STATE OF ILLINOIS
Department of Central Management Services
Bureau of Benefits

FY 2023

# benefit choice

## State Employees Group Insurance Program

*Benefit Choice Period • May 1 - May 31, 2022*
*Effective July 1, 2022*

# Table of Contents



## ONLINE ENROLLMENT PLATFORM

Making benefit elections is simple through the MyBenefits website. Follow these steps:

1. Go to MyBenefits.illinois.gov.
2. In the top right corner of the home page, click **Login**.
3. If you are logging in for the first time, click Register in the bottom right corner of the login box and follow the prompts. You will need to provide your name as printed on the Benefit Choice materials mailed to your home.
4. Enter your login ID and password. After logging in and landing on the welcome page, explore your benefit options by clicking on the benefit tiles.
5. After exploring your benefit options and determining which benefits you would like to elect, click on the Benefit Choice Event, located on the Welcome page.

## Need Help?

**AVA, the interactive digital assistant, is available online at**

MyBenefits.illinois.gov

**Or**

**Contact MyBenefits Service Center (toll-free)**
**844-251-1777, or 844-251-1778 (TDD/TTY) with inquiries.**
**Representatives are available**
**Monday – Friday, 8:00 AM - 6:00 PM CT.**

## WHAT YOU NEED TO DO

1. Go to MyBenefits.illinois.gov to review your benefit options.
2. Choose the benefits you'd like to elect at MyBenefits.illinois.gov between May 1-May 31, 2022.
3. Consider going paperless. Provide, or update your email address at MyBenefits.illinois.gov to receive quick responses and notifications through electronic communications.
4. Take advantage of your new benefits which will become effective July 1, 2022.

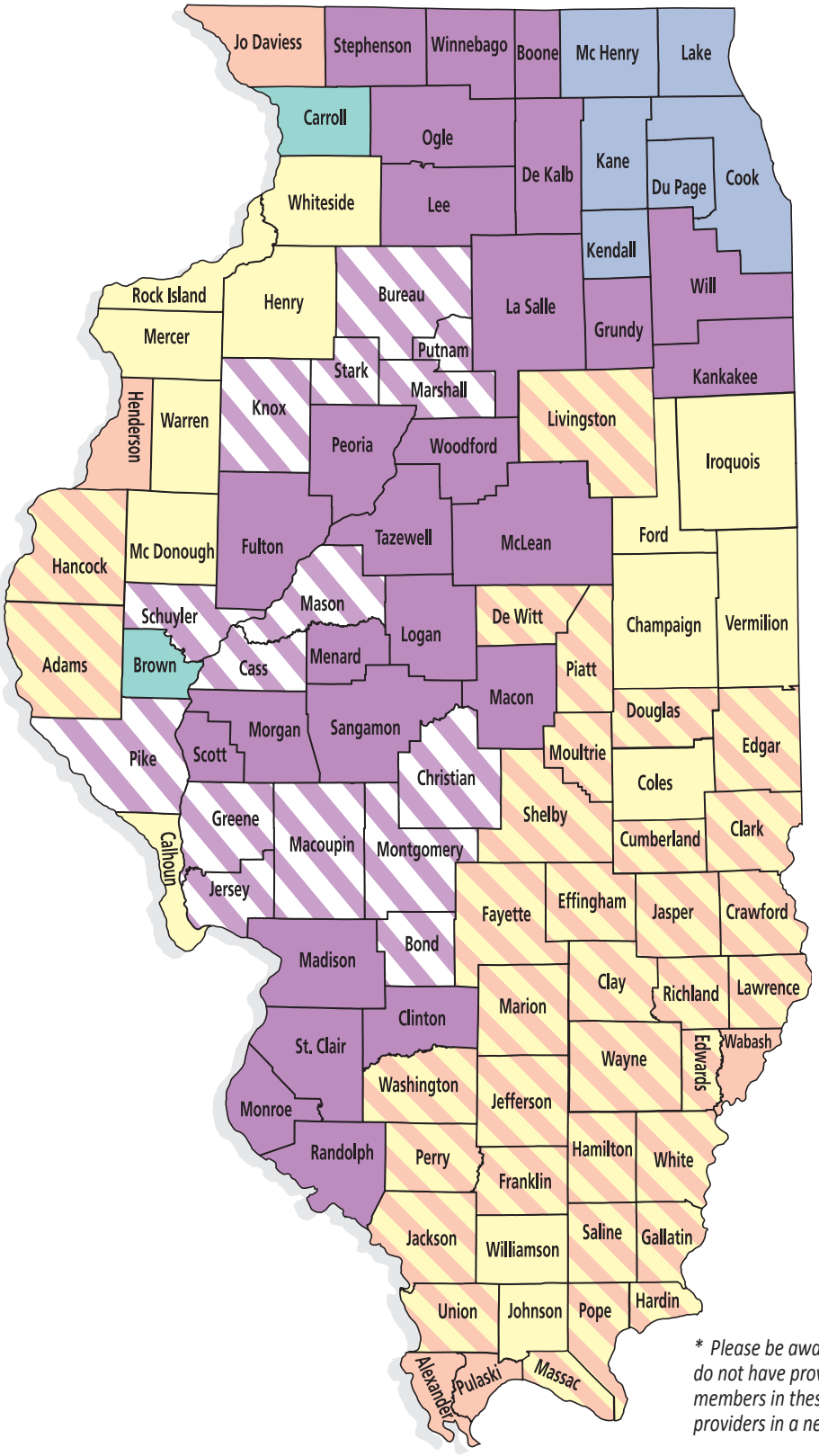
**Note: If you are not currently enrolled in benefits due to previous nonpayment of premiums, contact the Premium Collection Unit to discuss your enrollment options 217-558-4783.**

DISCLAIMER

Monthly health insurance contributions are based on your March 1st salary, or initial salary for new hires. Your monthly contribution amount reflected within this site is based on the salary reported on your paycheck for the first pay period in March, and will be adjusted as necessary, if updated information is provided.

