



## Your Retiree Healthcare Decision Guide

### Mark Your Calendar!

- **November 12 – December 13, 2013:** Open Enrollment Period
- **December 13, 2013:** Your Open Enrollment Form must be postmarked by this date for you and your eligible dependents to have State-sponsored retiree healthcare coverage after January 31, 2014
- **February 1 – December 31, 2014:** 2014 coverage period

***State of Illinois Retiree Medicare Advantage seminars are coming soon! See the enclosed schedule of seminar dates, times and locations.***

*State of Illinois Group Insurance Program*

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## Look for the Official Program Logo

You may be receiving mailings about Medicare Advantage and Medicare Supplement plans from companies that are not affiliated with the State of Illinois. Only mailings with the ***Total Retiree Advantage Illinois* logo contain information about the Medicare Advantage plans with prescription drug coverage (MA-PD plans) available to you through your State of Illinois retiree insurance program.**



# Introducing *Total Retiree Advantage Illinois*

The State is offering a new retiree healthcare program called *Total Retiree Advantage Illinois (TRAIL)*, which takes effect February 1, 2014. This program provides comprehensive and valuable medical, prescription drug, vision and dental coverage for eligible retirees and their eligible dependents.

Depending on where you live, you'll have up to three Medicare Advantage plans with prescription drug coverage (MA-PD plans) to choose from:

- **A Preferred Provider Organization (PPO):**
  - This is a PPO plan administered by UnitedHealthcare (UHC)
  - It is available to members nationwide.
- **HMOs:**
  - These are HMOs administered by Coventry Advantra and Humana
  - They are available to residents of certain Illinois counties.

See page 8 for a map of *Total Retiree Advantage Illinois* medical plan options available to you based on where you live.

**Note: Your vision, dental and life insurance benefit plans are not changing. However, you must enroll in one of the State-sponsored MA-PD plans to continue having access to your existing vision coverage. Life insurance coverage and, if elected, dental coverage, continue automatically.**



## What is a Medicare Advantage Plan with Prescription Drug Coverage (an MA-PD plan)?

An MA-PD plan is a Medicare-approved plan that combines Medicare Part A (hospital insurance), Part B (physician services and ancillary products) and Part D (outpatient prescription drug) coverage into *one* plan, with *one* ID card, *one* toll-free customer service phone number and *one* Explanation of Benefits (EOB) statement each time you receive care. Private insurance companies contract with Medicare to provide these plans, which must include all services covered by Original Medicare.



## How You Benefit

**Total Retiree Advantage Illinois MA-PD plans offer you many advantages:**

- **Access:** If you choose the UnitedHealthcare (UHC) PPO, you can see any willing provider as long as the provider is in the Medicare program—the provider does not have to be in the UHC network. Your coverage levels will be the same whether you see a UHC network provider or not. The Coventry Advantra and Humana HMOs have extensive provider networks. You must see a network provider to receive benefits (except in cases of emergency).
- **Convenience:** No matter which plan you choose, you'll continue to have medical and prescription drug coverage, but in one place—so there's *one* ID card, *one* toll-free customer service phone number and *one* Explanation of Benefits (EOB) statement each time you receive care.
- **Wellness extras:** The plans offer a variety of wellness/clinical programs that can put you on the path to healthier living, such as the SilverSneakers® fitness program. Although the programs vary by health plan vendor, some examples include various wellness programs, disease management programs, case management programs, discount programs, medication therapy management and meal programs. Be sure to review the materials you receive from each vendor to understand the special programs available to you.
- **One-stop resources:** When you have claim-related questions about doctors, hospitals, pharmacies or other providers, you'll only need to make one call: to your plan administrator (UnitedHealthcare, Coventry Advantra or Humana) for assistance. See page 15 for customer service phone numbers.

