

State of *Illinois*

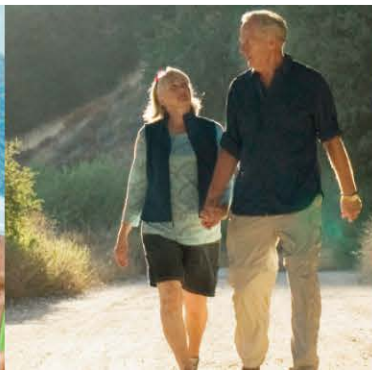


Department of Central Management Services | Bureau of Benefits

The logo for Total Retiree Advantage Illinois features a stylized blue figure of a person running or jumping, with a green heart above it. The text "Total Retiree Advantage Illinois" is written in a mix of blue and green cursive fonts. Below it, the tagline "Your Trail to Better Health" is written in blue and green.

*Total Retiree  
Advantage Illinois*  
Your *Trail* to Better Health

State Retiree Medicare Advantage Plans  
Open Enrollment Period is October 16 – November 16, 2017



# What is the TRAIL?

- The TRAIL stands for Total Retiree Advantage Illinois
- The **TRAIL is the name of a special program** for retirees who are enrolled in Medicare. It is a program designed to cover retirees insured in the State Group Insurance Program, the Teachers' Retirement Insurance Program, and the College Insurance Program.
- The TRAIL program provides insurance in the form of Medicare Advantage plans sponsored by the State of Illinois



Watch for this LOGO on all our publications



# Eligibility – *Who is Required to Change?*

**You are REQUIRED to change your Health Plan to one of the TRAIL plans if....**

You are a member of the State Employees Group Insurance Program (State), are a retired teacher in the Teachers' Retirement Insurance Program (TRIP), or a retired employee of a community college in the College Insurance Program (CIP), **AND...**

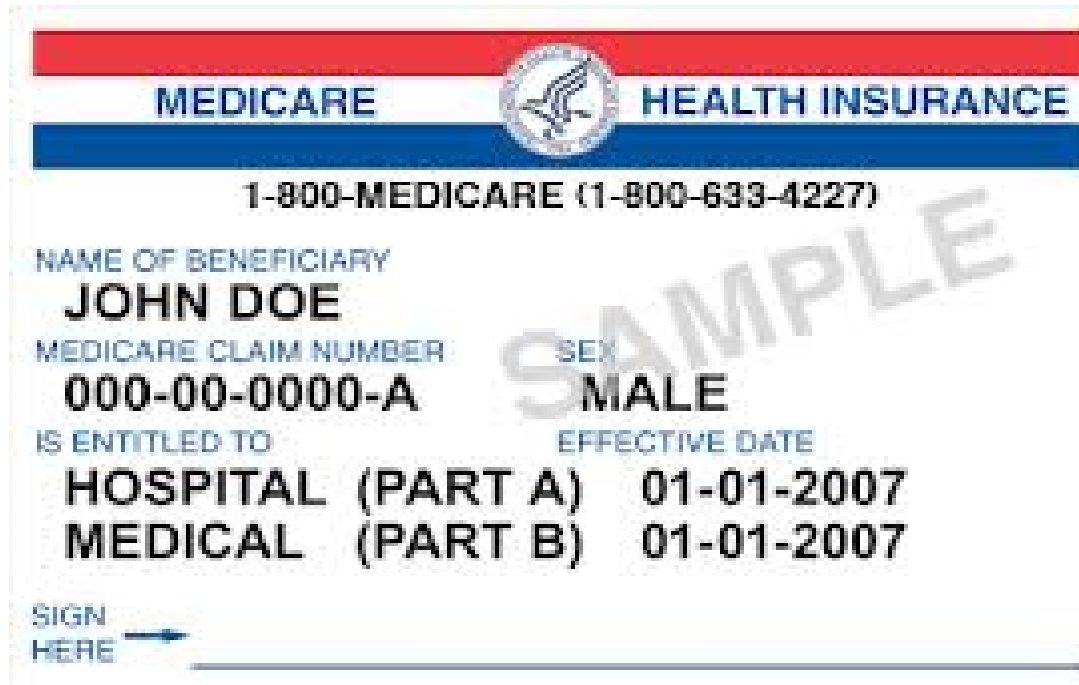
You live in the United States or one of the U.S. Territories, **AND ...**

You were enrolled in Medicare Parts A and B, due to age or disability on or before September 30, 2017, **AND...**

All of the dependents (spouse, children) on your State of Illinois retiree insurance plan also were enrolled in Medicare Parts A and B on or before September 30, 2017

