



## BENEFIT CHOICE ELECTION PERIOD

Special  
Insurance  
Issue

The annual Benefit Choice Period will be held through June 15, 2012. During this time, you have the opportunity to make changes to your existing benefit plans.

Changes submitted by June 15 will become effective July 1, 2012.

The best approach when considering a change to your health coverage is to consult your primary care physician and specialists to determine if your doctor(s) has contracted with one of the health plans offered July 1, 2012.

**REMINDER!** Members will not be mailed an individual copy of the Benefit Choice Options Booklet. Instead, members should access the information online at [www.benefitschoice.il.gov](http://www.benefitschoice.il.gov) OR [www.state.il.us/srs](http://www.state.il.us/srs).

Complete the enclosed Benefit Choice Election form ONLY if you are making changes. If you decide to make changes, complete, sign and date the election form and mail to our office at the address listed at the top of this page with a postmark no later than June 15, 2012.

Also included in this mailing is a map showing Managed Care Health Plans that are available throughout Illinois. Toll-free telephone numbers and website addresses for each health plan are located on the reverse side of the map.

The SERS Insurance Section Staff is here to assist you with any concerns you may have (see Group Insurance Representative (GIR) Contact Information in this publication).

### Health Plan Options Effective July 1, 2012

In an effort to ensure that health carriers are in place for the start of the next fiscal year (July 1, 2012), a decision has been made to enter into emergency contracts with Health Alliance HMO, Health Alliance Illinois and Coventry Health Care HMO.

These contracts will be for 90-days with an option to extend for an additional period as needed. The following carriers are available during the FY 2013 Benefit Choice Period:

- Quality Care Health Plan (Cigna)
- HMO Illinois
- BlueAdvantage HMO
- Health Alliance HMO
- Health Alliance Illinois
- HealthLink OAP
- Coventry Health Care HMO (formerly PersonalCare HMO)
- Coventry Health Care OAP (formerly PersonalCare OAP)

## *Benefit Choice (continued from page 1)*

**NOTE:** The State is in the process of accepting proposals from managed care health plans to provide coverage for FY 2013 and beyond. The decisions regarding these proposals may result in changes to health carriers during FY 2013. If any changes to the health carrier options occur, a Special Enrollment Period will be held to allow members the opportunity to modify their coverage elections, if desired.

### *Senate Bill 1313*

SB 1313 modifies the way in which the cost of health insurance premiums by retirees, annuitants and survivors is derived. At the time of this publication, SB1313 had not been sent to the Governor for his signature.

### *New CMS Benefit Statements*

As stated in the letter mailed with the benefit statements in March, CMS has been developing an online version of the benefit statement.

Members can now access their benefit information online by going to the Benefits website and clicking on the 'Benefits Statement' link which will direct them to an instructional page that contains a link to the 'Create a new ID' screen.

Members who are accessing the site for the first time will be required to go through a one-time registration process that will ask for their last name, social security number and birth date. By registering, members will be able to access their online benefit statement while making sure their information stays protected.

SERS is unable to print and mail CMS Benefit Statements. If you do not have access to a computer, you can visit your local library or ask friends or family members to assist you.

### *New Benefits Handbook*

A benefits handbook is available for State of Illinois retirees and survivors. The retiree/survivor handbook contains information specific to annuitants, retired employees and survivors.

Handbooks and applicable amendments are available on the SERS website under the Insurance Section link ([www.state.il.us/srs](http://www.state.il.us/srs)) or you can visit the CMS Benefits website at ([www.benefitschoice.il.gov](http://www.benefitschoice.il.gov)).

## *Important Information*

**• Members paying a percentage of the cost for health insurance will receive a new premium rate sheet from SERS in June. This information will also be posted on our website in the near future.**

• The online Benefit Choice Options booklet includes basic Medicare information (*pages 18 & 19*).

• The Dental Schedule of Benefits is not included in the Benefit Choice Options booklet. This year's schedule can be found on our website at [www.state.il.us/srs](http://www.state.il.us/srs).

• If you have a change in address, SERS must receive your request for change in writing. For the protection of our members, we no longer accept address changes over the telephone.

• If you choose a new health plan during the Benefit Choice Period, members or dependents involved in an ongoing course of treatment should contact the new plan to coordinate the transition of services and providers.

• If you or your dependents are hospitalized before July 1, contact both the current and future health plan administrators as soon as possible.

### *Member Responsibilities*

You must notify your SERS Group Insurance Representative (GIR) if:

• You or your dependents gain or lose other health coverage.

• Your dependent loses eligibility. Dependents that are no longer eligible under the Program (including divorced spouses) must be reported to your GIR. Failure to report an ineligible dependent is considered a fraudulent act.

