



2027

COBRA/RETIREE BENEFIT GUIDE

Explore Your Benefits. Get Your Questions Answered.

BRIDGE TO WELLNESS HEALTH FAIR

Wednesday, November 4, 2026 | 9am-1pm
Harbor Side Convention Center



Join us for the annual Bridge to Wellness Health Fair and connect with the benefit providers and wellness partners available to you.

We are pleased to present the following at the Health Fair:

- Breakout sessions
- Yoga & Martial Arts Demos
- Chair Massages
- Exhibitors - addressing a variety of wellness needs
- Flu Shots - ages 3 & older
- Fitness Evaluations
- And more!



Visit <https://duluthmn.gov/bridge-to-wellness/events-activities/health-fair/> for details.

WE LOOK FORWARD TO SEEING YOU!

FREE PARKING • VALUABLE RESOURCES • EXPERT GUIDANCE

OPEN ENROLLMENT IS JUST AROUND THE CORNER

Open Enrollment for the 2027 plan year runs:
November 2 - November 16, 2026

Attending the Health Fair is a great way to gather information, compare options, and make informed benefit decisions before enrollment closes.



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OPEN ENROLLMENT

MONDAY, NOVEMBER 2, 2026 - MONDAY, NOVEMBER 16, 2026 AT 4:00 P.M.

The 2027 Open Enrollment is a "passive enrollment". Passive enrollment means that if you are satisfied with your health and dental benefit plan coverage and elections, you do not need to complete the enrollment form. Please keep in mind, action is required when a retiree/spouse becomes Medicare eligible. If you wish to make changes to your coverage or election tier for January 1, you must submit a benefit change form by 4:00 p.m. on Monday, November 16, 2026.

If you would like to complete your Open Enrollment form electronically, you can go to:
<https://forms.duluthmn.gov/Forms/openenrollnonemp>

If you are adding a spouse over the age of 65 during open enrollment, they must enroll in the Medicare Plan, which will require an additional enrollment application. Human Resources will follow up related to this after open enrollment closes.

WELCOME

Eligibility

Eligible Dependents include:

- Your legally married spouse;
- Your eligible children under age 26; including stepchildren, foster children, and legally adopted children;
- Your dependent children of any age who are physically or mentally unable to care for themselves.

Qualifying Life Event Changes

The IRS stipulates that changes to your benefit elections can only be made during special enrollment periods for life changing events. During the year, you may change or drop your coverage or add/remove dependents **ONLY** in the event you have a change of status.

A QUALIFYING EVENT INCLUDES:

- Marriage, legal separation, or divorce
- Birth or adoption of a child
- Change in employment status for you or your spouse
- Change in dependent's eligibility status
- Change in place of residence causing a loss of eligibility
- Death of your spouse or child

All qualifying changes must be reported to Human Resources within 31 days of the event; in most cases, supporting documentation will be required, or the change may not be made until the next annual benefit enrollment.



ID Cards

Current ID cards for medical/Rx and dental will continue to work in 2027. New ID cards will only be issued when adding new dependents or changing to another plan option (low vs. high dental). If you need new cards throughout the year, you may log into your online account for Medica or Delta Dental and request new cards. Alternatively, you can call customer service and request a new ID card.

Payment Coupon Books

You should receive new payment coupon books in mid to late December reflecting the new premiums for 2027. Please keep an eye on your mailbox for them. They will be sent directly from Benefit Resource (BRI).

MEDICARE

Medicare Eligibility:

If you or a dependent turn 65 at any time in 2027, you will receive a packet from Medica (approximately 2-3 months prior to your date of birth) which must be completed to maintain coverage. In order to maintain your coverage, post 65, you will need to apply for Medicare Parts A and B, and complete the Medica Prime Solution or Advantage Solution Plan application. Failure to complete all steps will result in a lapse of coverage. **If you or a dependent become Medicare eligible before age 65, please notify the City of Duluth Human Resources office.**

Address Changes:

As a participating member of the City of Duluth Joint Powers Enterprise Trust benefit programs, it is your responsibility to keep the City of Duluth and benefit providers up to date with contact information such as address and phone numbers. Please keep in mind that permanent address changes may require you to change plans during the year.

