

DSRA-BT Enrollment Form - (Pre 65)



1. Name: _____
First Name Middle Name Last Name

Address _____
Street City State

2. Date of Birth: _____
MM DD YY Retirement Date:

Telephone Number Email Address

Male Female
Gender

Insurance Start Date: _____
MM DD YY

DOB of Eligible Retiree _____
MM DD YY

Name of Company Retired From

Name of Eligible Retiree

*If you are enrolling and not the Retiree, include Retiree's Name and Date of Birth

Male Female S SS DP C D
Relationship Codes - S (Spouse); SS (Surviving Spouse); DP (Domestic Partner); C (Child by Birth or Adoption); D (Disabled Child)

Medicare Id Number if Applicable: _____ Medicare Currently Enrolled: Part A Part B

Medicare Effective Date: _____

Please complete your information, sign and return.

Medical carriers offered: Blue Cross Blue Shield and MetLife.

Members: Retiree, Spouse/Domestic Partner, Surviving Spouse or Dependent have the ability to enroll individually in coverage as a Single person if they desire.

*Select the Coverage for the individual(s) enrolling in the plan below under one (1) Enrollment form if you are a qualifying member and/or Spouse and/or Dependent enrolling in the plan as a Family. If two (2) people are enrolling in the plan, selecting enrollment as a single on two (2) forms (*offers better pricing*). The two family members are not required to have the same coverage if they enroll individually. Each family member must complete their own form and send payment individually for their plan options.

****THE HCTC PROGRAM HAS NOT BEEN EXTENDED. ALL PLAN PARTICIPANTS WILL HAVE TO PAY 100% OF THE PLAN PREMIUM UNLESS/UNTIL THE HCTC PROGRAM IS EXTENDED****

3. Type of Enrollment

New Enrollment (Bundled Medical, RX, Dental & Vision or Selected Medical Pairings) Dental+/-Vision Life Insurance

New Enrollment (NON-Bundled Plan(s))

4. Change of Status

Address Change Terminate Coverage

Add Dependent Other _____

5. Enrollee Information

Eligible Retiree Eligible Retiree and Souse/Domestic Partner

Eligible Retiree and Family (3+) Spouse/Domestic Partner

Dependent

6. Plan Options - Blue Cross Blue Shield Plans

BUNDLED PLAN OPTIONS

BUNDLED Medical, RX, Vision & High Dental Plan

- | | |
|-----------------------------------------------------|----------------------------------------------------------------------|
| <input type="checkbox"/> New Enrollment COPPER Plan | <input type="checkbox"/> Terminate (COPPER Bundled High Dental Plan) |
| <input type="checkbox"/> New Enrollment BRONZE Plan | <input type="checkbox"/> Terminate (BRONZE Bundled High Dental Plan) |
| <input type="checkbox"/> New Enrollment SILVER Plan | <input type="checkbox"/> Terminate (SILVER Bundled High Dental Plan) |
| <input type="checkbox"/> New Enrollment GOLD Plan | <input type="checkbox"/> Terminate (GOLD Bundled High Dental Plan) |

BUNDLED Medical, RX, Vision & Low Dental Plan

- | | |
|-----------------------------------------------------|---------------------------------------------------------------------|
| <input type="checkbox"/> New Enrollment COPPER Plan | <input type="checkbox"/> Terminate (COPPER Bundled Low Dental Plan) |
| <input type="checkbox"/> New Enrollment BRONZE Plan | <input type="checkbox"/> Terminate (BRONZE Bundled Low Dental Plan) |
| <input type="checkbox"/> New Enrollment SILVER Plan | <input type="checkbox"/> Terminate (SILVER Bundled Low Dental Plan) |
| <input type="checkbox"/> New Enrollment GOLD Plan | <input type="checkbox"/> Terminate (GOLD Bundled Low Dental Plan) |

UNBUNDLED PLAN OPTIONS

Medical, Vision & High Dental

- | | |
|-----------------------------------------------------|------------------------------------|
| <input type="checkbox"/> New Enrollment COPPER Plan | <input type="checkbox"/> Terminate |
| <input type="checkbox"/> New Enrollment BRONZE Plan | <input type="checkbox"/> Terminate |
| <input type="checkbox"/> New Enrollment SILVER Plan | <input type="checkbox"/> Terminate |

Medical, Vision & Low Dental

- | | |
|-----------------------------------------------------|------------------------------------|
| <input type="checkbox"/> New Enrollment COPPER Plan | <input type="checkbox"/> Terminate |
| <input type="checkbox"/> New Enrollment BRONZE Plan | <input type="checkbox"/> Terminate |
| <input type="checkbox"/> New Enrollment SILVER Plan | <input type="checkbox"/> Terminate |

