

Message to Benefit Recipients

The Benefit Choice Period will be held **May 1 through May 31, 2016**, for all benefit recipients **not** enrolled in the Medicare Advantage TRAIL Program. **Benefit Choice elections will be effective July 1, 2016.**

Benefit recipients or dependent beneficiaries who have never been enrolled in TRIP may enroll during the Benefit Choice Period. If you are enrolling yourself or an eligible dependent for the first time during the Benefit Choice Period, please contact TRS for a TRIP enrollment application.

All Benefit Choice changes should be made on the Teachers' Retirement System (TRS) Benefit Choice form. Benefit recipients should complete the form **only** if changes are being made. Dependent beneficiaries must be enrolled in the same plan as the benefit recipient. If you are already enrolled in TRIP and wish to make a change in coverage, please call TRS for a new Benefit Choice form at (800) 877-7896 or visit the TRS website at trs.illinois.gov. The Benefit Choice form will only be sent upon request.

During the Benefit Choice Period, benefit recipients may:

- Change health plans.
- Add dependent coverage if never previously enrolled (adding dependent coverage requires documentation).

Attention Benefit Recipients with Medicare Parts A and B: Benefit recipients who are enrolled in Medicare Parts A and B prior to October 1, 2016, will be required to elect coverage under the TRIP Medicare Advantage TRAIL Program or elect to opt out of all TRIP coverage. Refer to page 2 for more information regarding the Medicare Advantage TRAIL Program.

Coverage and Monthly Premiums

Benefit recipients who enroll in the Teachers' Retirement Insurance Program (TRIP) receive health, prescription and behavioral health coverage. Dependent beneficiaries can be enrolled in the program at an additional cost and will have the same health plan as the benefit recipient. The monthly premium is based on the type of coverage selected and the permanent residence on file with TRS.

Type of Participant	Type of Plan	Not Medicare Primary	Not Medicare Primary	Not Medicare Primary	Medicare Primary*
		Under Age 26	Age 26-64	Age 65 and Above	All Ages
Benefit Recipient	Managed Care Plan	\$75.65	\$235.00	\$320.18	\$92.87
	TCHP	\$196.34	\$554.16	\$833.43	\$220.21
	TCHP when managed care is not available in your county	\$98.17	\$277.09	\$416.72	\$110.11
Dependent Beneficiary	Managed Care Plan	\$302.72	\$939.98	\$1,280.68	\$321.73**
	TCHP	\$392.68	\$1,108.33	\$1,666.86	\$440.42
	TCHP when managed care is not available in your county	\$392.68	\$1,108.33	\$1,666.86	\$330.32**

* You must enroll in both Medicare Parts A and B to qualify for the lower premiums. Send a copy of your Medicare card to TRS. If you or your dependent is actively working and eligible for Medicare, or you have additional questions about this requirement, contact the CMS Group Insurance Division, Medicare Coordination of Benefits (COB) Unit.

** Medicare Primary Dependent Beneficiaries enrolled in a managed care plan, or in TCHP when no managed care plan is available, receive a premium subsidy.

What You Should Know for Plan Year 2017

It is each member's responsibility to know their plan benefits in order to make an informed decision regarding coverage elections. Members should carefully review all the information in this flyer to be aware of the benefit changes for the upcoming plan year. **The Benefit Choice Period will be May 1 through May 31, 2016.** All elections will be effective July 1, 2016.

- **Medicare Advantage 'TRAIL' Program:** TRIP now provides coverage to eligible benefit recipients through the Medicare Advantage program. This program, referred to as the 'TRAIL' (Total Retiree Advantage Illinois), is available for benefit recipients enrolled in both Medicare Parts A and B.