**You will remain enrolled in your current State healthcare plan through January 31, 2014. The new MA-PD plan you choose will start February 1, 2014.**



## What You Should Know

**Open Enrollment Period:  
November 12 – December 13, 2013**

As an individual who is enrolled in Medicare Parts A and B, your *TRAIL* Open Enrollment Period will be held in the fall of each year, instead of during May, as in the past. For 2014, the plan year will begin February 1 and will go through December 31, 2014. **You will remain enrolled in your current State healthcare plan through January 31, 2014. The new MA-PD plan you choose will start February 1, 2014.**

## 2014 Coverage Period: February 1 – December 31, 2014

- You **MUST** enroll in one of the new MA-PD plans to have State-sponsored retiree healthcare coverage (medical, prescription drug and vision) after January 31, 2014.
- You will remain enrolled in your current State plan through January 31, 2014.
- If you enroll in one of the MA-PD plans, you'll receive your new ID card in late January.
- Starting with calendar year 2015, the plan year will be the full calendar year. Any changes made during future fall Open Enrollment Periods, including changes to dependent, dental and life insurance coverage, will be effective the following January 1 and will continue through December 31.

## Who is Eligible

To be eligible for coverage under a **Total Retiree Advantage Illinois** MA-PD plan, you and your eligible dependents must **all**:

- Live in the United States, **AND**
- Be enrolled in Medicare Parts A and B, due to age or disability:
  - **Age:** Became age 65 and were enrolled in Medicare Parts A and B on or before September 30, 2013, OR
  - **Disability:** Gained Medicare coverage and were enrolled in Medicare Parts A and B on or before September 30, 2013.

## How to Enroll: Next Steps

- **Review this Guide, along with the information you receive in the mail** from the State-sponsored MA-PD plans for which you are eligible (based on where you live).
- **Complete the enclosed Open Enrollment Form:**
  - You and your eligible dependents will be enrolled in the same MA-PD plan.
- **The Open Enrollment Form must be completed in its entirety, including residential street address information in the “Member Information” section.** Although you may use a post office box address to receive your mail, federal Medicare requires a residential street address in addition to any post office box address you may have.
- **Return your Open Enrollment Form to your retirement system at the address shown on your Form, postmarked by *December 13, 2013*.**



**The Open Enrollment Form must be completed in its entirety, including residential street address information in the “Member Information” section.**



## During the Open Enrollment Period (11/12/13 - 12/13/13), members:

**Documentation is required to add a dependent. Please include the required documentation with the enclosed Open Enrollment Form when you return it to your retirement system.**



- Must elect one of the new State-sponsored Medicare Advantage plans to have medical and prescription drug coverage after January 31, 2014. (Vision coverage is provided automatically when you elect medical/prescription drug coverage through an MA-PD plan.)
- May elect to opt out of medical/prescription drug coverage. **Note: If you opt out, medical, prescription drug and vision coverage for you and your enrolled dependents will end January 31, 2014; only your life insurance and dental coverage, if elected, will continue. See page 7 for important opt-out-related information.**
- May elect to re-enroll in medical/prescription drug coverage if you previously opted out of or waived coverage. If you re-enroll, you have the option of not electing dental coverage.
- May add or drop dental coverage.
- May add or drop dependent coverage. **IMPORTANT: To add a dependent to your coverage who is not enrolled in Medicare Parts A and B, you must check the appropriate non-Medicare dependent box in the “Dependent Elections” section of the enclosed Open Enrollment Form.** By marking this box, you are indicating to the retirement system that you are not eligible to choose one of the State-sponsored MA-PD plans. To add the dependent, you must enter the dependent’s information in the “Dependent Information” section. You will remain in your current health plan and will continue to have your open enrollment period during the month of May. **Documentation is required to add a dependent. Please include the required documentation with the enclosed Open Enrollment Form when you return it to your retirement system.** For more information about dependent eligibility, go to [www.cms.illinois.gov/thetrail](http://www.cms.illinois.gov/thetrail) and select the “State of Illinois Medicare Retirees and Survivors” link. Once there, click “Dependent Coverage” on the right side of the webpage for eligibility and documentation requirements.
- May add, drop, increase or decrease Member Optional Term Life insurance coverage, if eligible.
- May add or drop Child Life, Spouse Life and/or AD&D insurance coverage, if eligible.

