



## State Universities Annuitants Association

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### *Mini Briefing*

October 18, 2013

Beginning Monday, October 21, Central Management Services will be mailing information about the State sponsored Medicare Advantage Plans. Look for letters, postcards, enrollment kit and additional reminders to come fairly quickly. All information will be mailed to you with the logo "Total Retiree Advantage Illinois". Tag line is "Your Trail to Good Health". All mailings should reach you before or by November 12th.

Make sure that SURS has your correct address. If you divide your time between Illinois and somewhere else, provide that second address to SURS. ~~\*Everyone who is eligible will need to enroll in the State sponsored Medicare Advantage plan.~~ (\*Clarification to above sentence: "If you are eligible and you choose the State sponsored Medicare Advantage plan option, you must enroll, as there is no default plan.")

#### **The enrollment period has been extended to December 13, 2013.**

Seminars will also begin soon. Watch for a location close to you. In addition, you will be able to watch these seminars on the CMS website. SUAA will provide the links for these special viewings when available.

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On Wednesday, October 23rd, there will be a Commission on Government Forecasting and Accountability (COGFA) hearing to obtain an update from Central Management Services about the Group Insurance Program - focusing specifically on the Medicare Advantage Program and the contract awards which were announced on October 1, 2013.

Unfortunately, this is a very small hearing room. People planning to attend most likely will not find a seat or even be allowed to enter the room.

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It has been reported that the UnitedHealth Care Insurance PPO will cover any out-of-network doctors, clinics and hospitals. Thus allowing people who are currently covered by Health Alliance and being provided health care from Carle Clinic will be able to continue through UnitedHealth Care Insurance. While the cost is higher to go out-of-network, the State sponsored Medicare Advantage Plan will cover 30% of the 40% out-of-network cost. Therefore leaving only a 10% expense to you.

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If you are a veteran or have served in the U.S. military call 1.800.827.1000 (Department of Veterans Affairs) to find out how your Veterans Affairs health insurance can work with Medicare.

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Community College retirees *not eligible* to participate in the State sponsored Medicare Advantage Program are excluded for the same reasons as the university, State, and teachers retirees (reprinted from the October 11, *Mini Briefing*):

- 65th birthday on or after October 1, 2013. Eligibility for the Medicare Advantage plan will begin January 2015.
- If the SURS/SERS/TRS member is on Medicare and has a dependent spouse that is younger than Medicare age then the retiree's health insurance plan does not change until the dependent reaches Medicare age. CMS will not separate the family.
- If the SURS/SERS/TRS member is not Medicare age and has a dependent spouse who is Medicare age then the health insurance does not change for either until the SURS/SERS/TRS member reaches Medicare age. Again, CMS will not separate the family.
- If you are not age-eligible for Medicare; including those who are Medicare age ineligible due to the inability to contribute to Medicare while working.
- If one or more of your dependents includes a child that has not yet reached the age of 26 then you are not eligible for the State sponsored Medicare Advantage Plan.
- You no longer live in the United States or you live part of the time in the States and part of the time in another country.

A CIP Stakeholders meeting was held Thursday, October 17 at CMS. Those who qualify for the State sponsored Medicare Advantage plan will be pleased to see the premium changes available for you.

**The Medicare Advantage plan will be included within the CIP plan.** CIP and TRIP enrollees cannot move back and forth between Medicare and Medicare Advantage. This is due to how your original health insurance plans were written. Again, neither plan allows opting out and then returning.

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All of you need to read the Medicare Enrollment Rights:

<http://www.medicare.gov/find-a-plan/staticpages/learn/rights-and-protections.asp>

This will clear up any misinformation about being able to be covered; guaranteed enrollment and switching back and forth between Medicare and Medicare Advantage plans.

Another term that has been used quite a bit is "Qualifying Event". The State is changing the current health insurance plan for Medicare recipients - CIP, TRIP and State Employees Health Insurance - therefore you should have guaranteed coverage if you choose to stay in Medicare with a supplement (buying Part D is also a good suggestion). Vision and dental plans can be purchased separately. Or you might decide that these plans are not necessary.

Life insurance remains regardless of your choice between Medicare and Medicare Advantage.

There is a very short window to make a decision; make an educated decision. Shop and read. Pull out the *Mini Briefings*. Take out the parts that speak to you and your situation.

City Colleges are not affected in any way.

