbursed up to \$40.00	In-Network: \$10.00 copay Out-of-Network: Reimbursed up to \$210.00	In-Network: \$10.00 copay Out-of-Network: Reimbursed up to \$210.00
<b>Hearing Aid Discount Program</b>	Amplifon Hearing - Average of 60% savings, wide choice of products, risk-free trial, follow-up care	Amplifon Hearing - Average of 60% savings, wide choice of products, risk-free trial, follow-up care	TruHearing - Average 60% discount, 45-day free trial, free batteries, network of 6,000 providers

# How to Register on the Website

When registering for the first time, please follow these instructions:

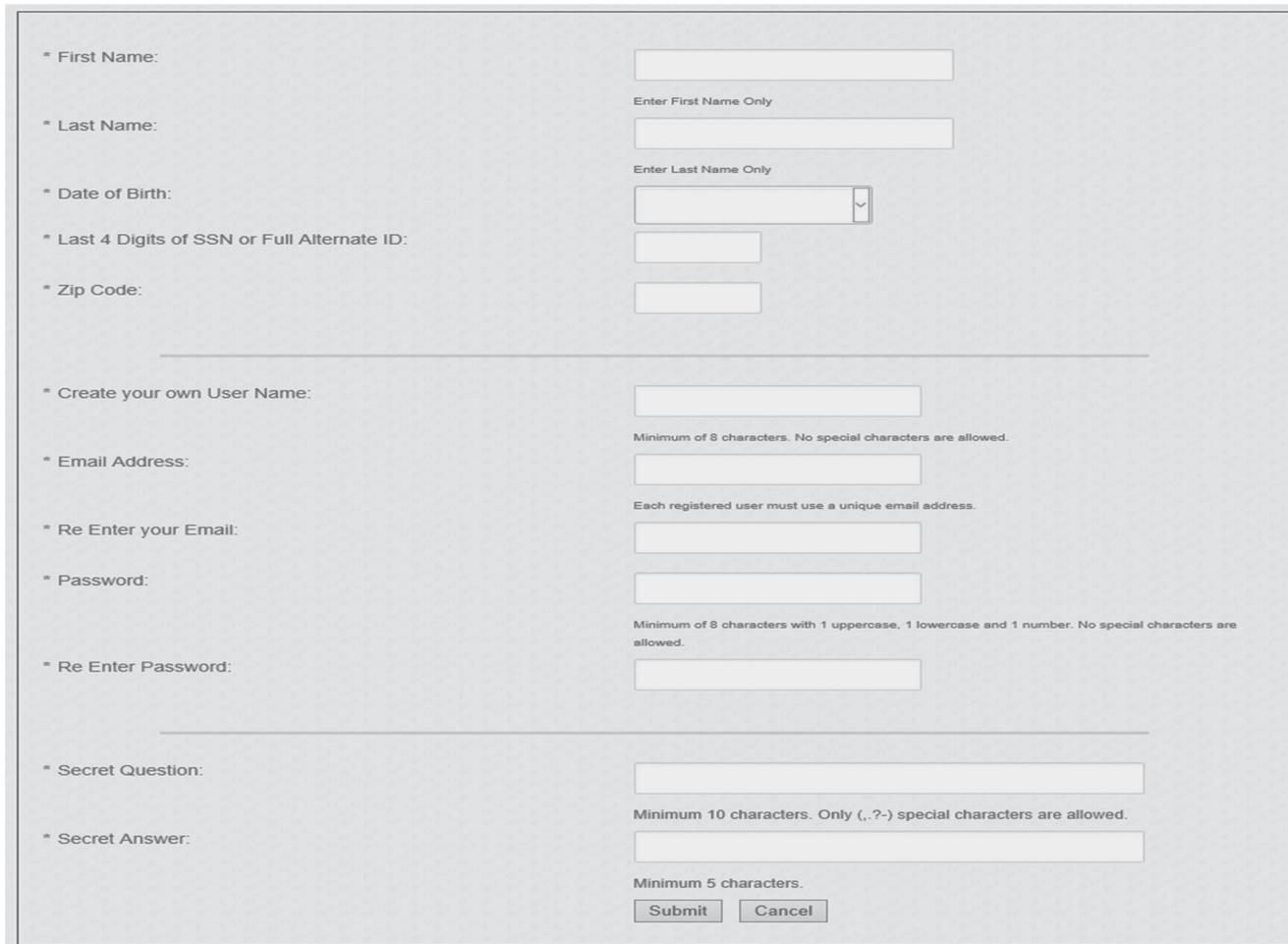
1. From your computer, [www.ourbenefitoffice.com/mydetroitretireebenefits](http://www.ourbenefitoffice.com/mydetroitretireebenefits) to connect to the website.
2. Locate the Login box in the upper right hand corner of the screen.
3. Click on Create an Account to get started.



