



BENEFIT CHOICE ELECTION PERIOD

Special
Insurance
Issue

The annual FY16 Benefit Choice Period will be held May 1 through June 1, 2015. During this time, you have the opportunity to make changes to your existing benefit plans.

Changes will be effective July 1, 2015.

Complete the enclosed Benefit Choice Election form ONLY if you are making changes. If you decide to make changes, complete, sign and date the election form and mail to our office at the address listed at the bottom of the form.

MAILINGS AND INFORMATION

Retirees and survivors will be receiving two mailings regarding this year's Benefit Choice Period.

1. JRS/GARS: Enclosed is the Benefit Choice Election Form.
2. CMS: "A Message to Plan Members" flyer. This flyer is directed to all members and contains the key changes and information you need to know for the Benefit Choice Election Period, including the Service Area map.

Member Telephone Numbers and Email Addresses

It is our goal to maintain up-to-date member information in our systems. We would appreciate you taking the time to send us your most recent telephone numbers and email addresses by going to the JRS/GARS websites and clicking on the "SRS Needs Your Contact Information" link.

FY2016 Benefits Staying the Same for Now

The following will remain the same until contract negotiations are final:

- Dependent Premiums
- Life Insurance Rates
- Dental Rates
- Plan Design

Once the contract is settled, members will receive information about changes and the possibility of a second benefit choice period.

Pharmacy: The current pharmacy administrator for the Quality Care Health Plan, Health Link OAP and Coventry OAP is Express Scripts. At this time, the contract for the pharmacy administrator is out for bid. Members enrolled in these plans will be notified of the pharmacy administrator prior to July 1, 2015.

Primary Care Physician and Plan Changes: Effective July 1 2015, Primary Care Physician (PCP) leaving a network will not be considered a Qualifying Change in Status that would allow members to change health plans UNLESS there is a significant curtailment of coverage. If a member's PCP leaves the HMO network, the HMO will assign the member a new PCP or the member can elect a new PCP in the HMO network. HMO carriers will notify Central Management Services (CMS) when no PCP is available.

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Out-of-Pocket Maximum

Effective July 1, 2015, prescription deductibles and copayments paid by members will apply toward the out-of-pocket maximum, and once the maximum has been met, 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 as follows:

- Combined OAP Tier I and Tier II out-of-pocket maximum (individual) increased from \$6,250 to \$6,600
- Combined OAP Tier I and Tier II out-of-pocket maximum (family) increased from \$12,750 to \$13,200
- QCHP - Remaining the same at \$1,500 for individuals and \$3,750 for a family

Total Retiree Advantage Illinois (TRAIL) - Medicare Advantage Program

Retirees and survivors who become enrolled in Medicare Parts A and B and meet ALL the criteria for enrollment in the Medicare Advantage Program will be notified of the TRAIL Enrollment Period by the Department of Central Management Services (CMS). These members will be required to choose a Medicare Advantage plan or opt-out of all State coverage (which includes health, behavioral health, prescription and vision coverage) in the fall of this year with an effective date of January 1, 2016.

For the Advantage "Trail" Program, go to:
www.cms.illinois.gov/thetrail.

Power of Attorney (POA)

Financial or Property POA: The Financial or Property POA document will allow your agent to make health, dental and life insurance plan elections on your behalf and should be sent to the Judges' & General Assembly Retirement System.

Medical or HealthCare POA: The HealthCare POA generally gives an agent the authority to make medical decisions on your behalf. In order for your agent to speak with your health, dental and/or vision plan provider, you would need to submit the HealthCare POA document to each plan to have them on file. Contact your provider for instructions on where to mail or fax this form.

Address Updates

It is very important that members update addresses with JRS/GARS. If we do not have your updated address, you could miss important enrollment information that could result in termination of your health insurance coverage. The JRS/GARS address update form can be found on our website at www.srs.illinois.gov under the Forms tab.

