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

Benefit Choice Options

Enrollment Period May 1 - June 1, 2015 • Effective July 1, 2015

Teachers' Retirement Insurance Program

Benefit Choice is May 1 - June 1, 2015

Benefit Choice Forms must be submitted to TRS no later than **Monday, June 1st!** If you do not want to change your coverage, you do not need to submit a form.

It is each member's responsibility to know plan benefits and make an informed decision regarding coverage elections.

Go to the 'Latest News' section of the Benefits website at
www.benefitschoice.il.gov
for group insurance updates throughout the plan year.

FY2016 Benefit Choice Period

(Enrollment Period May 1 – June 1, 2015)

The Benefit Choice Period will be held **May 1 through June 1, 2015**, for all benefit recipients not enrolled in the Medicare Advantage Program. **Benefit Choice elections will be effective July 1, 2015.**

Benefit recipients or dependent beneficiaries who have never been enrolled in TRIP may enroll during the Benefit Choice Period.

All Benefit Choice changes should be made on the Teachers' Retirement System (TRS) Benefit Choice form. Benefit recipients should complete the form **only** if changes are being made. Dependent beneficiaries must be enrolled in the same plan as the benefit recipient. If you are already enrolled in TRIP and wish to make a change in coverage, please call TRS for a new Benefit Choice form at (800) 877-7896 or visit the TRS website at **trs.illinois.gov**. The Benefit Choice form will only be sent upon request. If you are enrolling yourself or an eligible dependent for the first time during the Benefit Choice Period, please contact TRS for a TRIP enrollment application.

During the Benefit Choice Period, benefit recipients may:

- Change health plans.
- Add dependent coverage if never previously enrolled (adding dependent coverage requires documentation).

Attention Annuitants and Survivors with Medicare Parts A and B: Members who are enrolled in Medicare Parts A and B prior to October 1, 2015, will be required to elect coverage under the TRIP Medicare Advantage TRAIL Program or elect to opt out of all TRIP coverage. Refer to page 2 for more information regarding the Medicare Advantage TRAIL Program.

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What You Should Know for Plan Year 2016

It is each member's responsibility to know their plan benefits in order to make an informed decision regarding coverage elections. Members should carefully review all the information in this booklet to be aware of the benefit changes for the upcoming plan year. **The Benefit Choice Period will be May 1 through June 1, 2015**. All elections will be effective July 1, 2015.

- **Medicare Advantage 'TRAIL' Program:** Effective February 1, 2014, the State began a new Medicare Advantage Program, referred to as the 'TRAIL' (Total Retiree Advantage Illinois) for annuitants and survivors enrolled in both Medicare Parts A and B.

  Each fall, annuitants and survivors who meet the criteria for enrollment in the Medicare Advantage 'TRAIL' Program will be notified of the TRAIL Enrollment Period by the Department of Central Management Services. **These members will be required to choose a Medicare Advantage plan or opt out of all TRIP coverage (which includes health, behavioral health and prescription coverage) and will no longer be able to make changes during subsequent Benefit Choice Periods.**

  For more information regarding the Medicare Advantage 'TRAIL' Program, including eligibility criteria, go to **www.cms.illinois.gov/thetrail**.

- **Federal Healthcare Reform:** As a result of the Affordable Care Act (ACA), with the exception of the Teachers' Choice Health Plan (TCHP), prescription copayments paid by members will apply toward the out-of-pocket maximum, and once the maximum has been met, medical, behavioral health and prescription drug charges will be covered at 100 percent for the remainder of the plan year. The out-of-pocket maximum amount for each type of health plan varies and is outlined on page 7.

- **Primary Care Physician (PCP) Leaves the Network:** Effective July 1, 2015, when an HMO member's primary care physician (PCP) leaves the plan's network, the member will only be allowed to change health plans if the network experienced a significant change in the number of medical providers offered, as determined by CMS.

- **Claim Appeal Process:** Effective July 1, 2015, for medical appeals under the self-insured plans (which include the Teachers' Choice Health Plan, Coventry OAP, and HealthLink OAP), decisions made by an independent external reviewer will be final and binding on all parties. The previous final level, the CMS Appeal Committee, will no longer be available.

- **Ongoing Procurements:** Currently, contract negotiations are ongoing for the following:
  - Pharmacy benefits for Teachers' Choice Health Plan, Coventry OAP and HealthLink OAP

  Once the contract has been finalized, the awarded vendor will be posted on the Benefits website.

- **Open Access Plan (OAP) Change**
  - Combined OAP Tier I and Tier II out-of-pocket maximum (individual) increased to $6,600
  - Combined OAP Tier I and Tier II out-of-pocket maximum (family) increased to $13,200

Be a Good Consumer - Optimize Your Benefits!

