



State of Illinois
Department of Central Management Services
Bureau of Benefits

Your TRAIL Medicare Advantage Prescription Drug (MAPD) Program Open Enrollment Guide



trail

TOTAL RETIREE ADVANTAGE ILLINOIS

Open Enrollment Period:
November 1 - 30, 2022

Plan Year:
January 1 – December 31, 2023

No need to enroll,
unless you have
changes, or you wish to
opt-out of the plan.

Beginning January 1, 2023, Aetna Medicare Advantage Prescription Drug (MAPD) PPO Plan will replace your current plan. No need to enroll, unless you have a change, or wish to opt-out of the plan. This guide includes the contribution rates for you and your dependent(s) and a description of benefits offered for the Aetna MAPD PPO plan. The plan is available throughout Illinois and nationwide. This guide also shows you how to enroll through the MyBenefits website at MyBenefits.illinois.gov.

During Your TRAIL MAPD Enrollment Period You May:

- **Elect to waive coverage. Note: If you waive coverage, medical, prescription drug and vision coverage for you and your enrolled dependents will end.** Re-enrollment is allowed for members throughout the plan year with coverage effective the first of the month following your enrollment request or during your annual TRAIL MAPD Enrollment Period.
- **Elect to re-enroll in in coverage.** You may re-enroll in medical, prescription drug, vision, and dental coverage if you previously opted out or waived coverage.
- **Add or drop dental coverage.**
- **Add or drop dependent coverage. IMPORTANT:** You must contact the MyBenefits Service Center (toll-free) 844-251-1777 or 844-251-1778 TDD/TTY, if you want to add a dependent who is not enrolled in Medicare Parts A and B. If you add a non-Medicare dependent, you will be ineligible to enroll in a TRAIL MAPD plan.
- **Add, drop, increase, or decrease Member Optional Life coverage, if eligible.** To request a change in your life insurance coverage, members must go online at MyBenefits.illinois.gov and follow the instructions. You will be subject to underwriting through the life insurance plan administrator if you request to add or increase your Member Optional Life coverage.
- **Add or drop Child Life, Spouse Life and/or AD&D coverage, if eligible.** To add or drop coverage, members must go online at MyBenefits.illinois.gov and follow the instructions. Your spouse will be subject to underwriting through the life insurance plan administrator if you request to add Spouse Life coverage.

Important Information

- You must keep Medicare Parts A and B and continue to pay the applicable Medicare premiums, including applicable IRMAA (Income Related Monthly Adjustment Amount) surcharges.
- If the member's and/or dependent's Medicare Beneficiary Identifier (MBI) number is not on file, it must be provided during your enrollment, please make sure you have this information available.
- If you fail to provide a copy of the Medicare card with your MBI number to the Medicare COB unit or your Retirement system, your TRAIL MAPD and State medical insurance will be waived for the dependent(s) with the missing documentation and waived for the entire household if the member's documentation is not provided.
- You can only be in one Medicare Advantage or Medicare Part D (prescription drug) plan at a time. Enrollment in the TRAIL MAPD plan provides you with Medicare Advantage coverage as well as Medicare Part D coverage. **Therefore, enrollment in a different Medicare Advantage or Medicare Part D plan will automatically cause your TRAIL MAPD coverage to end, which will include your medical, prescription drug and vision coverage.**
- You may terminate the TRAIL MAPD coverage at any time by contacting the plan administrator in writing. You may re-enroll throughout the plan year and coverage will be effective the first of the month following your enrollment request or during your annual TRAIL MAPD Enrollment Period.
- If your residential or mailing address changes, you must notify **both** your retirement system and the Social Security Administration in writing as quickly as possible.

Do You Have Questions?



Visit our website at MyBenefits.illinois.gov on your computer, smartphone, or tablet. AVA, the interactive digital assistant is available 24/7.



Or contact **MyBenefits Service Center** (toll-free) 844-251-1777, or 844-251-1778 (TDD/TTY) with inquiries. Representatives are available Monday – Friday, 8:00 AM – 6:00 PM CT.