Be a Responsible Consumer

- * Research provider networks including Maintenance Pharmacies
- * Choose generic medications whenever possible
- * Register on your plan website

Reminders:

1. If you choose a new health plan or enroll during benefit choice period, you may not receive your new cards until mid-July.
2. All questions about claims should be directed to your health care provider.
3. Your telephone calls are important to us. If you leave a message, we will return your call as soon as possible.

Benefit Fair Schedule

Vendors from the various Plan Providers will be available for questions about your plan benefits

DATE	LOCATION
May 4 9:00 a.m. – 12:00 p.m.	General Assembly Stratton Office Building D-1 Springfield
May 5 10:00 a.m. – 12:00 p.m.	EPA 1021 North Grand Ave East Sangamo Room Springfield
May 5 10:00 a.m. – 2:00 p.m.	Governors State University Hall of Governors 1 University Parkway University Park
May 5 9:00 a.m. – 1:00 p.m.	Western Illinois University Heritage Room, Student Union Macomb
May 6 9:00 a.m. – 2:30 p.m.	JRTC Building 100 W Randolph St Room 2-025 Chicago
May 6 11:00 a.m. – 1:00 p.m.	Office of the Comptroller 325 W Adams Springfield
May 6 10:00 a.m. – 2:00 p.m.	State Retirement Systems 2101 S Veterans Parkway Springfield
May 12 9:00 a.m. – 1:00 p.m.	IDOT Hanley Building 2300 South Dirksen Parkway 1 st Floor Lobby Springfield
May 12 9:00 a.m. – 3:00 p.m.	Chicago State University 9501 S King Dr New Academic Library, 4 th Floor Chicago
May 13 9:00 a.m. – 12:00 p.m.	IL Student Assistance Commission 1755 Lake Cook Road Deerfield
May 19 10:00 a.m. – 2:00 p.m.	U of I Foundation 1305 West Green Street Urbana
May 21 10:00 a.m. – 1:00 p.m.	Department of Agriculture Illinois Fairgrounds Springfield

<i>Health Plan Administrators</i>	<i>Toll-Free Telephone Number</i>	<i>TDD/TTY Number</i>	<i>Website Address</i>
<i>BlueAdvantage HMO</i>	<i>800-868-9520</i>	<i>866-876-2194</i>	<i>www.bcbsil.com/stateofillinois</i>
<i>Coventry Health Care HMO</i>	<i>800-431-1211</i>	<i>217-366-5551</i>	<i>www.chcillinois.com</i>
<i>Coventry Health Care OAP</i>	<i>800-431-1211</i>	<i>217-366-5551</i>	<i>www.chcillinois.com</i>
<i>Health Alliance HMO</i>	<i>800-851-3379</i>	<i>800-526-0844</i>	<i>www.healthalliance.org/stateofillinois</i>
<i>HealthLink OAP</i>	<i>800-624-2356</i>	<i>800-624-2356 extension 6280</i>	<i>www.healthlink.com/illinois_index.asp</i>
<i>HMO Illinois</i>	<i>800-868-9520</i>	<i>866-876-2194</i>	<i>www.bcbsil.com/stateofillinois</i>
<i>Quality Care Health Plan-Cigna</i>	<i>800-962-0051</i>	<i>800-526-0844</i>	<i>www.cigna.com/stateofil</i>
<i>EyeMed</i>	<i>866-723-0512</i>	<i>800-526-0844</i>	<i>www.eyemedvisioncare.com/stil</i>
<i>Delta Dental</i>	<i>800-323-1743</i>	<i>800-526-0844</i>	<i>www.soi.deltadentalil.com</i>
<i>Minnesota Life</i>	<i>888-202-5525</i>	<i>800-526-0844</i>	<i>https://web1.lifebenefits.com/lbwcm/pd/illinois</i>

JRS/GARS Group Insurance Representative
217-782-8500 or 217-785-6966