

# IMRF-endorsed health insurance programs



Read this booklet for information on choosing a health care plan endorsed by the IMRF Board of Trustees. This booklet also includes information about:

- Medicare Part D plans
- Sav-Rx Advantage Card prescription drug discount program
- Delta Dental plan of Illinois
- United HealthCare vision care plan
- Automatic premium deduction plan
- Long-term care insurance

**Illinois Municipal Retirement Fund  
IMRF Member Services Representatives  
1-800-ASK-IMRF (275-4673)**

[www.imrf.org](http://www.imrf.org)

11/2018

*Locally funded, financially sound.*





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# What is an IMRF-endorsed Health Plan?

An IMRF-endorsed health plan is a plan that has been reviewed and approved by IMRF's Board of Trustees.

As an IMRF retiree, you are faced with the necessary task of choosing a medical benefit plan that offers both you and your spouse financial protection from illness or injury at an affordable price.

Knowing that health insurance is a matter of great concern for our retired members, IMRF works with a health insurance consultant to conduct an extensive review of current medical benefit plans and determine which plans can offer the best benefits for our retirees at a reasonable cost.

This consultant carefully reviews the financial stability of the companies offering these plans, the benefits they provide, their cost, and their ability to service our retirees.

## Who is Doyle Rowe LTD?

Doyle Rowe LTD is the consultant that the IMRF Board of Trustees chose to oversee the selection of our endorsed health plans. They are an impartial third party who serves as an intermediary between you and your health plan provider.

## What are the advantages of an IMRF-endorsed plan?

By using an IMRF-endorsed health plan, you have the advantage of knowing your plan was carefully researched by the IMRF health insurance consultant.

In addition, most of these plans are group plans. By taking advantage of the group rates that these plans have to offer, you can receive enhanced benefits.

### **Does IMRF provide health insurance?**

Retired members often call IMRF to ask if we provide health insurance. While some retirement systems include retiree health insurance as one of the benefits of participation, IMRF does not.

There have been several attempts in the past to pass legislation to add a health insurance component to the IMRF plan. However, IMRF has never been able to find funding for health insurance for IMRF retirees.

### **Contact information**

For additional information about any of the following endorsed benefit programs, or to enroll in the plans, please contact the IMRF-endorsed administrator of these plans, Doyle Rowe LTD, at their Enrollment Hotline at 1-800-564-7227 or visit their website at [www.doyle Rowe.com](http://www.doyle Rowe.com).

If you are mailing forms to Doyle Rowe LTD, please mail them to:  
Doyle Rowe LTD  
1301 W. 22nd St., Ste. 101  
Oak Brook, IL 60523

## Automatic Premium Deduction

If you choose to continue your health care coverage through an IMRF-endorsed plan after retirement, participate in the Sav-Rx prescription drug discount card program, Delta Dental plan, or the United Healthcare Vision plan, you can have your premium costs deducted directly from your monthly benefit payments.

To request automatic premium deduction, please fill out IMRF Form 7.10E “Health Care Program Premium Deduction Authorization for IMRF Endorsed Plans,” (Doyle Rowe LTD will mail this form to you) and return it to Doyle Rowe LTD with your enrollment form.

Note: Automatic premium deduction is not available for the Blue Cross and Blue Shield plan for retirees and family members under the age of 65. Medicare Part D plan premiums cannot be deducted from your IMRF benefit payment; however, you can elect to have them deducted from your Social Security payment.

## IMRF-endorsed Health Plans

The following are the 2019 rates and plan descriptions for IMRF-endorsed health plans. Enrollment forms for these plans are separate from Form 7.10E, “Health Care Program Premium Deduction Authorization for IMRF-endorsed Plans.” You must obtain an enrollment form directly from Doyle Rowe LTD by calling them at 1-800-564-7227 or visiting their website at [www.doyle Rowe.com](http://www.doyle Rowe.com).

Please note: The rates and plan information included in this booklet were current as of the time the booklet was printed. For the most current rates, visit [www.doyle Rowe.com](http://www.doyle Rowe.com) or call 1-800-564-7227. In the event of any discrepancies between this booklet and the insurance carriers, the insurance carriers govern.

