



Total Retiree
Advantage Illinois
Your Trail to Better Health

Your TRAIL Medicare Advantage Prescription Drug (MAPD) Program Decision Guide

• **October 16 - November 16, 2017:**
Open Enrollment Period

• **January 1 – December 31, 2018:**
2018 coverage period

• **November 16, 2017:** Completion of your TRAIL Enrollment must be made by this date if enrolling for the first time or making changes

TRAIL MAPD seminars begin October 10th. See back cover for the schedule of seminar dates, times and locations

Teachers' Retirement Insurance Program

Dear TRIP Member:

This is your State of Illinois Total Retiree Advantage Illinois (TRAIL) Medicare Advantage Prescription Drug (MAPD) Open Enrollment Decision Guide. This Decision Guide includes the 2018 rates for the TRAIL MAPD Program, a map of plan availability by Illinois county, a schedule of TRAIL MAPD seminars to be held in Illinois and how to enroll through the MyBenefits website at MyBenefits.illinois.gov.

You Have Important Healthcare Coverage Decisions to Make

As a TRIP member who is eligible for Medicare, the Teachers' Retirement Insurance Program (TRIP) offers you a retiree healthcare program called Total Retiree Advantage Illinois (TRAIL). Since you are newly-eligible for the TRAIL MAPD Program, you will need to enroll this fall to retain medical and prescription drug coverage after December 31, 2017.

The TRAIL MAPD Program provides you and your enrolled dependents comprehensive medical and prescription drug coverage through TRAIL MAPD plans. These types of Medicare Advantage plans, commonly known as "MAPD" plans, are Medicare-approved plans that combine the different parts of Medicare into one plan. Since these plans are a type of Medicare, you must continue to pay your federal Medicare premiums in order to remain enrolled in TRAIL MAPD.

If you are NEWLY ELIGIBLE for the TRAIL MAPD Program this fall, you:

- MUST elect one of the TRAIL MAPD health plan options by November 16, 2017 via MyBenefits.illinois.gov, or by calling the MyBenefits Service Center at 844-251-1777. You must do this by November 16, 2017 to have medical and prescription drug coverage through TRIP.
- Will have your medical and prescription drug claims processed by the TRAIL MAPD plan instead of Original Medicare and your current medical plan.
- Will only have one ID card to show at your doctor visits and when picking up your prescriptions.
- May cancel your TRIP coverage. Canceling will terminate your medical and prescription drug coverage through TRIP. Once canceled, your re-enrollment opportunities are extremely limited.

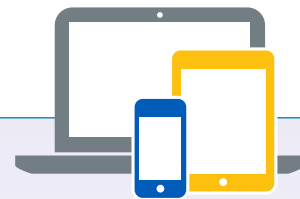
Welcome to the TRAIL MAPD Enrollment Period

TRAIL MAPD Open Enrollment Period: October 16 - November 16, 2017

The Teachers' Retirement Insurance Program (TRIP) offers members a healthcare program called *Total Retiree Advantage Illinois (TRAIL)*. This program provides eligible members and their covered dependents comprehensive medical and prescription drug coverage through TRAIL Medicare Advantage with prescription drug (commonly referred to "MAPD") plans.

As an individual who is enrolled in Medicare Parts A and B, your TRAIL MAPD Open Enrollment Period will be held in the fall of each year, instead of during May as in the past. For 2018, the plan year will begin January 1 and will go through December 31, 2018.

All Illinois counties have an HMO and PPO option. Members residing outside Illinois may elect the PPO option only.



The TRAIL MAPD Enrollment Period features a web-based online enrollment platform entitled **MyBenefits** at **MyBenefits.illinois.gov**.

This site streamlines your benefit options into a one-stop shop for your insurance needs. This includes learning more about your current insurance benefits, making enrollment decisions, changing your current coverage and finding contact information for all your plan administrators. How-to-enroll videos are on the site to walk you through the enrollment process.

The online system is comprehensive with the goal of providing information 24/7 and allowing you to make changes in real-time. The site will allow you to make benefit elections during open enrollment; it will also allow you to add/or drop dependents mid-year due to a qualifying change in status, or correct personal information. The website will include all your benefit information as well as educational information and interactive tools.

MyBenefits.illinois.gov is accessible via your computer, smartphone or tablet. You may also contact customer service representative for assistance Monday – Friday 8:00 AM – 6:00 PM CT (toll-free) 844-251-1777 or 844-251-1778 TDD/TTY.

