

An illustration of an elderly couple walking a dog in a park. The woman on the left has white hair and is wearing a red jacket and green pants. The man on the right has a grey beard and is wearing a dark blue jacket over a red shirt and light blue pants. They are walking a brown dog on a leash. The background features stylized green trees and rolling hills in shades of yellow and orange.

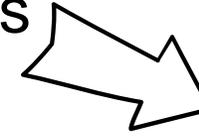
# Retire Healthy with TRS-Care

Health Care for Retired Texas Educators

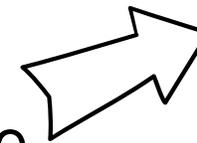
# Housekeeping

- ✓ All participants are muted.
- ✓ If you don't see the Handouts pane, select **View > Handouts** in the top menu bar of the control panel.
- ✓ Anytime during the webinar, ask our subject matter experts questions in the questions box.
- ✓ Go to [support.goto.com/webinar](https://support.goto.com/webinar) for help.

Enter your questions here.



Download the handouts here.



A screenshot of the GoTo Webinar control panel. The top menu bar includes 'File', 'Options', 'View', and 'Help'. Below the menu bar, there are several expandable sections: 'Audience view' (100%), 'Sharing', 'Webcam', 'Audio', 'Dashboard', 'Attendees: 1 of 1001 (max)', 'Polls (0/14)', and 'Questions'. The 'Questions' section is expanded, showing a table with columns 'X', 'Question', and 'Asker'. Below the table, there are options for 'Send Privately' and 'Send to All'. The 'Handouts' section is also expanded, showing a document icon and the filename '2025\_trs\_care\_plan\_highlights rev 9 16 24.p...'. At the bottom, there is a 'Chat' section and the GoTo Webinar logo.

# Agenda

1. Overview of TRS Benefits & Understanding TRS-Care
2. Enrollment Eligibility
3. TRS-Care Plans
  - TRS-Care Standard
  - TRS-Care Medicare Advantage (includes TRS-Care Medicare Rx)
  - TRS-Care Dental
  - TRS-Care Vision
4. Why Choose TRS-Care?
5. Enrollment Windows & Deferring Coverage
6. What to Expect After Enrollment
7. Question and Answer Session





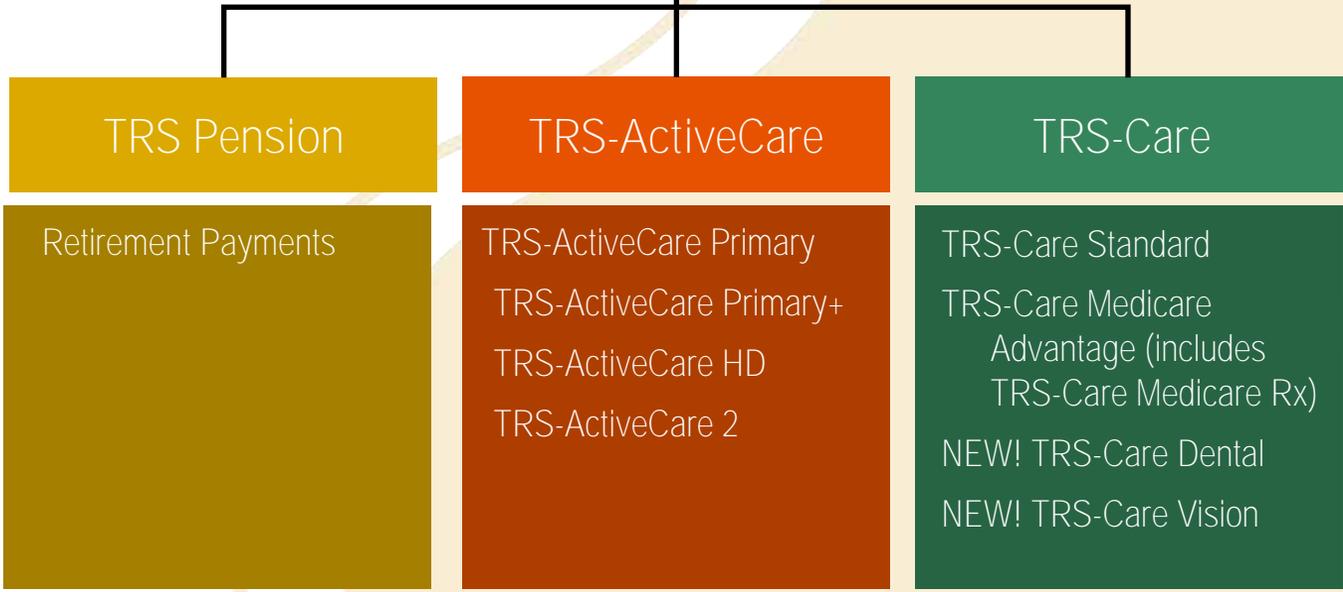
## Retire Healthy with TRS-Care

- Overview of TRS Benefits
- Understanding TRS-Care

# Overview of TRS Benefits



TRS  
Trust  
Funds



- Sources of TRS-Care funding:
- Participant Premiums
  - State Funds
  - Federal Funds
  - School Districts
  - Active Employees
  - Investment Income

