



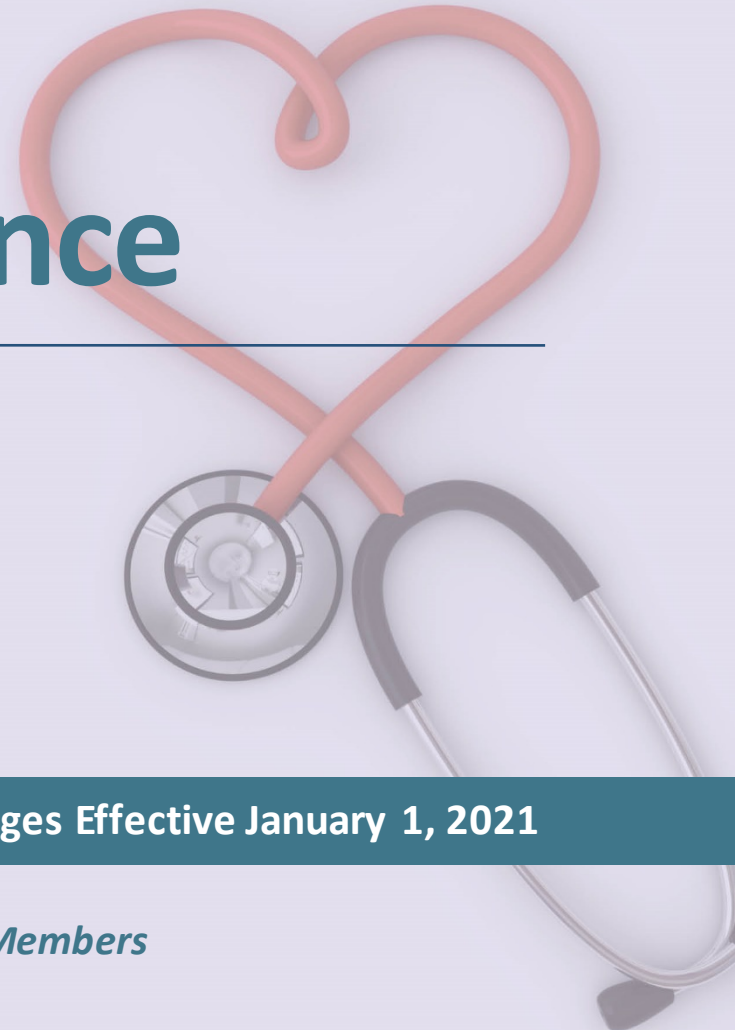
Chicago Teachers' Pension Fund

**OPEN
ENROLLMENT
PERIOD**

**OCTOBER 1, 2020
THROUGH
OCTOBER 31, 2020**

2021 Health Insurance

Non-Medicare Open Enrollment Webinar



2021 Plan Year | January 1 – December 31 | All Changes Effective January 1, 2021

Plans for Non-Medicare Eligible Members

2021 Health Insurance

Due to the Covid-19 Pandemic, for the safety of our members, CTPF offices are closed to visitors.

- **All services including phone and video counseling are available remotely.**
- Call 312-641-4464 and leave a message calls will be returned as soon as possible.
- Email Member Services at memberservices@ctpf.org and your message will be returned.
- Send documents to CTPF is electronically if possible:
 - Fax to 312.641.7185 or
 - Email an attachment to imaging@ctpf.org

We highly encourage electronic document submission. You may also mail documents. If you mail your documents please allow for any delay in USPS delivery.

Agenda

- Enrollment and Eligibility
- 2021 Health Plan Offerings and Changes
- 2021 Premiums and subsidies
- Questions and Answers



Health Insurance

- Overall our costs decreased by 6.5%. With health care costs skyrocketing nationally, this is a win for our retirees.

- The 2021 Open Enrollment period takes place from October 1-31, 2020.

- We will again offer six plans for 2021 – three for Non-Medicare Eligible members and three for Medicare Eligible members.

- Members in these plans do not need to take any action to stay enrolled.

Premium Subsidy

- CTPF helps eligible retirees and survivors pay for health insurance premiums, Medicare Part B, Part D, and Part A premiums (for members with benefit effective dates before 7/1/2016)

- Members with a pension effective date of 7/1/2016 or later are not subsidized on Medicare Part A premiums

- Subsidy for 2021 subsidy will increase to 60%. This does not apply to dependent coverage. The Subsidy has been set at 50% since 2015.



