

An illustration of an elderly couple walking a dog in a park. The woman is on the left, wearing a red jacket and green pants, holding the man's hand. The man is on the right, wearing a blue jacket and purple pants, holding a leash for a brown dog. They are walking on a green path with stylized green trees and light blue hills in the background.

## TRS-Care Medicare Advantage & You

Care You Can Count On



# Agenda



1. What Is Medicare?
2. Costs for Medicare and TRS-Care
3. Enrolling in TRS-Care Medicare Advantage
4. Things to Think About
5. TRS-Care Medicare Advantage (UnitedHealthcare®)
6. TRS-Care Medicare Rx® (Express Scripts®)
7. Important Resources and Contacts
8. Q&A



# Today's Presentation

- Is for TRS members who are — or will soon be — eligible for Medicare
- Goal is to help you understand Medicare and the TRS-Care enrollment process
- You'll hear from TRS and:
  - UnitedHealthcare® — manages medical benefits for TRS-Care Medicare Advantage
  - Express Scripts® — manages prescription benefits for TRS-Care Medicare Rx®
- Will take about one hour



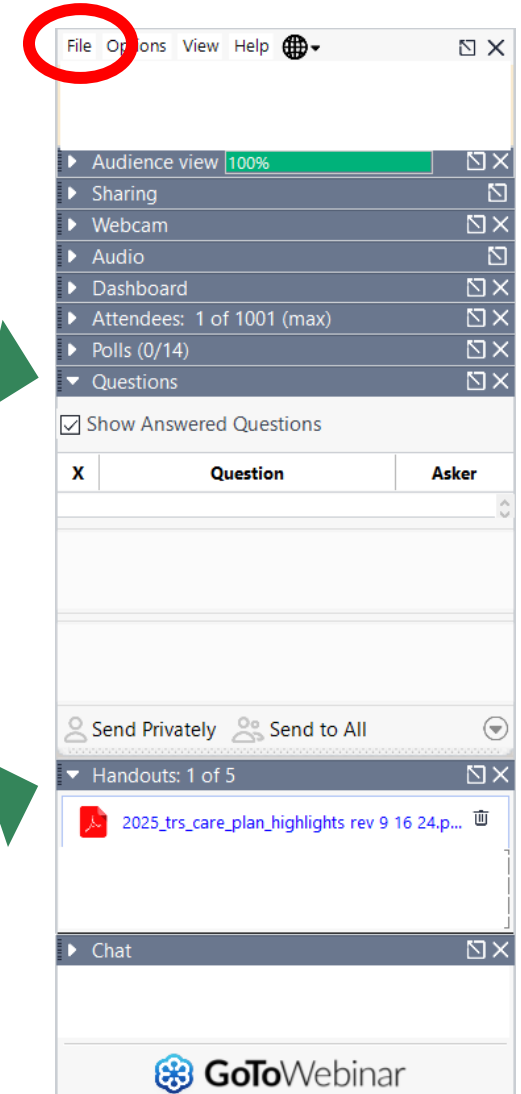


# Housekeeping

- 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.***





# Before We Get Started...



## What's the difference between TRS-Care Standard and TRS-Care Medicare Advantage?

- **TRS-Care Standard** provides medical and prescription coverage for TRS retirees without Medicare (people younger than 65).
- **TRS-Care Medicare Advantage** provides medical and prescription coverage for TRS retirees with Medicare (generally, people 65+).

Both plan years are from Jan. 1 to Dec. 31.



