



**State of Illinois**  
Department of Central Management Services  
Bureau of Benefits

# trail

## TOTAL RETIREE ADVANTAGE ILLINOIS

*Your TRAIL Medicare Advantage Prescription Drug (MAPD)  
Program Initial Enrollment Guide*

**2024**  
**College Insurance  
Program**





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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](https://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 MAPD Initial Enrollment 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 TRAIL Enrollment Information tile.
5. After exploring your benefit options and determining which benefits you would like to elect, click on the MAPD enrollment Event, located on the Welcome page.

### Need Help?

**AVA, the interactive digital assistant, is available online at**

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

Or

**Contact MyBenefits Service Center (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](https://MyBenefits.illinois.gov) to review your benefit options.
2. Choose the benefits you'd like to elect at [MyBenefits.illinois.gov](https://MyBenefits.illinois.gov) by clicking on your Initial MAPD Enrollment or Medicare Eligible Retirement event.
3. Consider going paperless. Provide, or update your email address at [MyBenefits.illinois.gov](https://MyBenefits.illinois.gov) to receive quick responses and notifications through electronic communications.

If you choose to enroll online, the TRAIL MAPD online enrollment process must be completed in its entirety. As you enroll online, follow the prompts until the end so you will know you have completed your coverage-election process. If you do not complete the process, your elections will not be saved. Please note, although you may use a post office box address to receive your mail, federal Medicare requires a residential street address. **If your preprinted mailing address on this mailing is different than your residential address, such as a Post Office Box, be sure to contact your retirement system as quickly as possible to ensure your residential address is on file with the system.**

# Welcome to Your TRAIL MAPD Health Plan Initial Enrollment Period

The College Insurance Program (CIP) offers its members a healthcare program called **Total Retiree Advantage Illinois (TRAIL)**. This program provides Medicare-eligible members and their covered dependents comprehensive medical and prescription drug coverage through TRAIL Medicare Advantage Prescription Drug (commonly referred to as an “MAPD”) plan. The program includes dental and vision coverage.

**All newly-eligible participants, who elect to enroll in the TRAIL MAPD Program will be enrolled in the Aetna Medicare Advantage Prescription Drug (MAPD) PPO Plan.**

**To be eligible for coverage under the Total Retiree Advantage Illinois MAPD plan, you and your eligible dependents must:**

- Live in the United States or the U.S. Territories, **AND**
- Be retired and enrolled in Medicare Parts A and B, due to age or disability.

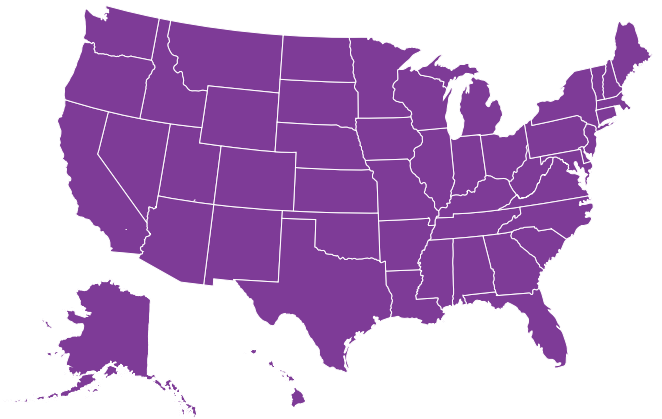
## You Must Take Action

As a CIP member who is eligible for Medicare, the College Insurance Program (CIP) offers you a retiree healthcare program called Total Retiree Advantage Illinois (TRAIL).

The TRAIL Program provides comprehensive medical and prescription drug coverage through the Aetna MAPD PPO plan, which is a Medicare-approved plan that combines the different parts of Medicare into one plan. Since Aetna MAPD PPO is a type of Medicare, **you must continue to pay your federal Medicare Parts A and B premiums in order to enroll and remain enrolled in TRAIL MAPD.**

## As a newly-eligible participant in the TRAIL MAPD Program, you:

- **MUST enroll in the TRAIL MAPD health plan during your enrollment period**, via [MyBenefits.illinois.gov](https://mybenefits.illinois.gov) or by calling the MyBenefits Service Center (toll-free) 844-251-1777. **Due to your Medicare-eligibility, you cannot keep your current CIP health plan.**
- **Will have your medical and prescription drug claims processed** by the TRAIL MAPD health plan instead of Original Medicare and your current CIP plan once your TRAIL MAPD enrollment becomes effective.
- **May cancel CIP coverage.** Canceling coverage will terminate your medical, prescription drug, dental and vision coverage through CIP. Re-enrollment is allowed for CIP members any time throughout the plan year with coverage effective the first of the month following your enrollment request, or during your annual TRAIL Open Enrollment Period.
- **Will only have one ID card** to show at your doctor visits and when picking up your prescriptions.



