



BENEFIT CHOICE ELECTION PERIOD

**Special
Insurance
Issue**

The annual FY15 Benefit Choice Period will be held May 1 through June 2, 2014. During this time, you have the opportunity to make changes to your existing benefit plans. Changes will be effective July 1, 2014.

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.

The telephone numbers for the Insurance Section are 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 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, including the Service Area map.
3. CMS has also mailed information to all members regarding the Wellness Program. The State is upgrading its current wellness program to provide even more assistance to you. The goal is for all State members to lead better, more satisfying lives.

Monthly Health Plan Contributions for Retirees and Survivors

All retirees and survivors are charged a percentage of their combined monthly annuity to cover the costs of the basic program of group health benefits. Effective July 1, 2014, retirees and survivors who are ineligible for premium-free Medicare Part A (Non-Medicare) will be charged 4% of their monthly gross annuity. Retirees and survivors eligible for Parts A and B will be charged 2% of their monthly gross annuity.

If you are currently paying a percentage of the health insurance costs based on less than 20 years of service, you must add that premium to the 2% or 4%.

The new premium rates for less than 20 years of service will be mailed the end of May and will be posted on our website as soon as we receive them.

The new insurance premium will be deducted from your July 2014 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

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

Example of a Premium for a Non-Medicare Member

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

$$\text{\$2,000} \times 4\% (.04) = \text{\$80 (new monthly premium)}$$

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.

Highlighted Changes

1. Dental: Effective July 1, 2014

Retirees and survivors electing to opt-out of health coverage (which includes the termination of vision and prescription coverage) will remain in the dental and life insurance coverage. Members who opt-out of the health coverage and do not want the dental coverage MUST mark the appropriate box on the Benefit Choice Election Form (enclosed) indicating they do not want the dental coverage.

2. Please pay close attention to the changes in the Open Access Plans (OAP).

As a result of the Patient Protection and Affordable Care Act, the out-of-pocket maximum amount for the OAPs have increased. Additionally, Tier III no longer has an out-of-pocket maximum which means the member will pay the balance after the plan pays 60% of the bill (except Emergency Room where the plan will pay 100% after the \$250.00 co-pay).

For members enrolled in OAP plan and especially for those who live out of state, please make sure you have access to Tier 1 or Tier II doctors to keep your costs manageable. OAPs Tier I and II have combined charges contributing to the out-of-pocket maximum.

Address Updates

It is very important that members update addresses with SERS. If we do not have your updated address you could miss important enrollment information that could result in termination of your health insurance coverage. The SERS address update form can be found on our website at www.srs.illinois.gov.

Total Retiree Advantage Illinois (TRAIL) – Medicare Advantage Program

Retirees and survivors who become enrolled in Medicare Parts A and B and meet ALL the criteria for enrollment in the Medicare Advantage Program will be notified of the TRAIL Enrollment Period by the Department of Central Management Services (CMS). These members will be required to choose a Medicare Advantage plan or opt-out of all State coverage (which includes health, behavioral health, prescription and vision coverage) in the fall of this year with an effective date of January 1, 2015. For the Advantage “Trail” Program, go to: www.cms.illinois.gov/thetrail.

Telephone Calls

Due to the volume of telephone calls we have been receiving, we understand the frustration you experience when you are unable to reach a “live” staff member. As the State Group Insurance Section continues to change and calls increase, the Insurance section strives to answer your calls as soon as possible.

If you are a member who subscribes to Privacy Manager and/or Magic Jack, we are unable to return your call as those two systems will not allow our calls to go through. In addition, the SERS telephone number may be displayed on your caller ID as “Out of Service Area.” We take pride in the service we try to extend to each of our members and ask for your patience during these changing times.

Power of Attorney (POA)

Financial or Property POA: The Financial or Property POA document will allow your agent to make health, dental and life insurance plan elections on your behalf and should be sent to the State Employees’ Retirement System.

Medical or HealthCare POA: The HealthCare POA generally gives an agent the authority to make medical decisions on your behalf. In order for your agent to speak with your health, dental and/or vision plan provider, you would need to submit the HealthCare POA document to each plan to have them on file. Contact your provider for instructions on where to mail or fax this form.

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>LOCATION</i>	<i>DATE</i>
<i>Illinois State University</i> Bone Center Bloomington	May 1 10 a.m. - 2 p.m.	<i>IDOT District 1</i> Training Room A 201 W. Center St., Schaumburg	May 8 10 a.m. - 3 p.m.
<i>General Assembly</i> Stratton Building D-1	May 5 9 a.m. - Noon	<i>IDOT</i> Admin. Building 2300 S. Dirksen, Springfield	May 9 10 a.m. - 2 p.m.
<i>Chicago State University</i> Student Union, Bldg. A, B, C Chicago	May 5 9 a.m. - 3 p.m.	<i>Northeastern Illinois University</i> 5500 N. St. Louis Ave. Alumni Hall, Chicago	May 13 10 a.m. - 3 p.m.
<i>Western Illinois University</i> Student Union, Heritage Rm. Macomb	May 5 9 a.m. - Noon	<i>Math & Science Academy</i> Hamster Ball Area, Aurora	May 14 Noon - 4 p.m.
<i>JRTC Building</i> 100 W. Randolph St. Room 2-025, Chicago	May 6 9 a.m. - 2:30 p.m.	<i>Natural Resources</i> Conference Room C Springfield	May 15 10 a.m. - 2 p.m.
<i>Southern Illinois University</i> Student Center, Miss. Room Carbondale	May 6 10 a.m. - 2 p.m.	<i>Agriculture</i> Illinois Fairgrounds Springfield	May 16 10 a.m. - 1 p.m.
<i>Governors State University</i> Hall of Governors University Park	May 7 10 a.m. - 2 p.m.	<i>Corrections</i> Concordia Gymnasium	May 19 10 a.m. - 2 p.m.
<i>Ill. Student Assistance Comm.</i> 1755 Lake Cook Road Deerfield	May 7 10 a.m. - 2 p.m.	<i>Univ. of Ill., College of Medicine</i> 1 Illini Drive, Peoria	May 22 10 a.m. - 2 p.m.
<i>Comptroller</i> 325 W. Adams Springfield	May 7 11:30 a.m. - 1:30 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</i>	<i>800-431-1211</i>	<i>217-366-5551</i>	<i>www.chcillinois.com</i>
<i>Coventry Health Care 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</i> for QCHP, Coventry OAP, HealthLink	<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:

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.*