# Understanding TRS-Care

## Your TRS Health Care Benefits

**At TRS, we're committed to offering our members quality health care coverage. Whether you're enrolled in TRS-ActiveCare or TRS-Care, our health plan options provide comprehensive benefits for your medical and prescription drug needs, as well as other programs to help you achieve optimal health.**

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## Who do we serve?

Active Employees



Retirees not eligible for Medicare



Retirees eligible for Medicare





# Retire Healthy with TRS-Care

## Enrollment Eligibility

# Enrollment Eligibility

Who can enroll in TRS-Care?

Overview

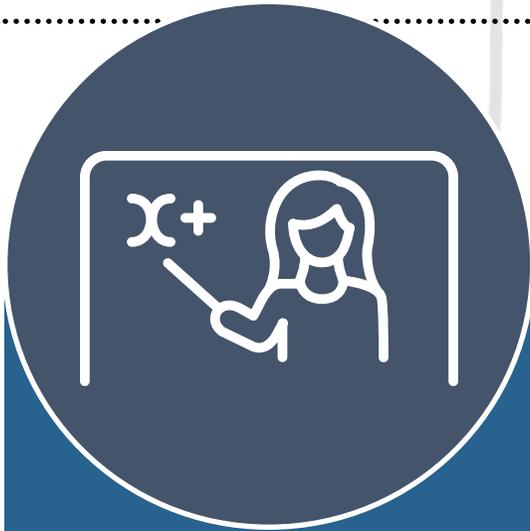
Service Retirees

Retirees  
with Disabilities

Eligible Dependents

## Who Can Enroll in TRS-Care

If you're **eligible** for TRS-Care, that means you worked for — and paid for — this benefit. You *earned* it!



Service Retirees



Retirees with  
Disabilities



Eligible  
Dependents

A service retiree is not eligible to enroll in TRS-Care if they are eligible for ERS, UT System or A&M System health benefit program coverage.

# Enrollment Eligibility

Who can enroll in TRS-Care?

Overview

Service Retirees

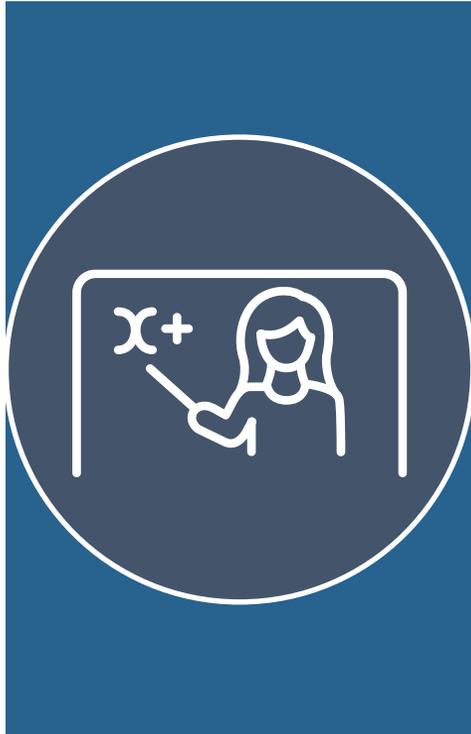
Retirees with  
Disabilities

Eligible Dependents

## Service Retirees

Meet one of these requirements at retirement:

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Rule of 80 means that your age *plus* your years of service must equal 80 or more (with at least 10 years of service credit),

OR

30+ years of service in TRS (can include purchased service credit), regardless of your age.

# Enrollment Eligibility

Who can enroll in TRS-Care?

Overview

Service Retirees

Retirees with  
Disabilities

Eligible Dependents

## Service Retirees — Pop Quiz!



Judy is 48 years old and has 30 years of service credit.

Is she eligible for TRS-Care?  
*Yes.*



Pat is 57 years old and has 20 years of service credit.

Is she eligible for TRS-Care?  
*No.*



Jim is 75 years old and has 5 years of service credit.