# Understanding Your Plan

## Aetna Medicare Advantage PPO Plan

The Aetna Medicare Advantage Preferred Provider Organization (PPO) plan is a “passive” PPO plan. If you enroll in this plan, you may see any provider as long as they participate in Medicare and accept the plan. You will not have the restrictions of in-and out-of-network providers. So even though Aetna has a network of plan providers, if you receive care from a provider not in the Aetna network (i.e., an out-of-network provider), the PPO plan pays those providers the same amount Medicare would have paid; you pay the same out-of-pocket percentage as if you had received in-network care.

The majority of providers in Illinois and across the nation participate in Medicare and will accept the CIP-sponsored Aetna group plan. If the provider is not willing to bill Aetna, call Aetna at the number on page 11 and ask them to contact your provider to explain the plan. If your provider still refuses to bill Aetna for your visit, you must pay the bill and submit a request for reimbursement to Aetna for payment. Aetna will then reimburse you the Medicare allowable amount, minus any deductible or coinsurance for which you are responsible.

## Important Information About TRAIL

- TRAIL MAPD is a retiree healthcare program sponsored by the College Insurance Program (CIP). The plan offered through the TRAIL Program is a Medicare Advantage plan which includes prescription drug coverage. **As a CIP member, who is newly-eligible for enrollment in the TRAIL MAPD health plan, this is your opportunity to enroll in the Aetna MAPD PPO Plan.** If you do not want TRAIL MAPD coverage or do not enroll in the Aetna MAPD PPO plan, you will be waived from CIP’s coverage. If you waive coverage, you will lose medical, prescription drug, dental and vision coverage. **Waiving TRAIL MAPD coverage does not allow you to stay in your current CIP health plan.**
- The TRAIL MAPD health plan is offered by Aetna. Medicare pays a fixed amount for your care each month to Aetna. When you enroll in a Medicare Advantage Prescription Drug (MAPD) plan, you are no longer in Original Medicare, but still have the same covered services and the same rights and protections as people with Original Medicare.



- The TRAIL MAPD health plan provides all of your Part A (hospital) and Part B (doctor and outpatient) benefits, including emergency and urgent care, and Medicare Part D (prescription drug) coverage.

- **You must keep Medicare Parts A and B and continue to pay the applicable Medicare premiums, including applicable IRMAA (Income Related Monthly Adjustment Amount) surcharges.**

- The Medicare Beneficiary Identifier (MBI) number must be on file for the member, as well as any eligible dependent (s). If not already on file, a copy of the required Medicare card with the MBI number must be provided to the Medicare COB Unit or your retirement system.

- If you fail to provide a copy of the required Medicare card with your MBI number to the Medicare COB unit or your Retirement system, your TRAIL MAPD and CIP medical insurance will be waived for the dependent(s) with the missing documentation and waived for the entire household if the member's documentation is not provided.

- You can only be in one Medicare Advantage or Medicare Part D (prescription drug) plan at a time. Enrollment in the TRAIL MAPD plan provides you with Medicare Advantage coverage as well as Medicare Part D coverage. **Therefore, enrollment in a different Medicare Advantage or Medicare Part D plan will automatically cause your TRAIL MAPD coverage to end, which will include your medical, prescription drug, dental and vision coverage.**

- You may terminate the TRAIL MAPD coverage at any time by contacting the plan administrator in writing. You may re-enroll throughout the plan year and coverage will be effective the first of the month following your enrollment request or during your annual TRAIL MAPD Enrollment Period.

- If your residential or mailing address changes, you must notify **both** your retirement system and the Social Security Administration in writing as quickly as possible.

- Medicare Advantage Plans are not a Medicare Supplement plan. Medicare Advantage Plans, sometimes called "Part C" or "MA Plans," are an "all in one" alternative to Original Medicare. These "bundled" plans include Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance), and in the case of your CIP-Sponsored TRAIL plan, Medicare prescription drug (Part D) is also included.

