



Group Sponsored Healthcare is just another reason to staying active in Local 2 when you retire. Local 2 will continue to be there for you when you need to elect coverage for yourself or your spouse. Many members will not have to worry about this for many years down the road. The timeframe is different for everyone, based on age, date of retirement and provision within your contract on your date of retirement. The following are some key questions and milestones that need to be remembered:

What is my date of retirement:_____

Who is currently covered on my health insurance plan through the City: ☐ Self ☐ Spouse ☐ Child(ren)

What coverage does my contract provide (if any):

☐ 55 to 65 (3 1/2% of Annuity) ☐ 60 to 63 (1 1/2% of Annuity) ☐ 64 to 65 Free ☐ None

(Currently Medicare Age is 65 yrs. of age. If you retired with a healthcare provision in your contract it will terminate when you are officially on Medicare. This occurs on the 1st of the month preceding your 65th birthday. If your birthday is the 1st of the month, you will be on Medicare a month prior. If your contract allowed for a free or % provision your dependents coverage will stop on your Medicare age date.)

Do I have the required credits with Social Security or Medicare: ☐ Yes ☐ No

(Confirm with Medicare that you will be eligible for coverage. Your credits apply to the time that you have paid in as well as a spouse within the dates in which you were married. Medicare will provide you with confirmation on your eligibility).

When should I contact Medicare: Contact Medicare 3 months prior to your 65th birthday.

When I go on Medicare who needs to obtain coverage on a Non-Medicare Plan: ☐ Spouse ☐ Child(ren)

(If a dependent needs to obtain coverage until he/she reaches Medicare Age, there are currently two options: (1) Pay full premium to the City of Chicago for their existing plan options or (2) shop for individual plans on the “open market”. Many aspects of health insurance will change in the years to come and you will be subject to the plans and provisions that are being offered at that time. **Local 2** currently has a retiree benefits administrator (Labor First) that will be there to help you navigate the options available to you at that time. This advocacy service is for **Local 2 retirees in good standing.**)

What are my Medicare Supplement and Rx Choices: (1) Local 2 Group Sponsored Voluntary Plan (2) Plans being sold on the Individual market (3) Voluntary plans offered through City of Chicago. These options are available today but can change. Local 2 will be able provide you with the current options 3 months prior to your Medicare Age birthday.

Key phone numbers: Local 2 (773-536-0450) Labor First (877-660-7919)

FABF (312-726-58230)

laborfirst