

Benefit Choice

Discover Your Options















Many Changes and NEW Options INSIDE!



Benefit Choice Period • May 1-June 1, 2021

Teachers' Retirement Insurance Program

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ONLINE ENROLLMENT PLATFORM

Making benefit elections is simple through the MyBenefits website. Follow these steps:

- 1. Go to MyBenefits.illinois.gov.
- 2. In the top right corner of the home page, click Login.
- 3. If you are logging in for the first time, click Register in the bottom right corner of the login box and follow the prompts. You will need to provide your name as printed on the Benefit Choice Period materials mailed to your home.
- 4. Enter your login ID and password. After logging in and landing on the welcome page, explore your benefit options by clicking on the benefit tiles.
- 5. After exploring your benefit options and determining which benefits you would like to elect, click on the Benefit Choice Event, located on the Welcome page.

Need Help?

AVA, the interactive digital assistant, is available online at MyBenefits.illinois.gov

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.

WHAT YOU NEED TO DO

- 1. Go to MyBenefits.illinois.gov to review your benefit options.
- 2. Choose the benefits you'd like to elect at MyBenefits.illinois.gov between May 1-June 1, 2021.
- 3. Consider going paperless. Provide, or update your email address at MyBenefits.illinois.gov to receive quick responses and notifications through electronic communications.
- 4. Take advantage of your new benefits which will become effective July 1, 2021.

Benefit Choice Period Elect Your Benefits May 1 - June 1, 2021!

TAKE ACTION! Here is a quick view of benefit changes for the coming plan year.

What's New

The following Benefit Changes effective July 1, 2021

Premium Changes

Contribution amounts will vary based on the member's age, Medicare status and chosen health plan (see page 3).

Health Plan Availability

New this fiscal year, effective July 1, 2021, members now have the option of choosing from three OAP plans. We are pleased to announce that these Open Access Plans (OAP) will now be offered by Aetna, Healthlink and Blue Cross Blue Shield. Please check the map on Page 2 for coverage availability.

HealthLink Service Area Outside of Illinois

HealthLink members will continue to have network access in Missouri, Arkansas, Indiana, Kentucky, Ohio and Wisconsin. HealthLink members will no longer have access in other areas such as Florida or Texas.