# Original Medicare ID card

- You must be enrolled in Medicare A and B by 9/30/17

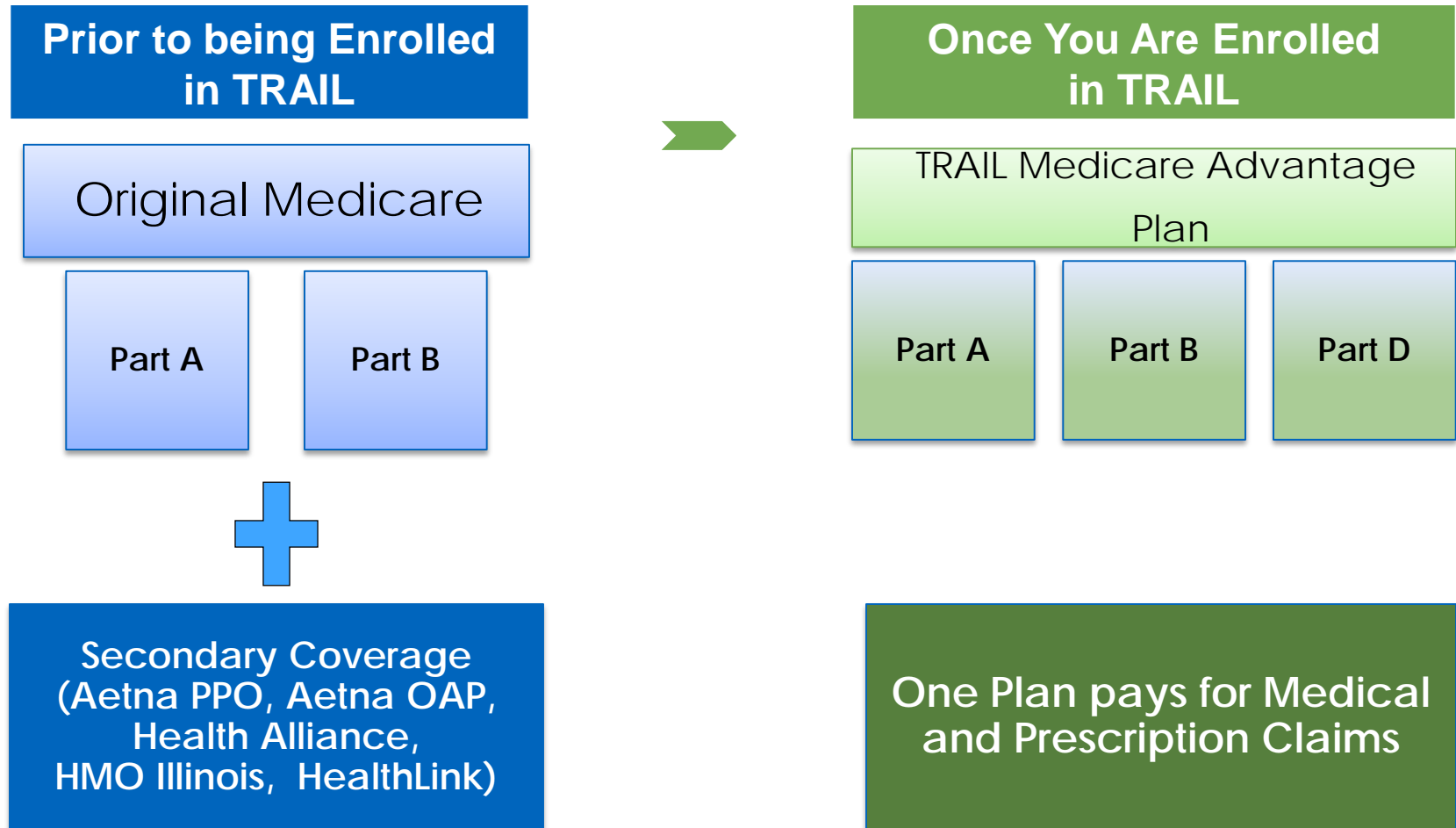


The image shows a sample Medicare ID card. At the top, there is a red horizontal bar with the word "MEDICARE" in white on the left and "HEALTH INSURANCE" in white on the right, separated by the Medicare eagle logo. Below this is a blue horizontal bar with the phone number "1-800-MEDICARE (1-800-633-4227)" in white. The card contains the following information:

NAME OF BENEFICIARY	<b>JOHN DOE</b>	
MEDICARE CLAIM NUMBER	SEX	
<b>000-00-0000-A</b>	<b>MALE</b>	
IS ENTITLED TO	EFFECTIVE DATE	
<b>HOSPITAL (PART A)</b>	<b>01-01-2007</b>	
<b>MEDICAL (PART B)</b>	<b>01-01-2007</b>	

At the bottom left, it says "SIGN HERE" with a blue arrow pointing to a horizontal line for a signature.

