



State of Illinois
Department of Central Management Services
Bureau of Benefits

Your TRAIL Medicare Advantage Prescription Drug (MAPD) Program Open Enrollment Guide



trail

TOTAL RETIREE ADVANTAGE ILLINOIS

Open Enrollment Period:
October 15 - November 15, 2023

Plan Year:
January 1 - December 31, 2024

No action is required,
unless you have a
change, or you wish to
opt-out of the plan.

This is your State of Illinois Group Insurance Program (State) Total Retiree Advantage Illinois (TRAIL) Medicare Advantage Prescription Drug (MAPD) Open Enrollment Guide. This guide includes the contribution rates for you and your dependent(s) and a description of benefits offered for the Aetna MAPD PPO plan. The plan is available throughout Illinois and nationwide.

During Your TRAIL MAPD Enrollment Period You May:

Elect to waive coverage. Note: If you waive coverage, the medical, prescription drug and vision coverage for you and your enrolled dependents will end. Re-enrollment is allowed for members throughout the plan year with coverage effective the first of the month following your enrollment request or during your annual TRAIL MAPD Open Enrollment Period.

Elect to re-enroll in coverage. You may re-enroll in medical, prescription drug, vision, and dental coverage if you previously opted out or waived coverage.

Add or drop dental coverage.

Add or drop dependent coverage. IMPORTANT: You must contact the MyBenefits Service Center (toll-free) 844-251-1777 or 844-251-1778 TDD/TTY, 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 no longer be eligible for the TRAIL MAPD plan.

Add, drop, increase, or decrease Member Optional Life coverage, if eligible. To request a change in your life insurance coverage, members must go online at MyBenefits.illinois.gov and follow the instructions. You will be subject to underwriting through the life insurance plan administrator if you request to add or increase your Member Optional Life coverage.

Add or drop Child Life, Spouse Life and/or AD&D coverage, if eligible. To add or drop coverage, members must go online at MyBenefits.illinois.gov and follow the instructions. Your spouse will be subject to underwriting through the life insurance plan administrator if you request to add Spouse Life coverage.

Important Information

- You must keep Medicare Parts A and B and continue to pay the applicable Medicare premiums, including applicable IRMAA (Income Related Monthly Adjustment Amount) surcharges.
- The Medicare Beneficiary Identifier (MBI) number must be on file for the member, as well as any eligible dependent(s). If not already on file, a copy of the required Medicare card with the MBI number must be provided to the Medicare COB Unit or your retirement system.
- If you fail to provide a copy of the required Medicare card with the MBI number during the open enrollment period, your TRAIL MAPD and State medical insurance coverage will be waived for the dependent(s) with the missing documentation and waived for the entire household if the member's documentation is not provided.
- 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 your medical, prescription drug and vision coverage.**
- You may terminate the TRAIL MAPD coverage at any time by contacting the plan administrator in writing. You may re-enroll throughout the plan year and coverage will be effective the first of the month following your enrollment request or during your annual TRAIL MAPD Open Enrollment Period.
- If your residential or mailing address changes, you must notify **both** your retirement system and the Social Security Administration in writing as quickly as possible.

Do You Have Questions?



Visit our website at **MyBenefits.illinois.gov** on your computer, smartphone, or tablet. AVA, the interactive digital assistant is available 24/7.



Contact **MyBenefits Service Center** (toll-free) 844-251-1777, or 844-251-1778 (TDD/TTY) with inquiries. Representatives are available Monday – Friday, 8:00 AM – 6:00 PM CT.



Health Plan Details

Aetna MAPD PPO

The chart below highlights Medicare Advantage Prescription Drug (MAPD) benefits under the *Total Retiree Advantage Illinois* program.