Is he eligible for TRS-Care?  
*No.*

# Enrollment Eligibility

Who can enroll in TRS-Care?

Overview

Service Retirees

Retirees with  
Disabilities

Eligible Dependents

## Retirees with Disabilities

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People are eligible to participate in TRS-Care when they become a TRS disability retiree as TRS determines.

Once enrolled in TRS-Care as a disability retiree, participation continues as long as the person remains in this status.\*

**If you're applying for health coverage because of a disability, TRS may contact you to validate your Medicare Social Security Disability status.**

# Enrollment Eligibility

Who can enroll in TRS-Care?

Overview

Service Retirees

Retirees with  
Disabilities

Eligible Dependents

## Eligible Dependents

These types of dependents are eligible for coverage under TRS-Care health plans:

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- Your spouse (including a common-law spouse)
- A child under the age of 26
- Children (regardless of age) with a mental or physical incapacity

Some types of dependents require additional documentation to establish that they meet eligibility criteria.

# TRS-Care Overview

What Plans does TRS-Care offer?

TRS-Care offers distinct health plans for retired public school educators and their eligible dependents:

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## TRS-Care Standard

Retirees without Medicare  
(Under 65)



## TRS-Care Medicare Advantage and TRS-Care Medicare Rx

Retirees with Medicare  
(generally, people 65+)



## TRS-Care Vision and TRS-Care Dental

Retirees with or without  
Medicare



An illustration of an elderly man and woman in a garden. The man, on the left, has white curly hair and a mustache, wearing a grey long-sleeved shirt with blue stripes on the sleeves and blue pants. He is holding a brown shovel. The woman, on the right, has white hair with a red headband, wearing a green dress with a white collar and pink striped pants. She is holding a brown pot with a green plant. There are other potted plants and a yellow box in the garden. The background features soft, wavy shapes in shades of purple and blue.

# Retire Healthy with TRS-Care

TRS-Care Standard  
Medical & Pharmacy Benefits for Under 65

## Overview of TRS-Care Standard for Non-Medicare Retirees (2025 Plan Year)

Plan	In-Network Details	Out-of-Network
Deductible	\$1,650 individual plan \$3,300 family plan	\$3,300 individual plan \$6,600 family plan
Coinsurance	You pay 20% after you meet your deductible	You pay 40% after you meet your deductible
Maximum out-of-pocket	\$5,650 individual plan \$11,300 family plan	\$11,300 individual plan \$22,600 family plan
Generic drug coverage	No cost for certain medications to prevent chronic conditions	
Specialty drug coverage	\$0 copays on specialty drugs covered by SaveOnSP after you meet your deductible	
Insulin Copay	\$25 copay for 31-day supply and \$75 copay for a 61– to 90-day supply	
TRS Virtual Health (Medical)	RediMD charges \$30 per visit, which applies to your deductible. Teladoc charges \$42 for acute, on-demand medical care (excluding mental health), which applies to your deductible. Once you meet your deductible, the plan pays 80% and you pay 20%.	
TRS Virtual Health (Mental Health Services)	Teladoc Initial psychiatry session: \$185 ; On-going psychiatry session: \$95 Psychologist, licensed clinical social worker, counselor or therapist session: \$85	



**We're Available 24/7!**

Save **1-866-355-5999** in your contacts as **Personal Health Guide** or **PHG** for easy access. You can also download the **BCBSTX App** to chat anytime!



# TRS-Care Standard

## Enrollment Steps for TRS-Care Standard (Under 65) Retirees

### STEP 1

Submit your application for service retirement to the TRS Retirement Department.

### STEP 2

After TRS Retirement approves your application, you will get a TRS-Care Enrollment Packet by mail that includes an application for TRS-Care.

### STEP 3

Complete the application and send it back to TRS in the required timeframe.

### Special Note:

During your Initial Enrollment period for TRS-Care, if you choose not to enroll, you do not need to take any action.

## How Much Does TRS-Care Standard Cost?

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### Monthly Premiums for Retirees without Medicare in 2025

Retiree only	\$200
Retiree + spouse	\$689
Retiree + child(ren) <sup>1</sup>	\$408
Retiree + family <sup>1</sup>	\$999

<sup>1</sup> Premiums for retirees with disabled children (regardless of the disabled child's age) are reduced by \$200 in tiers with covered children



# Retire Healthy with TRS-Care

TRS-Care Medicare Advantage and TRS-Care Medicare Rx

# Medicare Eligibility

What makes you eligible for Medicare?

