



TRS-Care Medicare Advantage & You

Care You Can Count On

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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

- 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[®] — medical benefits for TRS-Care Medicare Advantage
 - Express Scripts[®] — prescription drug benefits for TRS-Care Medicare Rx[®]

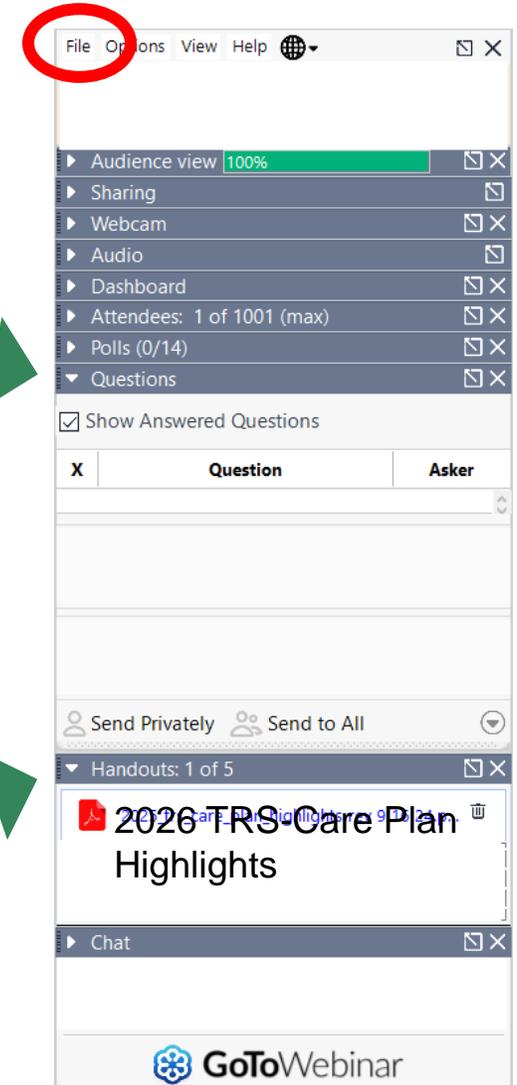


Housekeeping

- 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 for help.

Enter your questions here.

Download the handouts here.

