

College Insurance Program

Eligibility

To be eligible to participate in the College Insurance Program (CIP), members:

- Must be receiving a monthly benefit from SURS, and
- Must have been a full-time employee eligible for group health benefits while employed at an Illinois community college district.

The College Insurance Program includes health, vision, dental, and prescription insurance.

Rates

The Department of Central Management Services (CMS) determines the cost of this insurance. SURS has no information regarding the future costs for CIP insurance.

Value of Benefit

CMS estimates the value of a retiree's CIP coverage over their lifetime is approximately \$160,000 (this assumes retirement at age 65 and one dependent). If you meet eligibility requirements and do not take a lifetime monthly benefit, you will give up the opportunity to participate in this insurance program.

Monthly Contributions

The College Insurance Program (CIP) shares the cost of health coverage with you. While CIP covers the majority of the cost, you must make monthly contributions based upon the health plan you select.

Type of Participant	Type of Plan	Not Medicare Primary	Not Medicare Primary	Not Medicare Primary	Medicare Primary*
		Under Age 26	Age 26-64	Age 65 and Above	All Ages
Benefit Recipient	Managed Care Plan (OAP and HMO)	\$137.11	\$342.76	\$465.57	\$131.95
	College Choice Health Plan	\$154.68	\$386.69	\$525.55	\$113.87

Dependent Beneficiary	Managed Care Plan (OAP and HMO)	\$548.41	\$1,371.03	\$1,862.31	\$527.78
	College Choice Health Plan	\$618.69	\$1,546.74	\$2,102.20	\$455.48

** This rate applies to benefit recipients enrolled in Medicare Part A only and whose Part B benefits are reduced. If you, or your dependent is actively working and eligible for Medicare, or you have additional questions about this requirement, contact the CMS Group Insurance Division, Medicare Coordination of Benefits (COB) Unit.*

CIP TRAIL MAPD Medical Contributions

Members in the College Insurance Program (CIP) are responsible for a monthly contribution for Total Retiree Advantage (TRAIL) Medicare Advantage Prescription Drug (MAPD) health coverage that includes prescription drug, dental and vision benefits.

CIP TRAIL MAPD Plan Monthly Contributions Effective January 1, 2021		
	HMO Plans (Humana Employer Medicare HMO, Aetna Medicare Plan (HMO), and Health Alliance MAPD HMO)	UnitedHealthcare PPO Plan
Member Rate	\$46.38	\$46.47
Dependent Rate	\$185.53	\$185.88

Other Resources

- [CIP Retiree Health Insurance Brochure](#) [1]
- [Claims Appeal Process](#) [2]
- [Forms and Guides](#) [3]
- [Moving Out of State?](#) [4]
- [Responsibilities of SURS and CMS](#) [5]

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Links

[1] https://www.surs.com/sites/default/files/pdfsx/Retiree_Insurance_Brochure_CIP.pdf

[2] <https://www.surs.com/insurance-claim-appeal-process>

[3] <https://www.surs.com/forms-guides-college-insurance-plan>

[4] <https://www.surs.com/moving-out-state>

[5] <https://www.surs.com/responsibilities-cms-and-surs-0>

[6] <https://www.surs.com/tags/insurance>

[7] <https://www.surs.com/tags/all-plan-types>