**Medicare** is federal health insurance that you pay for out of your FICA tax. FICA is a U.S. federal payroll tax. It stands for the *Federal Insurance Contributions Act*. Your employers have deducted the FICA tax from your paychecks throughout your career.

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Medicare is for:



People Aged 65  
and Older



People Under 65  
With a Disability



People Under 65  
with End-stage  
Renal Disease

# TRS-Care Medicare Advantage

## Who is eligible for TRS-Care Medicare Advantage?

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Retirees and their family members enrolled in Medicare and are:

- Age 65 or older, OR
- Certified as disabled by CMS, the Centers for Medicare and Medicaid Services

PLUS:

- TRS-Care Medicare Advantage participants *must* enroll in Medicare Part B.
- Many retired educators are not eligible for premium-free Part A.
- **If you're eligible for premium-free Part A, sign up for it.**
- **If you're not eligible for premium-free Part A, you don't need to sign up for it** – your benefits are the same.

### Medicare Advantage Coverage



Medicare Part A  
Hospital



Medicare Part B  
Doctor and Outpatient



Extra Programs  
Beyond Original  
Medicare

# TRS-Care Medicare Advantage



## Overview of TRS-Care Medicare Advantage



Your deductible\*

You pay \$400\* every year for covered services before your health plan starts to pay.



Your copay or coinsurance

You may pay a copay or coinsurance depending on the service provided.



Your Out-of-Pocket Maximum

Your deductible, copay and coinsurance apply to your out-of-pocket maximum of \$3,500

### Copays:

#### **You don't have to meet your deductible to pay these copays:**

Primary Care Physician Sick Visit: \$5 | Urgent Care: \$35 | Emergency Room: \$65

#### **You must first meet your deductible to pay these copays:**

Specialist Visit: \$10 | Inpatient Hospital Stay: \$500 per stay | Outpatient Procedure or Service: \$250

Preventive care benefits are covered at 100%

\* If you're enrolling in TRS-Care Medicare Advantage from TRS-Care Standard in 2025, your deductible will be waived for the rest of the year if you give TRS your Medicare Beneficiary Identifier (MBI) before the first day of your birthday month. On Jan. 1, 2026, your deductible will reset.

## Value-Added Benefits with TRS-Care Medicare Advantage:

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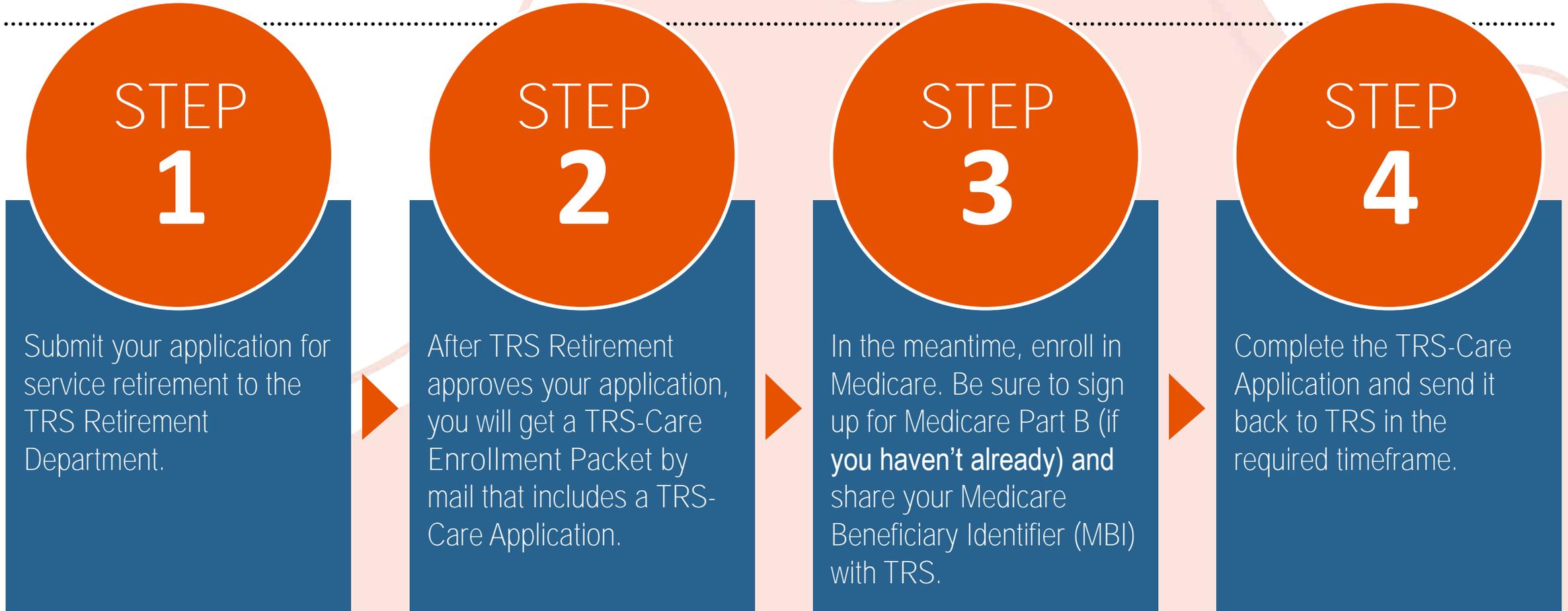
- Healthy Benefits Plus – you have a \$40 allowance every 3 months to buy over-the-counter products
- Routine Vision – \$0 vision exam and an annual eyewear allowance
- Routine Transportation – 24 one-way or 12 round-trip rides per year. Rides are available to and from medically related appointments and pharmacy trips.
- In-Home Personal Care – help with daily living activities like meal prep, laundry, shopping, bathing, medication reminders and respite/companionship
- Silver Sneakers – access to a free basic gym membership at any participating Silver Sneakers location, and access to group exercise classes at participating locations
- Hearing Exam & Hearing Aids - \$0 annual hearing exam & \$500 allowance every 3 years when using UHC Hearing
- Virtual Visits – \$0 copay for virtual care with Amwell, Doctor on Demand and Teladoc

