

# Who Can Enroll In A CTPF Plan?

## Retirees & Dependents

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CTPF retirees/survivors and their eligible dependents may qualify to enroll in a CTPF health insurance plan. To qualify, CTPF must be the retiree's final retirement system. A retiree/survivor and/or dependent may initially enroll in a CTPF plan once in a lifetime, unless he or she experiences a qualifying event. (*See Special Enrollment on page 11.*)

## Survivors

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Upon the death of a member, survivors should notify Member Services as soon as possible. Once reported, CTPF will send a packet outlining survivors' health insurance options.

### Continued Coverage for Dependents

CTPF health insurance coverage continues for survivors currently enrolled as dependents, following a member's death. Qualified survivors become eligible for a health insurance premium subsidy. A survivor who does not want to continue coverage may voluntarily disenroll.

### Joining a CTPF Health Insurance Plan

Qualified survivors may enroll in a CTPF health insurance plan within 30 days of a member's death, and become eligible for a premium subsidy. CTPF sends enrollment information upon notification.

## Dependents Defined\*

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### Eligible dependents include:

- a legal spouse as defined by your state of residence
- a party to a civil union
- children under the age of 26
- unmarried veteran adult children under the age of 30
- children who are mentally or physically disabled from a cause originating prior to age 23, and who are financially dependent on you for more than one-half of their support and maintenance.

Dependent enrollment is contingent upon meeting the documentation requirements listed on page 10.

It is your responsibility to notify CTPF in writing when your dependent no longer meets eligibility requirements.

### \* For the purposes of dependent eligibility, the term children includes:

- natural children
- step children
- legally adopted children
- children for whom you have permanent legal guardianship
- disabled children



CTPF Health  
Insurance Plan

# Dependent Documentation Requirements

The following documentation must be provided when you add a dependent to a CTPF Health Insurance Plan.

Type of Dependent	Supporting Documentation Required
Legal spouse as defined by your state of residence	Marriage certificate or tax return indicating spouse's name
Party to a civil union	Civil union certificate
Disabled child*	Certified copy of birth certificate and an original letter from physician certifying disability on physician letterhead with date disability occurred. Disability must have occurred prior to age 23.
Natural child under the age of 26	Certified copy of birth certificate
Adopted child under age 26	Adoption decree/order with judge's signature and circuit clerk's stamp or seal, and proof of birth date
Stepchild under age 26	Certified copy of birth certificate indicating spouse is child's natural parent
Child under legal guardianship, under age 26	Certified guardianship appointment with Circuit Clerk stamp or seal, and proof of birth date
Unmarried veteran adult child under age 30	<ul style="list-style-type: none"><li>• Proof of Illinois residency</li><li>• Veterans' Affairs Release Form (DD-214) with release date from service</li><li>• Certified copy of birth certificate</li></ul>

\*CTPF may require periodic updates to disabled child documentation.  
See page 9 for dependent eligibility requirements.

# When Can I Join?



An eligible retiree/survivor and/or dependent may initially enroll in a CTPF plan once in a lifetime, unless he or she experiences a qualifying event noted below.

## Initial Enrollment Period

You may initially enroll in CTPF coverage when one of the following events occurs:

Within 30 days after COBRA continuation coverage under the Board of Education or Charter School active employee group health program ends,\* unless coverage is cancelled due to non-payment of premium

Within 30 days of the effective date of pension/survivor benefits

During the Annual Open Enrollment Period (once in a lifetime)

Within 30 days of first becoming eligible for Medicare

When coverage is cancelled by a former group plan through no fault of your own

\* If COBRA coverage ends December 31, 2016, you may enroll in a CTPF plan during the Open Enrollment Period, October 1 – 31, 2016. Coverage becomes effective January 1, 2017.

## Special Enrollment Period

In addition to the annual Open Enrollment Period, you have 30 days after a qualifying event to change plans or add an eligible dependent. Qualifying events may include:

- change in permanent address that affects the availability of an HMO or Medicare Advantage plan
- marriage/civil union or divorce/dissolution
- birth, adoption, or legal guardianship
- termination of a Primary Care Physician for HMO plan enrollees
- within 30 days of first becoming eligible for Medicare

## 2017 Open Enrollment

The annual Open Enrollment Period is the time when you or a dependent can enroll in a CTPF plan or change plans. Open Enrollment runs October 1- 31, 2016. Changes made during Open Enrollment become effective January 1, 2017.

**Get started by following these steps:**

1. Make sure you understand any plan changes. (See page 5.)
2. **If you are currently enrolled in a CTPF plan and you want to continue coverage, you do not need to take any action. Your coverage will continue.**
3. If you or a dependent want to enroll or change plans, you must complete the appropriate enrollment forms. An enrollment form for most plans is included in this handbook. See the “How to Enroll” section of the comparison charts for plans not included on the enrollment form.
5. **Return all completed enrollment forms and required documentation to:**

Chicago Teachers’ Pension Fund  
203 North LaSalle Street, Suite 2600  
Chicago, IL 60601-1231

**Forms returned to an insurance company will not be processed.**