Any premium payments you make on behalf of the ineligible dependent which result in an overpayment will not be refunded and you may be responsible for any claims paid by the carrier during the time of ineligibility. Additionally, the ineligible dependent may lose any rights to COBRA continuation coverage.

• You experience a change in Medicare Status. A copy of the Medicare card must be provided to your GIR when a change in your or your dependent's Medicare status occurs.

## Dependent Monthly Contributions

Health Plan Name & Code	One Dependent	Two or more Dependents	One Medicare A & B Primary Dependent	Two or more Medicare A & B Primary Dependents
<i>Blue Advantage HMO</i> (Code: CI)	\$80	\$110	\$75	\$110
<i>Coventry HMO</i> (formerly PersonalCare HMO) (Code: AS)	\$92	\$130	\$88	\$130
<i>Coventry OAP</i> (formerly PersonalCare OAP) (Code: CH)	\$92	\$130	\$88	\$130
<i>Health Alliance HMO</i> (Code: AH)	\$94	\$133	\$89	\$133
<i>Health Alliance Illinois</i> (Code: BS)	\$103	\$145	\$100	\$145
<i>HealthLink OAP</i> (Code: CF)	\$105	\$149	\$102	\$149
<i>HMO Illinois</i> (Code: BY)	\$83	\$116	\$79	\$116
<i>Quality Care Health Plan</i>	\$196	\$226	\$142	\$203

### Monthly Optional Term Life Plan Contributions

Member by Age	Monthly Rate Per \$1,000
Under 30	\$0.06
Ages 30 - 34	0.08
Ages 35 - 44	0.10
Ages 45 - 49	0.16
Ages 50 - 54	0.24
Ages 55 - 59	0.44
Ages 60 - 64	0.66
Ages 65 - 69	1.28
Ages 70 - 74	2.06
Ages 75 - 79	2.06
Ages 80 - 84	2.06
Ages 85 - 89	2.06
Ages 90 and above	2.06

### AD&D Monthly Rate per \$1,000

Accidental Death & Dismemberment	0.02
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### Spouse Life Monthly Rate

Spouse Life \$10,000 coverage (Employees & Annuitants under age 60)	6.00
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Spouse Life \$5,000 coverage (Annuitants age 60 & older)	3.00
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### Child Life Monthly Rate

Child Life \$10,000 coverage	0.70
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### Dental Rates

Member Only	\$11.00
Member & 1 Dependent	\$17.00
Member & 2+ Dependents	\$19.50

# Delta Dental

[www.soi.deltadentalil.com](http://www.soi.deltadentalil.com) • 1-800-323-1743

## Example of PPO, Premier and Out-of-Network Provider Payments

<i>PPO Dentist</i>		<i>Premier Dentist</i>		<i>Out-of-Network Dentist</i>	
Dental Cost	\$1,000	Dental Cost	\$1,000	Dental Cost	\$1,000
PPO Maximum Allowed Fee	\$600	Premier Maximum Allowed Fee	\$900	No Negotiated Fee	n/a
Schedule of Benefits Amount	\$781	Schedule of Benefits Amount	\$781	Schedule of Benefits Amount	\$781
Your Out-of-Pocket Cost	\$0	Your Out-of-Pocket Cost	\$119	Your Out-of-Pocket Cost	\$219

*If you are unsure whether your dentist is a part of the Delta Dental network, contact your dentist for clarification. Delta Dental will also be available for questions during the Benefit Choice Period.*

<i>Pharmacy</i>	<i>QCHP</i>	<i>OAP/HMO</i>
<i>Plan Year Pharmacy Deductible</i>	<i>\$75</i>	<i>\$50</i>
<i>Co-Payments (30-day supply)</i>		
<i>Generic</i>	<i>\$11</i>	<i>\$10</i>
<i>Preferred Brand</i>	<i>\$26</i>	<i>\$24</i>
<i>Non-Preferred</i>	<i>\$52</i>	<i>\$48</i>

### SERS GIR Contact Information

All annuitants are assigned to a personal Group Insurance Representative (GIR) based on the last two digits of your social security number. Their information is listed below:

Sheryll Clark (00-32)  
217-785-7145, fax 217-547-9771  
sheryll.clark@srs.illinois.gov

Julie Harms (33-66)  
217-785-7150, fax: 217-547-9772  
julie.harms@srs.illinois.gov

Madonna Palazzolo (67-99)  
217-785-7138, fax: 217-547-9768  
madonna.palazzolo@srs.illinois.gov

*Example: John Doe \*\*\*-\*\*-5535  
The GIR would be Julie Harms*