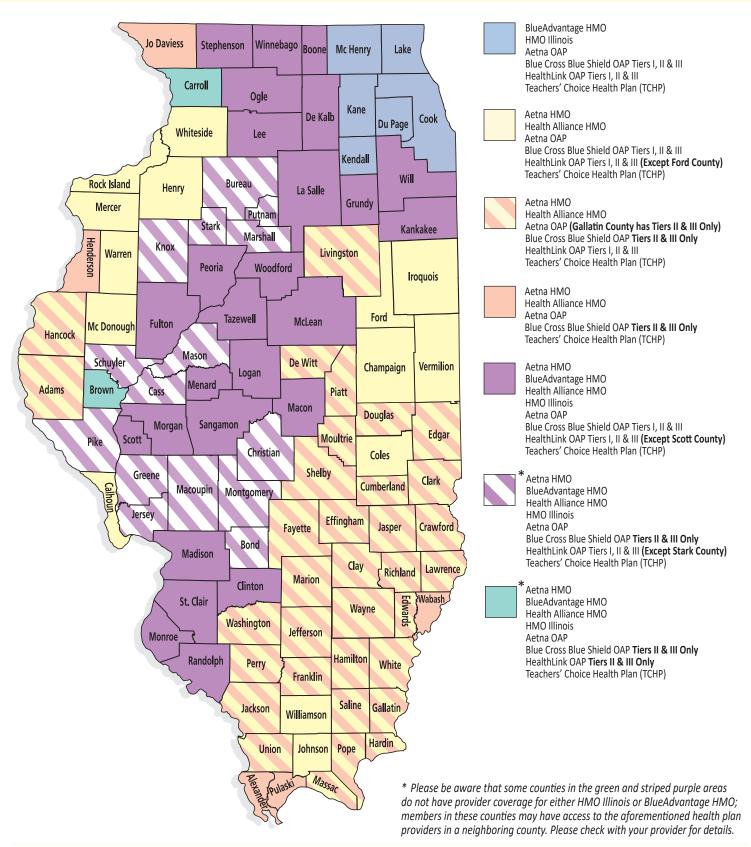
Behavioral Health

For those enrolled in the Teachers' Choice Health Plan (TCHP), your behavioral health provider network and claims will now be administered by Aetna. Please make sure to review the Aetna provider directory to ensure your provider is in-network, or contact Aetna (see page 9 for contact information) to discuss transition of care.



What is Available in Your Area in FY22

Review the following map and charts to identify plans available in your county. Then, review your monthly contribution and plan benefits to determine which plan is best for you.



Monthly Contributions

The Teachers' Retirement Insurance Program (TRIP) shares the cost of health coverage with you. While TRIP covers the majority of the cost, you must make monthly contributions based upon the health plan you select.

Type of Participant	Type of Plan	Not Medicare Primary	Not Medicare Primary	Not Medicare Primary	Medicare Primary*
		Under Age 26	Age 26-64	Age 65 and Above	All Ages
Benefit Recipient	Managed Care Plan (OAP and HMO)	\$96.55	\$299.92	\$408.64	\$118.53
	Teachers Choice Health Plan (TCHP)	\$250.58	\$699.96	\$1063.69	\$281.05
	TCHP when managed care is not available in your county	\$125.29	\$349.98	\$531.86	\$140.53
Dependent Beneficiary	Managed Care Plan (OAP and HMO)	\$386.36	\$1,199.69	\$1,634.51	\$408.38
	Teachers Choice Health Plan (TCHP)	\$501.18	\$1,399.91	\$2,127.38	\$562.10
	TCHP when managed care is not available in your county	\$501.18	\$1,399.91	\$2,127.38	\$421.59

^{*} You must enroll in both Medicare Parts A and B to qualify for the lower premiums. Send a copy of your Medicare card to TRS. If you or your dependent is actively working and eligible for Medicare, or you have additional questions about this requirement, contact the CMS Group Insurance Division, Medicare Coordination of Benefits (COB) Unit (see page 7).

Enrollment Opportunities

After the Benefit Choice Period ends, you will only be able to change your benefits if you have an enrollment opportunity.

You must report an enrollment opportunity at MyBenefits.illinois.gov within 60 days of the event to be eligible to make benefit changes. Also note that it is required to report important events to the MyBenefits Service Center, including a change in Medicare status, marriage or divorce. To report a financial or medical power of attorney, contact your retirement system.

Please note: Members becoming Medicare-eligible will have a separate enrollment opportunity prior to their 65th birthday. Details can be found in the TRAIL section on Page 7.

Terminating TRIP Coverage

To terminate coverage at any time, please contact MyBenefits Service Center. The cancellation of coverage will be effective the first of the month following receipt of the request. Benefit recipients and dependent beneficiaries who terminate from TRIP may re-enroll during an open enrollment period or other qualifying enrollment opportunity. Please refer to the Teachers' Retirement Insurance Program (TRIP) Handbook for other qualifying enrollment opportunities.

Transition of Care after Health Plan Change

Benefit recipients and their dependents who elect to change health plans and are then hospitalized prior to July 1 and discharged on or after July 1, should contact both the current and future health plan administrators and primary care physicians as soon as possible to coordinate the transition of services.

Benefit recipients or dependents who are involved in an ongoing course of treatment or have entered the third trimester of pregnancy, should contact their new plan administrator before July 1 to coordinate the transition of services for treatment.

^{**} Medicare Primary Dependent Beneficiaries enrolled in a managed care plan, or in TCHP when no managed care plan is available, receive a premium subsidy.