Health Plan Details

Aetna MAPD PPO

The chart below highlights Medicare Advantage Prescription Drug (MAPD) benefits under the *Total Retiree Advantage Illinois* program.

2023 Plan Year Medical Benefit	
Members may see any provider who participates in Medicare and accepts the plan	
Annual medical deductible	\$110
Annual out-of-pocket maximum	\$1,300
Doctor office visit	Plan pays 85%; you pay 15% after annual deductible
Specialist office visit	Plan pays 85%; you pay 15% after annual deductible
Preventive services	Plan pays 100%; you pay 0%
Emergency	Plan pays 100% after you pay \$120 copay per visit; copay is waived if you are admitted within 24 hours
Inpatient hospital	Plan pays 85%; you pay 15% after annual deductible
Outpatient surgery	Plan pays 85%; you pay 15% after annual deductible
Transportation (non-emergency)	24 trips with unlimited miles allowed per trip
Lab	Plan pays 100%; you pay 0%
Diagnostic tests X-ray Radiology	Plan pays 85%; you pay 15% after annual deductible
Home Health Care	Plan pays 100%; you pay 0%
Compression Stockings	2 per year without prior authorization Plan pays 85%; you pay 15% after annual deductible
Hearing Instruments and related services	\$2,500 per hearing instrument and related services every 24 months for all individuals when a hearing care professional prescribes a hearing instrument. Contact plan for additional details. Aetna will cover 1 exam every 12 months.
Acupuncture for chronic lower back pain	\$12 (in and out-of-network) for each Medicare-covered visit. Up to 12 visits in 90 days, if medically necessary.

2023 Plan Year PPO Prescription Drug Benefit						
Rx Plan Year Deductible	\$125					
Retail and Mail Order Pharmacy (Initial and Coverage Gap Stages)	Maintenance and nonmaintenance medications are available in a 90-day supply at retail pharmacies and through mail order. The copayment for a 61-90-day supply is 2.5 times the 30-day copayment amount.					
	30-Day Supply		60-Day Supply		90-Day Supply	
	Retail and Mail-Order Pharmacies					
Tier 1 (generic brand)	Preferred \$9	Standard \$10	Preferred \$18	Standard \$20	Preferred \$22.50	Standard \$25
Tier 2 (preferred brand)	\$30		\$60		\$75	
Tier 3 (non-preferred brand) Tier 4 (specialty brand)	\$60		\$120		\$150	
Catastrophic Coverage Stage	Copayments are capped as indicated below once a member reaches \$7,400 in true out-of-pocket prescription drug costs.					
	30-Day Supply		60-Day Supply		90-Day Supply	
Aetna MAPD PPO	Greater of 5% of the retail cost of the drug OR \$4.15/Generic or \$10.35/Non-generic; the 5% but not more than \$60.					

Aetna Medicare Advantage (MAPD) PPO Plan Comes with these NO-COST EXTRAS

With your new plan, you get access to these extra benefits

Aetna Healthy Rewards	Get rewarded with a gift card when you complete important healthcare activities.
SilverSneakers® Fitness Program	Get a gym membership at thousands of participating locations nationwide. Or get moving from the comfort of your home with live online classes.
MDLIVE® Behavioral Health Support	Get access to virtual mental health visits by phone or video through an MDLIVE® board-certified psychiatrist or licensed therapist. There are no visit limits, and the copay is \$0.
Teledoc® Telemedicine	Teledoc® is a low-cost, convenient, and quality alternative to emergency room and urgent care visits for non-emergency medical care. Care is available 24/7 by web, phone, and the Teledoc® mobile app. Teledoc® physicians can diagnose, treat, and write short-term prescriptions for a wide range of general health issues.
Transportation to Appointments	Focus on your health and treatment plan and worry less about getting to the doctor. With Aetna MAPD PPO, you get rides for non-emergency trips to and from medical appointments.
Meal Home Delivery	Get delicious and nutritious meals delivered to your home after your hospital stay.
Healthy Lifestyle Coaching	Talking with a health coach can help you create a realistic plan to improve your health. This program could help you do things such as quit smoking, lose weight, or eat better. Your coach will set up regular calls with you. You'll work together to help you reach your health goals.
Health Home Visit	Have a licensed healthcare professional assess your health and safety needs right in your own home. They'll also review your medications and family history.
Hearing Aid Reimbursement	Submit your itemized bills showing your costs on hearing aids from any licensed provider that accepts Medicare to Aetna, and you can get reimbursed for \$2,500 per ear every 24 months.
Nurse Line	You have toll-free, 24-hour access to nurses who can help answer your health questions. This doesn't replace care from your regular doctor.
Resources For Living® Program	A consultant can refer you to local services that can make life easier and more enjoyable. You only pay the cost of any services you use.