# What is Available in Your Area in FY23

Review the following map and charts to identify plans available in your county. Then, review your monthly contribution and plan benefits to determine which plan is best for you.




BlueAdvantage HMO
HMO Illinois
Aetna OAP
Blue Cross Blue Shield OAP Tiers I, II & III
HealthLink OAP Tiers I, II & III
Consumer Driven Health Plan (CDHP)
Quality Care Health Plan (QCHP)

Aetna HMO
Health Alliance HMO
Aetna OAP
Blue Cross Blue Shield OAP Tiers I, II & III
HealthLink OAP Tiers I, II & III **(Except Ford County)**
Consumer Driven Health Plan (CDHP)
Quality Care Health Plan (QCHP)

Aetna HMO
Health Alliance HMO
Aetna OAP **(Gallatin County has Tiers II & III Only)**
Blue Cross Blue Shield OAP **Tiers II & III Only**
HealthLink OAP Tiers I, II & III
Consumer Driven Health Plan (CDHP)
Quality Care Health Plan (QCHP)

Aetna HMO
Health Alliance HMO
Aetna OAP
Blue Cross Blue Shield OAP **Tiers II & III Only**
Consumer Driven Health Plan (CDHP)
Quality Care Health Plan (QCHP)

Aetna HMO
BlueAdvantage HMO
Health Alliance HMO
HMO Illinois
Aetna OAP
Blue Cross Blue Shield OAP Tiers I, II & III
HealthLink OAP Tiers I, II & III **(Except Scott County)**
Consumer Driven Health Plan (CDHP)
Quality Care Health Plan (QCHP)

* Aetna HMO
BlueAdvantage HMO
Health Alliance HMO
HMO Illinois
Aetna OAP
Blue Cross Blue Shield OAP **Tiers II & III Only**
HealthLink OAP Tiers I, II & III **(Except Stark County)**
Consumer Driven Health Plan (CDHP)
Quality Care Health Plan (QCHP)

* Aetna HMO
BlueAdvantage HMO
Health Alliance HMO
HMO Illinois
Aetna OAP
Blue Cross Blue Shield OAP **Tiers II & III Only**
HealthLink OAP **Tiers II & III Only**
Consumer Driven Health Plan (CDHP)
Quality Care Health Plan (QCHP)

** Please be aware that some counties in the green and striped purple areas do not have provider coverage for either HMO Illinois or BlueAdvantage HMO; members in these counties may have access to the aforementioned health plan providers in a neighboring county. Please check with your provider for details.*

# Monthly Contributions

The State shares the cost of health coverage with you. While the State covers most of the cost, you must make monthly contributions determined by your annual salary. The following charts outline monthly contribution rates for full-time members. Part-time members are required to pay a percentage of the State's portion of the monthly contribution in addition to their own. Special rules apply for non-IRS dependents (see MyBenefits.illinois.gov for more information).

| Employee Annual Salary | Aetna HMO | Blue Advantage | Health Alliance Illinois | HMO Illinois | Aetna OAP | BCBSIL* OAP | HealthLink OAP | CDHP** | QCHP*** |
|---|---|---|---|---|---|---|---|---|---|
| $30,200 & below | $120 | $94 | $120 | $98 | $114 | $114 | $128 | $95 | $134 |
| $30,201 - $45,600 | $139 | $113 | $139 | $117 | $133 | $133 | $147 | $114 | $153 |
| $45,601 - $60,700 | $158 | $132 | $158 | $136 | $152 | $152 | $166 | $133 | $171 |
| $60,701 - $75,900 | $176 | $150 | $176 | $154 | $170 | $170 | $184 | $151 | $190 |
| $75,901 - $100,000 | $195 | $169 | $195 | $173 | $189 | $189 | $203 | $170 | $209 |
| $100,001 - $125,000 | $249 | $223 | $249 | $227 | $243 | $243 | $257 | $224 | $263 |
| $125,000 - and over | $282 | $256 | $282 | $260 | $276 | $276 | $290 | $257 | $296 |

Members who retire, accept a salary reduction, or return to State employment at a different salary may have their monthly contribution adjusted based upon the new salary. This applies to members who return to work after having a 10-day or greater break in State service after terminating employment. This does not apply to members who have a break in coverage due to a leave of absence.

# Dependent Monthly Health Plan Contributions

In addition to monthly contributions for their own health coverage, members must make additional monthly contributions for dependents they cover. Dependents must be enrolled in the same plan as the member. The Medicare dependent monthly contribution applies only if Medicare is primary for both Parts A and B.

| Number of Dependents | Aetna HMO | Blue Advantage | Health Alliance Illinois | HMO Illinois | Aetna OAP | BCBSIL* OAP | HealthLink OAP | CDHP** | QCHP*** |
|---|---|---|---|---|---|---|---|---|---|
| 1 Dependent | $195 | $158 | $195 | $162 | $186 | $186 | $204 | $169 | $291 |
| 2+ Dependents | $240 | $194 | $241 | $201 | $231 | $231 | $257 | $213 | $329 |
| 1 Medicare A & B Primary Dependent | $172 | $137 | $171 | $141 | $163 | $163 | $180 | $146 | $184 |
| 2+ Medicare A & B Primary Dependents | $214 | $172 | $215 | $178 | $205 | $205 | $227 | $187 | $245 |

## DISCLAIMER

Retiree, annuitant, and survivor contributions for all health plan options will be in accordance with the levels set forth above in FY23. For future years, the State reserves the right to designate the plan options which constitute the basic program of health benefits and to require additional contributions in accordance with the law for any optional coverage elected by an annuitant, retiree, or survivor.

* BCBSIL OAP = Blue Cross Blue Shield of Illinois
** CDHP = Consumer Driven Health Plan
*** QCHP = Quality Care Health Plan

# Adding a Dependent

If you add a dependent for the first time, or re-enroll a dependent during open enrollment, you must provide the required documentation to complete enrollment no later than June 10, 2022. Failure to provide adequate documentation by this deadline, will result in dependents not being added to your plan. Note: Any documentation received after May 31, 2022, may result in a delay of ID cards.

