Open Enrollment Education Week

CTPF offers webinars and seminars which provide an overview of 2021 health plan choices, changes and costs, and include question and answer sessions following the presentations. CTPF will host a week of webinars and audio presentations October 5-9.

All presentation materials will be posted at ctpf.org/open-enrollment. Register for all webinars by clicking on the date at ctpf.org/calendar. Audio-only presentations will be dial-in and do not require advance registration.

Upcoming Medicare Presentations

<table>
<thead>
<tr>
<th>Date</th>
<th>Event Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>October 7, 2020</td>
<td>Open Enrollment Webinar Medicare Plans</td>
</tr>
<tr>
<td>October 7, 2020</td>
<td>Open Enrollment Call Medicare Plans</td>
</tr>
<tr>
<td>*Call: 1.312.626.6799 when prompted enter Meeting ID: 936 3279 5744</td>
<td></td>
</tr>
<tr>
<td>October 9, 2020</td>
<td>Open Enrollment Webinar Medicare Plans</td>
</tr>
</tbody>
</table>

Upcoming Non-Medicare Presentations

<table>
<thead>
<tr>
<th>Date</th>
<th>Event Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>October 6, 2020</td>
<td>Open Enrollment Webinar Non-Medicare Plans</td>
</tr>
<tr>
<td>October 8, 2020</td>
<td>Open Enrollment Webinar Non-Medicare Plans</td>
</tr>
<tr>
<td>October 8, 2020</td>
<td>Open Enrollment Call Non-Medicare Plans</td>
</tr>
<tr>
<td>*Call: 1.312.626.6799 when prompted enter Meeting ID: 934 6061 6494</td>
<td></td>
</tr>
</tbody>
</table>
Open Enrollment Vendor Week
Our vendor partners will offer webinars and information sessions to provide additional information and support to members, October 12-16. Find registration links and additional information at www.ctpf.org/calendar.

2021 Health Insurance Open Enrollment
Open Enrollment for 2021 CTPF health insurance plans runs from October 1-31, 2020. During this time, eligible CTPF members can join a plan for the first time, change plans, or exercise a one-time Opt-In option. CTPF will offer webinars and call-in meetings with information about plan choices, changes, and costs.

2021 Premium Subsidy Increase
The Board of Trustees voted to increase the subsidy to 60% for the 2021 plan year. The subsidy is set annually and had been at 50% since 2015.

Open Enrollment Resources
CTPF offers members a variety of resources to help you make informed choices about your 2021 Health Insurance. Visit ctpf.org/open-enrollment for more information.

2021 Health Insurance Handbook
The 2021 Health Insurance Handbook offers an overview of plans and costs. Handbooks were mailed in mid-September, to allow for USPS delays, and can also be downloaded from the website. Click here to download the 2021 Health Insurance Handbook. The Handbook includes a summary of 2021 changes, updates, and costs for Medicare and Non-Medicare Plans, and an enrollment form. This guide is your primary reference material for Open Enrollment so PLEASE REVIEW it carefully.

2021 Plan Changes & Updates
All plans offered in 2020 will be offered in 2021. You do not need to take any action to stay enrolled. Click here for a summary of changes for Medicare and Non-Medicare plans that become effective in 2021. You can also view this on page 5 of the 2021 CTPF Health Insurance Handbook.

FAQ's
Click here to review Medicare FAQ’s. Click here to review Non-Medicare FAQ’s.
### HEALTH INSURANCE OPEN ENROLLMENT PERIOD

#### OCTOBER 1-31, 2020

**Important Open Enrollment Dates**

<table>
<thead>
<tr>
<th>Date</th>
<th>Event Description</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>October 1</td>
<td>2021 Open Enrollment Period Begins</td>
<td></td>
</tr>
<tr>
<td>October 5-9</td>
<td>Open Enrollment Education Week. Find a complete schedule of webinars and dial-in conference calls at <a href="http://www.ctpf.org/calendar">www.ctpf.org/calendar</a>.</td>
<td></td>
</tr>
<tr>
<td>October 12-16</td>
<td>Open Enrollment Vendor Week. Find a complete schedule of webinars and dial-in conference calls at ctpf.org/calendar.</td>
<td></td>
</tr>
<tr>
<td>October 31</td>
<td>2021 Open Enrollment period closes. All forms must be postmarked by this date and mailed to CTPF or sent by fax 312.641.7185 or email an attachment (.pdf or .jpg format) to <a href="mailto:imaging@ctpf.org">imaging@ctpf.org</a> to ensure processing. During the pandemic, U.S. Mail processing may be delayed and fax or email submission is encouraged.</td>
<td></td>
</tr>
<tr>
<td>January 1, 2021</td>
<td>Health Insurance plan changes become effective.</td>
<td></td>
</tr>
</tbody>
</table>

**HELP SPREAD THE WORD!**

If you know a retiree who may not be receiving this information, please forward!