

Rolling MAPD FACT Sheet

Retiree MAPD Enrollment January 1, 2021



WHO IS ELIGIBLE:

Beginning January 1, 2021, the State of Illinois will require all retirees, annuitants and survivors to enroll in a healthcare program called Total Retiree Advantage Illinois (TRAIL) effective the date all members become eligible to enroll in Medicare, either due to age or disability.

This program provides Medicare-eligible members and their covered dependents comprehensive medical and prescription drug coverage through TRAIL Medicare Advantage Prescription Drug (commonly referred to as "MAPD") plans.

Newly Eligible members MUST:

- Elect one of the TRAIL MAPD health plans during the enrollment period via MyBenefits.illinois.gov or by calling the MyBenefits Service Center (toll-free) 844-251-1777. **Due to Medicare-eligibility, eligible members cannot keep their current State of Illinois health plan.** Members have 60 days to complete this enrollment.
- **Members who fail to complete this enrollment opportunity will have their current coverage terminated at the end of the enrollment period and their MAPD coverage will be waived.** Enrollment at a later date will be available; however, these members WILL experience a break in coverage from the date of termination until the first of the month following the date the late enrollment is completed.

TRAIL MAPD OPEN ENROLLMENT:

CMS will continue to hold a TRAIL MAPD Open Enrollment each fall. In 2021, it will be held Friday, October 15th through Monday, November 15th. This enrollment period allows eligible members to enroll, waive coverage, add or drop dependents and change health plans. Initial enrollment into a TRAIL MAPD plan will no longer be limited to this enrollment period.

TIMING OF ENROLLMENT IN A TRAIL MAPD PLAN:

- Retirees will be required to enroll in the TRAIL MAPD program once both the member and all covered dependents are eligible for Medicare insurance benefits either due to age or disability.
- If the member and all covered dependents met the eligibility for Medicare insurance benefits prior to retirement, the member must enroll in the TRAIL MAPD program at the time of retirement.

MEMBER COMMUNICATIONS:

Members will receive four (4) letters via US Mail:

Current Retirees

- *Age 65 Medicare Enrollment Notification* will be sent to the retiree (and dependent, if applicable) 90 days prior to the Medicare-eligibility date;
- *Required MAPD Enrollment Notice* will be sent 60 days prior to the TRAIL MAPD enrollment effective date;
- *First Reminder Notice* will be sent 30 days prior to the TRAIL MAPD enrollment effective date;
- *Second Reminder Notice* will be sent 15 days prior to the TRAIL MAPD enrollment effective dates.

New Retirees Already Age 65

- *Age 65 Medicare Enrollment Notification* will be sent to the active employee (and dependent, if applicable) 90 days prior to the Medicare-eligibility date;
- *Required MAPD Enrollment Notice* will be sent at the time the Retirement is received from the applicable Retirement System, the new retiree will have 60 days to complete this enrollment;
- *First Reminder Notice* will be sent 30 days prior the TRAIL MAPD enrollment period expiration date;
- *Second Reminder Notice* will be sent 15 days prior to the TRAIL MAPD enrollment period expiration date.

At the completion of both enrollment processes, the retiree will be provided with a benefit confirmation statement indicating the coverage in effect. Members who fail to make an election during this enrollment period will be notified of the eligibility to enroll at a later date; however, they will experience a break in coverage.



CONTACT:

MYBENEFITS SERVICE CENTER

844-251-1777 OR

844-251-1778 TDD/TTY