

WELCOME!

TRS-Care Health Education Fairs for 2025 Benefits



8–8:30 a.m.

| Let's Move Session with SilverSneakers

8:30–9 a.m.

| TRS-Care Video Screening

9–9:35 a.m.

| TRS-Care Medicare Advantage Presentation (65+)

9:35–9:45 a.m.

| Break

9:45–10:05 a.m.

| TRS to You: Agency Update

10:05–10:15 a.m.

| Break

10:15–11:15 a.m.


| TRS-Care Dental and TRS-Care Vision Presentation

11:15–11:25 a.m.

| Break

11:25 a.m.–12 p.m.

| TRS-Care Standard Presentation (under 65)



TRS-Care Medicare Advantage 2025 Benefits

For TRS Retirees and Eligible Dependents
Aged 65-plus / Medicare-Eligible

What's New in 2025? A Year of Enhancements

TRS-Care Medicare Advantage will have lower premiums for the 2025 plan year. In future years, we'll need to determine limited increases based on market trends and rising health care costs.

Limited-Time Enrollment Opportunity allows Medicare-eligible TRS retirees and their eligible dependents to enroll in or rejoin TRS-Care Medicare Advantage.

Dental and Vision Benefits are coming to TRS-Care on January 1, 2025. Enrollment starts October 1, 2024.



TRS-Care Medicare Advantage Premiums for 2025

Participants will save between \$720 – \$4,884 annually.

	2024	2025	Monthly Savings	Annual Savings
Retiree Only	\$135	\$75	-\$60	-\$720
Retiree + Spouse	\$529	\$280	-\$249	-\$2,988
Retiree + Child(ren)*	\$468	\$408	-\$60	-\$720
Retiree + Family*	\$1,020	\$613	-\$407	-\$4,884

* TRS reduces premiums for retirees with disabled children (regardless of the disabled child's age) by \$200 in tiers with covered children.

TRS Chief Health Care Officer, Katrina Daniel



Who can enroll in TRS-Care?

If you're eligible for TRS-Care, that means you worked for — and paid for — this benefit. You ***earned*** it!



**Service
Retirees**



**Retirees with
Disabilities**



**Eligible
Dependents**

A service retiree is not eligible to enroll in TRS-Care if they are eligible for ERS, UT System or A&M System health benefits.

What makes you eligible for Medicare?

Medicare is federal health insurance that you pay for with your FICA tax. FICA is a U.S. federal payroll tax. It stands for the Federal Insurance Contributions Act. Your employers deducted FICA tax from your paychecks. Medicare is for:



Pop Quiz!

What's the buzz on TRS-Care in **2025**?

- A. Lower TRS-Care Medicare Advantage premiums
- B. Limited-Time Enrollment Opportunity through March 2026
- C. TRS-Care Dental and TRS-Care Vision Benefits
- D. All the above.

The answer is D! 2025 will bring **lower TRS-Care Medicare Advantage premiums**, a **limited-time enrollment opportunity** and **dental and vision benefits** to TRS-Care!

Join the Conversation!

Attend a **quarterly TRS-Care webinar** to learn more and ask your questions live.



TRS-Care Medicare Advantage 2025 Benefits

UnitedHealthcare®



A Simpler Experience in 2025: One UCard in place of four!

In 2024, 4 cards:
Medical, OTC, HouseCalls & Rewards



In 2025: UCard



Use your 2025 UCard at any provider office or pharmacy, buy your OTC health benefits and access participating gym facilities (SilverSneakers)!

TRS-Care Medicare Advantage: No Benefit Changes for 2025



Benefit coverage	In-Network & Out-of-Network
Primary care provider (PCP) office visit	\$5 copay
Specialist office visit	\$10 copay after deductible
Urgent care	\$35 copay
Emergency room	\$65 copay
Inpatient hospitalization	\$500 per stay after deductible
Outpatient surgery	\$250 copay after deductible
Medical virtual visits*	\$0 visit using AmWell, Doctor on Demand and Teladoc

* Not all network providers offer virtual care. Virtual visits may require video-enabled smartphone or other device. Not for use in emergencies.

TRS-Care Medicare Advantage Additional Benefits



Benefit coverage	In-Network & Out-of-Network
Outpatient laboratory services	\$0 after deductible
Physical therapy	\$5 copay after deductible
Outpatient radiology services	5% coinsurance after deductible
Durable medical equipment	5% coinsurance after deductible
Chiropractic services	5% coinsurance for each Medicare-covered visit after your deductible is met
Routine chiropractic services	Includes 20 visits per plan year. 5% coinsurance for each visit after deductible.



TRS-Care Medicare Advantage Preventive Services



Benefit coverage	In-Network & Out-of-Network
Annual physical	No charge
Annual wellness visit	No charge
Immunizations	No charge
Breast cancer screenings (every 12 months)	No charge
Colon cancer screenings (benefit enhanced for high-risk)	No charge

Value Added Benefits

Healthy Benefits Plus: \$40 every 3 months for over-the-counter products

Routine Transportation: 24 one-way or 12 round trips per year for medical appointments and pharmacy trips

In-Home Personal Care: help with daily tasks such as laundry, mopping, organizing, watering plants and more

SilverSneakers®: free basic gym membership and group exercise classes at some locations

Hearing Exam and Hearing Aid Allowance: no cost annual routine hearing exam and \$500 every 3 years for hearing aids



Get Virtual Care Anywhere

24/7 Access to Virtual Doctor Visits

Ask questions, get a diagnosis or even get a medication prescription sent to your pharmacy.

You will never be asked to provide payment for this service

Telephonic only enrollment option with Teladoc, no computer or mobile device necessary



Find a list of participating virtual visit providers by logging in to retiree.uhc.com/TRS-CareMA

This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. Providers cannot prescribe medications in all states.

Have a yearly in-home checkup to help stay on top of your health between regular doctors' visits.

\$0 one-hour checkup by a licensed health care provider

Head-to-toe exam and health screenings identify health risks and provide health education

You and your regular doctor will get a visit summary



Prefer a video visit? HouseCalls also offers virtual video visits.

*HouseCalls may not be available in all areas.

Pop Quiz!

What's the buzz on TRS-Care Medicare Advantage in **2025?**

- A. UCard: 4 cards in 1 (medical, OTC, HouseCalls, rewards)
- B. No benefit changes
- C. Lower premiums
- D. All the above

The answer is D! 2025 will bring a **new all-in-one ID card, the same great benefits** and **lower premiums** to TRS-Care Medicare Advantage!

Join the Conversation!

Attend a **quarterly TRS-Care webinar** to learn more and ask your questions live.



TRS-Care Medicare Rx[®] 2025 Plan Year Benefits

Express Scripts[®]



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 Pharmacy or retail pharmacies
- ☐ Predictable copays



TRS-Care Medicare Rx Copays



Drug Tier	Up to 31-Day Supply at Retail	Up to a 90-Day Supply at Retail Pharmacies or Express Scripts® Home Delivery Pharmacy
Generic Drugs	\$5 copay	\$15
Preferred Brand Drugs	\$25 copay	\$70
Non-Preferred Drugs	\$50 copay	\$125
Specialty or High-Cost Tier (Limited to 31-day supply)	\$50 copay	N/A



Medicare Part D Drug Payment Stages



Participant: You pay copays (or less) through all stages in 2025

Part D Drug Payment Stages

TRS-Care Medicare Rx

- | | |
|--|---|
| 1. Deductible Stage (\$590 for 2025): | <i>No pharmacy deductible</i> , you pay your copay |
| 2. Initial Coverage Limit Stage (N/A): | You pay your copay |
| 3. Catastrophic Stage (over \$2,000): | You pay \$0 |

Medicare Part D Drug Payment Stages



SCENARIO: Ronald takes Jakafi 10mg (specialty brand) 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	\$0.00	\$590.00
Initial Coverage Limit (\$2,000 TROOP)	\$769.41	\$50.00	\$719.41
Catastrophic Phase	\$0.00	\$0.00	\$0.00

Diabetic Supply Coverage

Meters, Lancets and Test Strips: Use your TRS-Care Medicare Advantage (UnitedHealthcare) card at the pharmacy to get these supplies at **no added cost to you.**



Needles and Syringes: Use your TRS-Care Medicare Rx (Express Scripts) card to fill these through a participating pharmacy (like CVS, HEB, Walgreens, Walmart or Target) or via Express Scripts home delivery. These are at **no added cost to you.**



Joining us soon? You'll get:

- **Turning 65 Packet from TRS** — 90 days before 65th birthday month. Contains summary of benefits.
- **Welcome Kit from Express Scripts** — Have to mail within 10 days after CMS approval.

You can only have one Part D plan at a time. If you have Part D coverage when you join TRS-Care Medicare Rx[®], you will be disenrolled from the other plan.



Pop Quiz!

What's the buzz on TRS-Care Medicare Rx in **2025**?

- A. No more Coverage Gap Stage (donut hole)
- B. The same great benefits as 2024
- C. Lower premiums
- D. All the above

The answer is D! Your 2025 TRS-Care Medicare Rx coverage has **no donut hole stage** and the **same great benefits** at a **lower premium!**

Join the Conversation!

Attend a **quarterly TRS-Care webinar** to learn more and ask your questions live.



Thank you!

Share Your Feedback



TRS-Care 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), Mon-Fri, 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

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TRS to You

Agency Update at the TRS-Care Health
Education Fair for 2025 Benefits

Agenda

Introduction

Your Pension Trust Fund

TRS News: What's Ahead for 2025

Key Resources

We Want to Hear from You!



PRESENTED BY:

Beth Hallmark

**Chief Communications
Officer**



TRS at a Glance



TRS Mission: Improving the retirement security of our members by prudently investing and managing the trust assets and delivering benefits that make a positive difference in their lives.

The Board of Trustees act as fiduciaries. To comply with fiduciary standards, money held in trust must be used exclusively for the benefit of TRS members.



