

BEFORE WE BEGIN



- This presentation will begin shortly and is scheduled to last approximately 45 minutes
- All virtual attendees are muted throughout the presentation
- Questions will be addressed at the end of each section as time permits



This presentation is intended to provide basic information summarizing TRS benefits and services and your responsibilities as a TRS member. TRS must comply with all applicable federal and state laws, rules, and regulations. If there is any conflict between the information contained in this presentation and the applicable law, rule, or regulation, the law, rule, or regulation takes precedence. No TRS employee has authority to bind the System to any statement or action contrary to law. Laws are subject to change. TRS must correct errors upon discovery even if payment has begun. Any information is for the specific purpose provided and does not represent tax, legal, or other professional advice. Seek personal professional advice as needed.

Teachers' Retirement System of the State of Illinois

Connecting with Retirees: Health Insurance



TRS OVERVIEW

- What is TRIP/TRAIL?
- Eligibility & Enrollment
- Who administers TRIP/TRAIL?
- Premiums
- Medicare Family Split – NEW
- Transitioning from TRIP to TRAIL

Q/A



Teachers' Retirement Insurance Program (TRIP)



TRIP – Before Medicare

- TRIP works as primary coverage before age 65
- Insurance carriers determined by state and county of residence (HMO, OAP, PPO)
- Annual Benefit Choice period during the month of May with a July 1 start date
- Includes prescription drug coverage, dental, and vision
- Also available to dependents



TRAIL Health Insurance (65+)

Total Retiree Advantage Illinois (TRAIL) Medicare Advantage

- Must be enrolled in Medicare parts A & B
- Annual Benefit Choice period is mid October through mid November with January 1 start date
- TRAIL coverage is nationwide and one MAPD PPO plan is available
- Includes prescription drug coverage, dental and vision
- Also available to dependents

TRIP/TRAIL



Eligibility & Enrollment

- Must have at least 8 years of service credit with TRS to be eligible
- Optional so if you take other insurance, can re-enroll later
- Available for your lifetime with multiple enrollment opportunities:
 - First of the month following retirement
 - When losing other coverage w/termination letter
 - When becoming eligible for Medicare (typically age 65)
 - Annual open enrollment periods



Who administers TRIP/TRAIL?

- TRS determines eligibility for TRIP/TRAIL and withholds monthly insurance premiums from your pension payments
- State of Illinois (Central Management Services – CMS) is the plan administrator
- MyBenefits Service Center (MBSC) handles enrollments

TRIP Premiums

Monthly Contributions starting July 1, 2025 through June 30, 2026

Type of Plan		Not Medicare Under Age 26	Not Medicare Age 26-64	Not Medicare Age 65 & Older
Benefit Recipient	Managed Care Plan (OAP & HMO)	\$121.18	\$370.76	\$503.81
	TCHP (PPO) when a managed care plan is available	\$308.40	\$857.02	\$1,300.03
	TCHP (PPO) when a managed care plan is unavailable in your county	\$156.11	\$431.60	\$653.58
Dependent Beneficiary	Managed Care Plan (OAP & HMO)	\$484.89	\$1,483.01	\$2,015.19
	TCHP (PPO) when managed care plan is available	\$624.46	\$1,726.40	\$2,614.28
	TCHP (PPO) when a managed care plan is unavailable in your county	\$624.46	\$1,726.40	\$2,614.28

MyBenefits Service Center (TRIP/TRAIL): 1-844-251-1777

TRAIL Premiums

Monthly contributions starting January 1, 2025 through December 30, 2025



Aetna MAPD PPO (Effective Jan. 1, 2025)		
Monthly Contributions	Member Rate	\$7.35
	Dependent Rate	\$27.14

MyBenefits Service Center (TRIP/TRAIL): 1-844-251-1777



Medicare Family Split - NEW

- Starting July 1, 2025, if a member is Medicare eligible, but their dependent is not (or vice versa), the Medicare-eligible individual is required to enroll in TRAIL while the other stays on TRIP until they become Medicare eligible
- Previously, the member and any dependents had to stay on TRIP until all individuals on the plan were Medicare-eligible



Transitioning from TRIP to TRAIL

- About 3 months before member/dependent turns 65, will receive Age 65 letter, TRAIL information, and Medicare checklist in the mail. You will need to:
- 1st: Contact SSA/Medicare to apply for Medicare Parts A & B
- 2nd: Send TRS copy of Medicare card or letter
- 3rd: Call MBSC the month before eligible to start Medicare
 - Example: Member's birthday is June 15, so eligible to start Medicare on June 1. Should call MBSC in early-mid May to enroll in TRAIL for a June 1 start date.

Questions

Contact Information

TRS Phone & Hours



Toll-free:
(877) 927-5877
M-F: 7:30 am to 4:30 pm



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<https://trsil.org>

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MyBenefits Service Center (MBSC)

Phone Number: (844) 251-1777
Website: MyBenefits.illinois.gov

Central Management Services (CMS)

Phone Number: (800) 442-1300
Coordination of Benefits Unit: (217) 782-7007
Website: [https://cms.illinois.gov/](http://cms.illinois.gov/)