City of Pontiac VEBA Trust

October 27, 2026

RE: Open Enrollment for Retiree Medical / Dental / Vision Benefits

Dear City of Pontiac Retiree:

We are excited to announce the annual enrollment period for the City of Pontiac VEBA Trust benefit plans for January 1, 2027. This enrollment kit includes information on the benefit programs available and how to enroll for benefits. There will be no cost to you or your eligible dependents to enroll in these benefits. The benefit plan year begins on January 1, 2027.

We are pleased to announce a few enhancements for 2027:
Delta Dental effective January 1, 2027. The benefit enhancement is an update to the annual maximum to $3,000.
Varipro will be an added carrier to support the HRA – Health Reimbursement Account funded at $1,000 for each eligible retiree. Please review all Varipro documents included.

We have included the following information in this enrollment kit:

- City of Pontiac VEBA Trust Enrollment Form
  - If you are currently enrolled in a Medical, Dental, and/or Vision plan, you will automatically be re-enrolled in the same benefits for 2027. You will also be automatically enrolled in the new HRA benefit. No additional enrollment action is required.
  - If you are eligible for benefits and did not previously enroll, you must complete and return the enrollment form to BeneSys by November 30, 2026 in order to be enrolled in the City of Pontiac VEBA Trust benefit programs effective January 1, 2027.
- Pre-Medicare Retirees
  - BCBS of MI Simply Blue PPO Medical/Rx Benefit Summary
- Medicare Retirees
  - BCBS of MI Medicare Advantage Benefit Summary
  - Additional BCBS of MI Medicare Advantage Information
- BCBS of MI Vision Benefit Summary
- Delta Dental of MI Benefit Summary
- VariPro HRA information
- Frequently Asked Questions

Please note: All eligible dependents on your plan will come off your plan at the end of the month when they turn 26 years old.

This fall, you may see an increase in national Medicare advertising and outreach from various carriers and brokers. Please be aware that these promotions are not affiliated with the City's VEBA plan. If you enroll in any outside Medicare Advantage or Part D plan, you will be automatically disenrolled from the VEBA coverage. We strongly encourage you to review all materials carefully and contact us before making any changes to ensure you do not unintentionally lose your VEBA benefits.

If you are eligible for benefits and did not previously enroll, you must complete and return the enrollment form to receive benefits for 2027 by November 30, 2026. All enrollments must be postmarked/received via email by November 30, 2026. If you fail to enroll during the Open Enrollment period, you will not be able to enroll until the following year. If you are already enrolled in the City of Pontiac VEBA benefits and do not want to make any changes, you do not need to complete or return an enrollment form.

City of Pontiac VEBA Trust

Should you have any questions about the information in this enrollment kit, please do not hesitate to contact the Eligibility Department at BeneSys at (888) 644-4977.

Sincerely,
City of Pontiac VEBA Board of Trustees

Claudia Filler, Chair
Deputy Mayor Richard Seay
Lon Britton, Secretary
Mayor Mike McGuinness
Julie Moll
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