2024 Plan Year Medical Benefit	
Members may see any provider who participates in Medicare and accepts the plan	
Annual medical deductible	\$110
Annual out-of-pocket maximum	\$1,300
Doctor office visit	Plan pays 85%; you pay 15% after annual deductible
Specialist office visit	Plan pays 85%; you pay 15% after annual deductible
Preventive services	Plan pays 100%; you pay 0%
Emergency	Plan pays 100% after you pay \$120 copay per visit; copay is waived if you are admitted within 24 hours
Inpatient hospital	Plan pays 85%; you pay 15% after annual deductible
Outpatient surgery	Plan pays 85%; you pay 15% after annual deductible
Transportation (non-emergency)	24 trips with unlimited miles allowed per trip
Lab	Plan pays 100%; you pay 0%
Diagnostic tests X-ray Radiology	Plan pays 85%; you pay 15% after annual deductible
Home Health Care	Plan pays 100%; you pay 0%
Compression Stockings	2 per year without prior authorization Plan pays 85%; you pay 15% after annual deductible
Hearing Instruments and related services	\$2,500 per hearing instrument and related services every 24 months for all individuals when a hearing care professional prescribes a hearing instrument. Contact plan for additional details. Aetna will cover 1 exam every 12 months.
Acupuncture for chronic lower back pain	\$12 (in and out-of-network) for each Medicare-covered visit. Up to 12 visits in 90 days, if medically necessary.

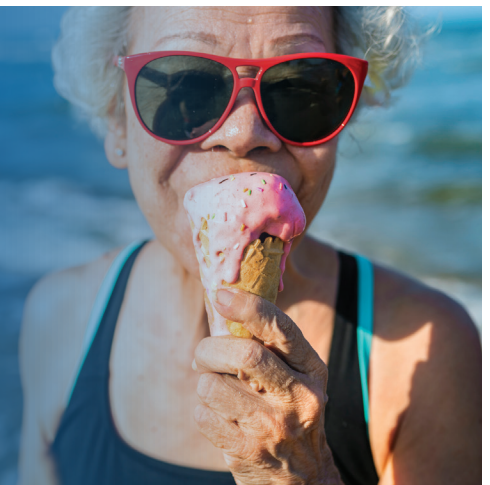
2024 Plan Year PPO Prescription Drug Benefit						
Rx Plan Year Deductible	\$125					
Retail and Mail Order Pharmacy (Initial and Coverage Gap Stages)	Maintenance and nonmaintenance medications are available in a 90-day supply at retail pharmacies and through mail order. The copayment for a 61-90-day supply is 2.5 times the 30-day copayment amount.					
	Retail Pharmacies		Retail and Mail-Order Pharmacies			
	30-Day Supply		60-Day Supply		90-Day Supply	
Tier 1 (generic brand)	Preferred \$9	Standard \$10	Preferred \$18	Standard \$20	Preferred \$22.50	Standard \$25
Tier 2 (preferred brand)	\$30		\$60		\$75	
Tier 3 (non-preferred brand) Tier 4 (specialty brand)	\$60		\$120		\$150	
Aetna MAPD PPO	Catastrophic Coverage Stage					
	If you reach \$8,000 in true out-of-pocket Part D prescription drug costs, you will pay \$0 for your Part D prescription drugs for the remainder of the plan year.					

