



**College Insurance Program
(CIP)
Insurance Benefits at Retirement**

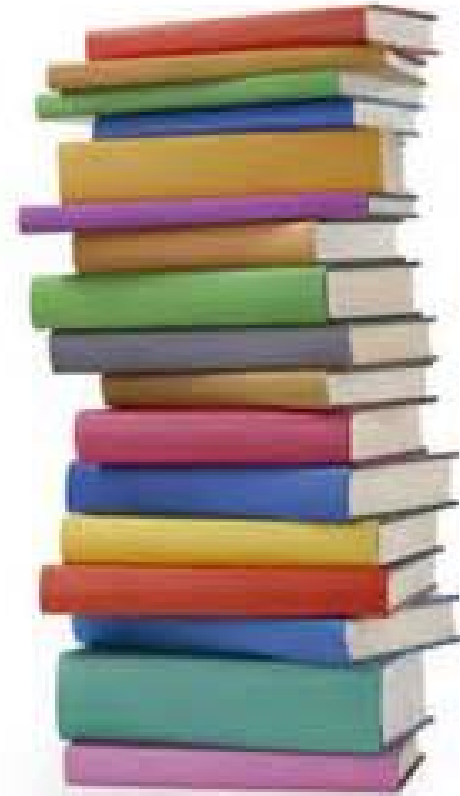
Welcome

CIP Health Insurance Overview

- **This presentation will begin shortly and is scheduled to last approximately 1 hour (includes Q & A session)**
- **Technical Difficulties:**
 - Audio: If you have a speaker or headset and sound card, an audio box will appear in the left-hand corner of your screen and audio will stream automatically once the presentation begins.
 - If you accidentally stop the audio, you may resume the audio by selecting Audio Broadcasting on the toolbar along the top of the screen.
 - If you are unable to resolve this or any other technical difficulties, please contact WebEx for technical support at **866-229-3239**.
- **Question & Answer:**
 - Questions will be addressed at the end of this presentation
 - Please use the Q & A feature (not Chat) located on the toolbar
 - Address all questions to “All Panelists”

Insurance Topics

- Responsibilities
- Eligibility
- Insurance coverage
- Enrollment Process
- Premiums
- Effective date
- Making changes
- Medicare
- Information & forms
- Additional resources



Responsibilities

Department of Central Management Services (CMS)

- Administers State of Illinois group insurance programs
 - CMS has contracted with a third-party vendor, MyBenefits
- Issues members a log-in ID for MyBenefits
- Negotiates contracts with carriers
- Assists with claim issues and benefit questions
- Coordinates benefits with Medicare

Responsibilities

State Universities Retirement System (SURS)

- Determining insurance eligibility at retirement
- Process insurance eligibility to open member portal for MyBenefits
 - Member will receive a letter from SURS, as well as a letter or email from MyBenefits notifying that the member can now enroll in retiree insurance
- Deduct premiums from retirement annuity and transmit to Central Management Services (CMS)
- Explaining and initiating the 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 Benefits Choice annually
- Notify SURS of address change
- Notify MyBenefits of any changes (via online or phone)
 - Medicare status
 - Other insurance coverage
 - Life changes...birth, marriage, death of dependent
 - Dependent biographical information

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 benefits while employed at an Illinois community college district
- If eligible, the College Insurance Program includes health, prescription, vision, and dental insurance

Insurance Coverage

CIP Insurance Coverage:

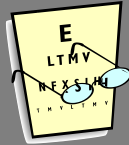
Health



Prescription



Vision



Dental



- Includes health, prescription, vision, and dental
- Premium applies
- 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 MyBenefits online portal
 - Member will have 60 days to enroll

Enrollment Process (cont.)

The screenshot displays the CMS (Central Management Services) portal. At the top left, it says "Illinois Department of Central Management Services" and "CMS". Below this, a prompt asks the user to select their state of Illinois group insurance program. Four colored buttons are provided: purple for "STATE EMPLOYEES GROUP INSURANCE PROGRAM (SEGIP)", orange for "COLLEGE INSURANCE PROGRAM (CIP)", green for "LOCAL GOVERNMENT HEALTH PLAN (LGHP)", and blue for "TEACHERS' RETIREMENT INSURANCE PROGRAM (TRIP)". Each button has a "Select" dropdown menu. In the top right corner, there is a "Login" button highlighted with a red arrow, along with links for "Make a Payment (E-Pay)" and "How to Register (Video)".

Collecting Premiums

- Premiums determined by CMS
- Once the member has enrolled in insurance, MyBenefits will submit a monthly notification to SURS of the total premium amount
- All premiums, if applicable, 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 direct billed

CIP Premiums

Community College Insurance Program (CIP)



FY 2022-2023 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)	\$158.10	\$395.23	\$549.60	\$152.15
College Choice Health Plan (CCHP)	\$178.36	\$445.89	\$636.31	\$137.86
Dependents (Rate is for each dependent)	Under Age 26	Age 26-64	Age 65 and Over	All Ages*
	Managed Care Plan (OAP & HMO)	\$575.43	\$1,369.22	\$2,000.46
College Choice Health Plan (CCHP)	\$649.17	\$1,472.18	\$2,316.06	\$501.81

* 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.