# New TRS-Care Benefits



## TRS-Care Dental and TRS-Care Vision are coming to TRS-Care!

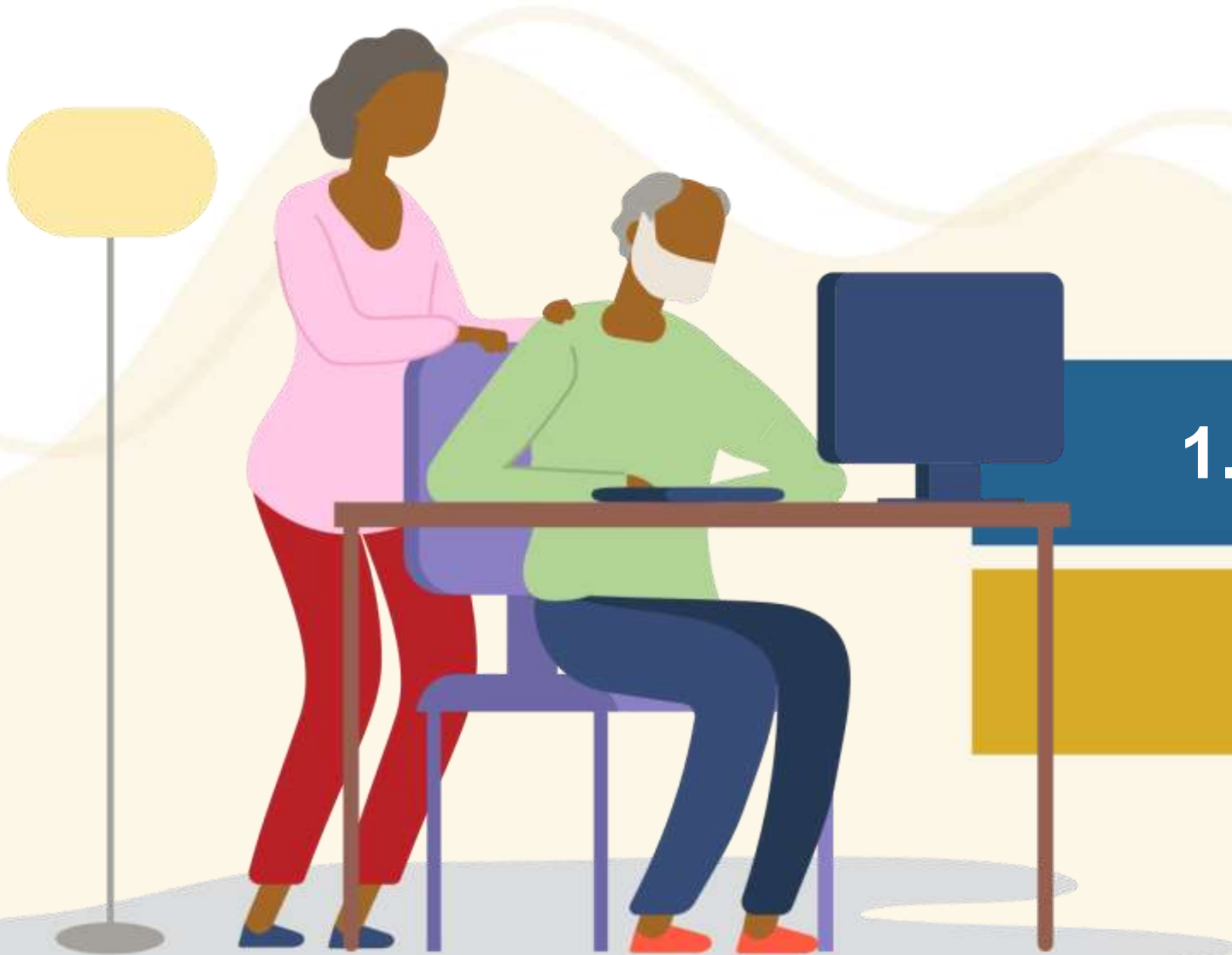
- Eligibility requirements — same for all TRS-Care plans
- Enrollment: Oct. 1 to Dec. 7, 2024
- To enroll, call TRS Health at 1-888-237-6762 or mail TRS your paper application by Dec. 7!
- Coverage starts Jan. 1, 2025.
- Plan year = Jan. 1 to Dec. 31, 2025
- You don't need TRS-Care health coverage to enroll. You can enroll in Dental, Vision or both.
- Two separate plans, each with its own premium
- Plan administrator for both plans: MetLife
- Attend a TRS-Care Dental and TRS-Care Vision webinar!





# 1. What Is Medicare?

- Medicare Defined
- Parts of Medicare





# MEDICARE DEFINED



**Medicare is federal health insurance you pay for with your FICA tax.**

Medicare is for people who are:

- 65 or older;
- under 65 with a qualifying disability; or
- any age with end-stage renal disease



# PARTS OF MEDICARE

### Part A



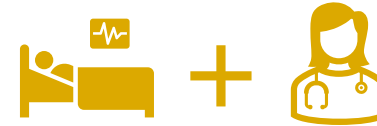
**Hospitalization/  
Inpatient Care**

### Part B



**Doctor Visits/  
Outpatient Care**

### Part C



**Combines  
Part A and Part B**

Medicare  
+  
your TRS medical plan  
=  
TRS-Care  
Medicare Advantage

### Part D



**Prescription  
Coverage**

Medicare  
+  
your TRS prescription  
drug plan  
=  
TRS-Care  
Medicare Rx®

also known as original Medicare



Which of the following does **NOT** make you eligible for Medicare?



- A. Renal Failure
- B. Diabetes
- C. Being age 65 or older
- D. Disability

The answer is A — **Diabetes**, which does NOT make you eligible for Medicare.



A stylized illustration of a man and a woman walking together. The woman is on the left, wearing an orange dress and a grey headscarf. The man is on the right, wearing a green jacket over a white shirt and dark pants. They are walking on a grey oval shadow. There are green bushes on either side of them. In the background, there are large, light-colored, wavy shapes.

## 2. Costs for Medicare and TRS-Care

- Medicare Part A
- Medicare Part B
- Medicare Part C
- Medicare Part D



# MEDICARE PART A



- No cost for most people (who pay into Social Security).
- If you're not eligible to get "premium-free Part A," TRS doesn't require you to sign up for it.



# MEDICARE PART B



- In 2024, most people will pay **\$174.70 per month** for Medicare Part B — maybe more if you're in a higher tax bracket. Visit [medicare.gov](https://www.medicare.gov) for more info.
- **You must buy and maintain Medicare Part B to have TRS-Care coverage.**
- Your Medicare Part B premium is **separate** from what you pay for your TRS-Care premium.



