



**Municipal Employees' Annuity and
Benefit Fund of Chicago**

A Pension Trust Fund of the City of Chicago
321 North Clark Street, Suite 700, Chicago, Illinois 60654
Telephone: 312-236-4700 Fax: 312-527-0192
www.meabf.org

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ACTION REQUIRED

October 2016

Dear Annuitant,

As you may know, the City of Chicago (the "City") will no longer provide healthcare coverage for retirees after 12/31/2016. The City has indicated that only annuitants who retired prior to August 23, 1989 will keep their healthcare coverage through the City. Further, any obligation the Municipal Employees' Annuity and Benefit Fund of Chicago (the "Fund") may have with respect to your healthcare premiums will terminate as a matter of law on 12/31/2016 for all retirees regardless of when they retired. **This means that neither the City nor the Fund will be making any payments toward your healthcare premiums beginning on January 1, 2017.**

To address the fact that the City will no longer provide a group healthcare program for retirees who retired on or after August 23, 1989, the City has arranged for Blue Cross Blue Shield to offer an optional group healthcare plan as an alternative to the current City group healthcare plan. To be clear, although the City has arranged a group healthcare plan, it is the City's position that it will no longer pay any portion of your healthcare premium after 12/31/2016.

It is incumbent on you to determine if the Blue Cross/Blue Shield plan is best for you and your family. Other plans may also be available and we encourage each retiree to research the issue and available health care options and then make an informed decision regarding their health care coverage.

Please be advised that the Fund, as a matter of law, cannot and does not endorse either the proposed Blue Cross/Blue Shield plan or any other group healthcare insurance plan. The City and/or Blue Cross/Blue Shield have mailed you important information regarding these proposed plans.

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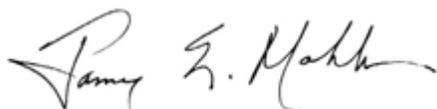
If any retiree has any questions regarding their group healthcare options or with respect to any available plan, you will need to direct those inquiries to the City or the appropriate group healthcare plan provider. The City's Benefits Service Center may be reached at **1-877-299-5111**. If you are over sixty-five (65) years of age, the City suggests you call **1-877-566-8520** for more information regarding the Blue Cross/Blue Shield group healthcare options. If you are under sixty-five (65) years of age, the City suggests you call **1-800-292-6398** for more information regarding the Blue Cross/Blue Shield group healthcare options. Note that you are not obligated to call Blue Cross/Blue Shield nor are you obligated to purchase coverage through them.

Additionally, you may find these resources helpful in your review of potential healthcare coverage:

For additional non-medicare options, visit www.healthcare.gov or call 1-800-318-2596.

For additional medicare options, visit www.medicare.gov or call 1-800-633-4227.

Sincerely,

A handwritten signature in black ink, appearing to read "James E. Mohler". The signature is fluid and cursive, with the first name "James" being the most prominent.

James Mohler
Executive Director

CC: The Board of Trustees of the Fund
Mary Patricia Burns, Burke Burns & Pinelli, Ltd.