



September 2022

Dear TRAIL Participant:

Beginning January 1, 2023, your new medical and prescription drug plan will be the Aetna Medicare Advantage Prescription Drug (MAPD) PPO Plan. This new plan will replace your current plan, whether you're currently enrolled in the UnitedHealthcare MAPD Plan or one of the MAPD HMO Plans (Aetna, Health Alliance or Humana).

While your carrier for medical and prescription drug coverage is changing, your dental carrier—Delta Dental—and vision carrier—EyeMed, if applicable, will remain the same.

No action is required unless you want to opt out of the Aetna MAPD PPO Plan. If you and your Medicare-eligible dependent(s) are currently covered under the UnitedHealthcare MAPD Plan or a MAPD HMO Plan, you and your Medicare-eligible dependent(s) will be **automatically enrolled** in the Aetna MAPD PPO Plan with coverage beginning January 1, 2023.

Why Are We Changing Providers?

On December 31, 2022, the current MAPD contracts will expire. Because of this, the State of Illinois was legally required to enter a request for proposal (RFP) process. During this process, we reviewed all the documents provided by each bidder, and found that Aetna offered the richest, low-cost plan, tailored to the needs of you—our retirees.

Several factors contributed to our decision to change MAPD providers:

- The Aetna MAPD PPO Plan offers lower premiums for coverage—saving both you and the State of Illinois money. In other words, you'll pay lower monthly contributions for coverage. You'll see these lower costs in your Open Enrollment Decision Guide.
- In addition, the Aetna MAPD PPO Plan has been designed specifically for State of Illinois retirees—offering another wellness benefit. This new plan will offer wellness programs, through Be Well Illinois and SilverSneakers.

How Will the Plan Change?

Before making this decision, the State of Illinois compared all requests for proposal. We found that with the Aetna MAPD PPO Plan, there should be little to no disruption with your current providers:

- It's unlikely you'll have to change providers under the new the Aetna MAPD PPO Plan. You'll be able to use any doctor, hospital, or specialist in or out of the Aetna Medicare Advantage network, without paying more for out-of-network services, as long as the provider has accepted the plan and has not opted out or been excluded from Medicare.
- If you're currently undergoing ongoing treatment, please reach out to Aetna at **1-855-223-4807** from 8am to 8pm CT to discuss transition of care.

To view the list of covered prescription drugs, visit Aetna's formulary online at **StateofIllinois.AetnaMedicare.com**

Are you currently enrolled in a MAPD HMO Plan?

Here's what the change means for you.

- You won't pay a copay when receiving health care services.
- You won't need to choose a primary care provider (PCP) during enrollment.
- You won't need a referral to see a specialist.
- The maximum amount you could spend out of pocket will be less.
- You will receive additional supplemental benefits.

About the Aetna MAPD PPO Plan

The Aetna MAPD PPO Plan is a Medicare Advantage Prescription Drug plan that delivers benefits beyond Original Medicare (Parts A and B) and includes basic prescription drug coverage (Part D).

There are several important things to understand about all MAPD plans. The items below are no different than your current plan.

- The Aetna MAPD PPO Plan is not a supplement plan and does not pay secondary to Medicare. All claims are submitted directly to Aetna for payment, not Medicare.
- You can only be enrolled in one Medicare program at a time. This means that you cannot enroll in both the Aetna MAPD PPO Plan and any other Medicare Advantage or Part D plan. This means that if you enroll in another Medicare Advantage plan after enrolling in the Aetna MAPD PPO Plan, you'll be automatically disenrolled from the Aetna MAPD PPO Plan.

How to Learn More

We're committed to keeping you informed and making this a smooth transition process. In the coming weeks, there will be many opportunities to learn more about this change:

- We will offer pre-open enrollment virtual seminars and in-person seminars during open enrollment for those that are unable to attend a virtual seminar or have additional questions and provide a medical plan decision guide that provides the details of your new plan. Be on the lookout for more information in the coming weeks.
- You'll receive a welcome kit in the mail from Aetna with more information about the Aetna MAPD PPO Plan. You'll also receive new member ID cards from Aetna, which can be used for medical and prescription drug services.
- You'll receive materials from the Center for Medicare and Medicaid Services, as required by law.

We know that retirees get a lot of promotional materials about Medicare plans. Please note that all communications with specific information about this plan change will include the familiar TRAIL logo.

What You Need to Do

As stated above, no action is required unless you want to opt out of the Aetna MAPD PPO Plan. If you and your Medicare-eligible dependent(s) are currently covered under the UnitedHealthcare MAPD Plan or a MAPD HMO, you and your Medicare-eligible dependent(s) will be automatically enrolled in the Aetna MAPD PPO Plan with coverage, beginning January 1, 2023.

If you'd like to opt out of the Aetna MAPD PPO Plan, visit [MyBenefits.illinois.gov](https://mybenefits.illinois.gov) or call the MyBenefits Service Center at 1-844-251-1777 during TRAIL open enrollment. You must opt out by November 30, 2022. Otherwise, you will be enrolled in the Aetna MAPD PPO Plan with coverage beginning January 1, 2023.

Questions?

If you have questions, contact:

- **Aetna** at **1-855-223-4807** from 8am to 8pm CT or by visiting **StateofIllinois.AetnaMedicare.com** to learn about plan benefits, find providers, and look up prescription drugs.
- **MyBenefits Service Center** at **1-844-251-1777** from 8am – 6pm CT or by visiting **mybenefits.illinois.gov** to ask about eligibility, make changes to your coverage, or opt out of the Aetna MAPD PPO plan.
- **Medicare** at **1-800-633-4227** or by visiting **www.medicare.gov** to ask questions about Medicare Parts A and B.

Your health and well-being are a priority for the State of Illinois. You've spent years working and we want you to enjoy retirement knowing that your retiree benefits are here to protect you. We are confident that this change will provide the quality coverage that you expect and deserve.