HMO Benefits

Health Maintenance Organization (HMO) members are required to stay within the health plan provider network. No out-of-network services are available, other than listed below. Members will need to select a primary care physician (PCP)from a network of participating providers. The PCP will direct all healthcare services and make referrals to specialists and hospitalization. Benefits are outlined in each plan's Summary Plan Document (SPD). It is the member's responsibility to know and follow the specific requirements of the HMO plan selected. Contact the plan administrator for a copy of the SPD. For a copy of the SPD, contact the plan administrator (see page 9).

	HMO Plan Design					
Plan Year Out-of-Pocket Maximum	\$3,000 Individual \$6,00	0 Family				
Hospital Services						
	In-Network	C	Out-of-Network			
Emergency Room Services	\$200 copayment per visit		\$200 copayment			
Inpatient Hospitalization	\$250 copayment per admission		Not covered			
Inpatient Alcohol and Substance Abuse	\$250 copayment per admiss	sion N	Not covered			
Inpatient Psychiatric Admission	\$250 copayment per admiss	sion N	lot covered			
Outpatient Surgery	\$150 copayment per visit	N	lot covered			
Skilled Nursing Facility	100% covered	N	lot covered			
Diagnostic Lab and X-ray	100% covered	N	lot covered			
	Transplant Serv	vices				
Organ and Tissue \$250 copay, limited to network transplant facilities as determined by the medical plan administrator. To assure coverage, the transplant candidate must contact your plan provider prior to beginning evaluation services.						
	Professional and Oth	er Services				
	In-Network	C	Out-of-Network			
Preventive Care/Well-Baby/Immunizations	100% covered		lot covered			
Physician Office Visit	\$20 copayment per visit					
a the action in	\$20 copayment per visit		lot covered			
Specialist Office Visit	\$20 copayment per visit	N	lot covered lot covered			
Telemedicine	\$20 copayment per visit \$10 copayment					
·		N	lot covered			
Telemedicine	\$10 copayment	N	lot covered			
Telemedicine Outpatient Psychiatric and Substance Abuse	\$10 copayment \$20 copayment per visit	N N	lot covered lot covered lot covered			
Telemedicine Outpatient Psychiatric and Substance Abuse Durable Medical Equipment	\$10 copayment \$20 copayment per visit 80% covered		lot covered lot covered lot covered lot covered			
Telemedicine Outpatient Psychiatric and Substance Abuse Durable Medical Equipment	\$10 copayment \$20 copayment per visit 80% covered \$15 copayment per visit	n n n rugs	lot covered lot covered lot covered lot covered			
Telemedicine Outpatient Psychiatric and Substance Abuse Durable Medical Equipment	\$10 copayment \$20 copayment per visit 80% covered \$15 copayment per visit Prescription D	n n n rugs	lot covered lot covered lot covered lot covered	Tier III		
Telemedicine Outpatient Psychiatric and Substance Abuse Durable Medical Equipment	\$10 copayment \$20 copayment per visit 80% covered \$15 copayment per visit Prescription D Preventive Prescription	rugs n Drugs – \$0	lot covered lot covered lot covered lot covered lot covered	Tier III \$40		

^{*} Applies to specific medications as defined by plan.

Some HMOs may have benefit limitations based on a calendar year.

Open Access Plan (OAP) Benefits

Open Access Plan (OAP) members will have three tiers of providers from which to choose to obtain services.

- Tier I offers a managed care network which provides enhanced benefits and operates similar to an HMO.
- Tier II offers an expanded network of providers and is a hybrid plan operating similar to an HMO and PPO.
- **Tier III** covers all providers which are not in the managed care networks of Tiers I or II (out-of-network providers). Benefits are outlined in the plan's Summary Plan Document (SPD). It is the member's responsibility to know and follow the specific requirements of the OAP. For a copy of the SPD, contact the plan administrator (see page 9).