- The cost of this prescription drug plan is included with your TRS-Care Medicare Advantage premium
- Richer benefits than individual Part D plans
- No pharmacy deductible!
- Access to a broad network of pharmacies
- 90-day supply option through Express Scripts Home Delivery Pharmacy or retail pharmacies
- Predictable copays and no large out-of-pocket costs for brand or specialty drugs

Prescriptions	Copays for a 31-day Supply	Copays for a 90-day Supply
Generic (Tier 1)	\$5	\$15
Preferred Brand (Tier 2)	\$25	\$70
Non-Preferred Brand (Tier 3)	\$50	\$125
Specialty Medication	\$50	N/A*

\*Specialty drugs are limited to a 31-day supply at Home Delivery or Retail Pharmacies.

## TRS-Care Enrollment Steps for Medicare-Eligible Retirees



You *must* buy and maintain Medicare Part B coverage. **If you don't, you risk losing all TRS-Care coverage!**

# TRS-Care Medicare Advantage

## How Much Does TRS-Care Medicare Advantage Cost?

The TRS retiree's Medicare status determines the TRS-Care premium, even if their dependents are not eligible for Medicare.

### TRS-Care Medicare Advantage Monthly Premiums for most Retirees with Medicare

Tier	2024 Premium	2025 Premium	Decrease
Retiree Only	\$135	\$75	-\$60
Retiree + Spouse	\$529	\$280	-\$249
Retiree + Child(ren) <sup>1</sup>	\$468	\$408	-\$60
Retiree + Family <sup>1</sup>	\$1,020	\$613	-\$407

<sup>1</sup> TRS reduces premiums for retirees with disabled children (regardless of the disabled child's age) by \$200 in tiers with covered children.

### Medicare Part B

The Part B premium is separate from what you pay for your TRS-Care premium.

In 2024, most people pay \$174.70 per month.

**You may pay more if you're in a high tax bracket.**

Visit [medicare.gov](https://www.medicare.gov) for more info.

You must buy Medicare Part B and continue enrollment in Part B to be eligible for TRS-Care Medicare Advantage.

# TRS-Care Medicare Advantage

## TRS-Care Medicare Advantage & You Quarterly Webinars

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Are you eligible for Medicare soon? Sign up for a webinar to learn about the enrollment process and the TRS benefits available to you.

TRS-Care Medicare Advantage & You Webinar

Wednesday, November 6, 2024  
10 a.m. to 12 p.m.

*2025 dates are pending.*



TRS HEALTH CARE EVENTS

[www.trs.texas.gov/healthevents](http://www.trs.texas.gov/healthevents)



## TRS-Care Dental & TRS-Care Vision

See and Smile with Confidence in 2025!

# TRS-Care Dental and TRS-Care Vision: Eligibility and Enrollment



- ✓ The eligibility requirements for TRS-Care Dental and TRS-Care Vision are the same as the requirements to qualify for other TRS-Care plans.
- ✓ Enrollment is from Oct. 1 to Dec. 7, 2024.
- ✓ If you enroll during this time, your coverage starts Jan. 1, 2025.
- ✓ Once you enroll, you are enrolled for the whole plan year, Jan. 1 to Dec. 31, 2025.
- ✓ You don't need TRS-Care health coverage to enroll. You can enroll in Dental, Vision or both.
- ✓ TRS-Care Dental and TRS-Care Vision are two separate plans, each with their own premium.