# Opt-Out

Full-time employees, retirees, annuitants, and survivors have the option to opt-out of health coverage if they have other comprehensive coverage provided by an entity other than the Department of Central Management Services. Be advised that if you have previously opted-out, or waived benefits, you can re-enroll during the Benefit Choice Period or if you experience a Qualifying Change in Status.

# Transition of Care after Health Plan Change

Members and their dependents who elect to change health plans and are then hospitalized prior to July 1 and discharged on or after July 1, are involved in an ongoing course of treatment, or have entered the third trimester of pregnancy, should contact their new plan administrator before July 1 to coordinate the transition of services.

# State Employees Group Insurance Program

## *Medicare Requirements*

Retirees and survivors must apply for Medicare benefits upon turning age 65. If the SSA determines that the member and/or dependent is eligible for Medicare Part A and/or Part B, the member and/or dependent is required by the State to enroll in Medicare Parts A and B. Those on a disability leave are also required to apply for Medicare Part A and B. Once enrolled in Medicare, the member and/or dependent is required to fax or email the front-side copy of the Medicare identification card to the State of Illinois Medicare COB Unit (contact information below).

If the SSA determines that a member and/or dependent is not eligible for premium-free Medicare Part A based on their own work history or the work history of a spouse (current, ex-spouse or deceased) at least 62 years of age, the member must request a written statement of the Medicare ineligibility from the SSA. Upon receipt, the written statement must be forwarded to the State of Illinois Medicare COB Unit to avoid a financial penalty.

**State of Illinois Medicare COB Unit**
**PO Box 19208**
**Springfield, Illinois 62794-9208**
CMS.Ben.MedicareCOB@illinois.gov
**Fax: 217-557-3973**

# HMO Benefits

Health Maintenance Organization (HMO) members are required to stay within the health plan provider network. No out-of-network services are available, other than listed below. Members will need to select a primary care physician (PCP) from a network of participating providers. The PCP will direct all healthcare services and make referrals to specialists and hospitalization. Benefits are outlined in each plan's Summary Plan Document (SPD). It is the member's responsibility to know and follow the specific requirements of the HMO plan selected. For a copy of the SPD, contact the plan administrator (see page 11).

| HMO Plan Design | | |
|---|---|---|
| Plan Year Out-of-Pocket Maximum | $3,000 Individual $6,000 Family | |
| **Hospital Services** | | |
| | **In-Network** | **Out-of-Network** |
| Emergency Room Services | $275 copayment per visit | $275 copayment per visit |
| Inpatient Hospitalization | $425 copayment per admission | Not covered |
| Inpatient Alcohol and Substance Abuse | $425 copayment per admission | Not covered |
| Inpatient Psychiatric Admission | $425 copayment per admission | Not covered |
| Outpatient Surgery | $300 copayment per visit | Not covered |
| Skilled Nursing Facility | 100% covered | Not covered |
| Diagnostic Lab and X-ray | 100% covered | Not covered |
| Complex Imaging (CT/Pet Scans/MRIs) | $30 copayment | Not covered |
| **Transplant Services** | | |
| Organ and Tissue Transplants | $375 copay limited to network transplant facilities as determined by the medical plan administrator. To assure coverage, the transplant candidate must contact your plan provider prior to beginning evaluation services. | |
| **Professional and Other Services** | | |
| | **In-Network** | **Out-of-Network** |
| Preventive Care/Well-Baby/Immunizations | 100% covered | Not covered |
| Physician Office Visit | $30 copayment per visit | Not covered |
| Specialist Office Visit | $35 copayment per visit | Not covered |
| Telemedicine | $10 copayment | Not covered |
| Outpatient Psychiatric and Substance Abuse | $30 or $35 copayment per visit | Not covered |
| Durable Medical Equipment | 80% covered | Not covered |
| Home Health Care | $35 copayment per visit | Not covered |
| Complex Imaging (CT/Pet Scans/MRIs) | $30 copayment | Not covered |

| Prescription Drugs | | | | |
|---|---|---|---|---|
| Plan Year Pharmacy Deductible – $150 per enrollee | | Preventive Prescription Drugs – $0 | | |
| | **Reduced Tier I *** | **Tier I** | **Tier II** | **Tier III** |
| Copayments (30-day supply) | $4.00 | $16.00 | $33.00 | $57.00 |
| Copayments (90-day supply) | $10.00 | $40.00 | $82.50 | $142.50 |

* Applies to specific medications as defined by plan.
Some HMOs may have benefit limitations based on a calendar year.

# Open Access Plan (OAP) Benefits

Open Access Plan (OAP) members will have three tiers of providers from which to choose to obtain services.

- **Tier I** offers a managed care network which provides enhanced benefits and operates similar to an HMO.
- **Tier II** offers an expanded network of providers and is a hybrid plan operating like an HMO and PPO.
- **Tier III** covers all providers which are not in the managed care networks of Tiers I or II (out-of-network providers). It is the member's responsibility to know and follow the specific requirements of the OAP. Benefits are outlined in each plan's Summary Plan Document (SPD), contact the plan administrator (see page 11).

