State of Illinois
Department of Central Management Services
Bureau of Benefits

2026 trail

TOTAL RETIREE ADVANTAGE ILLINOIS

YOUR TRAIL
Medicare Advantage
Prescription Drug (MAPD)
Program Initial Enrollment Guide

Teachers' Retirement Insurance Program

trail

TOTAL RETIREE ADVANTAGE ILLINOIS

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ONLINE ENROLLMENT PLATFORM

Making benefit elections is simple through the MyBenefits website. Follow these steps:

1. Go to MyBenefits.illinois.gov.
2. In the top right corner of the home page, click Login.
3. If you are logging in for the first time, click Register in the bottom right corner of the login box and follow the prompts. You will need to provide your name as printed on the MAPD Initial Enrollment materials mailed to your home.
4. Enter your login ID and password. After logging in and landing on the welcome page, explore your benefit options by clicking on the TRAIL Enrollment Information tile.
5. After exploring your benefit options and determining which benefits you would like to elect, click on the MAPD enrollment Event, located on the Welcome page.

Need Help?

AVA, the interactive digital assistant, is available online at

MyBenefits.illinois.gov

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.

WHAT YOU NEED TO DO

1. Go to MyBenefits.illinois.gov to review your benefit options.
2. Choose the benefits you'd like to elect at MyBenefits.illinois.gov by clicking on your Initial MAPD Enrollment or Medicare Eligible Retirement event.
3. Consider going paperless. Provide, or update your email address at MyBenefits.illinois.gov to receive quick responses and notifications through electronic communications.

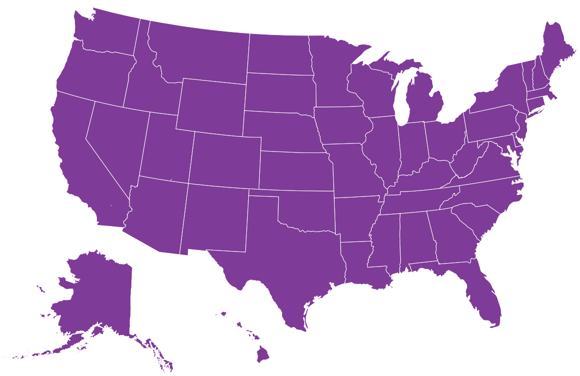
If you choose to enroll online, the TRAIL MAPD online enrollment process must be completed in its entirety. As you enroll online, follow the prompts until the end so you will know you have completed your coverage-election process. If you do not complete the process, your elections will not be saved. 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 as quickly as possible to ensure your residential address is on file with the system.**

Welcome to Your TRAIL MAPD Initial Enrollment Period

The Teachers' Retirement Insurance Program (TRIP) offers its members a healthcare program called ***Total Retiree Advantage Illinois (TRAIL)***. This program provides Medicare-eligible participants comprehensive medical and prescription drug coverage through the TRAIL Medicare Advantage Prescription Drug (commonly referred to as an "MAPD") plan. The program includes dental and vision coverage.

All newly-eligible participants, who elect to enroll in the TRAIL MAPD Program will be enrolled in the Aetna Medicare Advantage Prescription Drug (MAPD) PPO Plan.

To be eligible for coverage under the *Total Retiree Advantage Illinois* MAPD plan, you must:



- Live in the United States or the U.S. Territories, **AND**
- Be covered under a retiree plan and enrolled in Medicare Parts A and B, due to age or disability.

You Must Take Action

As a TRIP member who is eligible for Medicare, the Teachers' Retirement Insurance Program (TRIP) offers you a retiree healthcare program called Total Retiree Advantage Illinois (TRAIL).

The TRAIL Program provides comprehensive medical and prescription drug coverage through the Aetna MAPD PPO plan, which is a Medicare-approved plan that combines the different parts of Medicare into one plan. Since Aetna MAPD PPO is a type of Medicare, **you must continue to pay your federal Medicare Parts A and B premiums in order to enroll and remain enrolled in TRAIL MAPD.**

As a newly-eligible participant in the TRAIL MAPD Program, you:

- **MUST enroll in the TRAIL MAPD health plan during your enrollment period,** via MyBenefits.illinois.gov or by calling the MyBenefits Service Center (toll-free) 844-251-1777. **Due to your Medicare-eligibility, you cannot keep your current TRIP health plan**.

