



INTERGOVERNMENTAL PERSONNEL BENEFIT COOPERATIVE (IPBC)
Retiree Health Benefits Open Enrollment Notification

[Date]

[Name]

[Address]

[City], [State] [Zip]

Dear IPBC (Retiree/Spouse):

Please be advised that your current plan with [CURRENT GROUP] is ending December 31, 2025. Your former employer [CURRENT GROUP] has partnered with IPBC to offer you exciting new options not offered on the individual market. As a result, your current plan is terming for 12/31/2025 and you will be auto enrolled into the Premium option listed below with the ability to opt out into either the Premier, Choice or Classic options instead. All plans are sponsored by IPBC and are effective January 1, 2026, through December 31, 2026. Details on the options are found on the plan comparison charts included in this mailing.

Please be advised, you must be actively enrolled in both Medicare Parts A & B to qualify for this coverage and must take action and enroll during the **Open Enrollment period, October 15, 2025 - November 15, 2025.** If you are unsure of your Medicare Part A or B enrollment you can confirm this information by going online to [medicare.gov](https://www.medicare.gov), by calling Medicare Customer Service line at 1-800-633-4227, or Benistar Administrative Services, Inc. at 1-800-236-4782.

To simplify your enrollment, we now offer a guided enrollment process to help you choose and enroll in the plan that works best for you. Scan the QR code or visit <https://ipbc.app.cahrus/login> during the Open Enrollment period, October 15, 2025, through November 15, 2025, to begin your enrollment.



Retiree Medical from The Hartford:

For our members that would like to remain on Original Medicare, IPBC has chosen **The Hartford Insurance Company** as the Retiree Medical option for group retiree medical coverage because of their many years of experience in this market, seamless claims experience, and deep understanding of the Medicare market. The Hartford Insurance Company works with Medicare and covers most of your out-of-pocket expenses. Highlights of this plan include:

- No deductible
- Countrywide availability
- Freedom to choose providers and hospitals for medical care anywhere in the U.S.
- Foreign travel benefits
- Guaranteed Issue – no medical questions
- No paperwork or claim forms/electronic claims processing
- Enhanced benefits beyond Original Medicare

Medicare Advantage from Blue Cross Blue Shield:

Members looking for savings compared to Original Medicare now have options from **Blue Cross Medicare AdvantageSM PPO** offered by Blue Cross Blue Shield of Illinois. **Offering three (3) different Medicare Advantage health plans**, Premier, Choice or Classic. Blue Cross Blue Shield of Illinois is a premier provider of custom Passive PPO Medicare Advantage plans. With this new coverage, you have the advantage of being able to see providers regardless of whether they are in or out-of-network at the same cost share, as long as they accept Medicare and are willing to bill Blue Cross Blue Shield of Illinois. Please review the enclosed benefit summary for plan highlights on the plan with comparable benefits that you are being enrolled into. Further information on the alternative plan choices will be communicated in your Open Enrollment mailing.

- Countrywide availability
- Guaranteed Issue – no medical questions
- Enhanced benefits beyond Original Medicare

If you are unsure if your current provider is within the Blue Cross Blue Shield of Illinois network, or is out of network and willing to bill to Blue Cross Blue Shield of Illinois, please contact Benistar Administrative Services, Inc. at 1-800-236-4782 and a retiree representative will be happy to assist you in confirming this information.

Prescription Drug Plan Offering:

Your medical choice, paired with **Blue Cross Medicare AdvantageSM PPO** is a Medicare approved custom prescription drug plan offered by Blue Cross Blue Shield of Illinois and contracts with the Centers for Medicare and Medicaid Services (CMS). Members will use the Blue Cross Blue Shield network pharmacies to fill prescriptions. The plan features a network of over 60,000 national pharmacy chains and independent pharmacies

- Up to a 90-day supply through mail order service
- An open formulary with all Part D drugs covered
- An automatic 30-day transition supply to ensure you can maintain access to your prescriptions.

As with any change in Pharmacy Benefit Manager, you will need to obtain new mail order prescriptions from your physician when enrolling into this plan.

For more detailed plan design information on the options available to you please refer to the plan comparison charts included in this mailing or contact Benistar Administrative Services, Inc. at 1-800-236-4782 and a retiree representative will be happy to assist you.

Plan Servicing and Administrator:

IPBC is continuing to partner with **Benistar Administrative Services, Inc.** as a dedicated administrator for your Medicare benefits. Benistar specifically specializes in post-65 group retiree benefit administration. Benistar is available to assist you during the transition as well as throughout your coverage for anything you may need pertaining to your Medicare plan. Upon contacting Benistar at 1-800-236-4782, you will immediately be in touch with a live representative who will address any questions or concerns you may have and can assist directly or in coordination with your carriers. 8:30 a.m. to 5:30 p.m. Central Standard Time, Monday through Friday.



Optional Informational Sessions

Please join us for an educational online presentation via Microsoft Teams where Benistar will present and discuss the new benefit options available to you and participate in a Question-and-Answer session following the presentation. The available online presentation sessions are below.

Date	Time	Webinar information
Monday October 20, 2025	10:00 am – 11:30 am CST	https://tinyurl.com/IPBCMeeting1
Tuesday October 28, 2025	1:00 pm – 2:30 pm CST	https://tinyurl.com/IPBCMeeting2
Wednesday November 5, 2025	10:00 am – 11:30 am CST	https://tinyurl.com/IPBCMeeting3

Following enrollment you will receive welcome packet(s) specific to the above option you selected. The packet(s) will contain items specific to your new coverage including your new policy certificate, ID cards, evidence of coverage, prescription drug formulary, and other plan information. Beginning January 1, 2026, please use the new ID cards going forward.

If you have questions about Medicare, your health benefits, or would like information on how the plans work, please contact your IPBC retiree advocate at Benistar Administrative Services at 1-800-236-4782 from 8:30 a.m. to 5:30 p.m. Central Standard Time, Monday through Friday,

Sincerely,

Your former employer in partnership with IPBC
Cc: Benistar Administrative Services, Inc