

START HERE:

Do you have both Medicare A and B?
(Also any dependents you have must also be both A and B)

TRS* (TRIP) Contacts: **CMS contacts:**
1 (800) 877-7896 **1 (800) 442-1300**
members@trs.illinois.gov cmsinfo@mail.state.il.us
Website: www.trs.state.il.us Web site: www.state.il.us/cms

YES →

NO (Medicare A only
or no Medicare at all)
↓

Refer to the attached Illinois map:
“Total Retiree Advantage Illinois Medical Plan Options”

(All plans are equivalent to Medicare “C”)
All plans are administered by **TRIP** (Teachers Retirement Insurance Program) under the CMS (Central Management Services) umbrella.

Three plans are available, **but if you reside in Lake County, you are allowed only one plan: United Healthcare PPO listed below** See map.

The three TRIP Medicare Advantage Plans are:

- 1. Coventry Advantage HMO 1 (855) 223-4807**
Member: \$35.36 per month
Dependent: \$106.08
- 2. Humana HMO 1 (800) 951-0125**
Member: \$55.34
Dependent: \$166.02
- 3. United Healthcare (UHC) PPO 1 (888) 223-1092**
(Preferred Provider Org.)
Member: \$47.56
Dependent: \$142.67

All 3 plans include prescription drug coverage.

a \$250 deductible,
\$1000 o-o-p max.

Caution: if you do not select the **UHC PPO**, you will *dropped* from TRIP on Jan. 31, 2014.
(But you will still have your Medicare A and B.)

Refer to the attached Illinois map:
“Health Plans by Illinois County”

You’ll notice that the TRIP plans available for Lake County residents are:

BY (stands for “HMO Illinois”)
for both BY and CI: **1 (800) 868-9520**
CI (stands for “BlueAdvantage HMO”)

OR (available in all Illinois counties)

CH (Coventry OAP)
1 (800) 431-1211 “Open Access Plans”

CF (Healthlink OAP)
1 (800) 624-2356

D3 (Teachers’ Choice Health Plan) CIGNA
1 (800) 962-0051

Next benefit choice enrollment period is May 1-31, 2014 (takes effect July 1, 2014) for those wishing to enroll in one of these plans for the first time or wishes to change plans.

Enrollment forms are in the Enrollment Kit packet that all Medicare (both A and B) participants received. Open enrollment goes from Nov. 12, 2013 to (postmarked by) December 13, 2013 and will take effect on February 1, 2014. (Medicare “primary” means you have both A and B.)

Medicare is a federal health insurance program for:

1. participants 65 or over,
2. participants under 65 with certain disabilities, and
3. participants of *any* age with End-Stage Renal Disease (ESRD)

Medicare Hotline: **1 (888) 452-1505**

IRTA: **1 (800) 728-4782**

Social Security: **1 (800) 772-1213**

IRS: **1 (800) 829-1040**

Medicare A: (Hospital Insurance) free at age 65
Medicare B: (Outpatient and Medical Insurance: doctors)

Medicare C: (analogous to **Medicare Advantage**:

Which combines the coverages of (Medicare A, B, and D)!

Medicare D: (Prescription Drug Insurance)






*TRS, P.O. Box 19253, Springfield, IL 62702-9253

Total Retiree Advantage Illinois Medical Plan Options

The UnitedHealthcare Group Medicare Advantage PPO (UHC PPO) is available in all Illinois counties and throughout the U.S.

UHC PPO, Coventry Advantra HMO and the Humana HMOs are available in counties that are shaded (see the key below). The HMO plans are not offered in counties shown in white.

Note: There are two Humana HMO plans, as shown in the map key and on your Open Enrollment Form. Please ensure you select the appropriate Humana HMO plan that is available in your county on the enrollment form.

