benefit , * choice *

State of Illinois
Benefit Choice Open
Enrollment Seminar

Open Enrollment Period May 1, 2023 – May 31, 2023 Effective July 1, 2023



PRESENTED BY:







Open Enrollment Period is May 1, 2023 – May 31, 2023, Effective July 1, 2023





The Illinois Department of Central Management Services (CMS) launched a comprehensive wellness

launched a comprehensive wellness program, Be Well Illinois.

Be Well Illinois helps expand access to wellness opportunities and features educational resources, webinars, motivational messages and engaging events.

Be Well Illinois focuses on:

- Physical
- Mental
- Financial
- Social wellbeing

Visit the **Be Well Illinois** website to access the latest wellness information. Also, follow us on **Facebook** to join special challenges and to engage with a community of your peers looking to strive to live healthier.



Deferred Compensation Plan

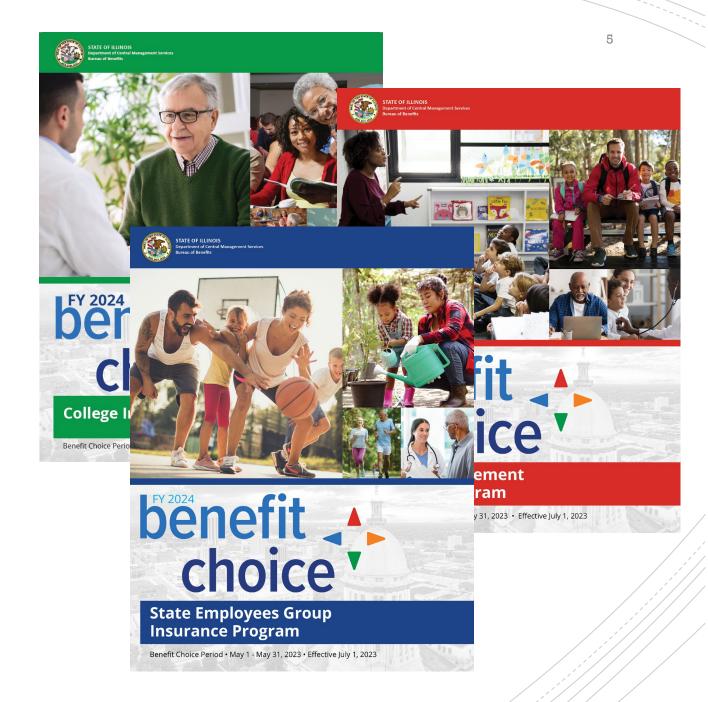
- The State of Illinois Deferred Compensation Plan ("Plan") is a supplemental retirement program for State employees.
- The combined pre-tax and Roth contributions cannot exceed the limit set by the IRS.
 - In 2023, employees are allowed to defer up to \$22,500.
 - Employees over age 50 are allowed to defer up to \$30,000.
 - Employees enrolled in Special Catch-Up are allowed to defer up to \$45,000. Participants that are within three years of retiring must contact CMS Deferred Compensation to apply for Special Catch-Up.
- Pre-tax contributions accumulate tax-deferred until the employee terminates service, dies, or incurs unforeseeable financial hardship. Once distributions begin, the distributed monies are fully taxable as ordinary income for federal tax purposes. The funds are never taxed by the State of Illinois.
- Roth contributions qualify for tax-free distribution when the initial after-tax contributions to the account are at least 5 years old and the employee is age 59 ½ or older, dies, or becomes disabled.



- Visit <u>myillinoisdcplan.com</u>, click on Register, then I do not have a PIN, and follow the prompts to verify your information and enroll.
- Enroll by calling the Empower Customer Care Center at 833-969-ILDC (833-969-4532).
- Download the Empower app by searching for "Empower" and click on Register to begin.



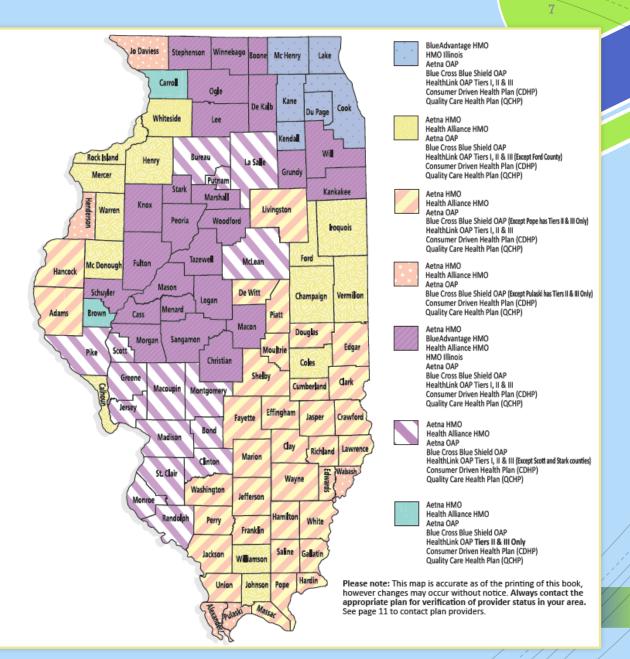
- The Benefit Choice Annual Open
 Enrollment Period is May 1 31, 2023.
- Plan year effective July 1, 2023.
- The Benefit Choice Booklets were mailed with an expected delivery date on/around May 1st.
- If you have not received it, you can access the electronic version through the Benefit Choice tile at mybenefits.illinois.gov