Medical & High Dental

- | | |
|-----------------------------------------------------|------------------------------------|
| <input type="checkbox"/> New Enrollment COPPER Plan | <input type="checkbox"/> Terminate |
| <input type="checkbox"/> New Enrollment BRONZE Plan | <input type="checkbox"/> Terminate |
| <input type="checkbox"/> New Enrollment SILVER Plan | <input type="checkbox"/> Terminate |

Medical & Low Dental

- | | |
|-----------------------------------------------------|------------------------------------|
| <input type="checkbox"/> New Enrollment COPPER Plan | <input type="checkbox"/> Terminate |
| <input type="checkbox"/> New Enrollment BRONZE Plan | <input type="checkbox"/> Terminate |
| <input type="checkbox"/> New Enrollment SILVER Plan | <input type="checkbox"/> Terminate |

Medical & Vision Only

- | | |
|-----------------------------------------------------|------------------------------------|
| <input type="checkbox"/> New Enrollment COPPER Plan | <input type="checkbox"/> Terminate |
| <input type="checkbox"/> New Enrollment BRONZE Plan | <input type="checkbox"/> Terminate |
| <input type="checkbox"/> New Enrollment SILVER Plan | <input type="checkbox"/> Terminate |

Medical ONLY

- | | |
|-----------------------------------------------------|------------------------------------|
| <input type="checkbox"/> New Enrollment COPPER Plan | <input type="checkbox"/> Terminate |
| <input type="checkbox"/> New Enrollment BRONZE Plan | <input type="checkbox"/> Terminate |
| <input type="checkbox"/> New Enrollment SILVER Plan | <input type="checkbox"/> Terminate |

Medicare Eligible Medical, Dental & Vision

- | | |
|-------------------------------------------------------|------------------------------------|
| <input type="checkbox"/> New Enrollment HARTFORD Plan | <input type="checkbox"/> Terminate |
| <input type="checkbox"/> New Enrollment BCBS Plan | <input type="checkbox"/> Terminate |

Medicare Eligible

- | | |
|--------------------------------------------------------------|------------------------------------|
| <input type="checkbox"/> New Enrollment - High Dental Only | <input type="checkbox"/> Terminate |
| <input type="checkbox"/> New Enrollment - Low Dental Only | <input type="checkbox"/> Terminate |
| <input type="checkbox"/> New Enrollment - High Dental/Vision | <input type="checkbox"/> Terminate |
| <input type="checkbox"/> New Enrollment - Low Dental/Vision | <input type="checkbox"/> Terminate |

Dental & Vision ONLY

- | | |
|----------------------------------------------------------|-----------------------------------------------------|
| <input type="checkbox"/> New Enrollment Vision Plan | <input type="checkbox"/> Terminate Vision Plan |
| <input type="checkbox"/> New Enrollment HIGH DENTAL Plan | <input type="checkbox"/> Terminate HIGH DENTAL Plan |
| <input type="checkbox"/> New Enrollment LOW DENTAL Plan | <input type="checkbox"/> Terminate LOW DENTAL Plan |

By signing below you are also agreeing to the Terms and Conditions.

7. Signature

Date of Signature

_____ MM DD YY

Terms & Conditions

Please Read the following information. The information on this form and the following conditions are part of my contract with Blue Cross® Blue Shield® of Michigan and/or The Hartford.

I am applying for coverage for myself and/or my family member identified on this application under my group's or association's contract with Blue Cross and/or The Hartford. Coverage begins on the date determined by Blue Cross and/or The Hartford. When the carrier(s) accept(s) my application, I and covered members of my family are bound by the terms on the policy and this application. I understand that the submission of false or misleading information or the omission of material information on this form may result in rejection of my enrollment or retroactive termination of my coverage.

Proof of eligibility: I agree to provide proof of my dependent's eligibility for coverage when requested by Blue Cross Blue Shield of Michigan and/or The Hartford.

Authorization: I appoint my group or association to handle all matters of coverage. I am responsible for giving notice to Blue Cross® Blue Shield® of Michigan and/or The Hartford of changes in my status and/or my family's status that affect coverage, such as marriage, divorce, birth, Medicare entitlements, or death of someone covered under the policy. I authorize Blue Cross, The Hartford and/or my Primary Care Physician to obtain the medical records relating to me and my enrolled family members necessary for the coordination of mine/our medical care, administration of my coverage with Blue Cross and/or The Hartford, and for other purposes necessary for Blue Cross and/or The Hartford to fulfill its contractual and statutory obligations.

Release of Information: I acknowledge that Blue Cross and/or The Hartford requires me to provide my Social Security Number. In applying for coverage, I and/or my enrolled family members agree to permit providers and others to release "protected health information" (as that term is used in the Health Insurance Portability and Accountability Act of 1996, as amended) to Blue Cross and/or The Hartford for purpose of administering our coverage.