# How is My Insurance Changing?



# The TRAIL Medicare Advantage Prescription Drug Plan (MAPD) is a combination of:

## Medicare Part A

Hospital



## Medicare Part B

Doctor and outpatient



## Medicare Part D

Prescription Drugs



## Extra Programs

Beyond Original Medicare



Watch for this LOGO on all our publications





# The Medicare Advantage Enrollment Period

## State of Illinois TRAIL Open Enrollment Period

Most plan materials will have the TRAIL logo



## Federal Annual Medicare Enrollment October 15 – December 7 each year

Plan materials will **NOT** have TRAIL logo



# Your Retiree Benefits

You will continue to have the same benefits you currently have

STATE	CIP	TRIP
Medicare Advantage with Prescription Drug (MAPD)	Medicare Advantage with Prescription Drug (MAPD)	Medicare Advantage with Prescription Drug (MAPD)
Vision (included with MAPD)	Vision (included with MAPD)	n/a
Dental *	Dental (included with MAPD)	n/a
Life *	n/a	n/a

\* Optional benefits for State retirees and survivors

# Your 2018 Plan Options

## ➤ Nationwide Option for all Members

- **UnitedHealthcare PPO**

- PPO network (offered nationwide)



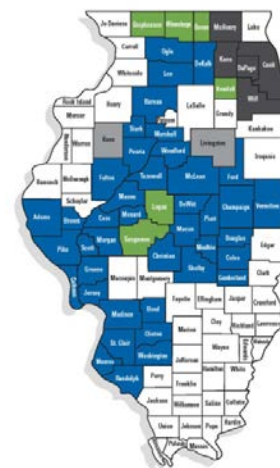
## ➤ HMO Options for State of Illinois Residents

- Most IL counties have an HMO option

- **Coventry Advantra HMO** (*An Aetna Company*)

- **Health Alliance HMO**

- **Humana HMO**



# United Healthcare-PPO Plan Option

➤ Nationwide



# How does the Medicare Advantage PPO work?

## ➤ UnitedHealthcare PPO

- You can seek care from any licensed medical professional that accepts Medicare, anywhere in the United States.
  - Provider must be willing to accept the plan
- There is an annual plan year **deductible** – this is the amount you pay at the beginning of the plan year before the plan pays its share
- After the deductible, you and the plan share in the cost – this is called **coinsurance up to a maximum amount**
- There is no coinsurance or copayment for preventive services and health screenings

# HMO Plan Options offered in Illinois Counties



# How does the Medicare Advantage HMO work?

## ➤ HMO OPTIONS

- HMOs are available only within the State of Illinois
- You must choose a primary care physician (PCP) from providers in the HMO network; you must get referrals from your PCP
- You must use network providers, except for emergencies
- The plans have provider directories at their tables; you can also call the HMO for assistance locating a physician and/or provider
- HMO plans have **copayments** - copayments are set amounts due at the time of service.
- There is a maximum amount for member copayments
- There is no copayment or coinsurance for preventive services and health screenings

# State Group - Medical Coverage Plan Design

	Medicare Advantage – PPO (UnitedHealthcare)	Medicare Advantage – HMO (Humana, Health Alliance MAPD and Coventry Advantra)
<b>MEDICAL</b>	Benefits are the same In-Network and Out-of-Network	
Annual Medical Deductible (applies toward your annual out-of-pocket maximum)	\$110 per enrollee	None
Annual Out-of-Pocket Maximum	\$1,300 per enrollee	\$3,000 per enrollee
Primary Care Physician Visit	15% coinsurance	\$20 copayment
Specialist Visit	15% coinsurance	\$30 copayment
Inpatient Hospital Admission	15% coinsurance	\$350 copayment per admission
Outpatient Surgery	15% coinsurance	\$250 copayment
Emergency Room (waived if admitted within 24 hours)	\$100 copayment	\$100 copayment
Durable Medicare Equipment	15% coinsurance	4% coinsurance
Diagnostic tests (lab, x-ray, radiology)	15% coinsurance	\$0
Preventive Services	0% coinsurance	\$0



# CIP and TRIP - Medical Coverage Plan Design

	Medicare Advantage – PPO (UnitedHealthcare)	Medicare Advantage – HMO (Humana, Health Alliance MAPD and Coventry Advantra)
<b>MEDICAL</b>	Benefits are the same In-Network and Out-of-Network	
Annual Medical Deductible (applies towards annual out-of-pocket maximum)	\$250 per enrollee	\$0
Annual Out-of-Pocket Maximum	\$1,000 per enrollee	\$3,000 per enrollee
Primary Care Physician Visit	20% coinsurance	\$20 copayment
Specialist Visit	20% coinsurance	\$20 copayment
Inpatient Hospital Admission	20% coinsurance	\$250 copayment per admission
Outpatient Surgery	20% coinsurance	\$150 copayment
Emergency Room (waived if admitted within 24 hours)	\$100 copayment	\$100 copayment
Durable Medicare Equipment	20% coinsurance	4% coinsurance
Diagnostic tests (lab, x-ray, radiology)	20% coinsurance	\$0
Preventive Services	0% coinsurance	\$0