In order to get the most savings from all of your benefit plans, be sure to:

- **Check with Your Doctor BEFORE having Tests Performed.** Research the provider networks of your health, prescription and behavioral health plans. All the plan administrators have contracted provider networks that can **optimize your benefits** and save you money. Out-of-network services can cost you considerably more money, especially with fees over the plans allowable charges.

- **Choose generics.** If you take any medications, make sure to choose generics whenever possible. Check to see if your prescription is on the formulary list, or ask your doctor before leaving the office.

Benefit Recipient Responsibilities

It is each benefit recipient's responsibility to know plan benefits and make an informed decision regarding coverage elections. Notify the Teachers' Retirement System (TRS) immediately when any of the following occur:

- **Change of address**
- **Qualifying change in status:**
  - birth/adoption of a child;
  - marriage, divorce, legal separation, annulment;
  - death of spouse or dependent;
  - dependent(s) loss of eligibility;
  - a court order results in the gain or loss of a dependent;
  - a change in Public Aid recipient status;
  - dependent becomes covered by other group health coverage.
- **Change in Medicare status**
- **You have or gain other coverage.** If you have group coverage provided by a plan other than TRIP, or if you or your dependents gain other coverage during the plan year, you must provide the other coverage plan name and effective date to TRS as soon as possible.
- **You lose other group insurance coverage.** If you or your dependents had other group coverage provided by a plan other than TRIP and lose that coverage during the plan year, you must notify TRS as soon as possible to ensure coordination of benefits are processed correctly.
- **You have a financial or medical power of attorney (POA) who you would like to be able to make decisions and get information on your behalf if you are incapacitated.**
  - **Financial POA – used by your agent to change your health plan elections.** The financial POA document would allow an agent to make health insurance plan elections on your behalf and should be sent to your retirement system.
  - **Medical POA – used by your agent to speak with your health plan about your coverage and claims.** A medical POA generally gives an agent the authority to make medical decisions on your behalf; therefore, in order for your agent to speak with your health plan, you would need to submit the medical POA document to each plan for them to have on file.

Important Reminders

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

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.

Notification of Other Group Coverage: It is the benefit recipient's responsibility to notify TRS of any addition of, or change to, other group insurance coverage during the plan year. The participant must provide their other plan information to TRS as soon as possible.

COBRA Participants: During the Benefit Choice Period, COBRA participants have the same benefit options available to them as all other benefit recipients.

Documentation Requirements: Documentation, including the SSN, is required when adding dependent coverage.

Coverage and Monthly Premiums

Benefit recipients who enroll in the Teachers' Retirement Insurance Program (TRIP) receive health, prescription and behavioral health coverage. Dependent beneficiaries can be enrolled in the program at an additional cost and will have the same health plan as the benefit recipient. The monthly premium is based on the type of coverage selected and the permanent residence on file with TRS.

As a benefit recipient enrolled in TRIP, you are offered various health insurance coverage options:

- **Teachers' Choice Health Plan (TCHP)**
- **Managed Care Plans** (two types)
  - Health Maintenance Organizations (HMOs)
  - Open Access Plans (OAPs)

The health insurance options differ in the benefit levels they provide and the doctors and hospitals you can access. See the Benefits Comparison charts on pages 10-12 for information to help you determine which plan is right for you.

If you change health plans during the Benefit Choice Period, your new health insurance ID cards will be mailed to you directly from your health insurance carrier, not from the Department of Central Management Services. If you need to have services but have not yet received your ID cards, contact your health insurance carrier.

Except for annuitants and survivors who become enrolled in Medicare Parts A and B prior to October 1, 2015, members who select a health plan during the Benefit Choice Period will remain in that plan the entire plan year unless they experience a qualifying change in status that allows them to change plans.

Total Retiree Advantage Illinois (TRAIL)
Medicare Advantage Program

Annuitants and survivors who become enrolled in Medicare Parts A and B and meet all the criteria for enrollment in the Medicare Advantage Program will be notified of the TRAIL Enrollment Period by the Department of Central Management Services. These members will be required to choose a Medicare Advantage plan or opt out of all TRIP coverage (which includes health, behavioral health and prescription coverage) in the fall with an effective date of January 1, 2016. For more information regarding the Medicare Advantage 'TRAIL' Program, go to:

www.cms.illinois.gov/thetrail

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	$72.05	$223.81	$304.93	$88.45
	TCHP	$186.99	$527.77	$793.75	$217.27
	TCHP when managed care is not available in your county	$93.49	$263.90	$396.88	$108.64
Dependent Beneficiary	Managed Care Plan	$288.31	$895.22	$1,219.69	$306.41**
	TCHP	$373.98	$1,055.55	$1,587.48	$434.55
	TCHP when managed care is not available in your county	$373.98	$1,055.55	$1,587.48	$325.91**

* 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.