Benefit	Tier I	Tier	II .	Tier III (Out-of-Network)**
Plan Year Out-of-Pocket Maximun • Per Individual • Per Family	\$6,600 (includes eligible char \$13,200 (includes eligible char			Not Applica	ble
Plan Year Deductible (must be satisfied for all services)	\$0	\$300 per enrolled	е	\$400 per (enrollee*
Hospital Serv	rices (Percentages listed i	represent how mu	ich is covere	ed by the	plan)
Emergency Room Services	\$200 copayment per visit	\$200 copayment p	er visit	\$200 copa	yment per visit
Inpatient Hospitalization	\$250 copayment per admission	80% of network ch \$300 copayment per			owable charges after syment per admission*
Inpatient Alcohol and Substance Abuse	\$250 copayment per admission	80% of network ch \$300 copayment per			owable charges after syment per admission*
Inpatient Psychiatric Admission	\$250 copayment per admission	80% of network ch \$300 copayment per			owable charges after syment per admission*
Outpatient Surgery	\$150 copayment per visit	80% of network ch \$150 copayment*	arges after	60% of allo \$150 copa	owable charges after ayment*
Skilled Nursing Facility	100% covered	80% of network ch	arges*	Not covere	ed
Diagnostic Lab and X-ray	100% covered	80% of network ch	arges*	60% of all	owable charges*
	Transp	lant Services			
Organ and Tissue Tier I: 100% covered. Tier II: 80% of network charges. Tier III: Not covered. To assure coverage, the					
Transplants					
	transplant candidate must cor		er prior to beg		
	transplant candidate must cor	tact your plan provide	er prior to beg		uation services.
Transplants Preventive Care/Well-Baby	transplant candidate must cor Professional	tact your plan provide and Other Service	er prior to beg	nning eval	uation services.
Preventive Care/Well-Baby /Immunizations	transplant candidate must cor Professional 100% covered	and Other Service 100% covered	er prior to beg es charges*	Not cover	uation services.
Preventive Care/Well-Baby /Immunizations Physician Office Visits	Professional 100% covered \$20 copayment	and Other Service 100% covered 80% of network of	er prior to beg es charges*	Not cover	ed owable charges* owable charges*
Preventive Care/Well-Baby /Immunizations Physician Office Visits Specialist Office Visits	Professional 100% covered \$20 copayment \$20 copayment	and Other Service 100% covered 80% of network of the service of	er prior to beg es charges* charges*	Not covered to the co	ed owable charges* owable charges*
Preventive Care/Well-Baby /Immunizations Physician Office Visits Specialist Office Visits Telemedicine Outpatient Psychiatric and	ransplant candidate must cor Professional 100% covered \$20 copayment \$20 copayment \$10 copayment	and Other Service 100% covered 80% of network of the Not covered	er prior to beg s charges* charges*	Not covere 60% of alle 60% of alle Not covere 60% of alle	ed owable charges* owable charges* ed
Preventive Care/Well-Baby /Immunizations Physician Office Visits Specialist Office Visits Telemedicine Outpatient Psychiatric and Substance Abuse	Professional 100% covered \$20 copayment \$20 copayment \$10 copayment \$20 copayment	and Other Service 100% covered 80% of network of Not covered 80% of network of Not covered	charges* charges* charges*	Not covere 60% of alle 60% of alle Not covere 60% of alle	ed owable charges* owable charges* ed owable charges* owable charges*
Preventive Care/Well-Baby /Immunizations Physician Office Visits Specialist Office Visits Telemedicine Outpatient Psychiatric and Substance Abuse Durable Medical Equipment	Professional 100% covered \$20 copayment \$20 copayment \$10 copayment \$20 copayment \$20 copayment \$20 copayment \$20 copayment	and Other Service 100% covered 80% of network of Not covered	charges* charges* charges*	Not covered 60% of alle Not covered 60% of alle	ed owable charges* owable charges* ed owable charges* owable charges*
Preventive Care/Well-Baby /Immunizations Physician Office Visits Specialist Office Visits Telemedicine Outpatient Psychiatric and Substance Abuse Durable Medical Equipment	ransplant candidate must cor Professional 100% covered \$20 copayment \$20 copayment \$10 copayment \$20 copayment \$20 copayment Prescr	and Other Service 100% covered 80% of network of Not covered	charges* charges* charges*	Not covered 60% of alle Not covered 60% of alle	ed owable charges* owable charges* ed owable charges* owable charges*
Preventive Care/Well-Baby /Immunizations Physician Office Visits Specialist Office Visits Telemedicine Outpatient Psychiatric and Substance Abuse Durable Medical Equipment	ransplant candidate must cor Professional 100% covered \$20 copayment \$20 copayment \$10 copayment \$20 copayment \$20 copayment Prescr	and Other Service 100% covered 80% of network of Not network	charges* charges* charges*	Not covered 60% of alle Not covere 60% of alle 60% of alle Not covered 60% of	ed owable charges* owable charges* ed owable charges* owable charges*
Preventive Care/Well-Baby /Immunizations Physician Office Visits Specialist Office Visits Telemedicine Outpatient Psychiatric and Substance Abuse Durable Medical Equipment	ransplant candidate must cor Professional 100% covered \$20 copayment \$20 copayment \$10 copayment \$20 copayment \$20 copayment Prescr	and Other Service 100% covered 80% of network of the Not covered	charges* charges* charges* charges* charges*	Not covered to the co	ed owable charges* owable charges* ed owable charges* ed owable charges*
Preventive Care/Well-Baby /Immunizations Physician Office Visits Specialist Office Visits Telemedicine Outpatient Psychiatric and Substance Abuse Durable Medical Equipment Home Health Care	ransplant candidate must cor Professional 100% covered \$20 copayment \$20 copayment \$10 copayment \$20 copayment \$20 copayment Prescr	and Other Service 100% covered 80% of network of Not network of Not covered 80% of network of Not network	charges* charges* charges* charges* charges* charges*	Not covered 60% of alle Not co	ed owable charges* owable charges* ed owable charges* owable charges* owable charges* owable charges*