Each fall, benefit recipients who meet the criteria for enrollment in the Medicare Advantage 'TRAIL' Program will be notified of the TRAIL Open Enrollment Period by the Department of Central Management Services. **These members will be required to choose a Medicare Advantage plan or opt out of all TRIP coverage (opting out includes the termination of health, behavioral health and prescription drug coverage). Benefit recipients eligible for the TRAIL plans are no longer eligible for the plans offered during the Benefit Choice Period.**

For more information regarding the Medicare Advantage 'TRAIL' Program, including eligibility criteria, go to www.cms.illinois.gov/thetrail.

- **Federal Healthcare Reform:** As a result of the Affordable Care Act (ACA), with the exception of the Teachers' Choice Health Plan (TCHP), prescription copayments paid by members apply toward the annual out-of-pocket maximum. Once the maximum has been met, eligible medical, behavioral health and prescription drug charges will be covered at 100 percent for the remainder of the plan year. The out-of-pocket maximum amount for each type of health plan varies and is outlined on page 8 of the Benefit Choice Options book.

Basic Insurance Terms Explained

What is an Insurance Premium? Insurance premiums are the deductions taken out of your pension for your part of the insurance cost.

What is a Copayment? A copayment (or copay) is a fixed-dollar amount that you pay each time you have certain medical visits such as to an emergency room, or for certain procedures, such as physical therapy.

What is a Deductible? The deductible is the amount that you must pay toward your medical expenses before your plan will pay for any nonpreventive services.

What is Coinsurance? Coinsurance is your share of the cost for a covered service, calculated as a percentage of the allowed amount for the service. You pay coinsurance after you've met your deductible.

What is an Out-of-Pocket (OOP) Maximum? The OOP maximum is the most you will pay for eligible medical services and prescription drugs in a plan year. Once you meet your OOP maximum, the plan will pay 100% of eligible services. Coinsurance, copayments and deductibles all apply toward your out-of-pocket maximum.

Federally Required Notices

Notice of Creditable Coverage

Prescription Drug Information for TRIP Medicare Eligible Benefit Recipients

This Notice confirms that the Teachers' Retirement Insurance Program has determined that the prescription drug coverage it provides is creditable. This means that your existing prescription coverage is on average as good as or better than the standard Medicare prescription drug coverage (Medicare Part D). You can keep your existing group prescription coverage and choose not to enroll in a Medicare Part D plan. Unless you qualify for low-income/extra-help assistance, you should not enroll in a Medicare Part D plan.

With this Notice of Creditable Coverage, you will not be penalized if you later decide to enroll in a Medicare prescription drug plan. However, you must remember that if you drop your entire group coverage through TRIP and experience a continuous period of 63 days or longer without creditable coverage, you may be penalized if you enroll in a Medicare Part D plan later. If you choose to drop your TRIP coverage, the Medicare Special Enrollment Period for enrollment into a Medicare Part D plan is two months after the loss of creditable coverage.

If you keep your existing group coverage, it is not necessary to join a Medicare prescription drug plan this year. Benefit recipients who decide to enroll into a Medicare prescription drug plan; however, may need a personalized Notice of Creditable Coverage in order to enroll into a prescription plan without a financial penalty. Benefit recipients who need a personalized Notice may contact the State of Illinois Medicare Coordination of Benefits Unit at (800) 442-1300 or (217) 782-7007.

Summary of Benefits and Coverage (SBC) and Uniform Glossary

Under the Affordable Care Act, health insurance issuers and group health plans are required to provide you with an easy-to-understand summary about a health plan's benefits and coverage. The regulation is designed to help you better understand and evaluate your health insurance choices.

The forms include a short, plain language Summary of Benefits and Coverage (SBC) and a uniform glossary of terms commonly used in health insurance coverage, such as "deductible" and "copayment."

All insurance companies and group health plans must use the same standard SBC form to help you compare health plans. The SBC form also includes details, called "coverage examples," which are comparison tools that allow you to see what the plan would generally cover in two common medical situations. You have the right to receive the SBC when shopping for, or enrolling in, coverage or if you request a copy from your issuer or group health plan. You may also request a copy of the glossary of terms from your health insurance company or group health plan. All TRIP health plan SBC's are available on the Benefits website.