# MEDICARE PART C

### Monthly Premiums for TRS-Care Medicare Advantage\*

	2024	2025	Monthly Savings	Annual Savings
Retiree Only	\$135	\$75	\$60	\$720
Retiree + Spouse	\$529	\$280	\$249	\$2,988
Retiree + Child(ren)	\$468	\$408	\$60	\$720
Retiree + Family	\$1,020	\$613	\$407	\$4,884

*\*Your TRS-Care Medicare Advantage premium includes TRS-Care Medicare Rx.*



# MEDICARE PART C (continued)

Pay your **2025** TRS-Care Medicare Advantage premium to TRS for medical and prescription coverage: **\$75 for retiree only**

TRS-Care Medicare Advantage combines Medicare Part A and Part B for comprehensive medical coverage. It is **NOT** a supplemental plan.

Pay your Medicare Part B premium to Social Security. The **2024** amount is **\$174.70 per Medicare participant.\***

\*SSA will release 2025 Medicare Part B rates soon.





# MEDICARE PART D



Your cost for TRS-Care Medicare Rx<sup>®</sup> prescription drug coverage is **included** in your TRS-Care Medicare Advantage premium.



You must **buy and maintain Medicare Part B** to keep your TRS-Care coverage.

**A.** True

**B.** False

The answer is **A — True!** If you don't have Medicare Part B, you and your covered dependents risk losing all TRS-Care coverage.





### 3. Enrolling In TRS-Care Medicare Advantage

- Why Choose TRS-Care?
- Who Should Enroll?
- Taking Action
- Automatic Enrollment
- Initial Enrollment
- Retiring at Age 65+
- Turning 65 Packet



# Why choose TRS-Care Medicare Advantage?

**Hospital stays are one copay per stay — not per day.**



A 3-day hospital stay under TRS-Care Medicare Advantage would cost **\$500** vs. about **\$1,050** under other Medicare Advantage plans.

**Low copays for routine services:**

- \$0 copay for annual wellness visit and flu shot
- \$5 copay for sick visit with primary care provider (PCP)
- \$0 copay for routine eye exam



**Prescription drug premium at no added cost, low drug copays, and a broad formulary.** A 90-day supply of Januvia (antidiabetic) under TRS-Care Medicare Advantage would cost **\$70 vs. \$229** under other plans.



**OPEN NETWORK — see ANY DOCTOR** (in or out of network) who accepts Medicare and will bill UnitedHealthcare





# WHO SHOULD ENROLL?

## Current TRS-Care participants

- Turning 65 soon
- Eligible for Medicare due to disability

**Retiring TRS members and their eligible dependents who are 65 or older** (initial enrollment period)

**Eligible TRS retirees over 65 who have a special enrollment event**

## Eligible TRS retirees turning 65 who:

- Were eligible at retirement but didn't enroll at their initial enrollment period
- Terminated TRS-Care coverage before turning 65

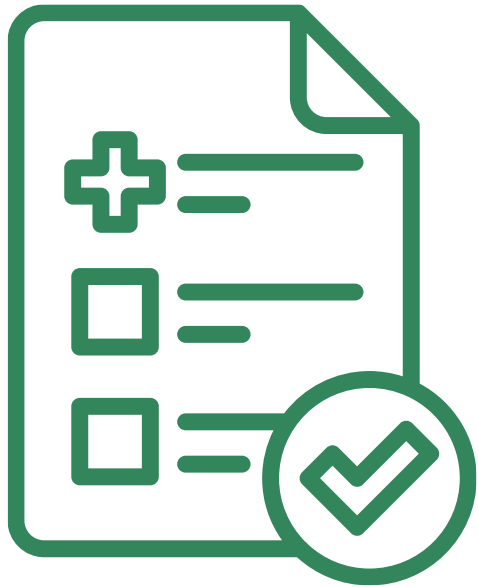
## Limited-Time Enrollment Opportunity

for Medicare-eligible TRS retirees and their eligible dependents (enroll or reenroll)





# TAKING ACTION



If you're not getting Social Security benefits, you need to take action to enroll in Medicare:

- Sign up at [www.ssa.gov/benefits/medicare/](https://www.ssa.gov/benefits/medicare/)
- Call Social Security at 1-800-772-1213
- Visit a local Social Security Office



# AUTOMATIC ENROLLMENT



If you're already getting Social Security benefits, Social Security will **automatically enroll you** in Medicare. Typically, they deduct premiums from Social Security payments.



# INITIAL ENROLLMENT

## Medicare gives you seven months to enroll

- Three months before your birthday month
- Your birthday month
- Three months after your birthday month



**TRS recommends you start the enrollment process  
three months before your 65th birthday month.**



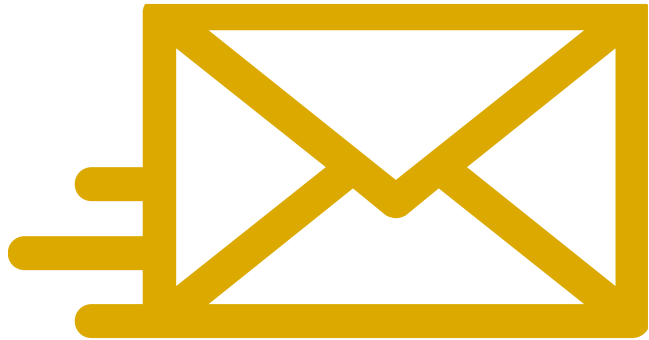
## RETIRING AT 65 OR OLDER



- If you're still working at age 65, you can delay your Medicare Part B enrollment. **Let Social Security know that you're still working.**
- Social Security will send you a form for your employer to complete — this way, **you won't pay a late enrollment penalty** when you enroll in Medicare.
- When you decide to retire, **contact Social Security about three months before your retirement date** to ensure your Medicare coverage starts the same day as your first day of TRS-Care coverage.