TRS Board of Trustees



**Robert H. Walls, Jr.,
Chairman**
San Antonio
Business and Legal
Executive
Direct appointment



**Nanette Sissney,
Vice Chair**
Whitesboro
Retired School Counselor and
Former Teacher
At-Large nominated



Brittney Allred
Dallas
Investment Executive
SBOE nominated



Michael Ball
Argyle
Retired School District CFO
Active member nominated



David Corpus
Humble
Bank Executive/President
SBOE nominated



John Elliott
Austin
Law Firm Partner
Direct appointment



Dick Nance
Hallettsville
Retired Teacher
Retiree nominated



John R. Rutherford
Houston
Retired Energy and Finance
Executive
Direct appointment



Elvis Williams
Fair Oaks Ranch
Assist. Superintendent of
Operations
Active member nominated

Your Funds at a Glance

TRS manages **three separate trust funds** to provide pension and health care benefits.

TRS Pension Trust Fund provides current and future retirement benefits for over two million individuals. This includes over 489,000 annuitants (retirees and beneficiaries) and over 1.5 million active employees. Approximately 96% of public educators do not earn Social Security.

- **TRS-Care** provides retiree health care benefits to ~216,000 participants.
- **TRS-ActiveCare** provides active employee health care benefits to ~425,000 participants.



Your Pension Trust Fund

The TRS Pension Trust Fund is Actuarially Sound

TRS Pension Fund Valuation	Aug. 31, 2023
Trust Fund Value	\$187.2 Billion
Unfunded Actuarial Accrued Liability (UAAL)	\$57.9 Billion
Funding Period	29 Years
Investment Return	3.8%

Source: TRS actuary, GRS’ 2023 Actuarial Valuation (AV) Report and TRS 2023 ACFR. Note: GRS uses an estimated yield on market value investment return. Actuarial valuations are prepared annually, as of Aug. 31 of each year. During legislative years, a Feb. 28th valuation update is provided.



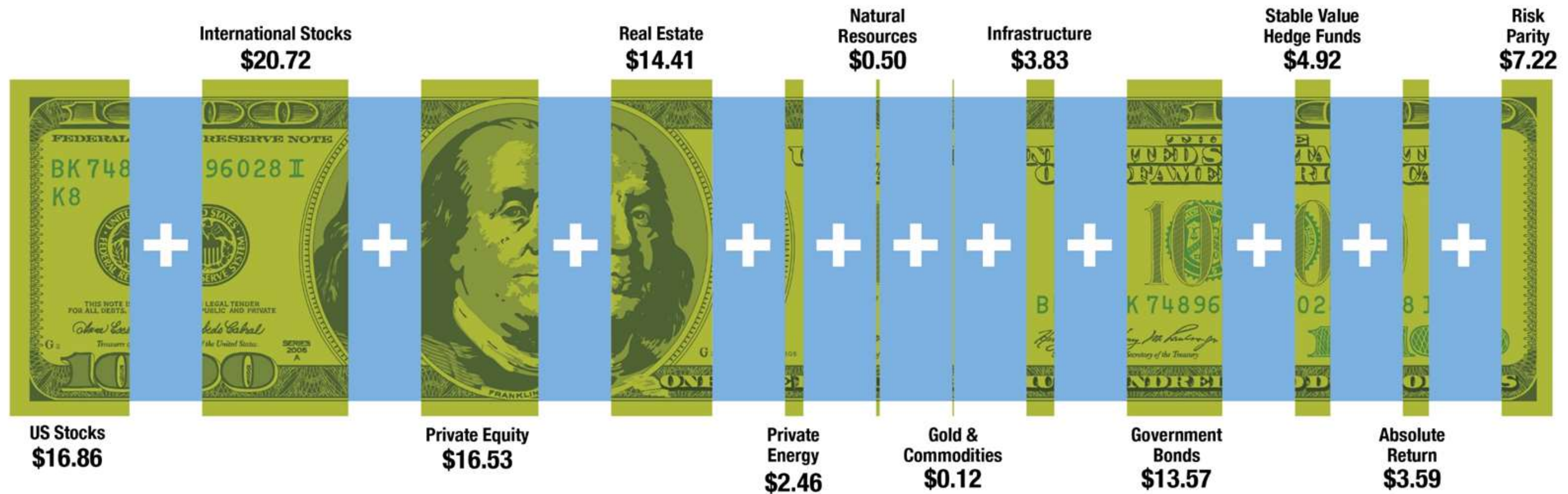
More About Investment Management

- TRS is the **6th largest public pension plan** in the United States.
- The Investment Management Division (IMD) at TRS has investment professionals dedicated to **keeping Texas' promise** to education retirees.
- Expected to earn an average **long-term** return of 7% per year — the actuarial investment return assumption.
 - This equates to \$14 billion annually, or **\$57 million every business day** of the year.



**More than 60% of
your pension revenue
is generated from
investment returns**

How the Pension Fund is Invested – Imagine a \$100 Bill



= TOTAL FUND \$100.00

What's New: Health Care Updates

Learn more at today's TRS-Care Health Education Fair!

Lower premiums for TRS-Care
Medicare Advantage participants

No premium increases for TRS-Care
Standard participants

NEW: Vision & Dental plans

THE PRESENTATION LINE UP

8–9 a.m.: Early Bird Events (Optional)

8–8:30 a.m.: Let's Move Session with SilverSneakers

8:30–9 a.m.: TRS-Care Video Screenings

9–9:35 a.m.: TRS-Care Medicare Advantage Presentation (retirees 65 and older)

9:35–9:45 a.m.: Break

9:45–10:05 a.m.: *NEW* TRS to You: Agency Update

10:05–10:15 a.m.: Break

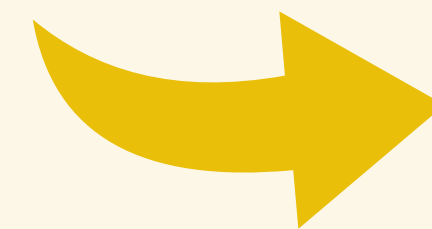
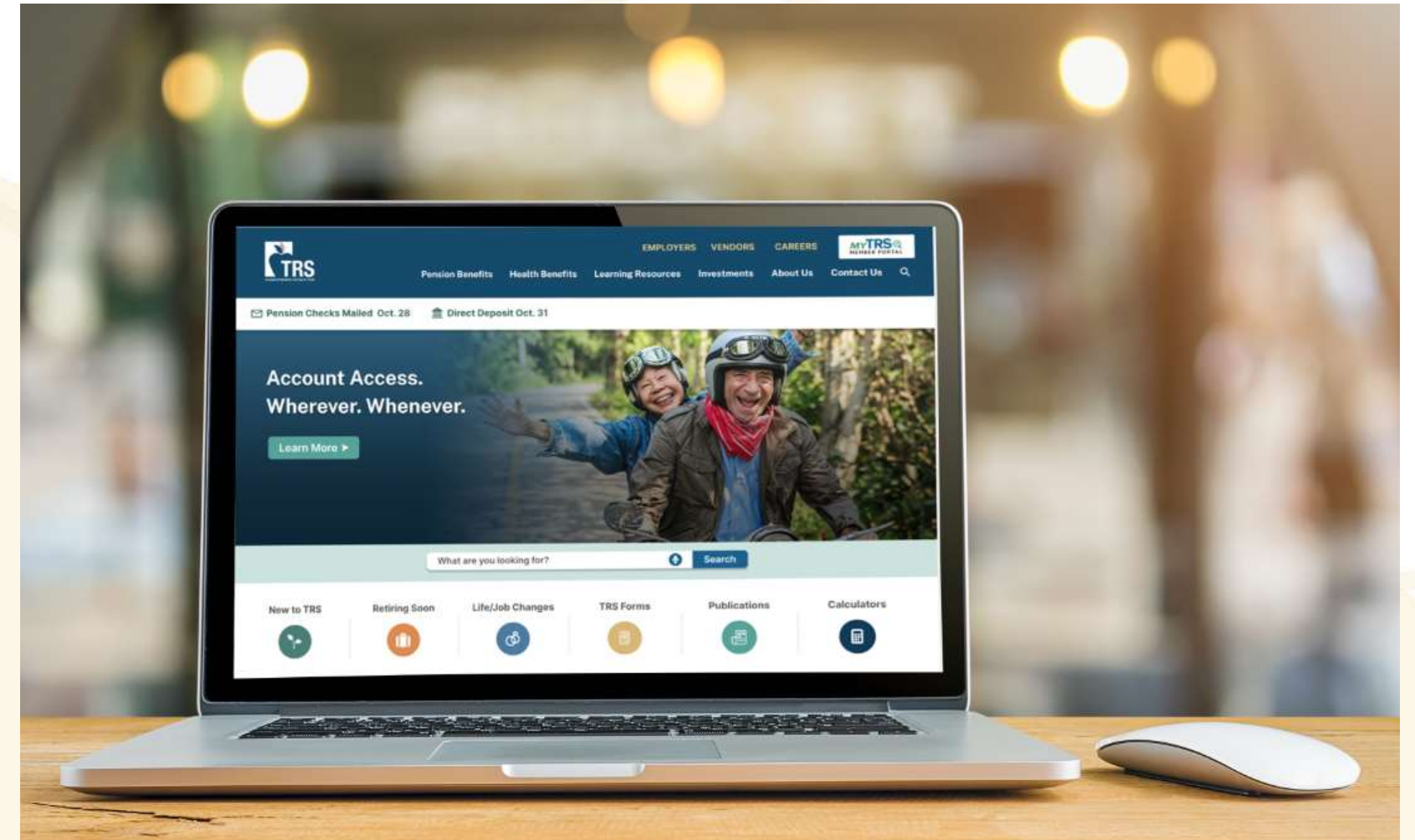
10:15–11:15 a.m.: *NEW* TRS-Care Dental and TRS-Care Vision Presentation

11:15–11:25 a.m.: Break

11:25 a.m.–12:00 p.m.: TRS-Care Standard Presentation (retirees under age 65)

What's Ahead for 2025: A New and Improved Website

- Robust project to rewrite, streamline, and redesign TRS' website to meet the highest standards of usability and web accessibility.
- Make it **easier** for you to find important information based on your feedback and input.
- Expect launch in 2025 and we invite **your ongoing participation** in this process.
- Will have sneak peeks and chances to test drive. Stay tuned!



www.trs.texas.gov

What's Ahead for 2025: TRS' Headquarters is Moving

TRS' main campus in Austin is moving to East Austin in the Mueller neighborhood and is expected to **open to retirees and members in mid-2025**.

