



Fundamentals

Illinois Municipal Retirement Fund Retired Member Edition

2005 Endorsed Health Plan Rates

The following information provides details for each IMRF endorsed medical benefit plan. Where available, 2005 rates, plan changes, and service areas are included.

For additional information about any of the endorsed medical benefit programs, or to enroll in the plans, call Doyle Rowe LTD at 1-800-564-7227 or visit their web site at www.doyle Rowe.com.

IMRF-endorsed health plans—Age 65 and over (See page 5 for under age 65 plan)

Seniors Choice (Underwritten by PacifiCare)

- Available to retirees and spouses age 65 and over with Medicare A & B residing in all states except Florida.
- This is a group plan which covers most Medicare approved expenses remaining after Medicare has made payment.
- You have the freedom to choose any doctor or hospital.
- Claims are automatically forwarded to PacifiCare after Medicare has paid the claim.
- The plan includes a generic prescription drug benefit: \$5.00 per 30-day supply of generic medications at one of 54,000 network pharmacies and \$10.00 per 90-day supply of

- generic medications through the mail order program.
- **Coverage for those enrolling January 1, 2004, and after must include the prescription drug option.**
- **Those currently enrolled in the plan may continue the coverage they have.**
- In addition, the plan includes discounts on eyewear and discounts for brand name prescriptions at participating provider locations.

The following rates are the 2004 monthly premium rates (2005 rates were not available at press time). **Current members will be notified of 2005 rates prior to January 1.**

2004 Monthly Premium Rates

	With Rx*†	Without Rx**
Age 65 – 69	\$169.88	\$126.98
Age 70 – 74	\$207.13	\$164.23
Age 75 – 79	\$228.69	\$185.79
Age 80 – 84	\$251.33	\$208.43
Age 85+	\$283.41	\$240.51

* These rates include a \$6.00 per month administration fee and a \$42.90 premium for the prescription drug program.

† Retirees joining January 1, 2004, or later must enroll in this plan option.

** These rates include a \$6.00 per month administration fee.

Senior Security plans (underwritten by PacifiCare) are also available at reduced rates. These plans require use of a JBC network hospital in Illinois, Missouri or Indiana. Please contact Doyle Rowe LTD at 1-800-564-7227 for further information regarding these plans.

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Save on your prescription drugs with the IMRF-endorsed discount card—Sav-Rx

The Sav-Rx Advantage Card Prescription Drug Discount Card Program is available nationwide to all IMRF retirees, spouses, and dependent children under age 23.

- The Sav-Rx Program is not a co-pay prescription program; however, it entitles you and your eligible family members to discounts on most prescription medications at more than 50,000 member pharmacies, including Osco and most chain stores (Wal-Mart does not accept the card).
- The program is easy to use—simply present your

Sav-Rx card to your participating pharmacist when you fill your prescription. Discounts average 15% to 40% depending upon your medication.

- You may also use the Sav-Rx mail order program to obtain even deeper discounts on a 90-day maintenance supply of your medications.
- The cost of the Sav-Rx Advantage Card is 80¢ per household per month. (\$9.60 per year.)
- For more information or to enroll in the program, contact Doyle Rowe LTD at 1-800-564-7227.

Thinking about a long-term care program?

The potential need for assisted living or nursing facility care can be difficult to address. However, an important part of retirement planning includes preparing for this possibility. The IMRF Board of Trustees recognizes the importance that long term care insurance may have for our retired members, and has endorsed a long-term care plan offered through our insurance consultant, Doyle Rowe LTD.

Long-term care coverage benefits

Long-term care coverage provides important benefits that are not available through medical insurance plans. As people live longer, the probability increases that they will need home care or the services of an assisted living or nursing facility. This endorsed plan provides IMRF retirees, their spouses and their extended family members (e.g., parents) the opportunity to apply for a quality long-term care plan at discounted group rates. The group plan offered to IMRF participants has a menu of choices so that it can be tailored to the individual member's situation.

For more information

For detailed information about the IMRF-endorsed long-term care plan, or to apply for the plan, please contact the Doyle Rowe LTD Enrollment Hotline at 1-800-564-7227, or visit their website at www.doyle Rowe.com.



“An important part of retirement planning includes preparing for the possibility of long term care.”

Thank you for participating in our dental insurance survey

IMRF would like to thank those of you who called to express interest in an IMRF-endorsed dental insurance plan. We appreciate your feedback, and we are continuing to investigate dental insurance options for our retired members. We will provide you with updated information as we learn more about the availability of an IMRF-endorsed dental plan.