^{*} A plan year deductible must be met before Tier II and Tier III plan benefits apply. Benefit limits are measured on a plan year basis.

*** Medications received at CVS Caremark® Pharmacy or through CVS Caremark® Mail Service Pharmacy.

^{**} Using out-of-network services may significantly increase your out-of-pocket expense. Amounts over the plan's allowable charges do not count toward your plan year out-of-pocket maximum; this varies by plan and geographic region.

Teachers' Choice Health Plan (TCHP) Benefits

Teachers' Choice Health Plan (TCHP) members may choose any physician or hospital for medical services; however, members receive enhanced benefits, resulting in lower out-of-pocket costs, when receiving services from a TCHP in-network provider. TCHP has a nationwide network of providers through Aetna PPO. Benefits are outlined in the plan's Summary Plan Document (SPD). It is the member's responsibility to know and follow the specific requirements of the TCHP. For a copy of the SPD, contact the plan administrator (see page 9).

		Plan Year [Deductible		
In-Network Individual \$500 per enrollee			Out-of-Network Individual \$500 per enrollee		
Out-of-Pocket Maximum Limits					
In-Network Individual \$1,200		In-Network Family \$2,750	Out-of-Network Indivi \$4,400		Out-of-Network Family \$8,800
Hospital Se	rvices (Percentages listed rep	resent how mucl	n is covere	ed by the plan)
		In-Network		Out-of-Ne	twork*
Emergency Room Services		\$400 per visit; Deductible applies		\$400 per visit; Deductible applies	
Inpatient Hospitalization				60% of allowable charges; Deductible applies after \$400 per admission	
Inpatient Alcohol and Substance Abuse		80% covered; Deductible applies after \$200 per admission		60% of allowable charges; Deductible applies after \$400 per admission	
Inpatient Psychiatric Admission		80% covered; Deductible applies after \$200 per admission		60% of allowable charges; Deductible applies after \$400 per admission	
Outpatient Surgery		80% covered; Deductible applies		60% of allowable charges; Deductible applies	
Skilled Nursing Facility		80% covered; Deductible applies		60% of allowable charges; Deductible applies	
Diagnostic Lab and X-ray		80% covered; Deductible applies		60% of allowable charges; Deductible applies	
Transplant Services					
Organ and Tissue Transplants	80% after \$200 transplant deductible, limited to network transplant facilities as determined by the medical plan administrator. Not covered for out-of-network. Benefits are not available unless approved by the Notification Administrator. To assure coverage, contact Aetna prior to beginning evaluation services.			nefits are not available unless	
		Professional and	d Other Services		
		In-Network		Out-of-Net	twork*