The image shows a dark-themed login interface. At the top, there are two input fields: 'User Name:' and 'Password:', each with a corresponding text input box. To the right of the password input is a 'Login' button. Below these fields is a large, empty rectangular area. In the bottom right corner of this area, the text 'Forgot Login Details?' is displayed in a smaller font.

4. The Registration Screen will display next. If you created an account during last year's Open Enrollment, please login using your User Name and Password.
5. Your email address will be used to send you notification in the event you forget your user name and password. Once all information has been entered, please click "Submit" on the bottom of the screen.

**All fields listed on the Registration Screen are required and must be completed in order to complete website registration.**



The image shows a registration form with various input fields and validation messages. The fields are as follows:

- \* First Name: Input field with placeholder "Enter First Name Only".
- \* Last Name: Input field with placeholder "Enter Last Name Only".
- \* Date of Birth: Input field with a dropdown arrow.
- \* Last 4 Digits of SSN or Full Alternate ID: Input field.
- \* Zip Code: Input field.
- \* Create your own User Name: Input field with placeholder "Minimum of 8 characters. No special characters are allowed.".
- \* Email Address: Input field with placeholder "Each registered user must use a unique email address.".
- \* Re Enter your Email: Input field.
- \* Password: Input field with placeholder "Minimum of 8 characters with 1 uppercase, 1 lowercase and 1 number. No special characters are allowed.".
- \* Re Enter Password: Input field.
- \* Secret Question: Input field with placeholder "Minimum 10 characters. Only (.,?-) special characters are allowed.".
- \* Secret Answer: Input field with placeholder "Minimum 5 characters.".

At the bottom right of the form are two buttons: 'Submit' and 'Cancel'.



**City of Detroit General Retiree Healthcare Trust**

**SUMMARY ANNUAL**  
**REPORT**

For the Fiscal Year Ending  
December 31, 2024

# CITY OF DETROIT GENERAL RETIREE HEALTH CARE TRUST

700 Tower Drive, Suite 300

Troy, MI 48098-2808

[www.ourbenefitoffice.com/Mydetroitretireebenefits/Benefits/](http://www.ourbenefitoffice.com/Mydetroitretireebenefits/Benefits/)

## BOARD OF TRUSTEES

Trustee	Term Expires
Tom Sheehan, Chair	12/31/2026
Barbara Wise-Johnson, Vice Chair	12/31/2026
Roger Cheek, Secretary	12/31/2026
Floyd Allen	12/31/2026
Charles Gayney	12/31/2026
J. Edward Hannan	12/31/2026
Dion Stevens	12/31/2026

## ACTUARY

Gabriel, Roeder, Smith & Company

## AUDITOR

Plante & Moran, PLLC

## BENEFITS CONSULTANT

Manquen Vance

## CUSTODIAL BANKS

Fifth Third Bank, N.A.

Principal Financial Group, N.A.

## GENERAL COUNSEL

VanOverbeke, Michaud & Timmony, P.C.

## INVESTMENT CONSULTANT

NEPC, LLC

## THIRD PARTY ADMINISTRATOR

BeneSys, Inc.