Instructions for Completion and Submittal of ALL Forms

Complete form by printing a blank form and filling in all necessary information.

Contact Benistar with any question 1-800-236-4782

Completed forms can be faxed or emailed to

Benistar at: memelig@benistar.com

Or if faxing send to: 1-860-408-7025

If mailing send to:

Benistar Service Center

10 Tower Lane, Suite 100

Avon, Ct. 06001



Blue Cross Blue Shield – Medical Plan Options Pre 65 / 2024 Rates

COPPER Plan	Medical, RX, High Dental and Vision Rate	Medical, RX, Low Dental and Vision Rate	Medical, RX and Low Dental	Medical and RX only
Single	\$1,023.15	\$1,015.83	\$1,006.94	\$948.60
Family	\$3,025.14	\$2,999.51	\$2,970.00	\$2,765.81
BRONZE Plan	Medical, RX, High Dental and Vision Rate	Medical, RX, Low Dental and Vision Rate	Medical, RX and Low Dental	Medical and RX only
Single	\$1,243.87	\$1,236.55	\$1,227.66	\$1,169.32
Family	\$3,687.30	\$3,661.67	\$3,632.16	\$3,427.97
SILVER Plan	Medical, RX, High Dental and Vision Rate	Medical, RX, Low Dental and Vision Rate	Medical, RX and Low Dental	Medical and RX only
Single	\$1,579.12	\$1,571.80	\$1,562.91	\$1,504.57
Family	\$4,693.03	\$4,667.40	\$4,637.89	\$4,433.70
GOLD Plan	Medical, RX, High Dental and Vision Rate	Medical, RX, Low Dental and Vision Rate	Gold Plan is only offered as a Bundled Benefit: -Medical, RX, HIGH Dental & Vision -Medical, RX, LOW Dental & Vision	
Single	\$1,769.86	\$1,762.54		
Family	\$5,265.25	\$5,239.62		

The rates above include the administration fee

The Health Coverage Tax Credit Expired To date, the Health Coverage Tax Credit (HCTC) has not been extended and funding continues to not be available. If you wish to remain in your VEBA Trust insurance plans, you will pay 100% of the plan premium for each month the HCTC program is not in operation. If Congress extends the HCTC Program after the open enrollment period, there will be a special open enrollment period available at a later date.



Blue Cross Blue Shield – Monthly DSRA-BT Subsidy Pre 65 / 2024 Rates (For the months the HCTC is NOT Extended)

Plan Option	Single	QFM	Family
Under Age 65	\$ 1,579.12	\$1,579.12	\$4,693.03
Under Age 65 & Medicare Disabled BCBS – Silver Plan	\$2,135.00	N/A	N/A
Under Age 65 & Medicare Disabled BCBS MA Diamond	\$364.17	N/A	N/A

Plans are all bundled plans – Medical, Prescription Drug, Dental and Vision
The rates above include the administration fee



Blue Cross Blue Shield - Dental / Vision (Standalone no Medical) Pre 65 / 2024 Rates

Retirees Under Age 65 -

	LOW PLAN		HIGH PLAN		
	Dental /Vision	Dental Only	Dental /Vision	Dental Only	
Single	\$71.48	\$62.59	Single	\$78.80	\$69.91
Two Person	\$138.71	\$120.93	Two Person	\$153.35	\$135.57
Family	\$237.95	\$208.44	Family	\$263.58	\$234.07

An administration fee of \$4.25 is included above

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Blue Cross Blue Shield – Medicare Disabled Pre 65 / 2024 Rates

The rates below only apply to **pre-65 Medicare disabled** members. BCBSM Medicare Advantage plans are now available to Pre 65 Medicare Disabled members at a much lower premium or cost free to DSRA-BT Subsidy recipients.

SILVER	Medical / High Dental / Vision	Medical /High Dental	Medical / Vision	Medical Only
Single	\$2,372.78	\$2,361.65	\$2,310.51	\$2,303.31

The rates above include the administration fee



Blue Cross Blue Shield – Medicare Disabled (Standalone no Medical) Pre 65 / 2024 Rates

Medicare Disabled Retirees or Eligible Dependents Under Age 65 Retirees Post 65

	LOW PLAN		HIGH PLAN		
	Dental /Vision	Dental Only	Dental /Vision	Dental Only	
Single	\$69.79	\$62.59	Single	\$73.72	\$66.52
Two Person	\$135.33	\$120.93	Two Person	\$143.19	\$128.79

