



STATE OF ILLINOIS
Department of Central Management Services
Bureau of Benefits



FY 2024

benefit choice



Teachers' Retirement Insurance Program

Benefit Choice Period • May 1 - May 31, 2023 • Effective July 1, 2023

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ONLINE ENROLLMENT PLATFORM

Making benefit elections is simple through the MyBenefits website. Follow these steps:

1. Go to MyBenefits.illinois.gov.
2. In the top right corner of the home page, click **Login**.
3. If you are logging in for the first time, click Register in the bottom right corner of the login box and follow the prompts. You will need to provide your name as printed on the Benefit Choice Period materials mailed to your home.
4. Enter your login ID and password. After logging in and landing on the welcome page, explore your benefit options by clicking on the benefit tiles.
5. After exploring your benefit options and determining which benefits you would like to elect, click on the Benefit Choice Event, located on the Welcome page.

Need Help?

AVA, the interactive digital assistant, is available online at MyBenefits.illinois.gov

Or

Contact [MyBenefits Service Center](https://MyBenefits.illinois.gov) (toll-free) 844-251-1777, or 844-251-1778 (TDD/TTY) with inquiries.

Representatives are available

Monday – Friday, 8:00 AM - 6:00 PM CT.

WHAT YOU NEED TO DO

1. Go to MyBenefits.illinois.gov to review your benefit options.
2. Choose the benefits you'd like to elect at MyBenefits.illinois.gov between May 1-May 31, 2023.
3. Consider going paperless. Provide, or update your email address at MyBenefits.illinois.gov to receive quick responses and notifications through electronic communications.
4. Take advantage of your new benefits which will become effective July 1, 2023.

What's New

The following Benefit Changes will be effective July 1, 2023.

Health Plan Availability

New this fiscal year, effective July 1, 2023, changes have been made to the out-of-state areas covered by the Open Access Plans (OAP) offered by Aetna, HealthLink and Blue Cross Blue Shield. If you live outside of Illinois, you may have changes to your plan options.

There is now a broader coverage area for some of the OAP plans, therefore you may have the option to elect an OAP plan that was previously unavailable. If you have a Managed Care Plan available in your county and choose to elect the Teachers' Choice Health Plan (TCHP) coverage, you will pay the higher TCHP rate.

If your current OAP is no longer available in your area, and you do not elect a new plan, you will be defaulted to the TCHP.

Monthly Contributions

The Teachers' Retirement Insurance Program (TRIP) shares the cost of health coverage with you. While TRIP covers the majority of the cost, you must make monthly contributions based upon the health plan you select.