**Disclaimer: Descriptions of the benefits provided by these plans are not exhaustive, and the actual benefits are detailed in the plan document. For more information about what is covered, please call Doyle Rowe LTD at 1-800-564-7227 or visit their website at [www.doyle Rowe.com](http://www.doyle Rowe.com).**

## IMRF-endorsed health plans—Age 65 and over

### Seniors Choice

Seniors Choice offers three group retiree medical plans and three prescription drug plans available nationwide to retirees and spouses age 65 and older with Medicare Parts A & B. Prescription drug plans have separate monthly premiums (rates unavailable at press time) and are underwritten by Humana. Contact Doyle Rowe LTD for more information and pricing.

**2019 monthly medical plan rates (based on plan choice and age): \$198.81—\$459.48**

### United Healthcare Medicare Complete

- Available to retirees and spouses age 65 and older with Medicare Parts A & B residing in Monroe, Madison, Jersey, and St. Clair counties in Illinois, and St. Louis City, St. Louis County, St. Charles, Jefferson, Warren, Franklin, Crawford, Lincoln, Washington, and Gasconade counties in Missouri.
- 100% of specified preventative services including annual routine physical, diabetes self-management, bone mass measurement (one per year), immunizations, colorectal screening (one per year), and the like.
- A variety of copays for physicians, specialists, and other medical services.

**2018 Monthly Premium Rate: \$23 (2019 rates not available at press time)**

### Health Alliance Point of Service (POS)

- Available to retirees and spouses age 65 and older with Medicare Parts A & B residing in Boone, Brown, Bureau, Cass, Champaign, Christian, Clark, Coles, Crawford, Cumberland, DeKalb, DeWitt, Douglas, Edgar, Effingham, Ford, Franklin, Fulton, Hancock, Henry, Iroquois, Jasper, Johnson, Kankakee, Knox, LaSalle, Livingston, Logan, Macon, Macoupin, Marshall, Mason, McDonough, McLean, Menard, Mercer, Montgomery, Morgan, Moultrie, Peoria, Perry, Piatt, Pike, Putnam, Richland, Rock Island, Saline, Sangamon, Schuyler, Scott, Stark, Tazewell, Vermillion, Williamson, Winnebago, and Woodford counties in Illinois, and Fountain, Vermillion, and Warren counties in Indiana.
- Medicare Advantage Prescription Drug Plan includes prescription coverage through the coverage gap.

**2019 Monthly Premium Rate: \$261**

### Health Alliance HMO

Available to retirees and spouses age 65 and older with Medicare Parts A & B residing in the counties listed to the left for the Health Alliance Point of Service plan. Medicare Advantage Prescription Drug Plan includes prescription coverage through the coverage gap.

**2019 Monthly Premium Rate: \$241**

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### Humana Regional PPO

- Available to retirees and spouses age 65 and older with Medicare Parts A & B nationwide.
- A variety of copays for physicians, specialists, and other medical services.
- Includes prescription drug coverage.
- 100% of in-network preventive services including annual routine physical, diabetes self-management, bone mass measurement (one every 24 months), immunizations, colorectal screening (one per year), and the like.

**2019 Monthly Premium Rate: \$61—\$140**  
(Rates vary by region of residence)

### Humana Local PPO

- Available to retirees and spouses age 65 and older with Medicare Parts A & B in specific cities throughout the country based on network accessibility.
- A variety of copays for physicians, specialists, and other medical services.
- Includes prescription drug coverage.
- 100% of in-network preventive services including annual routine physical, diabetes self-management, bone mass measurement (one every 24 months), immunizations, colorectal screening (one per year), and the like.

