

Welcome to 2025 Open Enrollment.

October 15 - December 7

Open Enrollment is your opportunity to make changes to your benefit elections. You may enroll for the first time, re-enroll if you dropped Blue Cross Blue Shield in a previous year, switch medical plans, add dependents, or terminate your coverage. (Certain restrictions apply; please see the "Eligibility" section in the **2025 Guide to Benefits for Pre-65 Members** for further details).

We encourage you to review the information *carefully*. As in the past, you are only able to make a change to your benefits after the open enrollment period if you experience a qualifying life event, such as marriage, divorce, birth or adoptions, death in the family, or an involuntary loss of coverage.

New premium levels will go into effect January 1, 2025. (For rate information, refer to the **2025 Enrollment Form for Pre-65 Members**)

MEDICAL/PRESCRIPTION

We know how important good health is to you and your family. That is why the DSRA-BT offers you medical plan options that protect against the unexpected and help you meet your routine health care needs. Read on for further details.

Under Age 65

2025 BCBSM Medical Coverage Highlights

- Enrollees paying 100% of the premium can elect from Medical only, Medical with Dental only, Medical with Vision only or Medical with Dental and Vision plans.
- The BCBSM plans will see an average 15% rate increase for 2025.

GOLD & SILVER - PPO

DSRA-BT through the Auto VEBA Trust offers **two** traditional PPO plans. The GOLD and SILVER medical plans both feature copays for physician office services and prescription drugs. The SILVER plan, however, offers a lower monthly premium and higher deductibles. If you elect either of these medical plan options, you are not eligible to contribute to a Health Savings Account.

BRONZE & COPPER - High Deductible Health Plan (HDHP)

The BRONZE and COPPER medical plans are High Deductible Health Plans. Under these plan options, **you are responsible for the full cost of health care services**, such as office visits as well as prescriptions, out of your own pocket until you satisfy the deductible. If you cover your spouse or other dependents on this medical plan option, the **entire** family deductible must be met before benefit plan coverage takes effect - for any one or combination of family members. This is called a **NON-EMBEDDED DEDUCTIBLE**.

COPPER - If you cover your spouse or other dependents on this medical plan option, any one individual family member reaches the individual deductible in expenses; their benefit plan coverage takes effect. This is called an **EMBEDDED DEDUCTIBLE**.

Preventive, routine wellness care is covered 100%. Once the deductible is satisfied, you will begin to pay your coinsurance until you've reached the annual coinsurance dollar maximum. Once the annual coinsurance dollar maximum has been reached, the plan will cover eligible expenses at 100%.

If you elect either the Bronze or Copper medical plan, you are eligible to establish a Health Savings Account (HSA) at the financial institution of your choice. Additional details about Health Savings Accounts are available in the **2025 Guide to Benefits for Pre-65 Members** as well as the Health Savings Account FAQ. Both documents are available on our website www.dsrabenefittrust.net.

DENTAL

There are two Dental plans available to members enrolled in Dental +/- Vision only "standalone" plans. The two plans available are High and Low and both will have a rate increase for 2025. Please review the Dental section of the Pre-65 or Post-65 Benefit Guides for more information regarding these plans. The rates can be found on the 2025 Pre 65 Enrollment Form. Dental and Vision benefits are bundled with medical for HCTC AMP, when in place. Non HCTC AMP Pre 65 can elect, Medical only, Medical and Dental only, Medical and Vision only, Medical with Dental and Vision.

VISION

DSRA-BT will continue to offer vision benefits through BCBSM Blue Vision. Vision benefits are not available as a standalone option. Vision must be bundled with Dental and/or Medical. The vision plan offers you comprehensive coverage - including eye exams and materials - through VSP, the nation's largest vision care network, with 27,000 doctors and 41,000 locations. Dental and Vision benefits are bundled with medical for HCTC AMP, when in place. Non HCTC AMP Pre 65 can elect, Medical only, Medical and Dental only, Medical and Vision only, Medical with Dental and Vision.

VOLUNTARY LIFE INSURANCE

Voluntary Life Insurance benefits are available through MetLife in 2024 with no rate increase (NOTE: Delphi hourly retirees are not eligible for this voluntary benefit) Surviving spouses are eligible to remain in the life insurance plans after the death of a retiree. Spouses are eligible to increase their coverage from \$30,000 maximum to \$50,000 maximum with a physical and a completed MetLife statement of health form. If you are a current member and would like to make a change to your current beneficiary or insurance volume, please contact Benistar to obtain and complete a beneficiary or change form. This form can be found on our website www.dsrabenefittrust.net Or you may contact Benistar, our voluntary life plan administrator, at 1-888-588-6682. Only new retirees retiring from their last place of employment may enroll in these MetLife plans.

HOW TO MAKE BENEFIT ELECTIONS

Below are the necessary steps for you to complete to elect benefit coverage:

PRE-65 & PRE-65 MEDICARE DISABLED

1. Complete the **benefit enrollment form(s)** if you are electing **medical, dental, and/or vision** coverage for the first time or making a change to your current coverage. If you are not making any changes, **no action is required**.
2. Return your form to **Benistar**, our pre-65 plan administrator, as indicated below.
3. If you wish to make any modifications to your current **voluntary life election** (e.g. increase or decrease your elected amount) or are **retiring from your last place of employment** and wish to elect voluntary life for the first time, you must complete the MetLife enrollment form and Statement of Health and return it to **Benistar**, as indicated below. Go to the **MetLife Insurance** section on the www.DSRABenefitTrust.net website to find the necessary forms.