Health Plan Descriptions

There are several health plans available based on geographic location. All plans offer comprehensive benefit coverage. Health maintenance organizations (HMOs) and the two open access plans (OAPs) have limitations including geographic availability and defined provider networks, whereas the Teachers' Choice Health Plan (TCHP) has a nationwide network of providers available to their members.

All health plans require a determination of medical appropriateness prior to specialized services being rendered. HMO plans require the member to obtain a copy of the authorized referral prior to services being rendered. For TCHP and OAPs, it is the member's responsibility to make sure authorization of medical services has been obtained by the health plan provider to avoid penalties or nonpayment of services. Important note: OAPs are self-referral plans. It is the member's responsibility to ensure that the provider and/or facility from which they are receiving services are in either the Tier I or Tier II network to avoid significant out-of-pocket costs. For more detailed information, refer to each health plan's summary plan document (SPD).

Teachers' Choice Health Plan (TCHP)

TCHP is the medical plan that offers a comprehensive range of benefits. Under the TCHP, plan participants can choose any physician or hospital for medical services; however, plan participants receive enhanced benefits, resulting in lower out-of-pocket costs, when receiving services from a TCHP network provider. Plan participants can access plan benefit and participating TCHP network information, explanation of benefits (EOB) statements and other valuable health information online.

The TCHP has a nationwide network that consists of physicians, hospitals and ancillary providers. Notification to Cigna is required for certain medical services in order to avoid penalties. Contact Cigna at (800) 962-0051 for direction.

TCHP currently utilizes Magellan for behavioral health benefits and Express Scripts for prescription benefits.

Managed Care Plans

- **Health Maintenance Organizations (HMOs)**

  Benefit recipients must select a primary care physician (PCP) from a network of participating providers. A PCP can be a family practice, general practice, internal medicine, pediatric or an OB/GYN physician. The PCP will direct all healthcare services and will make referrals for specialists and hospitalizations. When care and services are coordinated through the PCP, only a copayment applies. No annual plan deductibles apply for medical services through an HMO. The minimum level of HMO coverage provided by all plans is described on page 10. Please note that some HMOs provide additional coverage, over and above the minimum requirements.

  If a member is enrolled in an HMO and their PCP leaves the HMO plan's network, the member must choose another PCP within that plan. Alternatively, if CMS determines the plan's network experienced a significant change in the number of medical providers offered, the member may change health plans (the request to change health plans must be elected within 30 days of the qualifying event).

Health Plan Descriptions (cont.)

Managed Care Plans

- **Open Access Plans (OAPs)**

Open access plans combine similar benefits of an HMO with the same type of coverage benefits as a traditional health plan. Members who elect an OAP 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. Members enrolled in an OAP can mix and match providers and tiers. Minimum level benefits are described on page 11 and may also be found in the summary plan document (SPD) on the OAP administrator's website.

TRIP members living outside the State of Illinois may only enroll in an OAP if they reside in Arkansas or one of the following states contiguous with Illinois that offers an OAP: Indiana, Iowa, Kentucky, Wisconsin and Missouri. OAP access in these states may be limited. Contact TRS to find out if the plan is offered in your area.

- ✦ Tier I offers a managed care network which provides enhanced benefits. Tier I benefits require copayments which mirror an HMO plan's copayments, but do not require a plan year deductible.
- ✦ Tier II offers another managed care network, in addition to the managed care network offered in Tier I, and also provides enhanced benefits. Tier II requires copayments, coinsurance and is subject to an annual plan year deductible.
- ✦ Tier III covers all providers which are not in the managed care network of Tiers I or II (i.e., out-of-network providers). Using Tier III can offer members flexibility in selecting healthcare providers, but involve higher out-of-pocket costs. Tier III has a higher plan year deductible and has a higher coinsurance amount than Tier II services. In addition, certain services, such as preventive/wellness care, are not covered when obtained under Tier III. Furthermore, plan participants 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, which could result in substantial out-of-pocket costs (i.e., allowable charges). When using out-of-network providers, it is recommended that the participant obtain preauthorization of benefits to ensure that medical services/stays will meet medical necessity criteria and will be eligible for benefit coverage.

Members who use providers in Tiers II and III will be responsible for the plan year deductible. **In accordance with the Affordable Care Act, these deductibles will accumulate separately from each other and will not 'cross accumulate.'** This means that amounts paid toward the deductible in one tier will not apply toward the deductible in the other tier.

Minimum level benefits are described on page 11 and may also be found in the summary plan document (SPD) on the OAP administrator's website.

