Total Retiree Advantage Illinois

Your Trail to Better Health

Your Retiree Healthcare Decision Guide

Mark Your Calendar!

- **November 12 – December 13, 2013:** Open Enrollment Period
- **December 13, 2013:** Your Open Enrollment Form must be postmarked by this date for you and your eligible dependents to have State-sponsored retiree healthcare coverage after January 31, 2014
- **February 1 – December 31, 2014:** 2014 coverage period

***State of Illinois Retiree Medicare Advantage* seminars are coming soon! See the enclosed schedule of seminar dates, times and locations.**

Teachers' Retirement Insurance Program

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Look for the Official Program Logo

You may be receiving mailings about Medicare Advantage and Medicare Supplement plans from companies that are not affiliated with the State of Illinois. Only mailings with the ***Total Retiree Advantage Illinois*** **logo contain information about the Medicare Advantage plans with prescription drug coverage (MA-PD plans) available to you through the Teachers' Retirement Insurance Program (TRIP).**

Total Retiree Advantage Illinois
Your Trail to Better Health

Introducing Total Retiree Advantage Illinois

The State is offering a new retiree healthcare program called *Total Retiree Advantage Illinois (TRAIL),* which takes effect February 1, 2014. This program provides comprehensive and valuable medical and prescription drug coverage for eligible retirees and their eligible dependents.

Depending on where you live, you'll have up to three Medicare Advantage plans with prescription drug coverage (MA-PD plans) to choose from:

- **A Preferred Provider Organization (PPO):**
  - This is a PPO plan administered by UnitedHealthcare (UHC)
  - It is available to members nationwide.
- **HMOs:**
  - These are HMOs administered by Coventry Advantra and Humana
  - They are available to residents of certain Illinois counties.

See page 8 for a map of *Total Retiree Advantage Illinois* medical plan options available to you based on where you live.

What is a Medicare Advantage Plan with Prescription Drug Coverage (an MA-PD plan)?

An MA-PD plan is a Medicare-approved plan that combines Medicare Part A (hospital insurance), Part B (physician services and ancillary products) and Part D (outpatient prescription drug) coverage into *one* plan, with *one* ID card, *one* toll-free customer service phone number and *one* Explanation of Benefits (EOB) statement each time you receive care. Private insurance companies contract with Medicare to provide these plans, which must include all services covered by Original Medicare.

How You Benefit

Total Retiree Advantage Illinois MA-PD plans offer you many advantages:

- ***Access:*** If you choose the UnitedHealthcare (UHC) PPO, you can see any willing provider as long as the provider is in the Medicare program—the provider does not have to be in the UHC network. Your coverage levels will be the same whether you see a UHC network provider or not. The Coventry Advantra and Humana HMOs have extensive provider networks. You must see a network provider to receive benefits (except in cases of emergency).
- ***Convenience:*** No matter which plan you choose, you'll continue to have medical and prescription drug coverage, but in one place—so there's *one* ID card, *one* toll-free customer service phone number and *one* Explanation of Benefits (EOB) statement each time you receive care.
- ***Wellness extras:*** The plans offer a variety of wellness/clinical programs that can put you on the path to healthier living, 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. Be sure to review the materials you receive from each vendor to understand the special programs available to you.
- ***One-stop resources:*** When you have claim-related questions about doctors, hospitals, pharmacies or other providers, you'll only need to make one call: to your plan administrator (UnitedHealthcare, Coventry Advantra or Humana) for assistance. See page 13 for customer service phone numbers.

You will remain enrolled in your current TRIP healthcare plan through January 31, 2014. The new MA-PD plan you choose will start February 1, 2014.

What You Should Know

Open Enrollment Period: November 12 – December 13, 2013

As an individual who is enrolled in Medicare Parts A and B, your *TRAIL* Open Enrollment Period will be held in the fall of each year, instead of during May, as in the past. For 2014, the plan year will begin February 1 and will go through December 31, 2014. **You will remain enrolled in your current TRIP healthcare plan through January 31, 2014. The new MA-PD plan you choose will start February 1, 2014.**

2014 Coverage Period: February 1 – December 31, 2014

- You **MUST** enroll in one of the new MA-PD plans to have State-sponsored retiree healthcare coverage (medical and prescription drug) after January 31, 2014.
- You will remain enrolled in your current TRIP plan through January 31, 2014.
- If you enroll in one of the MA-PD plans, you'll receive your new ID card in late January.
- Starting with calendar year 2015, the plan year will be the full calendar year. Any changes made during future fall Open Enrollment Periods, including changes to dependent coverage, will be effective the following January 1 and will continue through December 31.