| Benefit | Tier I | Tier II | Tier III (Out-of-Network)** |
|---|---|---|---|
| Plan Year Out-of-Pocket Maximum<br>• Per Individual<br>• Per Family | $3,000 (includes eligible charges from Tier I and Tier II combined)<br>$6,000 (includes eligible charges from Tier I and Tier II combined) | | Not Applicable |
| Plan Year Deductible (must be satisfied for all services) | $0 | $300 per enrollee* | $400 per enrollee* |
| **Hospital Services (Percentages listed represent how much is covered by the plan)** | | | |
| Emergency Room Services | $275 copayment per visit | $275 copayment per visit | $275 copayment per visit |
| Inpatient Hospitalization | $425 copayment per admission | 90% of network charges after $475 copayment per admission* | 60% of allowable charges after $575 copayment per admission* |
| Inpatient Alcohol and Substance Abuse | $425 copayment per admission | 90% of network charges after $475 copayment per admission* | 60% of allowable charges after $575 copayment per admission* |
| Inpatient Psychiatric Admission | $425 copayment per admission | 90% of network charges after $475 copayment per admission* | 60% of allowable charges after $575 copayment per admission* |
| Outpatient Surgery | $300 copayment per visit | 90% of network charges after $300 copayment* | 60% of allowable charges after $300 copayment* |
| Skilled Nursing Facility | 100% covered | 90% of network charges* | Not covered |
| Diagnostic Lab and X-ray | 100% covered | 90% of network charges* | 60% of allowable charges* |
| Complex Imaging (CT/Pet Scans/MRIs) | $30 copayment | 90% of network charges* | 60% of allowable charges* |
| **Transplant Services** | | | |
| Organ and Tissue Transplants | **Tier I:** 100% covered. **Tier II:** 90% of network charges. **Tier III:** Not covered. To assure coverage, the transplant candidate must contact your plan provider prior to beginning evaluation services. | | |
| **Professional and Other Services** | | | |
| Preventive Care/Well-Baby /Immunizations | 100% covered | 100% covered | Not covered |
| Physician Office Visits | $30 copayment | 90% of network charges* | 60% of allowable charges* |
| Specialist Office Visits | $35 copayment | 90% of network charges* | 60% of allowable charges* |
| Telemedicine | $10 copayment | Not covered | Not covered |
| Outpatient Psychiatric and Substance Abuse | $30 or $35 copayment | 90% of network charges* | 60% of allowable charges* |
| Durable Medical Equipment | 80% of network charges | 80% of network charges* | 60% of allowable charges* |
| Home Health Care | $35 copayment | 90% of network charges* | Not covered |

## Prescription Drugs

Plan Year Pharmacy Deductible – $150 per enrollee  Preventive Prescription Drugs – $0

| | Tier I | Tier II | Tier III |
|---|---|---|---|
| Copayments (30-day supply) | $16.00 | $33.00 | $57.00 |
| Copayments (90-day supply)*** | $40.00 | $82.50 | $142.50 |
| Maintenance Choice (90-day supply)**** | $20.00 | $41.25 | $71.25 |

* A plan year deductible must be met before Tier II and Tier III plan benefits apply. Benefit limits are measured on a plan year basis.

** Using out-of-network services may significantly increase your out-of-pocket expense. Amounts over the plan's allowable charges do not count toward your plan year out-of-pocket maximum; this varies by plan and geographic region.

*** If a member or dependent elects a higher Tier drug where a lower Tier drug is available, the member or dependent is responsible for the higher copayment plus the difference in cost between the drugs.

**** Medications received at CVS Caremark® Retail Pharmacy or through CVS Caremark® Mail Service Pharmacy.

# Quality Care Health Plan (QCHP) Benefits

Quality Care Health Plan (QCHP) members may choose any physician or hospital for medical services; however, members receive enhanced benefits, resulting in lower out-of-pocket costs, when receiving services from a QCHP in-network provider. QCHP has a nationwide network of providers through Aetna PPO. Benefits are outlined in the plan's Summary Plan Document (SPD). It is the member's responsibility to know and follow the specific requirements of the QCHP. For a copy of the SPD, contact the plan administrator (see page 11).

## Plan Year Maximums and Deductibles

| Employee's Annual Salary (based on each employee's annual salary as of March 1st) | Individual Plan Year Deductible | Family Plan Year Deductible Cap |
|---|---|---|
| $60,700 or less | $425 | $1,000 |
| $60,701 - $75,900 | $525 | $1,250 |
| $75,901 and more | $575 | $1,375 |
| Retiree/Annuitant/Survivor | $425 | $1,000 |
| Dependents | $425 | N/A |

## Out-of-Pocket Maximum Limits

| In-Network Individual | In-Network Family | Out-of-Network Individual | Out-of-Network Family |
|---|---|---|---|
| $1,750 | $4,375 | $7,000 | $13,500 |

## Hospital Services (Percentages listed represent how much is covered by the plan)

| | In-Network | Out-of-Network* |
|---|---|---|
| Emergency Room Services | $450 per visit; Deductible applies | $450 per visit; Deductible applies |
| Inpatient Hospitalization | 85% of network charges; Deductible applies after $200 per admission | 60% of allowable charges; Deductible applies after $800 per admission |
| Inpatient Alcohol and Substance Abuse | 85% of network charges; Deductible applies after $200 per admission | 60% of allowable charges; Deductible applies after $800 per admission |
| Inpatient Psychiatric Admission | 85% of network charges; Deductible applies after $200 per admission | 60% of allowable charges; Deductible applies after $800 per admission |
| Outpatient Surgery | 85% of network charges; Deductible applies | 60% of allowable charges; Deductible applies |
| Skilled Nursing Facility | 85% of network charges; Deductible applies | 60% of allowable charges; Deductible applies |
| Diagnostic Lab and X-ray | 85% of network charges; Deductible applies | 60% of allowable charges; Deductible applies |
| Complex Imaging (CT/Pet Scans/MRIs) | 85% of network charges; Deductible applies | 60% of allowable charges; Deductible applies |

## Transplant Services

| | |
|---|---|
| Organ and Tissue Transplants | 85% after $200 transplant deductible, limited to network transplant facilities as determined by the medical plan administrator. Benefits are not available unless approved by the Notification Administrator. To assure coverage, contact Aetna prior to beginning evaluation services. |

## Professional and Other Services

| | In-Network | Out-of-Network* |
|---|---|---|
| Preventive Care/Well-Baby/Immunizations | 100% covered | 60% of allowable charges; Deductible applies |
| Physician Office Visit | 85% of network charges; Deductible applies | 60% of allowable charges; Deductible applies |
| Specialist Office Visit | 85% of network charges; Deductible applies | 60% of allowable charges; Deductible applies |
| Telemedicine | 85% of network charges; Deductible applies | Does Not Apply |
| Outpatient Psychiatric and Substance Abuse | 85% of network charges; Deductible applies | 60% of allowable charges; Deductible applies |
| Durable Medical Equipment | 85% of network charges; Deductible applies | 60% of allowable charges; Deductible applies |
| Home Health Care | 85% of network charges; Deductible applies | 60% of allowable charges; Deductible applies |

