



URGENT NOTICE TO ALL CITY RETIREES ***NOT ENROLLED IN MEDICARE*** – ACTION REQUIRED

PLEASE READ THIS NOTE IN ITS ENTIRETY

This brief and important notice is directed to retired City employees who are not Medicare eligible, either because you are under age 65, or over age 65 but did not pay into the Medicare/Social Security System (including duty-disabled retirees who are not Medicare eligible).

IF YOU ARE ELIGIBLE FOR MEDICARE ***PLEASE IGNORE THIS NOTICE***

Effective March 1, the City of Detroit will not be providing health insurance to you. You must sign up and obtain other health insurance coverage. If you or your spouse are employed and have access to employer-provided coverage, please immediately contact that employer's Human Resources representative.

If you do not have access to employer-provided coverage, and you are not enrolled in Medicaid, you need immediately to acquire health insurance through your state Exchange under the Affordable Care Act, known as ObamaCare.

If you are a Michigan resident, you can access the Michigan Exchange by going online to www.healthcare.gov. Alternatively, Blue Cross Blue Shield of Michigan has established a dedicated call –in number for retirees who wish to voluntarily enroll in an Exchange policy (not City sponsored) offered by Blue Cross. If you are interested, that telephone numbers is 1-855-292-5507.

If you are not a Michigan resident and need to access your State's Exchange, please also go online to www.healthcare.gov, and that web-site will direct you to your applicable State Exchange. When you visit healthcare.gov, you will be prompted to "Apply Now for Health Coverage" and when you access that prompt, you will be asked to select your state. When you do so, you will be directed to your state Exchange, and can research and enroll in health insurance coverage from there.

THE KEY IS THAT IF YOU ARE NOT MEDICARE ELIGIBLE, AND YOU DO NOT HAVE ACCESS EITHER TO OTHER EMPLOYER-COVERAGE OR MEDICAID, YOU MUST ACQUIRE AND ENROLL IN HEALTH INSURANCE COVERAGE BY FEBRUARY 15TH THROUGH AN EXCHANGE IN ORDER TO AVOID A LAPSE IN HEALTH INSURANCE. IF YOUR INSURANCE LAPSES, YOU STILL WILL BE ABLE TO ACQUIRE A POLICY ON AN EXCHANGE BY MARCH 15, 2014, WITH COVERAGE TO TAKE EFFECT APRIL 1, 2014