



State of Illinois

Insurance Benefits at Retirement

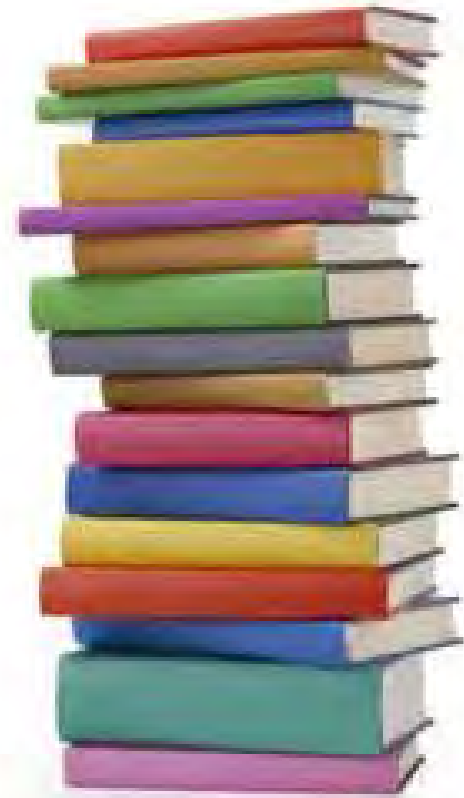
Welcome

State Health Insurance Overview

- **This presentation will begin shortly and is scheduled to last approximately 1-1/2 hours (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
- Health insurance coverage
- Enrollment Process
- Premiums
- Effective date
- Break in coverage
- 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

(certification prior to 01/01/11)

- All Plans – Minimum 5 years of SURS service credit with a SURS state-covered employer
- Eligible for benefits





Tier II

(certification on or after 01/01/11)

- Traditional & Portable – Minimum 10 years of SURS service credit with a SURS state-covered employer
- RSP – Minimum 5 years of SURS service credit with a SURS state-covered employer
- Eligible for benefits

Insurance Coverage

State Insurance Coverage:

Health		<ul style="list-style-type: none">• Includes: Health, prescription and vision coverage• Premium may apply
Prescription		
Vision		
Dental		<ul style="list-style-type: none">• Additional premium applies• Optional• Re-enrollment only allowed during the open enrollment period (Benefits Choice)

Life Insurance

Prior to age 60	Age 60 and after
<ul style="list-style-type: none">• Basic life insurance coverage equal to your annual base salary at termination of employment	<ul style="list-style-type: none">• Basic life insurance coverage decreases to \$5,000
<ul style="list-style-type: none">• Option to purchase additional life insurance coverage	<ul style="list-style-type: none">• Option to purchase additional life insurance coverage
<ul style="list-style-type: none">• Each coverage unit equal to base salary noted above• Can purchase up to maximum 8 additional units*• Spouse life and Accidental Death & Dismemberment (AD & D) available*	<ul style="list-style-type: none">• Each coverage unit equal to \$5,000 as noted above• Can purchase up to maximum 4 additional units*• Spouse life and Accidental Death & Dismemberment (AD & D) available*
<p>*Must be an immediate annuitant</p>	

Add Optional Life Insurance

- Contact MyBenefits to request additional coverage:

MyBenefits

[MyBenefits.illinois.gov](https://mybenefits.illinois.gov)

(844)-251-1777

- Change form is required
- Changes to life insurance coverage may be made at any time during the plan year
- Evidence of Insurability is required
 - Return completed document to MetLife for underwriting approval

Conversion of Optional Life Insurance

- MetLife will offer retirees a conversion to a private policy the later of turning age 60, or date of retirement
- For additional information regarding the conversion eligibility, process, and rates, please contact:

MetLife

www.metlife.com/stateofillinois/

(800)-880-6394

Monday-Friday, 6 am – 6 pm CST

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, or change the members status from an active member to a retired member
 - Member will then receive a letter from SURS, as well as a letter or email from MyBenefits informing the member that they can now enroll in retiree insurance
 - Member must have CMS issued ID number to access MyBenefits online portal
 - Member has 60 days to enroll

Enrollment Process (cont.)

