

Teachers' Retirement System of the State of Illinois

Connecting with Retirees: How Your TRS Health Insurance Changes When You Turn 65



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 Open Enrollment Period, generally in May 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 Open Enrollment 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 Eligible
		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	Medicare Primary trail
	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

TRIP/TRAIL/Split Family

Type of Participant	Type of Plan	Not Medicare Primary	Not Medicare Primary	Not Medicare Eligible	Medicare Primary 
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Transitioning to Medicare

- 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:
 - Contact SSA/Medicare to apply for Medicare Parts A & B
 - www.ssa.gov/benefits/medicare or 800-772-1213
 - Medicare Part B will have a cost as determined by Medicare. Determine how that will be paid to Social Security.
 - Verify your name, residential and mailing address with the SSA. It must be a current address when enrolling for Medicare Parts A & B. Your card will be mailed to the address on file.
 - **Verify that this name and address are the same as your TRS record. They must match.**



Transitioning to Medicare

- When you receive your Medicare card (or your Medicare ineligibility letter), make a copy and upload it to your TRS account or send it to TRS
- If you are not currently on TRIP but do want to participate in TRAIL using Medicare eligibility as the event, call TRS and get a TRIP/TRAIL Participation Election Form. Return this completed form along with the copy of your Medicare card.



Transitioning to Medicare

During the month before Medicare goes into effect:

- Review the TRAIL Medicare Advantage Enrollment Guide. You received a copy from the State of Illinois or can find it at MyBenefits.Illinois.gov
- Contact MyBenefits Service Center at 844-251-1777 by the 25th of the month prior to your Medicare effective date to elect the TRAIL MAPD program.

* Medicare most often takes effect on the 1st of the month you turn 65 years old. If your birthday is on the 1st of a month, it will take effect the 1st of the prior month



Transitioning to Medicare

- If you are on TRIP, your coverage will automatically cancel on the last day of the month prior to your Medicare effective date for the now-Medicare eligible person.
- If you call MyBenefits Service Center to elect TRAIL for the now-Medicare eligible person, TRAIL coverage will be effective the 1st of the month when Medicare takes effect.
- If you are not eligible for Medicare and are on TRIP, your premium will move to the Not Medicare Primary premium on the 1st of the month you turn 65.



Review: What You Need to Do

- You must initiate your Medicare coverage with SSA.
- You must verify the name and address for Medicare matches your TRS account.
- You must continue to pay the appropriate premiums to SSA.
- If you plan to use the TRAIL program you must provide the appropriate forms to TRS AND call MyBenefits Service Center to elect enrollment into the TRAIL program.



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
- Example: The premiums for all insurance effective November 1, 2025 will be reflected on the December 1, 2025 pension payment

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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Email Address
members@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/>