## IMPORTANT: If You Opt Out of the State Employees Health Insurance Program

In accordance with Public Act 92-0600, retirees, annuitants and survivors may elect to opt out of the State Employees Health Insurance Program. This election will terminate medical, prescription drug and vision coverage for you and any of your enrolled dependents. If you elect to opt out of the Program, you will continue to have dental coverage, if elected. You will also continue to be enrolled in Basic Life insurance coverage only and may elect Optional Life insurance coverage, if eligible. If you opt out of the Program you will not be eligible for the following:

- Free influenza immunizations, offered annually
- COBRA continuation of coverage
- Smoking Cessation Program.

**Remember: If your Open Enrollment Form is not postmarked by December 13, 2013, medical, prescription drug and vision coverage for you and your enrolled dependents will end January 31, 2014.** Only your life insurance and dental coverage, if elected, will continue. The next time you can enroll in a State-sponsored MA-PD plan will be in the fall of 2014 for coverage effective January 1, 2015.

**Remember: If your Open Enrollment Form is not postmarked by December 13, 2013, medical, prescription drug and vision coverage for you and your enrolled dependents will end January 31, 2014.**



### Watch Your Mailbox!

Watch your home mailbox for detailed information about the plan(s) available to you. Materials will be sent by the State-sponsored MA-PD plans (UnitedHealthcare, Coventry Advantra, and/or Humana), with the *Total Retiree Advantage Illinois* program logo on the envelope. You will only receive these pre-enrollment packets from the State-sponsored plans that are available where you live. All official packets will be marked with the *Total Retiree Advantage Illinois* program logo. All materials provided by the State and the plans will also be posted on the *Total Retiree Advantage Illinois* website: [www.cms.illinois.gov/thetrail](http://www.cms.illinois.gov/thetrail).