IMRF-endorsed health plans—Age 65 and over

Humana Private Fee for Service Plan

- Available to retirees and spouses age 65 and older with Medicare Parts A & B **nationwide**.
- Freedom to choose doctors and hospitals. Choose any provider that accepts Medicare assignment.
- Benefits include: \$10.00 office visit co-pay, including routine and preventive services; \$20.00 specialist visit co-pay; \$50.00 outpatient hospital visit co-pay; \$100.00 per day inpatient hospital co-pay (days 1 - 5).
- Plan includes an unlimited prescription drug benefit, \$10/\$35/\$55/25% co-pay based upon plan formulary classification.

2005 Monthly Premium Rates

State	Rate	State	Rate	State	Rate
Alabama	\$ 207.00	Louisiana	\$ 316.00	Ohio	\$231.00
Alaska	\$ 160.00	Maine	\$ 183.00	Oklahoma	\$255.00
Arizona	\$ 171.00	Maryland	\$ 290.00	Oregon	\$ 94.00
Arkansas	\$ 191.00	Massachusetts	\$ 389.00	Pennsylvania	\$285.00
California	\$ 350.00	Michigan	\$ 273.00	Puerto Rico	\$ 27.00
Colorado	\$ 116.00	Minnesota	\$ 128.00	Rhode Island	\$386.00
Connecticut	\$407.00	Mississippi	\$ 245.00	South Carolina	\$216.00
Delaware	\$ 318.00	Missouri	\$ 224.00	South Dakota	\$119.00
Florida	\$ 337.00	Montana	\$ 148.00	Tennessee	\$254.00
Georgia	\$ 215.00	Nebraska	\$ 172.00	Texas	\$258.00
Hawaii	\$ 21.00	Nevada	\$ 220.00	Utah	\$ 90.00
Idaho	\$ 112.00	New Hampshire	\$ 178.00	Vermont	\$228.00
Illinois	\$ 199.00	New Jersey	\$ 349.00	Virginia	\$148.00
Indiana	\$ 194.00	New Mexico	\$ 41.00	Washington	\$140.00
Iowa	\$ 142.00	New York	\$ 327.00	West Virginia	\$147.00
Kansas	\$ 204.00	North Carolina	\$ 164.00	Wisconsin	\$139.00
Kentucky	\$ 245.00	North Dakota	\$ 162.00		

(IMRF-endorsed health plan rates continued on page 4)

Have you heard of BenefitsCheckUp?

BenefitsCheckUp is a service provided by the National Council on the Aging. It provides a comprehensive online screening service to help determine what private and public benefits are available for older adults. (*BenefitsCheckUp is only available online.*)

By filling out a short, confidential questionnaire, you can use BenefitsCheckUp to find out what assistance may be available for you to help pay for such items as prescriptions, health care, utilities, and other services. There may be programs you qualify for that you aren't even aware of. To find out more, go to the BenefitsCheckUp web site at www.benefitscheckup.org.

IMRF-endorsed health plans—Age 65 and over

Blue Cross and Blue Shield of Illinois Plan F*

- Available to Illinois residents age 65 and older with Medicare 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.
 - The following rates are the 2004 monthly premium rates (2005 rates were not available at press time; they are expected to increase by 3%). Current members will be notified of 2005 rates prior to January 1.
 - Those interested in the program can access the 2005 rates in early December by visiting www.doyle Rowe.com or calling 1-800-564-7227.
- *Plans A, C, D, and E are also available.*

2004 Monthly Premium Rates

	Cook, DuPage, McHenry & Will Counties Standard/Med-Select	All Other Counties Standard/Med-Select
Age 65 – 66	\$126.00/\$106.00	\$109.00/\$94.00
Age 67 – 69	\$146.00/\$128.00	\$127.00/\$111.00
Age 70 – 74	\$172.00/\$141.00	\$147.00/\$121.00
Age 75 – 79	\$198.00/\$153.00	\$170.00/\$131.00
Age 80+	\$210.00/\$156.00	\$180.00/\$133.00

Blue Cross and Blue Shield of Texas Plan F*

- Available to Texas residents age 65 and older with Medicare A & B.
 - Traditional Medicare supplement that covers Part A & B deductibles and coinsurance amounts for Medicare approved expenses.
 - Freedom to choose doctors and hospitals.
 - The following rates are the 2004 monthly premium rates (2005 rates were not available at press time; they are expected to increase by 3%).
 - Those interested in the program can access the 2005 rates in early December by visiting www.doyle Rowe.com or calling 1-800-564-7227.
- *Plans A & D also available*

Rates are determined by residential zip code area: **Area 1:** 754-759; 765-769; 778-792; 798-799; 885
The three-digit numbers are the first three digits of the zip code. **Area 2:** 750-753; 760-762; 764; 777-779; 793-797
Area 3: 770-775; those who move out of state