To access the enrollment platform, you will be required to register on the website using information pertinent to you for self-authentication. Once registered, you will be provided your CMS-issued Employee ID Number (EIN), which you will need whenever you login to this site. If you lose your EIN, you will be able to retrieve it through the self-authentication process.

Members newly eligible for the TRAIL MAPD Program will be required to enroll during the TRAIL MAPD Open Enrollment period which runs October 16 – November 16, 2017.

How to Enroll in TRAIL MAPD:

Online Enrollment Platform

Making benefit elections is simple through the MyBenefits website. Follow these steps to register and enroll by **November 16th**:

1. Go 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 TRAIL MAPD Open Enrollment materials mailed to your home. Write down your login ID for future reference.
4. After logging in and landing on the welcome page, discover your options by clicking on the 2018 TRAIL MAPD Open Enrollment tile.
5. To make your elections, click on TRAIL MAPD Enroll Now. First, select the TRAIL MAPD Open Enrollment January 1, 2018 event and follow the prompts to add a dependent or click Next. On the Benefits page, compare plans by utilizing the decision support tool, Help Me Decide. Continue to follow the prompts to review and make changes to your health coverage. Click Next to review your choices.
6. To finalize your benefit elections, read and agree to the terms and conditions and click Next.
7. Once finalized, you can print a summary of your new elections for your records. You may also upload dependent documentation, if needed.

Note that you may modify your benefit elections as needed through November 16th. Once the TRAIL MAPD Open Enrollment Period has ended, you will receive a printed confirmation statement with your benefits that will be effective January 1, 2018.

What is a Group Medicare Advantage Plan?

A Group Medicare Advantage plan is a plan that is designed just for TRIP members. Only eligible members can enroll in this plan. You can't get it anywhere else.

Medicare Advantage plans are a part of Medicare that combine all the benefits of Medicare Part A (hospital coverage) and Medicare Part B (doctor and outpatient care) into one convenient plan. Plus, your TRIP-sponsored TRAIL MAPD plan includes Medicare Part D prescription drug coverage as well as programs that go beyond Original Medicare, for example:

Humana HMOs offer:

- Member Assistance Program
- Humana Guidance Centers
- Humana Well Dine

Coventry Advantra HMO

(An Aetna Company) offers:

- Preferred Pharmacy Discounts
- In-Home Health Risk Assessments
- Welcome Home Program

Health Alliance MAPD HMO offers:

- In Home Health Risk Assessment Program and Case Management
- Be Fit and Wellness Rewards
- Pharmacy Programs

UnitedHealthcare PPO offers:

- HouseCalls
- Renew by UnitedHealthcare
- Pharmacy Saver Program™

You must continue paying your Medicare Part B premium to keep your coverage under this TRIP TRAIL MAPD plan.

Important Information

- **You must keep Medicare Parts A and B and continue to pay the applicable Medicare premiums.**
- You can only be in one Medicare Advantage or Medicare Part D (prescription drug) plan at a time. Enrollment in the TRAIL MAPD plan provides you with Medicare Advantage coverage as well as Medicare Part D coverage. **Therefore, enrollment in a different Medicare Advantage or Medicare Part D plan will automatically cause your TRAIL MAPD coverage to end, which will include termination of your TRIP medical and prescription drug coverage.**
- You can terminate the TRAIL MAPD coverage at anytime however, once you cancel your TRIP TRAIL MAPD coverage, you will not be permitted to re-enroll in the program in the future unless you lose your other coverage for reasons other than voluntary termination or nonpayment of premium.
- If your residential or mailing address changes, you must notify your retirement system in writing.
- If you are currently enrolled in one of the TRAIL MAPD HMO plans (Coventry Advantra HMO (An Aetna Company), Health Alliance MAPD, and Humana HMO) and move outside of the plan's service area to a different county in Illinois or to a different state, you must elect a new Medicare Advantage plan available in your new area.

Do You Have Questions?

Visit our new website at MyBenefits.illinois.gov on your computer, smartphone or tablet. You also have the option to call a customer service representative (toll-free) for further assistance or enrollment over the phone, Monday – Friday 8:00 AM– 6:00 PM CT (toll-free) **844-251-1777** or **844-251-1778 TDD/TTY**.