## Prescription Drugs

Plan Year Pharmacy Deductible – $175 per enrollee  Preventive Prescription Drugs – $0

| | Tier I | Tier II | Tier III |
|---|---|---|---|
| Copayments (30-day supply) | $18.00 | $38.00 | $60.00 |
| Copayments (90-day supply) | $45.00 | $95.00 | $150.00 |
| Maintenance Choice (90-day supply)** | $22.50 | $47.50 | $75.00 |

* Using out-of-network services may significantly increase your out-of-pocket expense. Amounts over the plan's allowable charges do not count toward your plan year out-of-pocket maximum; this varies by plan and geographic region.

** Medications received at CVS Caremark® Retail Pharmacy or through CVS Caremark® Mail Service Pharmacy.

# Consumer Driven Health Plan (CDHP) Benefits

**This is a high-deductible health plan as defined by the IRS.** Consumer Driven Health Plan (CDHP) members may choose any physician or hospital for medical services; however, members receive enhanced benefits, resulting in lower out-of-pocket costs, when receiving services from a CDHP in-network provider. CDHP has a nationwide network of providers through Aetna PPO. CDHP is available for active employees only, under the State Employees' Group Insurance Program. This plan is not available to retirees. Benefits are outlined in the plan's Summary Plan Document (SPD). It is the member's responsibility to know and follow the specific requirements of the CDHP. For a copy of the SPD, contact the plan administrator (see page 11).

| Plan Year Medical Deductibles | | | |
|---|---|---|---|
| In-Network Individual<br>$1,500 | In-Network Family<br>$3,000 | Out-of-Network Individual<br>$1,500 | Out-of-Network Family<br>$3,000 |

| Out-of-Pocket Maximum Limits | | | |
|---|---|---|---|
| In-Network Individual<br>$3,000 | In-Network Family<br>$6,000 | Out-of-Network Individual<br>$3,000 | Out-of-Network Family<br>$6,000 |

| Hospital Services (Percentages listed represent how much is covered by the plan) | | |
|---|---|---|
| | **In-Network** | **Out-of-Network*** |
| Emergency Room Services | 90% of coinsurance; Deductible applies | 90% of coinsurance; Deductible applies |
| Inpatient Hospitalization | 90% of network charges; Deductible applies | 65% of allowable charges; Deductible applies |
| Inpatient Alcohol and Substance Abuse | 90% of network charges; Deductible applies | 65% of allowable charges; Deductible applies |
| Inpatient Psychiatric Admission | 90% of network charges; Deductible applies | 65% of allowable charges; Deductible applies |
| Outpatient Surgery | 90% of network charges; Deductible applies | 65% of allowable charges; Deductible applies |
| Skilled Nursing Facility | 90% of network charges; Deductible applies | 65% of allowable charges; Deductible applies |
| Diagnostic Lab and X-ray | 90% of network charges; Deductible applies | 65% of allowable charges; Deductible applies |
| Complex Imaging (CT/Pet Scans/MRIs) | 90% of network charges; Deductible applies | 65% of allowable charges; Deductible applies |

| Transplant Services | |
|---|---|
| Organ and Tissue Transplants | 90% after plan year deductible, limited to network transplant facilities as determined by the medical plan administrator. Not covered out-of-network. Benefits are not available unless approved by the Notification Administrator. To assure coverage, contact Aetna prior to beginning evaluation services. |

| Professional and Other Services | | |
|---|---|---|
| | **In-Network** | **Out-of-Network*** |
| Preventive Care/Well-Baby/Immunizations | 100% covered | 65% of allowable charges; Deductible applies |
| Preventive Services (IRS-allowed)** | 90% of network charges; No Deductible | 65% of allowable charges; Deductible applies |
| Physician Office Visit | 90% of network charges; Deductible applies | 65% of allowable charges; Deductible applies |
| Specialist Office Visit | 90% of network charges; Deductible applies | 65% of allowable charges; Deductible applies |
| Telemedicine | 90% of network charges; Deductible applies | Does Not Apply |
| Outpatient Psychiatric and Substance Abuse | 90% of network charges; Deductible applies | 65% of allowable charges; Deductible applies |
| Durable Medical Equipment | 90% of network charges; Deductible applies | 65% of allowable charges; Deductible applies |
| Complex Imaging (CT/Pet Scans/MRIs) | 90% of network charges; Deductible applies | 65% of allowable charges; Deductible applies |

## Prescription Drugs

Preventive Prescription Drugs – $0 Preventive Prescription Drugs (IRS-allowed) ** - 90% covered; No Deductible

| | **Tier I** | **Tier II** | **Tier III** |
|---|---|---|---|
| Copayments (30-day supply) | 90%; Deductible Applies | 90%; Deductible Applies | 90%; Deductible Applies |
| Copayments (90-day supply) | 90%; Deductible Applies | 90%; Deductible Applies | 90%; Deductible Applies |
| Maintenance Choice (90-day supply)*** | 95%; Deductible Applies | 95%; Deductible Applies | 95%; Deductible Applies |

* Using out-of-network services may significantly increase your out-of-pocket expense. Amounts over the plan's allowable charges do not count toward your plan year out-of-pocket maximum; this varies by plan and geographic region.

** Contact Aetna for IRS-allowed services and prescriptions.

*** Medications received at CVS Caremark® Retail Pharmacy or through CVS Caremark® Mail Service Pharmacy.

# Medical Care Assistance Program (MCAP) - Companion to your HMO, OAP, QCHP, or CDHP (if not enrolled in an HSA)

**EMPLOYEES MUST RE-ENROLL EACH YEAR**

The MCAP maximum contribution limit is $2,850 for the FY23 plan year period. The rollover of unused FY23 funds will be capped at $570.00. Participants who do not re-enroll for the new plan year will forfeit any amount eligible for rollover.