# TURNING 65 PACKET



Every eligible TRS-Care member will get a welcome packet from TRS before they turn 65:

- TRS-Care Welcome Letter
- TRS-Care Application (return to TRS only if you're adding new dependents)
- TRS-Care Medicare Advantage Guide
- TRS-Care Medicare Rx<sup>®</sup> Summary of Benefits
- **New!** TRS-Care Dental and TRS-Care Vision Application



When does TRS recommend that you **start the Medicare enrollment process**?



- A. **Three months before** your 65th birthday
- B. The **month of** your 65th birthday
- C. **Three months after** your 65th birthday

The answer is A — **three months before** your 65th birthday.



## 4. Things To Think About

- Penalties for Missing Your Initial Enrollment Period
- Special Situations
- Failure to Enroll in Medicare



# PENALTIES FOR MISSING YOUR MEDICARE INITIAL ENROLLMENT PERIOD



If you don't sign up for Medicare Part B on time, your Medicare monthly premium will go up 10% for each 12-month period delay.

**This penalty is for life.**



# SPECIAL SITUATIONS (1 of 3)



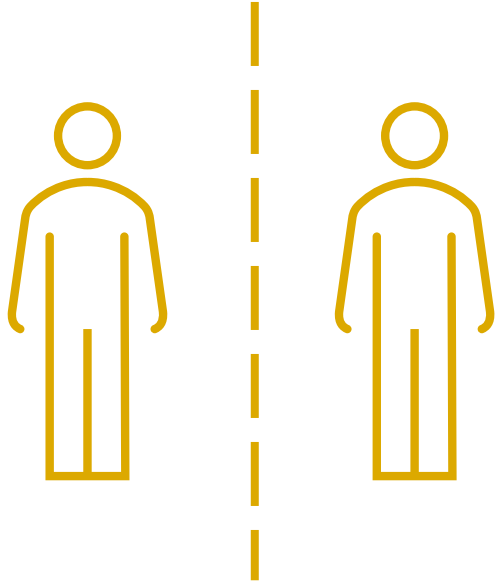
## Return-to-Work Retirees

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:

1. Stay enrolled in TRS-Care Medicare Advantage and decline TRS-ActiveCare;
2. Terminate TRS-Care Medicare Advantage, enroll in coverage with that employer and reenroll in TRS-Care Medicare Advantage as a special enrollment event when they leave that job; or
3. Stay enrolled in both TRS-Care Medicare Advantage and TRS-ActiveCare.



# SPECIAL SITUATIONS (2 of 3)



## Split Households

- A split household has at least two people: one who is enrolled in Medicare and one who is not yet eligible for Medicare.
- If you or your covered dependents are on Medicare, TRS will enroll you in TRS-Care Medicare Advantage (which includes TRS-Care Medicare Rx) for retirees and dependents aged 65 or older.
- If you or your covered dependents are not eligible for Medicare coverage, TRS will enroll you in TRS-Care Standard for retirees and dependents under age 65.



# SPECIAL SITUATIONS (3 of 3)



## Enrolling in Medicare Advantage or Part D Plans Outside TRS-Care

The Centers for Medicare and Medicaid Services (CMS) prohibits people enrolled in a Medicare Advantage plan through their group retiree benefits from joining an individual Medicare prescription drug plan:

- If you enroll in a Medicare Advantage plan outside of TRS-Care, **you'll lose all TRS-Care coverage.**
- If you enroll in an individual Part D plan outside of TRS-Care, **you'll lose all TRS-Care coverage.**



# FAILURE TO ENROLL IN MEDICARE



If you don't buy and maintain Medicare Part B, you risk **losing all TRS-Care coverage for you and your covered dependents.**



# FAILURE TO ENROLL IN MEDICARE



If TRS or UnitedHealthcare can't verify you have Medicare Part B, TRS can't enroll you in TRS-Care Medicare Advantage or TRS-Care Medicare Rx.

**You risk losing all TRS-Care coverage.**



# BEFORE YOU TURN 65



**Give TRS**  
**your**  
**Medicare**  
**Beneficiary**  
**Number!**





Your **Medicare number** is the same number as your Medicare Beneficiary Identifier, or MBI.

**A.** True

**B.** False

The answer is **A — True!** Your Medicare number is your MBI.





Where can you find your Medicare number?

A. Under your pillow

B. In a bread box

C. On your red, white and blue Medicare Card

The answer is C — on your red, white and blue Medicare card.