Notice of Privacy Practices

The Notice of Privacy Practices has been updated on the Benefits website effective July 1, 2015. You have a right to obtain a paper copy of this Notice, even if you originally obtained the Notice electronically. We are required to abide with terms of the Notice currently in effect; however, we may change this Notice. If we materially change this Notice, we will post the revised Notice on our website at www.benefitschoice.il.gov.

HMO Benefits

Benefit recipients must select a primary care physician (PCP) from a network of participating providers. The PCP directs healthcare services and must make referrals for specialists and hospitalizations. When care and services are coordinated through the PCP, the benefit recipient pays only a copayment. No annual plan deductibles apply. The HMO coverage

described below represents the minimum level of coverage an HMO is required to provide. Benefits are outlined in each plan's summary plan document (SPD). It is the benefit recipient's responsibility to know and follow the specific requirements of the HMO plan selected. Contact the plan for a copy of the SPD.

HMO Plan Design	
Plan year maximum benefit	Unlimited
Lifetime maximum benefit	Unlimited
Hospital Services	
Inpatient hospitalization	100% after \$250 copayment per admission
Alcohol and substance abuse	100% after \$250 copayment per admission
Psychiatric admission	100% after \$250 copayment per admission
Outpatient surgery	100% after \$150 copayment
Diagnostic lab and x-ray	100%
Emergency room hospital services	100% after \$200 copayment per visit
Professional and Other Services (Copayment not required for preventive services)	
Physician Office visit	100% after \$20 copayment per visit
Preventive Services, including immunizations	100%
Specialist Office visit	100% after \$20 copayment per visit
Well Baby Care (first year of life)	100%
Outpatient Psychiatric and Substance Abuse	100% after \$20 copayment per visit
Prescription drugs (30-day supply) (formulary is subject to change during plan year)	\$10 copayment for generic \$20 copayment for preferred brand \$40 copayment for nonpreferred brand
Durable Medical Equipment	80%
Home Health Care	100% after \$15 copayment per visit

Some HMOs may have benefit limitations based on a calendar year.

Open Access Plan (OAP) Benefits

The benefits described below represent the minimum level of coverage available in an OAP. Benefits are outlined in the plan's summary plan document (SPD). It is the member's

responsibility to know and follow the specific requirements of the OAP plan. Contact the plan for a copy of the SPD.

Benefit	Tier I 100% Benefit	Tier II 80% Benefit	Tier III (Out-of-Network) 60% Benefit
Plan Year Maximum Benefit	Unlimited	Unlimited	Unlimited
Lifetime Maximum Benefit	Unlimited	Unlimited	Unlimited
Annual Out-of-Pocket Max Per Individual Enrollee Per Family	\$6,600 (includes eligible charges from Tier I and Tier II combined) \$13,200 (includes eligible charges from Tier I and Tier II combined)		Not Applicable
Annual Plan Deductible (must be satisfied for all services)	\$0	\$300 per enrollee*	\$400 per enrollee*
Hospital Services			
Inpatient	100% after \$250 copayment per admission	80% of network charges after \$300 copayment per admission	60% of allowable charges after \$400 copayment per admission
Inpatient Psychiatric	100% after \$250 copayment per admission	80% of network charges after \$300 copayment per admission	60% of allowable charges after \$400 copayment per admission
Inpatient Alcohol and Substance Abuse	100% after \$250 copayment per admission	80% of network charges after \$300 copayment per admission	60% of allowable charges after \$400 copayment per admission
Emergency Room	100% after \$200 copayment per visit	100% after \$200 copayment per visit	100% after \$200 copayment per visit
Outpatient Surgery	100% after \$150 copayment per visit	80% of network charges after \$150 copayment	60% of allowable charges after \$150 copayment
Diagnostic Lab and X-ray	100%	80% of network charges	60% of allowable charges
Physician and Other Professional Services (Copayment not required for preventive services)			
Physician Office Visits	100% after \$20 copayment	80% of network charges	60% of allowable charges
Specialist Office Visits	100% after \$20 copayment	80% of network charges	60% of allowable charges
Preventive Services, including immunizations	100%	100%	Covered under Tier I and Tier II only
Well Baby Care (first year of life)	100%	100%	Covered under Tier I and Tier II only
Outpatient Psychiatric and Substance Abuse	100% after \$20 copayment	80% of network charges	60% of allowable charges
Other Services			
	Prescription Drugs (30-day supply)		
	Generic \$10	Preferred Brand \$20	Nonpreferred Brand \$40
Durable Medical Equipment	80% of network charges	80% of network charges	60% of allowable charges
Skilled Nursing Facility	100%	80% of network charges	Covered under Tier I and Tier II only
Transplant Coverage	100%	80% of network charges	Covered under Tier I and Tier II only
Home Health Care	100% after \$15 copayment	80% of network charges	Covered under Tier I and Tier II only

