



# Benefit Changes for State Retirees

February 11 2014 10:26 AM

Medicare open enrollment for the general population wrapped up December 7th. However, if you are a state retiree or teacher retiree you needed to make your health plan selection and enroll in the new Total Retiree Advantage Illinois (otherwise known as TRAIL) by December 13th. Retirees will remain active with their current health coverage until January 31, 2014. New coverage begins February 1st, 2014 with either your chosen Medicare Advantage Plan offered through Total Retiree Advantage Illinois or if no plan was selected by December 13th you will be automatically enrolled in Original Medicare as of February 1st, 2014. Please note that original Medicare does not cover prescription medication administered outside of a hospital or doctor's office.

If you would like to have prescription drug coverage you will need to enroll in a Medicare Part D prescription drug plan by February 14, 2014. Senior Services Plus has certified SHIP (Senior Health Insurance Program) counselors that are trained to help you compare and enroll in a Part D plan. You may call for an appointment at (618) 465-3298 ext. 110 or 115. SSP also has the current Medicare Supplement guide if you would like to pick up a copy. Medicare Supplements are optional plans to cover what original Medicare and Part D do not cover (ex. Medicare typically covers 80% and a Medicare supplement would cover all or part of the remaining 20%).

Again, if you are a state or teacher retiree affected by the new plan coverage and you did not select a plan by December 13th it is recommended that you consider a Medicare Part D-Prescription Drug Plan or regular Medicare Advantage Plan and must make this selection and enroll by February 14th, 2014. Senior Services Plus can help you look at Medicare Prescription Drug plans or Advantage Plans by calling (618) 465-3298 ext. 110 or 115. If you have questions regarding the Total Retiree Advantage Illinois plans please call the plan you enrolled in directly.