



Chicago Teachers' Pension Fund

2023 Health Insurance

Open Enrollment Webinar

2023 Plan Year | January 1 – December 31 | All Changes Effective January 1, 2023

Plans for Non- Medicare Eligible Members



Agenda

- Enrollment and Eligibility
- 2023 Health Plan Offerings and Changes
- 2023 Premiums and Subsidies
- Questions

Your questions will be taken throughout the presentation with additional time for questions at the end. Please enter your questions in the “Q&A” section.



CTPF Update

- **All services including phone and video counseling are available remotely.** Call Member Services at 312.641.4464 for assistance.
- You may also email Member Services at **memberservices@ctpf.org** and your message will be returned.
- Send documents to CTPF 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.

Non-Medicare Health Insurance

- CTPF will again offer six plans for 2023 – three for Non-Medicare Eligible members and three for Medicare Eligible members.
-
- The 2023 Open Enrollment period takes place from October 1-31, 2022.
-
- Non-Medicare premium changes - two plans with a 3% increase and one with a 1% increase. With health care costs increasing nationally, this is a win for our retirees.
-
- Members currently enrolled 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, including Medicare Part B, Part D, and Part A premiums (for members with benefit effective dates before 7/1/2016)
-
- The subsidy for 2023 will continue at 60% for our members. This does not apply to dependent coverage.



2023 Open Enrollment

October is Open Enrollment Month

Open Enrollment runs October 1-31, 2022

- Changes effective January 1, 2023

Open Enrollment is the time to:

- Enroll for first time
- Change health plans
- Add or drop a dependent



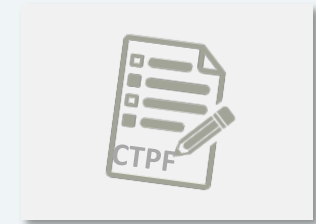
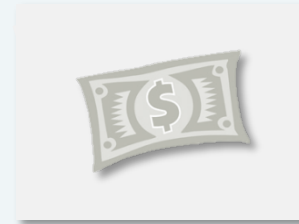
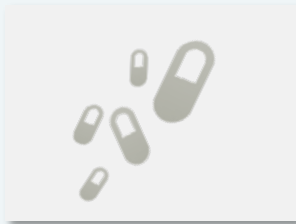
Return all enrollment forms to CTPF

Eligibility Overview

Retirees whose final retirement system was Chicago Public, Charter and Contract Schools

Survivors of Retirees whose final retirement system was Chicago Public, Charter and Contract Schools

Dependents include spouse, children who are under the age of 26 or disabled



Enrollment Requirements

1 Enrollment application: CTPF Form 350

2 Documentation requirements for dependents
(see www.ctpf.org for more detail)

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 your employer is less expensive than CTPF's health insurance
- Up to 18 months of coverage
- CTPF provides a subsidy on your premium
- *Start enrollment process for CTPF insurance 3 months prior to COBRA ending*

Turning 65 in 2023?

Mark your calendar with these important dates:

- We urge members to **attend** a CTPF Medicare Birthday Party Enrollment Event (*by invitation*)
- **3 months** prior to your 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



Non-Medicare 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 per year
- **\$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 per year
- **\$150** emergency room deductible, unless admitted

Non-Medicare 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

Non-Medicare Prescription Drug Plan

Blue Cross & Blue Shield PPO

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-formulary brand copay
Mail Order up to 90-Day Supply	\$20 Generic copay \$60 Formulary brand copay \$100 Non-formulary brand copay



Non-Medicare Medical Plans

UnitedHealthcare Choice Plus PPO

IN-NETWORK (PPO) BENEFIT

- **\$2,000** individual major medical deductible / **\$4,000** family
- **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 / **\$10,000** family
- **50%** major medical coinsurance
- Individual out-of-pocket max **\$10,000/Family \$20,000**
- **Physician office visit**-50%
- **Specialist** – 50%
- **Preventive Care** – 50% after deductible
- Nationwide service area

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

Non-Medicare 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

Non-Medicare Medical Plans

Blue Cross and Blue Shield HMO Illinois

- Traditional HMO for Chicagoland 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 copays per year
- \$175 surgery copay
- \$125 emergency room copay
- \$0 preventive care copay
- \$1,500 out-of-pocket max individual; \$3,000 family

Non-Medicare 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-Formulary brand copay
Mail Order up to 90-Day Supply	\$25 Generic copay \$75 Formulary brand copay \$125 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 by state*)
- **Health4Me:** UnitedHealthcare PPO plan (Non-Medicare plan)



2023 Non-Medicare Monthly Premiums

Retiree Share = 40% of Total Cost

Blue Cross and Blue Shield PPO	\$840.71 <i>(was \$816.22)</i>
UnitedHealthcare Choice Plus PPO	\$538.68 <i>(was \$533.35)</i>
Blue Cross and Blue Shield HMO Illinois	\$407.12 <i>(was \$395.26)</i>