# Dependent Care (Day Care) Assistance Program (DCAP)

DCAP is an account that allows you to set aside pre-tax contributions per pay period to pay for dependent care (Day Care) expenses, for children age 12 and under, or care for a physically or mentally disabled dependent. DCAP cannot be used for dependent medical expenses or for children for which you are not considered the primary or custodial parent. The DCAP maximum contribution limit is $5,000 for the FY23 plan year period. Any unused DCAP funds at the end of the plan year will be forfeited.

# Health Savings Accounts (HSA) for Active State Employees - Companion to CDHP Enrollment ONLY

**EMPLOYEES MUST RE-ENROLL EACH YEAR**

An HSA is like a 401(k) for healthcare, yet the HSA tax benefits are far greater. It is a tax-favored, interest-bearing account that active State employees can use to pay for qualified medical expenses now, or in the future. Active State employees who qualify (see Qualifying for an HSA below), can save or invest the account funds. Paired with the Consumer Driven Health Plan (CDHP), an HSA is a powerful financial tool that gives you more control of your healthcare decisions.

The State will contribute a third of the deductible to an active State employee's HSA. Maximum HSA contributions (Employer + Employee) for FY23 will be:

**Under Age 55**

| | Individual | Family |
|---|---|---|
| Employer Contribution = | $500 | $1,000 |
| Employee Contribution = | $3,150 | $6,300 |
| Max IRS Allowed Contribution = | $3,650 | $7,300 |

**Age 55 and older**

| | Individual | Family |
|---|---|---|
| Employer Contribution = | $500 | $1,000 |
| Employee Contribution = | $ 4,150 | $7,300 |
| Max IRS Allowed Contribution = | $4,650 | $8,300 |

Contributions to your HSA can be made through pre-tax payroll deductions or post-tax direct payment. Active State employees can make tax-free withdrawals to pay for qualified medical expenses, for you and your eligible dependents. HSAs are portable and all contributions rollover to the next plan year. If the employee invests HSA funds, those funds remain in the investment account. HSAs may be used for future healthcare expenses including out-of-pocket expenses after retirement, Medicare, and long-term care (LTC) premiums, up to IRS limits and certain LTC expenses. There are no income limitations.

## *Qualifying for an HSA*

To be an eligible individual and qualify for an HSA, you must:

- Be covered under a high-deductible health plan
- Have no other health coverage (except what is permitted under Other health coverage: https://www.irs.gov/publications/p969#en_US_2019_publink1000204039)
- Not be enrolled in Medicare. This includes Part A
- Not be claimed as a dependent on someone else's tax return

**You cannot be enrolled in both an HSA and MCAP Flexible Spending Account.**

# Vision

Vision coverage is provided at no cost to all members enrolled in a State health plan and is administered by EyeMed. All enrolled members and dependents receive the same vision coverage regardless of the health plan selected.

| Service | In-Network | Out-of-Network** | Benefit Frequency |
|---|---|---|---|
| **Eye Exam** | $30 copayment | $30 allowance | Once every 12 months |
| **Standard Frames** | $30 copayment (up to $175 retail frame cost; member responsible for balance over $175) | $70 allowance | Once every 24 months |
| **Vision Lenses*** (single, bifocal and trifocal) | $30 copayment | $50 allowance for single vision lenses. $80 allowance for bifocal and trifocal lenses | Once every 12 months |
| **Contact Lenses** (All contact lenses are in lieu of vision lenses) | $120 allowance | $120 allowance | Once every 12 months |

* Vision Lenses: Member pays all optional lens enhancement charges. In-network providers may offer additional discounts on lens enhancements and multiple pair purchases.

** Out-of-network claims must be filed within one year from the date of service.

# Dental

Employees have the option to enroll in Dental Only coverage. However, if you enroll in health coverage and choose dental coverage, dependents must mirror the coverage of the member.

The State's Quality Care Dental Plan (QCDP) offers a comprehensive range of benefits and is available to all members and is administered by Delta Dental of Illinois. Visit MyBenefits.illinois.gov for a Dental Schedule of Benefits.

| Deductible and Plan Year Maximum | |
|---|---|
| Plan year deductible for preventive services | N/A |
| Plan year deductible for all other covered services | $175 |
| **Plan Year Maximum Benefit (Orthodontics + All Other Covered Expenses = Maximum Benefit)** | |
| In-network plan year maximum benefit | $2,500 |
| Out-of-network plan year maximum benefit | $2,000 |

It is strongly recommended that plan members obtain a pretreatment estimate through Delta Dental for any service more than $200. Failure to obtain a pretreatment estimate may result in unanticipated out-of-pocket costs.

## Child Orthodontia Benefit

| Length of Orthodontia Treatment* | Maximum Benefit | |
|---|---|---|
| | **In-Network** | **Out-of-Network** |
| 0 - 36 Months | $2,000 | $1,500 |
| 0 - 18 Months | $1,820 | $1,364 |
| 0 - 12 Months | $1,040 | $780 |

| Member Monthly Quality Care Dental Plan (QCDP) Contributions** | | |
|---|---|---|
| Member Only | **Member + 1 Dependent** | **Member + 2 or More Dependents** |
| $14.00 | $23.00 | $25.50 |

* Orthodontia Treatments must start prior to age 19.

** Part-time employees are required to pay a percentage of the State's portion of the contribution in addition to the member contribution. Special rules apply for non-IRS dependents (see MyBenefits.illinois.gov for more information).

BENEFICIARY ELECTIONS

Don't forget to elect your beneficiaries at metlife.com/stateofillinois/ and make the appropriate updates when necessary to ensure that your Life Insurance benefit is paid out according to your wishes. Remember, you may also have death benefits through various state-sponsored programs, each having a separate beneficiary form, including Life Insurance, retirement benefits, and the Deferred Compensation Program.

# Life Insurance

Basic Life Insurance coverage is provided by MetLife at no cost to all active employees, retirees, and annuitants through the State Employees Group Insurance Program.

