

2023 TRS-CARE: Care You Can Count On



PLAN HIGHLIGHTS FOR PARTICIPANTS WITH MEDICARE

The **TRS-Care Medicare Advantage plan** and **TRS-Care Medicare Rx plan** are available only to TRS-Care participants with Medicare. Your plan year runs from Jan. 1 – Dec. 31. Your deductibles and maximum out-of-pocket amounts (MOOPs) reset each year on Jan. 1.

2023 TRS-Care Medicare Advantage Plan Benefits

- **New lowered deductible in 2023!** Your deductible decreased from \$500 to \$400 for the 2023 plan year.
- Ability to choose any doctor in the U.S. who accepts Medicare and will bill UnitedHealthcare
- \$0 for your annual wellness visit and \$5 copays for sick visits
- Other Medicare plans may charge you a copay per day for a hospital stay. TRS-Care Medicare only charges a single \$500 copay for an entire hospital stay — after you meet your deductible
- Low copays for prescription drugs with no coverage gap (no “donut hole”)
- \$0 benefits such as SilverSneakers, meal delivery after hospital stays, personal emergency response system & more

Your Medicare Eligibility

You're eligible for Medicare at age 65 or if you got Social Security Disability benefits for a specific amount of time. You can enroll three months before the month you turn 65 at www.ssa.gov/benefits/medicare.

You must purchase and maintain Medicare Part B to be eligible for benefits through TRS-Care Medicare Advantage.

2023 TRS-Care Medicare Advantage Medical Plan

UnitedHealthcare administers your 2023 TRS-Care Medicare Advantage medical plan. Costs per person are:

Plan Details		
Deductible: \$400*	Coinsurance: You pay 5% or a copay after meeting your deductible	Maximum out-of-pocket: \$3,500
Copays:	Deductible Does Not Apply <ul style="list-style-type: none"> • Primary care physician sick visit: \$5 • Urgent care: \$35 • Emergency room: \$65 	
	Must Meet Deductible <ul style="list-style-type: none"> • Specialist visit: \$10 • Inpatient hospital stay: \$500 • Outpatient procedure or service: \$250 	
Preventive care benefits are covered at 100%		

*Are you a current TRS-Care participant who turns 65 in 2023? You have a \$0 deductible in TRS-Care Medicare from your birthday month to the end of the plan year on Dec. 31, 2023. If your birthday is in April, you have a \$0 deductible from Apr–Dec 2023. Your \$400 deductible starts on Jan. 1, 2024.


2023 TRS-Care Medicare Rx Prescription Drug Plan

SilverScript, a CVS Caremark affiliate, administers your 2023 TRS-Care Rx prescription drug plan.

Prescriptions	Retail Copays	Mail order or Retail-Plus copays (up to a 90-day supply)
Generic (Tier 1)	\$5	\$15
Preferred brand (Tier 2)	\$25	\$70
Non-preferred brand (Tier 3)	\$50	\$125 ¹

¹Specialty drugs are limited to a 31-day supply.

2023 Monthly Premiums²

	Retiree only	\$135
	Retiree + spouse	\$529
	Retiree + child(ren)³	\$468
	Retiree + family³	\$1,020

² Costs shown are for most Medicare retirees in 2023. The TRS retiree's Medicare eligibility determines the premium, regardless of their dependents' Medicare status.

³ Premiums for retirees with disabled children (regardless of the disabled child's age) are reduced by \$200 in tiers with covered children.

We're here to help you. Reach out Monday – Friday, 7 a.m. – 6 p.m. CT. Call us at **1-888-237-6762** or visit us at trs.texas.gov.

2023 TRS-CARE: Care You Can Count On



PLAN HIGHLIGHTS FOR PARTICIPANTS WITHOUT MEDICARE

The **TRS-Care Standard plan** provides health coverage for participants without Medicare. Your plan year is from Jan. 1 – Dec. 31. Your deductibles and maximum out-of-pocket amounts (MOOPs) reset each year on Jan. 1.

