



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:
 October 15 - November 15, 2024

Plan Year:
 January 1 - December 31, 2025

No action is required, unless you have a change, or you wish to opt-out of the plan.

This is your Teachers' Retirement Insurance Program (TRIP) Total Retiree Advantage Illinois (TRAIL) Medicare Advantage Prescription Drug (MAPD) Open Enrollment Guide. This guide includes the contribution rates for you and your dependent(s) and a description of benefits offered for the Aetna MAPD PPO. The plan is available throughout Illinois and nationwide.

NEW for 2025 Vision and dental coverage is now included.

During Your TRAIL MAPD Enrollment Period You May:

- **Elect to cancel your coverage.** Note: If you cancel your TRIP TRAIL MAPD coverage, the medical and prescription drug coverage for you and your enrolled dependents will end. Re-enrollment is allowed for TRIP members throughout the plan year with coverage effective the first of the month following your enrollment request or during your annual TRAIL MAPD Open Enrollment Period.
- **Elect to re-enroll in coverage.** You may re-enroll in medical/prescription drug coverage if you previously canceled coverage.
- **Add or drop dependent coverage. IMPORTANT:** You must contact the MyBenefits Service Center (toll-free) 844-251-1777 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 no longer be eligible for the TRAIL MAPD plan.

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.**
- The Medicare Beneficiary Identifier (MBI) number must be on file for the member, as well as any eligible dependent(s). If not already on file, a copy of the required Medicare card with the MBI number must be provided to the Medicare COB Unit or your retirement system.
- If you fail to provide a copy of the required Medicare card with the MBI number during the open enrollment period, your TRAIL MAPD and TRIP medical insurance coverage 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 termination of your TRIP medical and prescription drug 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 Open 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.



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.

2025 Plan Year Medical Benefit	
Members may see any provider who participates in Medicare and accepts the plan	
Annual medical deductible	\$250
Annual out-of-pocket maximum	\$1,100
Doctor office visit	Plan pays 80%; you pay 20% after annual deductible
Specialist office visit	Plan pays 80%; you pay 20% 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 80%; you pay 20% after annual deductible
Outpatient surgery	Plan pays 80%; you pay 20% 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 80%; you pay 20% after annual deductible
Home Health Care	Plan pays 100%; you pay 0%
Compression Stockings	Plan pays 80%; you pay 20% 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	\$16 (in and out-of-network) for each Medicare-covered visit. Up to 12 visits in 90 days, if medically necessary.

2025 Plan Year PPO Prescription Drug Benefit

Retail and Mail Order Pharmacy (Initial Coverage Phase)	Copayments for prescriptions filled at a retail pharmacy are listed in the chart below. You may obtain a 61-90-day supply of drugs <u>through mail order</u> for 2.5 times the 30-day copayment amount.					
	Retail Pharmacies		Retail and Mail-Order Pharmacies			
	30-Day Supply		60-Day Supply		90-Day Supply	
	Preferred	Standard	Preferred	Standard	Preferred	Standard
Tier 1 (generic brand)	\$9	\$10	\$18	\$20	\$22.50	\$30
Tier 2 (preferred brand)	\$25		\$50		\$62.50	\$75
Tier 3 (non-preferred brand) Tier 4 (specialty brand)	\$50		\$100		\$125	\$150
	Catastrophic Coverage Stage					
Aetna MAPD PPO	If you reach \$2,000 in true out-of-pocket Part D prescription drug costs, you will pay \$0 for your Part D prescription drugs for the remainder of the plan year.					

The Aetna Medicare Advantage (MAPD) PPO plan comes with these benefits at no additional cost to you.

Aetna Healthy Rewards	Get rewarded with a gift card when you complete important healthcare activities such as annual exams, flu shots and more.
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.
Teladoc Health Virtual Healthcare	Teladoc Health 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 Teladoc Health mobile app. Teladoc Health doctors 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 24 one-way trips with unlimited mileage.
Meal Home Delivery	Get 28 delicious and nutritious meals delivered to your home after your qualified inpatient hospital or skilled nursing facility (SNF) 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.
Healthy 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.
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® Referral Program	A consultant can refer you to local services that can make life easier and more enjoyable. This may include help at home, social and recreational activities, caregiver support, and more. 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

Members in the Teachers' Retirement Insurance Program (TRIP) are responsible for a monthly contribution for Medicare Advantage coverage that includes prescription drug, dental and vision benefits. If your school district currently pays your TRIP insurance premium, it may continue to pay the premium on your behalf after you enroll in TRAIL. If you wish to verify the premium payment arrangements for your TRAIL MAPD coverage, you should contact your school district.

2025 TRAIL MAPD Health Plan Monthly Contributions Effective January 1, 2025

Aetna MAPD PPO Plan

Member Rate	\$7.35
Dependent Rate	\$27.14

Vision Coverage

Vision coverage is provided at no additional cost to members enrolled in the TRAIL MAPD Plan. All members and enrolled dependents have the same vision coverage.

