

BEFORE WE BEGIN



- This presentation will begin shortly and is scheduled to last approximately 30-40 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
- Who Needs to Do What?

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 May 1- June 2 with 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 with 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: All Participants <65

Type of Participant	Type of Plan	Not Medicare Primary	Not Medicare Primary	Not Medicare Primary
		Under Age 26	Age 26-64	Age 65+
Benefit Recipient	HMO/ OAP	\$121.18	\$370.76	\$503.81
	PPO	\$308.40	\$857.02	\$1,300.03
	PPO when HMO/OAP not available	\$156.11	\$431.60	\$653.58
Dependent Beneficiary	HMO/ OAP	\$484.89	\$1,483.01	\$2,015.19
	PPO	\$624.46	\$1,726.40	\$2,614.28
	PPO when HMO/OAP not available	\$624.46	\$1,726.40	\$2,614.28

TRAIL Premiums: All Participants Medicare Eligible


Type of Participant	Type of Plan	<div>Medicare Primary</div> 
	Medicare Advantage	Medicare Eligible
Benefit Recipient		\$7.35
	PPO	
Dependent Beneficiary		\$27.14
	PPO	



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
- You must call the MyBenefits Service Center (MBSC) during BCP (May 1, 2025 – June 2, 2025) to enroll the Medicare-eligible individual in TRAIL

TRIP/TRAIL/Split Family

Type of Participant	Type of Plan	Not Medicare Primary	Not Medicare Primary	Not Medicare Primary	Medicare Primary 
		Under Age 26	Age 26-64	Age 65+	Medicare Eligible
Benefit Recipient	HMO/ OAP	\$121.18	\$370.76	\$503.81	\$7.35
	PPO	\$308.40	\$857.02	\$1,300.03	
	PPO when HMO/OAP not available	\$156.11	\$431.60	\$653.58	
Dependent Beneficiary	HMO/ OAP	\$484.89	\$1,483.01	\$2,015.19	\$27.14
	PPO	\$624.46	\$1,726.40	\$2,614.28	
	PPO when HMO/OAP not available	\$624.46	\$1,726.40	\$2,614.28	



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.



Who Needs to Do What

- If you are currently on TRIP and ...
 - You and any dependents are not Medicare-eligible and ...
 - You are NOT with Health Alliance and ...
 - You are happy with the carrier you currently have
- **You do not need to do anything!**



Who Needs to Do What

- If you are currently on TRIP and ...
 - You and any dependents are not Medicare-eligible and ...
 - You ARE with Health Alliance ...
 - **You need to call MyBenefits Service Center before June 2, 2025 and choose a different Managed Care Plan. Otherwise you will default to the PPO effective July 1, 2025**
 - MyBenefits Service Center: 844-251-1777



Who Needs to Do What

- If you are currently on TRIP and ...
 - You have a dependent and one of you is Medicare-eligible and the other is not ...
 - **You need to call MyBenefits Service Center before June 2, 2025 and specifically opt for the Medicare-eligible person to go on TRAIL effective July 1, 2025**
 - MyBenefits Service Center: 844-251-1777



Who Needs to Do What

- You are not currently on TRIP and would like to enroll ...
 - Call TRS to request a TRIP Participation Election Form
 - **Complete it and upload it to your TRS account or mail it to TRS to be received by May 30, 2025**
 - Contact MyBenefits Service Center by June 2, 2025 to choose the insurance program you would like to have
- TRS: 877-927-5877
- MyBenefits Service Center: 844-251-1777



Premium Changes & Your Pension

- Your TRS pension is paid on the 1st business day of the month for the month prior
- TRIP/TRAIL premiums are deducted in the same way
- The premiums for all insurance effective July 1, 2025 will be reflected on the August 1, 2025 pension payment

Questions



Contact Information

TRS Phone & Hours



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



Visit us
<https://trsil.org>

Connect



Email Address
members@trsil.org



@TRSillinois



@ILLTRS



@TRSIL



www.youtube.com/c/trsillinois

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/>