2021 Open Enrollment

October is Open Enrollment Month

Open enrollment runs October 1-31, 2020

- Changes effective January 1, 2021

Open Enrollment is the time to:

- Enroll for first time
- Change health plans
- Add dependent



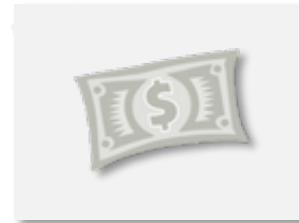
Return all enrollment forms to CTPF

Eligibility Overview

Retirees whose final retirement system is CTPF

Survivors of Retirees whose final retirement system is CTPF

Dependents under the age of 26



Enrollment Requirements

1 Enrollment application(s) CTPF Form 350

2 Documentation requirements for dependents
(see page 12 of handbook)

3 Submit documents electronically: via email to imaging@ctpf.org, or fax to 312.641.7185

Retirees with CPS COBRA

UNDER AGE 65

- Enrollment in COBRA coverage through employer, less expensive than Fund health insurance
- Up to 18 months of coverage
- Fund provides subsidy in pension benefit
- *Start enrollment process for CTPF insurance 3 months prior to COBRA ending*

Turning 65 in 2021?

Mark your calendar with these important dates:

- Urge members to **Attend** a CTPF Medicare Birthday Party Enrollment Event (*by invitation*)
- **3 months** prior to birthday month start enrollment in Medicare Part A and Part B
 - **At least 1 month** prior to birthday month submit an enrollment application and proof of Medicare to CTPF



CTPF Plans For Members Without Medicare

- All plans include comprehensive medical and prescription drug benefits
- Guaranteed enrollment
- No lifetime maximums



Medical Plans

Blue Cross & Blue Shield PPO

IN-NETWORK (PPO) BENEFIT

- **\$500** deductible
- **80%** physician & hospital
- Preventive Care covered at **100%**- no deductible
- **\$200** each PPO hospital admission deductible, not to exceed 2
- **\$150** emergency room deductible, unless admitted

OUT-OF-NETWORK BENEFIT

- **\$1,000** deductible
- **50%** physician & hospital
- Preventive Care covered at **100%** - no deductible
- **\$400** each non-PPO hospital admission deductible, not to exceed 2
- **\$150** emergency room deductible, unless admitted

Medical Plans

Blue Cross & Blue Shield PPO

IN-NETWORK (PPO) BENEFIT

- Individual out-of-pocket maximum: **\$2,400**
- Family out-of-pocket maximum: **\$4,000**
- Nationwide service area

OUT-OF-NETWORK BENEFIT

- Individual out-of-pocket maximum: **\$4,800**
- Family out-of-pocket maximum: **\$9,600**
- Nationwide service area

Prescription Drug Plan

Blue Cross & Blue Shield PPO

Prescription Drug Copayments	
Retail up to 30-Day Supply	\$10 Generic \$30 Formulary brand copay \$50 Non-formulary brand copay
Retail up to 90-Day Supply	\$25 Generic copay \$75 Formulary brand copay \$125 Non-formulary brand copay
Mail Order up to 90-Day Supply	\$20 Generic copay \$60 Formulary brand copay \$100 Non-formulary brand copay



Medical Plans

UnitedHealthcare Choice Plus PPO

IN-NETWORK (PPO) BENEFIT

- **\$2,000** individual major medical deductible
- **80%** major medical coinsurance
- Individual out-of-pocket max **\$6,500/Family \$13,000**
- **Physician office visit**-\$0 copay
- **Specialist** - **\$100**
- **Preventive Care** - 100% covered, no deductible
- Nationwide service area

OUT-OF-NETWORK BENEFIT

- **\$5,000** individual major medical deductible
- **50%** major medical coinsurance
- Individual out-of-pocket max **\$10,000/Family \$20,000**
- **Physician office visit**-50%
- **Specialist** – 50%
- **Preventive Care** – 50%
- Nationwide service area

ER VISIT - \$250 copay, deductibles and coinsurance also apply.

Prescription Drug Plan

UnitedHealthcare Choice Plus PPO

Prescription Drug Copayments *

Retail up to 30-Day Supply	\$0 Tier 1 copay \$50 Tier 2 copay \$100 Tier 3 copay (+) \$250 Tier 4 copay (+)
Retail up to 90-Day Supply	Not offered
Mail Order up to 90-Day Supply	\$0 Tier 1 copay \$125 Tier 2 copay \$250 Tier 3 copay (+) \$625 Tier 4 copay (+)

Tier 3 & 4 Prescription deductible:

Annual Retail & Mail Order Combined Deductible of \$250 per individual not to exceed \$500 for the entire family.