Behavioral Health Services

Teachers' Choice Health Plan
Magellan Behavioral Health is the plan administrator for behavioral health services under the Teachers' Choice Health Plan (TCHP). Behavioral health services are included in an enrollee's annual plan year deductible and annual out-of-pocket maximum. Covered services for behavioral health which meet the plan administrator's medical necessity criteria are paid in accordance with the TCHP benefit schedule on page 12 for in-network and out-of-network providers. For authorization procedures, see the Benefits Handbook or call Magellan at (800) 513-2611. Please contact Magellan for specific benefit information.

Managed Care Plans (HMO and OAP Plans)
Behavioral health services are provided under the managed care plans. Covered services for behavioral health must meet the managed care plan administrator's medical necessity criteria and will be paid in accordance with the managed care benefit schedules on pages 10-11. Please contact the managed care plan for specific benefit information.

Out-of-Pocket Maximum

After the out-of-pocket maximum has been satisfied, the plan will pay 100 percent of covered expenses for the remainder of the plan year. Charges that apply toward the out-of-pocket maximum for each type of plan varies and are outlined in the chart below.

Effective July 1, 2015, in accordance with the Affordable Care Act (ACA), with the exception of the Teachers' Choice Health Plan, prescription copayments paid by members will also apply toward the out-of-pocket maximum; therefore, once the out-of-pocket maximum has been met, eligible medical, behavioral health and prescription drug charges will be covered at 100 percent for the remainder of the plan year.

The following are the types of charges that apply to the out-of-pocket maximum by plan type:

- **Teachers' Choice Health Plan:**
  - Annual medical plan year deductible
  - Medical coinsurance
  - TCHP additional medical deductibles

Eligible charges for medical in-network and out-of-network services will accumulate separately and will not cross accumulate. Prescription drug charges under the TCHP plan have an out-of-pocket maximum of $1500 that is separate from the medical out-of-pocket maximum. See page 13 for more information.

- **HMO Plans:**
  - Medical and prescription copayments
  - Medical coinsurance

- **OAP Plans: (only applies to Tier I and Tier II providers)**
  - Annual medical plan year deductible (Tier II)
  - Medical and prescription copayments
  - Medical coinsurance

Eligible charges from Tiers I and II will be added together when calculating the out-of-pocket maximum. **Tier III does not have an out-of-pocket maximum.**

Certain charges are always the member's responsibility and do not count toward the out-of-pocket maximum, nor are they covered after the out-of-pocket maximum has been met. Charges that do not count toward the out-of-pocket maximum include:

- Amounts over allowable charges for the plan;
- Noncovered services;
- Charges for services deemed to be not medically necessary; and
- Penalties for failing to precertify/provide notification.

CHARGES THAT APPLY TOWARD OUT-OF-POCKET MAXIMUM

PLAN	Out-of-Pocket Maximum Limits	Annual Plan Year Deductible	Additional Deductibles (TCHP)/ Copayments	Medical Coinsurance	Pharmacy Copayments	Amounts over Allowable Charges (TCHP out-of-network providers and OAP Tier III providers)
TCHP	**In-Network** Individual $1,200 Family $2,750	X	X	X	X*	**Amounts over the plan's allowable charges are the member's responsibility and do not go toward the out-of-pocket maximum.**
	Out-of-Network Individual $4,400 Family $8,800	X	X	X	X*	
HMO	Individual $3,000 Family $6,000	N/A	X	X	X	
OAP Tier I	Individual $6,600 Family $13,200 Tier I and Tier II charges combined	N/A	X	X	X	
OAP Tier II		X	X	X	X	
OAP Tier III	N/A	N/A	N/A	N/A	N/A	

Note: With the exception of the TCHP, eligible charges for medical, behavioral health and prescription drugs that the member pays toward the plan year deductibles, as well as plan copayments and/or coinsurance will be added together for the out-of-pocket maximum calculation. OAP Tier III does not have an out-of-pocket maximum.

* The TCHP plan has an out-of-pocket maximum for prescription drugs of $1,500 separate from the medical out-of-pocket.

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 has determined that the prescription drug coverage it provides is creditable. This means that your existing prescription coverage 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. Unless you qualify for low-income/extra-help assistance, you should not enroll in a Medicare Part D plan.

With this Notice of 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 entire group 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 the loss of creditable coverage.

If you keep your existing group coverage, it is not necessary to join a Medicare prescription drug plan this year. Plan participants who decide to enroll into a Medicare prescription drug plan; however, may need a personalized Notice of Creditable Coverage in order to enroll into a prescription plan without a financial penalty. Participants who need a personalized Notice may contact the State of Illinois Medicare Coordination of Benefits Unit at (800) 442-1300 or (217) 782-7007.

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 regulation 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 SBC's are available on the Benefits website.