- Once you have enrolled in the TRAIL MAPD health plan, you will only use your red, white, and blue Medicare card for hospice care. All other claims for your healthcare services (including prescription drugs) should be sent to your MAPD plan administrator for processing and benefit determinations.



- Medicare-eligible CIP members who want to continue medical, prescription drug, dental and vision coverage through CIP, are **required** to enroll in the TRAIL MAPD health plan if they and their covered dependents are all enrolled in Medicare Parts A and B. **Remaining in your current CIP health plan is not an option. If you do not complete the online enrollment process or call the MyBenefits Service Center by your enrollment deadline, we will assume you do not want your CIP TRAIL MAPD health insurance and will terminate your medical, prescription drug, dental and vision coverage. If your CIP medical and prescription coverage is terminated, you will have only Original Medicare for your medical coverage.**
- Plan Year deductible and Out-of-Pocket Maximums will start over with your new TRAIL MAPD Health Plan. The MAPD plans are not permitted to consider the deductible(s) you might have already paid in your other plan. Any deductible paid to your current medical plan will not count toward your MAPD plan year deductible. The MAPD medical deductible is separate from your dental plan deductible. Your annual PPO deductible and dental deductible will start again for the TRAIL MAPD Plan Year.
- Your current health plan may cover services that Original Medicare does not cover. Medicare Advantage plans are required to cover all services covered by Original Medicare. In order to be covered, the service must be considered medically necessary and in certain cases, meet Medicare guidelines for approval. Some services have limits to how often they can be obtained.

## Do You Have Questions?



Visit our website at [MyBenefits.illinois.gov](https://mybenefits.illinois.gov) on your computer, smartphone, or tablet. AVA, the interactive digital assistant is available 24/7.



Contact **MyBenefits Service Center** (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.

# Health Plan Details

## Aetna MAPD PPO

The chart below highlights Medicare Advantage Prescription Drug (MAPD) benefits under the *Total Retiree Advantage Illinois* program.

2024 Plan Year Medical Benefit	
Members may see any provider who participates in Medicare and accepts the plan	
Annual medical deductible	\$250
Annual out-of-pocket maximum	\$1,100
Doctor office visit	Plan pays 80%; you pay 20% after annual deductible
Specialist office visit	Plan pays 80%; you pay 20% after annual deductible
Preventive services	Plan pays 100%; you pay 0%
Emergency	Plan pays 100% after you pay \$120 copay per visit; copay is waived if you are admitted within 24 hours
Inpatient hospital	Plan pays 80%; you pay 20% after annual deductible
Outpatient surgery	Plan pays 80%; you pay 20% after annual deductible
Transportation (non-emergency)	24 trips with unlimited miles allowed per trip
Lab	Plan pays 100%; you pay 0%
Diagnostic tests   X-ray   Radiology	Plan pays 80%; you pay 20% after annual deductible
Home Health Care	Plan pays 100%; you pay 0%
Compression Stockings	2 per year without prior authorization Plan pays 80%; you pay 20% after annual deductible
Hearing Instruments and related services	\$2,500 per hearing instrument and related services every 24 months for all individuals when a hearing care professional prescribes a hearing instrument. Contact plan for additional details. Aetna will cover 1 exam every 12 months.
Acupuncture for chronic lower back pain	\$16 (in and out-of-network) for each Medicare-covered visit. Up to 12 visits in 90 days, if medically necessary.

## 2024 Plan Year PPO Prescription Drug Benefit

Retail and Mail Order Pharmacy (Initial and Coverage Gap Stages)	Copayments for prescriptions filled at a retail pharmacy are listed in the chart below. You may obtain a 61-90-day supply of drugs <u>through mail order</u> for 2.5 times the 30-day copayment amount.					
	Retail Pharmacies		Retail and Mail-Order Pharmacies			
	30-Day Supply		60-Day Supply		90-Day Supply	
Tier 1 (generic brand)	Preferred \$9	Standard \$10	Preferred \$18	Standard \$20	Preferred \$22.50	Standard \$30
Tier 2 (preferred brand)	\$25		\$50		\$62.50	\$75
Tier 3 (non-preferred brand) Tier 4 (specialty brand)	\$50		\$100		\$125	\$150
Aetna MAPD PPO	<b>Catastrophic Coverage Stage</b>					
	If you reach \$8,000 in true out-of-pocket Part D prescription drug costs, you will pay \$0 for your Part D prescription drugs for the remainder of the plan year.					