How to Enroll or Change Your Coverage Election:

- Review this Guide, along with the information you receive in the mail from the TRAIL Medicare Advantage Prescription Drug (MAPD) plan administrators for which you are eligible (based on where you live – see the map on page 10). Materials mailed to you from the TRIP-sponsored TRAIL MAPD plan administrators will feature the TRAIL MAPD logo.
- Complete the online TRAIL MAPD enrollment process at **MyBenefits.illinois.gov** via your computer, smartphone or tablet. You also have the option to call a customer service representative for assistance Monday – Friday 8:00 AM – 6:00 PM CT (toll-free) 844-251-1777 or 844-251-1778 TDD/TTY.
 - You and your covered dependents will all be enrolled in the same health plan.
- If you choose to enroll online, the TRAIL MAPD online enrollment process must be completed in its entirety. As you enroll online, follow the prompts until the end so you will know you have completed your coverage-election process. Please note, although you may use a post office box address to receive your mail, federal Medicare requires a residential street address. **If your preprinted mailing address on this mailing is different than your residential address, such as a Post Office Box, be sure to contact your retirement system with any address changes.**



Who is Eligible

To be eligible for coverage under a *Total Retiree Advantage Illinois* Medicare Advantage Prescription Drug (MAPD) plan, you and your eligible dependents must all:

- Live in the United States or the U.S. Territories, **AND**
- Be enrolled in Medicare Parts A and B, on or before September 30, due to age or disability.

If you are **currently enrolled in one of the TRAIL MAPD plans**, your enrollment will continue – you do not need to do anything unless you want to make a change. If you want to make a **change** to your current TRAIL MAPD health plan election or dependent coverage, you must complete the online process at **MyBenefits.illinois.gov**, or by calling (toll-free) **844-251-1777** or **844-251-1778 TDD/TTY**.

If you are **new to the TRAIL MAPD plans** this year, you **must** select one of the TRAIL MAPD plans by completing the online enrollment process at **MyBenefits.illinois.gov** or by calling (toll-free) **844-251-1777** or **844-251-1778 TDD/TTY**. You will remain enrolled in your current TRIP health plan through December 31, 2017. The TRAIL MAPD plan you choose will start January 1, 2018.

TRIP Members Newly-Eligible for TRAIL MAPD

You must elect one of the TRAIL Medicare Advantage Prescription Drug (MAPD) plans to have medical and prescription drug coverage after December 31, 2017. If you do not enroll during the TRAIL MAPD Open Enrollment by November 16, 2017, your medical and prescription drug coverage for you and your enrolled dependents will end December 31, 2017.

During the TRAIL MAPD Open Enrollment Period You:

- May elect to cancel your coverage. **Note: If you cancel your TRIP TRAIL MAPD enrollment, medical and prescription drug coverage for you and your enrolled dependents will end December 31, 2017.**
- May add or drop dependent coverage. **IMPORTANT: You must contact the MyBenefits Service Center at 844-251-1777 if you want to add a dependent who is not enrolled in Medicare Parts A and B. If you add a non-Medicare dependent, you will be ineligible to participate in a TRAIL MAPD plan.**
- Must enroll in a TRAIL MAPD plan if you are newly-eligible for TRAIL MAPD.
- May change to a new TRAIL MAPD plan if you are currently enrolled in TRAIL MAPD.

IMPORTANT: If You Cancel Your Teachers' Retirement Insurance Program TRAIL MAPD Coverage

Under current TRIP eligibility rules, members who cancel coverage are ineligible to re-enroll in the program in the future unless they lose their other coverage for reasons other than voluntary termination or nonpayment of premium.

Newly-Eligible TRAIL MAPD Members FAQs

What do I need to know about TRAIL MAPD?

TRAIL MAPD is a retiree healthcare program sponsored by the Teachers' Retirement Insurance Program (TRIP). The plans offered through the TRAIL MAPD Program are Medicare Advantage plans which include prescription drug coverage. These plans are typically called "MAPD" plans. **As a TRIP member who is newly-eligible for enrollment in a TRAIL MAPD plan, you must make a choice during this TRAIL MAPD Open Enrollment Period to enroll in one of the MAPD plans offered.** If you do not want TRAIL coverage, you can cancel which will terminate your medical and prescription drug coverage. **Opting-out does not allow you to stay in your current TRIP health plan.**

This Decision Guide includes information about your health plan options which will go into effect January 1, 2018, the benefits offered and the cost of this new coverage for you and your dependents.

Why am I getting information to change now? I normally receive information to change health plans in May.