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State Employees Group Insurance Program





Health Plan Administrators

- Aetna HMO
- BlueAdvantage HMO
- •BCBS HMO Illinois
- Health Alliance HMO

HMO



- Aetna OAP
- Blue Cross Blue Shield
 OAP
- HealthLink OAP

OAP



- Consumer Driven
 Health Plan (CDHP) Aetna PPO
- Quality Care Health Plan (QCHP) -Aetna PPO

PPO



Employee Annual Salary	Aetna HMO	Blue Advantage	Health Alliance Illinois	HMO Illinois	Aetna OAP	BCBSIL* OAP	HealthLink OAP	CDHP**	QCHP***
\$30,200 & below	\$120	\$94	\$120	\$98	\$114	\$114	\$128	\$95	\$134
\$30,201 - \$45,600	\$139	\$113	\$139	\$117	\$133	\$133	\$147	\$114	\$153
\$45,601 - \$60,700	\$158	\$132	\$158	\$136	\$152	\$152	\$166	\$133	\$171
\$60,701 - \$75,900	\$176	\$150	\$176	\$154	\$170	\$170	\$184	\$151	\$190
\$75,901 - \$100,000	\$195	\$169	\$195	\$173	\$189	\$189	\$203	\$170	\$209
\$100,001 - \$125,000	\$249	\$223	\$249	\$227	\$243	\$243	\$257	\$224	\$263
\$125,000 - and over	\$282	\$256	\$282	\$260	\$276	\$276	\$290	\$257	\$296

Member Rates are based on your March 1st Annual Salary.

No Changes in Monthly Health Plan Contributions

No Changes in
Dependent
Monthly Health
Plan
Contributions

Number of Dependents	Aetna HMO	Blue Advantage	Health Alliance Illinois	HMO Illinois	Aetna OAP	BCBSIL* OAP	HealthLink OAP	CDHP**	QCHP***
1 Dependent	\$195	\$158	\$195	\$162	\$186	\$186	\$204	\$169	\$291
2+ Dependents	\$240	\$194	\$241	\$201	\$231	\$231	\$257	\$213	\$329
1 Medicare A & B Primary Dependent	\$172	\$137	\$171	\$141	\$163	\$163	\$180	\$146	\$184
2+ Medicare A & B Primary Dependents	\$214	\$172	\$215	\$178	\$205	\$205	\$227	\$187	\$245

Dependent Rates are in addition to Member Rates and are based on the Health Plan Enrollment, Number of Dependents and Medicare Primacy.

• HMO

- Plan year Out of Pocket Max:
- \$3,000 Individual
- \$6,000 Family
- In-Network
- Preventive Care 100%
- Physician Office Visit \$30
- Specialist & Home **Health Care visits \$35**
- ER Services \$275
- Inpatient **Hospitalizations \$425**
- Outpatient Surgery \$300
- Out-of-Network
- Nothing is covered except ER Services \$275

• OAP

• Tier I

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- See HMO In-Network
- Tier II \$300 Plan Year **Deductible/Enrollee**
- Preventive Care 100%
- Physician, Specialist & **Home Health Care visits** 90%
- ER Services \$275
- Inpatient Hospitalizations 90% after \$475 copay
- Outpatient Surgery 90% after \$300 copay
- Tier III \$400 Plan Year **Deductible/Enrollee**
- Preventive Care & Home **Health Care not covered**
- Physician & Specialist visits 60%
- ER Services \$275
- Inpatient Hospitalizations 60% after \$575 copay
- Outpatient Surgery 60% after \$300 copay

