

Turning 65 soon? Find out how you can prepare for this milestone.

Turning 65 is a big milestone by any measure. For Texas retired public school employees, this milestone is marked by a change in your health care plan—for the better!

Once you turn 65, TRS-Care provides your health care coverage through two plans:

- TRS-Care Medicare Advantage for your medical benefits
- TRS-Care Medicare Rx for your prescription drug benefits

This means that if you retired before age 65, and TRS-Care Standard provided your health care coverage, that will change. This is good news because it means richer benefits!

This transition does not always happen automatically. You must take some important steps to ensure TRS can successfully enroll you in TRS-Care Medicare. Before we take you through those steps, let's talk about Medicare, which can be confusing.

Medicare is the federal health insurance program for people aged 65 and older, certain younger people with disabilities, and people with end-stage renal disease. Medicare has four parts:

- Medicare Part A covers hospitalization.
- Medicare Part B covers doctor visits.
- Medicare Part C is medical coverage that combines Medicare Parts A and B, like TRS-Care Medicare Advantage.
- Medicare Part D is prescription drug coverage like TRS-Care Medicare Rx.

TRS-Care Medicare Advantage is medical coverage for retired Texas school employees who:

- Are age 65 or older;
- Are under age 65 and have received Social Security Disability for 24 months; or
- Have Medicare due to end-stage renal disease.

Although you will pay an additional, separate premium for Medicare Part B, **TRS-Care Medicare Advantage provides comprehensive coverage for doctor visits and hospitalization and has a lower deductible than TRS-Care Standard.**

Plus, **TRS-Care Medicare Rx offers you low, predictable drug copays.** You'll have coverage in the "donut hole," also known as the "coverage gap." This is the limit that many other Part D plans will cover for drugs after your total drug costs go over a certain amount. **On TRS-Care Medicare Rx, you will never be in the donut hole!**

Now let's talk about the steps you need to take to make sure we can enroll you in TRS-Care Medicare. A few months before you turn 65, we'll send you a postcard telling you to sign up for Medicare Part A and B.

You should **only sign up for Medicare Part A if you qualify for free Part A.** Covered spouses and dependents who are soon to be 65 will also get a postcard telling them to sign up for Medicare. You might also start getting mail from our health care administrator. If you see our logo, please read carefully. This important mail means it's time for you to enroll in Medicare.

You must sign up for Medicare to enroll in TRS-Care Medicare. Sign up by calling Social Security at 1-800-772-1213. Call 1-800-325-0778 if you use a TTY. You can also visit your local Social Security office. For additional information, go to www.ssa.gov/medicare.

Ideally, you **should complete your Medicare enrollment three months before your 65th birthday.** Don't procrastinate, because doing so could mean a lifetime monthly penalty from Medicare!

Once you or an eligible spouse or dependent sign up for Medicare, you need to **share your Medicare Beneficiary Identifier, or MBI, with TRS** so we can verify your Medicare status. Unlike you, your non-retiree spouse or dependents will not

get an application to enroll others on your plan, but they do need to sign up for Medicare and give TRS their MBI so we can enroll them in coverage.

If your spouse or dependent is not yet eligible for Medicare, they will stay on TRS-Care Standard for people under age 65. You can **give your MBI to TRS Health by calling us at 1-888-237-6762**. Or, if you got an MBI form in your medical plan welcome kit, send the completed form to us at:

TRS-Care
1000 Red River Street Austin, TX 78701

If you do this as soon as possible, but no later than one month before your 65th birthday, TRS will have enough time to process your enrollment and give you TRS-Care Medicare coverage in time, ensuring a smooth transition and giving you peace of mind when your birthday arrives.

Remember that alphabet soup of Medicare parts we talked about earlier? To qualify for TRS-Care Medicare Advantage, **when you are signing up for Medicare, you must buy and maintain Medicare Part B.**

Some people get Part A for free because their school districts or other employers contributed to Social Security. However, **if you are not eligible to get premium-free Part A, TRS does not require you to buy it.** If you retired from a school district that contributed to Social Security, or worked long enough to get the necessary quarters outside of public education and you qualify, **go ahead and sign up for free Part A.**

Many TRS retirees making this transition have their spouses or dependents on their health plan. This does not change and you'll continue to cover them. Remember, all of this happens in the months before you turn 65.

Let's summarize the steps.

- Look for materials in the mail with the TRS logo.
- Sign up for Medicare early because Part B is required for you to have TRS-Care Medicare coverage. Sign up for free Part A if you can get it without paying a premium.
- Share your MBI with TRS.

- If they're not already covered, add your spouse or dependents that you want your plan to cover.
- Continue paying your two separate monthly premiums. Pay your Medicare premiums to Medicare. TRS will continue to take your TRS-Care premium out of your monthly annuity—or we'll send you a bill.
- Stay on top of your health by making sure you get your annual wellness checkups which are 100% covered by your plan!

For detailed information about the plan, visit [Are you turning 65 soon?](#) And remember, **TRS is your ally**. Call us at 1-888-237-6762 or visit with a TRS counselor in person if you need help with the enrollment process or have questions or concerns. We're always here and ready to help!

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