# How can I enroll?



## Apply by Phone

TRS has expanded phone hours for TRS-Care Dental and TRS-Care Vision enrollment.

Starting Oct. 1, call TRS Health at **1-888-237-6762** Monday–Friday, 7 a.m. to 6 p.m. and Saturday, 9 a.m. to 1 p.m. to enroll!



## Mail your Application

Eligible retirees got an enrollment application in the mail. Just fill it out and **send it back to TRS by Dec. 7** for coverage to start Jan. 1, 2025!



TRS-Care Dental

NEW for 2025!



# Dental PPO – A plan that offers, choice, savings and anywhere, anytime service



In Network Negotiated Fees



Nationwide PDP Plus Network



International Dental Travel Assistance Program



Flexibility To Go To Any Dentist



Access to Quality Dental Providers with **the** MetLife Spot Lite on Oral Health **Program**



Annual Benefits Maximum Incentive Provision

## Cost Per Month and TRS-Care Dental Website

Dependent Tier	Monthly Dental Premium
Retiree Only	\$41.64
Retiree + Spouse	\$83.29
Retiree + Child(ren)	\$87.45
Retiree + Family	\$129.93

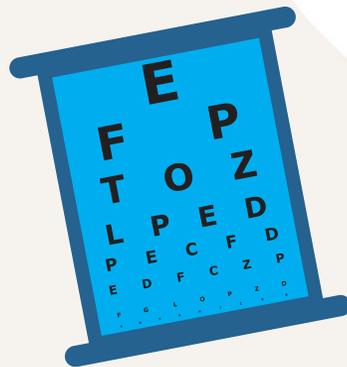
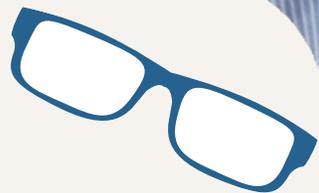


Go to [metlife.com/info/trs-care](https://metlife.com/info/trs-care) or scan this QR code to visit us online!

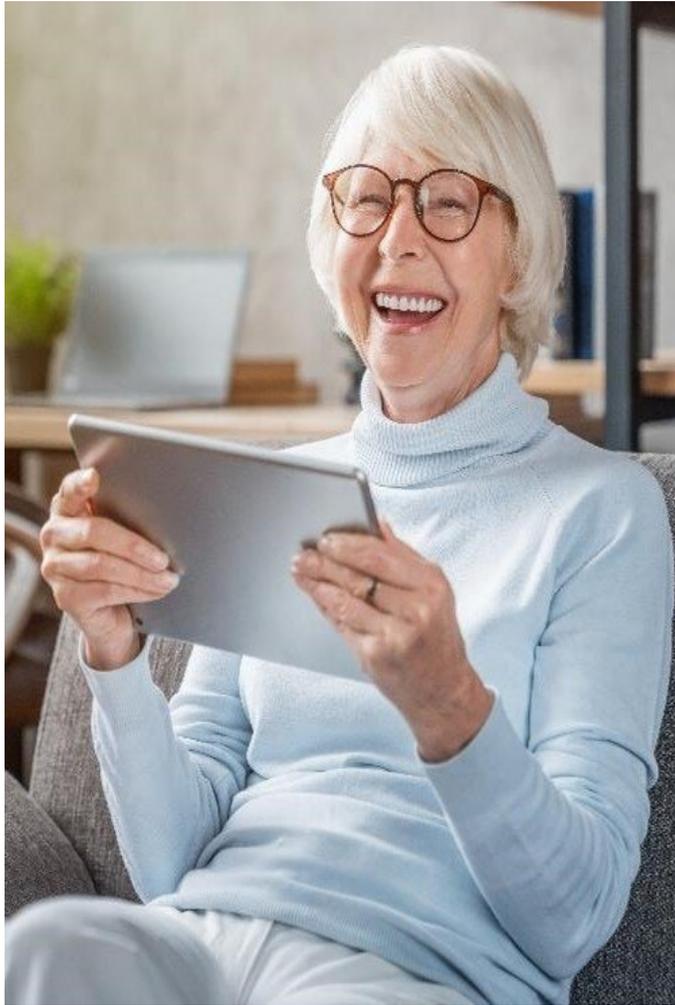


TRS-Care Vision

New for 2025!