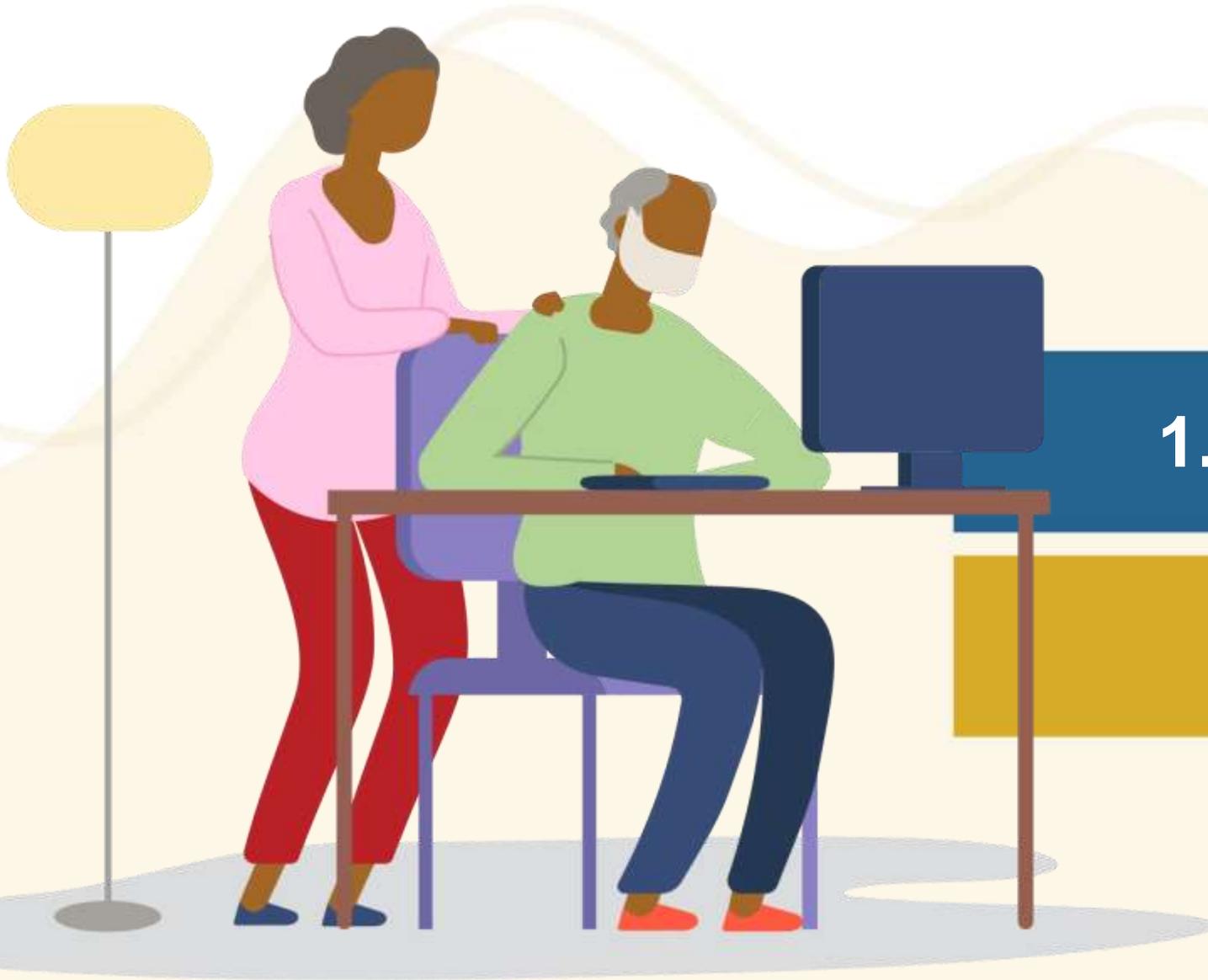




What's the difference between TRS-Care Standard and TRS-Care Medicare Advantage?

- **TRS-Care Standard** provides medical and prescription coverage for TRS retirees younger than 65 and not eligible for Medicare
- **TRS-Care Medicare Advantage** provides medical and prescription coverage for TRS retirees who have enrolled in Medicare Part B (generally, people 65+ or with a disability).

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



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



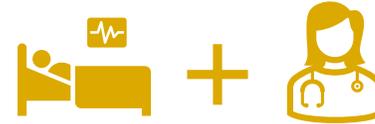
**Hospitalization/
Inpatient Care**

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 **B — Diabetes**, which does NOT make you eligible for Medicare.

2. Costs for Medicare and TRS-Care

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

MEDICARE PART A



- Covers hospitalizations and inpatient care
- 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



- Covers doctor's visits and outpatient care
- In **2026**, most people will pay **\$202.90 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.

Important Update: TRS-Care Medicare Advantage Part B Requirement



Starting January 1, 2026:

All TRS-Care participants eligible for Medicare **must enroll in and pay for Medicare Part B** to enroll and remain in a TRS-Care health plan — **no exceptions.**

TRS-Care Medicare Advantage will be the **only health plan option** for Medicare-eligible TRS retirees.

If you stop paying for Medicare Part B: **You will lose** TRS-Care Medicare Advantage coverage for you and any covered dependents.

What You Need to Do: **Enroll in Medicare Part B and keep paying the premium** to maintain TRS-Care coverage after Jan. 1, 2026.

Questions? **Call TRS Health** at 1-888-237-6762.

MEDICARE PART C

TRS-Care Medicare Advantage
Monthly Premiums for most Retirees with Medicare

Tier	2026 Monthly Premiums
Retiree Only	\$75
Retiree + Spouse	\$280
Retiree + Child(ren) ¹	\$408
Retiree + Family ¹	\$613

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

MEDICARE PART C (continued)

Pay your **2026** 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.

