

STATE OF ILLINOIS

Benefit Choice Period May 1-31, 2017
Teachers' Retirement Insurance Program

Benefit Choice

Discover Your Options

STATE OF ILLINOIS
Department of Central Management
Services, Bureau of Benefits



Table of Contents


New Online Enrollment Platform.....	2
Benefit Choice Period.....	3
What is Changing	3
What is Not Changing.....	3
Health.....	4
What is Available in Your Area.....	5
Your Plan Options: A Comparison	6
Monthly Contributions	10
Qualifying Changes in Status	10
Transition of Care after Health Plan Change	10
Teachers' Retirement Insurance Program Medicare Requirements	11
Wellness	12
Disease Management	12
Behavioral Health Services	12
Contacts.....	13
Federally Required Notices	14

NEW ONLINE ENROLLMENT PLATFORM

Making benefit elections is simple through the MyBenefits website. Follow these steps to register.

1. Log on to **MyBenefits.illinois.gov**.
2. In the top right corner of the home page, click *Login*.
3. Enter your login ID and password. If you are logging in for the first time, click *Register* in the bottom right corner of the login box and follow the prompts. You will need to provide your name as printed on the Benefit Choice Period materials mailed to your home.
4. After logging in and landing on the welcome page, explore your benefit options by clicking on the benefit tiles or utilizing the decision support tool.
5. After exploring your benefit options and determining which benefits you would like to elect, follow the prompts on the welcome page.

Contact MyBenefits Marketplace Service Center at (844) 251-1777 or (844) 251-1778 (TDD/TTY) with questions about navigating the MyBenefits website or how to elect benefits. Representatives are available Monday – Friday, 7:30 a.m. – 7:00 p.m. Central Time during the Benefit Choice Period, and Monday – Friday, 8:00 a.m. – 6:00 p.m. Central Time throughout the rest of the year.



MARK YOUR CALENDAR

Benefit Choice Period

Elect Your Benefits May 1-31, 2017!

TAKE ACTION! Read about your benefits here, and choose your coverage for the coming year.

What is Changing

Starting this year, you will have more ownership over your benefit elections. Take advantage of this opportunity to understand your benefit options and make an informed decision.

New Online Enrollment Platform *MyBenefits.illinois.gov*

This year, for the first time, participation is easier than ever through the MyBenefits website.

New Health Plan Administrator

The Teachers' Choice Health Plan (TCHP) previously administered by Cigna will be transitioned to Aetna.

Plan Administrator Name Change

Aetna will also administer the Aetna HMO, formerly Coventry Health Care HMO, and the Aetna OAP, formerly Coventry Health Care OAP.

Premium Increases

There will be increases to the amount you pay out-of-pocket for your health plan – your premium contribution amount. See page 10 for further information.

What is Not Changing

Managed Care Plan Administrators

Plan administrators will remain the same for all managed care plans (OAP and HMO plans).

- Aetna HMO (formerly Coventry Health Care HMO)
- Aetna OAP (formerly Coventry Health Care OAP)
- BlueAdvantage HMO
- Health Alliance HMO
- HealthLink OAP
- HMO Illinois

Note that other plan administrators will remain the same for other benefits, including behavioral health and prescription drugs.

Health Plan Options

There will be no changes to your health plan options this Benefit Choice Period. If you wish to keep your coverage, no action is needed. If you wish to change your plan or carrier, go online at MyBenefits.illinois.gov.

WHAT YOU NEED TO DO

1. Go to MyBenefits.illinois.gov to review your benefit options.
2. Choose the benefits you'd like to elect on the MyBenefits website May 1-31, 2017.
3. Consider going paperless. Provide your email address on the MyBenefits website to receive quicker responses and notifications through electronic communications.
4. Receive confirmation of enrollment.
5. Take advantage of your new benefits, effective July 1, 2017, through June 30, 2018.



Health

The State of Illinois offers comprehensive health plan options, all of which include prescription drug and behavioral health coverage.