## 5. TRS-Care Medicare Advantage

Insured by UnitedHealthcare® (UHC)



# TRS-CARE MEDICARE ADVANTAGE PPO PLAN

- No need for supplemental coverage
- One card for all medical services
- Provides dedicated TRS Customer Service phone number
- Copayments conveniently listed on card

## What does my ID card look like?





# TRS-CARE MEDICARE ADVANTAGE



- **What is your deductible?\*** You pay a \$400 deductible before the plan starts to pay.
- **What is your copay or coinsurance?** Once you pay your \$400 deductible, you may pay a copay or coinsurance depending on the service you get.
- **What is your out-of-pocket maximum?** Your deductible, copay and coinsurance accumulate to your out-of-pocket maximum of \$3,500.



# TRS-CARE MEDICARE ADVANTAGE BENEFITS

BENEFIT COVERAGE	IN-NETWORK	OUT-OF-NETWORK	MUST MEET DEDUCTIBLE?
Primary Care Provider (PCP) Sick Visit	\$5 copay	\$5 copay	No
Urgent Care	\$35 copay	\$35 copay	No
Emergency Room	\$65 copay	\$65 copay	No
Specialist Office Visit	\$10 copay	\$10 copay	Yes
Inpatient Hospitalization (Unlimited Number of Days)	\$500 per stay	\$500 per stay	Yes
Outpatient Surgery	\$250 copay	\$250 copay	Yes
Outpatient Laboratory Services	\$0 copay	\$0 copay	Yes
Physical Therapy	\$5 copay	\$5 copay	Yes



# VALUE ADDED BENEFITS (1 OF 2)



- **Healthy Benefits Plus** – you have a \$40 allowance every three 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 to and from medically related appointments and pharmacy trips



# VALUE ADDED BENEFITS (2 OF 2)



- **In-Home Personal Care** – help with daily living activities such as meal prep, laundry, shopping, bathing, medication reminders and respite/companionship
- **Silver Sneakers** – access to a free basic gym membership and group exercise classes at participating locations
- **Hearing Exam and Allowance to Buy Hearing Aids** – no cost routine annual hearing exam and \$500 allowance every three years



# VIRTUAL EDUCATION CENTER®

Visit your Virtual Education Center® to explore TRS-Care Medicare Advantage and learn more about other programs at [uhcvirtualretiree.com/TRS-CareMA/](https://uhcvirtualretiree.com/TRS-CareMA/).

- Learn more about TRS-Care Medicare Advantage programs
- Watch videos from real life UnitedHealthcare® Medicare Advantage members
- Print plan information
- Access via tablet, computer or smartphone



# WHAT TO EXPECT AFTER YOU ENROLL



- Review your UnitedHealthcare® Quick Start Guide and Evidence of Coverage
- Get your TRS-Care Medicare Advantage ID Card in the mail
- Attend a TRS-Care Medicare Advantage Welcome Webinar



# DEDICATED CUSTOMER SERVICE TEAM

TRS-Care Medicare Advantage participants have a dedicated customer care team to help you with anything related to the plan.



### Call Us:

Toll-free 1-866-347-9507, TTY 711  
7 a.m. – 6 p.m. CT, Monday – Friday

### Or visit:

[www.retiree.uhc.com/TRS-CareMA](http://www.retiree.uhc.com/TRS-CareMA)



Which card should you use when you visit your doctor?

- A. TRS-Care Medicare Advantage Ucard
- B. Red, White & Blue Medicare ID Card

The correct answer is A. The only card you need to give your doctor's office is your TRS-Care Medicare Advantage UCard from UnitedHealthcare. Store your Medicare card in a safe place.





I **must live in Texas** to participate in TRS-Care Medicare Advantage.

- A. True
- B. False

The answer is **B — False**. TRS-Care Medicare Advantage provides nationwide coverage, so **you can live in any state within the United States** and still pay the same for both in- and out-of-network coverage.