Notice of Privacy Practices

The Notice of Privacy Practices has been updated on the Benefits website effective April 1, 2013. 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 with 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 **www.benefitschoice.il.gov**.

Map of Health Plans by Illinois County

July 1, 2015 through June 30, 2016

Refer to the code key below for the health plan code for each plan by county.

BlueAdvantage HMO. . . . CI
Coventry HMO. . . . . AS
Coventry OAP . . . . . CH
Health Alliance HMO . . . AH
HealthLink OAP . . . . . CF
HMO Illinois. . . . . BY
Teachers' Choice Health Plan (TCHP). D3

AH, AS, BY, CF, CH, CI, D3

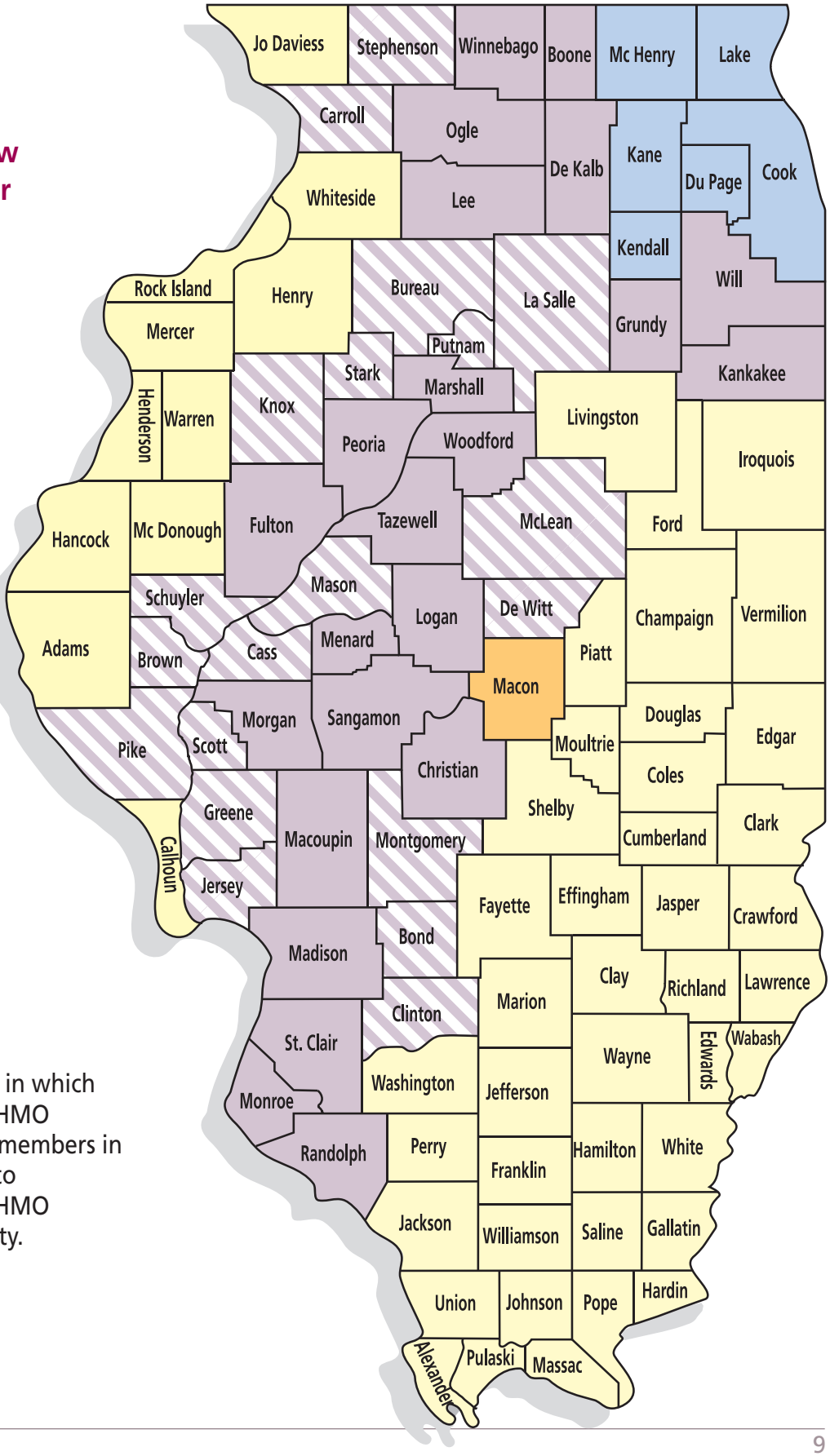
BY, CF, CH, CI, D3

AH, AS, CF, CH, D3

AH, AS, CF, CH, CI, D3

AH, AS, BY, CF, CH, CI, D3

Striped areas represent counties in which HMO Illinois or BlueAdvantage HMO do not have provider coverage; members in these counties may have access to HMO Illinois or BlueAdvantage HMO providers in a neighboring county.