Includes an enhanced **Member Experience Center** for our member services:

- Members-only lobby area and dedicated member parking in covered garage
- All member activity in one place instead of multiple floors
- Meeting rooms with audio/visual technology
- Self-serve kiosks in the lobby
- Dedicated presentation rooms for group office visits and forms sessions



Look for communications and updates via email, *TRS News*, presentations, our website and more as the move approaches!

Learn more:



Key Resources with You in Mind



Key Resources for You: *MyTRS*



- Securely access your unique account information
- Use the benefits calculator
- Designate or update your beneficiaries
- Update your address, email, phone
- Update your direct deposit
- Request verification of your monthly payments
- Manage your tax withholding
- Use the Tax Withholding Calculator



Keep your information safe. Do not share your user ID, password, security question answers, or your multi-factor authentication (“MFA”) code with anyone.



TRS uses **industry best practices** to ensure that unauthorized individuals cannot view your personal information.




Go to MyTRS:



Key Resources for You: Publications, Videos, Events, Social

Pension Education Resources




Navigating the Steps to Retirement

Thinking about retirement? See what steps you need to take and when.

Transcript: Navigating the Steps to Retirement

▶ Open Video Player




How to Establish Your My TRS Account

Simple steps to access your information and services at your fingertips.

Transcript - How to Establish Your My TRS Account

▶ Open Video Player




Understanding Your Member Statement

Grab your statement and follow along as we walk through section by section.

Transcript - Understanding Your Member Statement

▶ Open Video Player



Selecting a Retirement Benefit Option

Learn about the different benefit options available to you at retirement.

Transcript: Selecting a Retirement Benefit Option

▶ Open Video Player



Videos



Publications



Personal Events

[Click here to go back to the Personal Events/Career Events page](#)



Marriage



Starting a Family



Purchasing Home



Divorce



Death



Disability



Connect!



Life Event Resources

Teacher Retirement System of Texas

July 23 at 5:53 PM

Future TRS retirees, this one's for you! Get ready to dive into the details of your TRS-Care benefits at our upcoming webinar to learn all about your health care options in retirement. We're talking plan options, enrollment, costs, and what to expect after you enroll. Don't miss out on this opportunity to make informed decisions about your health care. See you there!

<https://register.gotowebinar.com/rt/1962906867680181850>

Date: Wednesday, July 24 Time: 11 a.m. to 1 p.m. CT



Retire Healthy with TRS-Care

TRS-Care

Key Resources for You: Subscribe!

Sign up for TRS email alerts and e-newsletters tailored to your interests

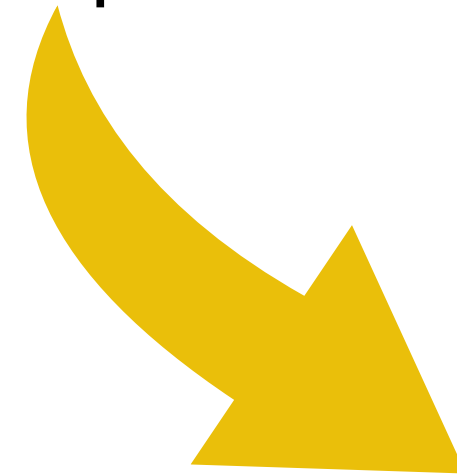
- Be the first to know when new resources are available.
- Sign up for alerts for upcoming Board of Trustee meetings (and follow us on social for live updates).
- Get important health info straight to your inbox with “**The Pulse**.”
- Get monthly news with “**Fresh Picks**.”



And We Want to Hear from You!



- What TRS information is most helpful to you?
- What additional TRS resources would you like to see?
- What's missing?
- We welcome your ongoing input.



Helpful Information: Contact Information

TRS-Care Standard <i>(non- Medicare eligible)</i>	Medical Benefits	BCBS of TX:	1-866-355-5999
	Prescription Drug Benefits	Express Scripts:	1-855-778-1459
TRS-Care Medicare Advantage	Medical Benefits	UnitedHealthcare:	1-866-347-9507
	Prescription Drug Benefits	Express Scripts:	1-844-863-5324
General Member Services	Member Services	General:	1-800-223-8778
	TRS Health Division	General:	1-888-237-6762

Office of the Ombuds Call **1-833-873-2331** or email the Ombuds at ombuds@trs.texas.gov



Thank you!

Enjoy the rest of today's TRS-Care Health Education Fair

WELCOME!

TRS-Care Health Education Fairs for 2025 Benefits

Share Your Feedback



10:05–10:15 a.m. | Break

UP NEXT:

10:15–11:15 a.m. | TRS-Care Dental and TRS-Care Vision Presentation

11:15–11:25 a.m. | Break

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TRS-Dental & TRS-Care Vision

See and Smile with Confidence in 2025!

Agenda



- Eligibility, Enrollment and Premiums (TRS)
- TRS-Care Dental Benefits (MetLife)
- TRS-Care Vision Benefits (MetLife)
- Question and Answer Session



Eligibility, Enrollment & Premiums

Teacher Retirement System of Texas



Who's Eligible?

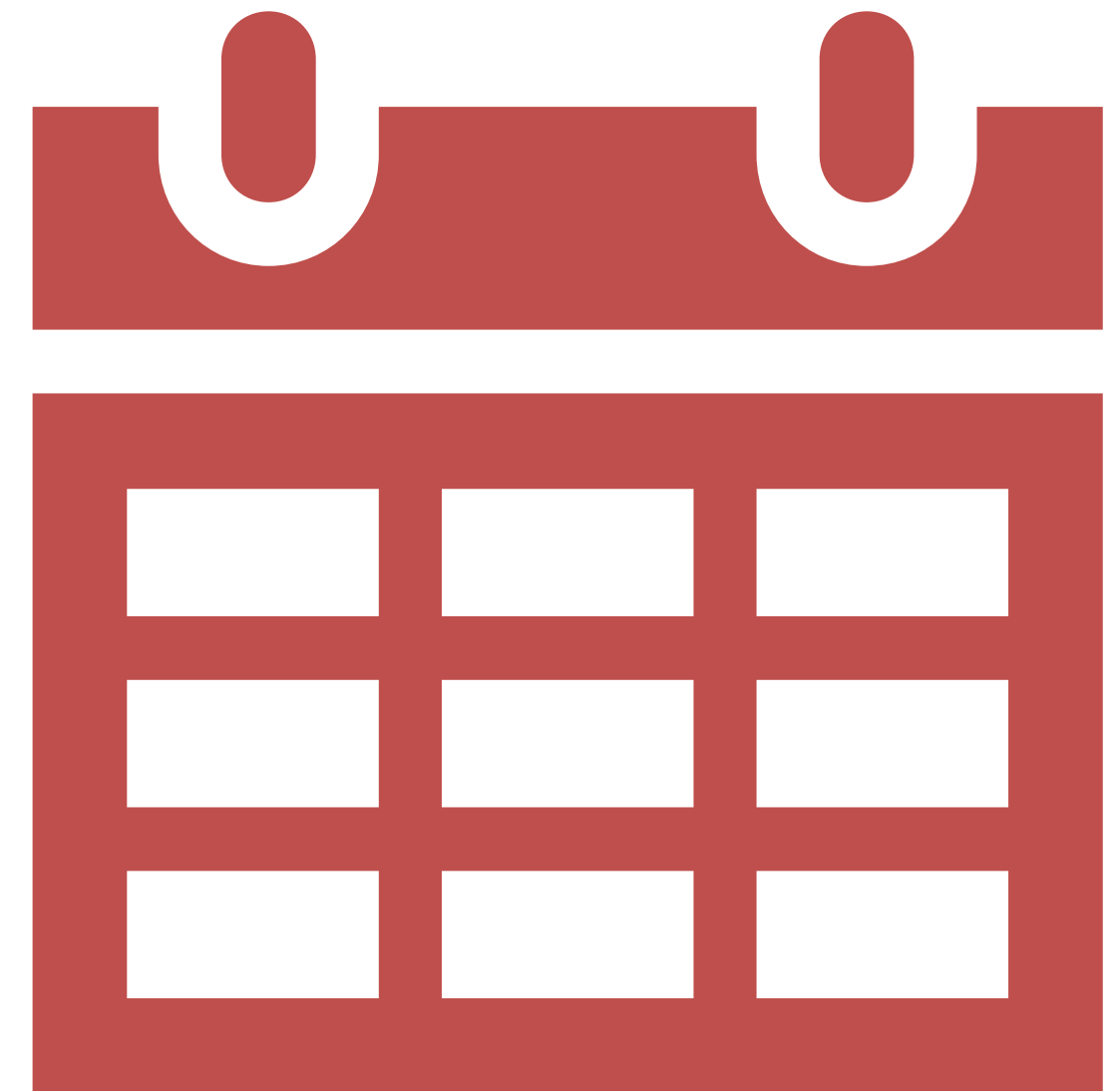
The eligibility requirements for TRS-Care Dental and TRS-Care Vision are the same as the requirements to qualify for TRS-Care at retirement.



A service retiree is not eligible to enroll in TRS-Care if they're eligible for ERS, UT System or A&M System health benefit program coverage.

When can I enroll?

- Enrollment is from Oct. 1 to Dec. 7, 2024.
- If you enroll during this time, your coverage starts Jan. 1, 2025.
- Once you enroll, you are enrolled for the whole plan year, Jan. 1 to Dec. 31, 2025.
- ***You don't need TRS-Care health coverage to enroll. You can enroll in Dental, Vision or both.***
- TRS-Care Dental and TRS-Care Vision are two separate plans, each with their own premium.



How can I enroll?



Apply by Phone

TRS has expanded phone hours for TRS-Care Dental and TRS-Care Vision enrollment.

Starting Oct. 1, call TRS Health at 1-888-237-6762 M–F, 7am–6pm and Sat., 9am–1pm to enroll!



Mail your Application

Eligible retirees got an enrollment application in the mail. Just fill it out and send it back to TRS by Dec. 7 for coverage to start Jan. 1, 2025!

Other Enrollment Opportunities

Eligible retirees and surviving spouses can enroll in TRS-Care Dental, TRS-Care Vision or both:

During the annual enrollment period; or
If they have a qualifying life event, such as:

- Involuntary loss of other comprehensive health coverage (through no fault of their own)
- Getting a new dependent

Call TRS Health at 1-888-237-6762.



