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Medicare Insurance Fact Sheet

To ensure that benefits are coordinated appropriately, and to prevent financial liabilities with health care claims, participants must submit documentation to the State of Illinois Medicare COB Unit when becoming eligible for Medicare.

TRAIL - Total Retiree Advantage Illinois Medicare Advantage Program

The TRAIL Enrollment Period is held each fall with an effective date of January 1st of the following year. For more information regarding the Medicare Advantage “Trail” Program, go to www.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. CMS will determine who will participate in the Medicare Advantage Enrollment.

QUESTIONS?

If you have questions about Medicare or how it coordinates with the State of Illinois Group Insurance Program:

Central Management Services
Medicare Coordination of Benefits Unit
P. O. Box 19208
Springfield, IL 62794-9208
217-782-7007 OR
1-800-442-1300 ext. 7007

WHAT IS MEDICARE?

Medicare is a federal health insurance program for the following:

- People age 65 or older
- People under age 65 with certain disabilities
- People of any age with End-Stage Renal Disease (ESRD)

Medicare consists of the following parts to help cover specific services:

Part A (Hospital Insurance): a premium-free benefit for participants with enough earned credits based on their own work history or that of a spouse (when applicable).

Part B (Outpatient/Medical Insurance): a premium-driven benefit and a requirement for participants in the State Plan who are eligible for premium-free Part A.

Part D (Prescription Drug Insurance): a premium-driven benefit (unless the participant qualifies for extra help assistance).

In order to apply for Medicare benefits, participants are instructed to contact their local Social Security Administration (SSA) office or call 1-800-772-1213. Participants may also contact the SSA via the internet at www.ssa.gov to enroll in Medicare.

RETIRED STATE PARTICIPANTS (AND APPLICABLE DEPENDENTS)

The State of Illinois requires plan participants who become eligible for premium-free Medicare Part A to enroll in the Medicare Program.

Medicare is the primary payer for health insurance claims for retired participants enrolled in both Medicare (due to age or a disability) and the State Group Insurance Program. Medicare may not be the primary insurer if a third insurance carrier is involved. When Medicare is deemed the primary payer, enrollment in both Medicare Parts A & B is required.

Failure to enroll and maintain enrollment in Parts A & B when Medicare is determined to be the primary insurance payer, results in a reduction of benefits under the State of Illinois Group Insurance Plan. **This will result in additional out-of-pocket expenses for medical-related services!**

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EMPLOYMENT OUTSIDE STATE GOVERNMENT

Retirees, survivors and applicable dependents who have current employment elsewhere (with insurance through the current employer or through a spouses's current employer) or participants enrolled in Medicare on the basis of ESRD should contact the State of Illinois Medicare Coordination of Benefits (COB) Unit for the appropriate benefit coordination.

Plan participants who are eligible for Medicare or who become eligible for Medicare benefits are required to submit a copy of their Medicare identification card to SERS or the State of Illinois Medicare COB Unit.