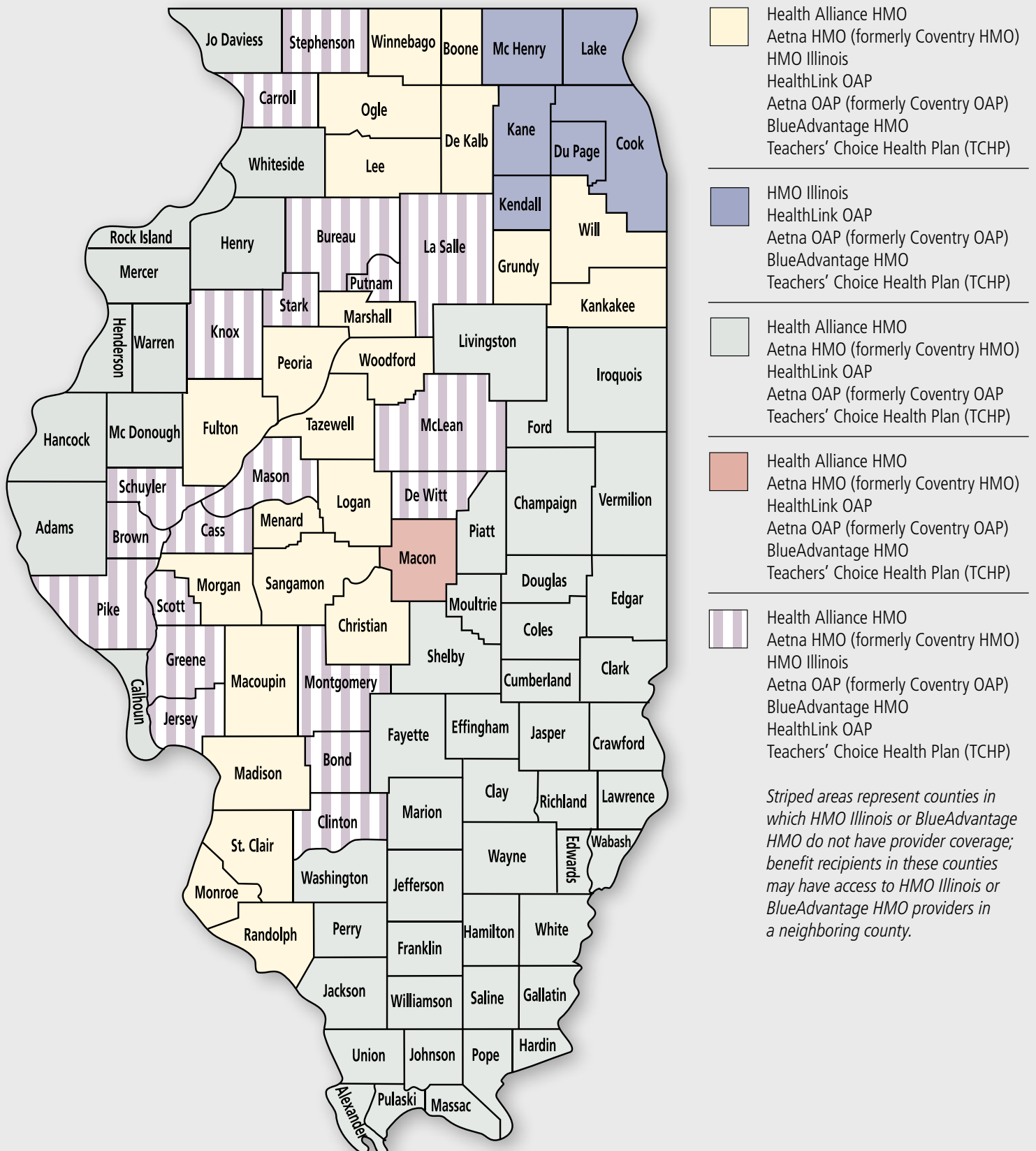
Consider your health needs, as you select between TCHP, HMO, and OAP plans.