2023 TRS-Care Standard Plan Benefits

- Freedom to choose any doctor in BCBSTX's nationwide network
- \$0 in-network preventive care such as cancer screenings, immunizations and annual wellness checkups
- Access to 24/7 care from anywhere through BCBSTX NurseLine and Personal Health Guides
- \$0 for certain preventive generic prescription drugs
- Prescription mail order services through CVS Caremark
- General medicine and mental health support through TRS Virtual Health
- Add-on benefits such as rewards points, fitness membership, nutrition counseling and more
- Lower Insulin Copays — Formulary insulin copays are now capped at \$25 for a 31-day supply and \$75 for a 60- to 90-day supply. In 2023, you won't have to meet your deductible and you won't pay the full cost of the insulin.

2023 TRS-Care Standard Plan


Your 2023 TRS-Care Standard plan is administered by BCBSTX (medical) and CVS Caremark (prescription drugs). All copays listed in this table count toward your MOOP, including TRS virtual health and insulin.

Plan Details	In-Network	Out-of-Network
Deductible	\$1,500 individual plan \$3,000 family plan	\$3,000 individual plan \$6,000 family plan
Coinsurance	You pay 20% after deductible	You pay 40% after deductible
Maximum out-of-pocket (MOOP)	\$5,650 individual plan \$11,300 family plan	\$11,300 individual plan \$22,600 family plan
TRS Virtual Health	RediMD charges \$30 per visit, which applies to your deductible. Teladoc charges \$42 per visit, which applies to your deductible. When the deductible is met, the plan pays 80% and you pay 20%.	
TRS Virtual Health (Mental Health)	<ul style="list-style-type: none"> • Initial psychiatry session: \$185 copay • On-going psychiatry session: \$95 copay 	<ul style="list-style-type: none"> • Psychologist, licensed clinical social worker, counselor, or therapist session: \$85 copay
Generic drug coverage	No cost for certain medications taken to prevent chronic conditions	
Insulin Copay	\$25 copay for 31-day supply and \$75 copay for 61-90 day supply	
PrudentRx	\$0 copays on specialty drugs covered under the PrudentRx drug list after deductible is met.	

2023 TRS-Care Standard Plan Process

- You pay the full cost of your medical and prescription costs until you or your family reach the deductible. The plan then starts to pay coinsurance.
- Once you meet your deductible, the plan pays 80% of eligible in-network expenses.
- Once you or your family reach your maximum out-of-pocket (MOOP), your plan pays 100% of expenses for the rest of the plan year.
- One person's expenses will not exceed the individual MOOP, even if they're on the family plan.
- Out-of-pocket expenses for the whole family will not exceed the family limit.

2023 TRS-Care Standard Monthly Premiums⁴

	Retiree only	\$200
	Retiree + spouse	\$689
	Retiree + child(ren)⁵	\$408
	Retiree + family⁵	\$999

⁴ Costs shown are for most retirees without Medicare in 2023. If you're planning to retire due to a disability, you'll pay the premium listed here.

⁵ For most participants, TRS-Care no longer offers a \$0 premium health plan option for retiree-only coverage. Most retirees now pay \$200 for retiree-only coverage.