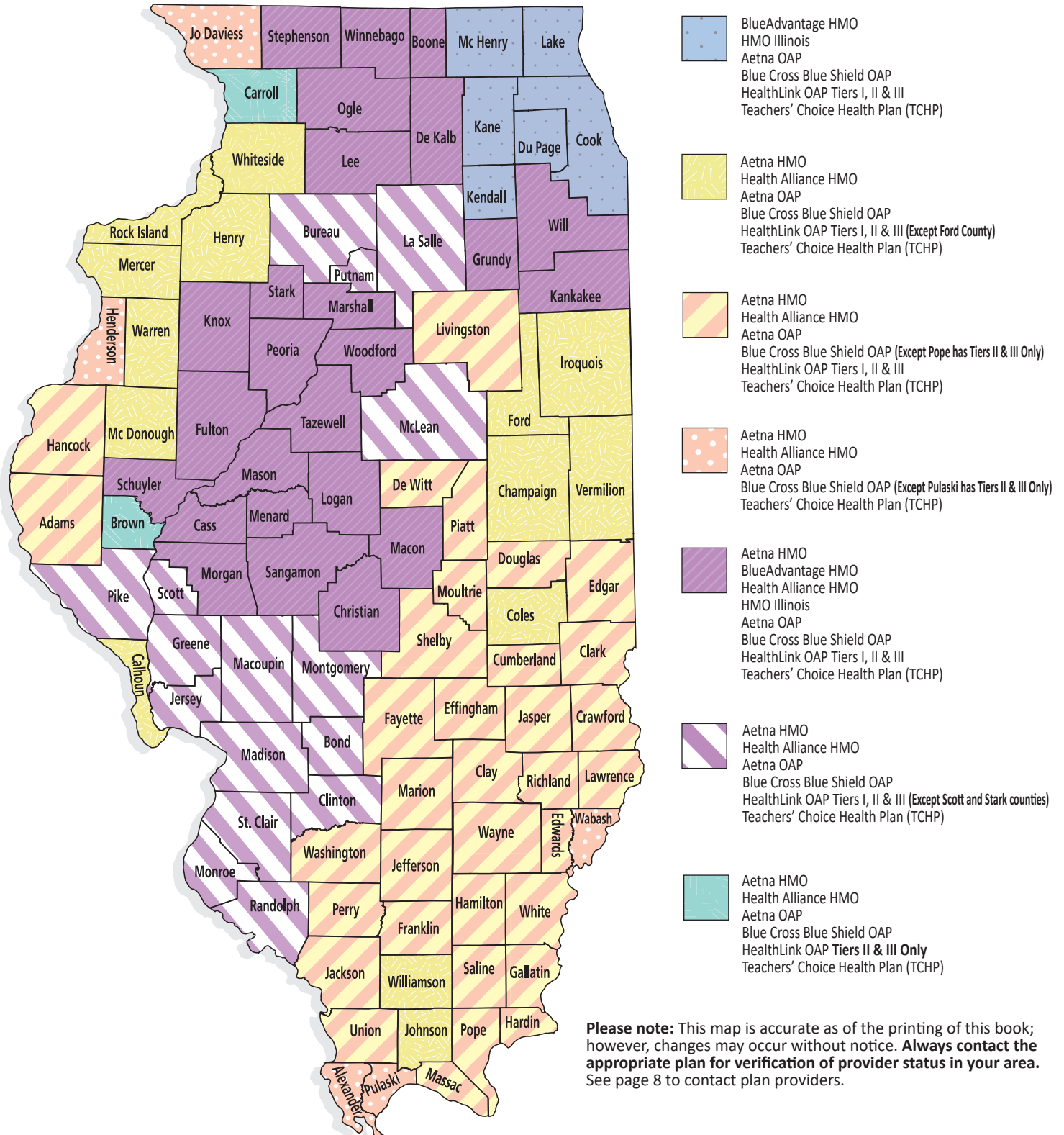
Type of Participant	Type of Plan	Not Medicare Primary Under Age 26	Not Medicare Primary Age 26-64	Not Medicare Primary Age 65 and Older	Medicare Primary* All Ages
Benefit Recipient	Managed Care Plan (OAP and HMO)	\$106.45	\$330.67	\$450.52	\$130.68
	Teachers Choice Health Plan (TCHP)	\$276.27	\$771.71	\$1,172.71	\$309.86
	TCHP when managed care is not available in your county	\$138.13	\$385.85	\$586.37	\$154.94
Dependent Beneficiary	Managed Care Plan (OAP and HMO)	\$425.96	\$1,322.65	\$1,802.05	\$450.24**
	Teachers Choice Health Plan (TCHP)	\$552.55	\$1,543.41	\$2,345.44	\$619.72
	TCHP when managed care is not available in your county	\$552.55	\$1,543.41	\$2,345.44	\$464.80**

* 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 (see page 7).

** 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 is Available in Your Area in FY24

Review the following map and charts to identify plans available in your county. Then, review your monthly contribution and plan benefits to determine which plan is best for you.



Please note: This map is accurate as of the printing of this book; however, changes may occur without notice. **Always contact the appropriate plan for verification of provider status in your area.** See page 8 to contact plan providers.

Enrollment Opportunities

After the Benefit Choice Period ends, you will only be able to change your benefits if you have an enrollment opportunity.

You must report an enrollment opportunity at [MyBenefits.illinois.gov](https://mybenefits.illinois.gov) within 60 days of the event to be eligible to make benefit changes. Also note that it is required to report important events to the MyBenefits Service Center, including a change in Medicare status, marriage, or divorce. To report a financial or medical power of attorney, contact your retirement system.

Please note: Members becoming Medicare-eligible will have a separate enrollment opportunity prior to their 65th birthday. Details can be found on Page 7.

Terminating TRIP Coverage

To terminate coverage at any time, please contact MyBenefits Service Center. The cancellation of coverage will be effective the first of the month following receipt of the request. Benefit recipients and dependent beneficiaries who terminate from TRIP may re-enroll during an open enrollment period or other qualifying enrollment opportunity. Please refer to the Teachers' Retirement Insurance Program (TRIP) Handbook for other qualifying enrollment opportunities.