## INVESTMENT MANAGERS

Arena Capital Advisors

BlackRock

CenterSquare Investment Management

Dodge & Cox

Garcia Hamilton & Associates

State Street Global Advisors

# SUMMARY FACT SHEET

<b>Member Data</b>	<b>December 31, 2022</b>	<b>December 31, 2023</b>	<b>December 31, 2024</b>
<b>Benefit</b>			
<b>BCBS Medicare Plus Group PPO</b>	3,611	3,343	3,041
<b>BCN Advantage HMO-POS</b>	414	356	330
<b>HAP Senior Plus</b>	1,138	995	894
<b>Humana PPO</b>	123	120	112
<b>Priority Health HMA</b>	12	13	13
<b>Medicare Opt-Out HRA</b>	1,276	1,344	1,341
<b>Non-Medicare HRA</b>	527	335	225
<b>No Benefit Election</b>	1,330	1,363	1,475
<b>Totals</b>	8,341	7,869	7,431

<b>Expenditures</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>
<b>Net Benefits Paid</b>	\$5,498,642	\$5,110,697	\$4,907,669
<b>Administrative Expenses</b>	\$718,926	\$676,055	\$655,041
<b>Investment Expenses</b>	\$585,363	\$529,801	\$503,349
<b>Education/Travel Expenses</b>	\$0	\$0	\$0
<b>Totals</b>	\$6,802,931	\$6,316,553	\$6,066,059

<b>Key Figures</b>	<b>Estimated Market Value of Assets</b>	<b>Projected Cost of Future Benefits</b>	<b>Asset Surplus/(Deficit)</b>	<b>Funded Ratio</b>
<b>Year Ended 12/31/2022</b>	\$192,577,336 <sup>1</sup>	\$152,988,170	\$40,007,894	126.2%
<b>Year Ended 12/31/2023</b>	\$206,643,416 <sup>2</sup>	\$146,281,635	\$60,752,642	141.5%
<b>Year Ended 12/31/2024</b>	\$220,856,518 <sup>3</sup>	\$151,294,515	\$69,923,882	146.2%

<sup>1</sup> Based upon reported market conditions as of 12/31/2022.

<sup>2</sup> Based upon reported market conditions as of 12/31/2023.

<sup>3</sup> Based upon reported market conditions as of 12/31/2024.

# **CITY OF DETROIT GENERAL RETIREE HEALTH CARE TRUST**

## **FREQUENTLY ASKED QUESTIONS (FAQs)**

**Q: What is the continuing impact of The Inflation Reduction Act (IRA) of 2022 on the plan's benefits?**

**A:** As noted last year, the IRA significantly lowered members' maximum out-of-pocket costs for prescription drugs to \$2,000 per year (indexed to \$2,100 for 2026) from the previous effective cap of \$3,800. These reductions provide important protection for those members with the highest prescription drug costs. However, the cost reductions contribute to overall premium increases for the plan.

As part of the IRA, and for implementation in 2026, Medicare negotiated large discounts (from the 2023 list price) for 10 high-priced, prescription drugs as outlined below.

<b><u>Drug</u></b>	<b><u>Commonly Treated Conditions</u></b>	<b><u>Cost Reduction</u></b>
Eliquis	Blood Clots	56%
Jardiance	Diabetes, Heart Failure	66%
Xarelto	Blood Clots, Artery Diseases	79%
Januvia	Diabetes	79%
Farxiga	Diabetes, Heart Failure	68%
Entresto	Heart Failure	53%
Enbrel	Rheumatoid Arthritis, Psoriasis	67%
Imbruvica	Blood Cancers	38%
Stelara	Psoriasis, Psoriatic Arthritis	66%
Flex Touch/Novolog	Diabetes	76%

By the end of 2029, Medicare will have targeted 60 drugs for increased discounts which should lower members out-of-pocket expenses.

Update on the legislative front: among its many provisions, recent Federal Legislation includes increased payments to physicians which will increase the Plan's premiums by about \$5 per month.

