

Welcome to Open Enrollment 2019!

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 **October 15 through December 7, 2019**.

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 2019 **no action is required** as your 2018 elections will automatically rollover into 2019. The new premium levels will automatically go into effect January 1, 2019. (You will find rates in the enclosed 2019 Health Matters Guide for Post-65 Members.)

IMPORTANT NOTICES FOR 2019

GROUP MEDICAL/PRESCRIPTION

The medical and prescription drug plans no longer have to be elected as a combined offering. You can choose to enroll in just the medical plan or in a medical and prescription drug plan. In order to have the prescription drug plan, however, you must enroll in the medical plan.

Prescription drug benefits will continue to use Express Scripts' Preferred Pharmacy Network. Please note, this network does not include Walgreens or RiteAid. You can still fill prescriptions at either of those pharmacies, but you will pay \$5.00 more per prescription than if you used a pharmacy from their Preferred Network. Please visit www.express-scripts.com for additional information about the new plan network.

INDIVIDUAL MEDICAL/PRESCRIPTION

Individual Medicare supplement plans, Medicare Advantage plans and/or Medicare Part D prescription plans through SelectQuote will remain available.

SelectQuote can assist post-65 retirees with evaluating health care needs and understanding of which plan coverage option(s) best meet those needs. For complete details about the post-65 plans, please refer to the enclosed 2019 Health Matters Guide for Post-65 Members. You can also find the information on the website at www.dsrabenefittrust.net. Keep in mind, if you enroll in just the Hartford medical plan you can use SelectQuote to help find an alternative Medicare Part D prescription drug plan. **Remember, if you completely drop drug coverage, you could face costly penalties.**

Please refer to your 2019 Health Matters Guide to view comparison of the Hartford group plans options. If you live in Kansas, Maryland, Montana, New York, or Oregon and were not enrolled in post-65 medical prior to January 1, 2012 you will continue to have the two Senior Medical Insurance Plan options.

DENTAL AND VISION

DSRA-BT offers dental and vision coverage through Blue Cross Blue Shield of Michigan (BCBSM). If you would like to enroll in dental and vision coverage or change your current elections please contact BCBSM at 1-877-354-2583 or access the BCBSM DSRA-BT enrollment form on the DSRA-BT website – www.dsrabenefittrust.net. If you elect to continue your current coverage **no action is required**, however, if you need to enroll in or change your dental and/or vision coverage you must do so no later than November 13th.

VOLUNTARY LIFE INSURANCE

Life insurance provides financial security for your family if you're not there to provide for them. The financial impact of death is not only significant, but the effects can be long-term, lasting 5 years or more for the surviving family members.

DSRA-BT will offer voluntary benefit coverage through Guardian Life moving from Reliance Standard. Although Voluntary Life rates will increase slightly, Guardian offered lower rates compared to the Reliance Standard renewal rates for 2019. (NOTE: Delphi hourly retirees are not eligible for this voluntary benefit.) If you elected voluntary coverage in the past your benefit will automatically continue into 2019 with the Guardian rates. **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 Mercer, our plan administrator, at 1-877-336-DSRA (3772) to obtain a copy of the form.

DEADLINE FOR BENEFIT ELECTIONS

The deadline for completing the enrollment process is **THURSDAY, DECEMBER 7th**. You are strongly encouraged to return all enrollment materials by this date and all coverage changes will be effective January 1, 2019.

BILLING & PAYMENT

If you elect medical or voluntary life you will be billed monthly by Mercer, our plan administrator. Payments can be made to Mercer via direct bill or electronic funds transfer. Credit cards are not accepted. It is essential your premium payments are made on time. As such, members are **highly encouraged** to set up an automatic electronic funds transfer to make health premium payments. If you elect dental and/or vision coverage you will receive a separate invoice from BCBSM.

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 Mercer, our plan administrator, at 1-877-336-DSRA (3772).

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

Paul Beiter
DSRA-BT Co-Chair

Kenneth Garber
DSRA-BT Co-Chair