



## **Frequently Asked Questions: Retiree Open Enrollment for the 2023 Plan Year**

**1. When will Open Enrollment take place for the 2023 plan year for Retirees?**

Open Enrollment will begin on Monday, October 24 and continue through close of business on Friday, November 4, 2022.

**2. What's changing during this year's open enrollment?**

Lake County will be continuing the transition of benefits into the Intergovernmental Personnel Benefit Cooperative (IPBC) by moving to a new vision vendor, VSP, effective January 1, 2023. The vision premiums will decrease slightly as a result, while providing a slightly enhanced benefit. VSP does not issue ID cards. Retirees can have providers confirm their benefits by contact VSP at 800-877-7195.

**3. What other benefits are being offered during this time?**

Lake County will continue to offer enrolled/eligible Retirees access to medical/Rx and dental benefits through Blue Cross Blue Shield of Illinois, Express Scripts, and Delta Dental. As long as Retirees are not changing their current elections for medical or dental benefits, they will not receive a new ID card. The plan offerings, plan designs, and rates for medical and dental will remain the same.

**4. What changes can I make during Open Enrollment?**

Retirees can maintain benefits they carried as employees into retirement. Retirees may not add new benefits. For example, if an employee retires while only carrying medical, they may not add dental or vision during open enrollment. Retirees enrolled in a medical plan may elect to change to another medical plan. This year only, during open enrollment for the 2023 plan year, you may also add eligible dependent spouses or children under the age of 26 (unless disabled) to your **existing** medical, dental or vision plan. Due to Illinois Pension Code, there will be no future opportunities to add additional dependents, regardless of life event.

**5. What does the County need from me during Open Enrollment?**

Retirees should review the information provided in the Open Enrollment mailing. Please note, when reviewing the included Benefit Summary, retirees are not eligible for the CDHP 80/20 plan described. The available medical plans for retirees including the Traditional PPO, HMO Illinois and Blue Advantage HMO.

- If you wish to make changes to your elections, please complete the enclosed enrollment change form and return it via the methods outlined below. We strongly encourage one of these two methods to ensure your enrollment is received by November 4, 2022.
  - via email to [Benefits@lakecountyil.gov](mailto:Benefits@lakecountyil.gov), or;
  - via fax to 847-984-5988.
- If you do not wish to make any changes to your existing benefits, no action is required on your behalf.

**6. What happens if I drop my coverage as a Retiree through Lake County?**

Retirees can drop their existing coverage at any time. However, once a Retiree or their dependent has been dropped from Lake County coverage, they cannot be added again at any time for any reason. Retirees should notify Lake County of cancellations by emailing [Benefits@lakecountyil.gov](mailto:Benefits@lakecountyil.gov) or via USPS mail (Lake County Benefits, 18 N. County Street, 7<sup>th</sup> Floor; Waukegan, IL 60085).

Notification **must** take place in writing before the 10<sup>th</sup> of the month prior to cancellation to stop or change IMRF deductions in a timely manner. If notification takes place after the 10<sup>th</sup> of the month, refunds can take several weeks to process.

**7. How will I pay for my Retiree benefits?**

There are two ways Retirees can pay for their medical, dental and vision benefits:

- Lake County strongly recommends that Retirees arrange to have their premiums deducted directly from the IMRF pension payments. We encourage Retirees to initiate this payment method (if they have not already) by completing the IMRF Premium Deduction Authorization Form (Form 7.10) and returning it to the Benefits teams by fax to 847-984-5988 or scanning and emailing it to [Benefits@lakecountyil.gov](mailto:Benefits@lakecountyil.gov). It can also be returned via mail to Lake County Benefits, 18 N. County Street, 7<sup>th</sup> Floor; Waukegan, IL 60085.
- If not set up through IMRF, enrolled retirees will receive a monthly billing statement which will provide alternative payment options.

**8. Either myself or one of my covered dependents is turning age 65 this year. Is there anything I should know?**

With the County's entry into IPBC, a new benefit for retirees age 65 and older became available through Benistar. Benistar offers medical and prescription benefits that are designed to pair with Medicare and act as a supplement plan, addressing the "donut hole" and other concerns that come with Medicare enrollment. Benistar provides enhanced benefits compared to the existing Lake County plans, at significantly lower monthly premium rates. Retirees and covered spouses approaching age 65 will receive an enrollment packet in the mail shortly prior to their 65<sup>th</sup> birthday. Retirees must be enrolled in Medicare Parts A and B in order to qualify. For more information, see the Lake County Human Resources page (<https://www.lakecountyil.gov/2520/Human-Resources>) or contact Benistar directly at 800-236-4782.

**9. How can I find out if my prescription is covered?**

There may be some changes to the drugs covered in the formulary. To confirm, you can view the Express Scripts formulary on the Lake County website. Please note that effective July 1, 2022, all maintenance medications must be filled in 90-day quantities through CVS, Walgreens or via Mail Order. This was a new development for Lake County employees and retirees during the transition to IPBC with the goal of providing maintenance medications more cost effectively to those covered.

**10. Does the Lake County Medical plan qualify as creditable coverage?**

Please see the Medicare Part D notice included in your Retiree Open Enrollment mailing.