-  UHC PPO (AE)
-  UHC PPO (AE) and Coventry Advantra HMO (AB)
-  UHC PPO (AE) and Humana Benefit Plan HMO (AC)
-  UHC PPO (AE) and Humana Health Plan HMO (AD)
-  UHC PPO (AE) and Coventry Advantra HMO (AB) and Humana Health Plan HMO (AD)

The AB, AC, AD, and AE are simply the codes for the various plans.



Health Plans by Illinois County

July 1, 2013 through June 30, 2014

Refer to the code key below for the health plan code for each plan by county.

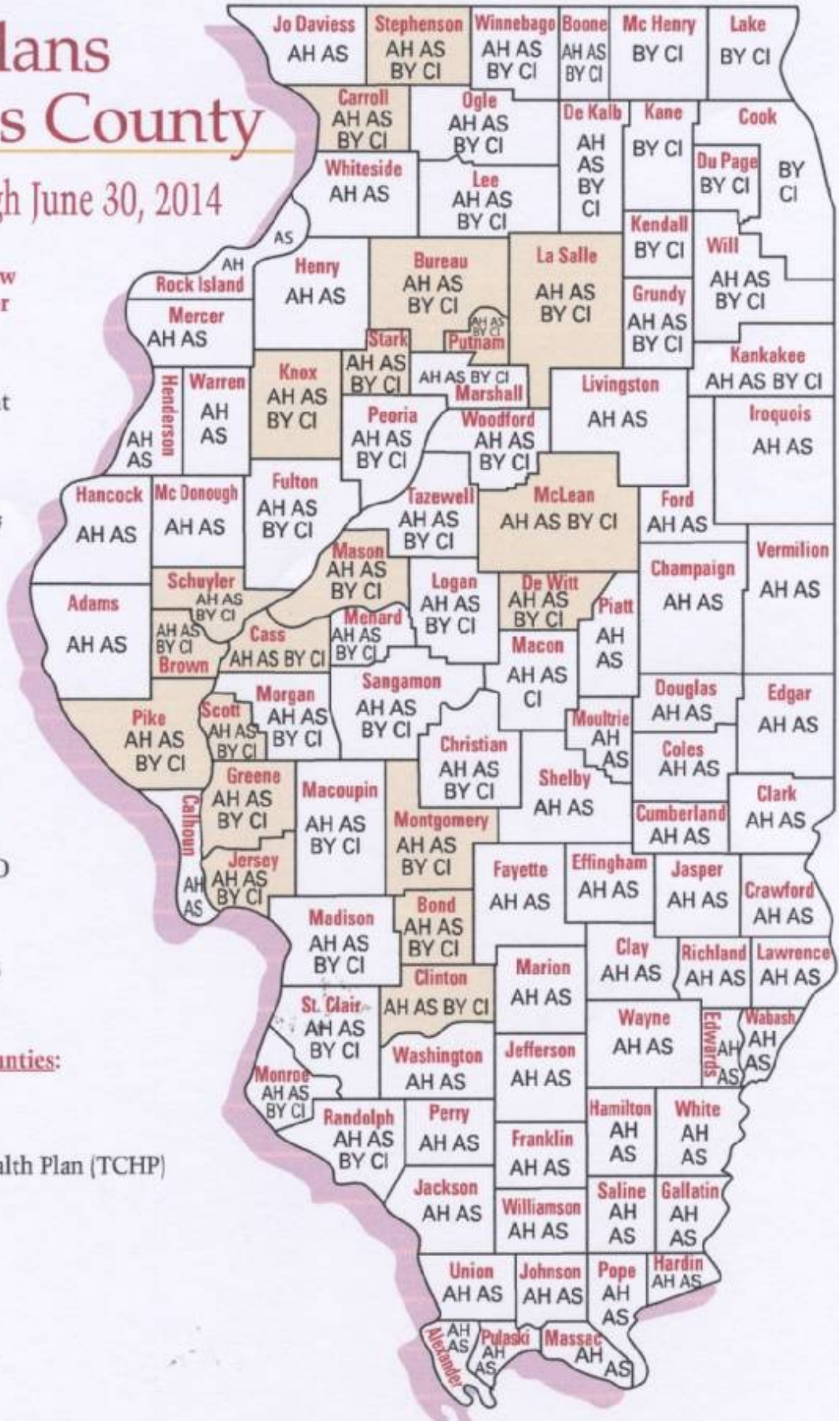
 Shaded areas represent counties in which HMO Illinois or BlueAdvantage HMO do not have provider coverage; members in these counties may have access to HMO Illinois or BlueAdvantage HMO providers in a neighboring county.