- **Teachers' Choice Health Plan (TCHP)** benefit recipients can choose any physician or hospital for medical services; however, benefit recipients receive enhanced benefits, resulting in lower out-of-pocket costs, when receiving services from a TCHP in-network provider. TCHP has a nationwide network and includes CVS/caremark for prescription drug benefits and Magellan Behavioral Health for behavioral health services.
- **Health Maintenance Organizations (HMO)** benefit recipients are required to stay within the health plan provider network. No out-of-network services are available. Benefit recipients will need to select a primary care physician (PCP) from a network of participating providers. The PCP will direct all healthcare services and make referrals to specialists and hospitalization.
- **Open Access Plans (OAP)** benefit recipients will have three tiers of providers from which to choose to obtain services. The benefit level is determined by the tier in which the healthcare provider is contracted.
 - Tier I offers a managed care network which provides enhanced benefits and operates like an HMO.
 - Tier II offers an expanded network of providers and is a hybrid plan operating like an HMO and PPO.
 - Tier III covers all providers which are not in the managed care networks of Tiers I or II (i.e., out-of-network providers). Using Tier III can offer benefit recipients flexibility in selecting healthcare providers, but involves higher out-of-pocket costs. Furthermore, benefit recipients who use out-of-network providers will be responsible for any amount that is over and above the charges allowed by the plan for services (i.e., allowable charges), which could result in substantial out-of-pocket costs.

Benefit recipients enrolled in an OAP can mix and match providers and tiers.

What is Available in Your Area in FY18

Review the following map and charts to compare plans. Then, review your monthly contributions to determine which plan is best for you.





YOUR PLAN OPTIONS: A HIGH LEVEL COMPARISON

See page 10
for monthly
contributions.

Additional health plan or prescription drug information can be viewed and compared online through the MyBenefits website at MyBenefits.illinois.gov. Click the Health Plan tile on the home page.

HMO Administrators

- BlueAdvantage HMO
- Aetna HMO (formerly Coventry Health Care HMO)
- Health Alliance HMO
- HMO Illinois

OAP Administrators

- Aetna OAP (formerly Coventry Health Care OAP)
- HealthLink OAP

TCHP Administrator

- Teachers' Choice Health Plan (Aetna)
- *Prescription Drug Coverage through CVS/caremark*
- *Behavioral Health Services through Magellan Behavioral Health*

Benefits are outlined in the plan's summary plan document (SPD). It is the benefit recipient's responsibility to know and follow the specific requirements of the plan. Contact the plan administrator for a copy of the SPD.

HMO Benefits

Benefit recipients must select a primary care physician (PCP) from a network of participating providers. The PCP directs healthcare services and must make referrals for specialists and hospitalizations. When care and services are coordinated through the PCP, the benefit recipient pays only a copayment. No annual plan deductibles apply. The HMO coverage described below represents the minimum level of coverage an HMO is required to provide. Benefits are outlined in each plan's summary plan document (SPD). It is the benefit recipient's responsibility to know and follow the specific requirements of the HMO plan selected. Contact the plan administrator for a copy of the SPD.

HMO Benefits	
HMO Plan Design	
Plan Year Maximum Benefit	Unlimited
Lifetime Maximum Benefit	Unlimited
Hospital Services	
Inpatient Hospitalization	100% after \$250 copayment per admission
Alcohol and Substance Abuse	100% after \$250 copayment per admission
Psychiatric Admission	100% after \$250 copayment per admission
Outpatient Surgery	100% after \$150 copayment
Diagnostic Lab and X-ray	100%
Emergency Room Hospital Services	100% after \$200 copayment per visit
Professional and Other Services (copayment not required for preventive services)	
Physician Office Visit	100% after \$20 copayment per visit
Preventive Services, including Immunizations	100%
Specialist Office Visit	100% after \$20 copayment per visit
Well Baby Care (first year of life)	100%
Outpatient Psychiatric and Substance Abuse	100% after \$20 copayment per visit
Prescription Drugs (30-day supply) (formulary is subject to change during plan year)	\$10 copayment for generic \$20 copayment for preferred brand \$40 copayment for nonpreferred
Durable Medical Equipment	80%
Home Health Care	100% after \$15 copayment per visit

Some HMOs may have benefit limitations based on a calendar year.