Making Careful Choices

Your annual Open Enrollment is the only time you can change benefit plans or add/drop dependents during a plan year, unless you have a qualified status change, so please choose your benefits carefully!

Additional information regarding your benefit plans and Open Enrollment are available at:

<https://duluthmn.gov/human-resources/employee-benefits/benefits-overview/>.

Any questions or concerns regarding these benefits can be directed to Human Resources at **(218)730-5210** or emailed to hrinformation@duluthmn.gov or benefits@duluthmn.gov.

The **Prime Solution Plan** is for members residing in certain counties in Minnesota and northwestern Wisconsin. This plan allows for members to be out of the area for up to 9 months of the year.

MINNESOTA COUNTIES ELIGIBLE FOR PRIME SOLUTION PLAN COVERAGE:

- | | |
|---------------|--------------|
| • Aitkin | • Pipestone |
| • Goodhue | • Sibley |
| • Koochiching | • Traverse |
| • McLeod | • Cook |
| • Pine | • Kanabec |
| • Rock | • LeSueur |
| • Stevens | • Mille Lacs |
| • Carlton | • Rice |
| • Itasca | • St. Louis |
| • Lake | • Yellow |
| • Meeker | • Medicine |

WISCONSIN COUNTIES ELIGIBLE FOR PRIME SOLUTION PLAN COVERAGE:

- | | |
|-------------|------------|
| • Barron | • Burnett |
| • Douglas | • Dunn |
| • Pierce | • Polk |
| • St. Croix | • Washburn |

The **Advantage Solution Plan** is for members that permanently reside outside of the Prime Solution Plan areas.

PREMIUM COSTS

Medical

2027 PREMIUMS – COBRA/RETIREE MEDICAL PLAN COSTS		
UNDER 65 / NON-MEDICARE ELIGIBLE	COBRA	RETIREE
Single	\$1,334.16	\$1,308.00
Family	\$3,280.32	\$3,216.00
MEDICARE ELIGIBLE	COBRA	RETIREE
Single	\$332.52	\$326.00
Retiree + Spouse over 65	\$665.04	\$652.00
1 over 65 / 1 under 65	\$1,666.68	\$1,634.00
Family (at least 1 over 65)	\$2,278.68	\$2,234.00

Note to Retirees: The percentage level of your share of the health care premium cost is not changing. For example, if you are responsible for 50% of your health care premium for 2026, the percentage will be the same for 2027. If your health care premium is fully subsidized, you will not be required to pay the premium in 2027.