2004 Monthly Premium Rates

	Area 1	Area 2	Area 3
Age 65 – 66	\$123.00	\$135.00	\$150.00
Age 67 – 69	\$154.00	\$170.00	\$188.00
Age 70 – 74	\$181.00	\$200.00	\$220.00
Age 75 – 79	\$204.00	\$226.00	\$248.00
Age 80 – 84	\$230.00	\$255.00	\$281.00
Age 85+	\$249.00	\$275.00	\$304.00

United Healthcare Medicare Complete

- Available to retirees and spouses age 65 and older with Medicare A & B residing in Monroe, Madison and St. Clair counties in Illinois and St. Louis City, St. Louis County, St. Charles, Jefferson, Warren, Franklin, Crawford, and Springfield counties in Missouri.
- An HMO, the plan includes a \$10.00 office visit co-pay for primary care (\$25.00 copay for specialists), a \$10.00 co-pay for outpatient lab and

- x-rays, a 20% co-pay for outpatient surgery and other procedures, a \$265.00 per day inpatient co-pay and a \$3,600 annual out-of-pocket maximum.
- The plan also includes a prescription drug benefit of \$10.00 generic co-pay and a \$45.00 brand name co-pay with a \$360.00 annual maximum.

2005 Monthly Premium Rate **\$0.00**
(No monthly premium)

Health Alliance

- Available to retirees and spouses age 65 and over with Medicare Parts A & B residing in Champaign, Ford, Douglas, Piatt, McLean, Moultrie, Woodford, Vermillion and DeWitt counties in Illinois.
- An HMO, the plan includes a \$20.00 office visit co-pay, \$100.00 per day inpatient hospital co-pay

- (\$500.00 annual maximum).
- The plan also includes a prescription drug benefit of \$12.00 generic co-pay and a \$25.00 brand name co-pay with a \$500.00 annual maximum.

2005 Monthly Premium Rate **\$117.00**

Mercy Health Plan Premier Plus

- Available to retirees and spouses age 65 and over with Medicare Parts A & B residing in Madison, Monroe, St. Clair and Randolph counties in Illinois and Franklin, Jefferson, Lincoln, St. Charles, St. Louis City, St. Louis and Warren counties in Missouri.
- An HMO, the plan includes a \$15.00 office visit co-pay, \$20.00 specialist visit co-pay, a \$100.00 per day inpatient hospitalization co-pay (\$500.00

- annual maximum), \$200 outpatient surgery co-pay.
- The plan also includes prescription drug benefits of a \$15.00 generic co-pay, no annual maximum and a \$40.00 brand name co-pay, \$1,000.00 annual maximum.
- Routine vision, hearing and dental benefits.

2005 Monthly Premium Rate **\$159.00**

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.
- Various deductibles and plan design options are available.
- Plans are individually rated based on your location, sex, age, and smoking status as well as plan design.
- Keep in mind, you may be able to continue your

employer-provided coverage until age 65 at your own cost. Check with your employer for additional details.

Note: Medical underwriting is required and, if approved, you are subject to a pre-existing condition waiting period.

What do you know about the Medicare approved prescription drug card program?

By now most of you have probably heard about Medicare's approved prescription drug discount card program. Enrollment in the discount card program started in May of 2004, and you can enroll any time **through November 30, 2005**. This program is temporary, and will begin to phase out as the new Medicare prescription drug plans start in January of 2006. The Medicare-approved cards are similar to discount cards offered through regular and supplemental health insurance plans and state prescription assistance programs.

To be eligible for the Medicare approved prescription drug card, you must have Medicare Part A and/or Part B. You are not eligible if you have prescription drug coverage through Medicaid; other insurance coverage you have may disqualify you as well. Below are some frequently asked questions about the Medicare approved prescription drug discount card program.

Is enrollment mandatory?

No, this program is voluntary.

How much does it cost?

Enrollment costs vary for each card, but by law cannot be more than \$30.00 a year.

Which card should I choose?

There are many different cards to choose from in the Medicare program. Each card offers different discounts and covers different drugs. You should be aware that although a card you choose may cover certain prescriptions and offer a certain discount when you enroll, the card's sponsors can change both their covered drug list and their discount price weekly.

To help determine which card will work the best for you, some of the factors you should consider are:

- The card's annual enrollment fee
- Whether your pharmacy accepts the card
- Whether you can use the card in other states
- Which of your prescriptions the card provides discounts for
- The savings the card offers on each individual drug
- The total savings the card will offer you on the entire cost of your monthly prescriptions

To help assist you with comparing these options, Medicare has a comparison of the cards on its website, www.medicare.gov. Once you are at the

Medicare website, click on "Prescription Drug and other Assistance programs" link. This will take you to an area where you can compare cards to see which will provide the most savings for you. If you don't have access to a computer, you can call Medicare at 1-800-MEDICARE (1-800-633-4227). Have a list of your current prescriptions and dosages ready.