TRS-Care Dental Premiums

Premium Tiers	2025
Retiree Premium	\$41.64
Retiree + Spouse	\$83.29
Retiree + Child(ren)	\$87.45
Retiree + Family	\$129.93



TRS-Care Vision Premiums

Premium Tiers	2025
Retiree Premium	\$6.89
Retiree + Spouse	\$13.79
Retiree + Child(ren)	\$15.57
Retiree + Family	\$24.08



Pop Quiz!

TRS-Care Dental and TRS-Care Vision eligibility requirements **are the same** as other TRS-Care coverage requirements.

A. True

B. False

True! And **you don't need TRS-Care health and pharmacy coverage** to enroll in TRS-Care Dental, TRS-Care Vision or both.

Join the Conversation!

Attend a **quarterly TRS-Care webinar** to learn more and ask your questions live.





TRS-Care Dental

NEW for 2025!



Dental PPO – A plan that offers, choice, savings and anywhere, anytime service



In Network Negotiated Fees



Nationwide PDP Plus Network



International Dental Travel Assistance Program



Flexibility To Go To Any Dentist



Access to Quality Dental Providers with MetLife Spotlight on Oral Health

SM



Annual Benefits Maximum Incentive Provision

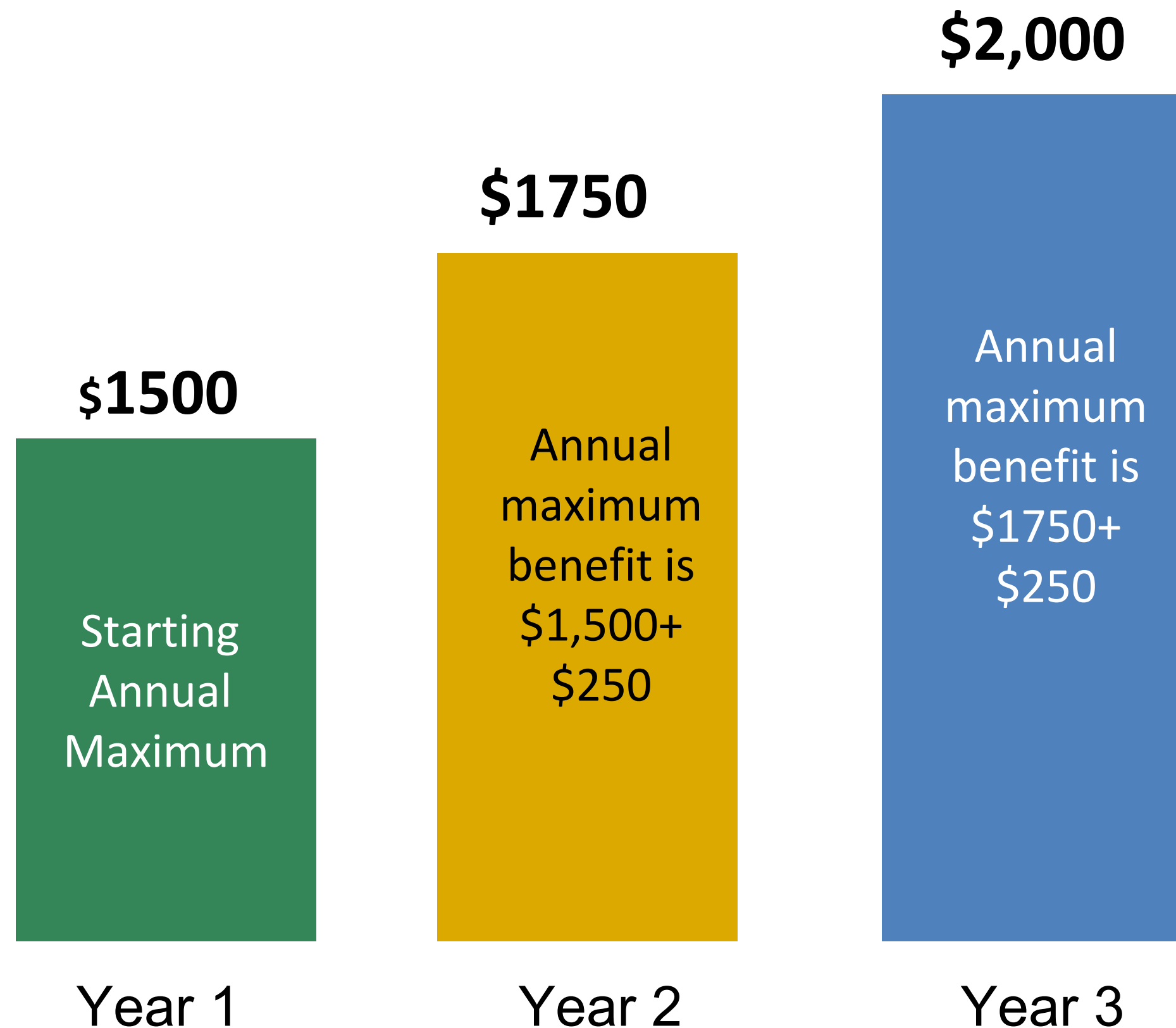
Dental Benefits Summary: PDP Plus Network

Services Provided	In-network Dentists: percent of negotiated fee	Out-of-network Dentists: scheduled amount
Type A: Preventive Services <ul style="list-style-type: none">• 2 Exams and cleanings in a calendar year• 2 Periodontal cleanings in a calendar year<ul style="list-style-type: none">- w/periodontal disease diagnosis• X-rays (full mouth and bitewing)• Cleanings (including Periodontal)	100%	100%
Type B: Basic services <ul style="list-style-type: none">• Fillings• X-rays (periapical)• Emergency Palliative Treatment	70%	70%

Dental Benefits Summary: PDP Plus Network

Services Provided	In-network Dentists: percent of negotiated fee	Out-of-network Dentists: scheduled amount
Type C: Major services <ul style="list-style-type: none">• Crowns• Root Canals• Dentures• Implants• Bridges	50%	50%
Annual Deductible <ul style="list-style-type: none">• B and C services apply	\$50 individual deductible /\$150 family deductible	
Annual Benefits Maximum <ul style="list-style-type: none">• B and C services apply	\$1,500 per covered person	

Incentive Provision



- Your annual maximum benefits coverage will increase by \$250 if you get **2 exams and cleanings in the prior year.**
- You keep the higher maximum benefit as long as you remain enrolled in the plan.
- Total maximum increase of \$500

Rewarding Healthy Behavior with Dental Incentives

How it Works



Benefit	Plan's Incentive Provision	Benefit for qualifying members
Starting Annual Maximum: \$1,500	+ Members who receive 2 exams and cleanings in the previous year earn a \$250 increase in their annual max (capped after 2 years)	Year 1: \$1,500 annual max Year 2: \$1,750 annual max Year 3: \$2,000 annual max

Olivia's Experience

Olivia recently was told by her dentist she needs a bridge to fix two of her teeth, which usually costs **\$2200**.

SpotLite on Oral Health

SpotLite Preferred Dentist Program (PDP) awards special recognition to dentists annually who have shown a focus on preventive care and improved health outcomes.



Helps connect Retirees with designated dental providers through evaluation process and simplified digital experience.

Empowering Retirees to select qualifying dentists means improved health

...

-
- More preventive care
 - Reduced disease and risk for disease
 - Easily searchable and accessible via online tools

-
- Quantifiable benefits backed by industry standards of care
 - Reduces cost over time
 - Encourages dentists to improve care to reach and/or maintain designation
 - Results in a more loyal and stable network

Locate a Provider Thru the Online Tools

MetLife SpotLiteSM

DETAILS



68 **MELISSA OTERO, DMD**

7403 OCONNOR DR
ROUND ROCK, TX 78681

☎ (512) 651-5090

Accepts new patients: Yes
Specialties: General and Family Dentistry
Handicap Accessible: Yes