Now that you are enrolled in Medicare Parts A and B and are a member of the Teachers' Retirement Insurance Program (TRIP), you are required to change health plans during this fall TRAIL MAPD Open Enrollment Period. Beginning January 1, 2018, your medical and prescription drug benefits through the TRAIL MAPD Program will follow the calendar year, not the State's fiscal year. You will no longer receive the 'Benefit Choice' mailings in the spring since your health plan options are now different than those being offered to non-Medicare members.

What Does the TRAIL MAPD Plan Cover?

TRAIL MAPD plans are offered by private companies approved by Medicare. Medicare pays a fixed amount for your care each month to these companies. When you enroll in a Medicare Advantage Prescription Drug (MAPD) plan, you are no longer in Original Medicare, but still have the same covered services and the same rights and protections as people with Original Medicare.

The TRAIL MAPD plans provide all of your Part A (hospital insurance) and Part B (medical insurance) benefits, including emergency and urgent care, and Medicare Part D (prescription drug) coverage.

Is Medicare Advantage a Medicare Supplement?

No. Medicare supplement insurance fills gaps in Original Medicare coverage by helping to pay the portion of healthcare expenses that Original Medicare does not pay, such as deductibles and coinsurances. Medicare supplement insurance can be either a Medigap plan (labeled A through N plans) or retiree insurance from a former employer. Typically, retiree insurance from a former employer pays your health insurance claims after Original Medicare pays its portion. As a Medicare retiree enrolled in TRIP, the health plan you had prior to being enrolled in the TRAIL MAPD Program paid your claims 'second' after Medicare. That means any medical claims you incurred were sent first to Original Medicare for payment and the remaining balance was sent to your TRIP insurance plan.

If I enroll in the TRIP TRAIL MAPD plan, will I still have Medicare?

Yes, but you can only use your red, white and blue Medicare card for hospice care. All other claims for your healthcare services (including prescription drugs) should be sent to your MAPD plan administrator for processing and benefit determinations.

Do I need to continue to pay my Medicare premiums?

Yes! In order to maintain your TRAIL MAPD plan health coverage, you must continue to pay your Medicare premiums.

Can I stay enrolled in my current health plan?

No. Medicare-eligible TRIP members who want to continue medical and prescription drug coverage, are required to enroll in one of the TRAIL MAPD plans if they and their covered dependents are all enrolled in Medicare Parts A and B. Remaining in your current health plan is not an option. If you do not complete the online enrollment or call the MyBenefits Service Center to enroll by the November 16th deadline, we will assume you do not want the TRAIL MAPD coverage and your medical and prescription drug coverage will terminate effective January 1, 2018. If your TRIP medical and prescription coverage is terminated, you will have Original Medicare only for your medical coverage and will need to enroll in a Part D prescription plan for prescription drug coverage.

I have already paid my medical plan deductible for this year. If I enroll in the TRAIL MAPD PPO plan, do I have to pay it again?

Yes. The MAPD plans are not permitted to take into account the deductible you might have already paid in your other plan. Any deductible paid to your current medical plan will not count toward your MAPD plan's annual deductible. The PPO plan's annual medical deductible will begin January 1, 2018.

Will this TRAIL MAPD plan cover everything that my current TRIP health plan covers?

Not necessarily. Your current health plan may cover services that Original Medicare does not cover. Medicare Advantage plans are required to cover all services covered by Original Medicare. In order to be covered, the service must be considered medically necessary and in certain cases, meet Medicare guidelines for approval. Some services have limits to how often they can be obtained.

What is the difference between TRIP and TRAIL?

TRIP stands for the Teachers' Retirement Insurance Program (TRIP). TRIP offers group insurance to eligible members under the Teachers' Retirement System (TRS) who retired from an eligible K-12 Illinois school district. Group insurance benefits under TRIP include medical and prescription drug coverage.

TRAIL stands for Total Retiree Advantage Illinois (TRAIL). TRAIL offers group insurance in the form of Medicare Advantage Prescription Drug (MAPD) plans to members already enrolled in TRIP. The TRAIL MAPD program is a part of TRIP, but is only offered to Medicare-eligible plan participants eligible for and/or enrolled in TRIP.

Your Health Plan Options: HMO vs. PPO

Coventry Advantra HMO (An Aetna Company), Health Alliance MAPD and Humana HMOs

If you enroll in one of the Medicare Advantage Prescription Drug (MAPD) HMOs available to you (based on the county in which you live), you must choose a primary care physician (PCP) from the plan's network of providers. When you enroll online or over the phone, be sure to have your PCP's number. That number can be obtained from the plan administrators' provider directory, or by calling the plan administrators (see page 17). Your PCP will coordinate your care and refer you to specialists when needed. Out-of-network care is only available for emergencies; therefore, be sure to see a network provider when seeking services through an HMO plan.