Open Access Plan (OAP) Benefits

The benefits described below represent the minimum level of coverage available in an OAP. Benefits are outlined in the plan's summary plan document (SPD). It is the benefit recipient's responsibility to know and follow the specific requirements of the OAP plan. Contact the plan administrator for a copy of the SPD.

Open Access Plan (OAP) Benefits			
Benefit	Tier I 100% Benefit	Tier II 80% Benefit	Tier III (Out-of-Network)** 60% Benefit
Plan Year Maximum Benefit	Unlimited	Unlimited	Unlimited
Lifetime Maximum Benefit	Unlimited	Unlimited	Unlimited
Annual Out-of-Pocket Maximum Per Individual Enrollee Per Family	\$6,600 (includes eligible charges from Tier I and Tier II combined) \$13,200 (includes eligible charges from Tier I and Tier II combined)		Not applicable
Annual Plan Deductible (must be satisfied for all services)	\$0	\$300 per enrollee*	\$400 per enrollee*
Hospital Services			
Inpatient	100% after \$250 copayment per admission	80% of network charges after \$300 copayment per admission	60% of allowable charges after \$400 copayment per admission
Inpatient Psychiatric	100% after \$250 copayment per admission	80% of network charges after \$300 copayment per admission	60% of allowable charges after \$400 copayment per admission
Inpatient Alcohol and Substance Abuse	100% after \$250 copayment per admission	80% of network charges after \$300 copayment per admission	60% of allowable charges after \$400 copayment per admission
Emergency Room	100% after \$200 copayment per visit	100% after \$200 copayment per visit	100% after \$200 copayment per visit
Outpatient Surgery	100% after \$150 copayment per visit	80% of network charges after \$150 copayment	60% of allowable charges after \$150 copayment
Diagnostic Lab and X-ray	100%	80% of network charges	60% of allowable charges
Physician and Other Professional Services (Copayment not required for preventive services)			
Physician Office Visits	100% after \$20 copayment	80% of network charges	60% of allowable charges
Specialist Office Visits	100% after \$20 copayment	80% of network charges	60% of allowable charges
Preventive Services, including immunizations	100%	100%	Covered under Tier I and Tier II only
Well Baby Care (first year of life)	100%	100%	Covered under Tier I and Tier II only
Outpatient Psychiatric and Substance Abuse	100% after \$20 copayment	80% of network charges	60% of allowable charges
Other Services			
Prescription Drugs (30-day supply) Generic \$10 Preferred Brand \$20 Nonpreferred Brand \$40			
Durable Medical Equipment	80% of network charges	80% of network charges	60% of allowable charges
Skilled Nursing Facility	100%	80% of network charges	Covered under Tier I and Tier II only
Transplant Coverage	100%	80% of network charges	Covered under Tier I and Tier II only
Home Health Care	100% after \$15 copayment	80% of network charges	Covered under Tier I and Tier II only

*An annual plan deductible must be met before Tier II and Tier III plan benefits apply. Benefit limits are measured on a plan year basis.

**Utilizing out-of-network services may significantly increase your out-of-pocket expense. Amounts over the plan's allowable charges do not count toward your annual out-of-pocket maximum; this varies by plan and geographic region.

