

TRAIL

Total Retiree Advantage Illinois Medicare Advantage Program

The TRAIL Enrollment Period is held each fall with an insurance coverage effective date of January 1st of the following year. For more information regarding the Medicare Advantage “Trail” Program, go to cms.illinois.gov/thetrail.

To be included in the TRAIL Medicare Advantage program, all dependents covered by the member’s State insurance must also be enrolled in Medicare Part A and B. In order to be included in the fall TRAIL Enrollment Period, the member and all dependents must have acquired Medicare Part A and B on or prior to September 30th of that year. The Department of Central Management Services (CMS) will determine who will participate in the Medicare Advantage Enrollment.

GROUP INSURANCE BENEFITS



Now that you are retiring, MyBenefits will assist you with insurance questions, choices and changes through a customized website (mybenefits.illinois.gov) and call center. If you do not have access to a computer, no worries, the MyBenefits call center staff will assist you by telephone at 844-251-1777.

In order to properly maintain your insurance records, keep your address, email address and phone number current with the State Employees’ Retirement System.

For up-to-date information, rates, publications, contact information and the latest news about what is going on with the Group Insurance Program, visit our website at srs.illinois.gov



INSURANCE INFORMATION AT RETIREMENT

To qualify for the State of Illinois Group Insurance at retirement, members must be vested in the State Employees Retirement System (SERS): Tier 1 employee: 8 Years of Service; Tier 2 employee: 10 years of service. It is required that members complete and submit the Insurance Information Form (3991) found in the pension packet. Form 3018 (found in the pension packet) provides instructions on how to access insurance information and make selections.



Insurance coverage becomes effective on the date of commencement of the monthly annuity, or the first of the month that the application for retirement was received whichever is later.

The member health insurance premium is state-paid for members who complete 20 or more full years of service. For members with less than 20 years of service, the state will pay 5% of the state cost for health insurance for each full year of service and the member will pay the balance.

Premiums for dependent health coverage, as well as member and dependent dental coverage, are available in the most current Benefit Choice Booklet, which is available at srs.illinois.gov or the My Benefits website at mybenefits.illinois.gov.

MEDICARE IN RETIREMENT

Medicare is a federal health insurance program for individuals 65 and older, individuals under age 65 with certain disabilities and individuals of any age with End Stage Renal Disease.

The State of Illinois Group Insurance Program **requires** retired or disabled plan participants who become eligible for premium-free Medicare Part A (hospitalization) **to enroll in Medicare Part B** (outpatient services including physician office visits, labs, x-rays and some medical supplies).

If you are not sure if you qualify for premium-free Medicare Part A, contact your local Social Security Office. If a retiring or disabled plan participant fails to purchase Part B of Medicare once they become eligible for premium-free Part A, the State will reduce its benefits and the member will pay the portion that Medicare would have paid. This reduction will result in additional out-of-pocket expenses to the member.

If a member and/or the member's dependent(s) are not eligible for premium-free Part A of Medicare, the State will pay your health insurance claims at the normal benefit level with no reduction. The SERS Insurance Section requires a letter from the Social Security Administration verifying ineligibility for premium-free Medicare Part A.

State health insurance premiums are lower for Medicare-prime (enrolled in both Part A and Part B of Medicare) dependents.

If you and/or your dependents receive or have Medicare cards from the Social Security Administration, please send a copy of the card(s) to the SERS Insurance Section to ensure your insurance is coded to avoid claim and/or premium errors.

Questions about Medicare should be directed to the CMS Medicare Unit at 217-782-7007.

GROUP LIFE INSURANCE AT THE TIME OF RETIREMENT

If you are age 60 or older at retirement, the basic life insurance amount reduces to \$5,000. When the basic life amount is reduced to \$5,000 and you had elected "optional" life coverage, the optional life coverage will also reduce to increments of \$5,000, up to a maximum of four times the Basic amount.

GROUP LIFE INSURANCE BENEFICIARY

Minnesota Life Insurance Company, the current life insurance administrator for the State of Illinois, maintains state life insurance beneficiary designations. If you need to designate a beneficiary or wish to change a beneficiary designation, contact Minnesota Life at 1-888-202-5525.



NOTE: Your Group Life Insurance beneficiary is separate from your SERS Death Benefit beneficiary.