

City of Chicago Retirees Important Health Insurance Information

In 2018, several unions who represent city workers came together to form the Labor Benefits Association (LBA) to offer health care plans for city of Chicago retirees that are more affordable than the current city plans. The LBA's health plans, offered through Aetna, have already saved city of Chicago retirees millions of dollars without sacrificing the high-quality benefits and coverage of current plans.

The LBA is a non-profit organization whose sole purpose is to provide benefits to participating members, mainly city of Chicago retirees. The LBA understands the hardship caused by the city's choice to stop the subsidy for retiree health care coverage. That is why the city unions came together to develop a better option for retirees than the current BlueCross/BlueShield plans offered by the city. Because the city unions were able to leverage the large number of retirees, we were able to negotiate the best insurance deal possible.

The LBA's plans all provide **better coverage** and benefits than the current Blue Cross Blue Shield plans, and they **cost thousands of dollars less**.

- For those of you on Medicare, you will save over \$100 each month by switching to the LBA's plan, and you will have a better benefit. **This is the same Medicare plan Police and Fire have.**
- For those of you under 65, you will save over **\$1,100 each month** by switching to LBA, and you will get a better benefit.
- For those of you over 65 without Medicare, you will save over **\$2,000 each month when you switch from the City's plan.**

MEABF and LABF pension funds deduct the premiums for you, and grant you any eligible subsidies, the same as with the City's BCBS plans.

For more information and to enroll, visit
www.doylerowe.com/members/labor-benefits-association