HMO Benefits

Plan participants 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 plan participant 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 plan participant's responsibility to know and follow the specific requirements of the HMO plan selected. Contact the plan for a copy of the SPD.

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 brand
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 member's responsibility to know and follow the specific requirements of the OAP plan. Contact the plan for a copy of the SPD.

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 Max 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.

The Teachers' Choice Health Plan (TCHP)

Plan Year Maximums and Deductibles	
Plan Year Maximum Lifetime Maximum	Unlimited Unlimited
Plan Year Deductible	$500 per participant
Additional Deductibles* * These are in addition to the plan year deductible.	Each emergency room visit $400 TCHP hospital admission $200 Non-TCHP hospital admission $400 Transplant deductible $200

Out-of-Pocket Maximum Limits			
In-Network Individual	In-Network Family	Out-of-Network Individual	Out-of-Network Family
$1,200	$2,750	$4,400	$8,800

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/X-ray	80% in-network, 60% of allowable charges out-of-network, after annual plan deductible.
Approved Durable Medical Equipment (DME) and Prosthetics	
Licensed Ambulatory Surgical Treatment Centers	

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, Cigna. To assure coverage, the transplant candidate must contact Cigna 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

Prescription Benefit

Plan participants enrolled in any TRIP health plan have prescription drug benefits included in the coverage. Plan participants who have additional prescription drug coverage, including Medicare, should contact their plan's prescription benefit manager (PBM) for coordination of benefits (COB) information. Please note that when a pharmacy dispenses a brand drug for any reason and a generic is available, the plan participant must pay the cost difference between the brand product and the generic product, plus the generic copayment.

The maximum fill that TCHP and OAP plan participants can obtain at a retail pharmacy is 60 days worth of medication; however, plan participants can obtain a 90-day supply of medication through the mail order pharmacy. A 90-day supply through the mail order pharmacy will cost two copayments instead of three. The maximum fill that an HMO plan participant can obtain at a retail pharmacy varies by health plan. Contact your health plan for more information.

To compare formulary lists, cost-savings programs and to obtain a list of pharmacies that participate in the various health plan networks, plan participants should visit the website of each health plan they are considering.

TCHP Annual Prescription Out-of-Pocket Maximum

The Teachers' Choice Health Plan (TCHP) has an annual prescription drug out-of-pocket maximum of $1,500 per plan participant. Once this out-of-pocket maximum has been met, prescriptions obtained for the remainder of the plan year will be covered at 100 percent.

Amounts paid for coinsurance and copayments of prescriptions apply toward the prescription out-of-pocket maximum. Prescriptions obtained at an out-of-network pharmacy do not count toward the prescription annual out-of-pocket maximum, nor does the cost difference that a plan participant is charged when they obtain a brand drug (for any reason) when a generic is available.

Formulary Lists: All prescription medications are compiled on a preferred formulary list (i.e., drug list) maintained by each health plan's prescription benefit manager (PBM). Formulary lists categorize drugs in three levels: generic, preferred brand and nonpreferred. Each category has a different copayment amount. Coverage for specific prescription drugs may vary depending upon the health plan. **Formulary lists are subject to change any time during the plan year;** therefore, when a prescribed medication the plan participant is currently taking is reclassified into a different formulary list category either the health plan or the PBM will notify plan participants by mail. If a formulary change occurs, plan participants should consult with their physician to determine if a change in prescription is appropriate.

Express Scripts: (800) 899-2587
Website: www.express-scripts.com

Plan Participants (Benefit Recipients and Dependents) Eligible for Medicare

What is Medicare?

Medicare is a federal health insurance program for the following:

- Participants age 65 or older
- Participants under age 65 with certain disabilities
- Participants of any age with End-Stage Renal Disease (ESRD)

Medicare has the following parts to help cover specific services:

- **Medicare Part A** (Hospital Insurance): Part A coverage is premium-free for participants with enough earned credits based on their own work history or that of a spouse at least 62 years of age (when applicable) as determined by the Social Security Administration (SSA).
- **Medicare Part B** (Outpatient and Medical Insurance): Part B coverage requires a monthly premium contribution.
- **Medicare Part C** (also known as Medicare Advantage): Part C is insurance that helps pay for a combination of the coverage provided in Medicare Parts A, B and D (if the plan covers prescription drugs). An individual must already be enrolled in Medicare Parts A and B in order to enroll into a Medicare Part C plan. Medicare Part C requires a monthly premium contribution.
- **Medicare Part D** (Prescription Drug Insurance): Medicare Part D coverage requires a monthly premium contribution, unless the participant qualifies for extra-help assistance as determined by the SSA.