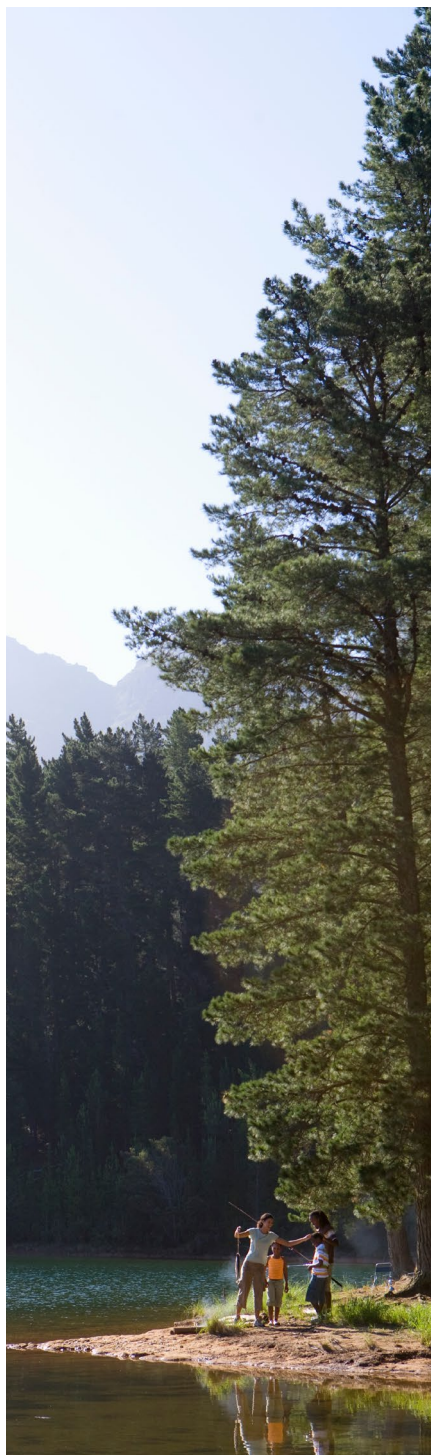
Dental

2027 PREMIUMS – COBRA/RETIREE DENTAL PLAN COSTS		
LOW OPTION (\$1,000 ANNUAL BENEFIT)	COBRA	RETIREE
Single	\$37.74	\$37.00
Single + 1	\$76.50	\$75.00
Family	\$128.52	\$126.00
HIGH OPTION (\$2,000 ANNUAL BENEFIT)	COBRA	RETIREE
Single	\$72.42	\$71.00
Single + 1	\$128.52	\$126.00
Family	\$202.98	\$199.00

Only existing participants are eligible for continued enrollment in 2027. For example, those no longer participating in dental coverage will not have an opportunity to re-enroll in the dental program.

CONTACTS

The City of Duluth, in partnership with the following carriers, strives to meet your benefit needs. If you have any questions regarding your benefits, please contact the corresponding carrier listed below or Human Resources at **(218) 730-5210** or email to hrinformation@duluthmn.gov or benefits@duluthmn.gov.



MEDICAL / RX

MEDICA NON-MEDICARE RETIREES

City: 42282/42537 | Airport: 42283/42538 | DECC: 42284/42539 |
HRA: 42285/42540

(800) 952-3455 | www.MyMedica.com

MEDICA PRIME SOLUTION PLAN Policy Number: 70187

(800) 234-8755 | www.MyMedica.com

MEDICA ADVANTAGE SOLUTION PLAN Policy Number: 73157

(866) 269-6804 | www.MyMedica.com

ONLINE CARE

AMWELL

(844) 733-3627 | <https://amwell.com/landing.htm>

DENTAL

DELTA DENTAL Policy Number: 000405

(800) 448-3815 | www.deltadentalmn.org

COBRA & RETIREE BILLING

BENEFIT RESOURCE (BRI)

(866) 996-5200 | www.BenefitResource.com

RETIREE LIFE INSURANCE

MN LIFE/SECURIAN Policy Number: 28410

(800) 392-7295

PERA

(800) 652-9026 | www.mnpera.org

MINNESOTA STATE RETIREMENT SYSTEMS

(800) 657-5757 | www.msrs.state.mn.us



City of Duluth
411 West First Street,
Duluth, MN 55802
(218) 730-5210

**Important
Benefit
Information
Enclosed**

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ATTEND THE 2026 BRIDGE TO WELLNESS HEALTH FAIR!

Wednesday, November 4, 2026 in the Harbor Side Convention Center
of the DECC from 9:00am-1:00pm; FREE Parking!

Benefit plan providers will be onsite to answer your questions!

<https://duluthmn.gov/bridge-to-wellness/events-activities/health-fair/>

This benefit guide is designed to provide basic information regarding benefit plans and programs available to eligible employees of City of Duluth. This document merely summarizes the employee benefit plans and programs and does not detail all of the terms, conditions, restrictions, and exclusions contained in the plan documents, carrier contracts and/or Summary Plan Descriptions (SPD) (the "plan documentation") for the various benefit plans and programs. Every reasonable effort has been made to ensure the accuracy of the information contained in this document; however, in the event of a discrepancy between the information in this document and the plan documentation, the provisions described in the plan documentation will govern. This document does not create any contractual rights for any current or former employee of City of Duluth, or for any other individual. The provisions of the applicable plan documentation will govern the determination of any individual's rights under any employee benefit plan or program. City of Duluth reserves the right to amend or terminate any of its employee benefit plans and programs at any time and without notice or cause.