The following plans are available in the counties indicated on the map:

AH - Health Alliance HMO
 AS - Coventry HMO
 BY - HMO Illinois
 CI - BlueAdvantage HMO

The following plans are available in all Illinois counties:

CH - Coventry OAP
 CF - HealthLink OAP
 D3 - Teachers' Choice Health Plan (TCHP)



Additional notes and Information:

1. If you have both Medicare A and B and wish to include a dependent when enrolling in a *Medicare Advantage* plan, you need to supply an “original” Federal Income Tax form to prove this dependency. Your “home copy” is not acceptable. If this situation fits, then you need to call the IRS at 1 (800) 829-1040 (IRS office hours are 7:00 am to 7:00 pm local time, Monday through Friday) or Google them at www.irs.org and select the link to “Return Transcript” and request an official copy of your 2012 tax return. (You can black-out the financial information if you wish.) This should be sent to you so you can then send it along to **TRS** with your insurance plan choice all by December 13, 2013. . Keep in mind that if you claim a dependent your plan will cost you your monthly premium **PLUS** the dependent’s premium! They are added together!
2. A TRIP participant with both Medicare A and B cannot stay on TRIP without going to a *Medicare Advantage* plan. In Lake County the only plan available is the (UHC) PPO .
3. If a Medicare-eligible TRIP member cancels his/her coverage, he/she would only be eligible to re-enroll if another plan *involuntarily* drops his/her coverage. Otherwise you are out of TRIP forever!
4. In a *Medicare Advantage* plan, Medicare is incorporated into the retired teacher’s TRIP plan. The state becomes the sole administrator of what were previously two health insurance providers (Medicare and TRIP). The *Medicare Advantage* plan will pay both the Medicare portion and the supplemental portion of the claim.
5. The “advantage” of an HMO plan is that there are no deductibles, just co-pays. One example (HMO Illinois), the doctor’s office visit has a co-pay of \$20, a specialist of \$20, and an emergency room co-pay of \$200. These are typical charges.
6. The “disadvantage” of an HMO is that you must chose a PCP (Primary Care Physician) and a hospital from an approved list of doctors and hospitals; and if you require a specialist, the PCP must write a recommendation. Acceptable PCP physicians include: General practice, Internal Medicine and Family Practice physicians, OB/GYN physicians, and Pediatric physicians. Emergencies excepted.
7. The “advantages” of the *Medicare Advantage* plans are that the Medicare portions of Hospital (A), Medical (B: doctors and out-patient care), and prescription drugs (D) are all under the *one roof* of TRIP, essentially the same coverage plan as Medicare (C). Furthermore, you carry only one card for all the coverages: hospital, doctor, and prescriptions! The (UHC) PPO plan allows you to see any doctor or specialist in the country who accepts Medicare.
8. The “disadvantage” of the *Medicare Advantage* plans is that they have deductibles.
9. If you go with the *Medicare Advantage* program, your Medicare insurance will now be administered in Illinois through the **TRIP** (Teachers Retirement Insurance Program).
10. A **PPO** (Preferred Provider Organization) allows freedom of choice in selecting doctors, hospitals, etc.
11. For further details please refer to the brochure: “Teachers’ Retirement Insurance Program (TRIP) Summary July1, 2013—June 30, 2014.”
12. If you have only Medicare “A” you can enroll in Medicare “B” (for over \$100/month!). BUT the open enrollment period is from January 1, 2014 to March 31, 2014 with a start date of July 1, 2014!