**Q: If I wanted to switch medical plans, how can I verify if my current provider(s) are affiliated with another plan?**

**A:** Due to the rapid changes in member premium costs, some members may want to explore switching to a different medical plan but would also prefer to maintain a relationship with their current physicians. Our PPO Plans (BCBSM and Humana) have broad and often overlapping physician networks. In any event, to assist members in exploring their options, we have provided the appropriate directory contact information for all of our plans below:

Insurance Carrier	Customer Service Phone #	Website for Provider Lookup
BCBS of MI	(866) 684-8216	<a href="http://www.bcbsm.com/medicare/find-care/find-doctor/">www.bcbsm.com/medicare/find-care/find-doctor/</a>
BCN	(800) 450-3680	<a href="http://www.bcbsm.com/medicare/find-care/find-doctor/">www.bcbsm.com/medicare/find-care/find-doctor/</a>
HAP	(800) 422-4641	<a href="http://www.hap.org/find-a-doctor">www.hap.org/find-a-doctor</a>
Humana	(800) 733-9064	<a href="https://findcare.humana.com/">https://findcare.humana.com/</a>
Priority Health	(888) 389-6648	<a href="http://www.priorityhealth.com/member/getting-care/find-a-doctor">www.priorityhealth.com/member/getting-care/find-a-doctor</a>

We have noticed that some members occasionally use out-of-network providers and incur additional costs. While this may reflect a knowing choice, it is sometimes caused by lack of awareness as to a medical provider's status with any plan. Using the above directory information may help to avoid any unnecessary, out-of-pocket costs.

**Q: What will the VEBA's benefit levels and coverage options be in 2027 and beyond?**

**A:** As noted in the Trustee's letter (page 1), we will be conducting a thorough evaluation of all our medical plans which could lead to changes in 2027 and beyond.

There is no shortage of media accounts on skyrocketing health-care costs related to an aging population, hospital consolidations and reduced competition, health plans 'gaming' reimbursement systems, the impact of delayed treatments due to COVID, generalized inflation and other cost drivers. Combined with increasing volatility and risks in the investment arena, the Trustees have to manage these challenges without losing focus on the long-term solvency of the Plan.

**Q: What accounts for the VEBA's annual expenditures?**

**A:** The VEBA's expenses include all costs incurred in the administration of benefits and management of assets of the VEBA, including, but not limited to: administrative fees paid to the VEBA's Third Party Administrator, actuarial fees and expenses, legal fees and expenses, consulting fees and expenses, investment fees, all other expenses contemplated under the retiree Health Care Trust Agreement.

# Important Phone Numbers

If You Have a Question About	You Should Contact
Eligibility for coverage for you or your dependents, the amount being deducted from your pension check for medical, dental, or vision coverage, the HRA program, Open Enrollment, or Online Enrollment call BeneSys.  <b>(Do NOT call the City of Detroit Benefits Administration Office)</b>	BeneSys (Third Party Administrator) at: (844) 563-8911  Hours: 7:30 a.m. – 4:30 p.m. Eastern Time, Monday – Friday  <b>Troy Location:</b> 700 Tower Drive, Suite 300, Troy, MI 48098  You can also leave a message and your call will be returned, during regular business hours, in the order in which it was received.  <b>Detroit Location:</b> TMR & Associates (313) 963-1135 601 Abbott Street Detroit, MI 48226  Hours: 8:30 a.m. – 5:00 p.m. Eastern Time, Monday – Friday
Blue Cross Blue Shield of MI	(866) 684-8216 TTY (800) 579-0235
Locating a Provider that Participates in the Blue Cross Blue Shield PPO Network	(800) 810-2583
Blue Care Network	(866) 966-2583
HAP	(800) 801-1770
Humana PPO	(800) 733-9064
Priority Health	(888) 389-6648
Delta Dental PPO	(800) 524-0149
DENCAP Dental DMO	(888) 988-3384
Blue Cross Blue Shield of MI Dental PPO	(888) 826-8152
Heritage Vision	(800) 252-2053
Vision Service Plan (VSP)	(800) 877-7195
IRS – Tax Return Transcript Assistance	(800) 908-9946



# 2026

**City of Detroit  
General Retiree  
Healthcare Trust Open  
Enrollment Information**

