



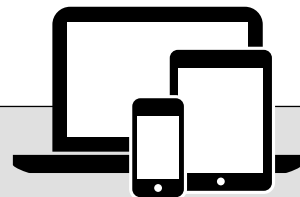
# Welcome to the TRAIL MAPD Enrollment Period

**TRAIL MAPD Open Enrollment Period: October 15 - November 15, 2019**

The Teachers' Retirement Insurance Program (TRIP) offers members a healthcare program called **Total Retiree Advantage Illinois (TRAIL)**. This program provides eligible members and their covered dependents comprehensive medical and prescription drug coverage through TRAIL Medicare Advantage Prescription Drug (commonly referred to as "MAPD") plans.

As an individual who is enrolled in Medicare Parts A and B, your TRAIL MAPD Open Enrollment Period will be held in the fall of each year, rather than during May as in the past. For 2020, the plan year will begin January 1 and will go through December 31, 2020.

All Illinois counties have an HMO and PPO option. Members residing outside Illinois may elect the PPO option only.



The TRAIL MAPD Enrollment Period features a web-based online enrollment platform entitled **MyBenefits** at **MyBenefits.illinois.gov**.

This site streamlines your benefit options into a one-stop shop for your insurance needs. This includes learning more about your current insurance benefits, making enrollment decisions, changing your current coverage and finding contact information for all your plan administrators. How-to-enroll videos are on the site to walk you through the enrollment process.

The online system is comprehensive with the goal of providing information 24/7 and allowing you to make changes in real-time. The site will allow you to make benefit elections during open enrollment; it will also allow you to add/or drop dependents mid-year due to a qualifying change in status, or correct personal information. The website will include all your benefit information as well as educational information and interactive tools.

MyBenefits.illinois.gov is accessible via your computer, smartphone or tablet. You may also contact customer service representative for assistance Monday – Friday 8:00 AM – 6:00 PM CT (toll-free) 844-251-1777 or 844-251-1778 TDD/TTY.

To access the enrollment platform, you need to register on the website using information pertinent to you for self-authentication. Once registered, you will be provided your CMS-issued Employee ID Number (EIN), which you will need whenever you login to this site. If you lose your EIN, you will be able to retrieve it through the self-authentication process.

Members newly eligible for the TRAIL MAPD Program will be required to enroll during the TRAIL MAPD Open Enrollment Period which runs October 15 – November 15, 2019.

# During the TRAIL MAPD Open Enrollment Period You:

- May elect to cancel your coverage. **Note: If you cancel your TRIP TRAIL MAPD enrollment, medical and prescription drug coverage for you and your enrolled dependents will end December 31, 2019. Re-enrollment is allowed for TRIP only during the annual TRAIL Open Enrollment Period, or other qualifying enrollment opportunities.**
- May elect to re-enroll in medical/prescription drug coverage if you previously canceled coverage.
- May add or drop dependent coverage. **IMPORTANT: You must contact the MyBenefits Service Center (toll-free) 844-251-1777 if you want to add a dependent who is not enrolled in Medicare Parts A and B. If you add a non-Medicare dependent, you will be ineligible to enroll in a TRAIL MAPD plan.**
- Must enroll in a TRAIL MAPD plan if you are newly-eligible for TRAIL MAPD.
- May change to a new TRAIL MAPD plan if you are currently enrolled in TRAIL MAPD.

## Important Information

- **You must keep Medicare Parts A and B and continue to pay the applicable Medicare premiums.**
- If the member's household Medicare information is not on file with MyBenefits, or the State's Medicare COB Unit by the end of the TRAIL MAPD Enrollment Period, the TRAIL MAPD and State medical insurance will be waived for the person(s) with the missing information and waived for the entire household if the member is missing information.
- 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 termination of your TRIP medical and prescription drug coverage.**
- You can terminate the TRAIL MAPD coverage at anytime however, once you cancel your TRIP TRAIL MAPD coverage, re-enrollment is allowed for TRIP only during the annual TRAIL Open Enrollment Period, or other qualifying enrollment opportunities.
- If your residential or mailing address changes, you must notify your retirement system in writing as quickly as possible.
- If you are currently enrolled in one of the TRAIL MAPD HMO plans (Aetna Medicare Plan (HMO), Health Alliance MAPD HMO, and Humana Employer Medicare HMO) and move outside of the plan's service area to a different county in Illinois or to a different state, you must elect a new Medicare Advantage plan available in your new area.