In order to apply for Medicare benefits, plan participants are instructed to contact their local SSA office or call (800) 772-1213. Plan participants may also contact the SSA via the internet at www.socialsecurity.gov to sign up for Medicare Part A.

Teachers' Retirement Insurance Program Medicare Requirements

Each plan participant must contact the SSA and apply for Medicare benefits upon turning the age of 65. If the SSA determines that a plan participant is eligible for Medicare Part A at a premium-free rate, **TRIP requires** that the plan participant accept the Medicare Part A coverage.

If the SSA determines that a plan participant 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 plan participant must request a written statement of the Medicare ineligibility from the SSA. Upon receipt, the written statement must be forwarded to the Teachers' Retirement System (TRS). Plan participants who are ineligible for premium-free Medicare Part A, as determined by the SSA, are not required to enroll in Medicare.

To ensure that healthcare benefits are coordinated appropriately and the correct premium is charged, plan participants must notify TRS when they become eligible for Medicare and send the retirement system a copy of their Medicare identification card.

Plan Participants Eligible for Medicare (cont.)

Medicare Part B

Plan participants who are eligible for premium-free Medicare Part A are not required to enroll in Medicare Part B. However, plan participants who enroll in Medicare Parts A and B will receive the lower 'Medicare Primary' TRIP premium. **Enrollment in both parts of Medicare is a requirement in order to receive the lower rate.** Failure to maintain enrollment in both parts of Medicare will result in the higher 'Not Medicare Primary' premium rate and retroactive premium adjustments will occur. Please refer to the monthly premium chart on page 4 for TRIP rates.

Plan participants who terminate Medicare Part A and or B coverage must notify TRS immediately and provide the date the Medicare coverage ended.

Plan Participants Eligible for Medicare on the Basis of End-Stage Renal Disease (ESRD)

Plan participants of any age who are eligible for Medicare benefits based on End-Stage Renal Disease (ESRD) must contact the State of Illinois Medicare COB Unit for information regarding the Medicare requirements and to ensure the proper calculation of the 30-month coordination of benefit period.

Plan Participants with Additional Insurance

Plan participants that are actively working (or retired) with additional insurance through that employment must submit a copy of their insurance identification card along with the effective date of the other plan's coverage to the State of Illinois Medicare COB Unit in order to ensure the proper coordination of benefits for health insurance claims.

Plan participants can contact the State of Illinois Medicare COB Unit concerning any questions via phone at (800) 442-1300 or (217) 782-7007.

Total Retiree Advantage Illinois (TRAIL)
Medicare Advantage Program

Annuitants and survivors (as well as their covered dependents) who become enrolled in Medicare Parts A and B and meet all the criteria for enrollment in the Medicare Advantage Program will be notified of the TRAIL Enrollment Period by the Department of Central Management Services. These members will be required to choose a Medicare Advantage plan or opt out of all TRIP coverage (which includes health, behavioral health and prescription coverage) in the fall with an effective date of January 1, 2016. For more information regarding the Medicare Advantage 'TRAIL' Program, go to:

www.cms.illinois.gov/thetrail

Wellness Offerings

Be Well, Get Well, Stay Well

TRIP offers many valuable wellness programs to help keep our members healthy and help unhealthy members get healthier. The goal is for all TRIP members to lead better, more satisfying lives.

Our Wellness Program

TRIP is highlighting its current wellness program to provide even more assistance to you. The program focuses on improving lifestyle choices, including eating healthier, being more physically active, ending tobacco use, managing stress more effectively, and getting more sleep. The goal is to help you avoid chronic health problems (or help stabilize/improve them, if applicable), such as diabetes, heart disease, high blood pressure and high cholesterol.

What You Can Do Now

Steps you can take to be healthier and live better:

- **Step 1: Get a checkup.** It is vitally important to have a preventive health exam each year, including (as applicable based on your age and gender) a Pap smear, prostate exam, mammogram, colonoscopy, cancer screening and immunizations. Your health plan covers many preventive services **at no cost to you**, as required under Federal Health Care Reform laws.
- **Step 2: Take advantage of your medical plan's resources.** Many TRIP-offered medical plans have valuable wellness resources such as health information libraries, online health coaching, dedicated nurse phone lines and wellness publications. Visit your plan's website to find out what's available to you.
- **Step 3: Know your numbers, know your risks.** A smart step to getting healthier and staying that way, is to…
  - **…Know your numbers:** Get **biometric screenings** from your doctor. These are simple and quick tests that measure your blood pressure, pulse rate, blood glucose (sugar), total cholesterol, body mass index (BMI), height and weight. You can get them when you go for an annual physical.
  - **…Take a Health Risk Assessment (HRA):** Complete a private, confidential **HRA** on your medical plan's website. It asks basic health-related questions like, "Did you get a flu shot?" and "Do you wear a seat belt?" There are no right or wrong answers. The information you provide—and HRA results—is confidential. You'll get instant results after you complete an HRA, including a personal action plan. (Using your biometric screening information will give you the most accurate results.) Share your results and action plan with your doctor. Discuss with him/her ways you can maintain good health or improve your health.