Aetna Medicare Advantage (MAPD) PPO Plan Comes with these NO-COST EXTRAS

With your new plan, you get access to these extra benefits

Aetna Healthy Rewards	Get rewarded with a gift card when you complete important healthcare activities.
SilverSneakers® Fitness Program	Get a gym membership at thousands of participating locations nationwide. Or get moving from the comfort of your home with live online classes.
MDLIVE® Behavioral Health Support	Get access to virtual mental health visits by phone or video through an MDLIVE® board-certified psychiatrist or licensed therapist. There are no visit limits, and the copay is \$0.
Teladoc Virtual Healthcare	Teladoc is a low-cost, convenient, and quality alternative to emergency room and urgent care visits for non-emergency medical care. Care is available 24/7 by web, phone, and the Teladoc® mobile app. Teladoc physicians can diagnose, treat, and write short-term prescriptions for a wide range of general health issues.
Transportation to Appointments	Focus on your health and treatment plan and worry less about getting to the doctor. With Aetna MAPD PPO, you get 24 one-way trips with unlimited mileage.
Meal Home Delivery	Get 14 delicious and nutritious meals delivered to your home after your hospital stay.
Healthy Lifestyle Coaching	Talking with a health coach can help you create a realistic plan to improve your health. This program could help you do things such as quit smoking, lose weight, or eat better. Your coach will set up regular calls with you. You'll work together to help you reach your health goals.
Health Home Visit	Have a licensed healthcare professional assess your health and safety needs right in your own home. They'll also review your medications and family history.
Hearing Aid Benefit	Your Aetna MAPD PPO plan provides reimbursement for hearing aids. You or your doctor can submit itemized bills to Aetna showing your costs on hearing aids from any licensed provider that accepts Medicare. You can get reimbursed \$2,500 per ear every 24 months.
Nurse Line	You have toll-free, 24-hour access to nurses who can help answer your health questions. This doesn't replace care from your regular doctor.
Resources for Living Referral Program	A consultant can refer you to local services that can make life easier and more enjoyable. You only pay the cost of any services you use.

To learn more, visit
stateofillinois.aetnamedicare.com
or call 855-223-4807.



Health Plan Contributions

Retirees and annuitants who have 20 or more years of service, as well as survivors whose annuity is based on the death of an employee who had 20 years or more of creditable service, receive their healthcare coverage premium-free through the State. This premium-free coverage includes medical, prescription drug and vision coverage. All members are required to pay a premium for dental and dependent coverage.

Retirees, annuitants, and survivors with less than 20 years of service are required to pay 5% of the cost of coverage for every year of service they have less than 20 years.*See chart below:

2024 TRAIL MAPD Health Plan Monthly Contributions for Retirees, Annuitants and Survivors with Less than 20 Years of Service		
Years of Service	Member's Responsibility: Percentage of Cost	Aetna MAPD PPO
0	100%	\$7.31
1	95%	\$6.94
2	90%	\$6.57
3	85%	\$6.21
4	80%	\$5.84
5	75%	\$5.48
6	70%	\$5.11
7	65%	\$4.75
8	60%	\$4.38
9	55%	\$4.02
10	50%	\$3.65
11	45%	\$3.29
12	40%	\$2.92
13	35%	\$2.55
14	30%	\$2.19
15	25%	\$1.82
16	20%	\$1.46
17	15%	\$1.09
18	10%	\$0.73
19	5%	\$0.36
20+	0%	\$0.00

* The 5% rates in the chart above do not apply to the following members: U of I federal retirees, SURS retirees who elected a lower pension in exchange for free insurance, retirees, annuitants and survivors of vested retired judges and general assembly members, SURS and SERS members who retired prior to 1/1/1998, TRS members who retired prior to 7/1/1999, and vested regional superintendents who retired under TRS on or after 7/1/1998.

Dependent Health Plan Contributions

The monthly dependent contribution is in addition to the member health plan contribution, if applicable. Dependents will be enrolled in the same plan as the member.

2024 Monthly Health Plan Contributions for Dependent Coverage	
Aetna PPO Plan	
One Dependent	Two or More Dependents
\$2.46	\$5.05

Life Insurance Contributions

Medical underwriting will be required to add or increase Member Optional Life and to add Spouse Life coverage.

Optional Term Life Plan Monthly Contributions	
Member's Age	Monthly Contribution Per \$1,000 of Coverage
Under 30	\$0.03
30-39	\$0.05
40-44	\$0.09
45-49	\$0.12
50-54	\$0.19
55-59	\$0.36
60-64	\$0.56
65-69	\$1.26
70 and Older	\$2.06

Spouse Life Monthly Contributions	
Coverage	Monthly Contribution
Spouse Life \$10,000 coverage (Annuitant under age 60)	\$5.70
Spouse Life \$5,000 coverage (Annuitant age 60 or older)	\$2.85

AD&D Monthly Contribution	
Coverage	Monthly Contribution Per \$1,000 of Coverage
Accidental Death & Dismemberment	\$0.02

Child Life Monthly Contribution	
Coverage	Monthly Contribution
Child Life \$10,000 coverage	\$0.60

Dental Contributions

Delta Dental Plan Monthly Contributions	
Dental Plan Year Deductible \$175	
Coverage	Monthly Contribution
Member Only	\$14.00
Member Plus 1 Dependent	\$23.00
Member Plus 2 or More Dependents	\$25.50
Use your Delta Dental card for dental services.	