# How to Enroll or Change Your Coverage Election:

- Review this Guide, along with the information you receive in the mail from the TRAIL Medicare Advantage Prescription Drug (MAPD) plan administrators for which you are eligible (based upon where you live – see the map on page 10). Materials mailed to you from the TRIP-sponsored TRAIL MAPD plan administrators will feature the TRAIL logo (see logo to the right).
- Complete the online TRAIL MAPD enrollment process during the Open Enrollment period at **MyBenefits.illinois.gov** via your computer, smartphone or tablet. You also have the option to call a customer service representative for assistance Monday – Friday 8:00 AM – 6:00 PM CT (toll-free) 844-251-1777 or 844-251-1778 TDD/TTY. **Please note: No elections may be made prior to October 15.**
  - You and your covered dependents will all be enrolled in the same health plan.
- 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 with any address changes as quickly as possible.**







## Do You Have Questions?

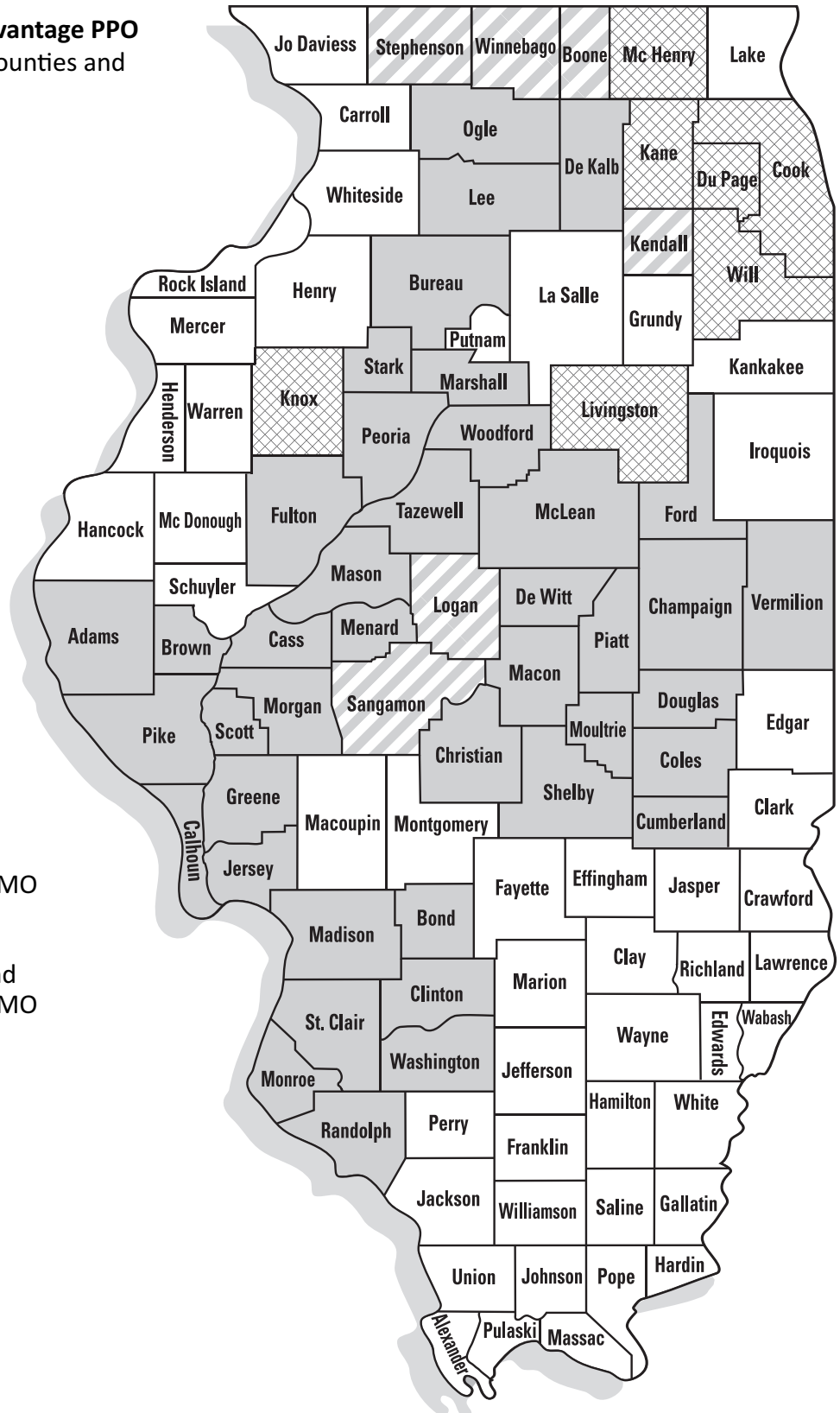
Visit our website at **MyBenefits.illinois.gov** on your computer, smartphone or tablet. You also have the option to call a customer service representative for further assistance or to enroll over the phone, Monday – Friday 8:00 AM– 6:00 PM CT (toll-free) **844-251-1777** or **844-251-1778 TDD/TTY**.