# Aetna Medicare Advantage (MAPD) PPO Plan comes with these NO-COST EXTRAS

With your MAPD PPO plan, you get access to these extra benefits

<b>Aetna Healthy Rewards</b>	Get rewarded with a gift card when you complete important healthcare activities.
<b>SilverSneakers® Fitness Program</b>	Get a gym membership at thousands of participating locations nationwide. Or get moving from the comfort of your home with live online classes.
<b>MDLIVE® Behavioral Health Support</b>	Get access to virtual mental health visits by phone or video through an MDLIVE® board-certified psychiatrist or licensed therapist. There are no visit limits, and the copay is \$0.
<b>Teladoc® Health Virtual Healthcare</b>	Teladoc is a low-cost, convenient, and quality alternative to emergency room and urgent care visits for non-emergency medical care. Care is available 24/7 by web, phone, and the Teladoc mobile app. Teladoc physicians can diagnose, treat, and write short-term prescriptions for a wide range of general health issues.
<b>Transportation to Appointments</b>	Focus on your health and treatment plan and worry less about getting to the doctor. With Aetna MAPD PPO, you get 24 one-way trips with unlimited mileage.
<b>Meal Home Delivery</b>	Get 28 delicious and nutritious meals delivered to your home after your hospital stay.
<b>Healthy Lifestyle Coaching</b>	Talking with a health coach can help you create a realistic plan to improve your health. This program could help you do things such as quit smoking, lose weight, or eat better. Your coach will set up regular calls with you. You'll work together to help you reach your health goals.
<b>Healthy Home Visit</b>	Have a licensed healthcare professional assess your health and safety needs right in your own home. They'll also review your medications and family history.
<b>Hearing Aid Allowance</b>	You have a \$2,500 per ear benefit allowance once every 24 months. You or your doctor can submit your itemized bills to Aetna showing your costs on hearing aids from any licensed provider that accepts Medicare.
<b>Nurse Line</b>	You have toll-free, 24-hour access to nurses who can help answer your health questions. This doesn't replace care from your regular doctor.
<b>Resources For Living® Referral Program</b>	A consultant can refer you to local services that can make life easier and more enjoyable. You only pay the cost of any services you use.

To learn more, visit  
[stateofillinois.aetnamedicare.com](https://stateofillinois.aetnamedicare.com)  
or call 855-223-4807.





# Health Plan Contributions

Members in the College Insurance Program (CIP) are responsible for a monthly contribution for Medicare Advantage health coverage that includes prescription drug, dental and vision benefits.

## 2024 TRAIL MAPD Health Plan Monthly Contributions Effective January 1, 2024

### Aetna MAPD PPO Plan

Member Rate	\$5.92
Dependent Rate	\$23.69

## Vision Coverage

Vision coverage is provided at no additional cost to members enrolled in the TRAIL MAPD Plan. All members and enrolled dependents have the same vision coverage. All vision benefits are covered once every 24 months from the last date the benefit was used. A \$10 copayment is required for eye exams, vision lenses and standard frames.

Use your EyeMed card for vision services.

## Dental Coverage

All members and enrolled dependents have the same dental benefits available.

The annual plan year deductible for dental coverage for the TRAIL MAPD plan year (January 1, through December 31) is \$100 per participant per plan year. Once the annual deductible has been met, each plan participant is subject to a maximum annual dental benefit. Each plan participant has a maximum dental benefit of \$2,000.

Use your Delta Dental card for dental services.

# Prescription Drug Coverage

A TRAIL MAPD plan includes Medicare Part D prescription drug coverage. Prescription drug formularies (i.e., list of drugs covered) vary by health plan. The TRAIL MAPD prescription drug plan must follow Medicare rules for which types of drugs can be covered. Drugs covered under a non-Medicare Part D plan may not be covered under a Medicare Part D plan. If you are uncertain whether a drug will be covered, you should call the health plan.

## Part D Coverage Stages

Since the TRAIL MAPD prescription drug coverage is a Medicare Part D plan, the member's cost for prescription drugs under the TRAIL MAPD Program must follow the Medicare Part D drug coverage stages. There are four drug payment stages: Annual Deductible, Initial Coverage, Coverage Gap, and Catastrophic Coverage. At the beginning of the year, you start out in the Annual Deductible stage. If the plan has no prescription drug deductible, then you begin in the second stage, the Initial Coverage stage. You progress to the next stage once you have met the cost requirements for the current stage.

