

## Frequently Asked Questions

September 2022

### What plans are available for 2023?

Beginning January 1, 2023, there will be one medical and prescription drug plan: the Aetna Medicare Advantage Prescription Drug (MAPD) PPO Plan. This new plan will replace your current plan, whether you're currently enrolled in the UnitedHealthcare MAPD Plan or one of the MAPD HMO Plans (Aetna, Health Alliance or Humana).

### Are carriers for dental and vision coverage changing?

No. If applicable, your dental carrier will be Delta Dental. Your vision carrier will be EyeMed.

### What do I need to do?

No action is required unless you want to opt out of the Aetna MAPD PPO Plan. If you and your Medicare-eligible dependent(s) are currently covered under the UnitedHealthcare MAPD Plan or a MAPD HMO Plan, you and your Medicare-eligible dependent(s) will be automatically enrolled in the Aetna MAPD PPO Plan with coverage beginning January 1, 2023.

### How do I opt out of the Aetna MAPD PPO Plan?

If you want to opt out of the Aetna MAPD PPO Plan, visit [MyBenefits.illinois.gov](https://mybenefits.illinois.gov) or call the MyBenefits Service Center at **1-844-251-1777**. You must opt out by **November 30, 2022**. Otherwise, you will be enrolled in the Aetna MAPD PPO Plan with coverage beginning January 1, 2023.

### Why is the State changing providers?

On December 31, 2022, the current MAPD contracts will expire. Because of this, the State of Illinois was legally required to enter a request for proposal (RFP) process. During this process, all the documents provided by each bidder were reviewed. We found that Aetna offered the richest, low-cost plan, tailored to the needs of our retirees.

### What factors contributed to the decision to choose Aetna as the MAPD provider?

Several factors contributed to the decision to change MAPD providers:

- The Aetna MAPD PPO Plan offers lower premiums for coverage—saving both retirees and the State of Illinois money. In other words, retirees will pay lower monthly contributions for coverage. These lower costs are found in the Open Enrollment Decision Guide.
- In addition, the Aetna MAPD PPO Plan has been designed specifically for State of Illinois retirees—offering another wellness benefit. This new plan will offer wellness programs, through Be Well Illinois and SilverSneakers.

## **Will I have to change providers?**

Before making this decision, the State of Illinois compared all requests for proposal. We found that with the Aetna MAPD PPO Plan, there should be little to no disruption with current providers.

It's unlikely you'll have to change providers under the new the Aetna MAPD PPO Plan. You'll be able to use any doctor, hospital, or specialist in or out of the Aetna Medicare Advantage network, without paying more for out-of-network services, as long as the provider has accepted the plan and has not opted out or been excluded from Medicare.

## **What should I do if I'm currently undergoing medical treatment?**

If you're currently undergoing ongoing treatment, please reach out to Aetna at **1-855-223-4807** from 8am to 8pm CST to discuss transition of care.

## **What prescription drugs are covered on Aetna's formulary?**

To view the list of covered prescription drugs, visit Aetna's formulary online at **StateofIllinois.AetnaMedicare.com**

## **I'm currently enrolled in a MAPD HMO Plan. What does this change mean to me?**

Here's what the change means for you.

- You won't pay a copay when receiving health care services.
- You won't need to choose a primary care provider (PCP) during enrollment.
- You won't need a referral to see a specialist.
- The maximum amount you could spend out of pocket each year is \$1,300.
- You will receive additional supplemental benefits.

## **What is a Medicare Advantage Prescription Drug (MAPD) plan?**

A Medicare Advantage Prescription Drug plan delivers benefits beyond Original Medicare (Parts A and B) and includes basic prescription drug coverage (Part D).

A MAPD plan is not a supplement plan and does not pay secondary to Medicare. All your claims are submitted directly to Aetna for payment, not Medicare.

## **Can I be enrolled in more than one Medicare program at a time?**

No. You cannot enroll in both the Aetna MAPD PPO Plan and any other Medicare Advantage or Part D plan. This means that if you enroll in another Medicare Advantage plan after enrolling in the Aetna MAPD PPO Plan, you'll be automatically disenrolled from the Aetna MAPD PPO Plan.

## How can I learn more?

The State is committed to keeping you informed and making this a smooth transition process. In the coming weeks, there will be many opportunities to learn more about this change. We will:

- Offer pre-open enrollment virtual seminars and in-person seminars during open enrollment for those that are not able to attend the virtual seminar or have additional questions.
- Provide a medical plan decision guide that provides the details of your new plan. Be on the lookout for more information in the coming weeks.

## Will I receive information from anyone else?

Yes.

- You'll receive a welcome kit in the mail from Aetna with more information about the Aetna MAPD PPO Plan. You'll also receive new member ID cards from Aetna, which can be used for medical and prescription drug services.
- You'll receive materials from the Center for Medicare and Medicaid Services, as required by law.

We know that retirees get a lot of promotional materials about Medicare plans. Please note that all communications with specific information about this plan change will include the familiar TRAIL logo.

## I still have questions. Where can I get answers?

Contact

- **Aetna** at **1-855-223-4807** from 8am to 8pm CST or by visiting **StateofIllinois.AetnaMedicare.com** to learn about plan benefits, find providers, and look up prescription drugs.
- **MyBenefits Service Center** at **1-844-251-1777** from 8am – 6pm CT or by visiting **mybenefits.illinois.gov** to ask about eligibility, make changes to your coverage, or opt out of the Aetna MAPD PPO plan.
- **Medicare** at **1-800-633-4227** or by visiting **www.medicare.gov** to ask questions about Medicare Parts A and B.