The screenshot shows the CMS portal home page. At the top left, it says "Illinois Department of Central Management Services" and "CMS". Below that, it asks the user to select a state of Illinois group insurance program. There are four colored buttons: 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 arrow. In the top right corner, there is a "Login" button, which is highlighted with a red arrow. Below the "Login" button are 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

State Premiums



State of Illinois Retiree Health Plan Contribution Rates for FY 2023-2024 (effective 07/01/23)

Monthly Health Plan Contribution for Retirees, Annuitants, and Survivors					
Open enrollment is typically the month of May with effective date of July 1.					
The following charges apply to annuitants and survivors with less than 20 years of service:					
Final Years of Service at Retirement	Member Contribution Percentage	QCHP Coverage		HMO Coverage	
		Medicare Total Rate=\$535.28	Non-Medicare Total Rate=\$1,385.20	Medicare Total Rate=\$600.88	Non-Medicare Total Rate=\$1,117.48
1	95%	\$ 508.51	\$ 1,315.94	\$ 570.83	\$ 1,061.60
2	90%	\$ 481.75	\$ 1,246.68	\$ 540.79	\$ 1,005.73
3	85%	\$ 454.98	\$ 1,177.42	\$ 510.74	\$ 949.85
4	80%	\$ 428.22	\$ 1,108.16	\$ 480.70	\$ 893.98
5	75%	\$ 401.46	\$ 1,038.90	\$ 450.66	\$ 838.11
6	70%	\$ 374.69	\$ 969.64	\$ 420.61	\$ 782.23
7	65%	\$ 347.93	\$ 900.38	\$ 390.57	\$ 726.36
8	60%	\$ 321.16	\$ 831.12	\$ 360.52	\$ 670.48
9	55%	\$ 294.40	\$ 761.86	\$ 330.48	\$ 614.61
10	50%	\$ 267.64	\$ 692.60	\$ 300.44	\$ 558.74
11	45%	\$ 240.87	\$ 623.34	\$ 270.39	\$ 502.86
12	40%	\$ 214.11	\$ 554.08	\$ 240.35	\$ 446.99
13	35%	\$ 187.34	\$ 484.82	\$ 210.30	\$ 391.11
14	30%	\$ 160.58	\$ 415.56	\$ 180.26	\$ 335.24
15	25%	\$ 133.82	\$ 346.30	\$ 150.22	\$ 279.37
16	20%	\$ 107.05	\$ 277.04	\$ 120.17	\$ 223.49
17	15%	\$ 80.29	\$ 207.78	\$ 90.13	\$ 167.62
18	10%	\$ 53.52	\$ 138.52	\$ 60.08	\$ 111.74
19	5%	\$ 26.76	\$ 69.26	\$ 30.04	\$ 55.87
20+	0%	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00

Includes: Health, prescription, and vision coverage

Dental insurance is available at a cost (see other side)

2024 State of Illinois Benefit Choice Options booklet is available at:

[MyBenefits.illinois.gov](https://mybenefits.illinois.gov)

• 1-844-251-1777

• TDD/TTY: 1-844-251-1778



State Premiums (cont.)

Dependent Monthly Health Plan Contribution					
The monthly dependent contribution is in addition to the employee health contribution.					
Dependents must be enrolled in the same plan as the Member. The Medicare Dependent Contribution applies ONLY if Medicare is PRIMARY for both Parts A and B.					
Members with questions regarding Medicare status may contact the CMS Group Insurance Division, Medicare Coordination of Benefits (COB) Unit at (800) 442-1300 or (217) 782-7007.					
Dependent Monthly Health Plan Contributions					
Health Plan Name	Code	One Dependent	Two or more Dependents	One Medicare A and B Dependent*	Two or more Medicare A and B Dependents
Aetna HMO	AS	\$195	\$240	\$172	\$214
Blue Advantage HMO	CI	\$158	\$194	\$137	\$172
Health Alliance HMO	AH	\$195	\$241	\$171	\$215
HMO Illinois	BY	\$162	\$201	\$141	\$178
Aetna OAP	CH	\$186	\$231	\$163	\$205
BCBSIL OAP	CJ	\$186	\$231	\$163	\$205
HealthLink OAP	CF	\$204	\$257	\$180	\$227
Quality Care Health Plan CDHP (managed by Aetna)		\$169	\$213	\$146	\$187
Quality Care Health Plan QCHP (managed by Aetna)	D3	\$291	\$329	\$184	\$245
Member Monthly Quality Care Dental Plan (QCDP) Contributions					
Member Only		\$14.00			
Member plus 1 Dependent		\$23.00			
Member plus 2 or more Dependents		\$25.50			
Member and Dependents					
Prescription & Vision: Currently no additional contribution					