Transition of Care after Health Plan Change

Benefit recipients and their dependents who elect to change health plans and are then hospitalized prior to July 1, 2023, and discharged on or after July 1, 2023 should contact both the current and future health plan administrators and primary care physicians as soon as possible to coordinate the transition of services.

Benefit recipients or dependents who are involved in an ongoing course of treatment or have entered the third trimester of pregnancy, should contact their new plan administrator before July 1, 2023, to coordinate the transition of services for treatment.



HMO Benefits

Health Maintenance Organization (HMO) members are required to stay within the health plan provider network. No out-of-network services are available, other than listed below. Members will need to select a primary care physician (PCP) from a network of participating providers. The PCP will direct all healthcare services and make referrals to specialists and hospitalization. Benefits are outlined in each plan's Summary Plan Document (SPD). It is the member's responsibility to know and follow the specific requirements of the HMO plan selected. For a copy of the SPD, contact the plan administrator (see page 8).

HMO Plan Design

Plan Year Out-of-Pocket Maximum	\$3,000 Individual	\$6,000 Family
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Hospital Services

	In-Network	Out-of-Network
Emergency Room Services	\$200 copayment per visit	\$200 copayment
Inpatient Hospitalization	\$250 copayment per admission	Not covered
Inpatient Alcohol and Substance Abuse	\$250 copayment per admission	Not covered
Inpatient Psychiatric Admission	\$250 copayment per admission	Not covered
Outpatient Surgery	\$150 copayment per visit	Not covered
Skilled Nursing Facility	100% covered	Not covered
Diagnostic Lab and X-ray	100% covered	Not covered

Transplant Services

Organ and Tissue Transplants	\$250 copay, limited to network transplant facilities as determined by the medical plan administrator. To assure coverage, the transplant candidate must contact your plan provider prior to beginning evaluation services.
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Professional and Other Services

	In-Network	Out-of-Network
Preventive Care/Well-Baby/Immunizations	100% covered	Not covered
Physician Office Visit	\$20 copayment per visit	Not covered
Specialist Office Visit	\$20 copayment per visit	Not covered
Telemedicine	\$10 copayment	Not covered
Outpatient Psychiatric and Substance Abuse	\$20 copayment per visit	Not covered
Durable Medical Equipment	80% covered	Not covered
Home Health Care	\$15 copayment per visit	Not covered

Prescription Drugs

Preventive Prescription Drugs – \$0

	Reduced Tier I *	Tier I	Tier II	Tier III
Copayments (30-day supply)	\$4	\$10	\$20	\$40
Copayments (90-day supply)	\$10	\$25	\$50	\$100

* Applies to specific medications as defined by the plan.
Some HMOs may have benefit limitations based on a calendar year.

Open Access Plan (OAP) Benefits

Open Access Plan (OAP) members will have three tiers of providers from which to choose to obtain services.

- **Tier I** offers a managed care network which provides enhanced benefits and operates like an HMO.
- **Tier II** offers an expanded network of providers and is a hybrid plan operating similar to an HMO and PPO.
- **Tier III** covers all providers which are not in the managed care networks of Tiers I or II (out-of-network providers). 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. For a copy of the SPD, contact the plan administrator (see page 8).

Benefit	Tier I	Tier II	Tier III (Out-of-Network)**
Plan Year Out-of-Pocket Maximum			
• Per Individual	\$6,600 (includes eligible charges from Tiers I & II combined)		Not Applicable
• Per Family	\$13,200 (includes eligible charges from Tiers I & II combined)		
Plan Year Deductible (must be satisfied for all services)	\$0	\$300 per enrollee*	\$400 per enrollee*

Hospital Services (Percentages listed represent how much is covered by the plan)

Emergency Room Services	\$200 copayment per visit	\$200 copayment per visit	\$200 copayment per visit
Inpatient Hospitalization	\$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	\$250 copayment per admission	80% of network charges after \$300 copayment per admission*	60% of allowable charges after \$400 copayment per admission*
Inpatient Psychiatric Admission	\$250 copayment per admission	80% of network charges after \$300 copayment per admission*	60% of allowable charges after \$400 copayment per admission*
Outpatient Surgery	\$150 copayment per visit	80% of network charges after \$150 copayment*	60% of allowable charges after \$150 copayment*
Skilled Nursing Facility	100% covered	80% of network charges*	Not covered
Diagnostic Lab and X-ray	100% covered	80% of network charges*	60% of allowable charges*

