



City of Detroit Police and Fire Retiree Healthcare Trust

Open Enrollment Checklist

Reminder – if you are **NOT** making any enrollment changes you do NOT need to submit any enrollment paperwork for the 2027 benefit year. Your 2026 coverage will roll over to 2027 automatically. **Your current dental/vision plan will be moved to the equivalent Humana plan automatically.**

If you **are** making changes for the 2027 Benefit Year, please return the following to BeneSys post marked no later than November 2, 2026.

- ▶ The enclosed 2027 Enrollment Form. Fill in information completely. You must list your dependents, including your spouse if applicable. Select your full 2027 Elections on the form which includes Medical, Dental and Vision. If you do not select, you will not have that benefit for 2027 even if you had it for 2026 because you are submitting a new enrollment form.
- ▶ If you are adding a spouse to coverage, you must send a copy of your Marriage Certificate with your Enrollment Form.
- ▶ If you are adding a dependent to coverage you must send a copy of their Birth Certificate with your Enrollment Form.
- ▶ If you have selected an HRA and you are eligible for the increased HRA benefit due to a household income of less than \$75,000, you are required to submit a 2025 Federal Tax Return Transcript for Income Verification and 2025 Form 1095-A to verify coverage through a public exchange with your Enrollment Form.
- ▶ If you have selected an HRA and you are eligible for the increased HRA benefit due to being over age 65 and Non-Medicare Eligible you are required to submit verification from the Social Security Administration stating, you are Non-Medicare Eligible due to lack of work credits.

***** If you are NOT enrolled in Priority Health, you will need to submit new HRA Reimbursement Forms for 2027, your HRA recurring payments do not carry over from year to year. *****

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<https://www.ourbenefitoffice.com/DPFRHC/Benefits/>