



**State of Illinois Retiree Health Plan
Total Retiree Advantage Illinois (TRAIL)
Medicare Advantage Program (MAPD)**

State 2019 TRAIL MAPD Plan Monthly Contributions

for Retirees, Annuitants, and Survivors with Less than 20 Years of Service

Open enrollment is October 15-November 15, 2018 with effective date of January 1, 2019

TRAIL MAPD is a retiree healthcare program sponsored by the State of Illinois. The plans offered through the TRAIL MAPD Program are Medicare Advantage plans which include prescription drug coverage. These plans are typically called "MAPD" plans. As a State of Illinois retiree, annuitant or survivor, you must make a choice during TRAIL MAPD Open Enrollment Period following your 65th birthday. **The following charges apply to annuitants and survivors with less than 20 years of service:**

Years of Service at Retirement	Member's Responsibility Percentage of Cost	HMO Plans		PPO Plan
		• Humana • Coventry Advantra • Health Alliance		United Healthcare
		Total Rate=\$183.48		Total Rate=\$228.67
1	95%	\$	174.30	\$ 217.23
2	90%	\$	165.13	\$ 205.80
3	85%	\$	155.95	\$ 194.37
4	80%	\$	146.78	\$ 182.93
5	75%	\$	137.61	\$ 171.50
6	70%	\$	128.43	\$ 160.06
7	65%	\$	119.26	\$ 148.63
8	60%	\$	110.08	\$ 137.20
9	55%	\$	100.91	\$ 125.76
10	50%	\$	91.74	\$ 114.33
11	45%	\$	82.56	\$ 102.90
12	40%	\$	73.39	\$ 91.46
13	35%	\$	64.21	\$ 80.03
14	30%	\$	55.04	\$ 68.60
15	25%	\$	45.87	\$ 57.16
16	20%	\$	36.69	\$ 45.73
17	15%	\$	27.52	\$ 34.30
18	10%	\$	18.34	\$ 22.86
19	5%	\$	9.17	\$ 11.43
20+	0%	\$	-	\$ -

See other side for Dependent, Dental, and Life Insurance rates.

Dependent Monthly Health Plan Contributions *

*The monthly dependent contribution is in addition to the employee health contribution. If you have a dependent on your insurance, your enrollment in the MAPD plan will be delayed until the enrollment period following your dependent's 65th birthday. You and all of your covered dependents must enroll in both Medicare Parts A and B to qualify for the MAPD. Dependents must be enrolled in the same plan as the member.

Dependent Monthly Health Plan Contributions

Health Plan Name	One Dependent	Two or more Dependents
Coventry Advantra (An Aetna Company)	\$ 89.91	\$ 126.00
Health Alliance MAPD	\$ 89.91	\$ 126.00
Humana HMO	\$ 89.91	\$ 126.00
United Healthcare PPO	\$ 110.00	\$ 155.00

Member Monthly Quality Care Dental Plan (QCDP) Contributions*

Member Only	\$ 11.00	
Member plus 1 Dependent	\$ 17.00	
Member plus 2 or more Dependents	\$ 19.50	

Member and Dependents

Prescription: Currently no additional contribution

Vision: Currently no additional contribution

More information regarding the 2019 State of Illinois Group Insurance Program TRAIL is available at:

www.MyBenefits.illinois.gov
1-844-251-1777 • TDD/TTY: 1-844-251-1778

Monthly Optional Term Life Insurance Contributions

Monthly Rate per \$1,000

Under 30	\$0.02
Ages 30 - 39	\$0.06
Ages 40 - 49	\$0.08
Ages 50 - 54	\$0.16
Ages 55 - 59	\$0.36
Ages 60 - 64	\$0.62
Ages 65 - 69	\$1.22
Ages 70 and above	\$2.02
Accidental Death & Dismemberment	\$0.02
Spouse Life (\$5,000)*	\$3.00
* Spouse life coverage will reduce to \$5,000 when an <u>annuitant</u> turns age 60.	
Dependent Child Life (\$10,000)**	\$0.70
**Child life coverage will remain at \$10,000 for both active members and eligible annuitants.	

Life Insurance

Retire Before Age 60

State provided amount=last annual base salary
 Can Purchase up to 8 times base salary
 Pay a premium for the optional life insurance
 Refer to above chart for rates.
 Coverage amount reduced at age 60.

Retire Age 60 or after

State provided amount=\$5,000
 Can Purchase up to 4 times State-paid amount
 Pay a premium for the optional life insurance
 Refer to above chart for rates