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PPO-QCHP

- Plan Year Deductibles
- Salary/Individual/Family
- In-Network Deductible **Applies**
- Preventive Care 100%
- Physician, Specialist & **Home Health Care visits** 85%
- ER Services \$450
- Inpatient **Hospitalizations 85%** after \$200
- Outpatient Surgery 85%
- Out-of-Network -**Deductible Applies**
 - Preventive Care. Physician, Specialist & **Home Health Care visits** 60%
- ER Services \$450
- Inpatient **Hospitalizations 60%** after \$800
- Outpatient Surgery 60%

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• PPO-CDHP

- Plan Year Deductibles
- \$1,500 Individual
- \$3,000 Family
- In-Network Deductible **Applies**
- Preventive Care 100%
- Preventive Services 90%
- Physician & Specialist visits 90%
- ER Services 90%
- Inpatient Hospitalizations 90%
- Outpatient Surgery 90%
- Out-of-Network **Deductible Applies**
- Preventive Care/Services 65%
- Physician & Specialist visits 65%
- ER Services 90%
- Inpatient Hospitalizations 65%
- Outpatient Surgery 65%

Please see the Benefit Choice Booklet for additional information.

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Prescription Drugs

See your Benefit Choice Booklet for details



Prescription Drugs							
Plan Year Pharmacy Deductible – \$150 per enrollee Preventive Prescription Drugs – \$0							
	Reduced Tier I *	Tier I	Tier II	Tier III			
Copayments (30-day supply)	\$4.00	\$16.00	\$33.00	\$57.00			
Copayments (90-day supply)	\$10.00	\$40.00	\$82.50	\$142.50			

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

OAP

Prescription Drugs						
Plan Year Pharmacy Deductible – \$150 per enrollee Preventive Prescription Drugs – \$0						
	Tier I	Tier II	Tier III			
Copayments (30-day supply)	\$16.00	\$33.00	\$57.00			
Copayments (90-day supply)***	\$40.00	\$82.50	\$142.50			
Maintenance Choice (90-day supply)****	\$20.00	\$41.25	\$71.25			

- * 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.
- *** If a member or dependent elects a higher Tier drug where a lower Tier drug is available, the member or dependent is responsible for the higher copayment plus the difference in cost between the drugs.
- **** Medications received at CVS Caremark® Retail Pharmacy or through CVS Caremark® Mail Service Pharmacy.

PPO-QCHP

Prescription Drugs							
Plan Year Pharmacy Deductible – \$175 per enrollee Preventive Prescription Drugs – \$0							
	Tier I	Tier II	Tier III				
Copayments (30-day supply)	\$18.00	\$38.00	\$60.00				
Copayments (90-day supply)	\$45.00	\$95.00	\$150.00				
Maintenance Choice (90-day supply)**	\$22.50	\$47.50	\$75.00				

- 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® Retail Pharmacy or through CVS Caremark® Mail Service Pharmacy.

PPO-CDHP

Prescription Drugs Preventive Prescription Drugs - \$0 Preventive Prescription Drugs (IRS-allowed) ** 90% covered; No Deductible Tier III Tier I Tier II Copayments (30-day supply) 90%; Deductible Applies 90%; Deductible Applies 90%; Deductible Applies Copayments (90-day supply) 90%; Deductible Applies 90%; Deductible Applies 90%; Deductible Applies Maintenance Choice (90-day supply)*** 95%; Deductible Applies 95%; Deductible Applies 95%; Deductible Applies

- 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.
- ** Contact Aetna for IRS-allowed services and prescriptions.
- *** Medications received at CVS Caremark® Retail Pharmacy or through CVS Caremark® Mail Service Pharmacy.

MCAP

The maximum contribution limit is \$3,050.

The rollover for unused funds will be capped at \$610.

DCAP

The maximum contribution amount is \$5,000.

All unused funds at the end of the plan year will be forfeited.

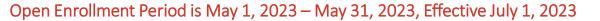
Reminder

Participants who do not re-enroll for the new plan year will forfeit any amount <u>eligible</u> for rollover.

FLEXIBLE SPENDING ACCOUNTS



Contact the Optional Tax Programs Unit at 217-558-4509 or CMS.Ben.FSA@illinois.gov



Health Savings Accounts (HSA) for Active State Members - Companion to CDHP Enrollment ONLY

Under Age 55						
Individual Family						
Employer Contribution =	\$500	\$1,000				
Employee Contribution =	\$3,350	\$6,750				
Max IRS Allowed Contribution =	\$3,850	\$7,750				

Aged 55 and older						
	Individual	Family				
Employer Contribution =	\$500	\$1,000				
Employee Contribution =	\$4,350	\$7,750				
Max IRS Allowed Contribution =	\$4,850	\$8,750				

- You have the option to enroll in the Health Savings Account (HSA) with:
 - The employer contribution and/or
 - The employee contribution.
 - The HSA is now being administered by Optum Financial.
 - If you were previously enrolled in CDHP/HSA and elected the employer contribution, that election will automatically be re-enrolled each year.
 - However, you must make your employee contribution elections for the next plan year.