📍 3.9 miles

MetLife SpotLiteSM

DETAILS



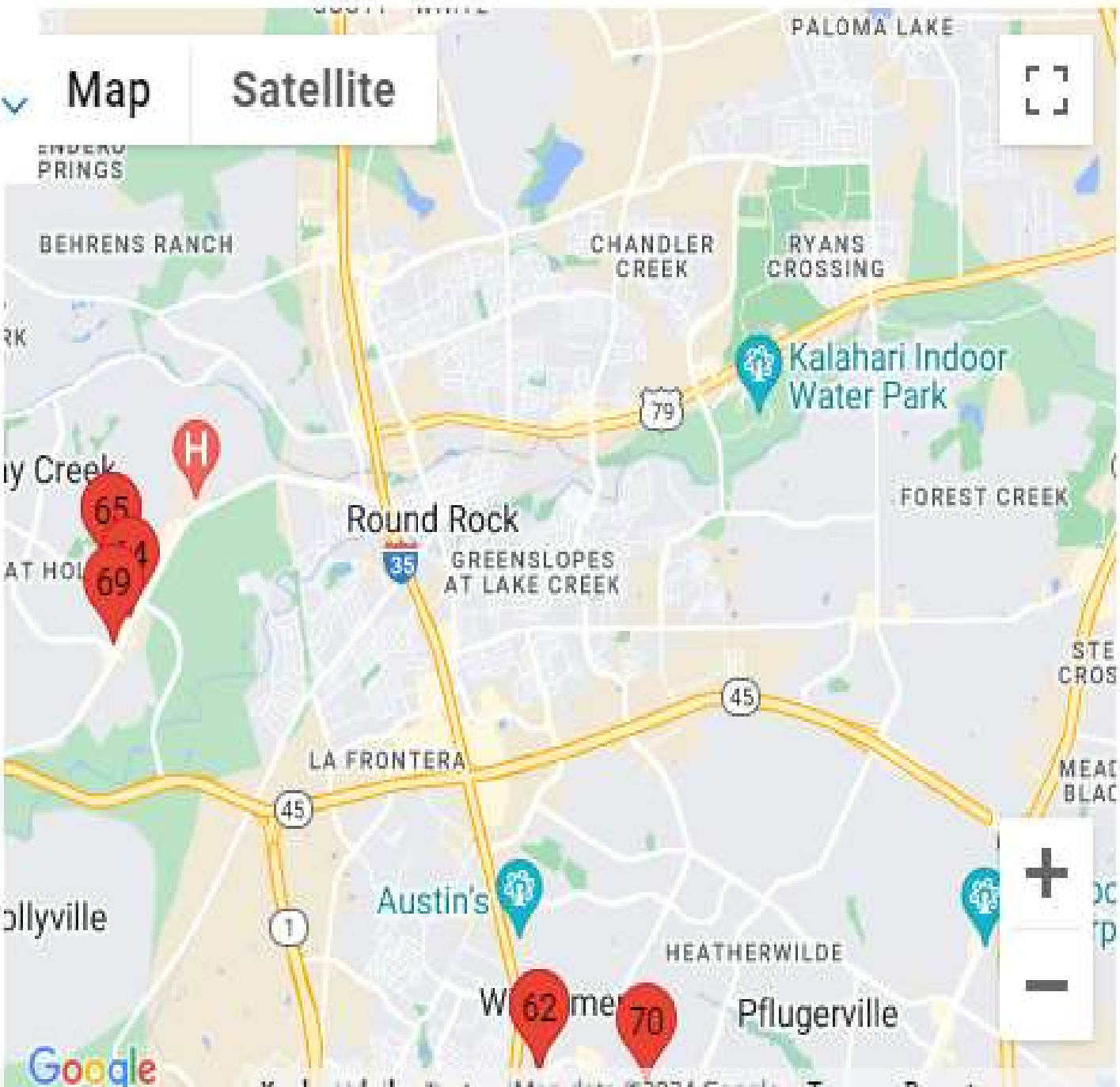
69 **BENJAMIN JOHNSON, DDS**

ACRE WOOD DENTAL ROUND ROCK PA
15930 S GREAT OAKS DR
STE A100
ROUND ROCK, TX 78681

☎ (254) 799-5461

Accepts new patients: Yes
Specialties: General and Family Dentistry
Handicap Accessible: Yes

📍 4.0 miles



TRS-Care Member needs a crown...



Meet TRS Member, Kendra

Retired Kindergarten teacher (25 years)

- District: Fort Bend ISD's Commonwealth Elementary, Houston
- Hobbies: Spending time with her grandkids (Emma, Jack, Liam) and taking pottery classes

- 1 Kendra learns she needs a crown which usually costs **\$1,361**.¹
- 2 Since her new dentist is in-network, they agreed to provide services for **\$694**.
- 3 TRS member's dental insurance covers 50% for this procedure. Kendra already paid her annual deductible.
- 4 **Kendra's savings is \$333.50** ² and her in-network dentist submits the claim.

¹ Based on MetLife data for a crown (D2750) in ZIP code 78701. This example is used for informational purposes only. Fees in your area may be different. Example assumes any deductible has been met and the annual maximum benefit has not been reached.

² Hypothetical examples are for informational purposes only. Your costs and savings could vary based on your plan design, where you live and whether your plan requires a deductible or coinsurance. Please see your certificate of insurance for details about your coverage.

Savings that matter to TRS members: out-of-pocket costs

“If I need a root canal...”*



	Bob goes in network	Marcie goes out of network
Dentist’s usual charge	\$1,460.00	\$1,460.00
Negotiated fee	\$682.00	N/A
The plan pays	\$341.00	\$341.00
	Bob pays \$341.00 (after \$50 deductible)	Marcie pays \$1,119.00 (after \$50 deductible)

Find a Dental Provider

Choose from **thousands of general dentists and specialists** nationwide. Find the names, addresses, languages spoken and phone numbers of participating dentists with our **Find a Dentist** directory.



Step 1:

Go to www.metlife.com/info/trs-care



Step 2:

Select “Dental Coverage” then “Providers”



Step 3:

Select “Search” under “Find a Dentist” then select the “PDP Plus” network

Enter your Zip, City or State and select the “Find a Dentist” button. You will then be prompted to select your plan from the list. The plan name is located in your Schedule of Benefits.



Dental Mobile App



Find an in-network Provider

- By name or location (zip code)
- SpotLite on Oral Health nominated
- Confirm dental network name

View your claims and dependent claims

Cost Estimator

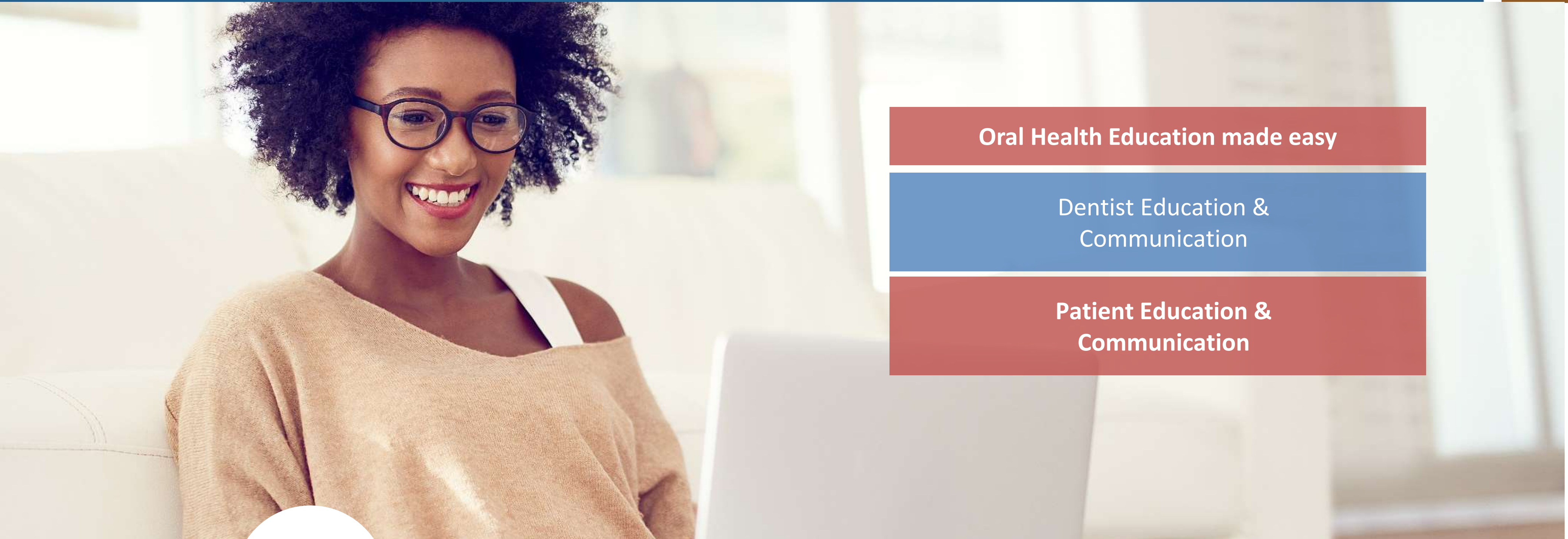
Deductible and calendar year maximum status

View covered procedures

Access and print your electronic ID card

- You don't need your ID card to get dental services

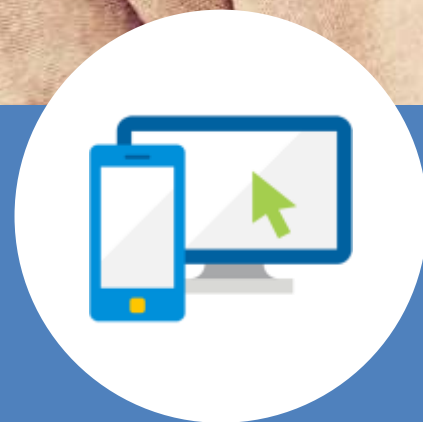
Helping Members Make Smarter Choices



Oral Health Education made easy

Dentist Education &
Communication

Patient Education &
Communication



Visit MetLife's Oral Health Library
www.oralfitnesslibrary.com

Cost Per Month and TRS-Care Dental Website

Dependent Tier	Monthly Dental Premium
Retiree Only	\$41.64
Retiree + Spouse	\$83.29
Retiree + Child(ren)	\$87.45
Retiree + Family	\$129.93



Got to www.metlife.com/info/trs-care
or scan this QR code to visit us online!

Pop Quiz!

What's the buzz on TRS-Care Dental in 2025?

- A. In-Network Negotiated Fees
- B. Nationwide PDP Plus Network
- C. International Dental Travel Assistance Program
- D. Flexibility To Go To Any Dentist
- E. Access to Quality Dental Providers with MetLife Spotlight on Oral Health
- F. Annual Benefits Maximum Incentive Provision
- G. All the above

The answer is **G!** This new, optional plan will offer **extensive provider networks and benefits** to help you smile with confidence in 2025!

Join the Conversation!

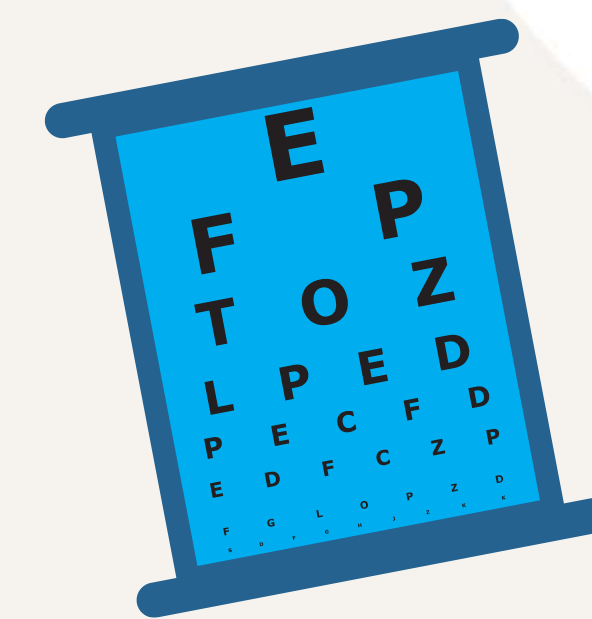
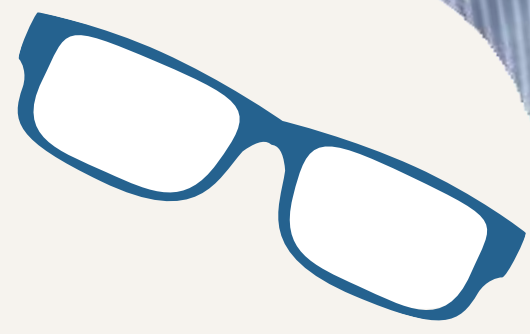
Attend a **quarterly TRS-Care webinar** to learn more and ask your questions live.