To learn more, visit
stateofillinois.aetnamedicare.com
or call 855-223-4807.



Health Plan Contributions

Retirees and annuitants who have 20 or more years of service, as well as survivors whose annuity is based on the death of an employee who had 20 years or more of creditable service, receive their healthcare coverage premium-free through the State. This premium-free coverage includes medical, prescription and vision coverage. All members are required to pay a premium for dental and dependent coverage.

Retirees, annuitants, and survivors with less than 20 years of service are required to pay 5% of the cost of coverage for every year of service they have less than 20 years.*See chart below:

2023 TRAIL MAPD Health Plan Monthly Contributions for Retirees, Annuitants and Survivors with Less than 20 Years of Service		
Years of Service	Member's Responsibility: Percentage of Cost	Aetna MAPD PPO
0	100%	\$8.09
1	95%	\$7.68
2	90%	\$7.28
3	85%	\$6.87
4	80%	\$6.47
5	75%	\$6.06
6	70%	\$5.66
7	65%	\$5.25
8	60%	\$4.85
9	55%	\$4.45
10	50%	\$4.04
11	45%	\$3.64
12	40%	\$3.23
13	35%	\$2.83
14	30%	\$2.42
15	25%	\$2.02
16	20%	\$1.61
17	15%	\$1.21
18	10%	\$0.80
19	5%	\$0.40
20+	0%	\$0.00

* The 5% rates in the chart above do not apply to the following members: U of I federal retirees, SURS retirees who elected a lower pension in exchange for free insurance, retirees, annuitants and survivors of vested retired judges and general assembly members, SURS and SERS members who retired prior to 1/1/1998, TRS members who retired prior to 7/1/1999, and vested regional superintendents who retired under TRS on or after 7/1/1998.

Dependent Health Plan Contributions

The monthly dependent contribution is in addition to the member health plan contribution, if applicable. Dependents will be enrolled in the same plan as the member.

2023 Monthly Health Plan Contributions for Dependent Coverage

Aetna PPO Plan	
One Dependent	Two or More Dependents
\$2.46	\$5.05

Life Insurance Contributions

Medical underwriting will be required to add or increase Member Optional Life and to add Spouse Life coverage.

Optional Term Life Plan Monthly Contributions

Member's Age	Monthly Contribution Per \$1,000 of Coverage
Under 30	\$0.03
30-39	\$0.05
40-44	\$0.09
45-49	\$0.12
50-54	\$0.19
55-59	\$0.36
60-64	\$0.56
65-69	\$1.26
70 and Older	\$2.06

Spouse Life Monthly Contributions

Coverage	Monthly Contribution
Spouse Life \$10,000 coverage (Annuitant under age 60)	\$5.70
Spouse Life \$5,000 coverage (Annuitant age 60 or older)	\$2.85

AD&D Monthly Contribution

Coverage	Monthly Contribution Per \$1,000 of Coverage
Accidental Death & Dismemberment	\$0.02

Child Life Monthly Contribution

Coverage	Monthly Contribution
Child Life \$10,000 coverage	\$0.60

Dental Contributions

Delta Dental Plan Monthly Contributions

Dental Plan Year Deductible \$175

Coverage	Monthly Contribution
Member Only	\$14.00
Member Plus 1 Dependent	\$23.00
Member Plus 2 or More Dependents	\$25.50

Use your Delta Dental card for dental services.