Advice - Keep Calm. Again, the State sponsored Medicare Advantage Plan informational mailings will start on Monday, October 21. If you have done your homework you will be able to make a choice fairly rapidly. Later, if you don't like the choice you made then you can change during open enrollment next fall. CIP/TRIP are the two plans that cannot move back and forth due to original plan designs.

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Have you seen the latest? <http://thisismyillinois.com/> Time to call the Governor's office again!

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If you haven't already, you should check out the **2014 Medicare and You**, the official Medicare handbook (<http://blog.medicare.gov/2013/09/16/medicare-and-you-without-paper/>). It is full of information that is of benefit to those of you having to make a choice or wanting to make a choice between Medicare and Medicare Advantage.

Taken from the first few pages of the written book:

Section 1 -

Learn How Medicare Works

What are the different parts of Medicare?

Medicare Part A (Hospital Insurance) helps cover:

- Inpatient care in hospitals
- Skilled nursing facility care
- Hospice care
- Home health care

Medicare Part B (Medical Insurance) helps cover:

- Services from doctors and other health care providers
- Outpatient care
- Home health care
- Durable medical equipment
- Some preventive services

Medicare Part C (Medicare Advantage):

- Includes all benefits and services covered under Part A and B
- Run by Medicare-approved private insurance companies
- Usually includes Medicare prescription drug coverage (Part D) as part of the plan
- May include extra benefits and services for an extra cost

Medicare Part D (Medicare prescription drug coverage):

- Helps cover the cost of prescription drugs

- Run by Medicare-approved private insurance companies
- May help lower your prescription drug costs and help protect against higher costs in the future

What are my Medicare coverage choices? <http://medicare.gov/sign-up-change-plans/decide-how-to-get-medicare/your-medicare-coverage-choices-in-detail.html>

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This is from the CMS website - please read:

## **MEDICARE ADVANTAGE INFORMATION**

The Department of Central Management Services (CMS) has awarded contracts to the winning vendors of the following Medicare Advantage plan options for members of the State Employees Group Insurance Program:

- Aetna Life Insurance Company - a Medicare Advantage HMO Plan;
- Humana Health Plan - a Medicare Advantage HMO Plan;
- Humana Benefit Plan - a Medicare Advantage HMO Plan for the counties of Livingston and Knox; and
- UnitedHealthcare - a nationwide Medicare Advantage PPO

**The enrollment period for the Medicare Advantage plans has been set for November 12 through December 13, 2013. The effective date of the new plan will be February 1, 2014.** In order to be included in the group who will be offered one of the Medicare Advantage plans, members must meet **BOTH** of the following criteria:

1. The member must be **enrolled** in Medicare Parts A and B, **AND**
2. If the member has dependents on his/her coverage, **ALL** of the covered dependents must also be enrolled in both Medicare Part A and B.

### **Additional Considerations:**

- If the member has a dependent on his/her coverage who is not enrolled in Medicare Parts A and B, the member will **not** be included in the group of members set to be offered a Medicare Advantage plan. The member and dependents will all remain in the current health plan.
- If the member RESIDES outside of the United States, the member will **not** be included in the group set to be offered a Medicare Advantage plan. The member will remain in the current health plan.
- The cut-off age for the enrollment period this fall is set for members turning the age of 65 on or before September 30, 2013. Members who will be 65 on October 1, 2013, or after will be included in the group set to be offered a Medicare Advantage plan during the fall of 2014. These members will remain in their current health plan until January 2015.

The Bureau of Benefits is working diligently on communication materials regarding the new State-sponsored Medicare Advantage plan, including an initial letter which will be mailed to all members in the coming days. Only those members who meet the criteria above will receive communications on these new plans and will need to take action regarding their health insurance coverage.

**IMPORTANT:** The federal Medicare enrollment period begins October 15th and concludes December 7th, 2013. That means **non-State sponsored** Medicare Advantage and Medicare Supplement plans are also sending information to our members during the same enrollment period that the State will be sending its Medicare Advantage plan information. **In order for**

**members to avoid mistakenly electing a non-State plan during this enrollment period and inadvertently losing their State of Illinois insurance coverage, members should only review information packets that have the State of Illinois retiree Medicare Advantage logo.** Although the logo is not yet ready for the initial letter, it will be included on all future communications pieces both from the Department and from the selected vendors. In addition to these communications, the Department is developing a separate website for retirees which will be dedicated just to you.

