



FREQUENTLY ASKED QUESTIONS For STATE Retirees

These FAQs include questions that the Illinois Department of Central Management Services (CMS) has received recently about the new Medicare Advantage plans with prescription drug coverage, which are being offered to eligible retirees, survivors and dependents. These plans are being implemented as a result of union contracts and recent legislation. CMS believes the plans are as good as or better than other plans available in the marketplace and offer enhanced benefits specifically for the Medicare population.

1. What's changing?

The Illinois Department of Central Management Services (CMS) has awarded contracts to three new vendors to offer eligible retirees, survivors and dependents Medicare Advantage plans with prescription drug coverage (“MA-PD plans”), effective February 1, 2014. (See “What are MA-PD plans?” below.)

These are the selected vendors and the plans they are offering:

- Aetna Life Insurance Company: the Coventry Advantra HMO;
- Humana: the Humana Medicare Employer HMO (the Humana Benefit Plan HMO and the Humana Health Plan HMO); and
- UnitedHealthcare (UHC): the UnitedHealthcare Group Medicare Advantage (PPO).

2. What is an MA-PD Plan?

An MA-PD plan is a Medicare-approved plan that includes coverage for Medicare Part A (hospital insurance), Part B (physician services and ancillary products) and Part D (outpatient prescription drugs). The advantage of coverage under these types of plans is that you will have medical and prescription drug coverage using one ID card and one customer service phone number. Your plan administrator (Coventry Advantra, Humana or UnitedHealthcare) will be there to help you if you have any claims-related issues with doctors, hospitals, pharmacies or other providers.

3. When are the changes happening?

The plan year for State benefits (medical, prescription drugs, vision and dental) is changing for all Medicare-eligible retirees and their Medicare-eligible dependents. For 2014, the new plans will be in effect **February 1 through December 31, 2014**. Beginning in 2015, the plan year will be the full calendar year—January 1 through December 31. Your Open Enrollment Period will be in the fall of each year.



4. Can I make changes to my MA-PD plan coverage during the annual Benefit Choice Period held in May each year?

No. If you enroll in a State-sponsored MA-PD plan, you will have a new Open Enrollment Period in the fall of each year. This coincides with the federal Medicare calendar plan year. Although the effective date of coverage this year will be February 1, 2014, future plan years will have an effective date for coverage of January 1.

5. If my new plan doesn't start until February 1, 2014, am I covered for January 2014?

Yes. Coverage under your current State retiree healthcare plan will continue through January 31, 2014.

6. What if I accidentally enroll in an individual, private plan this fall (i.e., a plan that is not one of the State plans being offered) and do not turn in the TRAIL Enrollment Form?

If you enroll in an individual Medicare Advantage healthcare plan offered to the public (e.g., through AARP at stores such as Walmart or through a local insurance agency), you will lose your State health plan coverage effective January 31, 2014. To ensure you maintain your State coverage through January, enroll in one of the plans that have the *Total Retiree Advantage Illinois (TRAIL)* logo on their materials.

7. Who is eligible for coverage under a State-sponsored MA-PD plan?

The State-sponsored MA-PD plans are available to eligible retirees, annuitants and survivors currently covered under the State program, and their eligible dependents.

You and your eligible dependents must **all**:

- Live in the United States, AND
- Be enrolled in Medicare Parts A and B, due to age or disability:
 - **Age:** Became age 65 and enrolled in Medicare Parts A and B on or before September 30, 2013, OR
 - **Disability:** Gained Medicare coverage and enrolled in Medicare Parts A and B on or before September 30, 2013.

You and your eligible dependents will be enrolled in the same MA-PD plan.

If you became age 65 on October 1, 2013 or after, you will be eligible to enroll in a State-sponsored MA-PD plan during a future fall Open Enrollment Period. If you are not eligible for the new plans, you will remain in the State's current retiree health plan.



8. How will I know which MA-PD plans are available to me?

The State will mail you an enrollment kit with an Open Enrollment Decision Guide that has a map showing the plans available in each Illinois county. The map is also available on the TRAIL website (www.cms.illinois.gov/thetrail).