**Please Note: The in-network co-pays and annual out-of-pocket maximum differ depending upon area. The information above is a sample of the Chicagoland area's Local PPO plan. For details of the Local PPO plan in your area, please contact Doyle Rowe LTD.**

**2019 Monthly Premium Rate: \$0—\$121**  
(Rates vary by city of residence)

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### **Blue Cross and Blue Shield of Illinois Plan F\***

- Available to Illinois residents age 65 and older with Medicare Parts A & B and certain other disabled Illinois residents with Medicare Parts A & B.
- Traditional Medicare supplement that covers Part A & B deductibles and coinsurance amounts for Medicare-approved expenses.
- Freedom to choose doctors and hospitals. Med-Select option requires that participating hospitals are used for non-emergency inpatient hospitalizations.

\* Plans A, C, G, K, L, and N are also available.

**2019 rates will not change until April 1, 2019, and have not yet been released.**

**Current members will be notified of new rates prior to April 1, 2019.**

### **Blue Cross Blue Shield of Illinois Group Medicare Advantage PPO plans**

*Open enrollment for plan year beginning January 1, 2019, runs October 15—December 31, 2018.*

- For IMRF retirees and their spouses who are age 65 and older; have Medicare Parts A & B, reside in Cook, DuPage, Kane, or Will counties; and meet other CMS (Center for Medicare and Medicaid Services) eligibility criteria.
- All three plans include Medicare Part D prescription drug coverage, with full coverage through the coverage gap (“donut hole”), and a preferred pharmacy network that will help you save on prescription copays.
- All plans use a network of doctors and hospitals; out-of-network cost-sharing is generally greater.
- Separate copays for prescriptions in and out of network.

**2019 Monthly Premium Rates:**

**Premium Plan \$289.70; Value Plus Plan \$224.50; Value Plan \$205.70**

### **Blue Cross and Blue Shield Group Prescription Drug Plan (PDP)**

- Available to retirees with Medicare Part A and/or Part B nationwide, this PDP includes coverage of all tiers through the coverage gap (no “donut hole”) and provides opportunities for greater savings when a preferred pharmacy is used.
- Preferred pharmacy copays: \$0 Preferred Generic; \$6 Non-preferred Generic; \$39 Preferred Brand; \$85 Non-preferred Brand; and 33% Specialty.
- Non-preferred Pharmacy copay: \$5 Generic; \$11 Non-preferred Generic; \$44 Preferred Brand; \$95 Non-preferred Brand; and 33% Specialty.

**2019 Monthly Premium Rate: \$130.20**

## **IMRF-endorsed health plan— *Under age 65***

### **Blue Cross and Blue Shield of Illinois Comprehensive Major Medical**

- Available to retirees and/or their family members under age 65 residing in Illinois.
- You may be able to continue your employer-provided coverage until age 65 at your own cost—check with your employer. However, the Affordable Care Act may provide you with additional health insurance options that are less expensive than the options provided by your employer.
- HMO is now available in multiple counties.
- You may qualify for a subsidy; contact Doyle Rowe LTD for eligibility information.

**2019 Open Enrollment runs November 1, 2018—December 15, 2018. Those not enrolling during this time must meet Special Enrollment Eligibility criteria. To review your options, please visit [www.doyle Rowe.com](http://www.doyle Rowe.com) after November 1.**

## Medicare Part D prescription drug coverage plans

You have probably received numerous mailings from various Medicare Part D prescription drug coverage plans. Reviewing all of the information about these new plans can be overwhelming, and it is important for you to take advantage of resources available to help you with this decision.

For the endorsed HMO and PPO plans mentioned earlier in this booklet, the Medicare Part D prescription drug plan is integrated into the health insurance plan.

Stand-alone plans are independent medical coverage plans; for example, you could belong to an endorsed Guarantee Trust Life medical plan and join a Blue Cross and Blue Shield or Humana plan for your prescription drug coverage, if that were the best choice for you.

Call Doyle Rowe LTD at 1-800-564-7227 or visit their website at [www.doyle Rowe.com](http://www.doyle Rowe.com) to learn more about Medicare Part D Prescription Drug Plans.

## Sav-Rx prescription discount card

The Sav-Rx Advantage Prescription Drug Discount Card Program is available nationwide, at a cost of \$1.50 per household per month (\$18 per year), to all IMRF retirees, spouses, and dependent children under age 26.