- **Will have your medical and prescription drug claims processed** by the TRAIL MAPD health plan instead of Original Medicare and your current TRIP plan once your TRAIL MAPD enrollment becomes effective.

- **May waive TRIP Coverage. TRIP benefit recipient's or survivors** waiving coverage will terminate the medical, prescription, vision and dental coverage for you and all covered dependents, if applicable. **Waiving TRAIL MAPD coverage does not allow you or your covered dependents to stay in your current TRIP health plan.**

  Dependents waiving coverage will only terminate your medical, prescription, vision, and dental coverage. **Waiving TRAIL MAPD coverage does not allow you to stay in your current TRIP health plan.**

- **Will only have one ID card** to show at your doctor visits and when picking up your prescriptions.

Understanding Your Plan

Aetna Medicare Advantage PPO Plan

The Aetna Medicare Advantage Preferred Provider Organization (PPO) plan is a "passive" PPO plan. If you enroll in this plan, you may see any provider as long as they participate in Medicare and accept the plan. You will not have the restrictions of in-and out-of-network providers. So even though Aetna has a network of plan providers, if you receive care from a provider not in the Aetna network (i.e., an out-of-network provider), the PPO plan pays those 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 majority of providers in Illinois and across the nation participate in Medicare and will accept the TRIP-sponsored Aetna group plan. If the provider is not willing to bill Aetna, call Aetna at the number on page 11 and ask them to contact your provider to explain the plan. If your provider still refuses to bill Aetna for your visit, you must pay the bill and submit a request for reimbursement to Aetna for payment. Aetna will then reimburse you the Medicare allowable amount, minus any deductible or coinsurance for which you are responsible.

Important Information About TRAIL

- The TRAIL MAPD health plan is offered by Aetna. Medicare pays a fixed amount for your care each month to Aetna. When you enroll in a Medicare Advantage Prescription Drug (MAPD) plan, you are no longer in Original Medicare, but still have the same covered services and the same rights and protections as people with Original Medicare.

- The TRAIL MAPD health plan provides all of your Part A (hospital) and Part B (doctor and outpatient) benefits, including emergency and urgent care, and Medicare Part D (prescription drug) coverage.

- **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 all Medicare-eligible participants. 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 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 your medical, prescription drug, dental and vision coverage**

- **Benefit Recipients and Survivors –** 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. **Reminder –** Terminating your coverage will terminate coverage for you and all covered dependents under both the TRAIL MAPD and Retiree Medical plans.

  Medicare eligible dependents – 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 the next applicable open enrollment period, which is based on the **benefit recipient's or survivor's** Medicare status.

  Non-Medicare eligible dependents – If your coverage was terminated due to the **benefit recipient's or survivor's** failure to enroll in their coverage, or if they choose to waive coverage, you will not be able to re-enroll in the retiree health plan until the next applicable open enrollment period, which is based on the benefit recipient's or survivor's Medicare status or if you have a qualifying event that allows you to re-enroll into coverage.

- 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.

- Medicare Advantage Plans are not Medicare Supplement plans. Medicare Advantage Plans, sometimes called "Part C" or "MA Plans," are an “all in one” alternative to Original Medicare. These "bundled" plans include Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance), and in the case of your TRIP-Sponsored TRAIL plan, Medicare prescription drug (Part D) is also included.

- Once you have enrolled in the TRAIL MAPD health plan, you will only use your red, white, and blue Medicare card for hospice care. All other claims for your healthcare services (including prescription drugs) should be sent to your MAPD plan administrator for processing and benefit determinations.

- **Remaining in your current TRIP health plan is not an option. If you do not complete the online enrollment process or call the MyBenefits Service Center by your enrollment deadline, we will assume you do not want your TRIP TRAIL MAPD health insurance and will terminate your medical, prescription drug, dental and vision coverage. If your TRIP medical and prescription coverage is terminated, you will have only Original Medicare for your medical coverage.**

- MAPD plans are not permitted to consider deductible(s) that you might have already met under your previous health plan. Therefore, any deductible amounts that were previously met under your prior health plan, will not be considered under your new TRAIL MAPD health plan, and will start over. The dental plan deductible is separate from the MAPD health plan deductible and will also start over with your new TRAIL MAPD plan coverage.