All of the HMO plans offer a network of doctors, specialists and hospitals to choose from, plus a variety of programs and services to help improve your health and well-being.

UnitedHealthcare Medicare Advantage PPO

The UnitedHealthcare (UHC) Medicare Advantage Preferred Provider Organization (PPO) plan is a "passive" PPO plan. If you enroll in the UHC Medicare Advantage PPO plan, you can see any provider as long as they participate in Medicare and accept the plan. With the UHC PPO, you will not have the restrictions of in- and out-of-network coverage. So even though UHC has a network of providers, if you receive care from a provider not in the UHC network (i.e., an out-of-network provider), the PPO plan pays those providers the same amount Medicare would have paid; you pay the same out-of-pocket percentage as if you had received in-network care.

The majority of providers in Illinois and across the nation participate in Medicare and will accept the TRIP-sponsored UHC group plan. If the provider is not willing to bill UHC, call UHC at the number on page 17 and ask them to contact your provider to explain the plan. If your provider still refuses to bill UHC for your visit, you must pay the bill and submit a request for reimbursement to UHC for payment. UHC will then reimburse you the Medicare allowable amount, minus any deductible or coinsurance for which you are responsible.

Things to consider when choosing a Medicare Advantage Prescription Drug (MAPD) Plan

HMO Plan	PPO Plan	Plan Costs	HMO Plan	PPO Plan
Your doctor is in the HMO network	You prefer the flexibility to see any Medicare provider and not stay in a network	Annual Medical Deductible	\$0	\$250
You prefer copayments instead of coinsurance	You travel a lot outside Illinois or you are a "snowbird"	Primary Care Physician Office Visit	\$20	20% coinsurance
You take non-generic drugs (lower copays than the PPO plan for non-generic drugs)	You have medical conditions in which you need to have the ability to see any Medicare provider without the constraints of a network	Specialist Office Visit	\$20	20% coinsurance
		Diagnostic Tests	\$0	20% coinsurance
		Hospital Admission	\$250	20% coinsurance
		Outpatient Surgery	\$150	20% coinsurance
		Annual Medical Out-of-Pocket Maximum	\$3,000	\$1,000
		Prescription Drug Tier 1 30-day copay	\$10 copay	\$10 copay
		Prescription Drug Tier 2 30-day copay	\$20 copay	\$25 copay
		Prescription Drug Tier 3 & 4 30-day copay	\$40 copay	\$50 copay

HMO Plans

Coventry Advantra HMO (An Aetna Company), Health Alliance MAPD and Humana HMOs

The chart below highlights Medicare Advantage Prescription Drug (MAPD) coverage levels for the HMO plans under the *Total Retiree Advantage Illinois* program.

HMO Medical Benefit	
Members must use network providers, except for emergency services	
Annual medical deductible	None
Annual out-of-pocket maximum	\$3,000
Doctor office visit	Plan pays 100% after you pay \$20 copay per visit
Specialist office visit	Plan pays 100% after you pay \$20 copay per visit
Preventive services	Plan pays 100%; you pay 0%
Emergency	Plan pays 100% after you pay \$100 copay per visit (can use non-network provider if nearer to you than network provider); copay is waived if you are admitted within 24 hours
Inpatient hospital	Plan pays 100% after you pay \$250 copay per admission
Outpatient surgery	Plan pays 100% after you pay \$150 copay
Diagnostic tests (lab, x-ray, radiology)	Plan pays 100%; you pay 0%

HMO Prescription Drug Benefit			
RETAIL AND MAIL ORDER PHARMACY (Initial and Coverage Gap Stages)	Copayments for prescriptions filled at a retail pharmacy are listed in the chart below. You may obtain a 61-90 day supply of drugs through mail order for 2 times the 30-day copayment amount.		
	30-Day Supply	60-Day Supply	90-Day Supply
Tier 1*	\$10	\$20	\$30
Tier 2	\$20	\$40	\$60
Tier 3 and Tier 4 (specialty drugs)**	\$40	\$80	\$120
CATASTROPHIC COVERAGE STAGE	Copayments are capped as indicated below once a member reaches \$5,000 in “true out-of-pocket” prescription drug costs.		
	Up to a 90-Day Supply		
Coventry Advantra HMO (An Aetna Company)	Generic	Nongeneric	
	\$3.35	\$8.35	
Health Alliance MAPD HMO and Humana HMOs	Greater of 5% of the retail cost of the drug OR \$3.35/Generic or \$8.35/Nongeneric; the 5% cannot exceed the caps below:		
	30-Day Supply \$40.00	60-Day Supply \$80.00	90-Day Supply \$120.00

* HMOs may also have a pharmacy saver program, contact the plan provider for more information.

