

Wondering How Medical and Prescription Coverage Works If You're Eligible for Medicare?



There are important things to know about how these plans work together:

- If you're in a TRS-Care Medicare Advantage medical plan, your only option for prescription coverage is the Express Scripts Medicare prescription drug plan (PDP) through TRS-Care.
- If you're Medicare-eligible and in TRS-Care Standard medical plan 2 or 3, your only option for prescription coverage is the Express Scripts Medicare PDP.
- You cannot enroll in the Express Scripts Medicare PDP and enroll in a Medicare Advantage plan not offered by TRS.

Questions about prescription coverage?

Call Express Scripts at
1-877-680-4881

Questions about options?

Call TRS Health Benefits at
1-888-237-6762

	Medical Coverage	Prescription Coverage	Is this an option, yes or no?	What is the Outcome?
1	You remain enrolled in TRS-Care Medicare Advantage.	You enroll in Express Scripts Medicare PDP through TRS-Care.	Yes, recommended because...	Express Scripts Medicare PDP has richer benefits. Participants enrolled in TRS-Care Medicare Advantage will be automatically enrolled in Express Scripts Medicare PDP through TRS-Care. You do not need to take action.
2	You remain enrolled in TRS-Care Medicare Advantage.	You opt out of Express Scripts Medicare PDP through TRS-Care before or after Jan. 1, 2017.	Yes, however...	You will not have access to prescription drug coverage through TRS, and you would still pay the full premium. In addition, Medicare could make you pay a late enrollment penalty if you do not have other creditable drug coverage.
3	You remain enrolled in TRS-Care Medicare Advantage.	You opt out of Express Scripts Medicare PDP through TRS-Care and enroll in a Medicare prescription plan not offered by TRS.	No	You would be removed from TRS-Care Medicare Advantage and placed on a corresponding level of TRS-Care Standard plan beginning Jan. 1, 2017.
4	You remain enrolled in TRS-Care Standard plans 2 or 3.	You enroll in Express Scripts Medicare PDP through TRS-Care.	Yes	You would be enrolled in a TRS-Care Standard medical plan with Express Scripts Medicare PDP through TRS-Care. You do not need to take action.
5	You remain in TRS-Care Standard plans 2 or 3, and enroll in another Medicare Advantage plan not offered by TRS.	You enroll in Express Scripts Medicare PDP through TRS-Care.	No	You would be removed from Express Scripts Medicare PDP through TRS-Care and have no prescription drug coverage through TRS.