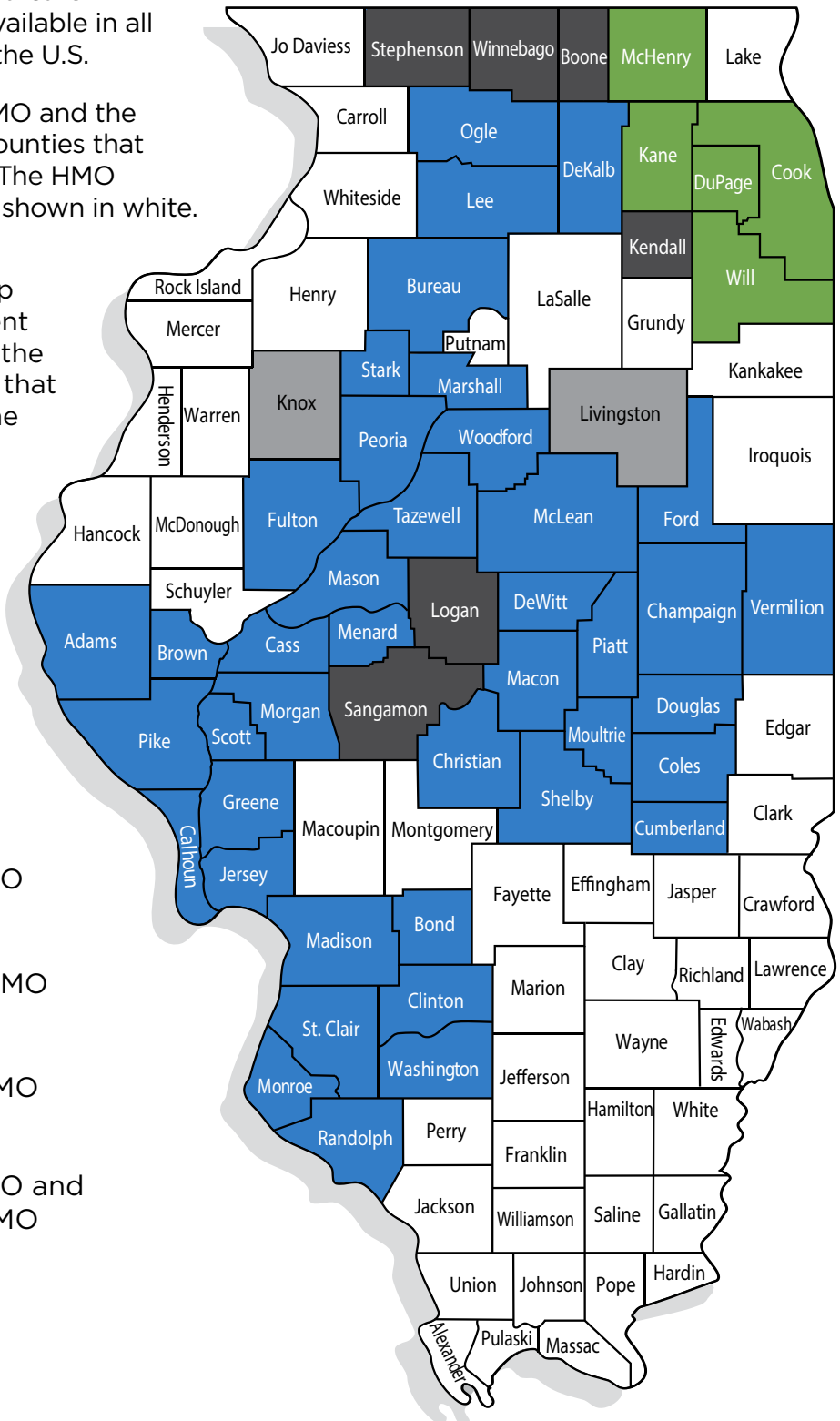
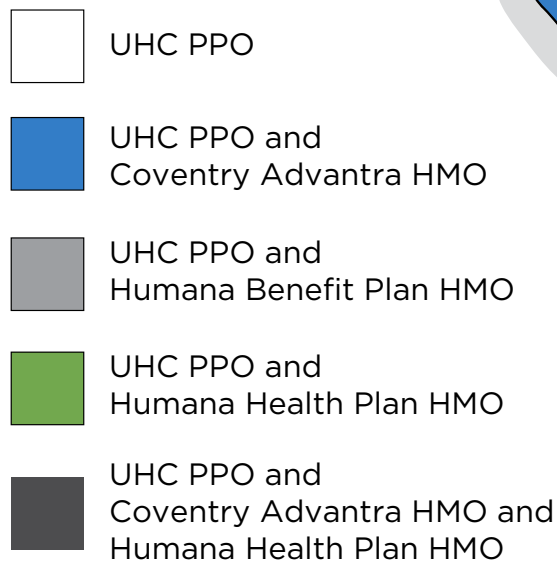


# A Map of Health Plans by County

**The UnitedHealthcare Group Medicare Advantage PPO (UHC PPO)** is available in all Illinois counties and throughout the U.S.

UHC PPO, Coventry Advantra HMO and the Humana HMOs are available in counties that are shaded (see the key below). The HMO plans are not offered in counties shown in white.

**Note:** There are two Humana HMO plans, as shown in the map key and on your Open Enrollment Form. Please ensure you select the appropriate Humana HMO plan that is available in your county on the enrollment form.





# Your Health Plan Options

## UnitedHealthcare Group Medicare Advantage PPO

If you enroll in the UnitedHealthcare (UHC) Group Medicare Advantage Preferred Provider Organization (PPO) plan, you can see any willing provider as long as the provider is in the Medicare program—the provider does not have to be in the UHC network. After you pay a \$100 annual medical deductible, the plan will pay 90% for most services and you will pay 10%, up to the plan's \$1,300 annual out-of-pocket maximum. The out-of-pocket maximum is the most you will pay in deductibles and coinsurance for covered medical expenses during a plan year. This amount **does not** include payments you make for prescription drugs.

