

Insurance Benefits at Retirement

College Insurance Plan (CIP)



CIP Health Insurance Overview

- This presentation will begin shortly and is scheduled to last approximately 1 hour (includes Q & A)
- Technical Difficulties
 - Please visit support.microsoft.com if you are having difficulties using Teams
- Question & Answer
 - The chat feature will be turned on at the end of the presentation to address questions
 - The chat feature is not private
 - Please keep all questions general in nature

Insurance Topics

- Responsibilities
- Eligibility
- Types of Coverage
- Enrollment Process
- Premiums
- Effective Date
- Making Changes
- Medicare
- Additional Resources Available

Responsibilities - CMS

Department of Central Management Services (CMS)

Contracted with third-party vendor, MyBenefits



Administers State of Illinois group insurance programs



Issues members a log-in ID for MyBenefits



Negotiates contracts with carriers



Assists with claim issues and benefit questions



Coordinates benefits with Medicare

Responsibilities - SURS

State Universities Retirement System (SURS)



Determines insurance eligibility at retirement



Process insurance eligibility to allow members access to their member portal for MyBenefits



Deduct premiums from retirement annuity and transmit to Central Management Services (CMS)



Explaining and initiating the insurance enrollment process

Responsibilities - MyBenefits

Provide member with insurance enrollment options at retirement

Provide customer service by:

- Informing member about current insurance benefits
- Assisting member with enrollment decisions
- Changing current coverage
- Finding contact information for all plan administrators

Responsibilities – Member



Review

Review Benefits Choice Materials Annually



Notify

Notify SURS of any address changes



Notify

Notify MyBenefits of any changes (Medicare status, other insurance coverage, life changes)

Eligibility – Tier I & Tier II

Must be receiving a monthly benefit from SURS, and

Must have been a full-time employee eligible for group health insurance benefits while employed at a participating Illinois community college

If eligible, the College Insurance Program (CIP) includes, health, prescription, vision, and dental insurance (premiums apply)

No life insurance

Enrollment Process

- Member must complete and submit an Insurance Participation Election Form to SURS along with retirement application
- Once a Retirement Claim has been set up:
 - If insurance coverage is elected, SURS notifies MyBenefits, the State of Illinois online benefits system
 - MyBenefits will then create the member's online portal
 - Member will then receive a letter from SURS, as well as a letter or email from MyBenefits informing that the member can now enroll in retiree insurance
 - Member must have CMS issued ID number to access the MyBenefits online portal
 - Member will have 60 days to enroll

Enrollment Process (cont.)

Illinois Department of Central Management Services
CMS

[Login](#)

[Make a Payment \(E-Pay\)](#)
[How to Register \(Video\)](#)

TO BROWSE THE PORTAL AS A GUEST, PLEASE TELL US IN WHICH STATE OF ILLINOIS GROUP INSURANCE PROGRAM YOU BELONG:

- STATE EMPLOYEES GROUP INSURANCE PROGRAM (SEGIP) [Select](#)
- COLLEGE INSURANCE PROGRAM (CIP) [Select](#)
- LOCAL GOVERNMENT HEALTH PLAN (LGHP) [Select](#)
- TEACHERS' RETIREMENT INSURANCE PROGRAM (TRIP) [Select](#)

Collecting Premiums

- Premiums are determined by CMS
- Once a member has enrolled in insurance, MyBenefits will submit a monthly notification to SURS of the total premium amount
- All premiums will be deducted from the monthly annuity payment
- If the premium amount exceeds the annuity amount, the member will be billed directly
- RSP members are always direct billed

CIP Premiums

FY 2023-2024 CIP Monthly Premiums				
Open enrollment is typically the month of May with effective date of July 1.				
Benefit Recipient	Not Medicare Primary			Medicare Primary
	Under Age 26	Age 26-64	Age 65 and Over	All Ages*
Managed Care Plan (OAP & HMO)	\$183.92	\$459.77	\$639.35	\$177.00
College Choice Health Plan (CCHP)	\$207.49	\$518.71	\$740.22	\$160.37
Dependents (Rate is for each dependent)	Under Age 26	Age 26-64	Age 65 and Over	All Ages*
Managed Care Plan (OAP & HMO)	\$669.40	\$1,592.83	\$2,327.15	\$617.69
College Choice Health Plan (CCHP)	\$755.18	\$1,712.60	\$2,694.29	\$583.76

* This rate applies to benefit recipients enrolled in Medicare Part A only and whose Part B benefits are reduced. 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.

Rates above include: Health, Prescription, Dental, and Vision coverage. No life insurance.

2024 CIP Benefit Choice Options booklet is available at: [MyBenefits.illinois.gov](https://mybenefits.illinois.gov)

Effective Date

Effective date of Insurance will be the later of:

Annuity begin date, or

First of the month in which:

- SURS receives the Retirement Application
- SURS receives the Insurance Participation form (must be received within 30 days of retirement)
- Member enrolls in insurance via MyBenefits
 - Member receives notification once enrollment is available online

Insurance provider mail Insurance ID cards

When to Make Changes



During Benefits Choice Enrollment Period

Typically, the month of May
Member is notified by
MyBenefits when open
enrollment period begins
Booklet available online at:
MyBenefits.Illinois.gov



After the Benefits Choice period ends,
members will only be able to change benefits
if they have an enrollment opportunity

Change in Status - CIP

- Member must report an enrollment opportunity to MyBenefits.Illinois.gov within 60 days of the event
- Insurance changes effective the later of the following:
 - First of the month following the date the change is received by MyBenefits
 - Effective date of the change

