



State of Illinois
Group Insurance Division

WATCH YOUR MAILBOX!

Open Enrollment Period:
October 15 - November 15, 2014

2015 Coverage Period:
January 1 - December 31, 2015

September 9, 2014

Dear CIP Annuitant or Survivor:

Last fall the State implemented a retiree healthcare program for State of Illinois Medicare retirees called ***Total Retiree Advantage Illinois (TRAIL)***. This program consists of health and prescription drug coverage through Medicare Advantage plans. These State-sponsored Medicare Advantage plans are commonly referred to as "MAPD" plans.

What is a Medicare Advantage plan?

A Medicare Advantage plan is a healthcare plan administered by a private insurer who processes and pays your health insurance claims. That means that federal Medicare no longer pays your healthcare claims but will instead subsidize the MAPD plan with the Medicare premiums you pay. Although federal Medicare no longer pays healthcare claims, you still need to pay your Medicare premiums in order to remain enrolled in the MAPD plan. If you do not pay your Medicare premiums, your health, prescription drug, dental and vision coverage through the College Insurance Program (CIP) will terminate.

Why am I getting this letter?

You, as a Medicare annuitant or survivor, and your Medicare-covered dependents were included in this mailing because you meet the criteria required to enroll in one of the CIP Medicare Advantage plans. The following is the criteria you met in order to be included in the group **required** to change to one of the State-sponsored Medicare Advantage plans:

- You are an annuitant or survivor enrolled in the College Insurance Program (CIP), AND
- You live in the United States or the U.S. Territories, AND
- You and all your covered dependents will have Medicare Parts A and B on or prior to September 30, 2014

It is important that you watch for the TRAIL Open Enrollment materials in early October. Members who do not enroll in one of the CIP Medicare Advantage plans will lose their health, prescription drug, dental and vision coverage through the College Insurance Program effective January 1, 2015.

You must choose from one of the State-sponsored Medicare Advantage plans this fall.

In early October you will be mailed a TRAIL Open Enrollment Kit. Included in the kit will be a booklet entitled 'Your Retiree Healthcare Decision Guide.' This guide will have the information you need to make a decision regarding your CIP retiree health insurance coverage. An enrollment form will be included which you will need to complete and return to the State Universities Retirement System (SURS). Forms must be postmarked by **November 15th** in order to enroll in a State-sponsored Medicare Advantage plan.

The health plans you will choose from are based on where you live:

- UnitedHealthcare PPO
- Coventry Advantra HMO
- Health Alliance MAPD HMO
- Humana HMO

How do I know which plans are CIP Medicare Advantage plans?

We understand that each fall you are inundated with information from various companies that provide Medicare plans. That is why the TRAIL logo (on the front of this letter) will appear on all official CIP Medicare Advantage materials. We want you to be able to easily identify the State-sponsored Medicare Advantage plans from all of the other plans when selecting your health plan coverage. The MAPD plans offered by CIP are Humana HMO, Coventry Advantra HMO, Health Alliance MAPD HMO and UnitedHealthcare PPO. All of these plans will also have the TRAIL logo on their materials.

How do I enroll?

Beginning in early October you will receive your TRAIL Open Enrollment Kit, which will contain the enrollment form. Complete and sign the enrollment form and return to SURS postmarked by November 15th.

If you no longer want health insurance coverage through CIP, check the 'Cancel My CIP Coverage' box on the form. Make sure to sign the form and return it to your retirement system. **Important:** If you cancel your CIP coverage, you will no longer have health, prescription drug, dental or vision benefits through CIP effective January 1, 2015.

What happens after I enroll?

Once the retirement system receives your enrollment form they will process your health plan election. Once processed, the new plan will send you a Welcome Packet and your ID card in the mail. Your Welcome Packet will arrive in a separate envelope from your new health insurance ID card. The new card will replace your current health insurance card **and** your Medicare card. With an MAPD plan you have one ID card that you will use for your medical visits and your prescriptions. Do not throw away your Medicare card - keep it in a safe place for future reference.

**REMEMBER TO WATCH YOUR MAILBOX IN EARLY OCTOBER FOR YOUR
TRAIL OPEN ENROLLMENT KIT AND ENROLLMENT FORM.
ACTION WILL BE REQUIRED!**