



Brian K. Guthrie
Executive Director

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Dear TRS-Care participant,

We know how much you rely on your health benefits and that they are a key part of your wellbeing. Our goal is to keep you well informed about them. We are writing to let you know TRS-Care received funding from the 86th Texas Legislature that allows premiums to stay the same through 2020. In addition, there will be no reduction to benefits, and on the TRS-Care Medicare Advantage plan, your costs to see your primary care physician (PCP) will be lower.

Turning 65 or becoming eligible for Medicare soon?

While there are no overall program changes, your coverage may change because your recent or upcoming 65th birthday makes you eligible for Medicare. Once you enroll in Medicare, you can enroll in the TRS-Care Medicare plans. TRS will send you instructions on how to enroll prior to your 65th birthday.

2020 Benefit Enhancement

Starting Jan. 1, 2020, TRS-Care Medicare Advantage participants will no longer pay a deductible for PCP office visits. Participants will only pay a \$5 copay for sick visits at their PCP's office, and will continue to pay nothing for their annual well visit. See the enclosed handout for more details.

Have Questions About Your Benefits?

Join us at a TRS-Care Information Session

TRS, Humana, Aetna, CVS Caremark and SilverScript are traveling across the state this fall to connect with TRS retirees about their health care plans. Beginning Oct. 1, 2019, we will conduct 23 in-person sessions, as well as two webinars. Register today by calling 1-800-850-1992, Monday through Friday, 8:00 a.m.-5:00 p.m., CST. Locations and times of the sessions can be found on the enclosed invitation. If you are unable to attend a session in person, register for a webinar at www.trs.texas.gov/trs-care2020.

NEW THIS YEAR: Each session will feature a guest speaker who will give a presentation on "Healthy Aging in Retirement."

Be an Active Health Care Participant

We are all in this together. Your health care decisions affect you and your fellow retirees. You can help control costs and strengthen the TRS-Care fund by focusing on your health and using high-quality, cost-effective services when possible. Remember, paying more for medical services and prescription drugs does not mean you will receive better care.

Here are four ways to manage your costs:

- Entrust your care with a PCP who will hold you accountable in meeting your health goals
- Use your preventive care screenings and immunizations at no cost
- Use in-network providers and generic prescription drugs when possible

- Only use emergency rooms for life-threatening situations

Stay Connected

Stay up to date on TRS-Care news by subscribing to *The Pulse for TRS-Care*, the TRS health care newsletter. Visit www.trs.texas.gov and click "Subscribe!"

For more information, please call the TRS Health and Insurance Benefits Department at 1-888-237-6762, Monday – Friday from 7 a.m. – 6 p.m.

Sincerely,

Brian Guthrie, TRS Executive Director

Katrina Daniel, TRS Chief Health Care Officer