



Health Care Open Enrollment - 2026

Open enrollment is an annual opportunity for annuitants to evaluate their health care options and make any changes for the upcoming year.

IF NO CHANGES ARE NEEDED, NO ACTION IS REQUIRED

Open enrollment for the 2026 benefit plan year will be from October 20, 2025 through November 14, 2025.

This is the **only period** that annuitants have the chance to change their health care coverage (if under age 65) or, if eligible, enroll themselves and/or their dependents in one of the **District sponsored health care plans**.



Any changes to your benefits for 2026 must be made during this open enrollment period.

If you would like to switch your District sponsored health care plan, you may call (312) 751-3222 and request that an enrollment form be sent to you.

Health Insurance Premium Rates 2026

The insurance premium rates as determined by the District, effective January 1, 2026, are:

Annuitants without Medicare	<u>BCBS of IL PPO</u>	<u>Blue Advantage HMO</u>
Member	\$ 795.81	\$ 547.76
Couple	\$1,591.62	\$1,095.50
Family (3 or more)	\$1,989.53	\$1,369.38
Annuitants with Medicare*	<u>Humana MAPD</u>	
Member	\$ 113.39	
Couple, both with Medicare	\$ 226.77	
Rates for those covering at least 1 with Medicare* and at least 1 without	<u>Humana MAPD & BCBS of IL PPO</u>	<u>Humana MAPD & Blue Advantage HMO</u>
Couple, one with Medicare	\$ 909.20	\$ 661.15
Family (3 or more), one with Medicare	\$1,307.10	\$ 935.03
Family (3 or more), two with Medicare	\$ 624.68	\$ 500.65

*Must have Parts A and B to qualify for the MAPD plan.

The new annuitant rates will be deducted starting with your January 1, 2026 annuity payment. These rates reflect a 50% subsidy provided by the District.

If You Decide to Switch Your Medical Plan or Re-enroll

If you decide to change your medical plan, the Retirement Fund will need to receive your enrollment form no later than November 14, 2025 to ensure that the correct amount is being deducted from your annuity. Applications will not be accepted after November 14, 2025. Your enrollment form will be forwarded to the proper Medical Plan Carrier.

Medical Plans Offered by The District

The medical plans the District offers to retirees who meet the insurance eligibility requirements are Blue Cross Blue Shield PPO, Blue Advantage HMO, and Humana Group Medicare Advantage PPO Plan. Movement between Blue Cross Blue Shield PPO and Blue Advantage HMO is only available for non-Medicare eligible retirees and dependents.

Blue Cross Blue Shield PPO

For retirees and dependents who don't qualify for Medicare. Coverage is nationwide.

Customer Service: 1-800-772-6895

Blue Advantage HMO

For retirees and dependents who don't qualify for Medicare and live in Illinois.

Customer Service: 1-800-892-2803

Humana Group Medicare Advantage PPO Plan

For Medicare eligible retirees **enrolled** in Medicare Part A and Part B who continue to pay for their Medicare Part B premiums.

Customer Service: 1-866-396-8810

Medicare Advantage PPO Plan (MAPD) Changes

Effective January 1, 2026, the District's retiree MAPD will be administered by Humana for all Medicare-eligible members. On December 31, 2025, current MAPD coverage administered by United Healthcare will end. Existing members will be automatically enrolled into the Humana Group MAPD number PPO 079/835. Coverage will be continuous with no gaps for the transition. New cards will be mailed to the address on file.

It is important to note that the plan design, including the deductibles, co-insurance, and annual maximum out-of-pocket limits, will remain the same as under the current program.

Timely Enrollment into MAPD Plan

If you are soon turning 65, be aware that the MWRD retiree health insurance eligibility policy requires that you must enroll in Medicare Parts A and B and submit a copy of your Medicare card to the Retirement Fund in advance of your Medicare effective date. Failure to submit your Medicare card in a timely manner may result in loss of coverage.

Important Life Events

When important life events occur, such as divorce from or death of a spouse, or dependent, please notify the Retirement Fund as soon as possible. If a qualifying life event occurs, changes to your plan must be made within 30 days of the event. Submission of supporting documents such as a divorce decree or death certificate is required.