TRS-Care Vision

New for 2025!



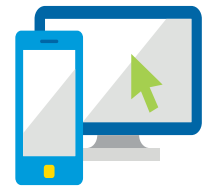
Vision exams are an important aspect of preventive care.

Vision exams are a key part of early disease detection

Why members need vision benefits



Vision care, not just eyewear



More screentime



Affordability and Access

30+ chronic medical conditions detected including:⁴



Diabetes

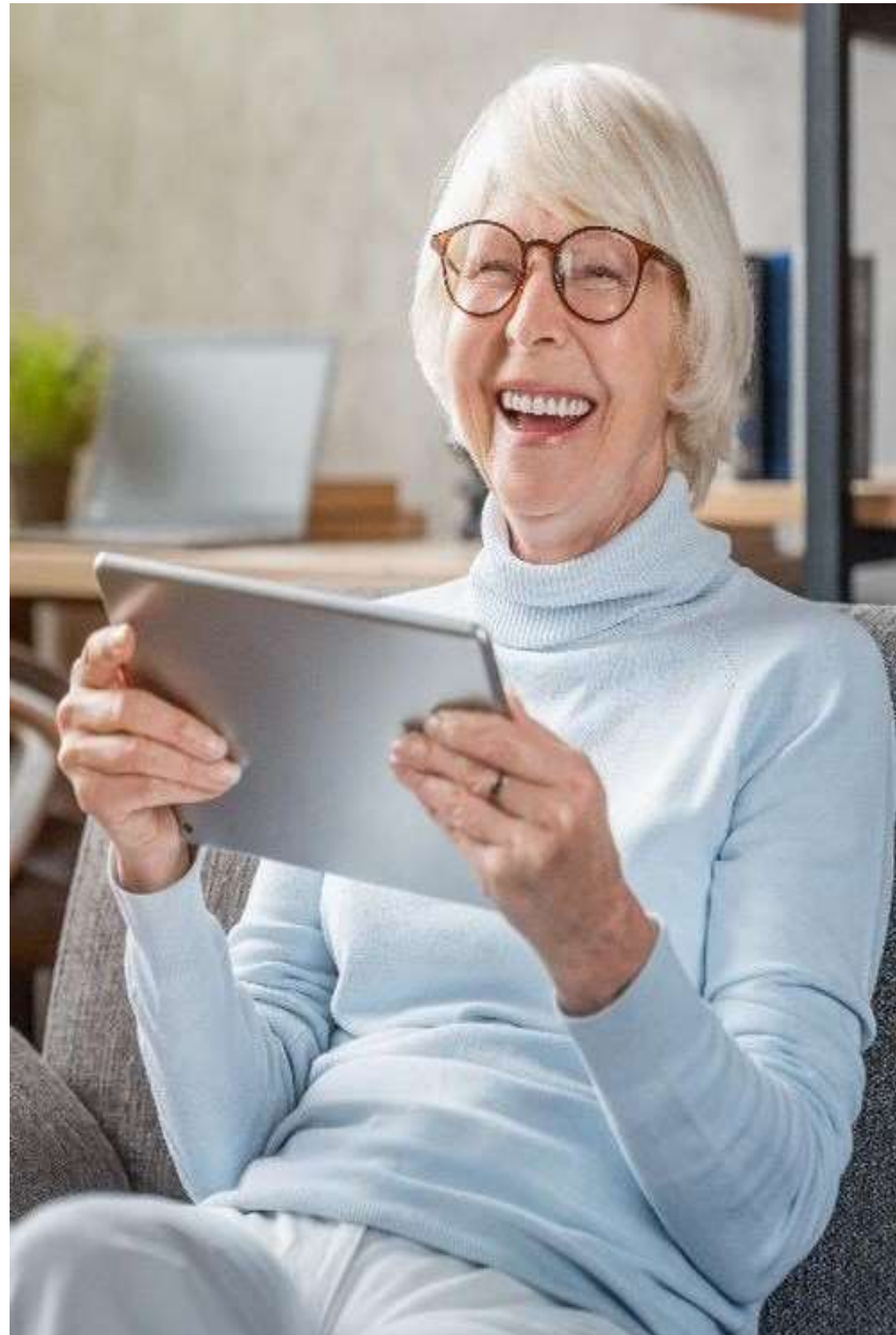


Hypertension



High Cholesterol

Superior Vision by MetLife: Savings, Choice and Convenience!



In-network benefits for a wide range of covered services

- Coverage for annual eye exam
- Annual allowances (every 12 months) for either prescription eyeglasses or contact lenses
- Coverage for diabetic exam plus ophthalmological services
- Coverages and discounts on eyeglass lens enhancements
- Discounts on additional pairs of prescription glasses and contact lenses
- Discounts on laser vision correction
- Free hearing exam and a discount of up to 40% off the national average for hearing aids

Superior Vision by MetLife...savings, choice and convenience

Option to see any licensed ophthalmologists, optometrists and opticians at participating retail and private practice locations



Superior Vision's network includes the top 50 retailers – most notably:

- Costco
- Target Optical
- VisionWorks
- Walmart and more!

Out-of-network coverage

Various reimbursement levels for annual eye exams, lenses, frames, contacts

Vision Benefits Summary – Frames and Lenses

Superior Vision Network

Benefit Type	In-Network Coverage	Frequency
Eye exam (one per frequency)	\$15 copay	ONCE Every 12 Months
Eyewear	\$10 copay	ONCE Every 12 Months
Frame Allowance	Covered up to \$150 allowance after eyewear copay Additional \$25 frame allowance at LensCrafters, select Pearl Vision, Target Optical, and participating independent providers Additional 20% off overage (not available at Walmart, Sam’s Club and Target)	ONCE Every 12 Months
Standard Corrective Lenses <ul style="list-style-type: none">• Single Vision• Lined bifocal/trifocal• Lenticular	Covered in full after eyewear copay	ONCE Every 12 Months

Vision Benefits Summary – Contact Lenses

Superior Vision Network

Benefit Type	In-Network Coverage	Frequency
Contact Lens Allowance	\$150 allowance, 10% off overage for disposable contacts; 20% off overage for conventional contacts (discount not available at Walmart and Sam’s Club)	ONCE Every 12 Months
Contact Lens Fit and Follow-up	\$30 copay Standard: Covered in full, after copay Specialty: \$50 allowance, after copay	ONCE Every 12 Months

Vision Benefits Summary – Other discounts

Benefit Type	In-Network Coverage	Website
Hearing Exam and Hearing Aids	<ul style="list-style-type: none">• Free hearing exam• 60-day money back guarantee for hearing aids• 4 year service warranty• 4 year supply of batteries	yourhearingnetwork.com
Lasik Benefits	Traditional Lasik Custom Lasik Custom Lasik Bladeless	Qualsight.com

Vision Benefits Breakdown | Superior Vision Network



For Members with diabetes, glaucoma, and age-related vision issues

With the **Diabetic Eyecare Benefit**, members who have either Type 1 or Type 2 Diabetes who also have specific conditions such as Glaucoma or Age-Related Macular Degeneration will qualify for additional benefits.

Service or Material	In-network	Out-of-network
Diabetic Exam and Other Ophthalmological Services	Covered in full after \$15 copay.	\$100 allowance

Services are not available at Walmart, Sam’s Club and Costco

Access to many popular retail chains

We use retail chains you know and trust. The **top 50** national and retail chains are in-network!



- 1800 Contacts
- America's Best
- BJ's Optical
- Clarkson Optometry
- Co/Op Optical
- Cohen's Fashion Optical
- Contacts Direct
- Costco Optical
- Dean Optical
- Doctors Valuvision
- Dr. Tavel's Family Eye Care
- Eyecare Associates
- EyeDoctors Optical Outlet
- Eye Works
- Eyecare Partners
- Eyecarecenter
- Eyeglass World
- Eyeglasses Unlimited Inc.
- Eyemart Express
- Eyemasters
- For Eyes
- General Vision Services
- Shopko Optical
- Sight Shop
- Site for Sore Eyes
- Spectacle Shoppe
- Spex
- Stanton Optical
- Sterling Optical
- SVS Vision
- Target Optical
- Texas State Optical
- Today's Vision
- Vision 4 Less
- Vision Pro
- Vision Source
- Vision Values by Dr. Tavel
- Visionworks
- Vista Optical
- Vision Centers In Walmart
- Walmart
- Warby Parker

Additional Recruitment efforts if needed

- H Rubin Vision Center
- Horizon Eye Care

TRS-Care Member



Meet TRS Member, Reggie

Retired SPED Teacher (15 years)

- CFBISD, Country Place Elementary Carrollton
- Hobbies: Hiking with his dog, Bandit, and cooking with his wife, Michelle

- 1 Reggie needs bifocals which usually cost **\$482** total for the exam, frames, and lenses, without insurance.
- 2 Reggie paid a **\$15** copay for his eye exam.
He paid an additional **\$33.26** for his frames after his \$150 frame allowance with an additional **20%** off overage, and his bifocal lenses were covered in full.
- 3 Reggie benefits from a **\$433.74** in savings!

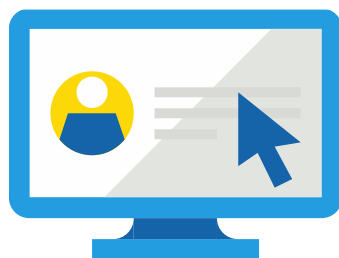
Savings that matter to TRS members: out-of-pocket costs

	U.S. average retail ²	Superior Vision Benefits	Member Pays
Exam	\$154.29	\$15 copay	\$15
Frame	\$179.95	\$150 allowance with 20% off overage	\$23.96
Materials Copay	NA	\$10 copay	\$10
Progressive lens: Standard	\$153.00	Covered in Full	\$0
Anti-reflective coating: Standard	\$110.00	Covered in Full	\$0
UV coating	\$22.00	Covered in Full	\$0
Polycarbonate (adult)	\$63.00	Up to \$40	\$40
Photochromic tint	\$109.00	Covered in Full	\$0
Member out-of-pocket costs ²	\$791.24		\$88.96
Member savings of \$702.28			

Find a vision provider

Choose from **thousands of private practice optometrists and ophthalmologists** nationwide, as well as many **large retail chain stores**.