# Superior Vision by MetLife: Savings, Choice and Convenience!



## In-network benefits for a wide range of covered services:

- ✓ Coverage for annual eye exam
- ✓ Annual allowances (every 12 months) for either prescription eyeglasses or contact lenses
- ✓ Coverage for diabetic exam plus ophthalmological services
- ✓ Coverages and discounts on eyeglass lens enhancements
- ✓ Discounts on additional pairs of prescription glasses and contact lenses
- ✓ Discounts on laser vision correction
- ✓ Free hearing exam and a discount of up to 40% off the national average for hearing aids

## Cost Per Month and TRS-Care Vision Website

Dependent Tier	Monthly Vision Premium
Retiree Only	\$6.89
Retiree + Spouse	\$13.79
Retiree + Child(ren)	\$15.57
Retiree + Family	\$24.08



Go to [www.metlife.com/info/trs-care](http://www.metlife.com/info/trs-care) or scan this QR code to visit us online!



# Retire Healthy with TRS-Care

Why Choose TRS-Care?

# Why Should You Enroll?



Competitive rates and rich benefits



No age-related premium increase



Flat rate specialty medication



Nationwide network of providers and hospitals



Leverage size



Comparing TRS-Care to Other Medicare Plans (flyer)

# TRS-Care & TRS-ActiveCare Compared

	TRS-ActiveCare	TRS-Care
Policyholder	Active Employees and their dependents	Retirees, Surviving Spouses, and their dependents
2025 Plan Administrators: Medical Insurance Prescription Insurance	Blue Cross Blue Shield of Texas Express Scripts	Non-Medicare: TRS-Care Standard by Blue Cross Blue Shield of Texas and Express Scripts Medicare: TRS-Care Medicare Advantage by United Healthcare and TRS-Care Medicare Rx by Express Scripts
Network Options	Statewide or Nationwide, depending on plan	Non-Medicare: Nationwide Medicare: Nationwide
Out-of-Network Coverage	For some plans	Yes
Regionally Rated	Yes	No
PCP Required	For some plans	No
Out-of-Pocket Costs	Varies by plan	Non-Medicare: Higher than ActiveCare Medicare: Lower than ActiveCare
Preventative Care	Covered at 100%	Covered at 100%
Virtual Health	RediMD & Teladoc	Non-Medicare: RediMD & Teladoc Medicare: Teladoc, Doc on Demand & Amwell
Vision & Dental Benefits	No	Coming to TRS-Care on Jan. 1, 2025!



# Retire Healthy with TRS-Care

Enrollment Windows & Deferring Coverage

# Enrollment Windows & Deferring Coverage

WHEN CAN YOU ENROLL IN TRS-CARE?

OVERVIEW

INITIAL ENROLLMENT PERIOD

TURNING 65

SPECIAL ENROLLMENT EVENT

LTEO

When Can You Enroll? You have **three chances** to enroll in TRS-Care plans:

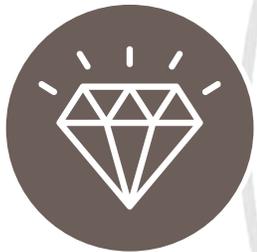
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At your Initial Enrollment Period (when you retire)



When you turn age 65



If you have a Special Enrollment Event

# Enrollment Windows & Deferring Coverage

WHEN CAN YOU ENROLL IN TRS-CARE?

OVERVIEW

INITIAL ENROLLMENT PERIOD

TURNING 65

SPECIAL ENROLLMENT EVENT

LTEO

## Initial Enrollment Period



Your enrollment period begins:

- The date TRS gets your TRS Retirement Application, or your retirement date, whichever is later.

Your enrollment period ends:

- At the end of the third month after your enrollment period begins.
- Coverage will begin the first day of the month after we get your application.



\* You get a few extra days into the fourth month if February is involved

# Enrollment Windows & Deferring Coverage

WHEN CAN YOU ENROLL IN TRS-CARE?

OVERVIEW

INITIAL ENROLLMENT PERIOD

TURNING 65

SPECIAL ENROLLMENT EVENT

LTEO

## Age 65 Enrollment Opportunity

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If you:

- **Retire before you turn 65 and don't enroll during your Initial Enrollment Period, or**
- Terminate TRS-Care coverage before you turn 65



You can enroll in TRS-Care Medicare Advantage and TRS-Care Medicare Rx when you turn 65\*. You may also add eligible dependents at that time.

