

Non-Safety Voluntary Employees' Beneficiary Association Trust (VEBA)

The City of Detroit and the Coalition of Detroit GRS Unions have agreed to the creation of a Non-Safety Voluntary Employees' Beneficiary Association Trust (VEBA) for the purposes of creating and funding a Health Reimbursement Arrangement for each Eligible Retiree. This system is funded by a contribution of 2% base salary earnings for all eligible employees. Retirees applying for an unreduced pension from GRS may elect immediate coverage, or defer receipt of the HRA until after the Eligible Retiree attains age 65.

ARE YOU ELIGIBLE?

AFSCME members of Local 1863 who were employed as crossing guards are ineligible for this benefit. For all other employees, eligibility to participate in benefits under the VEBA requires that you answer yes to each of the questions below:

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|--|---|---|
| 1) Are you a participant in the City of Detroit General Retirement System? | Y | N |
| 2) Did you retire on or after January 1, 2015? | Y | N |
| 3) Are you entitled to full retirement benefits (unreduced due to early retirement)? | Y | N |
| 4) Are you a non-public safety employee of the City of Detroit or an entity whose retirement benefits are administered by Detroit's GRS (i.e. Detroit Public Library)? | Y | N |

DO YOU ELECT TO RECEIVE IMMEDIATE COVERAGE UNDER AN HRA, OR DEFER RECEIPT UNTIL AGE 65? YOUR DECISION IS IRREVOCABLE

<p style="text-align: center;">Immediate ____</p> <p>Advantages of Immediate Benefits</p> <ul style="list-style-type: none"> ■ Receive credit of \$137.00 per month (2018 benefit: adjusted each year) ■ Ineligible for Obamacare Subsidies 	<p style="text-align: center;">Delayed ____</p> <p>Advantages of Delayed Benefits</p> <ul style="list-style-type: none"> ■ Receive credit of \$394.00 per month (2018 benefit: adjusted each year) ■ Remain Eligible for Obamacare Subsidies
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/s/ _____

Printed Name: _____

Date: _____

City Use Only

Received: _____

Date: _____