RETIREMENT MATTERS

FALL 2026

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EXECUTIVE DIRECTOR

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CRS HEALTHCARE OPEN ENROLLMENT

Every autumn, CRS retirees who are eligible for CRS healthcare are permitted to make changes to their medical, dental, and/or vision coverage selections for the upcoming year. CRS's open enrollment period, from mid-October to mid-November, is the time to make changes to your CRS healthcare that will go into effect on January 1st of the following year. Once the open enrollment period ends, pensioners are no longer permitted to make healthcare coverage changes until the next CRS open enrollment period*.

CRS healthcare eligible pensioners will receive open enrollment summaries in early October. This letter summarizes each CRS member's current selected coverage, and directions for how pensioners can change coverage selections for 2027.

Remember: pensioners are not required to participate.

- If you choose to keep the healthcare coverage selections you currently have, you do not need to respond to the open enrollment summary letter from CRS.
- If you choose to make changes to your 2027 medical, dental, and/or vision coverages, complete, sign and return your 2027 enrollment form to CRS before the mid-November 2026 deadline indicated on the open enrollment summary.

*If you experience a life-changing event at any time, contact CRSHealthcare@cincinnati-oh.gov to discuss changes to your coverage. Qualifying events include getting divorced, death of pensioner or spouse, loss of health insurance from another employer, and turning 65/enrolling in Medicare.

city of CINCINNATI RETIREMENT

THE CINCINNATI RETIREMENT SYSTEM (CRS) WAS ESTABLISHED IN 1931 AND EXISTS TO ADMINISTER PENSION BENEFITS FOR ACTIVE AND RETIRED CITY OF CINCINNATI EMPLOYEES. CRS IS NOT AFFILIATED WITH OTHER ORGANIZATIONS OR RETIREMENT GROUPS.

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Retirement@cincinnati-oh.gov

WEBSITE:
cincinnati-oh.gov/Retirement

PROTECTING YOURSELF FROM SCAMS AND FRAUD

Stay alert about scams and be aware of the warning signs that are commonly used to target retirees.

1. **Offers of money or services that seem too good to be true:** Scammers often promise goods or services that might sound like a great deal. For example, "You have a new $4500 senior card to use for food, gas & utilities this month, text back, to get your card." Requests such as this are attempting to get your personal information. Never give out your bank or credit card information to a person who calls, texts or sends an email. If you think the person might be legitimate, hang up and call the company directly. Proceed with caution when given a phone number in a text or email. If something sounds too good to be true—it most likely is!

2. **Threatening calls or texts:** Scammers might pretend to be calling from Social Security Administration, your bank, or even a family member. They will use language such as "your account will be suspended," or "you owe payment immediately," or "your grandson is in jail and needs bail money." Consider the source and the urgency in the message. Would the organizations associated with the message send you a message in this manner? The scammer is going to use these scare tactics to access your accounts. Be vigilant and never give out your personal information.

3. **Gift card scams:** A legitimate agency is not going to accept payment using a gift card. If someone calls claiming to be a representative from a utility company and asks you pay your bill with a gift card, be suspicious. Login to your account or hang up and call the company directly to check the status of your account.

4. **Romance scams:** Scammers might earn your trust by connecting with you in a personal way, playing on your emotions and making you feel safe talking to them. Some may even spend months getting to know you. Be cautious with requests for money, gift cards, or help with paying for something. Take a moment to ask yourself if you really know this person. They may try to pressure you by creating an urgent situation and by attacking your character saying things such as "I knew you would have trust issues" or "If you cared about me, you would help". Don't act immediately. Verify who they are. And if you have any doubt, do not comply.

The bottom line: when in doubt, pause, then go to the source directly to verify the identity of the individual. Seek trusted advice. Talk to a family member or friend who can help. Be your own advocate and protect yourself as best you can.

HEALTH REIMBURSEMENT ARRANGEMENT (HRA)

CRS offers a voluntary program called the Health Reimbursement Arrangement (HRA) to pensioners eligible for CRS healthcare.

How it works: Pensioners must waive CRS coverage and enroll in alternate group healthcare coverage (the alternate healthcare plan cannot be sponsored by the City). Premium differentials can be reimbursed up to a cap of $5,000/yr for single enrollment and $10,000/yr for family enrollment.

Out-of-pocket medical expenses (copayments, co-insurance, and deductibles) can be paid up to a cap of $8,350/yr for single enrollment and $16,700/yr for family enrollment.

