

City of Pontiac VEBA Trust

December 29, 2025

**RE: City of Pontiac VEBA Trust
Open Enrollment for Retiree Medical / Dental / Vision Benefits; or Opt-Out Opportunity**

Dear City of Pontiac Retiree:

This is an important announcement from the Board of Trustees of the City of Pontiac VEBA Trust.

On December 9, 2025, a Federal Judge approved the Second Amendment to the November 19, 2018 Settlement Agreement (Settlement Agreement-Second Amendment) reached in the case *CPREA v. Schimmel, et al.* Accordingly, you may be eligible for health care benefits from the VEBA Trust. Eligibility for benefits will be verified during the open enrollment process. **Receipt of this letter does not guarantee you are eligible for benefits.**

The Settlement Agreement-Second Amendment also allows surviving spouses who did not receive VEBA benefits and their retiree spouse did not elect the opt-out or receive VEBA benefits may opt-out of eligibility for health care benefits for the VEBA in exchange for a one-time \$20,000.00 payment.

The City of Pontiac VEBA Trust invites eligible retirees to submit a health care benefit enrollment application during the open enrollment period, which is January 2-January 31, 2026. Enclosed with this letter please find an enrollment kit which includes information on the available health care benefit programs and how to enroll in benefits. There will be no cost to you or your eligible dependents to enroll in these benefits. Eligible Participants will be enrolled effective March 1, 2026.

We have included the following information in this enrollment kit:

- City of Pontiac VEBA Trust Enrollment Form
 - If you are eligible for benefits and did not previously enroll, you must complete and return the enrollment form to BeneSys by January 31, 2026 in order to be enrolled in the City of Pontiac VEBA Trust benefit programs effective March 1, 2026.
- 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
- Frequently Asked Questions

If you are eligible for benefits and did not previously enroll, you may be eligible to opt-out of retiree health care benefits from the VEBA in exchange for a one-time payment of \$20,000.00. If you wish to elect to opt-out, please sign the attached waiver form. Opt-out forms must be delivered on or before March 29, 2026 to:

**City of Pontiac
Attn: Human Resources Department
47450 Woodward Ave.
Pontiac, MI 48342**

City of Pontiac VEBA Trust

Please note: If you are eligible for benefits and did not previously enroll, you must complete and return the enrollment form to receive benefits for 2026 by January 31, 2026. If you fail to enroll during the Open Enrollment period, you will not be able to enroll until the following year.

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 Khalfani Stephens, Vice Chair
Lon Britton, Secretary

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