



## BENEFIT CHOICE ELECTION PERIOD

Special  
Insurance  
Issue

The annual FY14 Benefit Choice Period will be held May 1 through May 31, 2013. During this time, you have the opportunity to make changes to your existing benefit plans. Changes will be effective July 1, 2013.

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 bottom of the form.

SERS will have a Temporary Insurance Call Center set up to answer as many of your questions as possible. The telephone numbers for the Insurance Section and the Call Center is listed in this mailing under "SERS GIR Contact Information."

### MAILINGS AND INFORMATION

Retirees and Survivors will be receiving three mailings regarding this year's Benefit Choice Period.

1. SERS: Enclosed is the annual Benefit Statement, Insurance Informer and Benefit Choice Election Form.
2. CMS: "A Message to Plan Members" flyer. This flyer is directed to all members and contains the key changes and information you need to know for the Benefit Choice Election Period.
3. CMS will also be mailing a special letter to retirees and survivors specifically about health insurance premiums.

### New Premiums for Retirees and Survivors Effective July 1, 2013

Public Act 97-0695 was signed by the Governor on June 21, 2012 and authorizes the Director of CMS to establish the amount retirees and survivors will pay for health insurance coverage.

This premium will be based upon your combined annuity from all five state retirement systems (State Employees' Retirement System, State Universities Retirement System, Teachers Retirement System, Judges' Retirement System and General Assembly Retirement System).

Enclosed in this mailing is your annual Benefit Statement which provides you with your total annuity from SERS. To find the gross monthly annuity on your statement, add **THE ORIGINAL RETIREMENT AMOUNT** and the **TOTAL OF ANNUAL INCREASES**.

Your health insurance premium will be a percentage of your total annuities from all five state retirement systems based upon your current Medicare status. If you are Non-Medicare you will pay 2% of total gross annuities. If you are ineligible for Medicare, Medicare primary for both Part A and B or Medicare primary for Part A and benefits reduced for Part B, you will pay 1% of total gross annuities. For those currently paying a percentage of the health insurance costs based on less than 20 years of service (5% per year), the 1% or 2% will be added to this amount.

**SERS Office Hours: 8:00 a.m. – 4:30 p.m.**

*(continued on next page)*

## Benefit Choice (continued from page 1)

Members currently 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 new insurance premium will be deducted from your July 2013 benefit check. The following examples are for member health coverage only.**

### Example of a Premium for a Medicare Member

Medicare Prime retiree with total monthly gross benefit of \$2,000.00

$$\$2,000 \times 1\% (.01) = \$20 \text{ (new monthly premium)}$$

### Example of a Premium for a Non-Medicare Member

Non-Medicare member with total monthly gross benefit of \$2,000.00

$$\$2,000 \times 2\% (.02) = \$40 \text{ (new monthly premium)}$$

**Please Note: If you are currently paying a percentage of the health insurance costs based on having less than 20 years of service, you must add that amount to arrive at your new monthly premium.**

## Coming in the Fall: State-Sponsored Medicare Plan

The CMS flyer indicates that effective January 1, 2014, Medicare primary retirees and survivors will be required to enroll in a state-sponsored Medicare Plan. We have no information about this change at this time and cannot answer questions during Benefit Choice.

Information will be coming in the fall and we will have the information needed at that time to assist you. This will require a special enrollment in the fall and impacted members will receive a letter in the coming months outlining this change and your health plan choices.

**As soon as we have information on this plan, we will post it on our website ([www.srs.illinois.gov](http://www.srs.illinois.gov)).**

## Changes for Medicare Prime Members

**“Effective July 1, 2013, the State of Illinois will no longer pay 100% of the claim balance after Medicare pays its portion for Medicare prime plan participants enrolled in QCHP.” What does this mean?**

It means that after Medicare has paid its portion, the QCHP will no longer pay 100% of the remaining balance of the claim. The remaining balance will be subject to the QCHP annual plan year deductible and a coinsurance amount until the out of pocket maximum is met for the plan year.

### Medicare Part A Example: \$10,000 In-Network Hospital Claim

Balance after Medicare pays (filed to QCHP) \$1,184.00

**Member pays the annual deductible \$350.00**

Balance after Deductible \$834.00

QCHP payment of 90% of \$834: \$750.60

**Member pays 10% of \$834: \$83.40 (co-insurance)**

**Total Member Responsibility: \$433.40**

### Medicare Part B Example: \$1,000 In-Network Claim after annual deductible is met

Balance after Medicare pays: \$200.00

QCHP payment of 90% of \$200 \$180.00

**Member pays 10% of \$200: \$20.00 (co-insurance)**

## Out-of-Pocket Maximums

	<i>In-Network</i>	<i>Out-of-Network</i>
QCHP Individual	\$1,500	\$6,000
QCHP Family	\$3,750	\$12,000
HMO Individual	\$3,000	
HMO Family	\$6,000	n/a
<b>OAP Tier 2</b>		
Individual	\$900	
Family	\$1,500	n/a
<b>OAP Tier 3</b>		
Individual		\$1,800
Family	n/a	\$3,800