Members eligible for Medicare or Tricare, or those who become eligible within a year, are ineligible to enroll in the HRA.

PRE-MEDICARE CVS PRESCRIPTION PLAN

Beginning on 1/1/2027, CVS's pre-Medicare plan (Caremark) will no longer be issuing physical ID cards and is transitioning to a digital format. You can register for an online account to download your prescription ID card, check out your plan details, see if your medication is covered and how much it costs, locate a network pharmacy near you, and update your contact preferences. Register at caremark.com/yourplan.

2026 CRS BOARD OF TRUSTEES RETIREE TRUSTEE ELECTION RESULTS

The results of the 2026 CRS Board of Trustees Retiree Trustee election are in and CRS retiree, David Rager, has been elected to the board. Congratulations, David!

David served the City in various roles for nearly 30 years prior to his retirement. He served as the Director of Water Works and the City Manager before retiring in 2007. We welcome his commitment to continue serving the CRS, and its membership, in retirement as well. David will serve as one of three Retiree CRS Board Trustees.

The CRS Board of Trustees consists of nine (9) members: four (4) mayoral appointees, three (3) elected retirees, and two (2) elected active members. Trustees are elected among their respective peers. Elections are staggered, so only one seat is up for election at any time. A CRS Board Trustee term is four years, with an election every two years. The next CRS Board of Trustees election for a Retiree Trustee will take place in the summer of 2028.

COLA POVERTY EXCEPTION

The COLA poverty exception is available for CRS members covered by the Collaborative Settlement Agreement – who also meet certain financial requirements. Eligible members include retirees who earn below 150% of the Federal Poverty Level for the current year.

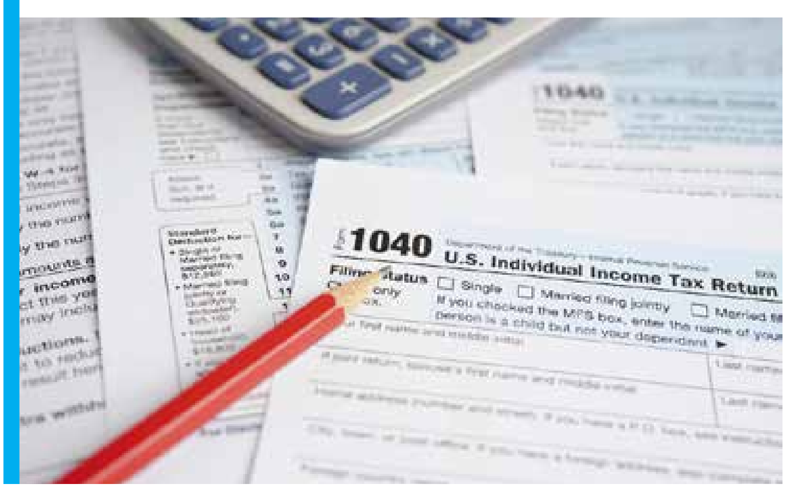
Pensioners who receive the COLA Poverty Exception will qualify for a 3% compound COLA on their next retirement anniversary date.

2026 U.S. FEDERAL POVERTY GUIDELINES INCOME LIMIT	
HOUSEHOLD SIZE	150% (POVERTY LEVEL)
1 PERSON	$23,940
2 PERSONS	$32,460

If you think you may qualify for the COLA poverty exception, submit a copy of your most recent (2025) Federal Income Tax Return (Form 1040) along with all required attachments (1099s, W-2s, etc.) to CRS prior to the deadline. If you do not file a Federal Income Tax Return, you will need to submit a letter from the IRS that verifies your non-filing status to CRS prior to the deadline. You will need to submit an income verification for every year you want to qualify for the COLA Poverty Exception.

TAX RETURN DOCUMENTS FROM	SUBMIT TO CRS IN	COLA EXCEPTION APPLIES TO	US FEDERAL POVERTY GUIDELINE FROM
2025	2026	2027	2026

The deadline to submit to the CRS office the required documents to qualify for the COLA Poverty Exception for 2027 is November 14, 2026, by 4 PM.



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RETIREMENT CHECKLIST

- Turn off the alarm clock.
- Travel to a favorite location.
- Consider joining CMERA.
The Cincinnati Municipal Employees Retirement Association is the non-profit, private organization founded by and operated for retired members of the CRS. For more information, go to: cmera.org.