

What's New

The following Benefit Changes will be effective July 1, 2023.

Health Plan Availability

New this fiscal year, effective July 1, 2023, changes have been made to the out-of-state areas covered by the Open Access Plans (OAP) offered by Aetna, HealthLink and Blue Cross Blue Shield. If you live outside of Illinois, you may have changes to your plan options.

There is now a broader coverage area for some of the OAP plans, therefore you may have the option to elect an OAP plan that was previously unavailable. If you have a Managed Care Plan available in your county and choose to elect the Teachers' Choice Health Plan (TCHP) coverage, you will pay the higher TCHP rate.

If your current OAP is no longer available in your area, and you do not elect a new plan, you will be defaulted to the TCHP.

Monthly Contributions

The Teachers' Retirement Insurance Program (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 Under Age 26	Not Medicare Primary Age 26-64	Not Medicare Primary Age 65 and Older	Medicare Primary* All Ages
Benefit Recipient	Managed Care Plan (OAP and HMO)	\$106.45	\$330.67	\$450.52	\$130.68
	Teachers Choice Health Plan (TCHP)	\$276.27	\$771.71	\$1,172.71	\$309.86
	TCHP when managed care is not available in your county	\$138.13	\$385.85	\$586.37	\$154.94
Dependent Beneficiary	Managed Care Plan (OAP and HMO)	\$425.96	\$1,322.65	\$1,802.05	\$450.24**
	Teachers Choice Health Plan (TCHP)	\$552.55	\$1,543.41	\$2,345.44	\$619.72
	TCHP when managed care is not available in your county	\$552.55	\$1,543.41	\$2,345.44	\$464.80**

* 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 (see page 7).

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