Who is Eligible

To be eligible for coverage under a *Total Retiree Advantage Illinois* MA-PD plan, 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 were enrolled in Medicare Parts A and B on or before September 30, 2013, OR
  - **Disability:** Gained Medicare coverage and were enrolled in Medicare Parts A and B on or before September 30, 2013.

The Open Enrollment Form must be completed in its entirety, including residential street address information in the "Member Information" section.

How to Enroll: Next Steps

- **Review this Guide, along with the information you receive in the mail** from the State-sponsored MA-PD plans for which you are eligible (based on where you live).
- **Complete the enclosed Open Enrollment Form:**
  - You and your eligible dependents will be enrolled in the same MA-PD plan.
- **The Open Enrollment Form must be completed in its entirety, *including residential street address information in the "Member Information" section.*** Although you may use a post office box address to receive your mail, federal Medicare requires a residential street address in addition to any post office box address you may have.
- **Return your Open Enrollment Form to the Teachers' Retirement System (TRS) at the address shown on your Form, postmarked by *December 13, 2013.***

During the Open Enrollment Period (11/12/13 – 12/13/13), members:

- Must elect one of the new State-sponsored Medicare Advantage plans to have medical and prescription drug coverage after January 31, 2014.
- May elect to cancel medical/prescription drug coverage. **Note: If you cancel, coverage for you and your enrolled dependents will end January 31, 2014.** **See page 7 for important cancellation information.**
- May add or drop dependent coverage. **IMPORTANT: To add a dependent to your coverage who is not enrolled in Medicare Parts A and B, you must check the appropriate non-Medicare dependent box in the "Dependent Elections" section of the enclosed Open Enrollment Form.** By marking this box, you are indicating to the retirement system that you are not eligible to choose one of the State-sponsored MA-PD plans. To add the dependent, you must enter the dependent's information in the "Dependent Information" section. You will remain in your current health plan and will continue to have your open enrollment period during the month of May. **Documentation is required to add a dependent. Please include the required documentation with the enclosed Open Enrollment Form when you return it to your retirement system.** For more information about dependent eligibility, go to **www.cms.illinois.gov/thetrail** and select the "Teachers' Retirement Insurance Program Medicare Retirees and Survivors" link. Once there, click "Dependent Coverage" on the right side of the webpage for eligibility and documentation requirements.

Documentation is required to add a dependent. Please include the required documentation with the enclosed Open Enrollment Form when you return it to your retirement system.

IMPORTANT: If You Cancel Your Teachers' Retirement Insurance Program (TRIP) Coverage

Under current TRIP eligibility rules, members who cancel coverage are ineligible to re-enroll in the program in the future unless they lose their other coverage for reasons other than voluntary termination or nonpayment of premium.

Remember: ***If your Open Enrollment Form is not postmarked by December 13, 2013, medical and prescription drug coverage for you and your enrolled dependents will end January 31, 2014.***

Remember: If your Open Enrollment Form is not postmarked by December 13, 2013, medical and prescription drug coverage for you and your enrolled dependents will end January 31, 2014.

Watch Your Mailbox!

