

Benefit Choice Changes for Plan Year 2012

(Enrollment Period May 1 – June 17, 2011)

The information below represents changes to the College Insurance Program benefit plans. Please carefully review all the information in this booklet to be aware of the benefit changes. **The Benefit Choice Period will be May 1 – June 17, 2011.** All elections will be effective July 1, 2011.

- **Managed Care Contracts** – A final decision regarding the managed care contracts for FY 2012 has been made. As a result, vendor names, coverage areas and rates are now available.

Members have until June 17, 2011, to make a decision regarding their coverage choices for FY 2012. Anyone who fails to submit a Benefit Choice Election Form by June 17th, **will be defaulted into the College Choice Health Plan.**



- **Dental Plan** - Effective July 1, 2011, Delta Dental of Illinois will become the plan administrator of the dental program. The Dental Schedule of Benefits has not changed. Even though Delta Dental offers two provider networks, the Delta Dental PPOSM network and the Delta Dental PremierSM network, you can still utilize any licensed general or specialty dentist, regardless of whether the dentist participates in one of the networks, and receive the benefit shown on the Dental Schedule of Benefits. However, in most cases you can reduce your out-of-pocket expenses by utilizing a network provider. See pages 12 and 13 for more information.

Questions regarding services rendered prior to July 1, 2011, will continue to be handled by CompBenefits at (800) 999-1669.

- **Dependent Children** – Effective July 1, 2011, any dependent child (under age 26) will be eligible for health, dental and vision coverage, regardless of student status, marital status or residency. Exception: In accordance with Public Act 95-0958, adult veteran children must live in Illinois in order to be eligible for coverage in the Adult Veteran category. Also, if the adult veteran child is age 26 or older, they must be unmarried. Use the Benefit Choice Enrollment Form on page 19 to enroll a new dependent.

Other Plan Year 2012 Changes

- **Student and Student Leave of Absence** – Effective July 1, 2011, these dependent categories will no longer be available. Dependents enrolled in any of these categories will automatically be reclassified into the “Sponsored Adult Child” category by CMS during the month of August 2011. **Members do not need to take any action regarding this transition.**
- **Civil Union Partners** – Per Public Act 96-1513, the State of Illinois now requires employers to provide coverage for civil union partners and the dependents of civil union partners. June 1, 2011, will begin a 30-day qualifying change in status enrollment period for those members who have a valid Civil Union Partnership Certificate from another state. For members who obtain a Civil Union Partnership Certificate in Illinois, the 30-day qualifying change in status enrollment period will begin upon the issuance of the certificate. Enrollments will be processed in accordance with qualifying change in status rules.

Information and FAQs regarding coverage for civil union partners can be found on the Benefits website. **As the law permitting civil union partner coverage is not effective until June 1, 2011, coverage for civil union partners and their dependents CANNOT be requested during the Benefit Choice Period.**

- **Benefits Handbook** – A new College Insurance Program Benefits Handbook will be released on July 1, 2011. This handbook contains vital information for annuitants and survivors regarding the various benefits offered by the State. The handbook will be available on the Benefits website beginning July 1, 2011.

- **Federal Healthcare** – The following changes are a result of the Patient Protection and Affordable Care Act:

1. Annual and lifetime maximums have been eliminated.
2. Residency of a dependent child, except for a dependent child enrolled in the Adult Veteran category, is no longer relevant. Dependent children enrolled in the Adult Veteran category must reside in the State of Illinois to be eligible for coverage.
3. Marital status of a dependent child under the age of 26 is no longer relevant.
4. Preventive services are paid at 100%.

- **Prescription Drug Step Therapy (PDST)** – Beginning July 1, 2011, members enrolled in the College Choice Health Plan or one of the self-insured managed care plans will be subject to prescription drug step therapy (PDST). PDST is a program designed to encourage members to select lower cost drugs prior to moving to a higher cost therapeutic equivalent. See page 10 for more information.