# Thank You!



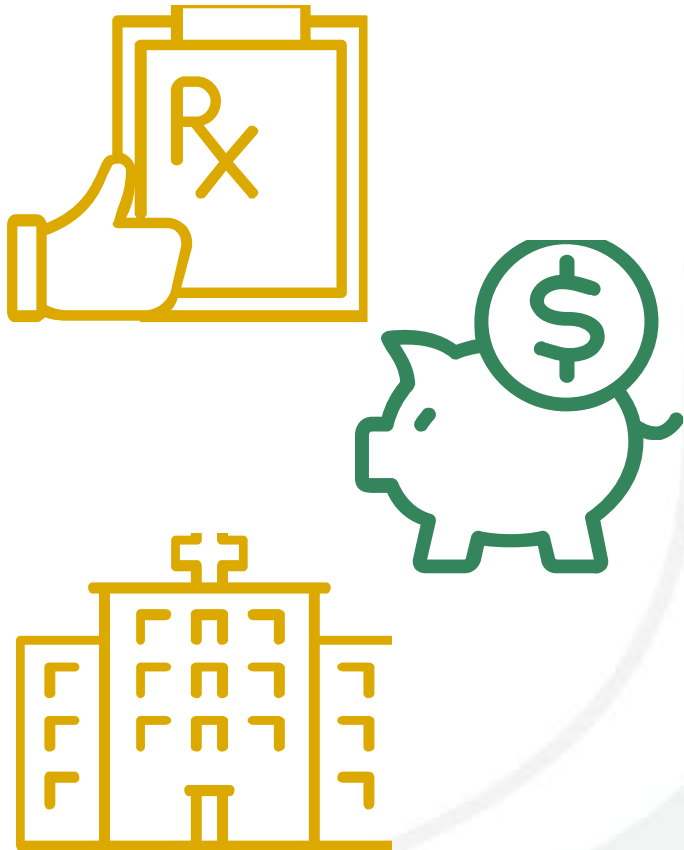


## 6. TRS-Care Medicare Rx<sup>®</sup>

Express Scripts<sup>®</sup>



# TRS-CARE MEDICARE Rx® BENEFITS



- Richer benefits than individual Part D plans
- No large out-of-pocket costs for brand or specialty drugs
- Access to a broad network of pharmacies
- 90-day supply option through Express Scripts® home delivery service and 90-day retail pharmacies
- Access to over 60,000 retail pharmacies across the U.S.
- Predictable copays



# COPAYS FOR A 31-DAY SUPPLY AT RETAIL PHARMACIES

DRUG TIER	COPAYMENT
Generic	\$5
Preferred Brand Drugs	\$25
Non-Preferred Drugs	\$50
Specialty/High-Cost Tier (Limited to a 31-Day Supply)	\$50





# COPAYS FOR A 90-DAY SUPPLY AT RETAIL PHARMACIES OR EXPRESS SCRIPTS® HOME DELIVERY

DRUG TIER	COPAYMENT
Generic	\$15
Preferred Brand Drugs	\$70
Non-Preferred Drugs	\$125
Specialty/High-Cost Tier	Limited to a 31-Day Supply





# MEDICARE PART D DRUG PAYMENT STAGES

Participant: Flat, predictable copays through all CMS\* stages.

**1.  
Deductible  
Stage**

No deductible,  
you pay your  
copay

**2.  
Initial  
Coverage  
Limit Stage  
(N/A in 2025!)**

You pay your  
copay

**3.  
Catastrophic  
Stage  
(Over \$2,000)**

You pay your  
copay or less

*\*Centers for Medicare & Medicaid Services*



# MEDICARE DRUG STAGE EXAMPLE

- Ronald takes a specialty (preferred brand) prescription drug at a 31-day supply.
- The cost of this medication is \$3,667.65.

Here’s what would happen with a “marketplace” plan vs. TRS-Care Medicare Rx<sup>®</sup>.

PHASE	Marketplace Plan	TRS-Care Medicare Rx <sup>®</sup>	Savings with TRS
Deductible	\$590.00	\$50.00 <i>copay</i>	<b>\$540.00</b>
Initial Coverage Limit (\$2,000 TROOP)	\$769.41	\$50.00	<b>\$719.41</b>
Catastrophic Phase	\$0.00	\$0.00	<b>\$0.00</b>



# DIABETIC SUPPLY COVERAGE



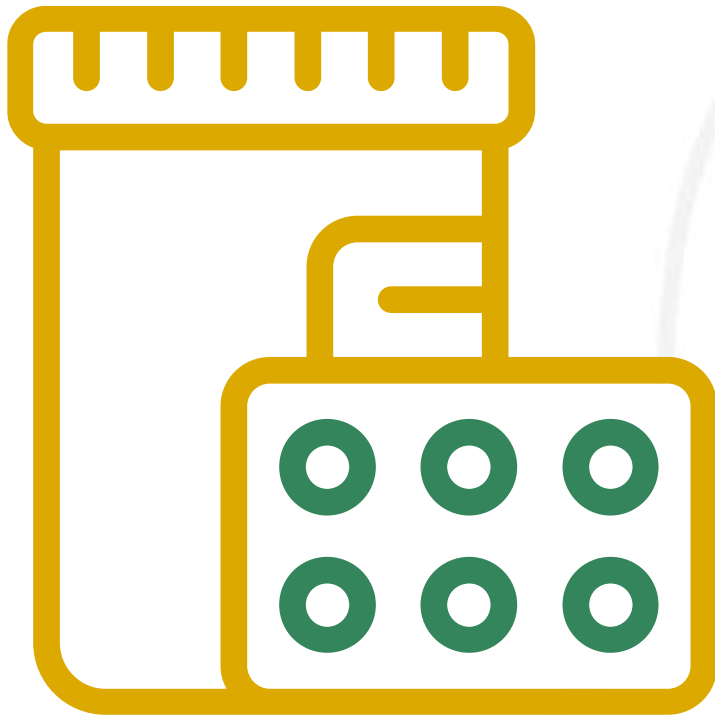
**Use PART B for Meters, Lancets and Test Strips:** Present your TRS-Care Medicare Advantage (UHC) medical card at the pharmacy to fill these supplies at **no added cost** to you.



**Use PART D for Needles and Syringes:** Fill needles or syringes through Express Scripts®, either via a participating retail pharmacy or through the Express Scripts® home delivery service at **no added cost** to you.



## PRIOR AUTHORIZATION (PAs)



- PAs won't automatically transfer from your non-Medicare prescription coverage. Call Express Scripts® at (844) 863-5324 to ask for a new PA.
- If you take a drug with a change in usage restriction (quantity limits, PA), CMS\* will grant you a transition fill to allow your provider to submit the PA or other documentation to Express Scripts®.