Unlike a standard Part D plan in which the enrollee is required to pay a percentage of the full retail cost of the drug, CIP members enrolled in the TRAIL MAPD Program pay only the plan's standard copayment through the Initial Coverage and Coverage Gap stages. Paying only the standard copayment through the Coverage Gap is a valuable benefit for TRAIL MAPD members. Once a member reaches the Catastrophic Coverage stage (when the true out-of-pocket costs reach \$8,000 for prescription drugs in 2024), the member will pay \$0 for the Part D prescription drugs for the remainder of the year.

### Annual Deductible

**You start here.** You will pay the full cost of your Part D prescriptions drugs. **Once you have paid the plan's deductible, you move on to the next stage.**

### Initial Coverage

**If the plan has no prescription drug deductible, you start here.** You will pay copays in this stage. **Once you and the plan have spent \$5,030 on your Part D prescription drugs, you move to the next stage.**

### Coverage Gap

**You will pay no more for your prescription drugs in this stage** as you did in the previous stage. **Once you have spent \$8,000 on your Part D prescription drugs, then you move on to the next stage.**

### Catastrophic Coverage

**If you reach this stage, you stay in this stage through the end of the plan year** (December 31). **You will pay \$0 for your Part D prescription drugs for the remainder of the year.**

## Part B and Part D IRMAA Premium

Medicare requires those enrolled in a Medicare Part D plan whose annual income is above a certain limit to pay an additional premium called IRMAA (Income-Related Monthly Adjustment Amount). Medicare will look back at your tax return from two years ago to determine your income. For those members whose income is verified by the IRS to exceed the established limits, the Social Security Administration will send a predetermination letter. If applicable, IRMAA applies to both Medicare Parts B and D; therefore, members who pay an additional premium for their Medicare Part B coverage are the same members who will be charged the Medicare Part D IRMAA amount. Members will receive a quarterly bill in the mail from Social Security for these additional premiums. To remain in the Medicare Advantage plan, affected members must pay these additional premiums. Go to [medicare.gov](https://www.medicare.gov) for IRMAA premium amounts.

# Plan Administrators

Plan	Administrators' Name and Address	Customer Service Phone Numbers	Websites
<b>Aetna MAPD PPO Plan</b>	<b>Aetna MAPD PPO Plan</b> PO Box 981106 El Paso, TX 79998-1106	855-223-4807 TTY users, call 711	<a href="http://stateofillinois.aetnamedicare.com">stateofillinois.aetnamedicare.com</a>
<b>Vision Plan</b>	<b>EyeMed</b> Out-of-Network Claims PO Box 8504 Mason, OH 45040-7111	866-723-0512 TTY users, call 711	<a href="http://eyemedvisioncare.com/stil">eyemedvisioncare.com/stil</a>
<b>College Choice Dental Plan (CCDP)</b>	<b>Delta Dental of Illinois</b> Group Number 20242 PO Box 5402 Lisle, IL 60532	800-323-1743 800-526-0844 (TDD/TTY)	<a href="http://soi.deltadentalil.com">soi.deltadentalil.com</a>
<b>Medicare COB Unit</b>	<b>CMS Group Insurance</b> 801 South 7th Street PO Box 19208 Springfield, IL 62794-9208	217-782-7007 800-442-1300 800-526-0844 (TDD/TTY)	<a href="mailto:CMS.BEN.MedicareCOB@illinois.gov">CMS.BEN.MedicareCOB@illinois.gov</a>
<b>Retirement System</b>	<b>State Universities Retirement System</b> 1901 Fox Drive Champaign, IL 61820-7333	800-275-7877	<a href="http://surs.org">surs.org</a>

## Disclaimer

The State of Illinois intends that the terms of this plan are legally enforceable and that the plan is maintained for the exclusive benefit of members. The State reserves the right to change any of the benefits, program requirements and contributions described in *Your TRAIL Medicare Advantage Prescription Drug (MAPD) Initial Enrollment Guide*. This Guide is intended to supplement the *Benefits Handbook*. If there is a discrepancy between the *Benefits Handbook* and state or federal law, the law will control.

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TOTAL RETIREE ADVANTAGE ILLINOIS

## TRAIL MAPD Seminar



An informational TRAIL MAPD presentation is available online for Medicare-eligible retirees. You can log on to your computer, smartphone, or tablet at <http://cms.illinois.gov/thetrail> to view the prerecorded presentation. This prerecorded presentation is an opportunity to learn about the Total Retiree Advantage Illinois (TRAIL) Program and the Aetna MAPD PPO plan.

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