



State of Illinois
Group Insurance Division

Open Enrollment Period:
October 15 - November 15, 2014

2015 Coverage Period:
January 1 - December 31, 2015

«Fname» «Lname»
«Addr1»
«Addr2»
«City», «St» «Zip»

October 2, 2014

Dear State 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 and vision coverage through the State of Illinois 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 State's 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 of one of the five State of Illinois retirement systems, 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 review the TRAIL Open Enrollment materials in this packet. Members who do not enroll in one of the State's Medicare Advantage plans will lose their health, prescription drug and vision insurance coverage through the State of Illinois effective January 1, 2015.

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

Included in this enrollment kit is a booklet entitled 'Your Retiree Healthcare Decision Guide.' This guide has information you need to make a decision regarding your State of Illinois retiree health insurance coverage. An enrollment form is also included which you will need to complete and return to your retirement system. 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 the State of Illinois 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 State of Illinois 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 the State of Illinois 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?

This TRAIL Open Enrollment Kit contains the enrollment form. Complete and sign the enrollment form and return to your retirement system postmarked by November 15th.

If you no longer want health insurance coverage through the State of Illinois, check the 'Opt Out' box on the form. Make sure to sign the form and return it to your retirement system. **Important:** If you elect to opt out, you will no longer have health, prescription drug and vision coverage through the State of Illinois effective January 1, 2015. Opting out does not terminate your dental coverage. Your dental coverage will remain in place unless you mark the box indicating you do not want dental.

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.

**CAREFULLY REVIEW THIS
TRAIL OPEN ENROLLMENT KIT AND ENROLLMENT FORM -
ACTION IS REQUIRED!**