An administration fee of \$4.25 is included above

An administration fee of \$4.25 is included above

MetLife Insurance Plan

Pre 65 Eligible / 2024 Rates



Retiree Estimated Monthly Cost ^{i, ii}

Amount	AGE							
	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85-89
\$10,000	\$ 2.30	\$ 4.30	\$ 6.60	\$ 12.70	\$ 20.60	\$ 29.83	\$ 48.47	\$ 63.38
\$20,000	\$ 4.60	\$ 8.60	\$ 13.20	\$ 25.40	\$ 41.20	\$ 59.66	\$ 96.94	\$ 126.76
\$30,000	\$ 6.90	\$ 12.90	\$ 19.80	\$ 38.10	\$ 61.80	\$ 89.49	\$ 145.41	\$ 190.14
\$40,000	\$ 9.20	\$ 17.20	\$ 26.40	\$ 50.80	\$ 82.40	\$ 119.32	\$ 193.88	\$ 253.52
\$50,000	\$ 11.50	\$ 21.50	\$ 33.00	\$ 63.50	\$ 103.00	\$ 149.15	\$ 242.35	\$ 316.90
\$60,000	\$ 13.80	\$ 25.80	\$ 39.60	\$ 76.20	\$ 123.60	\$ 178.98	\$ 290.82	\$ 380.28
\$70,000	\$ 16.10	\$ 30.10	\$ 46.20	\$ 88.90	\$ 144.20	\$ 208.81	\$ 339.29	\$ 443.66
\$80,000	\$ 18.40	\$ 34.40	\$ 52.80	\$ 101.60	\$ 164.80	\$ 238.64	\$ 387.76	\$ 507.04
\$90,000	\$ 20.70	\$ 38.70	\$ 59.40	\$ 114.30	\$ 185.40	\$ 268.47	\$ 436.23	\$ 570.42
\$100,000	\$ 23.00	\$ 43.00	\$ 66.00	\$ 127.00	\$ 206.00	\$ 298.30	\$ 484.70	\$ 633.80
\$110,000	\$ 25.30	\$ 47.30	\$ 72.60	\$ 139.70	\$ 226.60	\$ 328.13	\$ 533.17	\$ 697.18
\$120,000	\$ 27.60	\$ 51.60	\$ 79.20	\$ 152.40	\$ 247.20	\$ 357.96	\$ 581.64	\$ 760.56

Spouse Monthly Cost ⁱⁱⁱ

Amount	AGE							
	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85-89
\$10,000	\$ 2.30	\$ 4.30	\$ 6.60	\$ 12.70	\$ 20.60	\$ 29.83	\$ 48.47	\$ 63.38
\$20,000	\$ 4.60	\$ 8.60	\$ 13.20	\$ 25.40	\$ 41.20	\$ 59.66	\$ 96.94	\$ 126.76
\$30,000	\$ 6.90	\$ 12.90	\$ 19.80	\$ 38.10	\$ 61.80	\$ 89.49	\$ 145.41	\$ 190.14
\$40,000	\$ 9.20	\$ 17.20	\$ 26.40	\$ 50.80	\$ 82.40	\$ 119.32	\$ 193.88	\$ 253.52
\$50,000	\$ 11.50	\$ 21.50	\$ 33.00	\$ 63.50	\$ 103.00	\$ 149.15	\$ 242.35	\$ 316.90

^vThe rates above do NOT include the \$3.50 administration fee. A Fee is only added for the Retiree or Surviving Spouse if they elect to continue coverage.

^{vi}Voluntary life plan rates change in five year increments, i.e. 40, 45, 50, etc. The new rate becomes effective 1/1 after the insured enters a new age category.

^{vii}Spouse costs are based on the retiree's age.

IMPORTANT – Spouse of retiree has the option of remaining in the plan at the same rate they paid based on retiree's age until age 80 then move to a whole life plan.

VOLUNTARY LIFE INSURANCE

Voluntary Life Insurance benefits are available through MetLife in 2024 with no rate increase (NOTE: Delphi hourly retirees are not eligible for this voluntary benefit) Surviving spouses are eligible to remain in the life insurance plans after the death of a retiree. Spouses are eligible to increase their coverage from \$30,000 maximum to \$50,000 maximum with a physical and a completed MetLife statement of health form. If you are a current member and would like to make a change to your current beneficiary or insurance volume, please contact Benistar to obtain and complete a beneficiary or change form. This form can be found on our website www.dsrabenefittrust.net Or you may contact Benistar, our voluntary life plan administrator, at 1-888-588-6682. Only new retirees retiring from their last place of employment may enroll in these MetLife plans.



call

1(888)588-6682

All billing / payment information will be listed on your Benistar invoice.

Benistar

Phone: 1(888)588-6682

Your Call Center and Plan Administrator

Mailing Address:

Benistar Retiree Service Center
10 Tower Lane, Suite 100
Avon, CT 06001

Fax Enrollment Forms:
1(860)408-7025

