



State of Illinois
Group Insurance Division

Open Enrollment Period:
October 15 - November 16, 2015

2016 Coverage Period:
January 1 - December 31, 2016

October 1, 2015

Dear CIP Annuitant or Survivor:

Two years ago, the State implemented a retiree healthcare program for State of Illinois Medicare-eligible 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 health plan 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 coverage through Delta Dental and vision coverage through EyeMed under the College Insurance Program (CIP) will terminate.

Why am I getting this letter?

You, as a Medicare annuitant or survivor, and your Medicare-eligible covered dependents received this kit because you meet the criteria required to enroll in one of the TRAIL 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 your covered dependent(s) will have Medicare Parts A and B on or prior to September 30, 2015

It is important that you carefully review these TRAIL Medicare Advantage Open Enrollment materials. Members who do not enroll in one of the TRAIL Medicare Advantage plans by the November 16 deadline, will lose their health, prescription drug, Delta Dental and EyeMed vision coverage through the College Insurance Program effective January 1, 2016.

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

In this TRAIL Medicare Advantage Open Enrollment Kit, is 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 is included which you will need to complete and return to the State Universities Retirement System (SURS). Forms must be postmarked by **November 16th** in order to enroll in one of the State-sponsored Medicare Advantage plans.

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 a variety of Medicare-type plans (such as Medicare Advantage or Medigap). That is why the TRAIL logo (on the front of this letter) will appear on all official TRAIL Medicare Advantage materials offered under the College Insurance Program. 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.

How do I enroll?

This TRAIL Medicare Advantage Open Enrollment Kit contains the enrollment form. Complete and sign the enrollment form and return it to SURS postmarked by November 16th.

If you no longer want health insurance coverage through the College Insurance Program (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, Delta Dental or EyeMed vision benefits through CIP effective January 1, 2016.

What happens after I enroll?

Once your retirement system receives the enrollment form they will process your health plan election. Once processed, the new plan will send you additional plan information and your ID card in the mail. Your new health insurance ID card will arrive separate from the other plan materials. The new card will replace your current health insurance card(s) **and** your red, white and blue 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.

ACTION IS REQUIRED
to RETAIN YOUR HEALTH INSURANCE COVERAGE for 2016!