Medicare

- What is Medicare?
 - Medicare is health insurance through the federal government for people aged 65 or older, under age 65 with certain disabilities, and any age with End-Stage Renal Disease (permanent kidney failure requiring dialysis or kidney transplant)
- Different Parts of Medicare
 - Part A – Hospital Insurance
 - Part B – Medical Insurance
 - Part C – Medicare Advantage Plans, like an HMO or PPO
 - Part D – Medicare Prescription Drug Plan
- Medicare Contact Information
 - Visit www.medicare.gov
 - Call (800) MEDICARE, (800)633-4227
- SURS does not counsel on Medicare eligibility or benefits

Medicare at Retirement



MyBenefits will request a copy of member's Medicare card or Notice of Ineligibility

MyBenefits will notify SURS to adjust the premium deduction if member is eligible for Medicare

Claims may be paid incorrectly without this information



If eligible, Medicare will be primary and CIP insurance will be secondary



Questions regarding plan options or enrollment should be directed to MyBenefits



Questions regarding coordination of benefits with Medicare should be directed to the Department of Central Management Services (CMS) Medicare Unit

Medicare Advantage



Total Retiree Advantage Illinois (TRAIL)

Medicare Advantage Prescription Drug (MAPD)

- Comprehensive medical and prescription drug plan offered by the State of Illinois for members who are retired, age 65 and older, AND enrolled in Medicare Part A (hospital), and Part B (medical)
 - Includes health, prescription, dental and vision coverage
- Medicare and MAPD insurance providers work together to provide combined coverage

Medicare Advantage Enrollment



At retirement, member will be required to enroll in a Medicare advantage plan once the member AND all covered dependents (spouse and/or children) are Medicare A & B primary



Member will receive information regarding enrollment in a Medicare Advantage Plan and will have 60 days to enroll



Member continues to pay Medicare Premiums



Members who do not enroll in the College Insurance Plan at retirement but later want to enroll, must contact SURS to establish insurance eligibility

Additional Insurance

Member does not need to purchase:

“Medicare Supplement”

Medicare Part D (prescription coverage)

- Some exceptions may apply
- Contact Medicare for additional information



If member has insurance through another employer after retirement, member must provide Mybenefits a copy of the insurance card for coordination of benefits

CIP TRAIL/MAPD Premiums



**College Insurance Program (CIP)
Total Retire Advantage Illinois (TRAIL)
Medicare Advantage Program (MAPD)**

2024 CIP TRAIL MAPD Plan Monthly Contributions

Open enrollment is October 15 - November 15, 2023, with effective date of January 1, 2024

TRAIL MAPD is a retiree healthcare program sponsored by the State of Illinois. The plan offered through the TRAIL MAPD Program is a Medicare Advantage plan (typically called "MAPD" plan) which includes prescription drug coverage. As a State of Illinois Community College retiree, annuitant or survivor, you will be required to enroll in a Medicare Advantage plan once you AND all covered dependents (spouse and/or children) are Medicare A & B primary. Information regarding the rules governing the MAPD plan can be found at MyBenefits.illinois.gov.

Monthly Health Plan Contributions

Health Plan Name	Member Rate	Dependent Rate*
Aetna PPO	\$ 5.92	\$ 23.69

*Dependent rates are for each dependent.

CIP Insurance includes Health, Prescription, Dental, and Vision coverage. No life insurance.

You and all of your dependents must enroll in both Medicare Parts A and B to qualify for the Medicare Advantage plans. Send a copy of the Medicare card(s) to SURS for each person insured. If either you or your dependent(s) are not eligible for Medicare, please refer to the "regular" CIP insurance rates. If you have additional questions about Medicare and the college insurance, contact the CMS Group Insurance Division, Medicare Coordination of Benefits (MCOB) Unit at (800) 442-1300 or (217) 782-7007.

College Insurance Program TRAIL information is available at: MyBenefits.illinois.gov

Additional Resources

STATE OF ILLINOIS
Department of Central Management Services
Bureau of Benefits

FY 2024
benefit choice

College Insurance Program

Benefit Choice Period • May 1 - May 31, 2023 • Effective July 1, 2023

STATE OF ILLINOIS
Department of Central Management Services
Bureau of Benefits

trail

TOTAL RETIREE ADVANTAGE ILLINOIS

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

College Insurance Program

Contact Information

MyBenefits

MyBenefits.Illinois.gov

(844)-251-1777

Service Center:
Monday – Friday
8:00 am – 6:00 pm CST

Central Management System (CMS)

www2illinois.gov/cms/benefits

(800)-442-1300

Service Center:
Monday – Friday
8:00 am – 6:00 pm CST

Contact Us



SURS Contact Center

800-275-7877

Defined Contribution
Contact Center

800-613-9543

SURS Website

www.surs.org

Defined Contribution
Investment Guidance
(RSP & DCP)

sursrsp.timetap.com

Visit our office:
1901 Fox Drive
Champaign, IL 61820



Disclaimer

All aspects of administration of the State Universities Retirement System (SURS), including but not limited to benefit calculation and payment, must comply with state and federal laws even in the event of an employee's factual or legal misstatement or in the event of a benefit miscalculation. No employee of SURS has the authority to take action and/or to bind the System in a way that is contrary to law, even in the event of misstatement of fact or law. Furthermore, the information contained herein is intended to reflect SURS' current understanding of the law that could change over time due to court opinions, statutory changes, or other legal matters or interpretations (e.g., attorney general opinions). This document was created as an aid to share general information only and the information provided may not apply to every situation. SURS members and employers are encouraged to contact SURS with questions they have regarding their individual situation. Any information provided by SURS does not represent personal tax advice or legal advice, either express or implied. You are encouraged to seek professional legal and/or tax advice for your personal tax questions and for all other legal purposes.

