



September 22, 2025

Dear City of Columbus Retiree,

Welcome to Open Enrollment for 2026! Attached is the enrollment form for medical coverage that will take effect on January 1, 2026. Monthly premiums paid by retirees and their dependents are:

2026 PPO Retiree Health Insurance Premiums	
Retiree	\$636.86
Retiree + One	\$1289.83
Family	\$1865.26

2026 HDHP Retiree Health Insurance Premiums	
Retiree	\$621.68
Retiree + One	\$1259.10
Family	\$1805.86

If you wish to shop for other insurance coverage to compare, you may contact the CRH Health Insurance Navigator (a free service for city employees and its retirees), who can assist you in determining the best plan option for you and your family or visit www.healthcare.gov. To schedule an appointment with the healthcare navigator, please call (812) 376-5136.

The City of Columbus, Indiana is partially self-insured. We are pleased to be able to offer 50% coverage of the cost of our health plan, based on projected total costs for 2026 as determined by our health plan actuary. Fifty percent coverage of cost, for example, compares favorably to some local public agencies where retirees pay 100% of the cost of retiree insurance. This 50% split of cost means that the City of Columbus is also paying the same amount on behalf of the retiree and his or her dependents.

This form must be completed and returned to Human Resources by November 3rd in order for you to continue City of Columbus Retiree medical insurance coverage for 2026.

Insurance cards WILL be issued this year, so please look for new cards in the mail and if you don't receive it by December 1, please call SIHO member services at 812-378-7070/800-443-2980 or email SIHO at memberservices@siho.org.

There are many questions about PPO (Preferred Provider Organization) vs. HDHP (High-Deductible Health Program). Remember that the PPO is the traditional health



insurance option. HDHP is a different kind of health insurance, which covers medical expenses after a high deductible is met. It has a lower cost (premium) but requires higher contributions if you get sick, or for most pharmacy expenses.

HDHP is good for people who are generally healthy, want to save money on premiums, but want catastrophic health insurance just in case. PPO and HDHP have different types of pharmacy benefits. Generally, you will pay full price for prescription drugs if you opt for HDHP except for certain types of preventative drugs. For more information, please call SIHO member services at 812-378-7070 / 800-443-2980

Enrollment Form Instructions:

- Select a plan - Choose the option of the Preferred Provider Organizations (PPO) plan or the High-Deductible plan (HDHP).
- Indicate the election – You may select: Retiree (or Spouse) Only, Retiree + One Dependent, or Family. If you are electing either Retiree + One or Family option, you must complete the dependent information section. ***If you are covering a spouse, please fill out the spouse verification form, which is enclosed.***
- Dependent information section - Enter the information on your spouse, if covered, on the first line. Enter the information on your dependent children, if covered, on lines two through five.
- Authorization of Coverage - Check 'Authorization' if you wish to enroll in coverage.
- **Note:** The City does not offer insurance to spouses if they have insurance available through their own worksite or Medicare, and the City and SIHO reserve the right to audit this information and request more information. Please be sure to take advantage of Open Enrollment for Medicare or your spouse's insurance at his/her workplace if it is available.
- **Sign and date the enrollment form – the enrollment cannot be processed without your signature.**

Return the completed enrollment form by November 3rd. Forms can be mailed to City of Columbus, Human Resources, 123 Washington Street, Columbus, IN 47201, they can be emailed as attachments to humanresources@columbus.in.gov or they can be hand-



delivered to the Human Resources Office in City Hall. If the Human Resources office is closed or staff is in meetings, we have a mail slot in the City Finance Office, and you may put your completed forms in the mail slot. **If we do not receive your enrollment documents online or by mail or by drop-off, we will contact you one more time by certified mail, but after that, if you do not enroll, your insurance will END on January 1st.**

If you need help filling out the form, please call 812-376-2570 leave a message. If you receive voicemail, ask to make an appointment with Olivia Simpson, the City's Benefit Specialist, who can help you fill out your form.

If your premiums are paid through your PERF account, please update the enclosed PERF form and sign it so that the correct amount is requested from PERF.

When summary plan documents are available (late October/November), you may access them on the city's website, or you may pick up a copy of the Summary Plan Description and other documents. They will be available at:
<https://www.columbus.in.gov/employee-benefits/2026-full-time-employee-benefits/>

In addition to the enrollment form and spouse verification form, we are including the Medicare Part D mandatory notification, and a few other mandatory notifications for employees/retirees covered by insurance.

If you have any questions, you may contact me at 812-376-2570 or Olivia Simpson, Benefits Specialist, osimpson@columbus.in.gov.

Sincerely,

Olivia Simpson
Benefits Specialist
Phone: (812) 376-2570
osimpson@columbus.in.gov