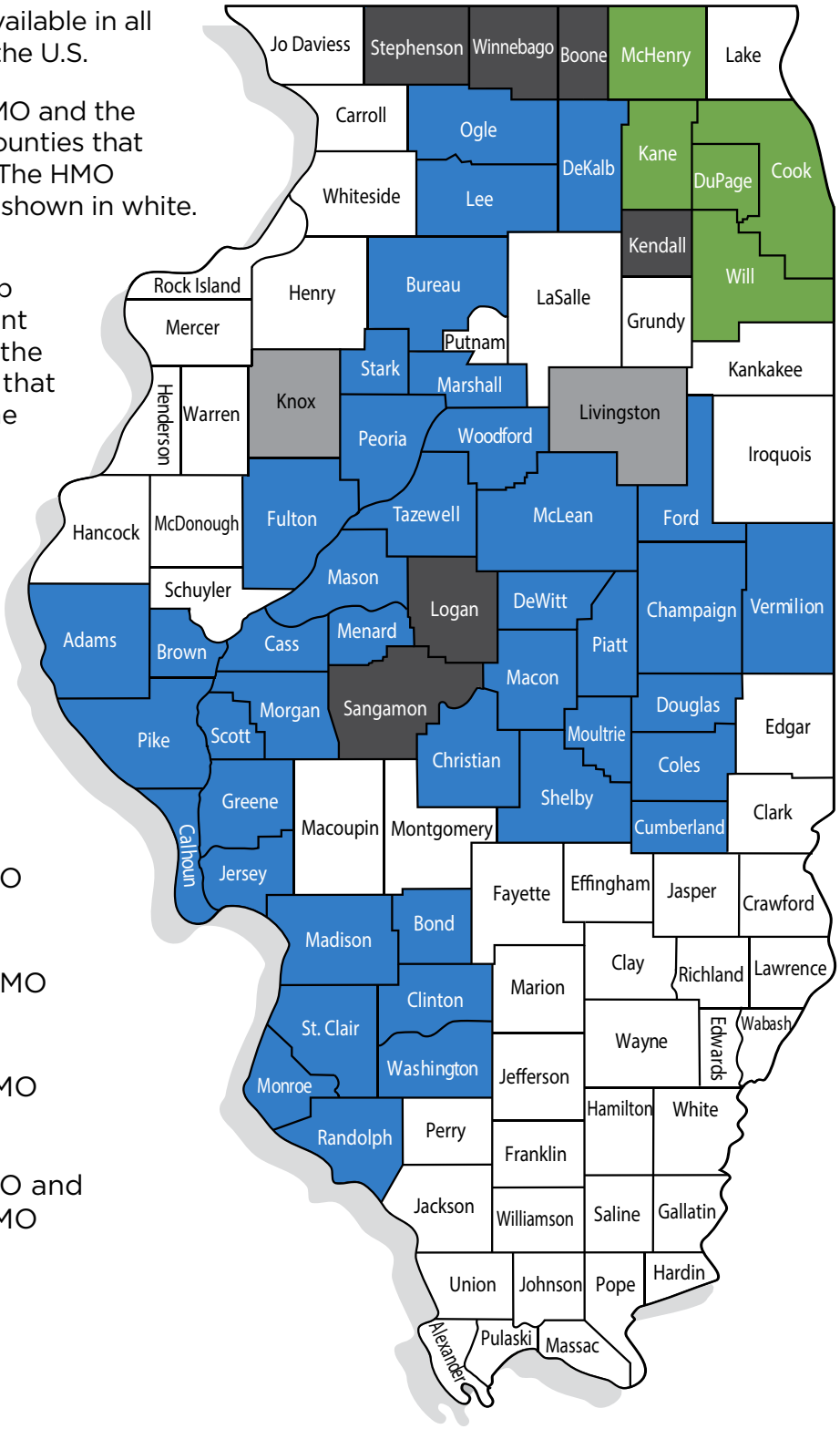
Watch your home mailbox for detailed information about the plan(s) available to you. Materials will be sent by the State-sponsored MA-PD plans (UnitedHealthcare, Coventry Advantra, and/or Humana), with the *Total Retiree Advantage Illinois* program logo on the envelope. You will only receive these pre-enrollment packets from the State-sponsored plans that are available where you live. All official packets will be marked with the *Total Retiree Advantage Illinois* program logo. 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.**

A Map of Health Plans by County

The UnitedHealthcare Group Medicare Advantage PPO (UHC PPO) is available in all Illinois counties and throughout the U.S.

UHC PPO, Coventry Advantra HMO and the Humana HMOs are available in counties that are shaded (see the key below). The HMO plans are not offered in counties shown in white.

