



Webinar Series for TRS Retirees

This webinar will begin shortly. All attendees are muted. At the end of this short presentation you will be able to ask questions using the Q&A box on your screen.



Health Insurance in Retirement

TRIP ... to TRAIL ... How to get from one to the other



Health Insurance

Teachers' Retirement Insurance Program (TRIP)

- Must have at least 8 years of service credit with TRS to be eligible
- Insurance carriers determined by county of residence (HMO, OAP, PPO)
- Works as primary coverage before age 65
- Medicare Advantage Program (TRAIL) for Medicare-primary members
- Includes prescription drug coverage
- Does NOT include dental or vision



Opportunities to Enroll

Many new retirees enroll when employer coverage terminates

- Coverage can be deferred for up to 4 months

Coverage can also begin upon termination of other health insurance

Coverage can begin upon enrollment in Medicare

Coverage can begin (or existing coverage changed) during open enrollment each year



TRIP/TRAIL Health Insurance

Who administers TRIP/TRAIL?

- TRS determines eligibility for TRIP/TRAIL
- State of Illinois (Central Management Services – CMS) is the plan administrator
- MyBenefits Service Center (MBSC) handles enrollment (844) 251-1777
- TRS withholds monthly insurance premiums from your pension payments



TRIP Premiums through June 30, 2024*

Type of Plan		Not Medicare Primary Under Age 26	Not Medicare Primary Age 26-64	Not Medicare Primary Age 65 & Older	Medicare Primary* All Ages
Benefit Recipient	Managed Care Plan (OAP & HMO)	\$106.45	\$330.67	\$450.52	\$130.68
	TCHP (PPO) when a managed care plan is available	\$276.27	\$771.71	\$1,172.71	\$309.86
	TCHP (PPO) when a managed care plan is unavailable in your county	\$138.13	\$385.85	\$586.37	\$154.94
Dependent Beneficiary	Managed Care Plan (OAP & HMO)	\$425.96	\$1,322.65	\$1,802.05	\$450.24**
	TCHP (PPO) when a managed care plan is available	\$552.55	\$1,543.41	\$2,345.44	\$619.72
	TCHP (PPO) when a managed care plan is unavailable in your county	\$552.55	\$1,543.41	\$2,345.44	\$464.80**

*Benefit Recipient premiums reflect THIS subsidies



Becoming Medicare Eligible: Scenario 1

- You (TRS Member) are the only person on TRS Health Insurance or are using Medicare eligibility as the enrollment opportunity
- OR
- You and any dependents are ALL on Medicare
- Process:
 1. You (and dependents) sign up for Medicare Parts A & B (at Medicare.gov)
 2. Send a copy of your Medicare Card to TRS
 3. Contact MyBenefits Service Center (844-251-1777) to officially opt for the TRS Medicare Advantage Program (TRAIL)



TRAIL Premiums

TRAIL Premiums through December 31, 2024

Aetna MAPD PPO (Effective Jan. 1, 2024)

Monthly
Contributions

Member Rate

\$2.16

Dependent Rate

\$6.49



Becoming Medicare Eligible: Scenario 2

- There are multiple people on TRIP and one is eligible for Medicare but the other is not yet eligible
- Process for the person 1st eligible for Medicare
 1. Sign up for Medicare Parts A & B (at [Medicare.gov](https://www.Medicare.gov))
 2. Send a copy of your Medicare Card to TRS
 3. Will automatically move to the “Medicare Primary” column in the premium chart

Becoming Medicare Eligible: Scenario 2

- There are multiple people on TRIP and one is eligible for Medicare but the other is not yet eligible
- Process for the person last eligible for Medicare
 1. Sign up for Medicare Parts A & B (at [Medicare.gov](https://www.Medicare.gov))
 2. Send a copy of your Medicare Card to TRS
 3. Both will move to the TRAIL (Medicare Advantage) program together
 4. Contact MyBenefits Service Center (844-251-1777) to officially opt for the TRAIL program



Dental and Vision Coverage

- Dental and Vision coverage is NOT included in TRIP/TRAIL
- Check with employer to determine if you can stay on their dental/vision plan (COBRA)
- Check with retired teacher organizations to ask about plans they offer
- TRS can withhold premiums for some retired teacher plans as a courtesy



Contact Information

TRS Phone & Hours

Toll free: (877) 927-5877

M-F: 8:30 am to 4:30 pm



members@trsillinois.org

My Benefits Service Center

- To choose a plan
- To add/delete a dependent
- To cancel TRIP/TRAIL

- (844) 251-1777



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Questions