Vision Coverage

Vision coverage is provided at no cost to all members and dependents enrolled in a State TRAIL MAPD plan. Visit [MyBenefits.illinois.gov](https://mybenefits.illinois.gov) for a detailed listing of your vision coverage benefits. Use your Eye Med card for vision services.



TRAIL MAPD Open Enrollment Meeting Dates



If you are unable to attend an in-person open enrollment meeting, please visit cms.illinois.gov/thetrail to watch the prerecorded 2024 TRAIL MAPD Presentation. Reservations are **not** required to attend an in-person seminar. Bring a family member or someone who helps you with your health care decisions to learn more.

Date	Time	Location
Monday, October 16	9:00 - 11:00 AM	Vibrant Arena at The MARK, 1201 River Dr, Moline
Monday, October 16	3:00 - 5:00 PM	Rockford Women's Club, 323 Park Ave, Rockford
Tuesday, October 17	9:00 - 11:00 AM	Holiday Inn Chicago NW Crystal Lake Convention Center, 800 S Rte 31, Crystal Lake
Tuesday, October 17	2:00 - 4:00 PM	Q Center, 1405 N 5th Ave, St. Charles
Wednesday, October 18	9:00 - 11:00 AM	Stonegate Banquet & Conference Center, 2401 W Higgins Rd, Hoffman Estates
Wednesday, October 18	2:00 - 4:00 PM	Hilton Chicago Oaklawn, 9333 S Cicero Ave, Oak Lawn
Thursday, October 19	9:00 - 11:00 AM	Union League Club of Chicago, 65 W Jackson Blvd, Chicago
Thursday, October 19	2:00 - 4:00 PM	Quality Inn Bourbonnais, 800 N Kinzie Ave, Bradley
Friday, October 20	9:00 - 11:00 AM	Life Church, 2105 N Bowman Ave, Danville
Friday, October 20	2:00 - 4:00 PM	The Vineyard Church of Central Illinois, 1500 N Lincoln Ave, Urbana
Monday, October 23	9:00 - 11:00 AM	Four Points by Sheraton Peoria, 500 Hamilton Blvd, Peoria
Monday, October 23	2:00 - 4:00 PM	DoubleTree by Hilton, 10 Brickyard Dr, Bloomington
Wednesday, October 25	9:00 - 11:00 AM	Julia's Banquet Center, 101 Eastgate Plaza, East Alton
Wednesday, October 25	2:00 - 4:00 PM	Gateway Classic Cars St. Louis, 1237 Central Park Dr, O'Fallon
Thursday, October 26	9:00 - 11:00 AM	Benton Civic Center, 414 W Hudelson St, Benton
Thursday, October 26	2:00 - 4:00 PM	Cedarhurst Center for the Arts, 2600 E Richview Rd, Mt Vernon
Friday, October 27	9:00 - 11:00 AM	Thelma Keller Convention Center, 1202 N Keller Dr, Effingham
Friday, October 27	1:00 - 3:00 PM	Hilton Garden Inn, 100 Coles Centre Pkwy, Mattoon
Monday, October 30	9:00 - 11:00 AM	Crowne Plaza Springfield, 3000 S Dirksen Pkwy, Springfield
Monday, October 30	1:00 - 3:00 PM	Crowne Plaza Springfield, 3000 S Dirksen Pkwy, Springfield



TRAIL MAPD SEMINARS

Any impacted retiree may attend.



See page 7 inside for in-person enrollment meeting dates and prerecorded presentation location information.