**Over the next two weeks the Central Management Services' Bureau of Benefits staff will be:**

- Working with the new health plan vendors to develop communication pieces for its members;
- Developing a Frequently Asked Questions (FAQ) document to answer questions (the FAQ will be posted on the website once it is ready);
- Developing a new State of Illinois Medicare Advantage website for eligible members;
- Developing toll-free phone numbers for the new Medicare Advantage vendor Customer Service units (the new phone numbers will be posted on the website once they are ready);
- Training internal staff who take calls from members, as well as retirement system staff, to be able to answer questions regarding the new Medicare Advantage plans;
- Training the new vendors' Medicare Advantage Customer Service staff so that they will be able to respond to questions specific to the State of Illinois plans being offered; and
- Developing a schedule of state-wide presentations for all members interested in finding out more about the State-sponsored Medicare Advantage plans being offered. The schedule will be posted on the retiree benefits website and included in the enrollment packet that will be mailed to each member. Most presentations will be scheduled to take place during the month of November. Online website presentations are also being developed for members who may not be able to physically attend a meeting.

After the initial letter is mailed to all affected State members, the Department of Central Management Services' Bureau of Benefits will be sending additional communications and an enrollment packet prior to the November 12th enrollment start date. It is imperative that members complete the enrollment form completely, including the federally required RESIDENTIAL STREET ADDRESS section. Although many retirees use a post office box to receive their mail, federal Medicare requires a RESIDENTIAL STREET ADDRESS in addition to the post office box address.

#### **How much will the new Medicare Advantage Plan cost?**

Retirees under the State Employees Group Insurance Program will continue to pay the 1% of their annuity for the Medicare Advantage coverage. State retirees who have less than 20 years of service will also continue to be responsible for 5% of the health plan cost for every year less than 20. That being said, the premiums for the new Medicare Advantage plans will be less than the current health plans; therefore, members who have less than 20 years of service should see a decrease in the cost of their coverage. The dependent rate for state retirees will not change.

#### **What happens to a member's other State-offered plan benefits, like dental, vision and life insurance? Will a member still have them when changing to a Medicare Advantage plan?**

Yes, members will continue to have the same dental, vision, and life plan benefits from the same plan administrators that they are currently enrolled.

#### **Will a member be able to make changes to his/her coverage during the annual Benefit Choice Period held in May each year?**

No. Retirees who become part of the State-sponsored Medicare Advantage group of members have a new annual enrollment period in the fall of each year to coincide with the federal Medicare calendar plan year. Although the effective date of coverage this year will be February

1st, future plan years will have an effective date of January 1st for any plan changes. Any plan changes that were allowed during the Benefit Choice Period held in May will now be allowed during the fall enrollment period instead.

**Do the State-sponsored Medicare Advantage plans include prescription coverage?**

Yes, all of the Medicare Advantage plans being offered have prescription drug coverage included with no gap (i.e., donut hole).

**Are there any special programs being offered through these Medicare Advantage plans?**

Yes, each Medicare Advantage plan offers a variety of wellness/clinical programs, such as the Silver Sneakers® fitness program. Although the programs vary by health plan vendor, some examples include various wellness programs, disease management programs, case management programs, discount programs, medication therapy management and meal programs.

**How will a member know which State-sponsored Medicare Advantage plans will be offered in his/her Illinois county?**

Once finalized, a map of the plans offered in each of the Illinois counties will be posted to the retiree benefits website and will be included in the State of Illinois enrollment kit.

**What if I don't make a change or send in an enrollment form?**

Members who do not send a completed enrollment form to their retirement system by the due date of December 6th, will not be enrolled in one of the State-sponsored Medicare Advantage plans, nor will they remain in their current health plan. These members will have original Medicare coverage only. If the member is a state retiree, they may enroll in a State-sponsored Medicare Advantage plan during a future fall enrollment period and would have coverage effective the following January.

**When will members be given the plan design details for each of the State-sponsored Medicare Advantage plans being offered?**

The plan design documents are being finalized for each type of plan and should be ready to post in the next few days. Once the documents are approved, they will be posted to this website. A map of the plans available in your county will also be posted.

**Members are encouraged to check back to this website and the retiree website (referenced above) often as information will be posted once it is known. The Department of Central Management Services, again, thanks you for your patience through this implementation process.**

<http://www2.illinois.gov/cms/Employees/benefits/StateEmployee/Pages/MedicareAdvantageInformation.aspx>

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**Register Now!**

**2013 SUAA Fall Board Meeting**

*Tuesday, October 29, 2013*

Illinois State University Alumni Center

1101 North Main Street

Normal, IL

**Time**

10:00am – 3:30pm (Registration begins at 9:30)

[Click Here for the agenda](#)

[Click Here to Register](#)