- Active employees, retirees, and annuitants under the age of 60, receive a benefit amount equal to their annual salary.
- Retirees and annuitants, age 60 or older, receive a $5,000 benefit.

**Member Optional Life coverage** is provided at a cost to all active employees, retirees, and annuitants.

- For active employees, and retirees and annuitants under age 60 – coverage is available up to 8 times their Basic Life amount.
- For retirees and annuitants age 60 or older – coverage is available up to 4 times their Basic Life amount.

The maximum benefit allowed for Member Optional Life plus Basic Life is $3,000,000. Rate changes due to age will be effective the first pay-period following the member's birthday.

| Optional Term Life Rate | |
|---|---|
| **Member Age** | **Monthly Rate Per $1,000** |
| Under 30 | $0.03 |
| 30-39 | $0.05 |
| 40-44 | $0.09 |
| 45-49 | $0.12 |
| 50-54 | $0.19 |
| 55-59 | $0.36 |
| 60-64 | $0.56 |
| 65-69 | $1.26 |
| 70 and Over | $2.06 |

**Accidental Death & Dismemberment (AD&D) coverage** is available to eligible members in an amount equal to either their Basic Life amount or the combined amount of their Basic and Member Optional Life. This coverage is subject to a total maximum of 5 times the Basic Life amount or $3,000,000, whichever is less.

| AD&D Monthly Rate per $1,000 |
|---|
| $0.02 |

**Spouse life coverage** is available in a lump sum amount of $10,000 for:

- The spouse of an active employee.
- The spouse, under age 60, of a retiree or an annuitant.

A spouse, age 60 and older, of a retiree or an annuitant, will have coverage available in the amount of $5,000. Rate changes due to age will be effective the first day of the pay period following the **spouse's** birthday.

| Spouse Life Monthly Rates | |
|---|---|
| **Spouse Life $10,000 Coverage (Members, retirees and annuitants under age 60)** | $5.70 |
| **Spouse Life $5,000 Coverage (Retirees and annuitants age 60 and older)** | $2.85 |

**Child life coverage** is available in a lump sum amount of $10,000 per child. The monthly contribution applies to all dependent children regardless of the number of children enrolled. Eligible children include children age 25 and under or, children in the disabled category.

| Child Life Monthly Rate | |
|---|---|
| **Child Life $10,000 Coverage** | $0.60 |

## Underwriting

A Statement of Health (SOH) is required for members to add/increase optional life or to add Spouse Life (unless you are a new hire, or this is a newly acquired spouse/civil union partner). A Statement of Health is not needed to add Child Life coverage or AD&D.

# Contacts

| Purpose | Administrator Name and Address | Phone | Website |
|---|---|---|---|
| **Enrollment** | MyBenefits – MyBenefits Service Center (MBSC)<br>134 N. LaSalle Street, Suite 2200, Chicago, IL 60602 | 844-251-1777<br>844-251-1778 (TDD/TTY) | mybenefits.illinois.gov |
| **Health Plan** | Aetna HMO (Group Number 285654)<br>Aetna OAP (Group Number 285650)<br>Consumer Driven Health Plan (CDHP) - Aetna PPO (Group Number 285658)<br>Quality Care Health Plan (QCHP) - Aetna PPO (Group Number 285658)<br>Address for all Aetna Plans:<br>PO Box 981106, El Paso, TX 79998-1106 | 855-339-9731<br>800-628-3323 (TDD/TTY)<br>Fax: 859-455-8650 Attn: Claims | aetnastateofillinois.com |
| | BlueAdvantage HMO (Group Number B06800)<br>HMO Illinois (Group Number H06800)<br>Blue Cross Blue Shield OAP (Group Number 263995)<br>Address for all Blue Cross Plans:<br>PO Box 805107, Chicago, IL 60680-4112 | 800-868-9520<br>866-876-2194 (TDD/TTY)<br>855-810-6537 | bcbsil.com/stateofillinois |
| | Health Alliance Medical Plans HMO<br>(Group Number 2001688)<br>3310 Fields South Drive, Champaign, IL 61822 | 800-851-3379<br>800-526-0844 (TDD/TTY | healthalliance.org/stateofillinois |
| | HealthLink OAP (Group Number 160000)<br>PO Box 419104, St. Louis, MO 63141-9104 | 877-379-5802<br>877-232-8388 (TDD/TTY) | healthlink.com/soi/learn-more |
| **Prescription Drug Plan** | CVS Caremark® (for QCHP, CDHP, or OAP Plans) Group Numbers: (QCHP 1400SD3)<br>(CDHP 1400SD9)<br>(Aetna OAP 1400SCH)<br>(BCBSIL OAP 1400SCJ)<br>(HealthLink OAP 1400SCF)<br>**Paper Claims:** CVS Caremark®<br>PO Box 52136, Phoenix, AZ 85072-2136<br>**Mail Order Rx:** CVS Caremark®<br>PO Box 94467, Palatine, IL 60094-4467 | 877-232-8128<br>800-231-4403 (TDD/TTY) | caremark.com |
| **Vision Plan** | EyeMed Out-of-Network Claims<br>PO Box 8504, Mason, OH 45040-7111 | 866-723-0512<br>TTY users, call 711 | eyemedvisioncare.com/stil |
| **Dental Plan** | Delta Dental of Illinois (Group Number 20240)<br>PO Box 5402, Lisle, IL 60532 | 800-323-1743<br>800-526-0844 (TDD/TTY) | soi.deltadentalil.com |
| **Life Insurance** | MetLife Insurance Company, Group Life Claims PO Box 6100, Scranton, PA 18505 | 800-880-6394<br>TTY users, call 711 | metlife.com/stateofillinois |
| **Flexible Spending Accounts (FSA)** | Optum Financial/ConnectYourCare<br>PO Box 622317, Orlando, FL 32862-2317 | 888-469-3363<br>800-526-0844 (TDD/TTY)<br>443-681-4602 (fax) | Optumfinancial.com |
| **Health Savings Accounts (HSA)** | PayFlex Systems USA, Inc.<br>10802 Farnam Drive, Suite 100<br>Omaha, NE 68154 | 888-678-8242 | payflex.com |
| **Commuter Savings Program (CSP)** | Edenred Benefits Claims Administrator<br>265 Winter Street, 3rd Floor, Waltham, MA 02451 | 888-235-9223<br>844-878-0594 (TDD/TTY) | login.commuterbenefits.com/ |
| **Employee Assistance Program (EAP)** | ComPsych Corporation<br>455 N. Cityfront Plaza Drive, Chicago, IL 60611 | 833-955-3400<br>800-697-0353 (TDD/TTY) | guidanceresources.com<br>ComPsych Member Web ID Code: StateofIllinois |
| **Personal Support Program (PSP – AFSCME EAP)** | AFSCME Council 31<br>205 N Michigan 2100, Chicago, IL 60601 | 800-647-8776 (statewide)<br>800-526-0844 (TDD/TTY) | afscme31.org |
| **State Employees' Retirement System** | 2101 South Veterans Parkway<br>PO Box 19255, Springfield, IL 62794-9255 | 217-785-7444<br>866-321-7625 (TDD/TTY) | srs.illinois.gov |
| **State Universities Retirement System** | 1901 Fox Drive, Champaign, IL 61820 | 800-275-7877<br>800-526-0844 (TDD/TTY)<br>217-378-8800 (dial direct)<br>217-378-9800 (fax) | surs.org |
| **Teachers' Retirement System (TRS)** | 2815 West Washington Street<br>PO Box 19253, Springfield, IL 62794-9253 | 877-927-5877 (877-9-ASK-TRS)<br>866-326-0087 (TDD/TTY) | trsil.org |
| **CMS Bureau of Benefits Group Insurance** | PO Box 19208, Springfield, IL 62794-9208 | 800-442-1300<br>800-526-0844 (TDD/TTY) | benefitschoice.il.gov |