Find the names, addresses, languages spoken and phone numbers of participating vision providers with our **Find a Vision Provider** directory.



Step 1:
Go to www.metlife.com/info/trs-care



Step 2:
Select “Vision Coverage” then “Providers”



Step 3:
Select “Go to Site”
Enter your Zip, City or State and select the “Find a Vision Provider” button. You will then be prompted to select your plan from the list. The plan name is located in your Schedule of Benefits.

How can we help you?

- Find a Dentist >
- Open Enrollment >
- Legislative Updates >
- Show More +
- Find a Vision Provider >
- Customers >
- Register for MyBenefits >

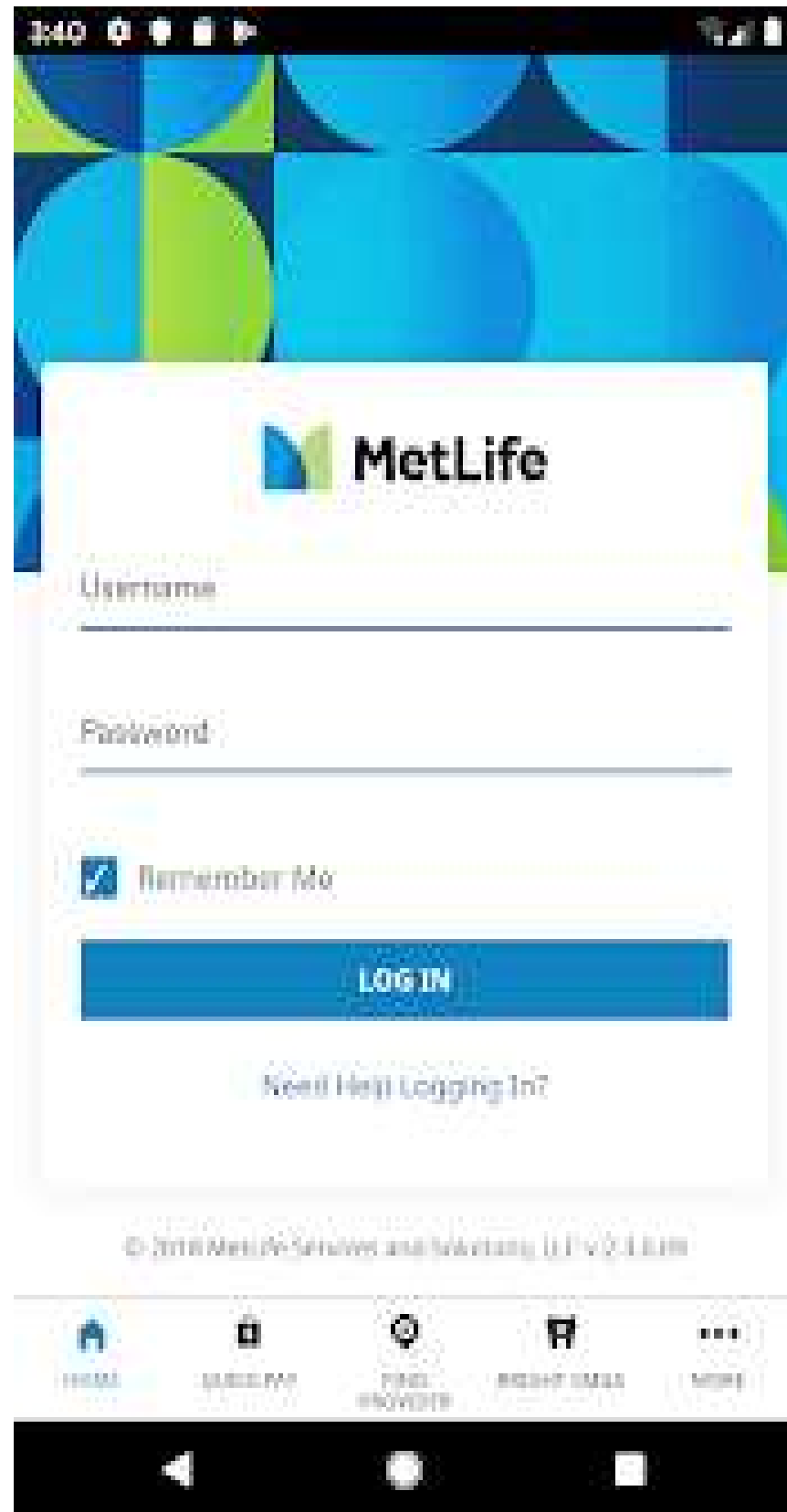
Choose your network provider

- Davis Vision >
- VSP Choice >
- Federal Vision Plan (FEDVIP) >
- Superior Vision >
- VisionAccess >

☐ Eyewear Dispensing Provider

Search Now Clear Form

Mobile App



Find an in-network Provider

- By name, location (zip code) or miles to nearest provider
- Confirm vision network name

Access and print your electronic ID card

- You don't need your ID card to get vision services

Cost Per Month and TRS-Care Vision Website

Dependent Tier	Monthly Vision Premium
Retiree Only	\$6.89
Retiree + Spouse	\$13.79
Retiree + Child(ren)	\$15.57
Retiree + Family	\$24.08



Go to www.metlife.com/info/trs-care or scan this QR code to visit us online!

Pop Quiz!

Which **in-network benefits** will TRS-Care Vision offer in 2025?

- A. Coverage for **annual eye exam**
- B. **Annual allowances** (every 12 months) for either prescription eyeglasses or contact lenses
- C. Coverage for **diabetic exam** plus ophthalmological services
- D. Coverages and **discounts** on eyeglass lens enhancements
- E. **Discounts** on more pairs of prescription glasses and contact lenses
- F. **Discounts** on laser vision correction
- G. **Free hearing exam** and a discount of up to 40% off the national average for hearing aids
- H. All the above

The answer is H! This new, optional plan will offer extensive provider networks and benefits to help you see with confidence in 2025!

Join the Conversation!

Attend a **quarterly TRS-Care webinar** to learn more and ask your questions live.



Thank You!



TRS-Care Eligibility and Enrollment (TRS)

1-888-237-6762, Mon–Fri 7 a.m. – 6 p.m. CST

www.trs.texas.gov/Pages/trs-care-dental-vision



TRS-Care Dental Benefits (MetLife)

1-855-488-0522, Mon–Fri 7 a.m. – 10 p.m. CST

metlife.com/trs-caredental



TRS-Care Vision Benefits (MetLife)

1-855-488-0522, Mon–Fri 7 a.m. – 8 p.m. CST, Sat 8 a.m. – 3 p.m. CST

metlife.com/trs-carevision

Share Your Feedback



TRS-Care Medicare Advantage and TRS-Care Vision Benefits

Comparison	MetLife	UnitedHealthcare	Considerations
Coverage	For non-Medicare & Medicare-eligible retirees and dependents	Only for Medicare-eligible retirees	If you are over 65
Eye Exam	\$15	\$0	Only need eye exams
Materials (Eyeglasses, Contact Lenses, etc.)	\$150 allowance after \$10 copay for either eyeglasses or contact lenses. 20% off over allowance.	Up to \$70 allowance for eyeglasses or up to \$105 for contact lenses.	Frequently change eyeglasses/contacts
Claims Processing	<p>Eye Exam: Provider submits claim on member's behalf (in-network only)</p> <p>Materials: Provider submits claim on member's behalf (in-network only)</p>	<p>Eye Exam: Provider submits claim on member's behalf (in-network only)</p> <p>Materials: Member submits a claim to UHC for reimbursement</p>	
Hearing Network	Network restrictions – Your Hearing Network	Network restrictions – UnitedHealthcare Hearing	
Hearing exam	\$0	\$0	
Hearing aids	Discounted options; up to 40% off	Up to \$500 allowance every 3 years	

WELCOME!

TRS-Care Health Education Fairs for 2025 Benefits

Share Your Feedback



11:15–11:25 a.m. | Break

UP NEXT:

11:25 a.m.–12 p.m. | TRS-Care Standard Presentation (under 65)





TRS-Care Standard 2025 Benefits

For TRS Retirees and Eligible Dependents
Under Age 65

What's New in 2025?

- ✓ Dental and Vision Benefits are coming to TRS-Care on January 1, 2025. Enrollment starts October 1, 2024.
- ✓ TRS-Care Standard deductibles will increase in 2025 to align with IRS' adjusted guidelines.
- ✓ TRS-Care Standard rates will stay the same for the 8th year in a row!



TRS Chief Health Care Officer, Katrina Daniel



Pop Quiz!

What's the buzz on TRS-Care Standard in **2025**?

- A. TRS-Care Dental and TRS-Care Vision Benefits
- B. TRS-Care Standard rates will stay the same for the 8th year in a row
- C. A and B

The answer is C! The **same great rates** and **dental and vision benefits** are coming to TRS-Care Standard in 2025!

Join the Conversation!

Attend a **quarterly TRS-Care webinar** to learn more and ask your questions live.



TRS-Care Standard Medical Benefits (Under Age 65)

Blue Cross Blue Shield of Texas | 2025



2025 TRS-Care Standard Benefit Overview

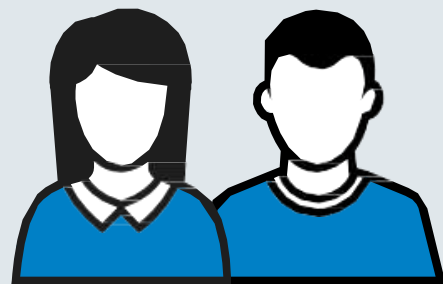


Plan Details	In-Network	Out-of-Network
Deductible	\$1,650 individual plan \$3,300 family plan	\$3,300 individual plan \$6,600 family plan
Coinsurance	You pay 20% after deductible	You pay 40% after deductible
Maximum out-of-pocket	\$5,650 individual plan \$11,300 family plan	\$11,300 individual plan \$22,600 family plan
TRS Virtual Health (Teladoc & RediMD)	<p>RediMD: \$30 per visit. Applies to your deductible, once met the plan pays 80%, you pay 20%.</p> <p>Teladoc: \$42 for acute, on-demand medical care (excluding mental health).</p> <p>Applies to your deductible. Once you meet your deductible the plan pays 80% and you pay 20%.</p>	
TRS Virtual Health Mental Health Services (Teladoc)	<p>Initial psychiatry session: \$185</p> <p>On-going psychiatry session: \$95</p> <p>Psychologist, licensed clinical social worker, counselor or therapist session: \$85</p>	

Preventive Care at No Added Cost

What's Covered?