Enroll in Medicare Part B and pay your premium to Social Security. The 2026 amount is **\$202.90 per Medicare participant per month.**



MEDICARE PART D



- Covers prescription drugs
- Your cost for TRS-Care Medicare Rx[®] prescription drug coverage is **bundled** with 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 will lose 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 65 or older with a special enrollment event

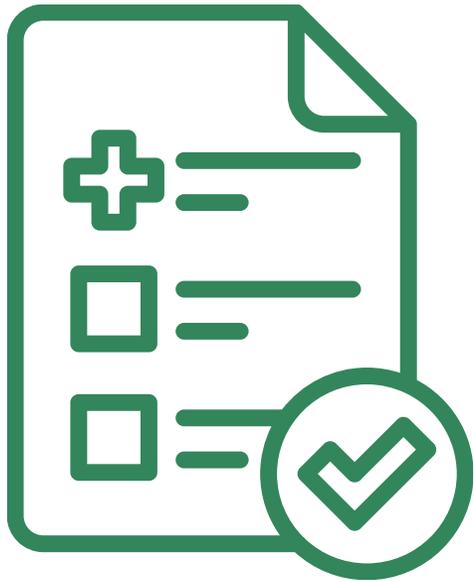
Eligible TRS retirees turning 65 who:

- 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) through March 2026

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/
- 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 Part A**. Typically, they deduct premiums from Social Security payments.

However, **you will need to take action to enroll in Medicare Part B**.