Professional and Other Services					
	In-Network	Out-of-Network*			
Preventive Care/Well-Baby/Immunizations	100% covered	60% covered; Deductible applies			
Physician Office Visit	80% covered; Deductible applies	60% covered; Deductible applies			
Specialist Office Visit	80% covered; Deductible applies	60% covered; Deductible applies			
Telemedicine	\$10 copayment; Deductible applies	Does Not Apply			
Outpatient Psychiatric and Substance Abuse	80% covered; Deductible applies	60% covered; Deductible applies			
Durable Medical Equipment	80% covered; Deductible applies	60% covered; Deductible applies			
Home Health Care	80% covered; Deductible applies	60% covered; Deductible applies			
Proscription Drugs					

Prescription Drugs

Preventive Prescription Drugs – \$0

TCHP applies 20% coinsurance to the retail cost of the drug not to exceed the maximum copayment or be less than the minimum copayment.

	Tier I	Tier II	Tier III
Copayments (30-day supply)	Greater of 20% or \$7	Greater of 20% or \$14	Greater of 20% or \$28
Copayments (90-day supply)	Greater of 20% or \$14	Greater of 20% or \$28	Greater of 20% or \$56
Maintenance Choice (90-day supply)***	Greater of 10%; Deductible applies	Greater of 10%; Deductible applies	Greater of 10%; Deductible applies

^{*} Using out-of-network services may significantly increase your out-of-pocket expense. Amounts over the plan's allowable charges do not count toward your plan year out-of-pocket maximum; this varies by plan and geographic region.

^{**} Medications received at CVS Caremark® Pharmacy or through CVS Caremark® Mail Service Pharmacy.

Teachers' Retirement Insurance Program

Medicare Requirements

Each benefit recipient must contact the Social Security Administration (SSA) and apply for Medicare benefits upon turning age 65. If the SSA determines that a benefit recipient is eligible for Medicare Part A at a premium-free rate, TRIP requires that the benefit recipient enroll in Medicare Part A. Once enrolled, the benefit recipient is required to send a front-side copy of the Medicare identification card to your retirement system (see page 9 for contact information).

Retirees are encouraged to enroll in Medicare Parts A and B in order to receive a reduced TRIP premium rate.

If the SSA determines that a benefit recipient is not eligible for premium-free Medicare Part A based on his/her own work history or, the work history of a spouse at least 62 years of age (when applicable), the benefit recipient must request a written statement of the Medicare ineligibility from the SSA. Upon receipt, the written statement must be forwarded to the State of Illinois Medicare COB Unit to avoid a financial penalty. Benefit recipients who are ineligible for premium-free Medicare Part A benefits, as determined by the SSA, are not required to enroll into Medicare.

Total Retiree Advantage Illinois (TRAIL)

Medicare Advantage Prescription Drug (MAPD) Program

The State of Illinois offers retirees, annuitants and their covered dependents comprehensive medical and prescription drug coverage through State-sponsored Medicare Advantage Prescription Drug plans.

Retirees, annuitants and survivors who are **eligible** to enroll in Medicare Parts A and B **are required to enroll** in a TRAIL MAPD plan, if:

- you do not insure dependents, OR
- you cover a dependent(s) also enrolled in Medicare Parts A and B

If you meet the requirement listed above, you will have 60 days to complete your enrollment.

Refer to the Medicare Checklist available at https://www2.illinois.gov/cms/benefits/trail/Documents/2021/MedicareChecklist%20TRIP21.2.8.pdf for information on when to apply for Medicare benefits, how to provide the required information and how to enroll in a TRAIL MAPD plan in a timely manner. If you are deemed eligible, failure to elect a TRAIL MAPD plan by the end of the enrollment period WILL result in loss of your TRIP insurance coverage.