Disease Management Programs

Disease Management Programs are utilized by the Teachers' Choice Health Plan (TCHP) plan administrator and the managed care health plans as a way to improve the health of plan participants. Members and dependents identified with certain risk factors indicating diabetes, cardiac health and many other chronic health conditions will be contacted by the medical plans to participate in these programs. These **highly confidential programs** are based upon certain medical criteria and provide:

- Healthcare support available 24 hours a day, 7 days a week with access to a team of registered nurses (RNs) and other qualified health clinicians;
- Wellness tools, such as reminders of regular health screenings;
- Educational materials pertaining to your health condition, including identification of anticipated symptoms and ways to better manage these conditions;
- Valuable information and access to discounted services from weight-loss programs.

Plan Administrators

Who to contact for information

Health Plan Administrators	Toll-Free Telephone Number	TDD/TTY Number	Website Address
BlueAdvantage HMO	(800) 868-9520	(866) 876-2194	www.bcbsil.com/stateofillinois
Coventry Health Care HMO	(800) 431-1211	(217) 366-5551	www.chcillinois.com
Coventry Health Care OAP	(800) 431-1211	(217) 366-5551	www.chcillinois.com
Health Alliance HMO	(800) 851-3379	(800) 526-0844	www.healthalliance.org/ stateofillinois
HealthLink OAP	(800) 624-2356	(800) 624-2356 ext. 6280	www.healthlink.com/ illinois_index.asp
HMO Illinois	(800) 868-9520	(866) 876-2194	www.bcbsil.com/stateofillinois
Teachers' Choice Health Plan (Cigna)	(800) 962-0051	(800) 526-0844	www.cigna.com/stateofil

Plan Component	Administrator's Name and Address	Customer Service Phone Numbers	Website Address
Health Plans and Medicare COB Unit	**CMS Group Insurance Division** 801 South 7th Street P.O. Box 19208 Springfield, IL 62794-9208	(217) 782-2548 (800) 442-1300 (800) 526-0844 (TDD/TTY)	www.benefitschoice.il.gov
General Eligibility and Enrollment Information	**Teachers' Retirement System (TRS)** 2815 West Washington P.O. Box 19253 Springfield, IL 62794-9253	(800) 877-7896 (217) 753-0329 (TDD/TTY)	trs.illinois.gov

Plan Administrators

Who to contact for information

Plan Component	Contact For	Administrator's Name and Address	Customer Service Contact Information
Teachers' Choice Health Plan (TCHP) Medical Plan Administrator	Medical service information, network providers, claim forms, ID cards, claim filing/resolution and predetermination of benefits	**Cigna** Group Number 2457482 **Cigna HealthCare** P.O. Box 182223 Chattanooga, TN 37422-7223	(800) 962-0051 (nationwide) (800) 526-0844 (TDD/TTY) www.cigna.com/stateofil
TCHP Notification and Medical Case Management Administrator	Notification prior to hospital services Noncompliance penalty of $1,000 applies	**Cigna** Group Number 2457482	(800) 962-0051 (nationwide) (800) 526-0844 (TDD/TTY)
Prescription Drug Plan Administrator **TCHP (1402TD3)** **Coventry OAP (1402TCH)** **HealthLink OAP (1402TCF)**	Information on prescription drug coverage, pharmacy network, mail order, specialty pharmacy, ID cards and claim filing	**Express Scripts** Group Number: 1402TD3, 1402TCH, 1402TCF **Paper Claims:** Express Scripts P.O. Box 14711 Lexington, KY 40512 **Mail Order Prescriptions:** Express Scripts P.O. Box 66577 St. Louis, MO 63166-6577	(800) 899-2587 (nationwide) (800) 759-1089 (TDD/TTY) www.express-scripts.com
TCHP Behavioral Health Administrator	Notification, authorization, claim forms and claim filing/resolution for behavioral health services	**Magellan Behavioral Health** Group Number 2457482 P.O. Box 2216 Maryland Heights, MO 63043	(800) 513-2611 (nationwide) (800) 526-0844 (TDD/TTY) www.MagellanHealth.com

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 Benefit Choice Options Booklet. This Booklet is intended to supplement the Benefits Handbook. If there is a discrepancy between the Benefit Choice Options Booklet, the Benefits Handbook and state or federal law, the law will control.

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