Due to Federal guidelines, you cannot be enrolled in both the HSA and MCAP, since both are pre-tax deductions for qualified medical expenses.



This does NOT include DCAP.





There have been no changes to the Vision, Dental & Life benefits. Life Insurance beneficiary elections must be done through MetLife.



Open Enrollment/New Hire Event

- Accident Insurance
- Critical Illness Insurance
- Hospital Indemnity Insurance
 - Legal Services

Evergreen Enrollments/Anytime Elections

- Identity Theft Protection
 - Pet Health Insurance
- Auto and Home Insurance
 - Purchasing Power
 - Salary Finance

OPEN ENROLLMENT OR NEW HIRE EVENT

- MyBenefits Plus Customer Care
- **(855)** 548-8800
- MyBenefitsPlus@corestream.com



There are things you and your family do daily that may lead to an accident and out-of-pocket expenses. Get protected.

MyBenefits.Illinois.gov

Open Enrollment is May 1 - May 31

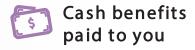
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Supplemental Health

With accident, critical illness (specified disease), and hospital indemnity insurance, gain the power to make treatment decisions, without putting your finances at risk.

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Open Enrollment is May 1 - May 31

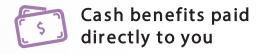
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Guaranteed issue & easy online application



Pays in addition to major medical



Portable plans for you & your family



Annual health screening benefit



Specially negotiated group rate









Critical Illness Insurance

Gain the power to make treatment decisions, without putting your finances at risk.

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Open Enrollment is May 1 - May 31

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Dependent coverage available



Cash benefits paid to you



Choice plans available



Use benefits for any expenses



Heart attack, stroke & more







Hospital Indemnity Insurance

Achieve peace of mind knowing you have additional coverage to help ease your financial responsibility while you recover.

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Open Enrollment is May 1 - May 31

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Dependent coverage available



Lump sum distributions



Plan level options



Cash benefits paid to you



Daily stay & intensive care benefits









MyBenefits



Legal Services

Protect yourself and your family. Legal Services can help you find the extra guidance you need, when you need it.

MyBenefits.Illinois.gov

Open Enrollment is May 1 - May 31

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National network of attorneys matched to meet your needs



Wills, estate planning, living trust & health care power of attorney



Financial & real estate transaction coverage



Family matters, including divorce, adoption & name change



Debt collection defense, tax audit, or consumer disputes



Traffic tickets, administrative proceedings or license suspension







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- **(855)** 548-8800
- MyBenefitsPlus@corestream.com







ID Theft Protection

In 2019 over 14.4 million consumers became victims of identity theft. That's nearly 40,000 victims per day. Don't wait to get protected.

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Enroll Anytime!

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24/7 alerts & fraud recovery



Digital footprint of personal data



Financial account & credit monitoring



Social media account monitoring



Full-service identity remediation



Up to \$1 million expense coverage





MyBenefits Plus



Pet Insurance

Protect your pet and your wallet with exceptional savings on veterinary bills. You'll find coverage for your furry, feathery and scaly friends that fits your needs and your budget.

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Use any vet. No networks or pre-approvals



Unlimited access to 24/7 vet helpline



Accidents, illnesses, prescriptions & treatments



Surgeries, hospitalizations & more



Choice of 50% or 70% vet bill reimbursement



Options for avian and exotic pets too













Home & Auto

Start saving on your Auto and Home Insurance by choosing from three of the nation's top providers, offering plans that fit your lifestyle and your wallet.

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Multi-policy discounts



Special employee savings



Coverage can begin next day



24/7/365 claim reporting



Portable plans & payment options



Switch carrier anytime



Purchase Financing

Shop thousands of brand-name products today. Your order ships right away but you get to pay over time, right from your paycheck -- with no credit checks, hidden fees, or interest.

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Thousands of brandname products



Appliances, computers, furniture & more



No down payment, no credit check



Fixed cost, no hidden fees



Pay over time, payroll deduction



Upfront delivery, no waiting





MyBenefits Plus



Personal Loans

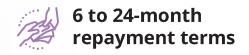
Whether you need help with an unexpected expense or to pay down expensive debt, Salary Finance can help with a low-cost loan.

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Enroll Anytime!

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Loan amounts from \$250 to \$20,000



Financial education, budgeting and coaching resources



Easy online application



Higher acceptance than traditional lenders



Funds within next business day



We appreciate your time with us today!