Can I change cards?

If you are already enrolled in the program, you can change your card once. The deadline to change your card is December 31, 2004. **You will not be able to change your card at any time in the year 2005.**

How long will the card be valid?

The last day you can use your card is either May 15, 2006, or when you enroll in the new Medicare prescription drug plan, whichever comes first.

How many cards can I have?

You can have only one Medicare-approved prescription drug discount card. However, if you also have a non-Medicare-approved drug discount card, you can continue to use this card as well, but you cannot use both cards on the same prescription at the same time. Be sure to compare the costs of the cards with the savings you will receive—it may not make financial sense to pay for more than one discount prescription card.

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Is there additional limited income assistance?

An additional credit is available if your monthly income is no more than \$1,048 if you are single, or \$1,406 if you are married. If you meet these eligibility requirements, you may qualify for a \$600.00 credit. (If you enroll in a card program after March 31, 2005, your credit amount will be prorated based on how late you enroll.)

Additional Information

For more information on Medicare approved drug discount cards, visit www.medicare.gov or call 1-800-MEDICARE (1-800-633-4227). For additional information on prescription drug card programs, please read the following article “*Comparing prescription drug discount programs.*”

Comparing prescription drug discount programs

With the state of Illinois offering a new prescription drug card program and Medicare’s temporary prescription drug discount cards, you may be wondering how IMRF’s endorsed prescription program, Sav-Rx, compares.

Main difference is cost

We asked Kathleen D. Rowe, President of Doyle Rowe LTD (IMRF’s insurance consultant) to provide some guidance on this issue.

“The prescription discount plan offered by the state of Illinois and the federal government’s Medicare-approved drug discount cards are extremely similar to the IMRF-endorsed Sav-Rx program,” Ms. Rowe said. “In fact, Sav-Rx is one of the firms in both the state of Illinois plan and the Medicare plan.

“The discounts are essentially the same, varying by drug,” she added. “The main difference from plan to plan is the cost of participating in the program. The state of Illinois plan costs \$25.00 *per person* per year, the IMRF Sav-Rx program, \$9.60 *per family* per year.” The costs of Medicare-approved cards range from approximately \$10.00 to \$30.00 per year.

The three plans offer similar benefits for prescription drug discounts; however, the IMRF-endorsed program offers them at a lower *card* cost.

With so many different choices, retirees can be left wondering which card they should go with.

“What it all boils down to what is the best deal for you,” said Ms. Rowe. “You need to look at how much the card will cost, and what discounts are you going to get out of it.”

Is more than one card worth it?

While you can have both an IMRF-endorsed Sav-Rx card and a Medicare-approved card, Ms. Rowe does not recommend that a person pay for more than one discount card. The cards cannot be used on the same prescription at the same time.

“Typically, it will not be worth it for most people to pay for more than one discount card—the savings will not outweigh the cost of both cards. However, if you are offered a card for free, give it a try to see which card will save you more money,” she explained.

Consider using mail order

Ms. Rowe offered advice on how to save the most money with prescription drug plans. “Regardless of which card you choose, you will always save the most money if you choose to fill your prescriptions with mail order.”

While mail order may not be an option for unexpected prescription needs, it offers the deepest discounts for long term maintenance prescriptions that you use on a consistent basis. To find out more:

IMRF-endorsed Sav-Rx card:

Call Doyle Rowe LTD at 1-800-564-7227 or visit www.doyle Rowe.com

Illinois RX Buying Club:

Call 1-866-215-3462 or visit www.illinoisrxbuyingclub.com

Medicare prescription drug discount card:

Call 1-800-MEDICARE (1-800-633-4227) or visit www.medicare.gov

Stay healthy: Preventative services covered by Medicare Part B

You've heard the saying "an ounce of prevention is worth a pound of cure." While this can apply to a variety of situations in your life, prevention is an important concept to keep in mind when thinking about your personal health.

Medicare Part B provides coverage (provided you meet certain eligibility requirements) for a variety of preventative services. Your doctor should be able to recommend which preventative services would be helpful for you based upon your medical health and history. Some preventative services that are available through Medicare Part B include:

- Bone mass measurements
- Colorectal cancer screening
- Glaucoma testing
- Pap and pelvic examination (includes a clinical breast exam)
- Prostate cancer screening
- Shots (vaccinations)
- Diabetes screening tests*
- Cardiovascular screening blood tests*
- Welcome to Medicare physical examination (for new enrollees only)*

**New benefit as of January 2005*

For specific information on these services and/or eligibility requirements, visit www.medicare.gov or call 1-800-MEDICARE (1-800-633-4227).

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Fundamentals

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