

We know how many choices our retirees have outside of TRSCare when it comes to Medicare coverage. Navigating the health care options that will be offered to you can be overwhelming – but TRS is here to help so you can choose the best option for you and your family.

In order to help you better understand the benefits of our TRSCare Medicare plan, let's take a closer look at the coverage TRSCare provides beyond other Medicare marketplace plans.

One aspect to consider when evaluating your options is your monthly premium. Lower premiums usually mean higher costs elsewhere. The TRS-Care Medicare Advantage focuses on predictable copays and deductibles that keep costs stable from month to month.

We have low copays for specialist visits, hospital stays & routine care services. With TRS-Care Medicare plans, you pay less when you use health care, making costs more predictable.

For example, let's look at hospital copays.

Other Medicare plans typically charge you a copay per day for your hospital stay. TRS-Care Medicare Advantage only charges you a single copay for your entire hospital stay – whether you are there for one day, one week or longer.

With TRS, you also have low copays for services that other Medicare plans may not even cover. Some of these include:

Annual physical and flu shot for a \$0 copay;

\$5 copays for sick visits with a primary care provider;

\$10 copays for specialist visits, after you meet your deductible;

\$0 copay for diabetic care needs;

And \$0 copay for routine eye and hearing exams.

TRS-Care Medicare Advantage allows you to see any provider as long as they accept Medicare and are willing to bill UnitedHealthcare. This means that as long as a doctor or hospital accepts Medicare, you can receive care with in-network benefits.

Other Medicare plans on the market may have higher out-of-pocket costs or no coverage at all when seeing out-of-network providers.

TRS-Care Medicare includes TRS-Care Medicare Rx. That means your prescription drug coverage is at no extra cost.

Our coverage is unique in the Medicare market because we have no coverage gap – aka, no donut hole.

On the TRS plan, you pay a fixed copay for both specialty and brand-name drugs. With many other plans you generally pay a percentage of the overall costs, which can get very expensive and is hard to budget for.

For example, take the common antidiabetic Januvia.

TRS-Care Medicare Rx covers a 90-day supply of this medication for \$70, whereas other Medicare plans can charge up to \$329.

TRS-Care Medicare also offers rich add-on benefits with United Healthcare, because we care about all aspects of your well-being; we're able to offer a wide range of resources that help enhance the Medicare experience at no additional cost. These include...

SilverSneakers Gym Memberships;

Annual Housecalls, which may not be available in all areas;

Rally Wellness Coaching;

CareLinx;

And care support for chronic conditions and more!

You've dedicated yourself to Texas public education, and we're dedicated to making sure you have high-quality health care for your retirement.

TRS-Care Medicare Advantage and Medicare Rx have unique flexibility and predictability that you can count on to get the care you need, when you need it.

If you have more questions about our TRS-Care Medicare plans, attend our TRS-Care Medicare and You sessions, which are held on a quarterly basis.

Or visit the Turning 65 webpage at www.trs.texas.gov/turning-65 to learn more about how we're here to be the care you can count on.