

# Retirees Today

*Illinois State Employees Association Retirees*

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Summer 2011

## **Legislative Session a Busy Place**

By: Rudy J. Kink Jr., Executive Director

Recently the Capitol was a busy place. A number of bills were introduced, some effecting active state employees and one in particular effecting retirees.

That bill is SB 175, sponsored by Sen. Jeffrey Schoenberg would require state retirees and survivors to pay a portion of their health insurance premiums. In sponsoring the bill, Sen. Schoenberg used a report completed by a consulting firm Mercer, one which gave data on such charges from other states as well as private industry.

The ISEA Retirees coalition (with State Universities Annuitants Association and Retired State Employees Association) met with Sen. Schoenberg on two different occasions and Senate President Cullerton, and minority leaders Rep. Tom Cross and Sen. Christine Radogno. The group also met with Rep. Patricia Bellock who is sponsoring the bill in the House.

After listening to our concerns the bill was not called for a vote and the sponsors have pledged to have it ready for the fall session. Both sponsors have indicated that they would again discuss this bill with us before the fall session. We are planning several meetings this summer with legislators concerned about the contents of this bill.



ISEA Retirees  
Executive Director  
Rudy J. Kink, Jr.

## **News from the Insurance Department**

By: Mary Lou Thomas, Director of Insurance

We have received many calls regarding Benefit Choice Period and the choices and changes that are available. As you are aware, this year has been particularly confusing.

If you have had the Quality Care Health Plan, administered by Cigna, there are no changes that need to be made at this time.

The members that have Managed Care Plans must be aware and possibly ready to make a choice at the next enrollment period if they intend on changing plans. The Managed Care Contracts for Health Alliance HMO, Health Alliance Illinois, HealthLink OAP, PersonalCare HMO and PersonalCare OAP have been approved for 90-days. The dates have not been decided for a special enrollment period but will be posted on this website and [www.state.il.us](http://www.state.il.us).

The above options are in addition to HMO Illinois, BlueAdvantage HMO and the Quality Care Health Plan (administered by CIGNA), which will not change.

A member recently asked me to describe coordination of benefits if a person has Medicare, Parts A and B and (for example) the Quality Care Health Plan. Medicare is the primary carrier, who considers the claim initially. If they pay (80% of the approved amount), the claim is forwarded to Cigna for consideration. Cigna typically pays the balance due (the remaining 20%). For an in-hospital stay, there is a \$50.00 deductible which is the patient's responsibility. Typically, there are no out-of-pocket expenses for the patient on Part B charges. Of course, there are always exceptions to this rule, but this is the way most claims are handled.

Delta Dental is the new plan administrator for the dental program effective July 1, 2011. The benefits and monthly premiums have not changed. You can choose any dentist that you wish but in most cases, you can reduce your out-of-pocket expenses by utilizing a network provider. See page 22 in the current handbook for network details.

Prescription Drug Step Therapy (PDST) is a program which is meant to encourage members to select lower cost (generic) drugs before choosing the higher cost (preferred and non-preferred) equivalent. If a participant chooses a preferred or non-preferred and a generic is available, the participant must pay the cost difference between the brand product and the generic product, plus the generic co-payment. See pages 19 and 20 in the handbook for details.

The Benefit Choice Handbooks for 2012 are available on the website [www.benefitschoice.il.gov](http://www.benefitschoice.il.gov). If you should have questions or concerns about insurance matters, please contact our insurance department Monday through Friday, 8:30 a.m. to 4:30 p.m.

## **ISEA Retirees at the IL State Fair**

Once again we will have a table in the Illinois Senior Building just inside the main gate of the fairgrounds. The State Fair will be held August 12th through August 21st. We truly look forward to our retirees stopping by and asking about the most recent news or to hear your thoughts about recent changes with the insurance and to hear your retirement concerns.

From time to time legislators will visit our booth which provides an opportunity to discuss the issues that affect our retirees.

We have been in the IL Senior Building for several years and always look forward to meeting as many of our members as possible. For those of you who live too far away, you may telephone our office, email us, or watch our website to remain updated and aware. Come in....talk to Rudy, Mary Lou or Susan....we listen to your concerns!



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## **New ISEA Retirees Affiliate**

We happily announce a new affiliate, Jeff Kerr, who has agreed to maintain the hearing aid battery program for our members. The Kerr Hearing Aid Center is located at 114 W. Laurel Street in Springfield, IL where the Kerr family has been in business for many years.

To order the Kerr batteries by mail, call or write the ISEA Retirees to request an order form. You will receive 60 batteries per box at a cost of \$45 when you send us a completed form with your check made out to Kerr Hearing Aid Center. You should receive your factory fresh batteries within a few days.

Mary Lou as well as the ISEA Retirees staff are pleased to provide our members with this convenient service and want you to know you may contact us with any questions or concerns you have.

# ISEA Retirees Directors

ISEA Retirees Board of Directors presently consists of President Eugene Bloch, Vice-President Geraldine Johnson, Secretary Rudy J. Kink Jr., John Hartnett and John Mundstock. We are very grateful to Lucille Shaw, who recently stepped down, for the time she served on our Board.

As a Board-governed association, our Directors are kept informed in the day to day events and meet periodically to carry out their obligations.

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## Retirees Gallery of Photos



Remember to send us your picture if you have not already done so! The ISEA Retiree's office is filled with photo collages of our members which we truly enjoy.

But more importantly, the collages help in driving home our points of view when those Legislators meeting here actually 'see' the faces of those effected by their actions.

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