



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 14 - November 14, 2025**  
**Plan Year:**  
**January 1 - December 31, 2026**

**Action is required, if you need to:** ▶ Add/Drop a dependent  
▶ Opt-out of coverage

**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 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 coverage.**
  - **TRIP Benefit Recipients and Survivors** canceling coverage will terminate the medical, prescription, vision and dental coverage for you and all covered dependents, **regardless of the health plan a dependent may be enrolled in.**
  - **Dependents** canceling coverage will only terminate your medical, prescription, vision, and dental coverage.
- **Elect to re-enroll in coverage,** medical, prescription drug, vision, and dental coverage if you previously canceled coverage.
- **Add or drop dependent coverage. IMPORTANT:** You must contact MyBenefits Service Center at 844-251-1777 (toll-free) or 844-251-1778 TDD/TTY.

# 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 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 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.**
- **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 life 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.

## 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						
<b>Retail and Mail Order Pharmacy</b> (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 <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 \$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.

<b>Aetna Healthy Rewards</b>	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.
<b>SilverSneakers® Fitness Program</b>	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.
<b>Teladoc Health Virtual Healthcare</b>	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.
<b>Transportation to Appointments</b>	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.
<b>Meal Home Delivery</b>	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.
<b>Healthy Lifestyle Coaching</b>	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.
<b>Healthy Home Visit (HHV)</b>	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.
<b>24-hour Nurse Line</b>	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.
<b>Resources for Living® Referral Program</b>	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](https://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 \$90)	\$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.



# Plan Administrators

Plan	Administrators' Name and Address	Customer Service Phone Numbers	Websites
Aetna MAPD PPO Plan	<b>Aetna MAPD PPO Plan</b> PO Box 981106 El Paso, TX 79998-1106	855-223-4807 TTY users, call 711	<a href="http://stateofillinois.aetnamedicare.com">stateofillinois.aetnamedicare.com</a>
Vision Plan	<b>EyeMed</b> Out-of-Network Claims PO Box 8504 Mason, OH 45040-7111	866-723-0512 TTY users, call 711	<a href="http://eyemedvisioncare.com/stil">eyemedvisioncare.com/stil</a>
Teachers' Choice Dental Plan (TCDP)	<b>Delta Dental of Illinois</b> Group Number 20242 PO Box 5402 Lisle, IL 60532	800-323-1743 800-526-0844 (TDD/TTY)	<a href="http://soi.deltadentalil.com">soi.deltadentalil.com</a>
Medicare COB Unit	<b>CMS Group Insurance</b> 801 S. 7th St. PO Box 19208 Springfield, IL 62794-9208	217-782-7007 800-442-1300 800-526-0844 (TDD/TTY)	<a href="mailto:CMS.BEN.MedicareCOB@illinois.gov">CMS.BEN.MedicareCOB@illinois.gov</a>
Retirement System	<b>Teachers' Retirement System</b> 2815 W. Washington St. PO Box 19253 Springfield, IL 62794-9253	877-927-5877 TTY users, call 711	<a href="http://trsil.org">trsil.org</a>

## 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](https://cms.illinois.gov/thetrail) to watch the prerecorded 2026 TRAIL MAPD Presentation. Reservations are 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
Wednesday, 10/15/2025	9:00-11:00	Radisson Hotel and Conf Center, 200 S Bell School Rd, Rockford
Wednesday, 10/15/2025	2:00-4:00	Holiday Inn Chicago Crystal Lake, 800 S Route 31, Crystal Lake
Thursday, 10/16/2025	9:00-11:00	Aurora Country Club, 1548 Prairie St, Aurora
Thursday, 10/16/2025 *	2:00-4:00	Chandler's Grille and Events, 401 N Roselle Rd, Schaumburg
Friday, 10/17/2025	9:00-11:00	Chevy Chase Country Club, 1000 N Milwaukee Ave, Wheeling
Friday, 10/17/2025 *	2:00-4:00	Chicago Marriott Midway, 6520 S Cicero Ave, Chicago
Monday, 10/20/2025 *	9:00-11:00	Par-a-dice, 21 Blackjack Blvd, East Peoria
Monday, 10/20/2025	2:00-4:00	Holiday Inn, 8 Traders Circle, Normal
Tuesday, 10/21/2025 *	9:00-11:00	Erin's Pavilion, Southwind Park - 4965 S 2nd St, Springfield
Tuesday, 10/21/2025 *	1:00-3:00	Erin's Pavilion, Southwind Park - 4965 S 2nd St, Springfield
Wednesday, 10/22/2025	9:00-11:00	I Hotel and Conference Center, 1900 S 1st St, Champaign
Wednesday, 10/22/2025	2:00-4:00	Hilton Garden Inn Mattoon, 100 Coles Center Pkwy, Mattoon
Thursday, 10/23/2025 *	9:00 11:00	Cedarhurst Center for the Arts, 2600 E Richview Rd, Mt Vernon
Thursday, 10/23/2025	2:00-4:00	Benton Civic Center, 414 W Hudleson St, Benton
Friday, 10/24/2025	9:00-11:00	Radisson Hotel and Conf Center, 319 Fountains Pkwy, Fairview Heights
Friday, 10/24/2025	2:00-4:00	Julia's Banquet Center, 101 Eastgate Plaza Shopping Center, East Alton

\*ASL interpreter on site



# TRAIL MAPD SEMINARS

**Any impacted retiree may attend.**



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