Service	In-Network	Out-of-Network	Benefit Frequency
Eye Exam	\$10 copayment	\$20 allowance	Once every 12 months
Standard Frames	\$10 copayment (up to \$110 retail frame cost; member responsible for balance over \$90)	\$20 allowance	Once every 24 months
Vision Lenses (single, bifocal and trifocal)	\$10 copayment	\$20 allowance for single vision lenses \$30 allowance for bifocal and trifocal lenses	Once every 12 months
Contact Lenses (All contact lenses are in lieu of vision lenses)	\$20 copayment for medically necessary \$50 copayment for elective contact lenses \$90 allowance for all other lenses not mentioned above	\$70 allowance	Once every 12 months

Dental Coverage

Dental coverage is provided at no additional cost to members enrolled in the TRAIL MAPD Plan. All members and enrolled dependents have the same dental benefits available.

Deductible and Plan Year Maximum

Plan year deductible for preventive services	N/A
Plan year deductible for all other covered services	\$100
Plan Year Maximum Benefit (Orthodontics + All Other Covered Expenses = Maximum Benefit)	
In-network plan year maximum benefit	\$2,000

It is strongly recommended that plan members obtain a pretreatment estimate through Delta Dental for any service more than \$200. Failure to obtain a pretreatment estimate may result in unanticipated out-of-pocket costs.

Plan Administrators

Plan	Administrators' Name and Address	Customer Service Phone Numbers	Websites
Aetna MAPD PPO Plan	Aetna MAPD PPO Plan PO Box 981106 El Paso, TX 79998-1106	855-223-4807 TTY users, call 711	stateofillinois.aetnamedicare.com
Vision Plan	EyeMed Out-of-Network Claims PO Box 8504 Mason, OH 45040-7111	866-723-0512 TTY users, call 711	eyemedvisioncare.com/stil
Teachers' Choice Dental Plan (TCDP)	Delta Dental of Illinois Group Number 20242 PO Box 5402 Lisle, IL 60532	800-323-1743 800-526-0844 (TDD/TTY)	soi.deltadentalil.com
Medicare COB Unit	CMS Group Insurance 801 South 7th Street PO Box 19208 Springfield, IL 62794-9208	217-782-7007 800-442-1300 800-526-0844 (TDD/TTY)	CMS.BEN.MedicareCOB@illinois.gov
Retirement System	Teachers' Retirement System 2815 W. Washington St PO Box 19253 Springfield, IL 62794-9253	877-927-5877 TTY users, call 711	trsil.org

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 *Your TRAIL Medicare Advantage Prescription Drug (MAPD) Open Enrollment 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.



TRAIL MAPD Open Enrollment Meeting Dates



If you are unable to attend an in-person or virtual open enrollment meeting, please visit cms.illinois.gov/thetrail to watch the prerecorded 2025 TRAIL MAPD Presentation. Reservations are required to attend an in-person seminar. Bring a family member or someone who helps you with your health care decisions to learn more.

Date	Time	Location
Tuesday, 10/15/24	9:00 AM - 11:00 AM	Rockford Country Club, 2500 Oxford St, Rockford
Tuesday, 10/15/24	2:00 PM - 4:00 PM	Holiday Inn Chicago NW Crystal Lake Convention Center, 800 S Illinois Rte 31, Crystal Lake
Wednesday, 10/16/24	9:00 AM - 11:00 AM	Q Center, 1405 N 5th Ave, St. Charles
Wednesday, 10/16/24	2:00 PM - 4:00 PM	Stonegate Banquet & Conference Center, 2401 W Higgins Rd, Hoffman Estates
Thursday, 10/17/24	9:00 AM - 11:00 AM	Chevy Chase Country Club, 1000 N Milwaukee Ave, Wheeling
Thursday, 10/17/24	2:00 PM - 4:00 PM	Hilton Chicago Oaklawn, 9333 S Cicero Ave, Oak Lawn
Friday, 10/18/24	9:00 AM - 11:00 AM	Kankakee Country Club, 2011 Cobb Blvd, Kankakee
Monday, 10/21/24	9:00 AM - 11:00 AM	Cedar Creek Hall, 571 E North St, Galesburg
Monday, 10/21/24 (virtual)	2:00 PM - 4:00 PM	https://cms.illinois.gov/benefits/trail25-webinar
Tuesday, 10/22/24	9:00 AM - 11:00 AM	Holiday Inn Bloomington-Normal, 8 Traders Circle, Normal
Tuesday, 10/22/24	2:00 PM - 4:00 PM	Hilton Garden Inn, 1501 S Neil St, Champaign
Wednesday 10/23/24	9:00 AM - 11:00 AM 1:00 PM - 3:00 PM	Crowne Plaza Springfield, 3000 S Dirksen Pkwy, Springfield
Thursday, 10/24/24	9:00 AM - 11:00 AM	Moose Lodge & Banquet Hall, 1212 Broadway Ave, Mattoon
Thursday, 10/24/24	2:00 PM - 4:00 PM	Cedarhurst Center for the Arts, 2600 E Richview Rd, Mt Vernon
Friday, 10/25/24	9:00 AM - 11:00 AM	The Regency O'Fallon, 400 Regency Park, O'Fallon
Friday, 10/25/24	2:00 PM - 4:00 PM	Julia's Banquet Center, 101 Eastgate Plaza, East Alton
Monday, 10/28/24 (virtual)	9:00 AM - 11:00 AM	https://cms.illinois.gov/benefits/trail25-webinar



TRAIL MAPD SEMINARS

Any impacted retiree may attend.



See page 7 inside for in-person and virtual enrollment meeting dates and prerecorded presentation location information.