* Prescription copays apply towards medical out-of-pocket maximum
 (+) Prescription deductible applies

Medical Plans

Blue Cross and Blue Shield HMO Illinois

- Traditional HMO for Chicago area only
- Select network Primary Care Physician (PCP) referrals required for specialty care
- \$30 physician visit copay
- \$200 inpatient hospital copay, not to exceed 2
- \$175 surgery copay
- \$125 emergency room copay
- \$0 preventive care copay
- \$1,500 out-of-pocket max individual; \$3,000 family

Prescription Drug Plan

Blue Cross and Blue Shield HMO Illinois

Prescription Drug Copayments	
Retail up to 30-Day Supply	\$10 Generic copay \$30 Formulary brand copay \$50 Non-formulary brand copay
Retail up to 90-Day Supply	\$25 Generic copay \$75 Formulary brand copay \$125 Non-Non-formulary brand copay
Mail Order up to 90-Day Supply	\$20 Generic copay \$60 Formulary brand copay \$100 Non-Non-formulary brand copay



Health Insurance Digital Access

Why register for an online account?

- Get information about coverage, plan benefits, copays, and coinsurance
- Printing temporary ID cards and requesting replacement cards
- Finding Explanation of Benefits (EOB)
- View claims history
- Search for a provider
- Contact customer support
- Access your personal health records



Health Insurance Digital Access – Mobile Apps

Access mobile device's app store

- BCBS: Blue Cross Blue Shield non-Medicare PPO and HMO plans (*choose the app for their state*)
- Health4Me: UnitedHealthcare PPO plan (non-Med plan)



2021 Monthly Premiums

Retiree Share = 40% of Total Cost

Blue Cross and Blue Shield PPO	\$788.62 <i>(was \$966.45)</i>
UnitedHealthcare Choice Plus PPO	\$533.35 <i>(was \$680.29)</i>
Blue Cross and Blue Shield HMO Illinois	\$404.57 <i>(was \$505.71)</i>

2021 Monthly Premiums

Dependent Premiums*

Blue Cross and Blue Shield PPO	\$1,971.55
UnitedHealthcare Choice Plus PPO	\$1,333.37
Blue Cross and Blue Shield HMO Illinois	\$1,011.42

** Dependents do not receive the CTPF premium subsidy*

Outside Rebate Program

Subsidy for Non-CTPF Plans

- Eligible retirees/survivors in non-CTPF plans and/or Medicare can apply for premium subsidy
- Maximum reimbursement based on least expensive Medicare or non-Medicare plan option
- Subsidy payable retroactively in an annual payment – documentation required
- Subsidy paid to member by other organization is offset against CTPF subsidy.

DENTAL INSURANCE

- CTPF does not offer dental insurance
- Dental plans are available from:
 - Retired Teachers Association of Chicago (RTAC)
 - May be purchased independently



Contact information on page 46 - 47 of Handbook

Important Reminders

1. Return completed enrollment forms to CTPF, not insurance carriers
2. Keep the pension fund informed of any address, email or phone number changes
3. CTPF does not send junk mail! Always read and take action, if necessary.
4. *AARP Medicare Supplement Plan F (UnitedHealthcare) this plan is not open to individuals who turn age 65 after January 1, 2020. Medicare recipients who turned 65 prior to 2020 can enroll in this plan.

Open Enrollment Vendor Week

Our vendor partners will offer webinars and dial-in information sessions to provide additional information and support to members.

Sessions will take place the week of October 12.
Register at ctpf.org/calendar.

	10:00 AM	1:00 PM
Monday October 12	UHCMA Call	Humana Webinar
Tuesday October 13	AARP Webinar	Humana Webinar
Wednesday October 14	UHCMA Webinar	AARP Webinar
Friday October 16	BCBS PPO/HMO Webinar (pre 65)	UHC PPO (pre 65)

Contact Information

NON-MEDICARE ELIGIBLE HEALTH INSURANCE PLANS		
	GROUP NUMBER	PHONE NUMBERS
Blue Cross Blue Shield PPO www.bcbsil.com	P06675	1-800-331-8032 Customer Service 1-800-851-7498 Mental Health 1-800-423-1973 Pharmacy 1-800-299-0274 NurseLine
UnitedHealthcare Choice Plus PPO www.myuhc.com	717511	1-866-633-2446 Customer Service 1-866-633-2446 Mental Health
Blue Cross Blue Shield HMO Illinois www.bcbsil.com	H64047	1-800-892-2803 Customer Service 1-800-423-1973 Pharmacy 1-800-299-0274 NurseLine

See pages 46-47 of your Health Insurance Handbook.



Chicago Teachers' Pension Fund



PLANS FOR NON-MEDICARE ELIGIBLE MEMBERS

Office/Mailing Information:

Chicago Teachers' Pension Fund

ATTN: Health Benefits Dept.

425 S. Financial Place | Suite 1400

Chicago, Illinois 60605-1000

312.641.4464 *main*

312.641.7185 *fax*