

**CITY OF DETROIT**  
**2014 Non-Safety Employees Retiree Health Care Trust**  
[www.DP2014AV.com](http://www.DP2014AV.com)

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The Board of Trustees for the City of Detroit Post-2014 Non-Safety Retirees has continued to work diligently to ensure that retirees receive high-quality Medicare Advantage health care coverage at a cost that remains affordable. As you may recall, the Humana Medicare Advantage Plan has been offered in recent years with an initial three-year rate guarantee. Last year, the monthly premium increased from \$158.00 to \$163.00. During negotiations for the 2026 plan year, the lowest available premium from Humana was \$168.00.

To help keep retiree health care costs within the Health Reimbursement Arrangement (HRA) stipend amount, the Board requested competitive proposals from multiple health insurance providers. After careful review, we have elected to transition to **Health Alliance Plan (HAP)**. HAP will provide retirees and eligible spouses with coverage that matches the benefits offered through Humana. In addition, the monthly premium will *decrease* from \$163.00 to \$150.00 per enrollee.

**For Current Humana Medicare Advantage Participants**

**Beginning January 1, 2026, your Humana Medicare Advantage coverage will automatically transition to the Health Alliance Plan (HAP) Medicare Advantage plan.**  
**No action is required on your part.**

Both the current Humana plan and the new HAP Medicare Advantage plan are passive network plans. This means that if your doctor accepts Medicare patients, you may continue to see your current providers without interruption.

If you have any questions about this transition from Humana to HAP, please contact Scott Sobczyk. Questions regarding the HRA, contact Yasir Alam.

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Thank you for your continued trust and support.

Signed: Edward McNeil  
Ed McNeil

Signed: Floyd E. Allen  
Floyd Allen

Title: CHAIRMAN

Title: TRUSTEE