** Specialty drugs may only be available in a 30-day supply; varies by plan.

PPO Plan

UnitedHealthcare PPO

The chart below highlights Medicare Advantage Prescription Drug (MAPD) coverage levels for the PPO plan under the *Total Retiree Advantage Illinois* program.

PPO Medical Benefit	
Annual medical deductible	\$250
Annual out-of-pocket maximum	\$1,000
Doctor office visit	Plan pays 80%; you pay 20% after annual deductible
Specialist office visit	Plan pays 80%; you pay 20% after annual deductible
Preventive services	Plan pays 100%; you pay 0%
Emergency	Plan pays 100% after you pay \$100 copay per visit; copay is waived if you are admitted within 24 hours
Inpatient hospital	Plan pays 80%; you pay 20% after annual deductible
Outpatient surgery	Plan pays 80%; you pay 20% after annual deductible
Diagnostic tests (lab, x-ray, radiology)	Plan pays 80%; you pay 20% after annual deductible

PPO Prescription Drug Benefit			
RETAIL PHARMACY and MAIL ORDER PHARMACY (Initial and Coverage Gap Stages)	Copayments for prescriptions filled at a retail pharmacy are listed in the chart below. You may obtain a 61-90 day supply of drugs through mail order for 2 times the 30-day copayment amount.		
	30-Day Supply	60-Day Supply	90-Day Supply
Tier 1*	\$10	\$20	\$30
Tier 2	\$25	\$50	\$75
Tier 3 and Tier 4 (specialty drugs)	\$50	\$100	\$150
CATASTROPHIC COVERAGE STAGE	Copayments are capped as indicated below once a member reaches \$5,000 in “true out-of-pocket” prescription drug costs.		
	30-Day Supply	60-Day Supply	90-Day Supply
UnitedHealthcare PPO	Greater of 5% of the retail cost of the drug OR \$3.35/Generic or \$8.35/Nongeneric; the 5% cannot exceed \$50.00		

* Generic drugs could be less with UHC Pharmacy Saver Program. Go to uhcretiree.com/soi for more information on the UHC Pharmacy Saver Program.

TRIP TRAIL MAPD Medical Contributions

TRAIL MAPD Plan Monthly Contributions Effective January 1, 2018

Members in the Teachers' Retirement Insurance Program (TRIP) are responsible for a monthly contribution for Medicare Advantage coverage that includes prescription drug benefits. If your school district currently pays your TRIP insurance premium, it may continue to pay the premium on your behalf after you enroll in TRAIL. If you wish to verify the premium payment arrangements for your TRAIL MAPD coverage, you should contact your school district.

TRIP TRAIL MAPD Plan Monthly Contributions Effective January 1, 2018				
	HMO Plans			PPO Plan
	Humana HMO	Coventry Advantra HMO (An Aetna Company)	Health Alliance MAPD	UnitedHealthcare
Member Rate	\$39.78	\$39.09	\$46.66	\$57.77
Dependent Rate	\$119.35	\$117.27	\$139.97	\$173.31

Prescription Drug Coverage with the TRAIL MAPD Program

Since Medicare Advantage plans are a type of Medicare plan, the prescription drug coverage provided under the TRAIL MAPD plan includes Medicare Part D prescription drug coverage. Prescription drug formularies (i.e., list of drugs covered) vary by plan. The TRAIL MAPD prescription drug coverage, like a Medicare Part D plan, must follow Medicare rules for which types of drugs are allowed to be covered. For example, many hormone replacement drugs have been determined not safe for individuals over the age of 65. For this reason, Medicare will not cover some drugs in this class. If you are uncertain whether a particular drug will be covered, you should call the health plan in which you are interested in enrolling to inquire.