Teachers' Choice Health Plan (TCHP) Benefits

Teachers’ Choice Health Plan (TCHP)			
Plan Year Maximums and Deductibles			
Plan Year Maximum	Unlimited		
Lifetime Maximum	Unlimited		
Plan Year Deductible	\$500 per benefit recipient		
Additional Deductibles*	Each emergency room visit \$400 TCHP hospital admission \$200 Non-TCHP hospital admission \$400 Transplant deductible \$200		
Out-of-Pocket Maximum Limits			
In-Network	\$1,200 individual, \$2,750 family		
Out-of-Network**	\$4,400 individual, \$8,800 family		
Hospital Services			
TCHP Hospital Network	\$200 deductible per hospital admission. 80% after annual plan deductible		
Non-TCHP Hospitals	\$400 deductible per hospital admission. 60% of allowable charges after annual plan deductible		
Outpatient Services			
Preventive Services, including immunizations	100% in-network, 60% of allowable charges out-of-network, after annual plan deductible		
Diagnostic Lab and X-ray	80% in-network, 60% of allowable charges out-of-network, after annual plan deductible		
Approved Durable Medical Equipment (DME) and Prosthetics	80% in-network, 60% of allowable charges out-of-network, after annual plan deductible		
Licensed Ambulatory Surgical Treatment Centers	80% in-network, 60% of allowable charges out-of-network, after annual plan deductible		
Professional and Other Services			
Services included in the TCHP Network	80% after the annual plan deductible		
Services not included in the TCHP Network	60% of allowable charges after the annual plan deductible		
Chiropractic Services – medical necessity required (up to a maximum of 30 visits per plan year)	80% in-network, 60% of allowable charges after the annual plan deductible		
Transplant Services			
Organ and Tissue Transplants	80% after \$200 transplant deductible, limited to network transplant facilities as determined by the medical plan administrator. Benefits are not available unless approved by the Notification Administrator, Aetna. To assure coverage, the transplant candidate must contact Aetna prior to beginning evaluation services.		
Prescription Drugs			
Copayments (30-day supply) TCHP applies 20% coinsurance to the retail cost of the drug not to exceed the maximum copayment or be less than the minimum copayment		Minimum	Maximum
	Generic	Greater of 20% or \$7	Lesser of 20% or \$50
	Preferred Brand	Greater of 20% or \$14	Lesser of 20% or \$100
	Nonpreferred Brand	Greater of 20% or \$28	Lesser of 20% or \$150

*These are in addition to the plan year deductible.

**Utilizing out-of-network services may significantly increase your out-of-pocket expense. Amounts over the plan's allowable charges do not count toward your annual out-of-pocket maximum; this varies by plan and geographic region.

Monthly Contributions

TRIP shares the cost of health coverage with you. While TRIP covers the majority of the cost, you must make monthly contributions based upon the health plan you select.

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 and Above	All Ages
Benefit Recipient	Managed Care Plan (OAP and HMO)	\$79.43	\$246.75	\$336.19	\$97.51
	TCHP	\$206.16	\$581.87	\$875.10	\$231.22
	TCHP when managed care is not available in your county	\$103.08	\$290.94	\$437.56	\$115.62
Dependent Beneficiary	Managed Care Plan (OAP and HMO)	\$317.86	\$986.98	\$1,344.71	\$337.82**
	TCHP	\$412.31	\$1,163.75	\$1,750.20	\$462.44
	TCHP when managed care is not available in your county	\$412.31	\$1,163.75	\$1,750.20	\$346.84**

*You must enroll in both Medicare Parts A and B to qualify for the lower premiums. Send a copy of your Medicare card to TRS. If you or your dependent is actively working and eligible for Medicare, or you have additional questions about this requirement, contact the CMS Group Insurance Division, Medicare Coordination of Benefits (COB) Unit.

**Medicare Primary Dependent Beneficiaries enrolled in a managed care plan, or in TCHP when no managed care plan is available, receive a premium subsidy.

Terminating TRIP Coverage

To terminate coverage at any time, notify TRS in writing. The cancellation of coverage will be effective the first of the month following receipt of the request. Benefit recipients and dependent beneficiaries who terminate from TRIP may re-enroll only upon turning age 65, upon becoming eligible for Medicare, or if coverage is involuntarily terminated by a former plan.

Qualifying Changes in Status

After the Benefit Choice Period ends, you will only be able to change your benefits if you have a qualifying change in status.

You must report a qualifying change in status on the MyBenefits website within 30 days of the event to be eligible to make benefit changes. Also note that it is required to report important events, including a change in Medicare status, marriage or divorce, or to report a financial or medical power of attorney.