# A Map of TRAIL MAPD Plans by County

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

UnitedHealthcare PPO, Aetna Medicare Plan (HMO), Health Alliance MAPD HMO and the Humana Employer Medicare HMO availability is indicated by the key below:

-  UHC PPO and Health Alliance MAPD HMO
-  UHC PPO and Aetna Medicare Plan (HMO)
-  UHC PPO and Humana Employer Medicare HMO
-  UHC PPO and Aetna Medicare Plan (HMO) and Humana Employer Medicare HMO



# HMO Plans

## Aetna Medicare Plan (HMO), Health Alliance MAPD HMO and Humana Employer Medicare HMO

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

<b>HMO Medical Benefit</b>	
Members must use network providers, except for emergency services	
Annual medical deductible	None
Annual out-of-pocket maximum	\$3,000
Doctor office visit	Plan pays 100% after you pay \$20 copay per visit
Specialist office visit	Plan pays 100% after you pay \$20 copay per visit
Preventive services	Plan pays 100%; you pay 0%
Emergency	Plan pays 100% after you pay \$120 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
Inpatient hospital	Plan pays 100% after you pay \$250 copay per admission
Outpatient surgery	Plan pays 100% after you pay \$150 copay
Diagnostic tests (lab, x-ray, radiology)	Plan pays 100%; you pay 0%
Hearing Instruments and related services	\$2,500 for 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.

<b>HMO Prescription Drug Benefit</b>			
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 through mail order for 2.5 times the 30-day copayment amount.		
	30-Day Supply	60-Day Supply	90-Day Supply
Tier 1*	\$10	\$20	\$30
Tier 2	\$20	\$40	\$60
Tier 3 and Tier 4 (specialty drugs)**	\$40	\$80	\$120
Catastrophic Coverage Stage	Copayments are capped as indicated below once a member reaches \$6,350 in true out-of-pocket prescription drug costs.		
Aetna Medicare Plan (HMO), Health Alliance MAPD HMO and Humana Employer Medicare HMO	Greater of 5% of the retail cost of the drug <u>OR</u> \$3.60/Generic or \$8.95/Non-generic; the 5% cannot exceed the caps below:		
	30-Day Supply \$40.00	60-Day Supply \$80.00	90-Day Supply \$120.00

\* HMOs may also have a pharmacy saver program, contact the plan provider for more information.

\*\* Specialty drugs may only be available in a 30-day supply; varies by plan.

# PPO Plan

## UnitedHealthcare PPO

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

PPO Medical Benefit	
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
Diagnostic tests (lab, x-ray, radiology)	Plan pays 80%; you pay 20% after annual deductible
Hearing Instruments and related services	\$2,500 for 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.