Part D Coverage Stages

Since the TRAIL MAPD prescription drug coverage is a Medicare Part D plan, the member's cost for prescription drugs under the TRAIL MAPD Program must follow the Medicare Part D drug coverage 'stages.' There are four drug payment stages: Annual Deductible, Initial Coverage, Coverage Gap, and Catastrophic Coverage. Unlike a standard Part D plan in which the retiree is required to pay a percentage of the full retail cost of the drug, TRIP members enrolled in the TRAIL MAPD Program pay only the plan's standard copayment through the Initial Coverage and Coverage Gap stages. Paying only the standard copayment through the Coverage Gap is a valuable benefit for TRAIL MAPD members. Once a member reaches the Catastrophic Coverage stage (i.e., when the true out-of-pocket costs reaches \$5,000 for prescription drugs during the plan year), the member will pay either a small copayment or 5% coinsurance that is capped to limit a member's out-of-pocket costs.

Part D IRMAA Premium

Since the TRAIL MAPD prescription coverage includes a Medicare Part D benefit, Medicare requires that members of TRAIL MAPD whose annual income is above a certain limit pay an additional premium called IRMAA (Income-Related Monthly Adjustment Amount). Medicare will look back at your tax return from two years ago to determine your income. For 2018, Medicare will be looking at 2016 tax returns. For 2017, individual tax filers with an income over \$85,000 on their 2015 tax return are required to pay the IRMAA. Married couples filing jointly with an income over \$170,000 on their 2015 tax return are required to pay the IRMAA. These amounts could change for 2018. The Social Security Administration will send members whose income is verified by the IRS to exceed the established limits a predetermination letter indicating whether or not IRMAA will apply to the Medicare beneficiary. If applicable, IRMAA applies to both Medicare Parts B and D; therefore, members who pay an additional premium for their Medicare Part B coverage are the same members who will be charged the Medicare Part D IRMAA amount. Specifically, the 2017 base premium for Part B is \$134.00*. Members will receive a quarterly bill in the mail from Social Security for these additional premiums. In order to remain in the Medicare Advantage plan, the member must pay these additional premiums. Go to [medicare.gov](https://www.medicare.gov) for IRMAA premium amounts.

*The Part B premium is for 2017 and may change for 2018.

Go Online at [MyBenefits.illinois.gov](https://mybenefits.illinois.gov), or call **844-251-1777** (toll-free) if:

- **Your dependents experience a change of address.**
- **Your dependent loses eligibility.** Dependents that are no longer eligible under the Program (including divorced spouses or partners of a dissolved civil union or domestic partner relationship) must be reported online immediately. Members should also notify TRS immediately.
- **You experience a change in Medicare status.** A copy of the red, white and blue Medicare card must be provided to the State of Illinois Medicare Coordination of Benefits (COB) Unit when a change in your or your dependent's Medicare status occurs. The Medicare COB Unit's address and phone number can be found on page 19.
- **You get married or enter into a civil union partnership, or your marriage, domestic partnership or civil union partnership is dissolved.**
- **You gain legal guardianship of a child or adopt a child.**
- **You have a financial or medical power of attorney (POA) whom you would like to be able to make decisions and get information on your behalf if you become incapacitated.**
- **You have insurance benefit questions • insurance plan options in your residential area • to enroll into an insurance plan • to add a dependent to your insurance plan • to provide a marriage certificate to add a new spouse to your insurance plan • to term a dependent from your insurance plan • and to find out more about your insurance coverage.**

Contact:

State of Illinois Medicare Coordination of Benefits Unit (MCOB Unit)

Customer service phone number: **800-442-1300**

- For Medicare requirements for the State of Illinois Group Insurance plans, to turn in a copy of a Medicare identification card, to inform the State of the loss of Medicare benefits, and for questions regarding the Medicare Advantage Plans after enrollment or a termination of coverage has occurred.

Social Security Administration (SSA)

Customer service phone number: **800-772-1213**

Website: ssa.gov/medicare

- To enroll in Medicare, to check on the status of Medicare enrollment, to request a Medicare identification card, and for questions about Medicare premiums.

Federal CMS Medicare Office (Center for Medicare and Medicaid Services)

Customer service phone number: **800-633-4227 (800-MEDICARE)**

Website: medicare.gov

- To find out other Medicare plan information or about IRMAA premiums

Who Do I Call if I Have Questions About. . .

