



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:**  
**November 1 - 30, 2022**

**Plan Year:**  
**January 1 – December 31, 2023**

No need to enroll,  
unless you have  
changes, or you wish to  
opt-out of the plan.

Beginning January 1, 2023, Aetna Medicare Advantage Prescription Drug (MAPD) PPO Plan will replace your current plan. No need to enroll, unless you have a change, or wish to opt-out of the plan. 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. This guide will also show you how to enroll through the MyBenefits website at [MyBenefits.illinois.gov](https://mybenefits.illinois.gov).

## During Your TRAIL MAPD Enrollment Period You May:

- **Elect to cancel your coverage.** Note: If you cancel your TRIP TRAIL MAPD coverage, 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 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 be ineligible to enroll in a 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.**
- If the member's and/or dependent's Medicare Beneficiary Identifier (MBI) number is not on file, it must be provided during your enrollment, please make sure you have this information available.
- If you fail to provide a copy of the Medicare card with your MBI number to the Medicare COB unit or your Retirement system, your TRAIL MAPD and TRIP 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 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 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.



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.

# Health Plan Details

## Aetna MAPD PPO

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

| 2023 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<br>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.   |

| 2023 Plan Year PPO Prescription Drug Benefit                        |   |                  |                   |                  |                      |                  |
|---|---|------------------|-------------------|------------------|----------------------|------------------|
| Retail and Mail Order Pharmacy<br>(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. |                  |                   |                  |                      |                  |
|   | 30-Day Supply   |                  | 60-Day Supply     |                  | 90-Day Supply        |                  |
|   | Retail and Mail-Order Pharmacies  |                  |                   |                  |                      |                  |
| Tier 1 (generic brand)  | Preferred<br>\$9  | Standard<br>\$10 | Preferred<br>\$18 | Standard<br>\$20 | Preferred<br>\$22.50 | Standard<br>\$30 |
| Tier 2 (preferred brand)  | \$25  |                  | \$50              |                  | \$62.50              | \$75             |
| Tier 3 (non-preferred brand)<br>Tier 4 (specialty brand)            | \$50  |                  | \$100             |                  | \$125                | \$150            |
| Catastrophic Coverage Stage   | Copayments are capped as indicated below once a member reaches \$7,400 in true out-of-pocket prescription drug costs.   |                  |                   |                  |                      |                  |
| Aetna MAPD PPO  | 30-Day Supply   |                  | 60-Day Supply     |                  | 90-Day Supply        |                  |
|   | Greater of 5% of the retail cost of the drug OR \$4.15/Generic or \$10.35/Non-generic; the 5% cannot exceed \$50  |                  |                   |                  |                      |                  |

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

With your new 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.   |
| Teledoc® Telemedicine             | Teledoc® 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 Teledoc® mobile app. Teledoc® 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 rides for non-emergency trips to and from medical appointments.   |
| Meal Home Delivery                | Get 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.                                      |
| Health 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 Reimbursement         | Submit your itemized bills showing your costs on hearing aids from any licensed provider that accepts Medicare to Aetna, and you can get reimbursed for \$2,500 per ear every 24 months.   |
| 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® 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](https://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.

## 2023 TRAIL MAPD Health Plan Monthly Contributions Effective January 1, 2023

### Aetna MAPD PPO Plan

|                |        |
|----------------|--------|
| Member Rate    | \$2.06 |
| Dependent Rate | \$6.18 |

## Plan Administrators

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

**Go Online at [MyBenefits.illinois.gov](https://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](https://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](https://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) Program 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.