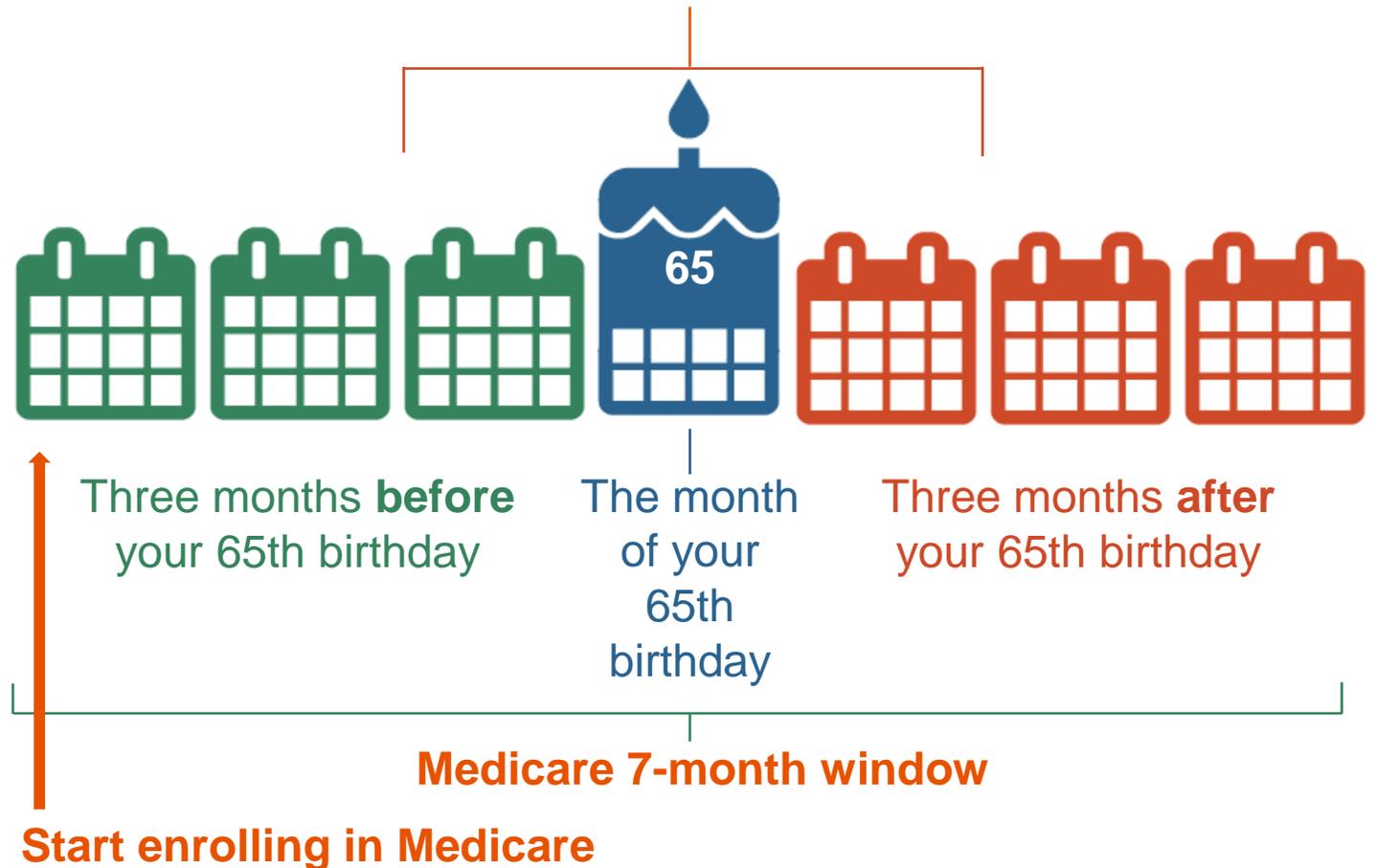
INITIAL ENROLLMENT

Medicare gives you a **7-month window** to enroll

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

TRS recommends you start the enrollment process **3 months before your 65th birthday month.**

TRS Age 65 Enrollment Opportunity

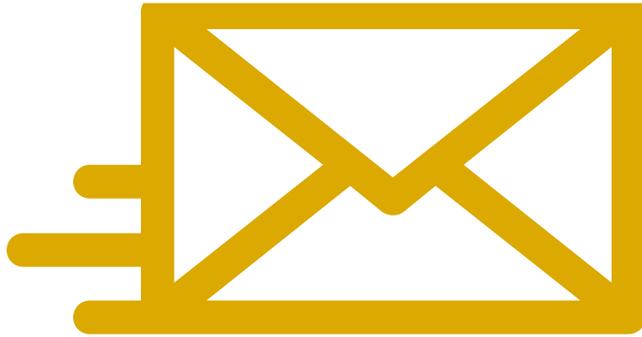


RETIRING AT 65 OR OLDER



- If you're still working at age 65, you can delay your Medicare Part B enrollment. **Your employer will let Social Security know that you still have health care through your employer.**
- 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



Available digitally:

- [2026 TRS-Care Guide for Participants with Medicare](#)
- [TRS-Care Medicare Rx[®] Summary of Benefits](#)

Every eligible TRS-Care member will get a welcome (age-in) 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 Plan Highlights](#)
- TRS-Care Medicare Advantage Flyer
- TRS-Care Dental and TRS-Care Vision Application
- TRS-Care Dental and TRS-Care Vision Flyer

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)

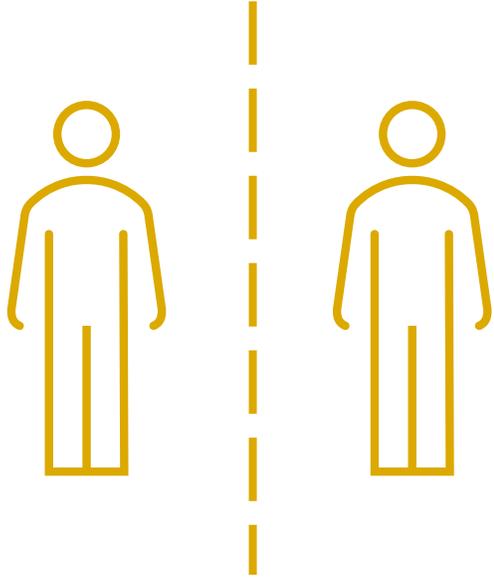


Return-to-Work Retirees

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 and/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 will **lose 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 will lose all TRS-Care coverage for you and your covered dependents.



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)



- **Over-the-Counter (OTC) Credit** – 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)