Transplant Services

Organ and Tissue Transplants	Tier I: 100% covered. Tier II: 80% of network charges. Tier III: Not covered. To assure coverage, the transplant candidate must contact your plan provider prior to beginning evaluation services.		
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Professional and Other Services

Preventive Care/Well-Baby /Immunizations	100% covered	100% covered	Not covered
Physician Office Visits	\$20 copayment	80% of network charges*	60% of allowable charges*
Specialist Office Visits	\$20 copayment	80% of network charges*	60% of allowable charges*
Telemedicine	\$10 copayment	Not covered	Not covered
Outpatient Psychiatric and Substance Abuse	\$20 copayment	80% of network charges*	60% of allowable charges*
Durable Medical Equipment	80% of network charges	80% of network charges*	60% of allowable charges*
Home Health Care	\$15 copayment	80% of network charges*	Not covered

Prescription Drugs

Preventive Prescription Drugs – \$0

	Tier I	Tier II	Tier III
Copayments (30-day supply)	\$10	\$20	\$40
Copayments (90-day supply)	\$20	\$40	\$80
Maintenance Choice (90-day supply)***	\$10	\$20	\$40

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

** Using out-of-network services may significantly increase your out-of-pocket expense. Amounts over the plan's allowable charges do not count toward your plan year out-of-pocket maximum; this varies by plan and geographic region.

*** Medications received at CVS Caremark® Pharmacy or through CVS Caremark® Mail Service Pharmacy.

Teachers' Choice Health Plan (TCHP) Benefits

Teachers' Choice Health Plan (TCHP) members may choose any physician or hospital for medical services; however, when receiving services from a TCHP in-network provider, members receive enhanced benefits, resulting in lower out-of-pocket costs. TCHP has a nationwide network of providers through Aetna PPO. 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 TCHP. For a copy of the SPD, contact the plan administrator (see page 8).

Plan Year Deductible	
In-Network Individual \$500 per enrollee	Out-of-Network Individual \$500 per enrollee

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

Hospital Services <i>(Percentages listed represent how much is covered by the plan)</i>		
	In-Network	Out-of-Network*
Emergency Room Services	\$400 per visit; Deductible applies	\$400 per visit; Deductible applies
Inpatient Hospitalization	80% covered; Deductible applies after \$200 per admission	60% of allowable charges; Deductible applies after \$400 per admission
Inpatient Alcohol and Substance Abuse	80% covered; Deductible applies after \$200 per admission	60% of allowable charges; Deductible applies after \$400 per admission
Inpatient Psychiatric Admission	80% covered; Deductible applies after \$200 per admission	60% of allowable charges; Deductible applies after \$400 per admission
Outpatient Surgery	80% covered; Deductible applies	60% of allowable charges; Deductible applies
Skilled Nursing Facility	80% covered; Deductible applies	60% of allowable charges; Deductible applies
Diagnostic Lab and X-ray	80% covered; Deductible applies	60% of allowable charges; Deductible applies

Transplant Services	
Organ and Tissue Transplants	80% after \$200 transplant deductible, limited to network transplant facilities as determined by plan administrator. Not covered for out-of-network. Benefits not available unless approved by Notification Administrator. To assure coverage, contact Aetna prior to beginning evaluation services.

Professional and Other Services		
	In-Network	Out-of-Network*
Preventive Care/Well-Baby/Immunizations	100% covered	60% covered; Deductible applies
Physician Office Visit	80% covered; Deductible applies	60% covered; Deductible applies
Specialist Office Visit	80% covered; Deductible applies	60% covered; Deductible applies
Telemedicine	\$10 copayment; Deductible applies	Does Not Apply
Outpatient Psychiatric and Substance Abuse	80% covered; Deductible applies	60% covered; Deductible applies
Durable Medical Equipment	80% covered; Deductible applies	60% covered; Deductible applies
Home Health Care	80% covered; Deductible applies	60% covered; Deductible applies

Prescription Drugs			
Preventive Prescription Drugs – \$0 Out-of-Pocket Maximum – \$1,500			
TCHP applies 20% coinsurance to the retail cost of the drug not to exceed the maximum copayment or be less than the minimum copayment.			