\*Centers for Medicare & Medicaid Services



# CMS REQUIRED COMMUNICATIONS

1. **Turning 65 packet from TRS about 60 days before you join**
  - Includes a summary of pharmacy benefits to advise you of your cost-sharing amounts
  - Reminder: If you choose to opt out of TRS-Care Medicare RX, you will lose your retiree prescription drug coverage from TRS-Care.
2. **Welcome kit from Express Scripts® about 30 days before plan becomes effective**
  - Includes evidence of coverage, drug list, pharmacy directory and a mail order form
3. **Confirmation of enrollment from Express Scripts® about 30 days before enrollment**
  - Contains ID Card
4. **Participants who use their prescription drug benefit will get a monthly Explanation of Benefits (EOB) that summarizes all the medication they filled the previous month.**



If you **decline TRS-Care Medicare Rx**, you won't have prescription coverage through TRS-Care and you won't have a lower monthly TRS-Care premium.

**A.** True

**B.** False

The answer is **A — true**. If you decline TRS-Care Medicare Rx coverage, you won't have a lower TRS-Care premium and you won't have any TRS-Care prescription coverage.





Does TRS-Care Medicare Rx have a deductible?

A. Yes

B. No



The answer is **B — No**. With TRS-Care Medicare Rx, **you don't have to pay a deductible**. You can expect to pay your flat predictable copay in the deductible stage.





Which part of Medicare covers **meters, lancets, and test strips**?

- A.** Medicare Part B
- B.** Medicare Part D

The answer is **Medicare Part B**. Please present your United Healthcare card at the pharmacy when filling these supplies.



You can only have **one Part D plan** at a time.

**A.** True

**B.** False

The answer is **A — True**. If you have other Part D coverage when you join TRS-Care Medicare Rx, we must disenroll you from the other plan.





# Thank You!



TRS-Care Medicare Rx by Express  
Scripts Website

[express-scripts.com/trscaremedicarerx](https://express-scripts.com/trscaremedicarerx)



Express Scripts Member Services

[\(844\) 863-5324](tel:8448635324)

[Open 24/7](#)





