



2021

Summary of Health Insurance Plan Changes



The **2021 Open Enrollment Period** for health insurance will run from **October 1-31, 2020**. During this period, annuitants can enroll, add a dependent, or change a health insurance plan or carrier. Changes made during Open Enrollment become effective **January 1, 2021**.

HEALTH INSURANCE PLANS OFFERED

CTPF offers three plans for members enrolled in Medicare and three plans for members not eligible for Medicare. All plans offered in 2020 will be offered in 2021. You do not need to take any action to stay enrolled. Plan designs have not changed for 2021.

HEALTH INSURANCE PREMIUM SUBSIDY

The Health insurance Premium Subsidy is set annually by the Board of Trustees. The subsidy will increase from 50% to 60% in 2021. The subsidy is only available to eligible CTPF members. Dependent coverage is not eligible for the subsidy.

2021 PLAN COSTS MEDICARE PLANS*

Prices below are for the annuitant cost for single coverage and include the 60% premium subsidy. Find complete cost comparisons on page 21 and 37 of the Handbook.

2021 Medicare Plans	2021 Rate (member rate)
UnitedHealthcare Group Medicare Advantage PPO with Express Scripts Medicare (PDP)	\$126.57 (was \$181.58)
AARP Medicare Supplement Plan F* (UnitedHealthcare) with Express Scripts Medicare (PDP), Average by age:	Age 66-68 \$147.81 (was \$187.49) Age 69-71 \$160.97 (was \$199.84) Age 72-74 \$169.55 (was \$210.60) Age 75+ \$183.94 (was \$228.60)
Humana Group Medicare HMO with Part D Pharmacy	\$73.50 (was \$100.20)

**This plan is available to Medicare recipients who turned 65 prior to 2020.*

Non-Medicare Plans	2021 Rate (member rate)
2021 Blue Cross and Blue Shield PPO	\$788.62 (was \$966.45)
UnitedHealthcare Choice Plus PPO	\$533.35 (was \$680.29)
Blue Cross and Blue Shield HMO Illinois	\$404.57 (was \$505.71)

OPEN ENROLLMENT EDUCATION WEEK

CTPF will host a week of webinars and audio presentations October 5-9, 2020. Morning presentations will be webinars with a full audio-video presentation that can be viewed from any internet-connected device. Two presentations will be audio-only for individuals who do not have access to the internet.



OPEN ENROLLMENT EDUCATION WEEK *cont.*

Register for all webinars by clicking on the date at ctpf.org/calendar. Audio-only presentations will be dial-in and do not require advance registration.

MEDICARE PRESENTATIONS		NON-MEDICARE PRESENTATIONS	
October 5, 2020	Open Enrollment Webinar Medicare Plans 10:00 a.m.	October 6, 2020	Open Enrollment Webinar Non-Medicare Plans 10:00 a.m.
October 7, 2020	Open Enrollment Webinar Medicare Plans 10:00 a.m.	October 8, 2020	Open Enrollment Webinar Non-Medicare Plans 10:00 a.m.
October 7, 2020	Open Enrollment Call (<i>Dial-in only, no video</i>) Medicare Plans 1:00 p.m. Call: 1.312.626.6799 when prompted enter Meeting ID: 936 3279 5744	October 8, 2020	Open Enrollment Call (<i>Dial-in only, no video</i>) Non-Medicare Plans 1:00 p.m. Call: 1.312.626.6799 when prompted enter Meeting ID: 934 6061 6494
October 9, 2020	Open Enrollment Webinar Medicare Plans 10:00 a.m.		

OPEN ENROLLMENT VENDOR WEEK

New in 2021, 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 and registration information can be found at ctpf.org/calendar.

FORMS

Return all completed enrollment forms and required documentation to CTPF. Forms returned to an insurance carrier will not be processed.

Email or Fax Preferred: During the pandemic, we encourage members to submit forms by fax or email if possible, as U.S. Mail processing may be delayed. Send forms and documents by fax to 312.641.7185 or email an attachment (.pdf or .jpg format) to imaging@ctpf.org. Find information on scanning without a scanner on the Open Enrollment webpage at ctpf.org/open-enrollment.

U.S. Mail: If you cannot send in forms by fax or email, use the envelope included in the center of the Open Enrollment Handbook.

Pandemic Operations

CTPF OPERATING REMOTELY

CTPF is committed to doing our part to stop the spread of COVID-19. For the health, safety, and wellbeing of all CTPF Members, the Fund continues to deliver all member services remotely. The physical office remains closed to all but essential employees whose duties cannot be performed offsite. In-person services and counseling are suspended until it is safe to resume these operations.

CTPF has implemented the following changes for the health and safety of all:

- In-person appointments and services are suspended.
- Phone assistance and video counseling appointments are available.
Members should call 312.641.4464 or email memberservices@ctpf.org for assistance.
- Calls will be forwarded to voicemail. Leave a message clearly stating your name, phone number, and the nature of your inquiry. Your call will be returned as soon as possible.

UPDATE CONTACT INFORMATION WITH CTPF

During the pandemic, we are using email and posting online more frequently. CTPF encourages you to maintain your updated contact details on file. Call Member Services at 312.641.4464 (leave a voicemail and your call will be returned) or email memberservices@ctpf.org and provide your primary email address or request a change of address form to update the contact information we have on file.

Find additional information at ctpf.org/covid-19