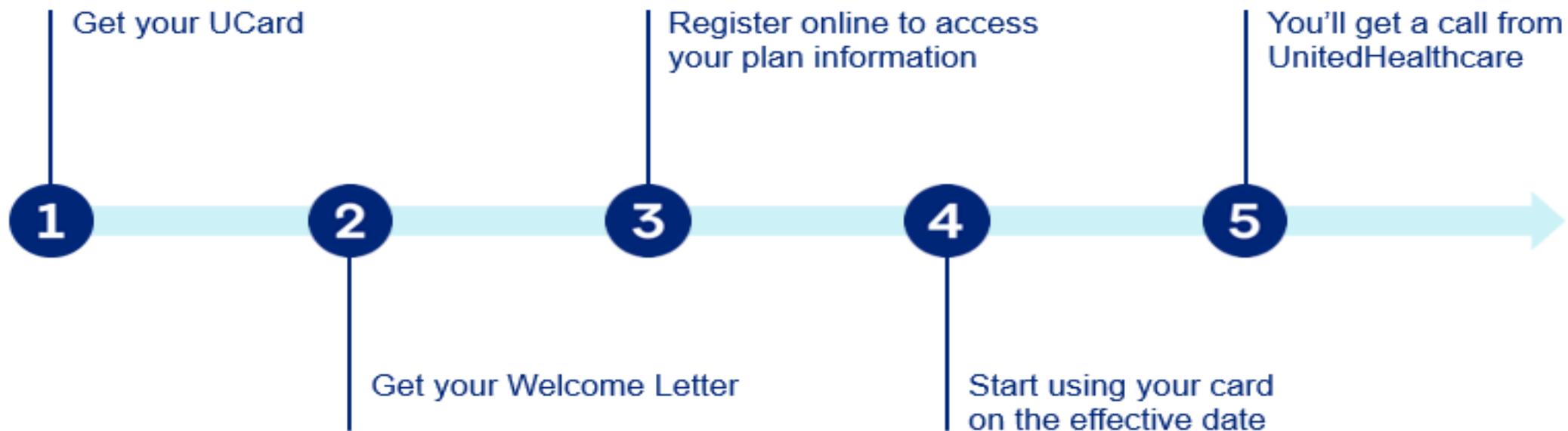
- **In-Home Personal Care** – allows you to receive 8 hours per month non-medical help with daily tasks such as preparing meals, bathing, medication reminders and more
- **Silver Sneakers** – access to a free basic gym membership and group exercise classes at participating locations
- **Hearing Exam 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.

- **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



Call Customer Service to make sure your most current contact information is on file.

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

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[®]

Express Scripts[®]