- All out-of-pocket maximums that were met under your prior health plan will not carry over to your new TRAIL MAPD plan.

- Your current health plan may cover services that Original Medicare does not cover. Medicare Advantage plans are required to cover all services covered by Original Medicare. In order to be covered, the service must be considered medically necessary and in certain cases, meet Medicare guidelines for approval. Some services have limits to how often they can be obtained.

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.

2026 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	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.

2026 Plan Year PPO Prescription Drug Benefit						
Retail and Mail Order Pharmacy (Initial Coverage Phase)	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.					
	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 $2,100 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.					

The Aetna Medicare Advantage (MAPD) PPO plan comes with these benefits at no additional cost to you.

Aetna Healthy Rewards	Get rewarded when you complete important healthcare activities such as preventive screenings and immunizations. After you enroll in the MAPD PPO plan you'll receive information on how to self-attest for completed activities.
SilverSneakers® Fitness Program	Aetna members can get a basic gym membership at participating locations nationwide plus live, on-demand and virtual fitness options. With this benefit you get a chance to improve your health, build confidence and connect with your community.
Teladoc Health Virtual Healthcare	Teladoc Health connects you with board-certified doctors 24/7. They can treat many nonemergency medical issues like allergies, cold and flu symptoms or minor infections by phone or video. This may help you avoid urgent care and emergency room visits.
Transportation to Appointments	Focus on your health and treatment plan and worry less about getting to the doctor. With Aetna, you get 24 one-way trips with unlimited mileage to and from nonemergency medical appointments.
Meal Home Delivery	Aetna members can get 28 freshly prepared meals delivered after a qualifying inpatient hospital or skilled nursing facility stay. The meals can provide the nutrition needed to help support recovery and overall health and well-being.
Healthy Lifestyle Coaching	Talk with a health coach who can help you create a realistic plan to improve your health. You choose the areas you want to focus on such as stopping smoking, reducing stress and increasing physical activity.
Healthy Home Visit (HHV)	You can have a visit with a licensed provider in your home or virtually (online). They can discuss any health concerns, complete a fall risk assessment, recommend screenings and create a personalized care plan. The HHV is included with your plan each year at no added cost.
24-hour Nurse Line	Sometimes you need a quick answer to a health question. With the 24-Hour Nurse Line, you can speak to a registered nurse about a variety of health topics, whenever you need to. And you can call as many times as you need. This doesn't replace care from your regular doctor.
Resources for Living® Referral Program	The Resources For Living program can connect you with services and resources in your own community that can help make daily life easier and more manageable. They can help address needs such as social isolation, food insecurity, financial assistance, in-home services and transportation. There's no cost to call Resources For Living — you only pay for the costs (if any) of services you use.

To learn more, visit **stateofillinois.aetnamedicare.com** or call **855-223-4807.**

See Evidence of Coverage for a complete description of plan benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by service area.

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, dental and vision 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.

2026 TRAIL MAPD Health Plan Monthly Contributions Effective January 1, 2026	
Aetna MAPD PPO Plan	
Member Rate	**$7.72**
Dependent Rate	**$28.50**

Vision Coverage

Vision coverage is provided at no additional cost to members enrolled in the TRAIL MAPD Plan. All members and enrolled dependents have the same vision coverage.

Service	In-Network	Out-of-Network	Benefit Frequency
Eye Exam	$10 copayment	$20 allowance	Once every 12 months
Standard Frames	$10 copayment (up to $110 retail frame cost; member responsible for balance over $110)	$20 allowance	Once every 24 months
Vision Lenses (single, bifocal and trifocal)	$10 copayment	$20 allowance for single vision lenses $30 allowance for bifocal and trifocal lenses	Once every 12 months
Contact Lenses (All contact lenses are in lieu of vision lenses)	$20 copayment for medically necessary $50 copayment for elective contact lenses $90 allowance for all other lenses not mentioned above	$70 allowance	Once every 12 months

Dental Coverage

Dental coverage is provided at no additional cost to members enrolled in the TRAIL MAPD Plan. All members and enrolled dependents have the same dental benefits available.