Monthly Optional Term Life Insurance Contributions	
Monthly Rate per \$1,000	
Under 30	\$ 0.03
Ages 30 - 39	\$ 0.05
Ages 40 - 44	\$ 0.09
Ages 45 - 49	\$ 0.12
Ages 50 - 54	\$ 0.19
Ages 55 - 59	\$ 0.36
Ages 60 - 64	\$ 0.56
Ages 65 - 69	\$ 1.26
Ages 70 and above	\$ 2.06
Accidental Death & Dismemberment	\$ 0.02
Spouse Life (\$10,000)*	\$ 5.70
Spouse Life (\$5,000)*	\$ 2.85
Dependent Children (\$10,000 coverage)	\$ 0.60
* Spouse life coverage will reduce to \$5,000 when an annuitant turns age 60. However, child life coverage will remain at \$10,000 for both active members and eligible annuitants.	
Life Insurance:	
Retire Before Age 60	
State provided amount = last annual base salary	
Can Purchase up to 8 times base salary.	
Pay a premium for the optional life insurance.	
Refer to above chart for rates.	
Coverage amount reduced at age 60.	
Retire Age 60 or after	
State provided amount = \$5,000.	
Can Purchase up to 4 times State-paid amount.	
Pay a premium for the optional life insurance.	
Refer to above chart for rates.	

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 to avoid break in coverage. If not received within 60 days of retirement, life insurance will be the only coverage.

Note: Insurance providers will mail insurance ID cards

Break in Coverage

- Member will have a break in coverage if:
 - Participation Election Form not received within 30 days of retirement
 - Insurance coverage terminated prior to retirement date
 - Member fails to enroll in insurance through MyBenefits
- My Benefits will notify member by email or letter once enrollment information is available online, if eligible

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 Benefit Choice Period ends, members are only able to change benefits if they experience a qualifying change in status

Change in Status

STATE

- Member must report a qualifying change in status and provide the required documentation online to MyBenefits.Illinois.gov within 60 days of the event
- Insurance changes effective the later of the following:
 1. Date the request for change was made
 2. Date the event occurred

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 the member's Medicare card or a Notice of Ineligibility
 - My Benefits 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 State of Illinois 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 and vision coverage
 - State MAPD: dental is available for a premium
 - Medicare and MAPD insurance provider work together to provide combined coverage

trail
TOTAL RETIREE ADVANTAGE ILLINOIS

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
- Member who does not enroll in the State Employees Group Insurance Program 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, please 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

State TRAIL/MAPD Premiums



State of Illinois Retiree Health Plan
Total Retiree Advantage Illinois (TRAIL)
Medicare Advantage Program (MAPD)

State 2023 TRAIL MAPD Plan Monthly

Open enrollment is November 1-November 30, 2022

Effective date is 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 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 plans can be found at MyBenefits.illinois.gov.

The following charges apply to annuitants and survivors with less than 20 years of

Years of Service at Retirement	Member's Responsibility Percentage of Cost	Aetna PPO Plan Total Rate=\$8.09
1	95%	\$ 7.68
2	90%	\$ 7.28
3	85%	\$ 6.87
4	80%	\$ 6.47
5	75%	\$ 6.06
6	70%	\$ 5.66
7	65%	\$ 5.25
8	60%	\$ 4.85
9	55%	\$ 4.45
10	50%	\$ 4.04
11	45%	\$ 3.64
12	40%	\$ 3.23
13	35%	\$ 2.83
14	30%	\$ 2.42
15	25%	\$ 2.02
16	20%	\$ 1.61
17	15%	\$ 1.21
18	10%	\$ 0.80
19	5%	\$ 0.40
20+	0%	\$ -

Dependent Monthly Health Plan Contributions

*The monthly dependent contribution is in addition to the employee health contribution. If you have a dependent on your insurance, your enrollment in the MAPD plan will be delayed until your dependent's 65th birthday. You and all of your covered dependents must enroll in both Medicare Parts A and B to qualify for the MAPD. Dependents must be enrolled in the same plan as the member.