# *Benefit Fair Schedule*

*Vendors from the various Plan Providers will be available for questions about your plan benefits*

<i>LOCATION</i>	<i>DATE</i>	<i>Department of Agriculture</i>	<i>May 9</i>
Northern Illinois University Duke Ellington Ballroom Holmes Student Center Dekalb	April 30 10:00 a.m. - 2:00 p.m.	Illinois Fairgrounds Springfield	10:00 a.m. - 2:00 p.m.
Eastern Illinois University Grand Ballroom Charleston	May 1 10:00 a.m. - 2:00 p.m.	SIU Edwardsville Morris University Center Edwardsville	May 10 10:00 a.m. - 2:00 p.m.
JRTC Building 100 W Randolph St Room 2-025 Chicago	May 1 9:00 a.m. - 2:30 p.m.	Attorney General Building 500 S 2nd Street Springfield	May 13 10:00 a.m. - 2:00 p.m.
Southern Illinois University, Carbondale Student Center Auditorium Carbondale	May 2 10:00 a.m. - 2:00 p.m.	University of Illinois Illini Union, 1401 W Green St Rooms A, B, C Urbana	May 14 10:00 a.m. - 2:00 p.m.
Illinois State University Brown Room Normal	May 2 10:00 a.m. - 2:00 p.m.	Governors State University Hall of Governors 1 University Parkway University Park	May 15 10:00 a.m. - 2:00 p.m.
IDOT Administration Building 2300 S Dirksen Springfield	May 3 10:00 a.m. - 2:00 p.m.	University of Illinois College of Medicine 1 Illini Drive Peoria	May 16 10:00 a.m. - 2:00 p.m.
Western Illinois University Union Grand Ballroom Macomb	May 6 10:00 a.m. - 2:00 p.m.	Illinois Student Assistance Commission 1755 Lake Cook Road Deerfield	May 17 10:00 a.m. - 2:00 p.m.
State Employees' Retirement System 2101 S Veterans Parkway Springfield	May 7 10:00 a.m. - 2:00 p.m.	Northeastern Illinois University 5500 N St Louis Ave Alumni Hall Chicago	May 21 10:00 a.m. - 2:00 p.m.
Willard Ice Building 101 W Jefferson Main Lobby Springfield	May 8 10:00 a.m. - 2:00 p.m.		

<i>Health Plan Administrators</i>	<i>Toll-Free Telephone Number</i>	<i>TDD/TTY Number</i>	<i>Website Address</i>
<i>BlueAdvantage HMO</i>	<i>800-868-9520</i>	<i>866-876-2194</i>	<i>www.bcbsil.com/stateofillinois</i>
<i>Coventry Health Care HMO (formerly PersonalCare HMO)</i>	<i>800-431-1211</i>	<i>217-366-5551</i>	<i>www.chcillinois.com</i>
<i>Coventry Health Care OAP (formerly PersonalCare OAP)</i>	<i>800-431-1211</i>	<i>217-366-5551</i>	<i>www.chcillinois.com</i>
<i>Health Alliance HMO</i>	<i>800-851-3379</i>	<i>800-526-0844</i>	<i>www.healthalliance.org/ stateofillinois</i>
<i>HealthLink OAP</i>	<i>800-624-2356</i>	<i>800-624-2356 extension 6280</i>	<i>www.healthlink.com/ illinois_index.asp</i>
<i>HMO Illinois</i>	<i>800-868-9520</i>	<i>866-876-2194</i>	<i>www.bcbsil.com/stateofillinois</i>
<i>Quality Care Health Plan- Cigna</i>	<i>800-962-0051</i>	<i>800-526-0844</i>	<i>www.cigna.com/stateofil</i>
<i>Express Scripts (formerly Medco) for QCHP, Coventry OAP, HealthLink</i>	<i>800-899-2587</i>	<i>800-759-1089</i>	<i>www.express-scripts.com</i>
<i>Eyemed</i>	<i>866-723-0512</i>	<i>800-526-0844</i>	<i>www.eyemedvisioncare.com/stil</i>
<i>Delta Dental</i>	<i>800-323-1743</i>	<i>800-526-0844</i>	<i>www.soi.deltadentalil.com</i>
<i>Minnesota Life</i>	<i>888-202-5525</i>	<i>800-526-0844</i>	<i>https://web1.lifebenefits.com/ lbwcm/pd/illinois</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:

SERS Insurance Call Center 217-524-0389 *(only available from May 1 - 31)*

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.*