Note: There are two Humana HMO plans, as shown in the map key and on your Open Enrollment Form. Please ensure you select the appropriate Humana HMO plan that is available in your county on the enrollment form.



UHC PPO

UHC PPO and Coventry Advantra HMO

UHC PPO and Humana Benefit Plan HMO

UHC PPO and Humana Health Plan HMO

UHC PPO and Coventry Advantra HMO and Humana Health Plan HMO

Your Health Plan Options

UnitedHealthcare Group Medicare Advantage PPO

If you enroll in the UnitedHealthcare (UHC) Group Medicare Advantage Preferred Provider Organization (PPO) plan, you can see any willing provider as long as the provider is in the Medicare program—the provider does not have to be in the UHC network. After you pay a $250 annual medical deductible, the plan will pay 80% for most services and you will pay 20%, up to the plan's $1,000 annual out-of-pocket maximum. The out-of-pocket maximum is the most you will pay in deductibles and coinsurance for covered medical expenses during a plan year. This amount **does not** include payments you make for prescription drugs.

The UHC PPO plan is a "passive" PPO plan. This means it **does not** have the restrictions of in- and out-of-network coverage. You can see any willing provider as long as the provider accepts payment from Medicare—the provider **does not** have to be in the UHC network. When you receive out-of-network care, the PPO plan pays providers the same amount Medicare would have paid; you pay the same out-of-pocket percentage as if you had received in-network care.

The overwhelming majority of providers in Illinois and across the nation accept payment from Medicare and participate in MA-PD plans, so your doctor is likely to be a Medicare provider. If not, call UHC at the number on page 13 to have them contact the doctor to explain the plan and encourage participation.

UnitedHealthcare is one of the largest and most well-established MA-PD plan providers, serving over 9 million Medicare-eligible adults nationwide. The UHC PPO offers a variety of programs and services, such as the following:

- **Behavioral Health:** A telephone stress management program
- **SilverSneakers®:** A fitness program
- **HouseCalls:** Home visits by a healthcare practitioner
- **NurseLine℠:** A 24-hour phone line for health questions
- **HealthInnovations™:** A hearing aid program
- **Pharmacy Saver Program™:** Savings on generic drugs at thousands of participating pharmacies nationwide.

If you enroll in the UnitedHealthcare (UHC) Group Medicare Advantage Preferred Provider Organization (PPO) plan, you can see any provider in the U.S. who accepts payment from Medicare.

Coventry Advantra and Humana HMOs

If you enroll in one of the HMOs available to you (based on where you live), you must choose a primary care physician (PCP) from the plan's network of providers. Your PCP will coordinate your care and refer you to specialists when needed. Out-of-network care is only covered in cases of emergency. For most services, you are responsible for a copayment; the plan then pays 100% of remaining covered expenses, with no medical deductible. The annual out-of-pocket maximum is $3,000. This amount **does not** include payments you make for prescription drugs.

Both the Coventry Advantra and Humana HMOs offer large networks of doctors, specialists and hospitals to choose from, plus a variety of programs and services to help improve your health and well-being.

Both the Coventry Advantra and Humana HMOs offer large networks of doctors, specialists and hospitals to choose from, plus a variety of programs and services to help improve your health and well-being.

Humana HMOs offer the following extra benefit programs:

- **Humana Active Outlook:** A lifestyle enrichment program
- **SilverSneakers®:** A fitness program
- **HumanaVitality:** A comprehensive lifestyle approach to wellness
- **HumanaFirst® Nurse Advice Line:** A toll-free, 24-hour-a-day health information line
- **Humana Chronic Care Program:** Helps manage chronic conditions and health concerns
- **Humana's In-Home Health and Well-Being Assessment Program:** In-home assessments that encourage preventive care and wellness
- **TruHearing and HearUSA:** Hearing discount programs
- **Pharmacy, vision and dental discounts.**

Coventry Advantra HMO offers the following extra benefit programs:

- **SilverSneakers®:** A fitness program
- **Case Management:** Nurses and other support teams help members coordinate necessary services and supplies when facing complicated treatment plans
- **Disease Management:** Provides special help to members who are managing certain chronic health concerns (e.g., congestive heart failure, diabetes)
- **Outreach Calls and Reminders:** Coventry Advantra makes phone calls and sends reminders to make it easy for members to manage recommended care
- **Welcome Home Program:** Nurses assist members as they transition from an inpatient admission to their home
- **Compassionate Journey:** This service helps coordinate hospice care in end-of-life situations
- **Nurseline:** Nurses are available 24/7 to talk to members about health and medical conditions.