# Federally Required Notices

## Notice of Creditable Coverage

*Prescription Drug information for State of Illinois Medicare-eligible Plan Participants*

This Notice confirms that the State Employees Group Insurance Program (SEGIP) has determined that the prescription drug coverage it provides is Creditable Coverage. This means that the prescription coverage offered through SEGIP is, on average, as good as, or better than the standard Medicare prescription drug coverage (Medicare Part D). You can keep your existing group prescription coverage and choose not to enroll in a Medicare Part D plan.

Because your existing coverage is Creditable Coverage, you will not be penalized if you later decide to enroll in a Medicare prescription drug plan. However, you must remember that if you drop your coverage through SEGIP and experience a continuous period of 63 days or longer without Creditable Coverage, you may be penalized if you enroll in a Medicare Part D plan later. If you choose to drop your SEGIP coverage, the Medicare Special Enrollment Period for enrollment into a Medicare Part D plan is two months after your SEGIP coverage ends.

If you keep your existing group coverage through SEGIP, it is not necessary to join a Medicare prescription drug plan this year. Plan participants who decide to enroll in a Medicare prescription drug plan may need to provide a copy of the Notice of Creditable Coverage to enroll in the Medicare prescription plan without a financial penalty. Participants may obtain a Benefits Confirmation Statement as a Notice of Creditable Coverage by contacting the MyBenefits Service Center (toll-free) 844-251-1777, or 844-251-1778 (TDD/TTY).

## Summary of Benefits and Coverage (SBC) and Glossary

Under the Affordable Care Act, health insurance issuers and group health plans are required to provide you with an easy-to-understand summary about a health plan's benefits and coverage. The summary is designed to help you better understand and evaluate your health insurance choices.

The forms include a short, plain language Summary of Benefits and Coverage (SBC) and a glossary of terms commonly used in health insurance coverage, such as "deductible" and "copayment."

All insurance companies and group health plans must use the same standard SBC form to help you compare health plans. The SBC form also includes details, called "coverage examples," which are comparison tools that allow you to see what the plan would generally cover in two common medical situations. You have the right to receive the SBC when shopping for, or enrolling in coverage, or if you request a copy from your issuer or group health plan. You may also request a paper copy of the SBCs and glossary of terms from your health insurance company or group health plan. All State health plan SBCs are available on MyBenefits.illinois.gov.

## Notice of Privacy Practices

The Notice of Privacy Practices will be updated at MyBenefits.illinois.gov, effective July 1, 2022. You have a right to obtain a paper copy of this Notice, even if you originally obtained the Notice electronically. We are required to abide by the terms of the Notice currently in effect; however, we may change this Notice. If we materially change this Notice, we will post the revised Notice on our website at MyBenefits.illinois.gov.

# Notes


Printed by the Authority of the State of Illinois. 3/22 140,800 copies IOCI 22-0661

Illinois Department of
Central Management Services
Bureau of Benefits
PO Box 19208
Springfield, IL 62794-9208



# Benefit Choice Fairs

The CMS-sponsored Benefit Choice Open Enrollment fairs are currently scheduled for online webinar presentations throughout the month of May. Dates, times, and links to the scheduled events are listed below and are open to all active and retired members not enrolled in a Medicare Advantage Prescription Drug (MAPD) Plan. CMS representatives, as well as benefit vendors, available in your area, will be present during the webinars to answer questions. The Benefit Choice online fair sessions for the State Employees Group Insurance Program (SEGIP) are scheduled for the following dates and times:

| Session 1 | Session 2 | Session 3 | Session 4 |
|---|---|---|---|
| **Tuesday, May 3, 2022**<br>**10:00 AM - 12:00 PM** | **Thursday, May 5, 2022**<br>**1:00 PM - 3:00 PM** | **Thursday, May 12, 2022**<br>**10:00 AM - 12:00 PM** | **Tuesday, May 24, 2022**<br>**1:00 PM - 3:00 PM** |

**To login to any of the above sessions,**
**go to** https://tinyurl.com/BCFairs

SCAN ME