The UHC PPO plan is a “passive” PPO plan. This means it **does not** have the restrictions of in- and out-of-network coverage. You can see any willing provider as long as the provider accepts payment from Medicare—the provider **does not** have to be in the UHC network. When you receive out-of-network care, the PPO plan pays 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 overwhelming majority of providers in Illinois and across the nation accept payment from Medicare and participate in MA-PD plans, so your doctor is likely to be a Medicare provider. If not, call UHC at the number on page 15 to have them contact the doctor to explain the plan and encourage participation.

UnitedHealthcare is one of the largest and most well-established MA-PD plan providers, serving over 9 million Medicare-eligible adults nationwide. The UHC PPO offers a variety of programs and services, such as the following:

- **Behavioral Health:** A telephone stress management program
- **SilverSneakers®:** A fitness program
- **HouseCalls:** Home visits by a healthcare practitioner
- **NurseLine<sup>SM</sup>:** A 24-hour phone line for health questions
- **HealthInnovations<sup>TM</sup>:** A hearing aid program
- **Pharmacy Saver Program<sup>TM</sup>:** Savings on generic drugs at thousands of participating pharmacies nationwide.



**If you enroll in the UnitedHealthcare (UHC) Group Medicare Advantage Preferred Provider Organization (PPO) plan, you can see any provider in the U.S. who accepts payment from Medicare.**

## Coventry Advantra and Humana HMOs

**Both the Coventry Advantra and Humana HMOs offer large networks of doctors, specialists and hospitals to choose from, plus a variety of programs and services to help improve your health and well-being.**



If you enroll in one of the HMOs available to you (based on where you live), you must choose a primary care physician (PCP) from the plan's network of providers. Your PCP will coordinate your care and refer you to specialists when needed. Out-of-network care is only covered in cases of emergency. For most services, you are responsible for a copayment; the plan then pays 100% of remaining covered expenses, with no medical deductible. The annual out-of-pocket maximum is \$3,000. This amount **does not** include payments you make for prescription drugs.

Both the Coventry Advantra and Humana HMOs offer large networks of doctors, specialists and hospitals to choose from, plus a variety of programs and services to help improve your health and well-being.

### **Humana HMOs offer the following extra benefit programs:**

- **Humana Active Outlook:** A lifestyle enrichment program
- **SilverSneakers®:** A fitness program
- **Humana Vitality:** A comprehensive lifestyle approach to wellness
- **HumanaFirst® Nurse Advice Line:** A toll-free, 24-hour-a-day health information line
- **Humana Chronic Care Program:** Helps manage chronic conditions and health concerns
- **Humana's In-Home Health and Well-Being Assessment Program:** In-home assessments that encourage preventive care and wellness
- **TruHearing and HearUSA:** Hearing discount programs
- **Pharmacy, vision and dental discounts.**

### **Coventry Advantra HMO offers the following extra benefit programs:**

- **SilverSneakers®:** A fitness program
- **Case Management:** Nurses and other support teams help members coordinate necessary services and supplies when facing complicated treatment plans
- **Disease Management:** Provides special help to members who are managing certain chronic health concerns (e.g., congestive heart failure, diabetes)
- **Outreach Calls and Reminders:** Coventry Advantra makes phone calls and sends reminders to make it easy for members to manage recommended care
- **Welcome Home Program:** Nurses assist members as they transition from an inpatient admission to their home
- **Compassionate Journey:** This service helps coordinate hospice care in end-of-life situations
- **Nurseline:** Nurses are available 24/7 to talk to members about health and medical conditions.

## Comparing the Medicare Advantage Plans

The chart below highlights MA-PD coverage levels for the PPO and HMO plans under the *Total Retiree Advantage Illinois* program. Coverage details will be in the pre-enrollment packets you receive from the plans. Details will also be posted on the *Total Retiree Advantage Illinois* website: [www.cms.illinois.gov/thetrail](http://www.cms.illinois.gov/thetrail).