# TRAIL MAPD Open Enrollment Meeting Dates

| Date  | Time                                    | Location   |
|---|---|--|
| Tuesday, October 25                               | 9:00 AM - 11:00 AM                      | <a href="https://tinyurl.com/2023-TRAIL-10-25">https://tinyurl.com/2023-TRAIL-10-25</a>            |
| Wednesday, October 26                             | 1:00 PM - 3:00 PM                       | <a href="https://tinyurl.com/2023-TRAIL-10-26">https://tinyurl.com/2023-TRAIL-10-26</a>            |
| Thursday, October 27                              | 9:00 AM - 11:00 AM                      | <a href="https://tinyurl.com/2023-TRAIL-10-27">https://tinyurl.com/2023-TRAIL-10-27</a>            |
| Tuesday, November 1                               | 10:00 AM - 12:00 PM                     | Rockford Riverfront Conference Center/Embassy Suites   416 S Main St., <b>Rockford, IL</b>         |
| Wednesday, November 2<br><i>Two Session Times</i> | 9:00 AM - 11:00 AM<br>1:00 PM - 3:00 PM | Sheraton Lisle Naperville   3000 Warrenville Rd., <b>Lisle, IL</b>                                 |
| Thursday, November 3                              | 10:00 AM - 12:00 PM                     | Hyatt Regency Chicago   151 E Wacker, <b>Chicago, IL</b>   |
| Thursday, November 3                              | 3:00 PM - 5:00 PM                       | Hilton Chicago   9333 S Cicero Ave., Oak Lawn, IL  |
| Friday, November 4                                | 10:00 AM - 12:00 PM                     | Quality Inn & Suites   8800 W 159th St., <b>Orland Park, IL</b>                                    |
| Monday, November 7                                | 9:00 AM - 11:00 AM                      | Par-A-Dice   21 Blackjack Blvd., <b>East Peoria, IL</b>  |
| Monday, November 7                                | 3:00 PM - 5:00 PM                       | Holiday Inn Rock Island - Quad Cities   226 17th St., <b>Rock Island, IL</b>                       |
| Wednesday, November 9<br><i>Two Session Times</i> | 9:00 AM - 11:00 AM<br>1:00 PM - 3:00 PM | Crowne Plaza Springfield Convention Ctr.   3000 S Dirksen Pkwy., <b>Springfield, IL</b>            |
| Thursday, November 10                             | 9:00 AM - 11:00 AM                      | Cedarhurst Center for the Arts   2600 Richview Rd., <b>Mt. Vernon, IL</b>                          |
| Thursday, November 10                             | 2:00 PM - 4:00 PM                       | Julia's Banquet Center   101 Eastgate Plz., <b>East Alton, IL</b>                                  |
| Monday, November 14                               | 9:00 AM - 11:00 AM                      | The Regency Conference Center   400 Regency Park, <b>O'Fallon, IL</b>                              |
| Monday, November 14                               | 3:00 PM - 5:00 PM                       | Southern Illinois University Carbondale   SC Ballroom CD   1263 Lincoln Dr., <b>Carbondale, IL</b> |
| Tuesday, November 15                              | 9:00 AM - 11:00 AM                      | Thelma Keller Convention Center at the Holiday Inn   1202 N Keller Dr., <b>Effingham, IL</b>       |
| Tuesday, November 15<br><i>Two Session Times</i>  | 2:00 PM - 4:00 PM<br>6:00 PM - 8:00 PM  | Events at Refinery   2302 W John St., <b>Champaign, IL</b>   |
| Wednesday, November 16                            | 9:00 AM - 11:00 AM                      | Events at Refinery   2302 W John St., <b>Champaign, IL</b>   |
| Wednesday, November 16                            | 2:00 PM - 4:00 PM                       | Second Church of Christ   3350 E Voorhees St., <b>Danville, IL</b>                                 |
| Thursday, November 17<br><i>Two Session Times</i> | 9:00 AM - 11:00 AM<br>1:00 PM - 3:00 PM | Parke Regency Hotel & Conference Center   1413 Leslie Dr., <b>Bloomington, IL</b>                  |
| Friday, November 18                               | 9:00 AM - 11:00 AM                      | Stonegate Banquet & Conference Center   2401 W Higgins Rd., <b>Hoffman Estates, IL</b>             |



Visit <http://cms.illinois.gov/thetrail> if you missed the live sessions, you can view the pre-recorded session once its posted.



TOTAL RETIREE ADVANTAGE ILLINOIS

# TRAIL MAPD SEMINARS

**Any impacted retiree may attend.**



***See page 7 inside for virtual and in-person  
open enrollment meeting dates.***

Reservations are highly recommended. Let us know which meeting you'll be attending. To RSVP, visit [aet.na/soirsvp](https://aet.na/soirsvp) or call 1-855-223-4807 (TTY: 711), Monday–Friday, 8 AM–8 PM CT. Bring a family member or someone who helps you with your health care decisions to learn more.