\*This enrollment opportunity occurs when the retiree turns 65 - not when a dependent spouse or child turns 65. **It is available only to the policyholder.**

# When does my coverage start?

## Effective Date of Coverage

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Your coverage starts when TRS gets your TRS-Care Enrollment Application.

- If TRS gets your application before your effective retirement date, your coverage starts the first day of the month after your effective retirement date.
- If TRS gets your application after your effective retirement date but within your Initial Enrollment Period, your coverage starts the first day of the month after TRS gets your completed application.

# Enrollment Windows & Deferring Coverage

WHEN CAN YOU ENROLL IN TRS-CARE?

OVERVIEW

INITIAL ENROLLMENT PERIOD

TURNING 65

SPECIAL ENROLLMENT EVENT

LTEO

## Special Enrollment Events

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Special enrollment events are opportunities to enroll in TRS-Care outside of your Initial Enrollment Period or your Age 65 Enrollment Opportunity. TRS has two types of special enrollment events:

- An involuntary loss of comprehensive coverage; and
- Gaining an eligible dependent through marriage, birth, adoption, placement for adoption, or guardianship

# Enrollment Windows & Deferring Coverage

WHEN CAN YOU ENROLL IN TRS-CARE?

OVERVIEW

INITIAL ENROLLMENT PERIOD

TURNING 65

SPECIAL ENROLLMENT EVENT

LTEO



Available to Medicare-eligible retirees or surviving spouses 65 or older if:

- ✓ You were eligible for TRS-Care when you retired, even if you didn't enroll.
- ✓ You were previously enrolled in TRS-Care and terminated coverage.
- ✓ You're a surviving spouse and/or dependent of a deceased TRS-Care-eligible retiree.

You can enroll from Oct. 1, 2024 through March 31, 2026. You may also add your eligible dependents when you enroll.

This is a one-time opportunity.

# Enrollment Windows & Deferring Coverage

## Deferring Coverage

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- During your Initial Enrollment Period, you may postpone the start date of your TRS-Care coverage.
- The most likely reason you will want to do this is that your employer coverage continued until the end of August.
- On the enrollment form, you can specify which month you want your coverage to start.

Retirement Month (Yay!)

Window to turn in your application



# Making Coverage Changes

## Adding or Dropping Dependents

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During your Initial (and Turning 65) Enrollment Period:

- You can make changes to your coverage (such as adding or dropping dependents)

After your Initial Enrollment Period:

- You can drop a dependent *any time*. The soonest effective date is the first of the month following the date TRS gets a completed written request on the Dependent Termination Form.
- You can add a dependent *only* if you have a Special Enrollment Event or when you turn age 65.



# Retire Healthy with TRS-Care

## What to Expect After Enrollment

# What to Expect After Enrollment

## What Do I Need to Do After I Enroll?

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Look out for your ID card



Create an online account



Review plan materials



Start using your TRS-Care plan



Leverage your customer care team

# What to Expect After Enrollment

## Returning to Work After Retiring

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If Medicare-eligible retirees return to work for an employer that participates in TRS-ActiveCare and work 10 or more hours per week, they can:

- Stay enrolled in TRS-Care Medicare Advantage and decline TRS-ActiveCare;
- Decline TRS-Care Medicare Advantage, enroll in coverage with their employer, and reenroll in TRS-Care Medicare Advantage as a special enrollment event when they leave that job; OR
- Stay enrolled in TRS-Care Medicare Advantage and enroll in TRS-ActiveCare.

# What to Expect After Enrollment

Can I Leave TRS-Care ?

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If a retiree or surviving spouse leaves TRS-Care, they have only limited opportunities to reenter the program:

- When they turn age 65
- If they have a special enrollment event
- Limited-Time Enrollment Opportunity through March 2026

# Keep Up With Important Information

Subscribe to *MyTRS* and *The Pulse*

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*MyTRS* is the online portal that you can access from the TRS website, or you can go directly to [mytrs.texas.gov](https://mytrs.texas.gov).

Create an account to:

- Update your mailing address and other contact information
- Plan for retirement
- Communicate with TRS
- Keep track of your personal account



Scan this QR code or visit [www.trs.texas.gov/Pages/subscribe.aspx](https://www.trs.texas.gov/Pages/subscribe.aspx) to subscribe to *The Pulse*, our digital health care newsletter!



# Retire Healthy with TRS-Care

Q&A Session

Questions about your TRS-Care health benefits?

TRS Health: 1-888-237-6762 (M–F, 7 a.m.–6 p.m. CST)

Web: [www.trs.texas.gov](http://www.trs.texas.gov)

Email: [healthcarecomm@trs.texas.gov](mailto:healthcarecomm@trs.texas.gov)