Transition of Care after Health Plan Change

Benefit recipients and their dependents who elect to change health plans and are then hospitalized prior to July 1 and discharged on or after July 1, should contact both the current and future health plan administrators and primary care physicians as soon as possible to coordinate the transition of services.

Benefit recipients or dependents who are involved in an ongoing course of treatment or have entered the third trimester of pregnancy should contact their new plan administrator to coordinate the transition of services for treatment.

Teachers' Retirement Insurance Program Medicare Requirements

Each benefit recipient must contact the Social Security Administration (SSA) and apply for Medicare benefits upon turning the age of 65. If the SSA determines that a benefit recipient is eligible for Medicare Part A at a premium-free rate, TRIP requires that the benefit recipient enroll in Medicare Part A. Once enrolled, the benefit recipient is required to send a front side copy of the Medicare identification card to the State of Illinois Medicare COB Unit.

If the SSA determines that a benefit recipient is not eligible for premium-free Medicare Part A based on his/her own work history or the work history of a spouse at least 62 years of age (when applicable), the benefit recipient must request a written statement of the Medicare ineligibility from the SSA. Upon receipt, the written statement must be forwarded to the State of Illinois Medicare COB Unit to avoid a financial penalty. Benefit recipients who are ineligible for premium-free Medicare Part A benefits, as determined by the SSA, are not required to enroll into Medicare.

Total Retiree Advantage Illinois (TRAIL)

Medicare Advantage Program

Benefit recipients who are enrolled in Medicare Parts A and B and meet all of the criteria for enrollment in the Medicare Advantage Program will be notified by mail of the TRAIL Open Enrollment Period by the Department of Central Management Services. Information regarding enrollment will be mailed out this fall to all who meet the criteria. These benefit recipients will be required to choose a Medicare Advantage plan or opt out of all TRIP coverage (opting out includes the termination of health, behavioral health, and prescription drug coverage) in the fall with an effective date of January 1, 2018. For more information regarding the Medicare Advantage 'TRAIL' Program, go to MyBenefits.illinois.gov.



**State of Illinois
Medicare COB Unit**
PO Box 19208
Springfield, IL 62794-9208
Fax: (217) 557-3973



Wellness

TRIP offers wellness programs to help benefit recipients lead better, healthier, and more satisfying lives. The following programs focus on improving lifestyle choices, including eating healthier, being more physically active, ending tobacco use, managing stress, and avoiding, stabilizing, or improving chronic health problems. Check out the following programs and consider which may be right for you.

Disease Management

Disease Management Programs target and assist those identified as having certain risk factors for chronic conditions, like diabetes and cardiac health. If you have been identified as having risk factors and meet the appropriate medical criteria, you may be contacted by your health plan administrator to participate in one of these highly confidential programs.

Behavioral Health Services

TRIP recognizes that the holistic health of their benefit recipients encompasses more than physical health, and offers behavioral health services automatically to those enrolled in a TRIP health plan.

If you are enrolled in a TCHP health plan, contact Magellan Behavioral Health (see page 13). If you are enrolled in an HMO or OAP health plan, contact your plan administrator.

WHAT YOU CAN DO

1. **Get annual preventive checkups and health screenings.** Your health plan covers many preventive services at no cost to you.
2. **Know your numbers.** Get biometric screenings from your doctor during your annual physical – quick and easy tests that measure your blood pressure, pulse rate, blood glucose, total cholesterol, and body mass index.
3. **Take a Health Risk Assessment (HRA)** through your health plan administrator's website – a confidential assessment with health-related questions that, once completed, suggests a personal action plan to improve your health. Results are most accurate when combined with a biometric screening.

