



BENEFIT CHOICE ENROLLMENT PERIOD

This year's Benefits Choice Period will be held in May, 2006. During this month you have the opportunity to make changes to your existing benefit plans. Changes made in May will be effective July 1, 2006.

You should receive a new Benefit Choice Options Booklet in the mail by the first of May. Please read this booklet carefully to ensure you understand the changes coming July 1, 2006. The new Benefit Choice Options Booklet will also be available on our website: www.state.il.us/srs. A new Benefit Choice Election Form is included in the Benefit Choice Booklet. Read this form carefully as documentation is required for some changes.

You should only complete the Benefit Choice Election Form if you are making changes. This form must be completed and mailed before close of business May 31, 2006. If you decide to make changes, complete, sign and date the Benefit Choice Election Form and mail to the address below before the close of business May 31, 2006. Please include your telephone number on your form.

State Employees Retirement System
2101 South Veterans Parkway
P. O. Box 19255
Springfield, IL 62794-9255

Important Changes Effective July 1, 2006:

Managed Care Plan (HMO/OAP) Changes

- Inpatient hospital co-payment increases to \$250
- Emergency room visit co-payment increases to \$200
- Office visit co-payment increases to \$15
- Home health visit co-payment increases to \$20
- **Prescription co-payments increase to \$10/\$20/\$40**

- Dependent health contributions have also increased. Details are on page 9 of the Benefit Choice Options Booklet.

Quality Care Health Plan (QCHP) Changes

- In-network, out-of-pocket maximum (individual) increases to \$1,000
- In-network, out-of-pocket maximum (family) increases to \$2,500
- Out-of-network, out-of-pocket maximum (individual) increases to \$4,100
- Out-of-network, out-of-pocket maximum (family) increases to \$8,200

- Chiropractic visits limited to 30 per plan year

- **Prescription co-payments increase to \$10/\$20/\$40**

Dependent health contributions have also increased. Details are on page 9 of the Benefit Choice Options Booklet.

Opt-Out Financial Incentive (Public Act 94-0109)

Non-Medicare State Employees' Retirement System (SERS) annuitants who are enrolled in a State health plan and have other comprehensive medical coverage may elect to Opt-Out of the plan and receive a financial incentive of \$150 per month.

If you elected Opt-Out/Waive status prior to January 1, 2006, you must re-enroll in the health program and subsequently Opt-Out during the next Benefit Choice Period (or at the time of an eligible qualifying event) in order to receive this financial incentive. (Details are on page 10 of the Benefit Choice Options Booklet.)

Medicare Part D

The 2006-2007 Notice of Creditable Coverage is available on page 29 of the Benefit Choice Options Booklet. This Notice confirms that existing drug coverage through the State Employees Group Insurance Program is as good as, or better than, Medicare Part D prescription coverage.

Members should not enroll in a Medicare Part D Plan unless they qualify for low-income/extra-help assistance under the Social Security

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Administration. Members with questions regarding this should contact the CMS Group Insurance Division, Medicare Coordination of Benefits Unit at 800-442-1300 or 217-782-7007.

Helpful Reminders

- Dental premiums are free to retirees, annuitants, survivors and dependents.
 - If you need a new medical card, contact your health plan carrier.
 - If you need a new dental card, contact CompBenefits.
 - If your pharmacy administrator is Medco and you need a new Medco Pharmacy card, please contact Medco at 1-800-899-2587.
 - If you are experiencing problems with the payment of claims, please contact your health/dental/vision or pharmacy administrator/provider before contacting your SERS Insurance Rep or CMS Group Insurance Division.
 - Plan Administrator phone numbers and website addresses are located on pages 32 & 33 of the Benefit Choice Options Booklet.
 - **Please Note:** The phone number listed for CompBenefits is incorrect. It is 1-800-999-1669.
 - Remember to notify the State Retirement System when you have a change of address.

SERS INSURANCE CONTACT INFORMATION

In an effort to provide more efficient and personal service, the SERS Insurance Section has assigned all annuitants a personal Group Insurance Representative (GIR) based on the last two digits of your Social Security number. The phone numbers, e-mail addresses and fax numbers for your GIR are listed below.

If the last two digits of your SSN is 00-24 your GIR is Sheryll Clark: 217-785-7145; sclark@srs.state.il.us; fax 217-547-9771

If the last two digits of your SSN is 25-49 your GIR is Julie Harms: 217-785-7150; jharms@srs.state.il.us; fax: 217-547-9772

If the last two digits of your SSN is 50-74 your GIR is Madonna Palazzo: 217-785-7138; mpalazzo@srs.state.il.us; fax: 217-547-9768

If the last two digits of your SSN is 75-99 your GIR is Beth Maney: 217-785-7093; bmaney@srs.state.il.us; fax: 217-547-9770

Example: John Doe ***-**-5525.
His personal GIR would be Julie Harms.

Springfield Insurance Section Fax: 217-557-0510

TDD: 217-785-7218

Chicago Office: 312-814-5853

Chicago Fax: 312-814-5805

Due to the high volume of calls to the Insurance Section, you may be asked to leave your name, phone number (including area code) and your Social Security Number. Your GIR will respond to your phone call as soon as possible.