	UnitedHealthcare PPO	Coventry Advantra and Humana HMOs*
<b>Annual medical deductible</b>	\$100	None
<b>Annual out-of-pocket maximum</b>	\$1,300	\$3,000
<b>Doctor office visit</b>	Plan pays 90%; you pay 10% after annual deductible	Plan pays 100% after you pay \$18 copay per visit
<b>Specialist office visit</b>	Plan pays 90%; you pay 10% after annual deductible	Plan pays 100% after you pay \$25 copay per visit
<b>Preventive services</b>	Plan pays 100%; you pay 0%	Plan pays 100%; you pay 0%
<b>Emergency</b>	Plan pays 100% after you pay \$65 copay per visit; copay is waived if you are admitted within 24 hours	Plan pays 100% after you pay \$65 copay per visit (can use non-network provider if nearer to you than network provider); copay is waived if you are admitted within 24 hours
<b>Inpatient hospital</b>	Plan pays 90%; you pay 10% after annual deductible	Plan pays 100% after you pay \$325 copay per admission
<b>Outpatient surgery</b>	Plan pays 90%; you pay 10% after annual deductible	Plan pays 100% after you pay \$225 copay
<b>Diagnostic tests (lab, x-ray, radiology)</b>	Plan pays 90%; you pay 10% after annual deductible	Plan pays 100%; you pay 0%
<b>Prescription drugs</b>	You pay \$100 annual deductible, then you pay: <ul style="list-style-type: none"> <li>• Generic: \$10 copay (or less with UHC Pharmacy Saver Program)</li> <li>• Preferred Brand: \$30 copay</li> <li>• Non-preferred Brand and Specialty Drugs: \$60 copay</li> </ul>	You pay \$75 annual deductible, then you pay: <ul style="list-style-type: none"> <li>• Generic: \$8 copay</li> <li>• Preferred Brand: \$26 copay</li> <li>• Non-preferred Brand and Specialty Drugs: \$50 copay</li> </ul>

\*Members must use network providers, except for emergency services.



## Medical, Dental and Life Insurance Contributions

### Medicare Advantage Plan Monthly Contributions Effective February 1, 2014

Retirees in the State Employees Group Insurance Program will continue to pay 1% of their monthly annuity for Medicare Advantage coverage that includes prescription drug benefits. State retirees with less than 20 years of service will also continue to pay 5% of the cost of coverage for every year less than 20.

Medicare Advantage Plan Monthly Contributions for Retirees with Less than 20 Years of Service				
Years of Service	Member's Responsibility: Percentage of Cost	Coventry Advantra HMO	Humana HMOs	United- Healthcare PPO
0	100%	\$111.64	\$205.33	\$179.67
1	95%	\$106.05	\$195.06	\$170.68
2	90%	\$100.47	\$184.79	\$161.70
3	85%	\$94.89	\$174.53	\$152.72
4	80%	\$89.31	\$164.26	\$143.73
5	75%	\$83.73	\$153.99	\$134.75
6	70%	\$78.14	\$143.73	\$125.76
7	65%	\$72.56	\$133.46	\$116.78
8	60%	\$66.98	\$123.19	\$107.80
9	55%	\$61.41	\$112.93	\$98.81
10	50%	\$55.82	\$102.66	\$89.83
11	45%	\$50.23	\$92.39	\$80.85
12	40%	\$44.65	\$82.13	\$71.86
13	35%	\$39.07	\$71.86	\$62.88
14	30%	\$33.49	\$61.59	\$53.90
15	25%	\$27.91	\$51.33	\$44.91
16	20%	\$22.32	\$41.06	\$35.93
17	15%	\$16.74	\$30.80	\$26.95
18	10%	\$11.16	\$20.53	\$17.96
19	5%	\$5.58	\$10.26	\$8.98
20+	0%	\$0.00	\$0.00	\$0.00

Medicare Advantage Plan Monthly Contributions for Dependents			
Coventry Advantra HMO or Humana HMOs		UnitedHealthcare PPO	
One Dependent	Two or More Dependents	One Dependent	Two or More Dependents
\$89.91	\$126.00	\$110.00	\$155.00

