



State of Illinois, Group Insurance Division
October 1, 2015

Dear State of Illinois Annuitant or Survivor:

This is your State of Illinois *Total Retiree Advantage Illinois* (TRAIL) Medicare Advantage Open Enrollment kit. In this kit, you will find the following:

- Your Retiree Healthcare Decision Guide, which includes the 2016 plan rates for the TRAIL Medicare Advantage Program, a map of plan availability by Illinois county, a schedule of retiree healthcare meetings to be held in Illinois; and
- Your TRAIL Medicare Advantage Open Enrollment Form and Instruction Sheet.

You Have Important Healthcare Coverage Decisions to Make

As a State retiree, once you become eligible for Medicare, the State offers you a retiree healthcare program called *Total Retiree Advantage Illinois* (TRAIL). If you are already enrolled in one of the TRAIL plans, this is the time of year that you can change your health plan election. **If you are newly-eligible for the State of Illinois Medicare Advantage TRAIL Program, you will need to enroll this fall to retain health, prescription drug and EyeMed vision coverage through the State after December 31, 2015.**

The TRAIL Program provides you and your enrolled dependents comprehensive health and prescription drug coverage through State-sponsored Medicare Advantage plans. These types of Medicare Advantage plans, commonly known as “MAPD” plans, are Medicare-approved plans that combine the different parts of Medicare into one plan. **Since these plans are a type of Medicare, you must continue to pay your federal Medicare premiums in order to enroll and remain enrolled in TRAIL.**

If you are NEWLY ELIGIBLE for the TRAIL Program this fall, you:

- **MUST elect one of the MAPD health plan options and return the TRAIL Enrollment Form postmarked by November 16, 2015, to your retirement system in order to have health, prescription and EyeMed vision coverage through the State. You cannot keep your current State of Illinois health plan after December 31, 2015.**
- Will have your healthcare and prescription claims processed by the State-sponsored MAPD health plan instead of them being processed by Original Medicare and your current State health plan.
- May opt out of the State’s coverage. Opting out will terminate your health, prescription and EyeMed vision coverage. Your Delta Dental coverage (if enrolled) and life insurance coverage will remain in effect. Members electing to opt out may cancel their dental coverage only during the TRAIL Medicare Advantage Open Enrollment Period.
- Will only have one ID card to show at your doctor visits and when picking up your prescriptions (but keep your red, white and blue Medicare card).

If you are CURRENTLY ENROLLED in one of the TRAIL MAPD plans, you may:

- Keep your current MAPD health plan election. **If you want to keep your current Medicare Advantage health plan and other insurance options, you do not need to do anything.**
- Change your health plan if you live in Illinois. If you want to change your health plan you must complete the TRAIL Enrollment Form (included in this packet). If you live outside Illinois, the MAPD PPO plan administered by UnitedHealthcare, is your only health plan option.
- Opt out of the State’s coverage. Opting out will terminate your health, prescription and EyeMed vision coverage. Your Delta Dental coverage (if enrolled) and life insurance coverage will remain in effect. Members electing to opt out may cancel their dental coverage only during the TRAIL Medicare Advantage Open Enrollment Period.