2023 Non-Medicare Monthly Premiums

Dependent Premiums*

Blue Cross and Blue Shield PPO	\$2,101.77
UnitedHealthcare Choice Plus PPO	\$1,346.70
Blue Cross and Blue Shield HMO Illinois	\$1,017.80

** 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 is 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 38 in the Handbook

Important Reminders

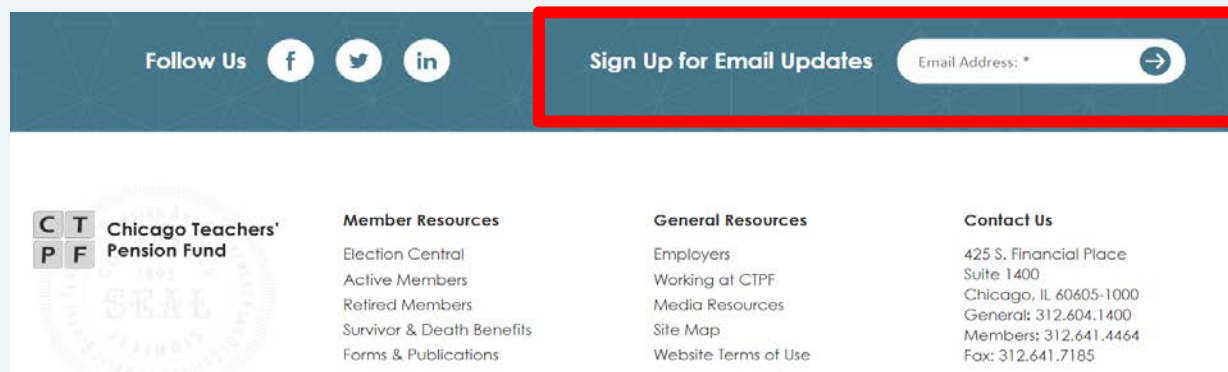
1. Return completed enrollment forms to CTPF, not insurance carriers
2. Keep the Pension Fund informed of any address, email or phone number changes
3. CTPF does not send junk mail! Always read and take action, if necessary.



Important Reminders CONTINUED

Stay up-to-date on changes by having your email on file at CTPF

- Contact Member Services to update your email address: email **memberservices@ctpf.org**, submit documents to **imaging@ctpf.org** or via fax at 312.641.7185 , or call 312.641.4464
- Register for email updates at www.ctpf.org
Scroll down to bottom and enter your email address



The screenshot shows the footer of the Chicago Teachers' Pension Fund (CTPF) website. At the top left, there are social media icons for Facebook, Twitter, and LinkedIn, with the text "Follow Us" to their left. To the right of these icons is a dark blue horizontal bar containing the text "Sign Up for Email Updates" and a white input field labeled "Email Address: *" with a right-pointing arrow button. This entire bar is highlighted with a red border. Below this bar, the footer is organized into four columns. The first column contains the CTPF logo and the text "Chicago Teachers' Pension Fund". The second column, titled "Member Resources", lists: Election Central, Active Members, Retired Members, Survivor & Death Benefits, and Forms & Publications. The third column, titled "General Resources", lists: Employers, Working at CTPF, Media Resources, Site Map, and Website Terms of Use. The fourth column, titled "Contact Us", lists: 425 S. Financial Place, Suite 1400, Chicago, IL 60605-1000, General: 312.604.1400, Members: 312.641.4464, and Fax: 312.641.7185.

Important Reminders: Open Enrollment Vendor Week

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

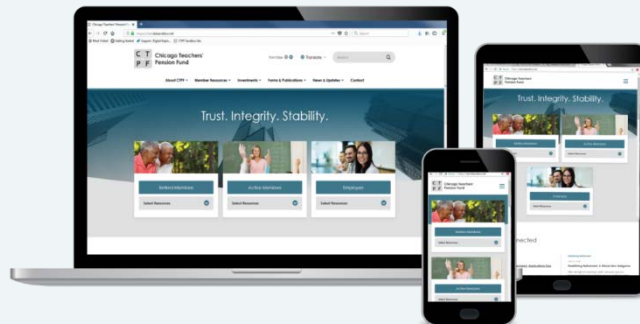
**Sessions will take place the week of October 10th.
Register at ctpf.org/calendar.**

Important Reminders *CONTINUED*

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

Stay up-to-date on changes online:

- Visit the CTPF website at www.ctpf.org
- Follow us on Facebook, Twitter, or LinkedIn



Search: Chicago Teachers Pension Fund

The best way to send documents, including Health Insurance enrollment forms or any other submissions, is by Fax to 312.641.7185 or attach to an email to imaging@ctpf.org.

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 page 38 of your Health Insurance Handbook.

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*



PLANS FOR NON-MEDICARE ELIGIBLE MEMBERS

**YOUR VOICE
MATTERS**



Please take our five-minute
survey and share your thoughts
on this webinar at
ctpf.org/2022survey.