* An annual plan deductible must be met before Tier II and Tier III plan benefits apply. Benefit limits are measured on a plan year basis.

The Teachers' Choice Health Plan (TCHP)

Plan Year Maximums and Deductibles

Plan Year Maximum	Unlimited
Lifetime Maximum	Unlimited
Plan Year Deductible	\$500 per benefit recipient
Additional Deductibles*	Each emergency room visit \$400
* These are in addition to the plan year deductible.	TCHP hospital admission \$200
	Non-TCHP hospital admission \$400
	Transplant deductible \$200

Out-of-Pocket Maximum Limits

In-Network Individual \$1,200	In-Network Family \$2,750	Out-of-Network Individual \$4,400	Out-of-Network Family \$8,800
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Hospital Services

TCHP Hospital Network	\$200 deductible per hospital admission. 80% after annual plan deductible.
Non-TCHP Hospitals	\$400 deductible per hospital admission. 60% of allowable charges after annual plan deductible.

Outpatient Services

Preventive Services, including immunizations	100% in-network, 60% of allowable charges out-of-network, after annual plan deductible.
Diagnostic Lab/X-ray	
Approved Durable Medical Equipment (DME) and Prosthetics	80% in-network, 60% of allowable charges out-of-network, after annual plan deductible.
Licensed Ambulatory Surgical Treatment Centers	

Professional and Other Services

Services included in the TCHP Network	80% after the annual plan deductible.
Services not included in the TCHP Network	60% of allowable charges after the annual plan deductible.
Chiropractic Services – medical necessity required (up to a maximum of 30 visits per plan year)	80% in-network, 60% of allowable charges after the annual plan deductible.

Transplant Services

Organ and Tissue Transplants	80% after \$200 transplant deductible, limited to network transplant facilities as determined by the medical plan administrator. Benefits are not available unless approved by the Notification Administrator, Cigna. To assure coverage, the transplant candidate must contact Cigna prior to beginning evaluation services.
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Prescription Drugs

Copayments (30-day supply) TCHP applies 20% coinsurance to the retail cost of the drug not to exceed the maximum copayment or be less than the minimum copayment		Minimum	Maximum
	Generic		Greater of 20% or \$7
Preferred Brand		Greater of 20% or \$14	Lesser of 20% or \$100
Nonpreferred Brand		Greater of 20% or \$28	Lesser of 20% or \$150

Benefit Choice is May 1 - May 31, 2016

**Benefit Choice Forms must be submitted to
TRS no later than Tuesday, May 31st!**

**If you do not want to change your coverage,
you do not need to submit a form.**

It is each member's responsibility to know their plan benefits and make an informed decision regarding coverage elections. The complete Benefit Choice Options booklet can be found on the Benefits website at www.benefitschoice.il.gov. The TRIP Benefit Choice enrollment form can be found on the TRS website at <http://trs.illinois.gov/members/trip.htm>

Go to the 'Latest News' section of the Benefits website at www.benefitschoice.il.gov for group insurance updates throughout the plan year.