The Sav-Rx card is not a Medicare Part D plan. You cannot use the Sav-Rx card at the same time you receive discounts from a Medicare Part D plan..

## Delta Dental: Choice of two dental plans

IMRF retirees can choose between two dental plans offered by Delta Dental. Both plans are PPO plans, and reimbursement is based on the PPO dentist's reduced fees.

Delta Dental High Option and Standard Option Plans			
High Option*		Standard Option*	
\$2,000 Annual Maximum \$50 deductible for Basic & Major services		\$1,000 Annual Maximum \$50 Deductible for Basic & Major services	
Diagnostic & Preventive (100% of PPO Reduced Fee)		Diagnostic & Preventive (100% of PPO Reduced Fee)	
Includes: <ul style="list-style-type: none"> <li>• Routine exams twice a year</li> <li>• Bitewing X-rays twice a year</li> <li>• Full mouth X-rays every three years</li> <li>• Cleanings twice a year</li> <li>• Fluoride treatments for children once a year</li> <li>• Space maintainers</li> </ul>		Includes: <ul style="list-style-type: none"> <li>• Routine exams twice a year</li> <li>• Bitewing X-rays twice a year</li> <li>• Full-mouth X-rays every three years</li> <li>• Cleanings twice a year</li> <li>• Fluoride treatments for children once a year</li> <li>• Space maintainers</li> </ul>	
Basic (80% of PPO Reduced Fee)		Basic and Major (50% of PPO Reduced Fee)	
Includes: <ul style="list-style-type: none"> <li>• Fillings</li> <li>• Endodontics</li> <li>• General Anesthesia w/Oral Surgery</li> <li>• Periodontics</li> <li>• Oral Surgery</li> </ul>		Includes: <ul style="list-style-type: none"> <li>• Fillings</li> <li>• Endodontics</li> <li>• Periodontics</li> <li>• Oral Surgery</li> <li>• General Anesthesia w/Oral Surgery</li> <li>• Crowns</li> <li>• Bridges</li> <li>• Dentures</li> </ul>	
Major (50% of PPO Reduced Fee)			
Includes: <ul style="list-style-type: none"> <li>• Crowns</li> <li>• Dentures</li> <li>• Bridges</li> <li>• Implants &amp; Associated Services</li> </ul>			
High Option Premium (guaranteed through December 31, 2019)		Standard Option Premium (guaranteed through December 31, 2019)	
Single	\$43.44	Single	\$32.35
Single +1	\$86.93	Single +1	\$64.73
Family	\$135.40	Family	\$100.83
<i>*There is no waiting period. A one-year enrollment is required.</i>			

## United Healthcare Vision Plan

The following premiums for the United Healthcare vision plan are guaranteed through September 30, 2019. Monthly premiums will be deducted from your IMRF benefit payment. One year enrollment is required. (The premium amounts listed below are per month.)

**2019 Premiums: Individual \$7.50, Retiree + One \$13.25, Family \$21.70**

Vision Care Services	In-Network provider	Out-of-Network provider
Vision care services		
Exam twice every 12 months	You pay \$10 copay	Plan pays \$40
Retinal Screening Photography	You pay \$39 copay	Plan pays \$0
Frames once every 24 months	Plan pays 100% up to \$130 retail	Plan pays \$45
Lenses once every 12 months		
Standard Single Vision	You pay \$10 copay	Plan pays \$40
Standard Bifocal	You pay \$10 copay	Plan pays \$60
Standard Trifocal	You pay \$10 copay	Plan pays \$80
Contact lenses		
Standard (includes disposable/frequent wear)	You pay \$10 copay	Plan pays \$125
Premium (includes toric/multifocal)	Plan pays 100% up to \$125 retail	Plan pays \$125

## **Thinking about long-term care insurance?**

Doyle Rowe LTD has partnered with ACSIA Partners to provide education for IMRF retirees about a variety of long-term care insurance plans. Contact Doyle Rowe LTD at 1-800-564-7227.



