

# 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: 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 <b>trail</b>
	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 
		<b>Under Age 26</b>	<b>Age 26-64</b>	<b>Age 65+</b>	<b>Medicare Eligible</b>
Benefit Recipient	HMO/ OAP	\$121.18	\$370.76	\$503.81	\$7.35
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	PPO when HMO/OAP not available	\$624.46	\$1,726.40	\$2,614.28	



# 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](http://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.
- If **your spouse** is not currently on TRIP but wants to go on TRAIL:
  - You must be on TRIP or TRAIL
  - You must call MyBenefits to designate spouse as a dependent and then provide spouse's Medicare A & B card to TRS



# 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](https://MyBenefits.Illinois.gov)
- Contact MyBenefits Service Center at 844-251-1777 by the 25<sup>th</sup> of the month prior to your Medicare effective date to elect the TRAIL MAPD program.

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

# Questions

# Contact Information



## TRS Phone & Hours



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



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[www.youtube.com/c/trsillinois](http://www.youtube.com/c/trsillinois)

## MyBenefits Service Center (MBSC)

Phone Number: (844) 251-1777  
Website: [MyBenefits.illinois.gov](http://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://https://cms.illinois.gov/)