



State of Illinois
Department of Central Management Services
Bureau of Benefits



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

trail

TOTAL RETIREE ADVANTAGE ILLINOIS

**Open Enrollment Period:
October 15 - November 15, 2023**
**Plan Year:
January 1 - December 31, 2024**

No action is required, unless you have a change, or you wish to opt-out of the plan.

This is your Teachers Retirement Insurance Program (TRIP) Total Retiree Advantage Illinois (TRAIL) Medicare Advantage Prescription Drug (MAPD) Open Enrollment Guide. This guide includes the contribution rates for you and your dependent(s) and a description of benefits offered for the Aetna MAPD PPO. The plan is available throughout Illinois and nationwide.

During Your TRAIL MAPD Enrollment Period You May:

- **Elect to cancel your coverage.** Note: If you cancel your TRIP TRAIL MAPD coverage, the medical and prescription drug coverage for you and your enrolled dependents will end. Re-enrollment is allowed for TRIP members throughout the plan year with coverage effective the first of the month following your enrollment request or during your annual TRAIL MAPD Open Enrollment Period.
- **Elect to re-enroll in coverage.** You may re-enroll in medical/prescription drug coverage if you previously canceled coverage.
- **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 no longer be eligible for the TRAIL MAPD plan.

Important Information

- **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 the MBI number during the open enrollment period, your TRAIL MAPD and TRIP medical insurance coverage 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 termination of your TRIP medical and prescription drug 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 Open 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.

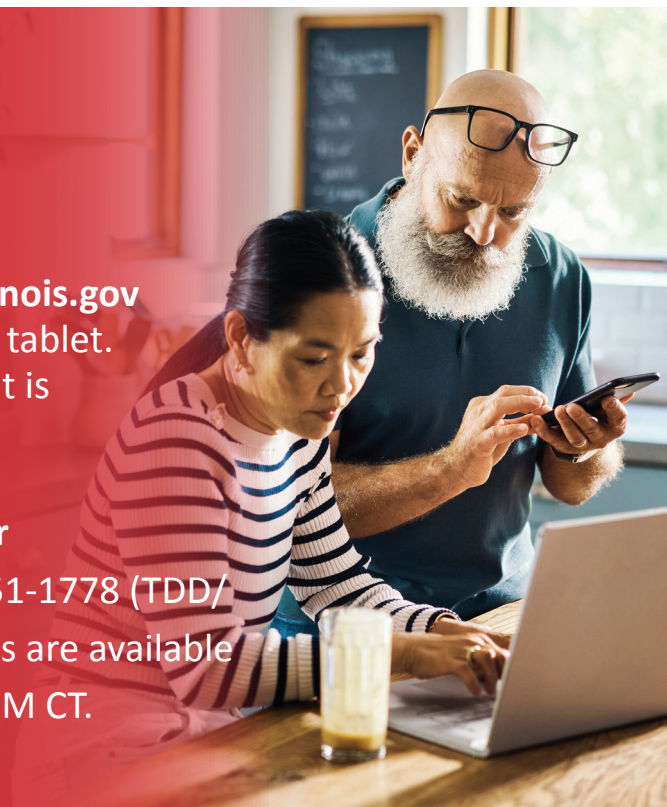
Do You Have Questions?



Visit our website at 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	Catastrophic Coverage Stage					
	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

Aetna Healthy Rewards	Get rewarded with a gift card when you complete important healthcare activities.
SilverSneakers® Fitness Program	Get a gym membership at thousands of participating locations nationwide. Or get moving from the comfort of your home with live online classes.
MDLIVE® Behavioral Health Support	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.
Teladoc® Health Virtual Healthcare	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.
Transportation to Appointments	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.
Meal Home Delivery	Get 28 delicious and nutritious meals delivered to your home after your hospital stay.
Healthy Lifestyle Coaching	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.
Healthy Home Visit	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.
Hearing Aid Allowance	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.
Nurse Line	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.
Resources For Living® Referral Program	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
or call 855-223-4807.



Health Plan Contributions

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.

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

Aetna MAPD PPO Plan

Member Rate	\$2.16
Dependent Rate	\$6.49

Plan Administrators

Plan	Administrators' Name and Address	Customer Service Phone Numbers	Websites
Aetna MAPD PPO Plan	Aetna MAPD PPO Plan PO Box 981106 El Paso, TX 79998-1106	855-223-4807 TTY users, call 711	stateofillinois.aetnamedicare.com
Medicare COB Unit	CMS Group Insurance 801 South 7th Street PO Box 19208 Springfield, IL 62794-9208	217-782-7007 800-442-1300 800-526-0844 (TDD/TTY)	CMS.BEN.MedicareCOB@illinois.gov
Retirement System	Teachers' Retirement System 2815 W. Washington St PO Box 19253 Springfield, IL 62794-9253	877-927-5877 TTY users, call 711	trsil.org

Go Online at MyBenefits.illinois.gov, or call 844-251-1777 (toll-free) if:

- Your dependents experience a change of address.
- Your dependent loses eligibility. Dependents who are no longer eligible under the Program (including divorced spouses or partners of a dissolved civil union or domestic partner relationship) must be reported online immediately.
- You get married or enter into a civil union partnership, or your marriage, or civil union partnership is dissolved.
- You gain legal guardianship of a child or adopt a child.
- You have insurance benefit questions • to enroll into an insurance plan • to add a dependent to your insurance plan • to provide a marriage certificate • to add a new spouse to your insurance plan • to term a dependent from your insurance plan • and to find out more about your insurance coverage.

