

Welcome to Open Enrollment 2021!

Open Enrollment is your opportunity to make changes to your benefit elections. You may enroll for the first time, switch medical plans, add dependents, or terminate your coverage. Your annual open enrollment period will go from **November 1st through December 7, 2021.**

We encourage you to review the information *carefully*. As in the past, you are only able to make a change to your benefits after the open enrollment period if you experience a qualifying life event such as marriage, divorce, birth or adoptions, death in the family or an involuntary loss of coverage.

If you do not want to make any changes to your coverage for 2021, **no action is required** as your 2020 elections will automatically rollover into 2021. The new premium levels will go into effect January 1, 2021. You will find rates in the enclosed 2021 Health Matters Guide for Post-65 Members.

THE BENISTAR RETIREE SERVICE CENTER

will be available to ALL DSRA-Benefit Trust Pre 65 and Post 65 plan participants. **The Benistar Retiree Service Center** will be there to help you with questions regarding enrollment, benefits, payment status, changes to your family status and help in finding the answer to your healthcare needs for any plan you may be enrolled through the DSRA-Benefit Trust. **The Benistar Retiree Service Center** will be available to DSRA-BT members as well as plan participants 5 days a week from 8:30AM – 5:00PM EST by dialing **1- 888-588-6682**

NEW 2021 GROUP PRESCRIPTION PLAN THROUGH AETNA

We are pleased to announce that the prescription drug plan offered by the DSRA Benefit Trust in 2021 will be through AETNA. In addition, there will be two levels of prescription drug plans available to members, High and Low. The High plan is comparable to the previous Express Scripts plan design. However, 85% of DSRA-BT members do not meet the coverage gap “donut hole” and therefore the Low plan is a more economical option. Allowing DSRA Benefit Trust members to tailor their prescription drug needs will save most members a considerable amount each month. In 2021, members will also have the opportunity to enroll in stand-alone prescription drug coverage with AETNA in either the High or Low plan. Enrollment deadline is **December 7th**.

The Hartford plans offer excellent supplemental coverage. The Elite plan is comparable to a Plan F. The Premium Plus plan is comparable to a Plan G. The Choice plan has full coverage on Part A services, and for Part B services the retiree is responsible for the 20% after Medicare until they reach \$1,000 out of pocket (includes Medicare Part B deductible) then the plan pays 100%. The Premium Plan has full coverage on Part A services, and for Part B services the retiree is responsible for the 20% after Medicare until they reach \$500 out of pocket (includes Medicare Part B deductible) then the plan pays 100%. **You can now choose to enroll in the medical or prescription drug plans as standalone options for 2021. Also NEW for 2021, the gym discount program "Silver & Fit" as well as a \$25 copay full physical exam, up to a \$500 value, for all participants of the Hartford plans.**

INDIVIDUAL MEDICAL/PRESCRIPTION

For retirees looking for plans outside the group plans offered by the DSRA-BT for 2021, the Auto VEBA Trust offers Medicare Advantage plans available through AETNA which can be found at www.HCTCPlans.com. Remember, if you completely drop drug coverage, you could face costly penalties.

DENTAL AND VISION

DSRA-BT offers two dental plans: HIGH and LOW, and one vision plan through Blue Cross Blue Shield of Michigan (BCBSM). If you would like to enroll in dental and/or vision coverage or change your current elections in the DSRA-BT plans, contact Benistar for assistance in selecting the plans that are right for you! Please go to the DSRA-BT website www.dsraenefitTrust.net or call the **Benistar Call Center** for assistance at **1-888-588-6682**. Dental or vision enrollment or changes to your existing enrollment must be made no later than **December 7th**. If you elect to continue your current coverage, **no action is required**.

VOLUNTARY LIFE INSURANCE

Life insurance provides financial security for your family when you are not there to provide for them. The financial impact of death is not only significant, but the effects can be long-lasting. DSRA-BT will continue to offer voluntary benefit coverage at the same premium rate through Guardian Life in 2021.

New for 2021: Spouses can now retain individual coverage with a maximum of \$30,000 up to the age of 80 upon death of the Retiree.

If you elected voluntary coverage in the past, your benefit will automatically continue into 2021, **no action is required**. If, however, you wish to elect voluntary term life insurance for the first time or make any modifications to your current election, you must complete the Guardian enrollment form and Statement of Health form. This form can be found on our website, www.dsrabenefittrust.net, or you may contact **Benistar Retiree Service Center**, our plan administrator, at **1-888-588-6682** to obtain a copy of any of the Guardian forms. Life insurance enrollment or changes must be made by Tuesday, **December 15th**.

DEADLINE FOR BENEFIT ELECTIONS

The deadline for completing the enrollment process is **Tuesday, DECEMBER 7th**. You are strongly encouraged to return all enrollment materials by this date. All coverage changes will be effective January 1, 2021.

BILLING & PAYMENT

If you elect medical or voluntary life you will be billed monthly by Benistar, our plan administrator. If you elect dental and/or vision coverage, you will receive a separate invoice from Benistar.

Payments can be made to Benistar via direct bill or Electronic Funds Transfer (EFT). **Credit cards are not accepted**. It is essential your premium payments are made on time.

If premiums are not paid by the due date, **coverage will be terminated as of the last day of the preceding month**. If this occurs, all benefits will cease, and no claims will be paid.

QUESTIONS

If you have questions about the benefit plans or the enrollment process, please contact the **Benistar Retiree Service Center** at **1- 888-588-6682**

On behalf of the DSRA Benefit Trust Committee, we thank you for your participation in the DSRA Benefit Trust benefit plans and for your ongoing support. We appreciate the opportunity to continue to serve you!

Paul Beiter

DSRA-BT Chair

Lori Ostrander

DSRA-BT Treasurer

Sharon Delezenne

DSRA-BT Secretary

Stephen Duca

Board Member

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