Vision Coverage

Vision coverage is provided at no cost to all members and dependents enrolled in a State TRAIL MAPD plan. Visit [MyBenefits.illinois.gov](https://mybenefits.illinois.gov) for a detailed listing of your vision coverage benefits. Use your Eye Med card for vision services.



TRAIL MAPD Open Enrollment Meeting Dates

Date	Time	Location
Tuesday, October 25	9:00 AM - 11:00 AM	https://tinyurl.com/2023-TRAIL-10-25
Wednesday, October 26	1:00 PM - 3:00 PM	https://tinyurl.com/2023-TRAIL-10-26
Thursday, October 27	9:00 AM - 11:00 AM	https://tinyurl.com/2023-TRAIL-10-27
Tuesday, November 1	10:00 AM - 12:00 PM	Rockford Riverfront Conference Center/Embassy Suites 416 S Main St., Rockford, IL
Wednesday, November 2 <i>Two Session Times</i>	9:00 AM - 11:00 AM 1:00 PM - 3:00 PM	Sheraton Lisle Naperville 3000 Warrenville Rd., Lisle, IL
Thursday, November 3	10:00 AM - 12:00 PM	Hyatt Regency Chicago 151 E Wacker, Chicago, IL
Thursday, November 3	3:00 PM - 5:00 PM	Hilton Chicago 9333 S Cicero Ave., Oak Lawn, IL
Friday, November 4	10:00 AM - 12:00 PM	Quality Inn & Suites 8800 W 159th St., Orland Park, IL
Monday, November 7	9:00 AM - 11:00 AM	Par-A-Dice 21 Blackjack Blvd., East Peoria, IL
Monday, November 7	3:00 PM - 5:00 PM	Holiday Inn Rock Island - Quad Cities 226 17th St., Rock Island, IL
Wednesday, November 9 <i>Two Session Times</i>	9:00 AM - 11:00 AM 1:00 PM - 3:00 PM	Crowne Plaza Springfield Convention Ctr. 3000 S Dirksen Pkwy., Springfield, IL
Thursday, November 10	9:00 AM - 11:00 AM	Cedarhurst Center for the Arts 2600 Richview Rd., Mt. Vernon, IL
Thursday, November 10	2:00 PM - 4:00 PM	Julia's Banquet Center 101 Eastgate Plz., East Alton, IL
Monday, November 14	9:00 AM - 11:00 AM	The Regency Conference Center 400 Regency Park, O'Fallon, IL
Monday, November 14	3:00 PM - 5:00 PM	Southern Illinois University Carbondale SC Ballroom CD 1263 Lincoln Dr., Carbondale, IL
Tuesday, November 15	9:00 AM - 11:00 AM	Thelma Keller Convention Center at the Holiday Inn 1202 N Keller Dr., Effingham, IL
Tuesday, November 15 <i>Two Session Times</i>	2:00 PM - 4:00 PM 6:00 PM - 8:00 PM	Events at Refinery 2302 W John St., Champaign, IL
Wednesday, November 16	9:00 AM - 11:00 AM	Events at Refinery 2302 W John St., Champaign, IL
Wednesday, November 16	2:00 PM - 4:00 PM	Second Church of Christ 3350 E Voorhees St., Danville, IL
Thursday, November 17 <i>Two Session Times</i>	9:00 AM - 11:00 AM 1:00 PM - 3:00 PM	Parke Regency Hotel & Conference Center 1413 Leslie Dr., Bloomington, IL
Friday, November 18	9:00 AM - 11:00 AM	Stonegate Banquet & Conference Center 2401 W Higgins Rd., Hoffman Estates, IL



Visit <http://cms.illinois.gov/thetrail> if you missed the live sessions, you can view the pre-recorded session once its posted.



TRAIL MAPD SEMINARS

Any impacted retiree may attend.



See page 7 inside for virtual and in-person open enrollment meeting dates.

Reservations are highly recommended. Let us know which meeting you'll be attending. To RSVP, visit aet.na/soirsvp or call 1-855-223-4807 (TTY: 711), Monday–Friday, 8 AM–8 PM CT. Bring a family member or someone who helps you with your health care decisions to learn more.