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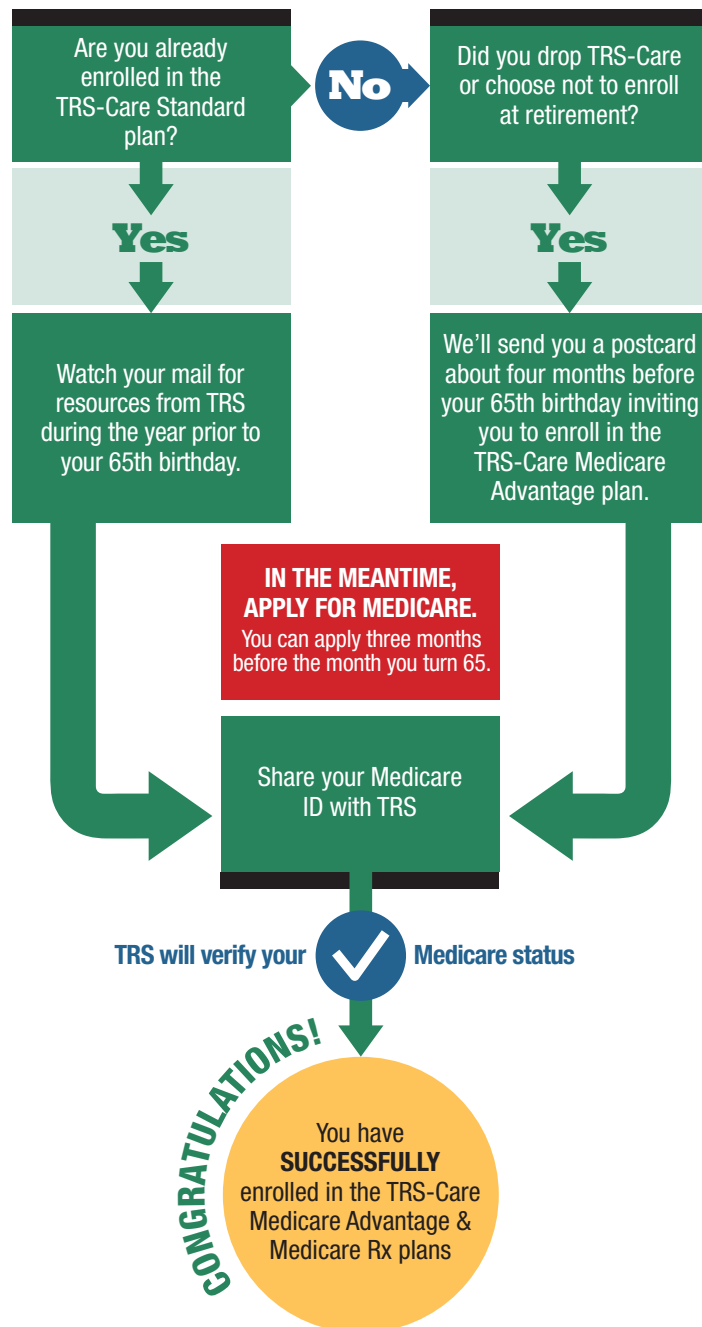
What You Need to Know About Your 2023 TRS-Care Health Benefits

The TRS retiree's Medicare status determines TRS-Care premiums. If a TRS retiree covers their spouse and neither has Medicare, their premium is \$689 per month. If the spouse gets Medicare, they still pay \$689 per month until the retiree gets Medicare. When the retiree gets Medicare, they pay \$529 per month, the premium for retirees with Medicare. Read the information below to see how much you'll pay if you have Medicare but your spouse doesn't have Medicare.

Scan the QR code to view the text version of this publication.



What happens to my health care plan when I turn 65?



Will I have a deductible when I turn 65?

Current TRS-Care Standard participants transitioning to TRS-Care Medicare: If you're currently in TRS-Care Standard and will enroll in Medicare in 2023, you won't pay a deductible through Dec. 31, 2023 — if TRS has your Medicare Part B information on file before the first day of your birth month. Make sure you start your Medicare enrollment process 90 days before your 65th birthday — or if you're over 65, start 90 days before your planned retirement date.

New to TRS-Care and eligible for Medicare: If you're new to TRS-Care and will have coverage through TRS-Care Medicare you'll have an individual \$400 deductible through Dec. 31, 2023. Your deductible will start over on Jan. 1, 2024.

What happens to our coverage if I turn 65 before my spouse?

If you're the retiree and you turn 65 before your covered spouse, you'll enroll in TRS-Care Medicare and your spouse will stay on TRS-Care Standard. You'll pay \$529 in monthly premiums for yourself and your spouse.

What happens to our coverage if my spouse turns 65 before I do?