For more information regarding the Medicare Advantage Prescription Drug 'TRAIL' Program, go to MyBenefits.illinois.gov, or contact:

State of Illinois Medicare COB Unit PO Box 19208 Springfield, Illinois 62794-9208 CMS.Ben.MedicareCOB@illinois.gov

Fax: 217-557-3973



WHAT YOU CAN DO

- 1. Get annual preventive checkups and health screenings. Your health plan covers many preventive services at no cost to you.
- 2. Know your numbers. Get biometric screenings from one of our many higi stations located around the state conveniently situated in a state agency near you, or from your doctor during your annual physical. Biometric screenings are quick and easy tests that measure your blood pressure, pulse rate, blood glucose, total cholesterol, and body mass index.

3. Visit

www.lllinois.gov/BeWell or visit us on Facebook at: www.facebook.com/ BeWellIllinois and check out the many phoneapps and opportunities for health and wellness fairs, and challenges.

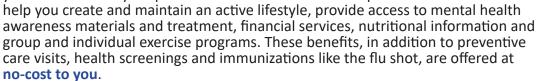
4. Take a Health Risk
 Assessment (HRA)
 through your health
 plan administrator's
 website — a confidential
 assessment with
 health-related questions
 that, once completed,
 suggests a personal
 action plan to improve
 your health. Results
 are most accurate
 when combined with a
 biometric screening.

Wellness

Be Well Illinois

Welcome to **Be Well Illinois**, the State of Illinois' new comprehensive wellness program designed to help you **be well**, **live well and stay well**.

As a wellness program member, you have direct access to resources to support your overall health and wellbeing on your terms and at your pace. **Be Well Illinois** was developed to



Engaging with Be Well Illinois is quick and easy. Visit www.Illinois.gov/BeWell to access wellness webinars, the latest information from health plan partners, monthly health awareness education and much more.

Follow us on Facebook at https://www.facebook.com/BeWellIllinois to join special wellness challenges, motivational messages and to engage with a community of your peers who are striving to live healthier in 2021 and beyond.

Or email us at BeWell@illinois.gov.



Contacts

Purpose	Administrator Name and Address	Phone	Website
Enrollment Customer Service	MyBenefits Service Center (MBSC) 134 N. LaSalle Street, Suite 2200, Chicago, IL 60602	844-251-1777 844-251-1778 (TDD/TTY)	mybenefits.illinois.gov
Health Plan	Aetna HMO (Group Number 285655) Aetna OAP (Group Number 285651) Teachers' Choice Health Plan (TCHP) - Aetna PPO (Group Number 285659) Address for all Aetna Plans: PO Box 981106, El Paso, TX 79998-1106	855-339-9731 800-628-3323 (TDD/TTY) Fax: 859-455-8650 attn: Claims	<u>aet na state o fillinois.com</u>
	BlueAdvantage HMO (Group Number B06802) HMO Illinois (Group Number H06802) Blue Cross Blue Shield OAP (Group Number 263998) Address for all Blue Cross Plans: PO Box 805107, Chicago, IL 60680-4112	800-868-9520 866-876-2194 (TDD/TTY) 855-810-6537	bcbsil.com/stateofillinois
	Health Alliance Medical Plans HMO (Group Number 00710A) 3310 Fields South Drive, Champaign, IL 61822	800-851-3379 800-526-0844 (TDD/TTY	healthalliance.org/ stateofillinois
	HealthLink OAP (Group Number 160002) PO Box 411580, St. Louis, MO 63134	800-624-2356 877-232-8388 (TDD/TTY)	<u>healthlink.com/soi/</u> <u>learn-more</u>
Prescription Drug Plan	CVS Caremark® (for TCHP or OAP Plans) Group Numbers: (TCHP 1402TD3) (Aetna OAP 1402TCH) (BCBSIL OAP TRIP=1402TCJ) (HealthLink OAP 1402TCF) Paper Claims: CVS Caremark® PO Box 52136, Phoenix, AZ 85072-2136 Mail Order Rx: CVS Caremark® PO Box 94467, Palatine, IL 60094-4467	877-232-8128 800-231-4403 (TDD/TTY)	<u>caremark.com</u>
Teachers' Retirement System (TRS)	2815 West Washington Street PO Box 19253, Springfield, IL 62794-9253	877-927-5877 (877-9-ASK-TRS) 866-326-0087 (TDD/TTY)	trsil.org

