Locally funded, financially sound.

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

10/2019
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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.doylerowe.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 2020 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.doylerowe.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.doylerowe.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.doylerowe.com.
Blue Cross and Blue Shield of Illinois
Medicare Supplement Plans—Age 65 & Older

• 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 supplements that can offer Medicare 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 Medicare Access and CHIP Reauthorization Act will prevent Medicare supplement plans F and C from being offered to new Medicare beneficiaries after January 1, 2020.

The following are Frequently Asked Questions pertaining to this change:

Can I keep my Medicare Supplement Plan F?
If you took Medicare Part A before January 1, 2020, you will be able to keep or enroll in Plan F or Plan C.

Will I be able to purchase Medicare Supplement Plan F in the future?
If you started Medicare Part A before January 1, 2020, you will be able to reapply for Medicare Supplement Plan F or Plan C at any time in the future. The easiest way to verify your Part A start date is to take a look at your Medicare identification card.

What are my options if I can’t get Medicare Supplement Plan F or C?
Plans A, G, K, L and N will remain available.

Continue to next page...
IMRF-endorsed MAPD & PDP plans
—Age 65 & older

Note: For the plans below on pages 5-6, open enrollment for 2020 plan year runs from October 15, 2019—December 7, 2019.

United Healthcare Medicare Complete

- 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.

2020 Monthly Premium Rate: $0

Blue Cross Blue Shield of Illinois Group Medicare Advantage PPO plans

- 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.

2020 Monthly Premium Rates:
- Premium Plan $307.00; Value Plus Plan $237.90; Value Plan $218.00

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.

2020 Monthly Premium Rate: $143.20

Continue to next page...
Health Alliance Medicare Advantage Prescription Drug Plans


• Contact Doyle Rowe LTD to learn more.

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.

2020 Monthly Premium Rate: $63—$139
(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.

2020 Monthly Premium Rate: $0—$114
(Rates vary by city of residence)

Continue to next page...
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.

**2020 Open Enrollment runs November 1, 2019—December 15, 2019.**
Those not enrolling during this time must meet Special Enrollment Eligibility criteria. To review your options, please visit www.doylerowe.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 most cost-effective choice for you.

Call Doyle Rowe LTD at 1-800-564-7227 or visit their website at [www.doylerowe.com](http://www.doylerowe.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

<table>
<thead>
<tr>
<th>High Option*</th>
<th>Standard Option*</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,000 Annual Maximum</td>
<td>$1,000 Annual Maximum</td>
</tr>
<tr>
<td>$50 deductible for Basic &amp; Major services</td>
<td>$50 Deductible for Basic &amp; Major services</td>
</tr>
</tbody>
</table>

#### Diagnostic & Preventive (100% of PPO Reduced Fee)

<table>
<thead>
<tr>
<th>High Option</th>
<th>Standard Option</th>
</tr>
</thead>
<tbody>
<tr>
<td>Includes:</td>
<td>Includes:</td>
</tr>
<tr>
<td>• Routine exams twice a year</td>
<td>• Routine exams twice a year</td>
</tr>
<tr>
<td>• Bitewing X-rays twice a year</td>
<td>• Bitewing X-rays twice a year</td>
</tr>
<tr>
<td>• Full mouth X-rays every three years</td>
<td>• Full-mouth X-rays every three years</td>
</tr>
<tr>
<td>• Cleanings twice a year</td>
<td>• Cleanings twice a year</td>
</tr>
<tr>
<td>• Fluoride treatments for children once a year</td>
<td>• Fluoride treatments for children once a year</td>
</tr>
<tr>
<td>• Space maintainers</td>
<td>• Space maintainers</td>
</tr>
</tbody>
</table>

#### Basic (80% of PPO Reduced Fee)

<table>
<thead>
<tr>
<th>Includes:</th>
<th>Includes:</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Fillings</td>
<td>• Periodontics</td>
</tr>
<tr>
<td>• Endodontics</td>
<td>• Oral Surgery</td>
</tr>
<tr>
<td>• General Anesthesia w/Oral Surgery</td>
<td></td>
</tr>
</tbody>
</table>

#### Major (50% of PPO Reduced Fee)

<table>
<thead>
<tr>
<th>Includes:</th>
<th>Includes:</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Crowns</td>
<td>• Crowns</td>
</tr>
<tr>
<td>• Dentures</td>
<td>• Bridges</td>
</tr>
<tr>
<td>• Bridges</td>
<td>• Dentures</td>
</tr>
<tr>
<td>• Implants &amp; Associated Services</td>
<td>• Oral Surgery</td>
</tr>
<tr>
<td></td>
<td>• General Anesthesia w/Oral Surgery</td>
</tr>
</tbody>
</table>

### Premiums

<table>
<thead>
<tr>
<th>Premium</th>
<th>High Option Premium (guaranteed through December 31, 2020)</th>
<th>Standard Option Premium (guaranteed through December 31, 2020)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$43.44</td>
<td>$32.35</td>
</tr>
<tr>
<td>Single +1</td>
<td>$86.93</td>
<td>$64.73</td>
</tr>
<tr>
<td>Family</td>
<td>$135.40</td>
<td>$100.83</td>
</tr>
</tbody>
</table>

*There is no waiting period. A one-year enrollment is required.*
United Healthcare Vision Plan

The following premiums for the United Healthcare vision plan are guaranteed through September 30, 2021. Monthly premiums will be deducted from your IMRF benefit payment. One year enrollment is required. (The premium amounts listed below are per month.)

**2020 Premiums: Individual $7.50, Retiree + One $13.25, Family $21.70**

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

IMRF Endorsed Health Plans
Interested in 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.