If you're the retiree and your covered spouse turns 65 and gets Medicare before you do, TRS will enroll your spouse in TRS-Care Medicare. You'll pay a \$689 monthly premium for yourself and your spouse, and you'll continue to get TRS-Care Standard coverage until you, the retiree, enroll in Medicare.

Do I have to pay a separate Medicare premium?

Yes. Participants with Medicare also pay a separate premium for Medicare Part B directly to Medicare. TRS does not pay this premium on your behalf or deduct it from your TRS retirement check.

Medicare deducts the Part B premium from your monthly federal benefit. If you aren't receiving Social Security or Railroad Retirement Board (RRB) benefits, you'll get a bill from Medicare. You must buy Medicare Part B and continue enrollment in Part B to be eligible for TRS-Care Medicare. **Failure to buy and maintain Medicare Part B could result in total loss of TRS-Care.**

The cost of your Medicare premium depends on your income. If you have questions about how much you'll pay for your Medicare benefits, call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.

Do I have to pay a separate premium for the TRS-Care Medicare Rx plan?

No. You don't have to pay an additional TRS-Care premium for drug coverage. The premium includes medical and pharmacy coverage.

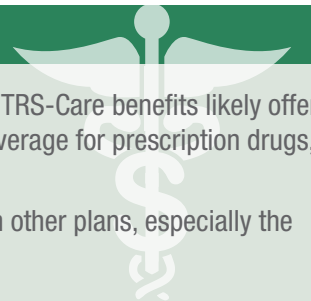
Does Medicare Advantage replace my original Medicare coverage?

Yes. TRS-Care Medicare combines your Medicare coverage with enhanced TRS-Care coverage. When you see your doctor, you only have to present your TRS ID card instead of your Medicare ID card.

Compare Medicare Plans and Choose Carefully

While TRS-Care Medicare premiums may be higher than other Medicare plan options on the market, TRS-Care benefits likely offer a total lower out-of-pocket cost with extra benefits. From freedom in the doctors you see to more coverage for prescription drugs, TRS-Care plans are created just for TRS retirees.

If you're considering other health plan options, be sure to compare all the TRS-Care benefits with other plans, especially the prescription coverage. Remember to consider the extra benefits the TRS-Care plan offers.



What happens to my TRS-Care health coverage if I return to work after I retire?

Under new employment after retirement rules, you can enroll in TRS-ActiveCare without losing TRS-Care coverage if you work 10+ hours per week. If you choose to keep both plans active, you'll pay the premiums for both plans. More information on this process will be coming this fall.

What happens if I cancel TRS-Care and then change my mind?

If you cancel TRS-Care, and through no fault of your own lose health coverage with another health plan, you may be able to reenroll in TRS-Care under a special enrollment event. But you must otherwise be eligible for TRS-Care and be able to show you involuntarily lost health coverage.

Loss of disability, specified disease, vision, dental or other coverage that is not full health coverage does not cause a special enrollment event. If you have a question about special enrollment events, please contact TRS Health at 1-888-237-6762.

If you canceled your TRS-Care coverage between Jan. 1, 2017 and Dec. 31, 2019, you may be able to return to the program and add your eligible dependents under the [HB 2022 one-time reenrollment opportunity](#).

One-Time Reenrollment Opportunity

If you, as a retiree or surviving spouse, cancelled your TRS-Care between Jan. 1, 2017 and Dec. 31, 2019, you have a one-time opportunity to reenroll yourself and your eligible spouse and dependents in TRS-Care. You, as the retiree, must be eligible for TRS-Care and Medicare. You may enroll yourself and your eligible spouse and dependents in TRS-Care by Dec. 31, 2023. You may only re-apply once. Please contact TRS Health to see if you're eligible.

Can people eligible under the [HB 2022 one-time reenrollment opportunity](#) reenroll if they weren't Medicare-eligible when they cancelled TRS-Care coverage?

Yes. If a TRS-Care Standard participant cancelled coverage and is now 65 or older, they can reenroll in TRS-Care Medicare.

Others not yet 65 can reenroll in TRS-Care Medicare when they turn 65.