

CIPology – FAQs on the College Insurance Program (CIP)
By the Joliet Junior College Annuitants Association Insurance Committee and
the Illinois Department of Central Management Services

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The **JJCAA** insurance committee members receive many questions from retirees about the CIP. If you have a question(s), please email it to John Peterson <runbike63@yahoo.com> or mail it to him at 1817 Jared Drive, Crest Hill, IL 60403. John will send questions to the experts, Pam Kogler and Lesley Ankrom-Booth, and then John will email/snail mail you their responses. Your Q and A may appear in this column without your name. **JJCAA** does not provide the answers and cannot guarantee that the answers may not change in the future. Here are some Qs and As.

Scenario 1: When I retire from *College of DuPage*, my spouse and I will opt not to take the CIP insurance.

Question 1. ... If after awhile, I choose not to continue with the insurance I selected, am I still eligible to enroll in the CIP insurance regardless of the age of my spouse and me?

Answer: Yes.

Question 2. ...If the answer is yes, is there a specific time we are eligible to enroll? *Answer: The member has never been enrolled in CIP, they and their spouse may enroll during the annual Benefit Choice Period held in May, with a July 1 effective date. If the member becomes eligible for Medicare (due to age, disability or End Stage Renal Disease (ESRD)), the member and their spouse may enroll at that time. Since in this example the member is 'choosing' not to continue their insurance, termination of coverage by a former group plan would not be a qualifying event since the termination must be initiated by the former group plan.*

Scenario 2: Suppose I choose the CIP insurance when I retire. After a year or so I decide to enroll in another insurance program.

Question 1. ...Are my spouse and I still eligible to re-enroll in the CIP insurance program if we decide to change at a later date? Is age a factor?

Answer: Yes, the member and their spouse are still eligible to re-enroll in CIP; however, the opportunities to enroll are limited when the member and their spouse were previously enrolled. The member and spouse may re-enroll upon becoming eligible for Medicare, upon turning age 65 or upon their other plan terminating their coverage. These events apply to the affected participant. For example, if the member becomes eligible for Medicare they may enroll based on that event; however, the dependent must wait until they meet one of the qualifying events to enroll.

Scenario 3: An Annuitant and their spouse, both on Medicare, are enrolled in the College Insurance Program (CIP). Upon finding a less expensive health plan for the spouse, the annuitant drops their spouse from the CIP coverage. After several years in this arrangement the Annuitant dies.

Question 1. ...Is the spouse now eligible to re-enroll in CIP? If so, what would the rate be? Would there be any limitations on eligibility?

Answer: If the member was vested (i.e., had at least 8 years at the community college) the spouse would become a 'survivor' and would be given the opportunity to either receive a monthly pension benefit or cash out a lump sum. As long as the spouse elects to receive a monthly pension, they could enroll in CIP and would be charged the same premium that the member paid. If the spouse elected to cash out the benefit, they would not be eligible to enroll in CIP.

Question 2. ...If the answer to "question 1" is essentially yes and re-enrollment is transacted, what if a new ailment has occurred, (e.g. a hiatal hernia)? Would this constitute a "pre-existing condition" for which treatment expenses would not be paid?

Answer: CIP does not apply pre-existing condition limitations.

Scenario 4:

Question 1 ... If someone chooses to use their local pharmacy which charges more to purchase drugs rather than using the Mail Order Program which costs less, who assumes the difference in cost?

Answer: The member assumes the difference in cost based on the fact that by using the Mail Order Program the member receives a discount off the regular co-payment; at the pharmacy, they must pay the full co-payment.

Other Frequently Asked CIP Questions and Answers may be found on the SURS website
<<http://www.surs.com/shepherd.surs?flk=Ins&shp=113>> or a link to it at <[codretirees.org](http://www.codretirees.org)>.