FY 2023 CIP Benefit Choice Options booklet is available at: [MyBenefits.illinois.gov](https://mybenefits.illinois.gov)

<p>Please direct all inquiries and concerns about rates to: Department of Central Management Services 801 S. Seventh St. PO Box 19208 Springfield, IL 62703-9208</p>	<p>To manage your healthcare selections contact: MyBenefits MyBenefits.illinois.gov 1-844-251-1777 (toll free) TTY/TDD 1-844-251-1778 (toll free)</p>
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Effective Date

Effective date will be the later of:

- Annuity begin date, or
- First of the month in which:
 - SURS receives Retirement application
 - SURS receives Insurance Participation Election form*
 - Member enrolls in insurance via MyBenefits
 - Member receives notification once enrollment is available online

*Must be received by SURS within 30 days of retirement date.

Note: Insurance providers will 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](https://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:
 1. First of the month following the date the change is received by MyBenefits
 2. Effective date of the change

Note: Insurance providers will mail insurance ID cards

Medicare

- What is Medicare?
 - Medicare is health insurance through the federal government for people age 65 or older, under age 65 with certain disabilities, and any age with End-Stage Renal Disease (ESRD) (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 a Notice of Ineligibility
 - MyBenefits will notify SURS to adjust premium deduction if Medicare eligible
 - Claims may be paid incorrectly without this information
- If eligible, Medicare will be primary and CIP group insurance will be secondary
 - MyBenefits will notify insurance carrier accordingly
- Questions regarding plan options or enrollment should be directed to MyBenefits
- Questions regarding coordination of benefits with Medicare should be directed to 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, 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 provider 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 premium
- 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)

2023 CIP TRAIL MAPD Plan Monthly Contributions

Open enrollment is November 1-November 30, 2022, with effective date of January 1, 2023

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	\$ 6.26	\$ 25.04 *

*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



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 – 4:30 pm CST

How to Contact SURS



SURS

1901 Fox Drive

Champaign, IL 61820

 800-275-7877

 217-378-8800

 217-378-9800

 www.surs.org

SURS Website



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A New Way To Save

SURS Deferred Compensation Plan (DCP)

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New to SURS

Choosing one of SURS three retirement plans may seem a bit overwhelming at first. You will want to have a solid understanding of your options before you decide.



Ready to Retire

You have fulfilled the vesting requirements for retirement from your SURS-covered employer and would like to apply for retirement.



Educational Events

SURS hosts a number of online and in-person seminars and webinars for members in all plan types.



Resources

Helpful resources for new and existing SURS members including guides, videos and frequently asked questions.



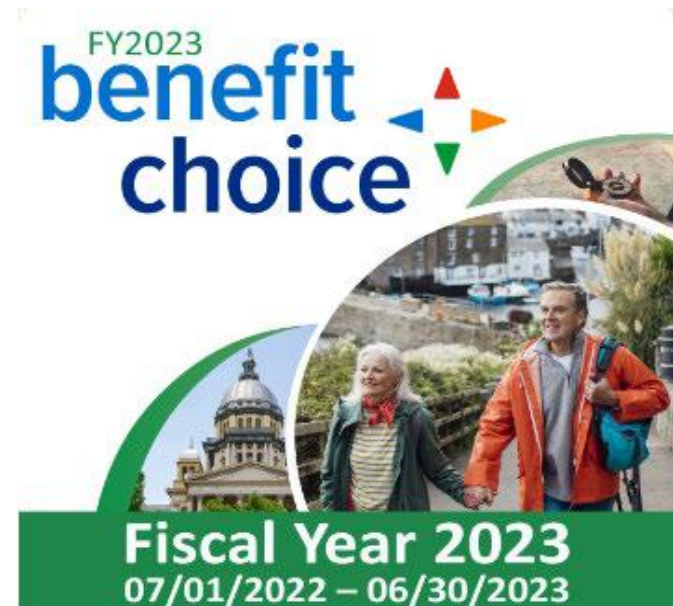
CIP Benefit Choice Handbook

Booklet available online at:

MyBenefits.illinois.gov

www2illinois.gov/cms/benefits

www.SURS.org



FY2023 Benefit Options College
Insurance Plan >

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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 law. No employee of SURS has the authority to bind the System to take action contrary to law, even in the event of misstatement of fact or law. Furthermore, the information contained herein states SURS' current understanding of the law which could change over time due to court opinions, statutory changes, or other legal matters or interpretations (e.g., attorney general opinions). SURS is required under law to correct any mistake in benefit amount, even after payments have begun. This document was created for general information only. Any information provided by SURS does not represent personal tax or legal advice, either express or implied. You are encouraged to seek professional legal and/or tax advice for your personal income tax questions and for all other legal purposes.

CIP Health Insurance Q&A