Contact:

State of Illinois Medicare Coordination of Benefits Unit (MCOB Unit) 800-442-1300

- For Medicare requirements for the State of Illinois Group Insurance plans
- To turn in a copy of a Medicare identification card
- To inform the State of the loss of Medicare benefits
- For questions regarding the Medicare Advantage Plans after enrollment or a termination of coverage has occurred.
- **You experience a change in Medicare status.** A copy of the red, white, and blue Medicare card must be provided to the State of Illinois Medicare Coordination of Benefits (COB) Unit when a change in your or your dependent's Medicare status occurs. The Medicare COB Unit's address and phone number can be found on page 5.

Social Security Administration (SSA) 800-772-1213, or go online at: ssa.gov/medicare

- To enroll in Medicare
- To check on the status of Medicare enrollment
- To request a Medicare identification card
- For questions about Medicare premiums or about IRMAA premiums.

Federal CMS Medicare & Medicaid Services 800-633-4227, or go online at: medicare.gov

- To find out other Medicare plan information.

Who Do I Call if I Have Questions About. . .?

- **Plan ID cards, Claims, provider networks, prescription formularies or coverage for specific procedures, call the plan directly:**

Aetna MAPD PPO Plan

855-223-4807

- **Teachers' Retirement Insurance Program (TRIP) premiums or changes to your address, or, if you have a financial or medical power of attorney (POA) whom you would like to be able to make decisions and get information on your behalf if you become incapacitated contact your retirement system:**

Teachers' Retirement System
2815 W. Washington Street
PO Box 19253
Springfield, IL 62794-9253

877-927-5877

- **TRAIL MAPD eligibility criteria or completing the TRAIL MAPD online enrollment process, call the MyBenefits Service Center:**

MyBenefits Call Service Center (toll-free) 844-251-1777 or 844-251-1778 TDD/TTY

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) Open 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.



TRAIL MAPD Open Enrollment Meeting Dates



If you are unable to attend an in-person open enrollment meeting, please visit cms.illinois.gov/thetrail to watch the prerecorded 2024 TRAIL MAPD Presentation. Reservations are **not** required to attend an in-person seminar. Bring a family member or someone who helps you with your health care decisions to learn more.

Date	Time	Location
Monday, October 16	9:00 - 11:00 AM	Vibrant Arena at The MARK, 1201 River Dr, Moline
Monday, October 16	3:00 - 5:00 PM	Rockford Women's Club, 323 Park Ave, Rockford
Tuesday, October 17	9:00 - 11:00 AM	Holiday Inn Chicago NW Crystal Lake Convention Center, 800 S Rte 31, Crystal Lake
Tuesday, October 17	2:00 - 4:00 PM	Q Center, 1405 N 5th Ave, St. Charles
Wednesday, October 18	9:00 - 11:00 AM	Stonegate Banquet & Conference Center, 2401 W Higgins Rd, Hoffman Estates
Wednesday, October 18	2:00 - 4:00 PM	Hilton Chicago Oaklawn, 9333 S Cicero Ave, Oak Lawn
Thursday, October 19	9:00 - 11:00 AM	Union League Club of Chicago, 65 W Jackson Blvd, Chicago
Thursday, October 19	2:00 - 4:00 PM	Quality Inn Bourbonnais, 800 N Kinzie Ave, Bradley
Friday, October 20	9:00 - 11:00 AM	Life Church, 2105 N Bowman Ave, Danville
Friday, October 20	2:00 - 4:00 PM	The Vineyard Church of Central Illinois, 1500 N Lincoln Ave, Urbana
Monday, October 23	9:00 - 11:00 AM	Four Points by Sheraton Peoria, 500 Hamilton Blvd, Peoria
Monday, October 23	2:00 - 4:00 PM	DoubleTree by Hilton, 10 Brickyard Dr, Bloomington
Wednesday, October 25	9:00 - 11:00 AM	Julia's Banquet Center, 101 Eastgate Plaza, East Alton
Wednesday, October 25	2:00 - 4:00 PM	Gateway Classic Cars St. Louis, 1237 Central Park Dr, O'Fallon
Thursday, October 26	9:00 - 11:00 AM	Benton Civic Center, 414 W Hudelson St, Benton
Thursday, October 26	2:00 - 4:00 PM	Cedarhurst Center for the Arts, 2600 E Richview Rd, Mt Vernon
Friday, October 27	9:00 - 11:00 AM	Thelma Keller Convention Center, 1202 N Keller Dr, Effingham
Friday, October 27	1:00 - 3:00 PM	Hilton Garden Inn, 100 Coles Centre Pkwy, Mattoon
Monday, October 30	9:00 - 11:00 AM	Crowne Plaza Springfield, 3000 S Dirksen Pkwy, Springfield
Monday, October 30	1:00 - 3:00 PM	Crowne Plaza Springfield, 3000 S Dirksen Pkwy, Springfield



TRAIL MAPD SEMINARS

Any impacted retiree may attend.



See page 7 inside for in-person enrollment meeting dates and prerecorded presentation location information.