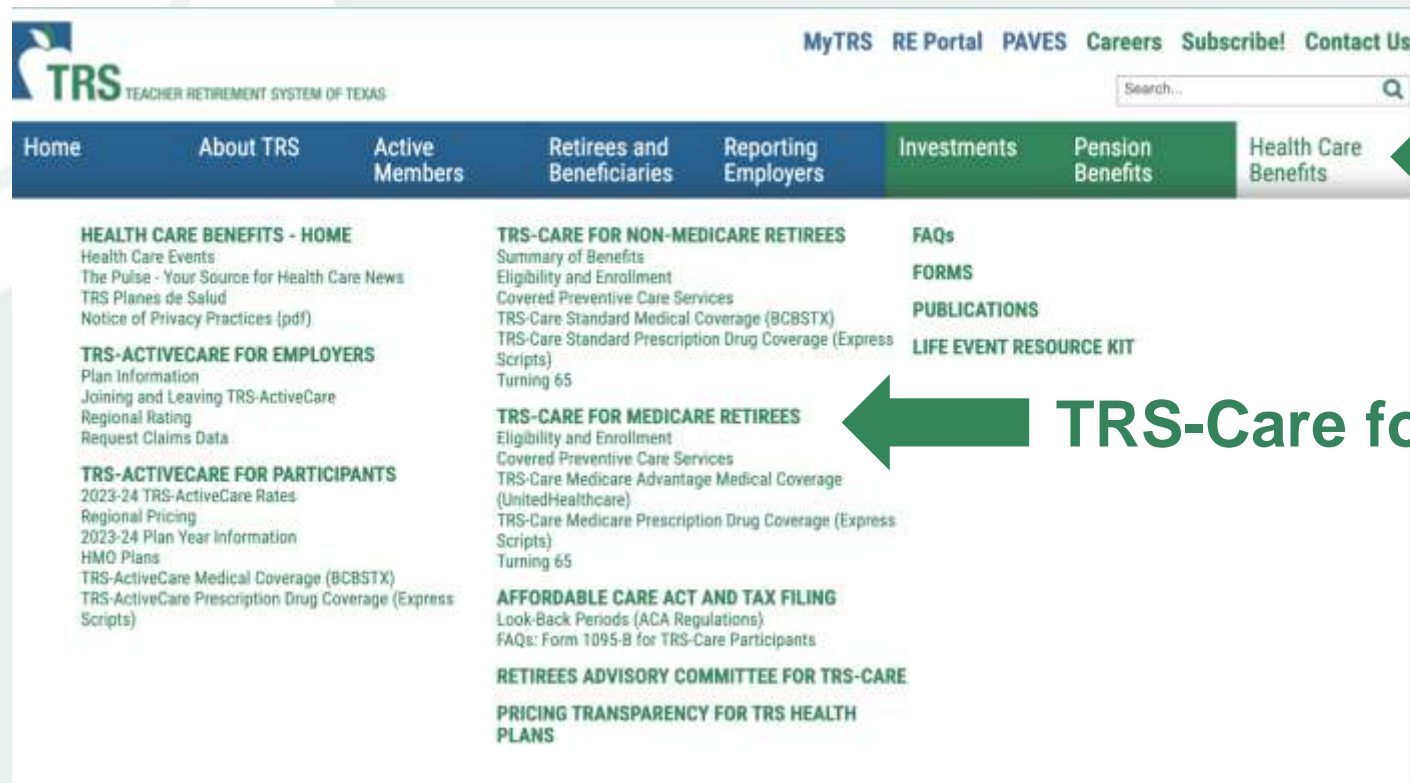
## 7. Important Resources and Contacts





## 7. Important Resources and Contacts

Visit **trs.texas.gov** to find everything you need to know about TRS-Care Medicare Advantage!



Health Care Benefits

TRS-Care for Medicare Retirees





## 7. Important Resources and Contacts

### TRS-Care for Participants with Medicare

Your resources!



The screenshot shows the TRS-Care website for Medicare participants. The header includes the TRS logo and navigation links: MyTRS, RE Portal, PAVES, Careers, Subscribe!, and Contact Us. A search bar is also present. The main navigation bar lists: Home, About TRS, Active Members, Retirees and Beneficiaries, Reporting Employers, Investments, Pension Benefits, and Health Care Benefits. The main content area is titled 'TRS-Care for Participants with Medicare' and features three columns of resources:

- About Your Coverage**
  - We're dedicated to providing quality health care you can count on for the right price.
  - [TRS-Care 2025 Plan Resources](#)
  - [2024 TRS-Care Plan Information](#)
  - [2024 TRS-Care Plan Highlights \(pdf\)](#)
  - [2024 TRS-Care Medicare Advantage Guide \(pdf\)](#)
  - [Eligibility and Enrollment](#)
  - [Medicare Plan Comparison Checklist](#)
  - [FAQs: Eligibility and Enrollment](#)
  - [Vaccine Coverage](#)
- Helpful Information**
  - Learn about plan benefits, in-network providers, claims and wellness programs.
  - [The Pulse - Your Source for Health Care News](#)
  - [Turning 65 - TRS-Care Medicare Advantage Enrollment](#)
  - [Health Care Events](#)
  - [UnitedHealthcare TRS-Care Medicare Advantage Website](#)
  - [UnitedHealthcare TRS Provider Finder](#)
  - [Network Providers Information \(pdf\)](#)
  - [TRS-Care Medicare Rx \(Express Scripts\) 2024 Prescription Benefits](#)
  - [SilverScript Website \(Pharmacy Coverage until 12/31/23\)](#)
  - [Healthcare Video and Presentation Library](#)
  - [TRS Planes de Salud](#)
    - [Healthcare Video and Presentation Library](#)
    - [TRS Planes de Salud](#)
- Customer Support**
  - Have specific questions? These resources can help you find the answers.
  - [Support Contact Information](#)
  - [FAQs: TRS-Care Medicare Advantage](#)
  - [TRS Forms](#)
  - [2024 Express Scripts Transition](#)
  - [FAQs: Form 1095-B for TRS-Care Participants](#)
  - [How to File Medical Claims Appeals](#)
  - [TRS-Care COBRA Premiums](#)
  - [TRS-Care for Non-Medicare Participants](#)
  - [Notice of Privacy Practices \(pdf\)](#)



# TRS OMBUDS OFFICE



**The TRS Ombuds Office gives TRS members help with concerns or issues related to TRS pension and health care benefits, including:**

- Their rights and responsibilities under applicable benefits and health programs
- Explanations of TRS' processes for customer service, complaints, and appeals



## 7. Important Resources and Contacts



### Eligibility and Enrollment (TRS)

888-237-6762, Mon–Fri, 7 a.m. - 6 p.m.

[www.trs.texas.gov](http://www.trs.texas.gov); [healthcarecomm@trs.texas.gov](mailto:healthcarecomm@trs.texas.gov)



### Medical Benefits (UnitedHealthcare)

866-347-9507 (TTY: 711), M-F, 7 a.m. – 6 p.m.

[www.uhcretiree.com/trs-carema](http://www.uhcretiree.com/trs-carema)



### Prescription Drug Benefits (Express Scripts)

844-863-5324 (TTY 711), 24 hours a day, seven days a week

[express-scripts.com/trscaremedicarerx](http://express-scripts.com/trscaremedicarerx)



How **satisfied** are you with today's webinar?

- A.** Very satisfied
- B.** Satisfied
- C.** Unsatisfied
- D.** Very Unsatisfied

You are correct! **The answer is A!**





Did we answer all your questions about TRS-Care Medicare Advantage today?

A. Yes

B. No

If you answered no, please enter your question in the questions box and we'll do our best to answer.







## TRS-Care Medicare Advantage & You

### Q&A Session

Questions about your TRS-Care health benefits? Call TRS Health at **1-888-237-6762** (Monday–Friday, 7 a.m. to 6 p.m., CST), visit **[trs.texas.gov](https://trs.texas.gov)** or send us an email at **[healthcarecomm@trs.texas.gov](mailto:healthcarecomm@trs.texas.gov)**.