Deductible and Plan Year Maximum	
Plan year deductible for preventive services	N/A
Plan year deductible for all other covered services	$100
Plan Year Maximum Benefit (Orthodontics + All Other Covered Expenses = Maximum Benefit)	
In-network plan year maximum benefit	**$2,000**

It is strongly recommended that plan members obtain a pretreatment estimate through Delta Dental for any service more than $200. Failure to obtain a pretreatment estimate may result in unanticipated out-of-pocket costs.

Prescription Drug Coverage

A TRAIL MAPD plan includes Medicare Part D prescription drug coverage. Prescription drug formularies (i.e., list of drugs covered) vary by health plan. The TRAIL MAPD prescription drug plan must follow Medicare rules for which types of drugs can be covered. Drugs covered under a non-Medicare Part D plan may not be covered under a Medicare Part D plan. If you are uncertain whether a drug will be covered, you should call the health plan.

Part D Coverage Stages

Since the TRAIL MAPD prescription drug coverage is a Medicare Part D plan, the member's cost for prescription drugs under the TRAIL MAPD Program must follow the Medicare Part D drug coverage stages. There are three drug payment stages: Annual Deductible, Initial Coverage, and Catastrophic Coverage. At the beginning of the year, you start out in the Annual Deductible stage. If the plan has no prescription drug deductible, then you begin in the second stage, the Initial Coverage stage. You progress to the next stage once you have met the cost requirements for the current stage.

Unlike a standard Part D plan in which the enrollee is required to pay a percentage of the full retail cost of the drug, State members enrolled in the TRAIL MAPD Program pay only the plan's standard copayment through the Initial Coverage stages. Once a member reaches the Catastrophic Coverage stage (when the true out-of-pocket costs reach $2,100 for prescription drugs in 2026), the member will pay $0 for the Part D prescription drugs for the remainder of the year.

Annual Deductible

You start here. You will pay the full cost of your Part D prescriptions drugs. **Once you have paid the plan's deductible, you move on to the next stage**.

Initial Coverage

If the plan has no prescription drug deductible, you start here. You will pay copays in this stage. **Once you have spent $2,100 on your Part D prescription drugs, you move to the next stage.**

Catastrophic Coverage

If you reach this stage, you stay in this stage through the end of the plan year (December 31). **You will pay $0 for your part D prescription drugs for the remainder of the year.**

Part D IRMAA Premium

Medicare requires those enrolled in a Medicare Part D plan whose annual income is above a certain limit to pay an additional premium called IRMAA (Income-Related Monthly Adjustment Amount). Medicare will look back at your tax return from two years ago to determine your income. For those members whose income is verified by the IRS to exceed the established limits, the Social Security Administration will send a predetermination letter. If applicable, IRMAA applies to both Medicare Parts B and D; therefore, members who pay an additional premium for their Medicare Part B coverage are the same members who will be charged the Medicare Part D IRMAA amount. Members will receive a quarterly bill in the mail from Social Security for these additional premiums. To remain in the Medicare Advantage plan, affected members must pay these additional premiums. Go to medicare.gov for IRMAA premium amounts.

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
Vision Plan	**EyeMed** Out-of-Network Claims PO Box 8504 Mason, OH 45040-7111	866-723-0512 TTY users, call 711	eyemedvisioncare.com/stil
Teachers' Choice Dental Plan (TCDP)	**Delta Dental of Illinois** Group Number 20544 PO Box 5402 Lisle, IL 60532	800-323-1743 800-526-0844 (TDD/TTY)	soi.deltadentalil.com
Medicare COB Unit	**CMS Group Insurance** 801 S. 7th St. 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

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.

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TOTAL RETIREE ADVANTAGE ILLINOIS

TRAIL MAPD Seminar

An informational TRAIL MAPD presentation is available online for Medicare-eligible plan participants. You can log on to your computer, smartphone, or tablet at http://cms.illinois.gov/thetrail to view the prerecorded presentation. This prerecorded presentation is an opportunity to learn about the Total Retiree Advantage Illinois (TRAIL) Program and the Aetna MAPD PPO plan.

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