	Tier I	Tier II	Tier III
Copayments (30-day supply)	Greater of 20% or \$7	Greater of 20% or \$14	Greater of 20% or \$28
Copayments (90-day supply)	Greater of 20% or \$14	Greater of 20% or \$28	Greater of 20% or \$56
Maintenance Choice (90-day supply)**	Greater of 10% or \$14	Greater of 10% or \$28	Greater of 10% or \$56

* Using out-of-network services may significantly increase your out-of-pocket expense. Amounts over the plan's allowable charges do not count toward your plan year out-of-pocket maximum; this varies by plan and geographic region.

** Medications received at CVS Caremark® Pharmacy or through CVS Caremark® Mail Service Pharmacy.

Teachers' Retirement Insurance Program

Medicare Requirements

Each benefit recipient must contact the Social Security Administration (SSA) and apply for Medicare benefits upon turning age 65. If the SSA determines that a benefit recipient is eligible for Medicare at a premium-free rate, TRIP requires that the benefit recipient enroll in Medicare benefits. Once enrolled, the benefit recipient is required to send a front-side copy of the Medicare identification card to the Teachers' Retirement System (TRS) (see page 8 for contact information).

Retirees are encouraged to enroll in Medicare Parts A and B in order to receive a reduced TRIP premium rate.

If the SSA determines that a benefit recipient is not eligible for premium-free Medicare Part A based on his/her own work history or, the work history of a spouse at least 62 years of age (when applicable), the benefit recipient must request a written statement of the Medicare ineligibility from the SSA. Upon receipt, the written statement must be forwarded to the Teachers' Retirement System (TRS) to avoid a financial penalty. Benefit recipients who are ineligible for premium-free Medicare Part A benefits, as determined by the SSA, are not required to enroll into Medicare.

For more information regarding the Medicare Advantage Prescription Drug "TRAIL" Program, go to <https://cms.illinois.gov/benefits/trail.html>, or contact:

State of Illinois Medicare COB Unit
PO Box 19208
Springfield, Illinois 62794-9208
CMS.Ben.MedicareCOB@illinois.gov
Fax: 217-557-3973



Contacts

Purpose	Administrator Name and Address	Phone	Website
Enrollment Customer Service	MyBenefits Service Center (MBSC) 134 N. LaSalle Street, Suite 2200, Chicago, IL 60602	844-251-1777 844-251-1778 (TDD/TTY)	mybenefits.illinois.gov
Health Plan	Aetna HMO (Group Number 285655) Aetna OAP (Group Number 285651) Teachers' Choice Health Plan (TCHP) - Aetna PPO (Group Number 285659) Address for all Aetna Plans: PO Box 981106, El Paso, TX 79998-1106	855-339-9731 800-628-3323 (TDD/TTY) Fax: 859-455-8650 attn: Claims	aetnastateofillinois.com
	BlueAdvantage HMO (Group Number B06802) HMO Illinois (Group Number H06802) Blue Cross Blue Shield OAP (Group Number 263998) Address for all Blue Cross Plans: PO Box 805107, Chicago, IL 60680-4112	800-868-9520 866-876-2194 (TDD/TTY) 855-810-6537	bcbsil.com/stateofillinois
	Health Alliance Medical Plans HMO (Group Number 1000041) 3310 Fields South Drive, Champaign, IL 61822	800-851-3379 800-526-0844 (TDD/TTY)	healthalliance.org/ stateofillinois
	HealthLink OAP (Group Number 160002) PO Box 419104, St. Louis, MO 63141-9104	877-379-5802 877-232-8388 (TDD/TTY)	healthlink.com/soi/ learn-more
Prescription Drug Plan	CVS Caremark® (for TCHP or OAP Plans) Group Numbers: (TCHP 1402TD3) (Aetna OAP 1402TCH) (BCBSIL OAP TRIP=1402TCJ) (HealthLink OAP 1402TCF) Paper Claims: CVS Caremark® PO Box 52136, Phoenix, AZ 85072-2136 Mail Order Rx: CVS Caremark® PO Box 94467, Palatine, IL 60094-4467	877-232-8128 800-231-4403 (TDD/TTY)	caremark.com
Teachers' Retirement System (TRS)	2815 West Washington Street PO Box 19253, Springfield, IL 62794-9253	877-927-5877 (877-9-ASK-TRS) 866-326-0087 (TDD/TTY)	trsil.org



Federally Required Notices

Notice of Creditable Coverage

Prescription Drug information for State of Illinois Medicare-eligible Plan Participants

This Notice confirms that the Teachers' Retirement Insurance Program (TRIP) has determined that the prescription drug coverage it provides is Creditable Coverage. This means that the prescription coverage offered through TRIP 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.

