

It's Medicare Enrollment Time!

October 15 – December 7, 2025

Call a licensed benefit advisor to find the coverage right for you

Via Benefits (for Medicare)

1-855-885-5724

8 a.m. to 9 p.m. Eastern Time,

Monday through Friday

myviabenefits.com/fca

AmWINS Group Benefits

1-866-847-5820

8 a.m. to 8 p.m. Eastern Time,

Monday through Friday



What to Know for 2026!

FCA will contribute to your Healthcare Retirement account (HRA) as follows:

- Retirees will receive up to \$1,975 in HRA credits.
- An eligible spouse will receive up to \$1,750.

All contributions are based on the retiree's age/service subsidy percentage. The initial contribution is pro-rated based on the month that age 65 is attained. Visit FCABenefits.ehr.com to view your 2026 HRA Personal Report.

If your spouse/domestic partner is under 65, they remain eligible for FCA health care coverage – visit FCABenefits.ehr.com or call **1-888-409-3300** to make health care elections.

Benefits Information at Your Fingertips

Go to FCARetireeBenefitsInsight.com for Medicare enrollment, how to access RHCA, file claims and more. You can also use the camera on your phone to scan the QR code.

Be sure to bookmark it for future reference!



Retirees Living in Canada

You can enhance your post-age-65 provincial coverage (OHIP and Ontario Drug Benefit program) with supplemental or “wrap-around” coverage for services that OHIP does not cover, like dental, vision and hearing care. For Green Shield Canada's Prism Continuum program, visit greenshield.ca or call **1-800-667-0429**.

You can also purchase coverage from any insurance company that offers supplemental plans appropriate for your needs.

Questions?

If you have questions about your HRA, need to update your contact information, or designate/change your beneficiaries, call Benefit Connect at 1-888-409-3300 from 8 a.m. to 5 p.m. Eastern Time, Monday through Friday.