DSRA-BT SUBSIDIES

Eligibility for a DSRA-BT subsidy is generally defined as being a Delphi Salaried Retiree (including spouse and eligible dependents) who retired on or before April 1, 2009. The DSRA-BT will continue to provide a health premium subsidy to eligible pre-65 salaried retirees, spouses and dependents that are not eligible for the HCTC and who purchase medical insurance from DSRA-BT in 2024. All eligible retirees must submit a new enrollment form to request to receive the DSRA-BT subsidy.

One subsidy is available per family with the exception of dual Delphi retiree households who carry separate policies.

for Pre-65 Members. Subsidy amounts can be found on the DSRA BT Pre 65 Enrollment Form.

Pre 65 Medicare Disabled Subsidy - Special Circumstance subsidies are available to those members who are family members of a Medicare disabled retiree who is <65 and has been on Medicare for more than two years. The family member(s) will be eligible for the Special Circumstance subsidy until the retiree turns 67 or they turn 65, whichever comes first. If they are still under 65 when the retiree turns 67, they will be eligible for the QFM subsidy for 24 months.

For 2025, the Board of Directors has determined the subsidies as follows:

Plan Option	2024 Monthly DSRA-BT Subsidy Amount (HCTC NOT Extended)	
	Single	Family
Under Age 65	\$1,899.77	\$5,658.69
Under Age 65 & Medicare Disabled BCBS Silver Plan	\$2,555.00	N/A
Under 65 Medicare Disabled BCBX MA Diamond Plan	\$368.13	



THE HEALTH COVERAGE TAX CREDIT (HCTC) HAS EXPIRED

The Health Coverage Tax Credit (HCTC) has not been in place since 2021 and funding continues to not be available. If Congress extends the HCTC after the open enrollment deadline of December 7, 2024, the DSRA-BT will re-open enrollment to allow you to make elections based on the extension. If you wish to remain in the DSRA-BT insurance plans you will continue to pay 100% of the plan premium for each month the HCTC program is not in operation. In previous years, members were able to submit IRS form 14095 to request a faster refund of the subsidy amount than waiting to file their 2024, Federal Tax return.

Additional important details about the above DSRA-BT subsidies and eligibility are available in the 2024 Guide to Benefits



AFFORDABLE CARE ACT

Under the Affordable Care Act (ACA), a.k.a. “health care reform: or “Obamacare,” the Health Insurance Marketplace offers a resource for purchasing health coverage that will be operated by either the federal or state government depending on the member’s state of residence.

As of January 1, 2019, the federal tax penalty for someone who does not purchase health coverage to satisfy the individual mandate has been reduced to \$0. However, some states have begun implementing their own individual mandate penalty. As of January 1, 2019, residents of these states will be subject to a tax penalty if they do not purchase health coverage. Additional states may follow suit in the future. For further details about the Affordable Care Act, please go to the government website at www.healthcare.gov/.

WHAT IS THE DEADLINE?

Don’t delay! All enrollment materials must be received by the election deadline:

PRE-65 & PRE-65 MEDICARE DISABLED

Completed enrollment forms must be returned to Benistar (**medical, dental, vision,**) - our pre-65 plan administrator - via mail, fax, or email no later than **Saturday, DECEMBER 7th**.



WHERE DO I RETURN MY FORMS?

All forms should be returned to Benistar, as outlined below.

PRE-65 & PRE-65 MEDICARE DISABLED

Return all medical, dental or vision and voluntary life forms to Benistar as indicated below.

Mail: Benistar DSRA-BT Service Center
DSRA-BT Plan Administrator
10 Tower Lane, Suite 100
Avon, CT 06001

Email: memelig@benistar.com

Fax: (860)408-7025

BILLING & PAYMENT

*Medical/Prescription – Under Age 65 and Pre-65 Medicare Disabled
Dental and Vision – Under Age 65 & Post-65*

If you elect any of the benefit plans offered through BCBSM - pre-65 medical, Pre-65 Medicare Disabled medical, dental or vision (both under age 65 and post-65) - you will be billed monthly by Benistar, our plan administrator.

Medical – Post65

If you elect any of the post-65 plans offered through BCBSM or The Hartford, you will be billed monthly by Benistar, our post-65 plan administrator.

Voluntary Life

If you elect voluntary life coverage through MetLife, you will be billed monthly by Benistar, our voluntary life plan administrator.

If premiums are not paid by the due date, **coverage will be terminated as of the last day of the preceding month.** All benefits including medical, prescription, dental, and vision coverage will cease, and no claims will be paid.

QUESTIONS

If you have questions about the benefit plans or the enrollment process, please contact Benistar, our pre-65 and post-65 plan administrator, at 1-888-588-6682.

On behalf of the DSRA Benefit Trust Committee, we thank you for your participation in the DSRA Benefit Trust benefit plans and your ongoing support. We appreciate the opportunity to continue to serve you!

Paul Beiter
Chair

Sharon Delezenne
Secretary

Lori Ostrander
Treasurer

Stephen Duca
Board Member

Greg White
Board Member