

## Medicare

SURS does not counsel on Medicare eligibility or benefits. However, if you are retired and eligible for Medicare, you should enroll in Medicare Parts A and B to become effective the month in which you turn age 65. SURS will require a copy of your Medicare card, your spouse or other dependent's Medicare card (if applicable), or a letter of ineligibility if you are not eligible for Medicare.

### TRAIL MAPD – Turning age 65

The state of Illinois offers retirees, annuitants and survivors a healthcare program referred to as the TRAIL – Total Retiree Advantage Illinois. This program provides eligible members and their covered dependents comprehensive medical and prescription drug coverage through state-sponsored Medicare Advantage Prescription Drug Plans (MAPD). In order to be eligible, a member and all covered dependents must be enrolled in Medicare Parts A and B. New retirees and retired members nearing age 65 will receive an enrollment notice and have 60 days to enroll. MAPD coverage will become effective the first of the month following the enrollment completion. Members who enroll in the College Insurance Program at retirement time and later become eligible for MAPD due to turning age 65 will receive a letter and decision guide from CMS. Members who do not enroll in CIP at retirement but later wish to enroll must contact SURS to establish insurance eligibility.



## Contact information

Please contact MyBenefits Service Center for questions regarding available plans, healthcare selections and changes in family status.

[MyBenefits.illinois.gov](https://mybenefits.illinois.gov)

1-844-251-1777 (toll free)

TTY/TDD 1-844-251-1778 (toll free)

For questions regarding coordination of these insurance benefits with Medicare, please contact CMS.

[illinois.gov/cms/benefits](https://illinois.gov/cms/benefits)

800-442-1300



## Retiree Insurance Information

College Insurance Program





As you approach retirement, it is important to understand SURS' role in the College Insurance Program.

SURS is responsible for:

- Determining insurance eligibility
- Collecting premiums
- Explaining and initiating the enrollment process

### 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 Illinois Department of Central Management Services (CMS) determines the cost of this insurance. SURS has no information regarding the future costs for state of Illinois health insurance.

### Enrollment Process

In order to initiate the enrollment process, you will need to complete and submit an Insurance Participation Election Form to SURS along with your retirement application.

SURS recommends submitting your retirement paperwork (including the Insurance Participation Election Form) to SURS at least 60 days in advance of your anticipated retirement date.

Once your retirement claim is set up, SURS will notify MyBenefits, the state of Illinois' online benefits management system, of your intent to participate in the insurance plan. MyBenefits will then create your online member portal.

You will receive a letter from SURS, as well as a letter or email from MyBenefits notifying you that you can now enroll in your retiree insurance. You have 30 days to enroll. You can enroll by contacting MyBenefits Service Center (toll-free) at 844-251-1777 or you can enroll online.

Directions:

- Log on to [MyBenefits.Illinois.gov](https://MyBenefits.Illinois.gov)
- In the top right corner of the home page, click Login
- Enter your log-in ID and password (if you are logging in for the first time, click Register in the bottom right corner of the log-in box and follow the prompts)
- Your MyBenefits log-in ID is a CMS-issued number. You can access it by clicking "Forgot my log-in ID," on the log-in screen.
- After logging in and landing on the Welcome page, explore your benefit options by clicking on the benefit tiles or using the decision support tool. Then follow the prompts on the Welcome page

Coverage elected at the time of initial enrollment or

during the annual Benefits Choice Period (May of each year) remains in effect throughout the entire plan year. However, you may be able to change certain benefit selections mid-year if you experience a qualifying change in status. Changes must be submitted with supporting documentation within 30 days of the date of the change. Please refer to [MyBenefits.Illinois.gov](https://MyBenefits.Illinois.gov) for more specific information.

The MyBenefits website is a great resource. You can research plan information even before you register by clicking on the College Insurance Program section. This website contains the CIP Handbook and the Benefits Choice Booklet that can be easily printed. There is also a helpful "How to Enroll" video at the bottom of the Welcome page.

### Collecting Premiums

Once you have enrolled in insurance, MyBenefits will submit a monthly notification to SURS of the total premium amount.

All premiums, if applicable, will be deducted from your annuity payment. In the event the cost of the premium exceeds the benefit amount, the benefit recipient will be billed directly.

Qualified members in the SURS Retirement Savings Plan will be billed directly.