9. How much will my new coverage cost?

Retirees in the State Employees Group Insurance Program will continue to pay 1% of their monthly annuity for Medicare Advantage coverage that includes prescription drug benefits. State retirees with less than 20 years of service will also continue to pay 5% of the cost of coverage for every year less than 20. Premiums for the new Medicare Advantage plans are lower than the current health plans; therefore, members who have less than 20 years of service should see a decrease in the cost of their coverage. Retirees with less than 20 years of service should refer to the www.cms.illinois.gov/thetrail website for a chart of the cost of coverage to determine their premium based on years of service.

10. I am covered under the State Employees Group Insurance Program. How much will the premiums be for my dependent coverage under a Medicare Advantage plan?

If you are covered under the State Employees Group Insurance Program, the premiums for dependent coverage under a Medicare Advantage plan are shown below.

Medicare Advantage Plan Monthly Rates for Dependents				
	Coventry Advantra HMO or Humana HMO		UnitedHealthcare PPO	
	One Dependent	Two or More Dependents	One Dependent	Two or More Dependents
Dependent Rate	\$89.91	\$126.00	\$110.00	\$155.00

11. What happens if I stop paying my Medicare premium?

If you do not pay your Medicare premium, your Medicare Advantage coverage will be terminated the last day of the month in which payment was not received by Social Security. You will have coverage through the State Quality Care Health Plan (QCHP) until the following Benefit Choice Period held in May.

12. Will the Medicare Advantage plan be my new supplement plan?

No. The Medicare Advantage plan replaces your Original Medicare and supplement State plan coverage.



13. Will the MA-PD plan I choose be a combination of original Medicare and my current State insurance plan?

Yes. The State-sponsored MA-PD plan combines Original Medicare and your current State insurance plan. The State-sponsored MA-PD plan will include Medicare Parts A and B and a Medicare Part D prescription drug plan. If you are currently enrolled in a Medicare Part D plan, enrollment in an MA-PD plan will replace your existing Medicare Part D coverage. All of these elements will be included in one plan, with a single ID card.

14. What “advantages” do the MA-PD plans offer?

In addition to providing combined, comprehensive health coverage for hospital, medical and prescription drugs, each MA-PD plan offers a variety of wellness/clinical programs, such as the SilverSneakers[®] fitness program. Although the programs vary by health plan vendor, some examples include various wellness programs, disease management programs, case management programs, discount programs, medication therapy management and meal programs. You should review the materials you receive from each vendor to understand the special programs available to you through their plans.

15. Do the MA-PD plans include prescription drug coverage?

Yes. All of the State-sponsored MA-PD plans include prescription drug coverage with no gap (i.e., without the Medicare Part D “donut hole”). The State plan also has a prescription drug deductible that you must pay before your prescription drug copayment begins. For the UnitedHealthcare MA-PD PPO plan, the prescription drug deductible will be \$100 per plan year; for the HMO plans, the prescription drug deductible will be \$75 per plan year.

16. I’m currently enrolled in a Medicare Part D Plan. If I enroll in a State-sponsored MA-PD plan, what will happen to my Part D coverage?

As of February 1, 2014, you will have a new Medicare Part D Plan administrator through your MA-PD plan. Your current Medicare Part D Plan will end on January 31, 2014.

17. What happens to my other State benefits, like dental, vision and life insurance if I enroll in an MA-PD plan?

Your dental coverage, if elected, and your life insurance coverage will continue after January 31, 2014 regardless of whether you enroll in an MA-PD plan. You must enroll in an MA-PD plan for your vision coverage to continue after this date. You will have the option of changing your dental plan election on your Open Enrollment Form that will be provided by the State. You may also make changes to your life insurance elections during the fall Open Enrollment Period, using your Open Enrollment Form.



18. Will my doctor need to be in the UnitedHealthcare network or the HMO network for me to receive benefits?

If you choose the UnitedHealthcare plan, your coverage level will be the same whether you see a doctor in UnitedHealthcare’s network or not, as long as you see a provider in the Medicare program.

If you choose an HMO plan, you must see a provider in the plan’s network—either your chosen primary care provider (PCP) or a specialist referred by your PCP—in order to receive benefits, except for emergency care. If you choose a Humana HMO, you can see a non-network provider outside of the Humana service area if you are referred by your Humana PCP.

