

HR/BENEFITS ALERT

Frequently Asked Questions Health Plan Special Enrollment

A Special Health Plan Change Enrollment Period has been announced by CMS as promised from October 10, 2011, through October 28, 2011, with changes being effective December 1, 2011. This Special Enrollment Period will be offered to all employees, but is limited to health carrier changes only.

Q: Why is there a “Special Benefit Enrollment Period”?

A: *The 90-day emergency contracts entered into by the State of Illinois in July have been extended to the end of the fiscal year, June 30, 2012. This enrollment period is an opportunity for you to change your health plan.*

Q: What should I do if I want to keep my current health plan?

A: **NOTHING, NO ACTION IS REQUIRED TO KEEP YOUR CURRENT HEALTH PLAN.**

CURRENT HEALTH PLANS

BlueAdvantage HMO	HMO Illinois HMO
Health Alliance HMO	PersonalCare HMO
Health Alliance Illinois HMO	PersonalCare OAP
HealthLink OAP	Quality Care Health Plan PPO

Q: Can I enroll in any health plan?

A: *You may enroll in any health plan that is available in your county of residence or work county. Please view the Managed Care Plan map.*

Q: If I change health plans and have met medical and/or pharmacy deductibles already, will I have to meet any deductibles with my new health plan?

A: *Yes, deductibles for medical and pharmacy are directly linked to health plans and do not transfer. Employees who have Medco as RX administrator and choose a new plan with Medco as RX administrator are required to meet the pharmacy deductible under their new health plan.*

Q: Where can I find more information about health plan service areas, deductibles, co-payments, and differences between the OAP, HMO, and the QCHP, etc.

A: *See the Benefit Choice Options booklet available on NESSIE under the Benefits Tab, Benefits Summary.*

Q: How do I change my Health Plan?

A: *This can be done online in NESSIE from the homepage from October 10 up to midnight on October 28, 2011.*

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Q: What should I do if I cannot access the NESSIE Special Enrollment form online?

A: *Contact your campus UPB Benefits office at the phone numbers listed below.*

Q: Am I able to make any other changes to my current insurance plans?

A: *No, the special enrollment period is for health plan change only.*

EMPLOYEES MAY NOT

Opt In or Out of Health Coverage
Enroll or terminate Dental/Life Coverage
Enroll or terminate Dependent Health/Dental Coverage
Enroll or make changes to Dependent Care or Medical Care Accounts

Q: How will I know that my change in health plan carriers has been processed following the special enrollment period?

A: *You should receive a verification of your health plan change at your home address mailed by Central Management Services (CMS) by December 1, 2011. (Health insurance cards are provided by health plan.)*

Q: Will employee or dependent health premium rates change in December?

A: *No, premium rates will continue at their current rate through 06/30/2012.*

Premium charts are located on the next page. (Premiums listed are through June 30, 2012)

If you have any questions about your benefit plans, please contact your campus UPB Benefits Services office or send email to benefits@uillinois.edu.

UPB Benefits Services - Urbana: 217-333-3111

UPB Benefits Services - Chicago: 312-996-6471

UPB Benefits Services - Springfield: 217-206-7144

UPB Benefits Services (Toll-Free): 866-669-4772, Select Option #1

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Full-Time Employee Salary Based Monthly Premium

Annual Salary	Monthly Contribution	
	Managed Care	Quality Care
\$30,200 & below	\$47.00	\$72.00
\$30,201 - \$45,600	\$52.00	\$77.00
\$45,601 - \$60,700	\$54.50	\$79.50
\$60,701 - \$75,900	\$57.00	\$82.00
\$75,901 & above	\$59.50	\$84.50

Monthly Dependent Premium Cost

HEALTH PLAN	MONTHLY PREMIUM 1 DEPENDENT	MONTHLY PREMIUM 2+ DEPENDENTS
Blue Advantage HMO	\$ 80	\$110
HMO Illinois	\$ 83	\$116
PersonalCare HMO	\$ 92	\$130
PersonalCare OAP	\$ 92	\$130
Health Alliance HMO	\$ 94	\$133
Health Alliance Illinois	\$103	\$145
HealthLink OAP	\$105	\$149
Quality Care Health Plan	\$196	\$226

Managed Care Plans in Illinois Counties

State Managed Care Health Plans For Plan Year 2012

The key below indicates the two-letter carrier codes for HMO and OAP plans. Plans are available in the counties where their code appears.

HMO & OAP Carrier Codes:

- CI** = BlueAdvantage HMO
- AH** = Health Alliance HMO
- BS** = Health Alliance Illinois
- CF** = HealthLink OAP
- BY** = HMO Illinois
- AS** = PersonalCare HMO
- CH** = PersonalCare OAP

Note: QCHP available Statewide