# State Group – Prescription Coverage

	Medicare Advantage – PPO (UnitedHealthcare)	Medicare Advantage – HMO (Humana, Health Alliance MAPD and Coventry Advantra)
<b>PHARMACY</b>		
Annual Prescription Deductible	\$125 per enrollee	\$100 per enrollee
<b>30-Day Supply</b>		
➤ Tier 1	\$10 copayment	\$8 copayment
➤ Tier 2	\$30 copayment	\$26 copayment
➤ Tier 3 and Tier 4	\$60 copayment	\$50 copayment

# CIP and TRIP - Prescription Coverage

	Medicare Advantage – PPO (UnitedHealthcare)	Medicare Advantage - HMO (Humana, Health Alliance MAPD and Coventry Advantra)
<b>PHARMACY</b>		
Annual Prescription Deductible	\$0	\$0
<b>30-Day Supply</b>		
➤ Tier 1	\$10 copayment	\$10 copayment
➤ Tier 2	\$25 copayment	\$20 copayment
➤ Tier 3 and Tier 4	\$50 copayment	\$40 copayment

# The 2018 TRAIL Enrollment Period

## Newly-Eligible Members of TRAIL (received a Decision Guide)

**Must enroll** in one of the Medicare Advantage plans offered through the State's TRAIL Program (or opt out/cancel coverage)

**Enroll online by using the Self-Service tools at [MyBenefits.illinois.gov](https://mybenefits.illinois.gov) or by calling toll free at 844-251-1777 and they will enroll you.**

**Coverage** will be effective January 1, 2018

Plan year will be January 1<sup>st</sup> through December 31<sup>st</sup>

Annual election period will be the fall TRAIL Enrollment Period;  
no longer the Benefit Choice Period in May

Applicable plan deductibles will start January 1, 2018

# The 2018 TRAIL Enrollment Period

## Current Members of TRAIL

If already enrolled in TRAIL, **YOU DO NOT NEED TO DO ANYTHING**

You only need to go online/call MyBenefits  
**if you want to make changes** to your State, CIP or TRIP coverage

**Changes** will be effective January 1, 2018

New plan year will begin January 1<sup>st</sup> and run through December 31<sup>st</sup>

All plan deductibles will start over January 1, 2018

# The 2018 TRAIL Enrollment Period 10/16-11/16

## During the Enrollment Period you may...

State, TRIP and CIP	<p><b>CHOOSE</b> a Medicare Advantage Plan or <b>CHANGE</b> your Medicare Advantage Plan, <b>OR</b></p> <p>May opt out (State) or cancel (TRIP/CIP) the State-sponsored coverage *</p>
State, TRIP and CIP	<p><b>May add</b> or drop dependent(s) <b>Fax documentation to 1-844-676-1725</b></p>
State	<p>May opt out of State's coverage (includes medical, prescription and vision coverage as a package)</p>
	<p>May enroll in or opt out of dental coverage</p>

\* TRIP and CIP members may cancel their coverage, but will not be allowed back into the TRIP or CIP program in the future

# Your Premiums



## Your 2018 Premiums

Applicable premiums will change effective January 1, 2018

The premiums are listed in the enrollment kit and on the TRAIL website

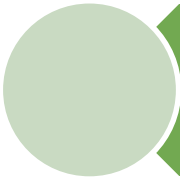
You will continue to pay your State premiums (if applicable), TRIP or CIP premiums

You must continue to pay your Medicare premiums to Social Security

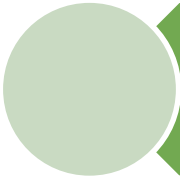
# More Stuff that's Good to Know!



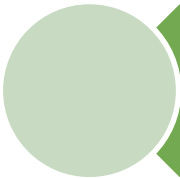
The federal government controls Medicare



If you enroll in another Medicare Advantage or Medicare Part D Plan, you will lose your State of Illinois coverage



You **MUST** continue to pay your Medicare premiums to be eligible for TRAIL



If you move outside the HMO service area, you must contact your retirement system and choose a new plan



If you pay more than \$134.00 for your Part B premium, you most likely will receive a bill from Social Security for your Part D prescription coverage (IRMAA)



## During Enrollment –

You can enroll by using

The Website:



[MyBenefits.illinois.gov](http://MyBenefits.illinois.gov)

Or by calling the MyBenefits Service Center

Where the Customer Service Representatives (CSRs) will enroll you.

**844-251-1777 (toll-free)**

844-251-1778 (TTY/TDD toll-free)