WHO WE ARE

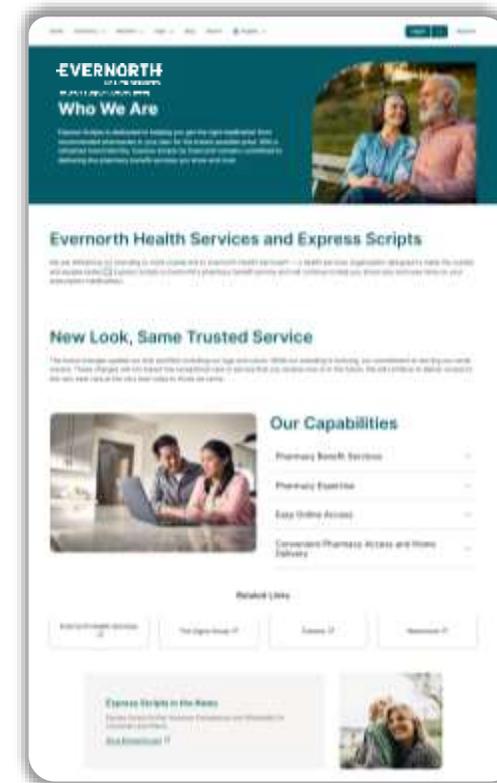
New Look, Same Trusted Service



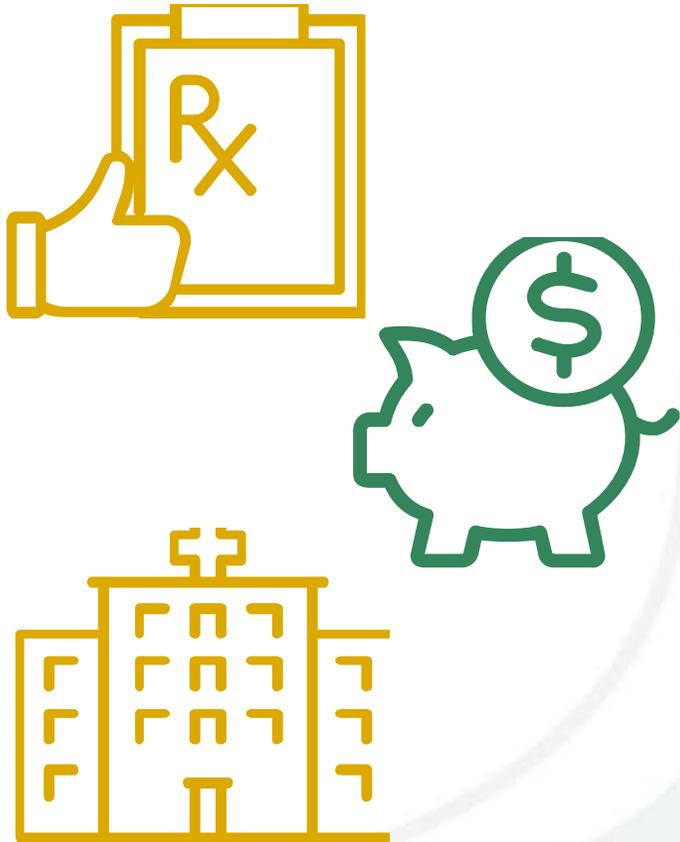
We've refreshed our brand for a closer connection to Evernorth Health Services®—Express Scripts is Evernorth's pharmacy benefit service.

The refresh changes our look and feel, including our logos and colors, and our commitment to you remains the same.

We will continue to deliver exceptional pharmacy care.



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.
- Flat, predictable copays

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HEALTH SERVICES

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**

You pay your
copay

**3.
Catastrophic
Stage
(Over \$2,100)**

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[®].

PHASE	Marketplace Plan	TRS-Care Medicare Rx [®]	Savings with TRS
Deductible	\$590.00	\$50.00 <i>copay</i>	\$540.00
Initial Coverage Limit (\$2,100 TROOP)	\$769.41	\$50.00	\$719.41
Catastrophic Phase	\$0.00	\$0.00	\$0.00

DIABETIC SUPPLY COVERAGE

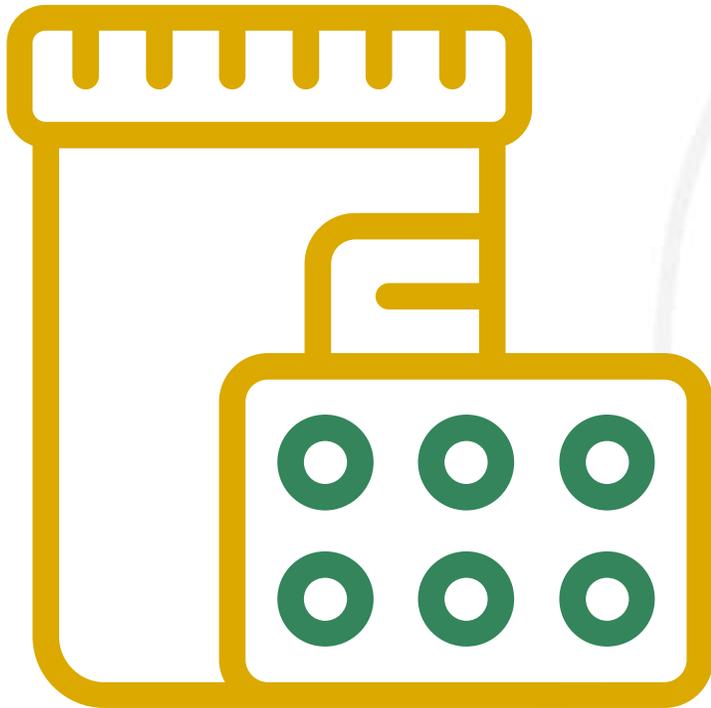


Use PART B for Meters, Lancets and Test Strips: Present your TRS-Care Medicare Advantage (UHC) medical card at the pharmacy to fill these supplies at **no added cost** to you.



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[®].

CMS REQUIRED COMMUNICATIONS

1. **Turning 65 packet from TRS about 60 days before you join**
 - **Reminder:** TRS-Care Medicare Advantage is a **bundled plan** that includes medical and prescription coverage.
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



Express Scripts Member Services
(844) 863-5324 (24/7)

EVERNORTH
HEALTH SERVICES

7. Important Resources and Contacts



Eligibility and Enrollment (TRS)

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

www.trs.texas.gov



Medical Benefits (UnitedHealthcare)

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

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

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).