### Dental Plan (QCDP) Monthly Contributions

Coverage	Monthly Contribution
Member Only	\$11.00
Member Plus 1 Dependent	\$17.00
Member Plus 2 or More Dependents	\$19.50

### Optional Term Life Plan Monthly Contributions

Member's Age	Monthly Contribution Per \$1,000 of Coverage
Under 30	\$0.06
30-34	\$0.08
35-44	\$0.10
45-49	\$0.16
50-54	\$0.24
55-59	\$0.44
60-64	\$0.66
65-69	\$1.28
70-74	\$2.06
75-79	\$2.06
80-84	\$2.06
85-89	\$2.06
90 and above	\$2.06







### Spouse Life Monthly Contributions

Coverage	Monthly Contribution
<b>Spouse Life \$10,000 coverage (Annuitant under age 60)</b>	\$6.00
<b>Spouse Life \$5,000 coverage (Annuitant age 60 or older)</b>	\$3.00

### AD&D Monthly Contribution

Coverage	Monthly Contribution Per \$1,000 of Coverage
<b>Accidental Death &amp; Dismemberment</b>	\$0.02

### Child Life Monthly Contribution

Coverage	Monthly Contribution
<b>Child Life \$10,000 coverage</b>	\$0.70

## 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 this *Your Retiree Healthcare Decision 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.

## Plan Administrators

Plan Component	Administrator's Name and Address	Customer Service Phone Numbers	Website Address
<b>UnitedHealthcare Group Medicare Advantage PPO</b>	<b>UnitedHealthcare</b> P.O. Box 31362 Salt Lake City, UT 84131-0362	888-223-1092	<b>Starting February 1, 2014, please visit:</b> <a href="http://www.uhcretiree.com/soi">www.uhcretiree.com/soi</a>
<b>Coventry Advantra HMO</b>	<b>Coventry Advantra</b> P.O. Box 8052 London, KY 40742	855-223-4807	<a href="http://www.aetna-coventryretiree.com/soi">www.aetna-coventryretiree.com/soi</a>
<b>Humana Medicare Employer HMO</b> (the Humana Benefit Plan HMO and the Humana Health Plan HMO)	<b>Humana</b> Humana Claims Office P.O. Box 14601 Lexington, KY 40512-4601	800-951-0125	<b>Starting December 1, 2013, please visit:</b> <a href="http://www.humana.com/soi">www.humana.com/soi</a>
<b>Vision Plan</b>	<b>EyeMed</b> Out-of-Network Claims P.O. Box 8504 Mason, OH 45040-7111	866-723-0512 800-526-0844 (TDD/TTY)	<a href="http://www.eyemedvisioncare.com/stil">www.eyemedvisioncare.com/stil</a>
<b>Quality Care Dental Plan (QCDP)</b>	<b>Delta Dental of Illinois</b> Group Number 20240 P.O. Box 5402 Lisle, IL 60532	800-323-1743 800-526-0844 (TDD/TTY)	<a href="http://soi.deltadentalil.com">http://soi.deltadentalil.com</a>
<b>Life Insurance Plan</b>	<b>Minnesota Life Insurance Company</b> 536 Bruns Lane, Unit 3 Springfield, IL 62702	888-202-5525 800-526-0844 (TDD/TTY)	<a href="https://web1.lifebenefits.com/lbwcm/pd/illinois">https://web1.lifebenefits.com/lbwcm/pd/illinois</a>
<b>Health/Dental Plans, Medicare COB Unit, Premium Collection Unit, Life Insurance</b>	<b>CMS Group Insurance Division</b> 801 South 7 <sup>th</sup> Street P.O. Box 19208 Springfield, IL 62794-9208	217-782-2548 800-442-1300 800-526-0844 (TDD/TTY)	<a href="http://www.cms.illinois.gov/thetrail">www.cms.illinois.gov/thetrail</a>