- **Claims, provider networks, prescription formularies or coverage for specific procedures, call the plan directly:**

UnitedHealthcare PPO	888-223-1092
Humana Health Plan HMO	800-951-0125
Coventry Advantra HMO	855-223-4807
Health Alliance MAPD HMO	877-795-6131
- **Teachers' Retirement Insurance Program (TRIP) premiums or changes to your address, contact your retirement system:**

Teachers' Retirement System	877-927-5877
2815 W. Washington Street	
P.O. Box 19253	
Springfield, IL 62794-9253	
- **TRAIL MAPD eligibility criteria or completing the TRAIL MAPD online enrollment process, call the MyBenefits Service Center:**

MyBenefits Call Service Center (toll-free) 844-251-1777 or 844-251-1778 TDD/TTY

Plan Administrators

Plan	Administrators' Name and Address	Customer Service Phone Numbers	Website Address
UnitedHealthcare Group Medicare Advantage PPO	UnitedHealthcare Group Customer Service Dept. P.O. Box 29675 Hot Springs, AR 71903-9675	888-223-1092	uhcretiree.com/soi
Coventry Advantra HMO (An Aetna Company)	Coventry Advantra HMO (An Aetna Company) P.O. Box 8052 London, KY 40742	855-223-4807	aetna-coventryretiree.com/soi
Health Alliance MAPD HMO	Health Alliance MAPD 301 South Vine Street Urbana, IL 61801	877-795-6131	healthallianceretiree.org/soi
Humana HMO	Humana HMO Correspondence P.O. Box 14168 Lexington, KY 40512	800-951-0125	humana.com/soi
Medicare COB Unit	CMS Group Insurance 801 South 7th Street P.O. Box 19208 Springfield, IL 62794-9208	217-782-2548 800-442-1300 800-526-0844 (TDD/TTY)	benefitschoice.il.gov
Retirement System	Teachers' Retirement System 2815 W. Washington St P.O. Box 19253 Springfield, IL 62794-9253	877-927-5877 866-326-0087 TDD	trsil.org
Medical Plans	MyBenefits Service Center 134 N. LaSalle Street Suite 2200 Chicago, IL 60602	844-251-1777 844-251-1778 (TDD/TTY)	MyBenefits.illinois.gov

Disclaimer

The State of Illinois intends that the terms of this plan are legally enforceable and that the plan is maintained for the exclusive benefit of members. The State reserves the right to change any of the benefits, program requirements and contributions described in this *Your TRAIL Medicare Advantage Prescription Drug (MAPD) Program Decision Guide*. This Guide is intended to supplement the *Benefits Handbook*. If there is a discrepancy between the *Benefits Handbook* and state or federal law, the law will control.

TRAIL MAPD Seminar Schedule

Any impacted retiree may attend any meeting. Reservations not required.



If you are unable to attend in person, you can log on to your computer, smartphone or tablet to view the seminar via live-stream webinar on October 16. Just login online at MyBenefits.illinois.gov. Click on the TRAIL MAPD tile and watch from the comforts of your home. If unable to attend a live seminar, a video will be available at MyBenefits.illinois.gov.

October 10, 2017

Holiday Inn & Convention Center
18451 Convention Center Dr.
Tinley Park, IL
9:00 a.m. – 11:00 a.m.

Hilton Chicago
9333 S. Cicero Ave.
Oak Lawn, IL
2:00 p.m. – 4:00 p.m.

October 11, 2017

Radisson Hotel & Conference Center
200 S. Bell School Rd.
Rockford, IL
9:00 a.m. – 11:00 a.m.

October 12, 2017 *(Two Sessions)*

Hilton Garden Inn
4070 East Main St.
Saint Charles, IL
9:00 a.m. – 11:00 a.m.
1:00 p.m. – 3:00 p.m.

October 13, 2017 *(Two Sessions)*

James R. Thompson Center
100 W Randolph
Chicago, IL
9:00 a.m. – 11:00 a.m.
1:00 p.m. – 3:00 p.m.

October 16, 2017 *(Two Sessions)*

Crowne Plaza
3000 S. Dirksen Parkway
Springfield, IL
9:00 a.m. – 11:00 a.m.
1:00 p.m. – 3:00 p.m.

October 17, 2017

Gateway Building
200 NE Water St.
Peoria, IL
9:00 a.m. – 11:00 a.m.

Eastland Suites Hotel

1801 Eastland Dr
Bloomington, IL
2:00 p.m. – 4:00 p.m.

October 18, 2017

Hawthorn Suite by Wyndham
101 Trade Center Dr.
Champaign, IL
9:00 a.m. – 11:00 a.m.

October 19, 2017

Veterans Park
800 S. 27th Street
Mt. Vernon, IL
9:00 a.m. – 11:00 a.m.

Hilton Garden Inn Green

360 Regency Park
O'Fallon, IL
2:00 p.m. – 4:00 p.m.