Health Plan Name	One Dependent	Two or more Dependents
Aetna PPO	\$2.46	\$5.05

Insurance includes health, prescription, and vision coverage.
See other side for Dental and Life Insurance rates.

Member Monthly Quality Care Dental Plan (QCDP) Contributions

Member Only	\$ 14.00
Member plus 1 Dependent	\$ 23.00
Member plus 2 or more Dependents	\$ 25.50

Term Life Insurance

Retired: Coverage age 60 or after

State provided amount=\$5,000

*Can purchase up to 4 times State-paid amount
Pay a premium for the optional life insurance
*Must retire within 12 months of termination date
Refer to chart at right for rates

Spouse Life (\$5,000)	\$2.85
Dependent Child Life (\$10,000)**	\$0.60

**Child life coverage will remain at \$10,000 for both active members and eligible annuitants.

Monthly Optional Term Life Insurance Contributions

Monthly Rate per \$1,000

Under 30	\$0.03
Ages 30 - 39	\$0.05
Ages 40 - 44	\$0.09
Ages 45 - 49	\$0.12
Ages 50 - 54	\$0.19
Ages 55 - 59	\$0.36
Ages 60 - 64	\$0.56
Ages 65 - 69	\$1.26
Ages 70 and above	\$2.06
Accidental Death & Dismemberment	\$0.02

Additional Contact Information:

Inquiries & Information:

Rates Medicare COB	Department of Central Management Services 801 S. Seventh St. PO Box 19208 Springfield, IL 62703-9208 CMS_Ben_MedicareCOB@illinois.gov
Eligibility Premium deductions	SURS 1901 Fox Drive Champaign, IL 61820 1-800-275-7877 (toll free), or 1-217-378-8800
Insurance coverage deductibles	MyBenefits MyBenefits.illinois.gov
Insurance plan selection	1-844-251-1777 (toll free), or TTY/TDD 1-844-251-1778 (toll free) 2023 State of Illinois Group Insurance Program TRAIL 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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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.



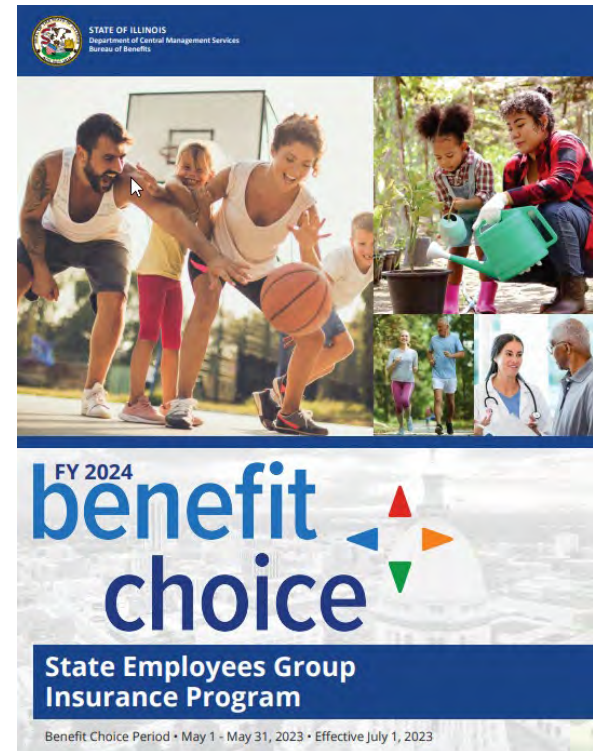
Additional State Insurance Resources

- FY 2024 State Benefits Choice Handbook
- State of Illinois Employees Benefits Handbook (Program Rules)
- State of Illinois Retirees and Annuitants Benefits Handbook (Program Rules)

available online at:

www.SURS.org

www.cms.Illinois.gov



Follow SURS on Social Media, Vimeo & LinkedIn



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.

State Health Insurance Q&A