19. If my provider has opted out of Medicare (meaning the provider will not file the claim with Medicare and will not allow me to file the claim with Medicare, either), do I receive any benefit at all?

No. You will not receive a benefit if you receive services from a provider that has opted out of Medicare.

20. Will the MA-PD plans pay my claims in a timely manner or will they be subject to a payment delay like the Cigna plan?

No—these plans are fully insured and will not be subject to a claim payment delay.

21. When is the MA-PD plan Open Enrollment Period?

The MA-PD Open Enrollment Period is Tuesday, November 12 through Friday, December 13, 2013.

22. What if my provider will not accept UnitedHealthcare’s MA-PD PPO plan?

If you enroll in the UnitedHealthcare plan, you do not have to see a provider who accepts the UnitedHealthcare plan. However, the provider must participate in Medicare. The overwhelming majority of providers in Illinois and across the nation are Medicare providers and participate in Medicare Advantage plans.

If you are seeing a Medicare provider, he or she will most likely be willing to file claims with UnitedHealthcare and bill you for your coinsurance (your share of covered expenses). If your provider is not willing to file a claim with UnitedHealthcare, please notify Customer Service at (888) 223-1092 to have UnitedHealthcare contact the provider on your behalf. If your provider is still not willing to file a claim with UnitedHealthcare, you may pay the provider directly and submit your receipt for reimbursement to UnitedHealthcare.



23. What happens if I do not enroll by December 13, 2013?

If your Open Enrollment Form is not postmarked by the deadline—Friday, December 13, 2013— your medical, prescription drug, behavioral health, and vision coverage will terminate on January 31, 2014. Only your life insurance and dental coverage, if elected, will continue. In that event, the Illinois Department of Central Management Services will send you a termination notice.

24. When will I receive information about the new plans?

The State and the three selected MA-PD plan vendors will mail detailed information to your home address on file with the Illinois Department of Central Management Services. This information will arrive the week of November 11. Seminars about the new plans will be conducted for retirees. Additional sessions were added after the schedule was printed for the enrollment kit; therefore, an up-to-date version is posted on the TRAIL website at www.cms.illinois.gov/thetrail.

25. What information will I receive and how will I know it's from the State or from other companies not affiliated with the State?

Here is the information that will be provided to you:

- The State's TRAIL website (www.cms.illinois.gov/thetrail), which provides current program information 24/7. We encourage you to check the website often for updates.
- Retiree Medicare Advantage seminars will be held in November and December. The schedule is available on the TRAIL website and in the State's Open Enrollment kit.
- Online seminar presentations are also being developed for members who may not be able to attend a seminar in person.
- The State's Open Enrollment kit containing information about your plan options, a map of available MA-PD options by Illinois county, an Open Enrollment Form, the rates for each MA-PD and a listing of retiree Medicare Advantage seminar dates, times and locations. This will arrive at your home the week of November 11.
- Detailed information packets from UnitedHealthcare, Humana and Coventry Advantra about their MA-PD plans. You will receive kits only for the plan(s) available to you, based on your address on file with the Illinois Department of Central Management Services.



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IMPORTANT: The federal government’s Medicare enrollment period is October 15 through December 7, 2013. This means you will likely receive information in the mail about **non-State sponsored** Medicare Advantage (with and without prescription drug coverage), Medicare Supplement and Medicare Part D plans during the same time that you will receive information from the State and our health plan vendors about our MA-PD plans. To minimize confusion about which plans are the State-sponsored MA-PD plans, ***all official health plan materials sent by the State and State-sponsored MA-PD plans (UnitedHealthcare, Coventry Advantra, and/or Humana) will be marked with the Total Retiree Advantage Illinois program logo on the envelope. This logo appears on each page of these FAQs. Anything you receive in the mail that includes this logo has important benefit information that you need to review carefully.*** You will only receive pre-enrollment packets from the State-sponsored plans available based on your address on file with the Illinois Department of Central Management Services. All materials provided by the State and the plans will also be posted on the *Total Retiree Advantage Illinois* website: www.cms.illinois.gov/thetrail.