PPO Prescription Drug Benefit			
Retail Pharmacy 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 through mail order for 2.5 times the 30-day copayment amount.		
	30-Day Supply	60-Day Supply	90-Day Supply
Tier 1	\$10	\$20	\$30
Tier 2	\$25	\$50	\$75
Tier 3 and Tier 4 (specialty drugs)	\$50	\$100	\$150
Catastrophic Coverage Stage	Copayments are capped as indicated below once a member reaches \$6,350 in true out-of-pocket prescription drug costs.		
	30-Day Supply	60-Day Supply	90-Day Supply
UnitedHealthcare PPO	Greater of 5% of the retail cost of the drug <u>OR</u> \$3.60/Generic or \$8.95/Non-generic; the 5% cannot exceed \$50.00		

# TRIP TRAIL MAPD Medical Contributions

## TRAIL MAPD Plan Monthly Contributions Effective January 1, 2020

Members in the Teachers' Retirement Insurance Program (TRIP) are responsible for a monthly contribution for Medicare Advantage coverage that includes prescription drug benefits. If your school district currently pays your TRIP insurance premium, it may continue to pay the premium on your behalf after you enroll in TRAIL. If you wish to verify the premium payment arrangements for your TRAIL MAPD coverage, you should contact your school district.

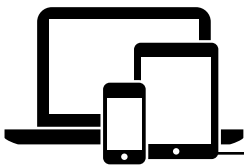
TRIP TRAIL MAPD Plan Monthly Contributions Effective January 1, 2020				
	HMO Plans			PPO Plan
	Humana Employer Medicare HMO	Aetna Medicare Plan (HMO)	Health Alliance MAPD HMO	UnitedHealthcare
Member Rate	\$35.18	\$36.90	\$51.26	\$54.19
Dependent Rate	\$105.51	\$110.69	\$153.77	\$162.56



**Department of Central Management Services**  
**Bureau of Benefits–Group Insurance Division**  
 801 S. 7th Street  
 PO Box 19208  
 Springfield, IL 62794-9208

# TRAIL MAPD Seminar Schedule

Any impacted retiree may attend any meeting. Reservations not required.



If you are unable to attend in person, you can log on to your computer, smartphone or tablet to view the seminar via live-stream webinar on October 22. Just login online at **MyBenefits.illinois.gov**. Click on the TRAIL MAPD tile and watch from the comforts of your home. If unable to attend a live seminar, a video will be available at **MyBenefits.illinois.gov**.

**October 15, 2019**  
**Radisson Hotel & Conference Center**  
 200 S. Bell School Rd.  
 Rockford, IL  
 9:00 a.m. – 11:00 a.m.

**October 17, 2019**  
**Courtyard Chicago Downtown/Magnificent Mile**  
 165 East Ontario Street  
 Chicago, IL  
 9:00 a.m. – 11:00 a.m.

**October 21, 2019**  
**Holiday Inn & Suites**  
 Peoria at Grand Prairie  
 7601 N. Orange Prairie Road  
 Peoria, IL  
 9:00 a.m. – 11:00 a.m.

**October 23, 2019**  
**DoubleTree by Hilton Mt. Vernon**  
 222 Potomac Blvd  
 Mt. Vernon, IL  
 9:00 a.m. – 11:00 a.m.

**October 16, 2019** *(Two Sessions)*  
**Hilton Garden Inn**  
 4070 East Main St.  
 Saint Charles, IL  
 9:00 a.m. – 11:00 a.m.  
 1:00 p.m. – 3:00 p.m.

**Hilton Chicago**  
 9333 S. Cicero Ave.  
 Oak Lawn, IL  
 3:00 p.m. – 5:00 p.m.

**Eastland Suites Hotel**  
 1801 Eastland Dr  
 Bloomington, IL  
 3:00 p.m. – 5:00 p.m.

**The Regency Conference Center**  
 400 Regency Park Drive  
 O'Fallon, IL  
 3:00 p.m. – 5:00 p.m.

**October 18, 2019**  
**Holiday Inn & Convention Center**  
 18451 Convention Center Dr.  
 Tinley Park, IL  
 9:00 a.m. – 11:00 a.m.

**October 22, 2019** *(Two Sessions)*  
**Crowne Plaza**  
 3000 S. Dirksen Parkway  
 Springfield, IL  
 9:00 a.m. – 11:00 a.m.  
 1:00 p.m. – 3:00 p.m.

**October 24, 2019**  
**Hilton Garden Inn Champaign/Urbana**  
 1501 South Neil Street  
 Champaign, IL  
 9:00 a.m. – 11:00 a.m.