Federally Required Notices

Notice of Creditable Coverage

Prescription Drug information for TRIP Medicare eligible Plan Participants

This Notice confirms that the Teachers' Retirement Insurance Program (TRIP) has determined that the prescription drug coverage it provides is Creditable Coverage. This means that the prescription coverage offered through TRIP is, on average, as good as, or better than the standard Medicare prescription drug coverage (Medicare Part D). You can keep your existing group prescription coverage and choose not to enroll in a Medicare Part D plan.

Because your existing coverage is Creditable Coverage, you will not be penalized if you later decide to enroll in a Medicare prescription drug plan. However, you must remember that if you drop your coverage through TRIP and experience a continuous period of 63 days or longer without Creditable Coverage, you may be penalized if you enroll in a Medicare Part D plan later. If you choose to drop your TRIP coverage, the Medicare Special Enrollment Period for enrollment into a Medicare Part D plan is two months after your TRIP coverage ends.

If you keep your existing group coverage through TRIP, it is not necessary to join a Medicare prescription drug plan this year. Plan participants who decide to enroll in a Medicare prescription drug plan may need to provide a copy of the Notice of Creditable Coverage to enroll in the Medicare prescription plan without a financial penalty. Participants may obtain a Benefits Confirmation Statement as a Notice of Creditable Coverage by contacting the MyBenefits Service Center (toll-free) 844-251-1777, or 844-251-1778 (TDD/TTY).

Summary of Benefits and Coverage (SBC) and Glossary

Under the Affordable Care Act, health insurance issuers and group health plans are required to provide you with an easy-to-understand summary about a health plan's benefits and coverage. The summary is designed to help you better understand and evaluate your health insurance choices.

The forms include a short, plain language Summary of Benefits and Coverage (SBC) and a glossary of terms commonly used in health insurance coverage, such as "deductible" and "copayment."

All insurance companies and group health plans must use the same standard SBC form to help you compare health plans. The SBC form also includes details, called "coverage examples," which are comparison tools that allow you to see what the plan would generally cover in two common medical situations. You have the right to receive the SBC when shopping for, or enrolling in coverage, or if you request a copy from your issuer or group health plan. You may also request a paper copy of the SBCs and glossary of terms from your health insurance company or group health plan. All TRIP health plan SBCs are available on MyBenefits.illinois.gov.

Notice of Privacy Practices

The Notice of Privacy Practices will be updated at MyBenefits.illinois.gov, effective July 1, 2021. You have a right to obtain a paper copy of this Notice, even if you originally obtained the Notice electronically. We are required to abide by the terms of the Notice currently in effect; however, we may change this Notice. If we materially change this Notice, we will post the revised Notice on our website at MyBenefits.illinois.gov.

Notes

Notes

Notes



PRSRT STD U.S. POSTAGE PAID SPRINGFIELD, IL

PERMIT NO. 489

Benefit Choice Fair

The CMS-sponsored Benefit Choice Open Enrollment fair is currently scheduled for online webinar presentation in May. Date, time and link to the scheduled event is listed below and open to all retired members not enrolled in an MAPD Plan. CMS representatives, as well as benefit vendors, available in your area, will be present during the webinar to answer questions. The Benefit Choice online fair session for TRIP members is scheduled for the following date and time:

Tues., May 11, 2021 10:00 AM CT To login to this session, go to https://tinyurl.com/FY22BCFairs