Because your existing coverage is 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 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 your TRIP coverage ends.

If you keep your existing group coverage through TRIP, it is not necessary to join a Medicare prescription drug plan this year. Plan participants who decide to enroll in a Medicare prescription drug plan may need to provide a copy of the Notice of Creditable Coverage to enroll in the Medicare prescription plan without a financial penalty. Participants may obtain a Benefits Confirmation Statement as a Notice of Creditable Coverage by contacting the MyBenefits Service Center (toll-free) 844-251-1777, or 844-251-1778 (TDD/TTY).

Summary of Benefits and Coverage (SBC) and 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 summary 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 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 paper copy of the SBCs and glossary of terms from your health insurance company or group health plan. All TRIP health plan SBCs are available on [MyBenefits.illinois.gov](https://mybenefits.illinois.gov).

Notice of Privacy Practices

The Notice of Privacy Practices will be updated at [MyBenefits.illinois.gov](https://mybenefits.illinois.gov), effective July 1, 2023. 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 by the 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 [MyBenefits.illinois.gov](https://mybenefits.illinois.gov).



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Springfield, IL 62794-9208

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Benefit Choice Fairs

The CMS-sponsored Benefit Choice Open Enrollment fairs are scheduled throughout the month of May 2023. Events are open to all active and retired members not enrolled in a Medicare Advantage Prescription Drug (MAPD) Plan. CMS representatives, as well as benefit vendors, available in your area, will be present during the fairs to answer questions.

Date	Time	Address
Monday, May 1	9:30 AM - 3:30 PM	IL State Library Atrium & 4th Floor Conference Rm 300 S 2nd St Springfield, IL
Tuesday, May 2	9:30 AM - 3:30 PM	IL State University Bone Student Ctr 100 N University St Normal, IL
Wednesday, May 3	9:30 AM - 3:30 PM	Governors State University Engbretson Hall Hall of Honors 1 University Pkwy University Park, IL
Thursday, May 4	9:30 AM - 3:30 PM	West Loop Bldg 4th Floor Conference Rms 555 W Monroe Chicago, IL
Friday, May 5	9:30 AM - 3:30 PM	Dept of Transportation District 1 Headquarters 201 W Center Ct Schaumburg, IL
Monday, May 8	9:30 AM - 3:30 PM	Dept Human Services IL School for Deaf 125 Webster Ave Jacksonville, IL
Tuesday, May 9	9:30 AM - 3:30 PM	Western IL University University Union 1 University Circle, Murray St Bldg 4N Macomb, IL
Wednesday, May 10	9:30 AM - 3:30 PM	Western IL University W Riverfront Hall - Rms 102 – 104 3300 River Dr Moline, IL
Thursday, May 11	9:30 AM - 3:30 PM	Northern IL University Holmes Student Ctr 340 Carroll Ave DeKalb, IL
Monday, May 15	9:30 AM - 3:30 PM	Dept of Transportation District 8 Headquarters 1102 Eastport Plaza Dr Collinsville, IL
Tuesday, May 16	9:30 AM - 3:30 PM	Southern IL University Carbondale Student Ctr 1255 Lincoln Dr Carbondale, IL
Wednesday May 17	9:30 AM - 3:30 PM	Dept of Transportation District 7 Headquarters 400 W Wabash Ave Effingham, IL
Thursday May 18	9:30 AM - 3:30 PM	Eastern IL University MLK Student Union 1720 7th St Charleston, IL
Monday, May 22	9:30 AM - 3:30 PM	Dept of Transportation Rm 110 2300 South Dirksen Pkwy Springfield, IL

To view a recorded version of the Member Fair presentation, click here:
<https://cms.illinois.gov/benefits/benefit-choice-fairs.html>