Comparing the Medicare Advantage Plans

The chart below highlights MA-PD coverage levels for the PPO and HMO plans under the *Total Retiree Advantage Illinois* program. Coverage details will be in the pre-enrollment packets you receive from the plans. Details will also be posted on the *Total Retiree Advantage Illinois* website: **www.cms.illinois.gov/thetrail.**

	UnitedHealthcare PPO	Coventry Advantra and Humana HMOs*
Annual medical deductible	$250	None
Annual out-of-pocket maximum	$1,000	$3,000
Doctor office visit	Plan pays 80%; you pay 20% after annual deductible	Plan pays 100% after you pay $20 copay per visit
Specialist office visit	Plan pays 80%; you pay 20% after annual deductible	Plan pays 100% after you pay $20 copay per visit
Preventive services	Plan pays 100%; you pay 0%	Plan pays 100%; you pay 0%
Emergency	Plan pays 100% after you pay $65 copay per visit; copay is waived if you are admitted within 24 hours	Plan pays 100% after you pay $65 copay per visit (can use non-network provider if nearer to you than network provider); copay is waived if you are admitted within 24 hours
Inpatient hospital	Plan pays 80%; you pay 20% after annual deductible	Plan pays 100% after you pay $250 copay per admission
Outpatient surgery	Plan pays 80%; you pay 20% after annual deductible	Plan pays 100% after you pay $150 copay
Diagnostic tests (lab, x-ray, radiology)	Plan pays 80%; you pay 20% after annual deductible	Plan pays 100%; you pay 0%
Prescription drugs	• Generic: $10 copay (or less with UHC Pharmacy Saver Program) • Preferred Brand: $25 copay • Non-preferred Brand and Specialty Drugs: $50 copay	• Generic: $10 copay • Preferred Brand: $20 copay • Non-preferred Brand and Specialty Drugs: $40 copay

*Members must use network providers, except for emergency services.

Medical Contributions

TRIP Medicare Advantage Plan Monthly Contributions Effective February 1, 2014			
	Coventry Advantra HMO	Humana HMOs	United-Healthcare PPO
Member Rate	$35.36	$55.34	$47.56
Dependent Rate	$106.08	$166.02	$142.67

Disclaimer

The State of Illinois intends that the terms of this plan are legally enforceable and that the plan is maintained for the exclusive benefit of Members. The State reserves the right to change any of the benefits, program requirements and contributions described in this *Your Retiree Healthcare Decision Guide.* This *Guide* is intended to supplement the Benefits Handbook. If there is a discrepancy between the Benefits Handbook and state or federal law, the law will control.

Plan Administrators

Plan Component	Administrator's Name and Address	Customer Service Phone Numbers	Website Address
UnitedHealthcare Group Medicare Advantage PPO	**UnitedHealthcare** P.O. Box 31362 Salt Lake City, UT 84131-0362	888-223-1092	**Starting February 1, 2014, please visit:** **www.uhcretiree.com/soi**
Coventry Advantra HMO	**Coventry Advantra** P.O. Box 8052 London, KY 40742	855-223-4807	**www.aetna-coventryretiree.com/soi**
Humana Medicare Employer HMO (the Humana Benefit Plan HMO and the Humana Health Plan HMO)	**Humana** Humana Claims Office P.O. Box 14601 Lexington, KY 40512-4601	800-951-0125	**Starting December 1, 2013, please visit:** **www.humana.com/soi**
Health Plans, Medicare COB Unit, Premium Collection Unit	**CMS Group Insurance Division** 801 South 7th Street P.O. Box 19208 Springfield, IL 62794-9208	217-782-2548 800-442-1300 800-526-0844 (TDD/TTY)	**www.cms.illinois.gov/thetrail**

Notes:

Total Retiree Advantage Illinois

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TRIP

November 2013