Pension E-lert





2021 Health Insurance Open Enrollment

September 23, 2020

Open Enrollment for 2021 CTPF health insurance plans runs from October 1-31, 2020. During this time, eligible CTPF members can join a plan for the first time, change plans, or exercise a one-time Opt-In option. CTPF will offer webinars and call-in meetings with information about plan choices, changes, and costs.

2021 Premium Subsidy Increase

The Board of Trustees voted to increase the subsidy to 60% for the 2021 plan year. The subsidy is set annually and had been at 50% since 2015.

Open Enrollment Resources

CTPF offers members a variety of resources to help you make informed choices about your 2021 Health Insurance. Visit ctpf.org/open-enrollment for more information.



2021 Health Insurance Handbook

The 2021 *Health Insurance Handbook* offers an overview of plans and costs. Handbooks were mailed in mid-September, to allow for USPS delays, and can also be downloaded from the website.

Click here to download the 2021 *Health Insurance Handbook*

The Handbook includes a summary of 2021 changes, updates, and costs for Medicare and Non-Medicare Plans, and an enrollment form. This



guide is your primary reference material for Open Enrollment so **PLEASE REVIEW** it carefully.

2021 Plan Changes & Updates

All plans offered in 2020 will be offered in 2021. You do not need to take any action to stay enrolled <u>Click</u> <u>here</u> for a summary of changes for Medicare and Non-Medicare plans that become effective in 2021. You can also view this on *page 5* of the *2021 CTPF Health Insurance Handbook*.

FAQ's

Click here to review Medicare FAQ's.

Click here to review Non-Medicare FAQ's.

CTPF Open Enrollment Education Week

CTPF offers webinars and seminars which provide an overview of 2021 health plan choices, changes and costs, and include question and answer sessions following the presentations.

Open Enrollment Education Week

CTPF will host a week of webinars and audio presentations October 5-9. Morning presentations will be webinars with a full audio-video presentation that can be viewed from any internet-connected device. Two presentations will be audio-only for individuals who do not have access to the internet.



All presentation materials will be posted at <u>ctpf.org/open-enrollment</u>. Register for all webinars by clicking on the date at <u>ctpf.org/calendar</u>. Audio-only presentations will be dial-in and do not require advance registration.

Medicare Presentations

October 5, 2020	Open Enrollment Webinar Medicare Plans 10:00 a.m.
October 7, 2020	Open Enrollment Webinar Medicare Plans 10:00 a.m.
October 7, 2020	Open Enrollment Call Medicare Plans 1:00 p.m. (Dial-in only, no video) *Call: 1.312.626.6799 when prompted enter Meeting ID: 936 3279 5744
October 9, 2020	Open Enrollment Webinar Medicare Plans 10:00 a.m.

Non-Medicare Presentations

October 6, 2020	Open Enrollment Webinar Non-Medicare Plans 10:00 a.m.
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October 8, 2020	Open Enrollment Webinar Non-Medicare Plans 10:00 a.m.
October 8, 2020	Open Enrollment Call Non-Medicare Plans 1:00 p.m. (Dial-in only, no video) *Call: 1.312.626.6799 when prompted enter Meeting ID: 934 6061 6494

CTPF Open Enrollment Vendor Week



Open Enrollment Vendor Week

New in 2021, our vendor partners will offer webinars and information sessions to provide additional information and support to members, October 12-16. Find registration links and additional information at www.ctpf.org/calendar.

HEALTH INSURANCE OPEN ENROLLMENT PERIOD OCTOBER 1-31, 2020

Important Open Enrollment Dates

October 1	2021 Open Enrollment Period Begins
October 5-9	Open Enrollment Education Week. Find a complete schedule of webinars and dialin conference calls at www.ctpf.org/calendar.
October 12-16	Open Enrollment Vendor Week. Find a complete schedule of webinars and dial-in conference calls at <i>ctpf.org/calendar</i> .
October 31	2021 Open Enrollment period closes. All forms must be postmarked by this date and mailed to CTPF or sent by fax 312.641.7185 or email an attachment (.pdf or .jpg format) to imaging@ctpf.org to ensure processing. During the pandemic, U.S. Mail processing may be delayed and fax or email submission is encouraged.
January 1, 2021	Health Insurance plan changes become effective.

HELP SPREAD THE WORD!

If you know a retiree who may not be receiving this information, please forward!