Contacts

Purpose	Administrator Name and/or Address	Phone	Website
Enrollment Customer Service	MyBenefits Marketplace – Morneau Shepell	(844) 251-1777 (844) 251-1778 (TDD/TTY)	www.MyBenefits.illinois.gov
Health Plan	BlueAdvantage HMO	(800) 868-9520 (866) 876-2194 (TDD/TTY)	www.bcbsil.com/stateofillinois
	Aetna HMO	(855) 339-9731 (800) 628-3323 (TDD/TTY)	www.aetnastateofillinois.com
	Aetna OAP	(855) 339-9731 (800) 628-3323 (TDD/TTY)	www.aetnastateofillinois.com
	Health Alliance HMO	(800) 851-3379 (800) 526-0844 (TDD/TTY)	www.healthalliance.org/ stateofillinois
	HealthLink OAP	(800) 624-2356 (800) 624-2356 ext. 6280 (TDD/TTY)	www.healthlink.com/illinois_ index.asp
	HMO Illinois	(800) 868-9520 (866) 876-2194 (TDD/TTY)	www.bcbsil.com/stateofillinois
	Teachers' Choice Health Plan (Aetna)	(855) 339-9731 (800) 628-3323 (TDD/TTY)	www.aetnastateofillinois.com
Prescription Drug Plan	CVS/caremark (for TCHP or OAP)	(877) 232-8128 (800) 231-4403 (TDD/TTY)	www.caremark.com
Behavioral Health	Magellan Behavioral Health P.O. Box 2216, Maryland Heights, MO 63043	(800) 513-2611 (nationwide) (800) 526-0844 (TDD/TTY)	www.magellanhealth.com

Federally Required Notices

Notice of Creditable Coverage

Prescription Drug information for TRIP Medicare-eligible Plan Participants

This Notice confirms that the Teachers' Retirement Insurance Program (TRIP) has determined that the prescription drug coverage it provides is Creditable Coverage. This means that the prescription coverage offered through TRIP is on average as good as or better than the standard Medicare prescription drug coverage (Medicare Part D). You can keep your existing group prescription coverage and choose not to enroll in a Medicare Part D plan.

Because your existing coverage is Creditable Coverage, you will not be penalized if you later decide to enroll in a Medicare prescription drug plan. However, you must remember that if you drop your coverage through TRIP and experience a continuous period of 63 days or longer without creditable coverage, you may be penalized if you enroll in a Medicare Part D plan later. If you choose to drop your TRIP coverage, the Medicare Special Enrollment Period for enrollment into a Medicare Part D plan is two months after your TRIP coverage ends.

If you keep your existing group coverage through TRIP, it is not necessary to join a Medicare prescription drug plan this year. Plan participants who decide to enroll in a Medicare prescription drug plan may need to provide a copy of the Notice of Creditable Coverage to enroll in the Medicare prescription plan without a financial penalty. Participants may obtain a complete Notice of Creditable Coverage at MyBenefits.illinois.gov. Participants may also contact the State of Illinois Medicare Coordination of Benefits Unit at (800) 442-1300 or (217) 782-7007 to obtain a copy or to request a personalized Notice.

Summary of Benefits and Coverage (SBC) and Uniform Glossary

Under the Affordable Care Act, health insurance issuers and group health plans are required to provide you with an easy-to-understand summary about a health plan's benefits and coverage. The summary is designed to help you better understand and evaluate your health insurance choices.

The forms include a short, plain language Summary of Benefits and Coverage (SBC) and a uniform glossary of terms commonly used in health insurance coverage, such as "deductible" and "copayment."

All insurance companies and group health plans must use the same standard SBC form to help you compare health plans. The SBC form also includes details, called "coverage examples," which are comparison tools that allow you to see what the plan would generally cover in two common medical situations. You have the right to receive the SBC when shopping for, or enrolling in, coverage or if you request a copy from your issuer or group health plan. You may also request a copy of the glossary of terms from your health insurance company or group health plan. All TRIP health plan SBCs, along with the uniform glossary, are available on MyBenefits.illinois.gov.

Notice of Privacy Practices

The Notice of Privacy Practices will be updated on the [MyBenefits](http://MyBenefits.illinois.gov) website, effective July 1, 2017. You have a right to obtain a paper copy of this Notice, even if you originally obtained the Notice electronically. We are required to abide by the terms of the Notice currently in effect; however, we may change this Notice. If we materially change this Notice, we will post the revised Notice on our website at MyBenefits.illinois.gov.

[illegible]