- **In-network care is covered at 100% with no copay or deductible.** Out-of-network benefits vary by plan.
- **Preventive care and screenings include:**



- Well-woman exam
- Mammogram (age 35+)
- Colonoscopy (age 45+)
- Annual wellness exam
- Prostate exam (age 45+)
- Mental health screenings



Routine immunizations:

- Shingles
- Flu

Important to Remember:

Lab tests related to managing a condition like diabetes or asthma **aren't** preventive care and are covered under applicable deductible and coinsurance levels.

Provider Finder



Bruce E Whitehead, MD

Male
SPECIALTY: Family Practice

★★★★★ (5.0) • 3 ratings



Please note: You will need to provide the primary care physician's ten-digit PCP number when you enroll.

To suggest updates to this directory, such as if a doctor is seeing new patients or part of a certain network, please email Provider_Directory_Changes_TX@bcbstx.com. You can

Use the search bar at the top of the page to see more results. For help, call a Personal Health Guide toll-free at 1-866-355-5999.

Provider Highlights

Bruce E Whitehead, MD

5.0 ★★★★★ (3)

[Log In](#) for personalized results

Completed Education in 1990

1 Award

2 Affiliations

Speaks Spanish

PCP ID: H0003AAB01

12201 Merit Dr Ste 300, Dallas, TX 75251
[Get directions](#) (est. 6.9 miles away)

Phone: 214-294-8989

✓ Accepting New Patients

TOP PERFORMING PHYSICIAN

Providers who perform well are designated as a **Top Performing Physician**.

A Top Performing Physician:

- is cost-efficient
- follows best practice clinical guidelines
- provides quality care, consistently

Specialties & Expertise

Specialties

Family Practice

Bruce E Whitehead has no available board certification information [\[?\]](#)

24/7 Nurseline

We have registered nurses waiting to talk to you on our 24/7 Nurseline.

They can help you decide whether to go to an ER, urgent care center or make an appointment with your doctor or TRS-Virtual Health provider.



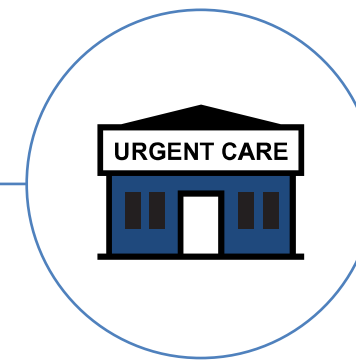
You're preparing dinner for your family and cut your hand.



You don't know if you should see a doctor or if you can properly care for your cut at home.



You call the 24/7 Nurseline at **1-833-968-1770**.



They tell you to go to an urgent care because you may need stitches.



You save time and know where to go to get the care you need.

Our nurses can also answer questions about:

- dizziness or severe headaches
- burns
- back pain
- high fever
- and more

TRS Virtual Health



Convenient, Quality Health Care from Home or On The Go



Teladoc®
1-855-Teladoc
(1-855-835-2362)



*Mental Health visits subject to added cost

Teladoc charges **\$42 per visit.**
RediMD charges **\$30 per visit.**

Applies to your deductible. Once you meet your deductible, the plan pays 80% and you pay 20%.

RediMD™
1-866-989-CURE
(1-866-989-2873)



Registration Code:
trscarestandard




*Only available through Teladoc

Teladoc and RediMD are independent companies that have contracted with your employer to provide virtual doctor visits. Both Teladoc and RediMD do not offer Blue Products or Services. BCBSTX makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

Mental Health Care is Health Care



Your mental health is just as important as your physical health. You have mental health coverage, and several options for getting care.

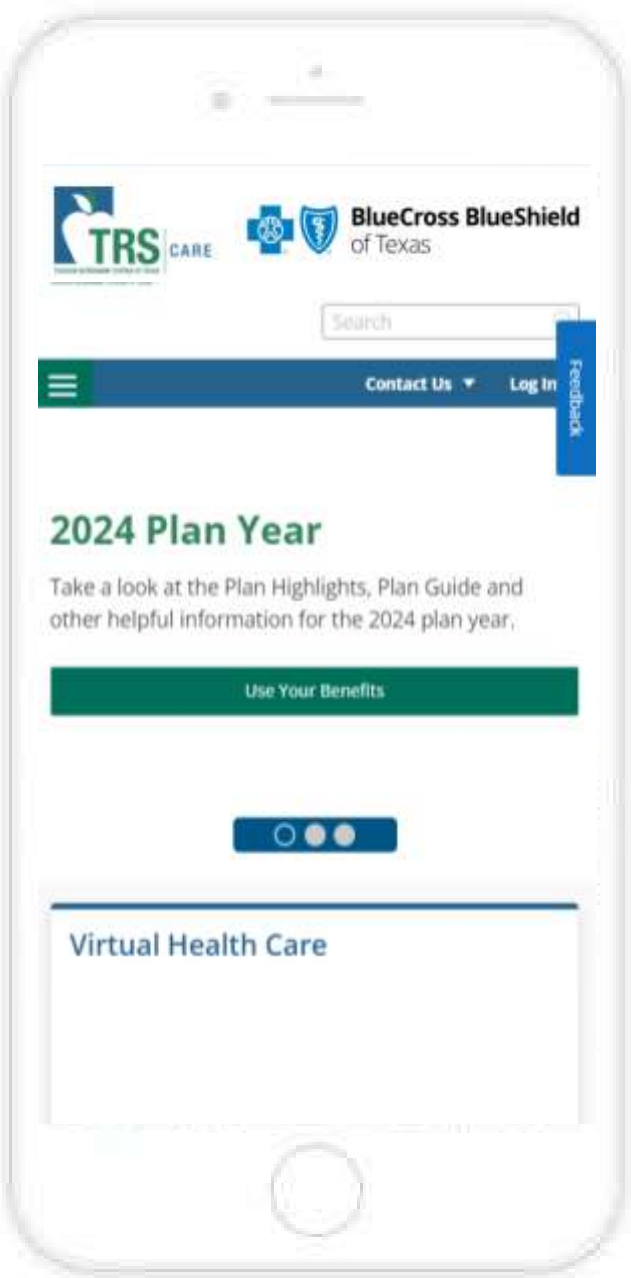
		 Phone	 Online	 In Person
Teladoc	Speak with a licensed mental health provider online or over the phone.	✓	✓	
Learn to Live	Get help with stress, anxiety, depression, substance abuse and more. Access it online, wherever you are, at no added cost.		✓	
Headway	Search for and schedule an appointment with an in-network licensed therapist or psychiatrist based on your location and concerns.		✓	✓

Learn to Live provides educational behavioral health programs. Members considering further medical treatment should consult with a physician. Learn to Live, Inc. is an independent company that provides online behavioral health programs and tools for members with coverage through Blue Cross and Blue Shield of Texas.

Headway is a separate company that has contracted with Blue Cross and Blue Shield of Texas to provide behavioral health management for members with coverage through BCBSTX.

BCBSTX makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

Resources at Your Fingertips



Blue Access for MembersSM

- View claims and explanation of benefits
- Compare costs of doctors and services

BCBSTX Mobile App

- Download a temporary ID card
- Live chat 24/7

www.bcbstx.com/trscarestandard

ID Cards


You will get your ID card in the mail a few weeks after you enroll.

**BlueCross BlueShield**
of Texas
An Independent licensee of the Blue Cross and Blue Shield Association

**TRS** CARE
TEACHER RETIREMENT SYSTEM OF TEXAS

Subscriber Name: JOHN SMITH		TRS-Care Standard	
Identification Number: T3X123456789			
Group Number:	485000	Deductible	\$1,650/\$3,300
Coverage Date:	01/01/25	Medical Services	20% after ded.
		Emergency Room	20% after ded.
		Teladoc	\$42 Medical
		RediMD	\$30 Medical
BCA			

Blue Edge[®]



Get Rewards for Wellness with Blue PointsSM



 **Blue Points lets you earn rewards for regularly participating in healthy activities. Redeem your points for gift cards when you're ready to treat yourself.**

Earn points with Well onTarget by:



completing a health assessment

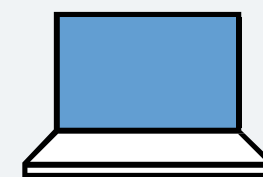


taking a self-guided course on managing stress



connecting and syncing a fitness device or app

Earn points with The Fitness Program by:



enrolling in the fitness program



fitness program visits



tracking your progress using health trackers

Here For You 24/7



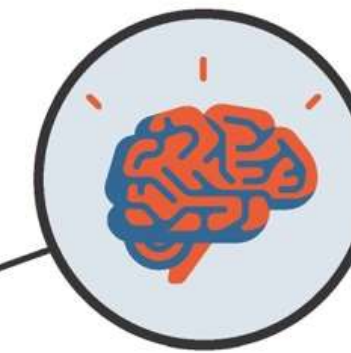
Get Cost
Estimates



Answer Billing
Questions



Find In-Network
Doctors and Facilities



Find
Mental Health
Resources



Schedule
Appointments

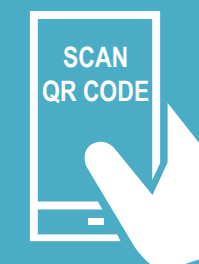


Anything Related to
TRS-Care Standard



We're Available 24/7!

Save **1-866-355-5999** in your contacts as **Personal Health Guide** or **PHG** for easy access.
You can also download the **BCBSTX App** to chat anytime!



Pop Quiz!

TRS-Care Standard covers **in-network preventive care** at 100% with no copay or deductible.

- A. True
- B. False

True! Preventive care and screenings include well-woman exam, mammogram (age 35+), colonoscopy (age 45+), annual wellness exam, prostate exam (age 45+), mental health screenings and routine immunizations — all at no added cost!

Join the Conversation!

Attend a **quarterly TRS-Care webinar** to learn more and ask your questions live.





TRS-Care Standard 2025 Pharmacy Benefits

Express Scripts®

Who is Express Scripts®?

Express Scripts® is a leading pharmacy benefit manager providing you access to:

- 60k+ retail pharmacies in the United States
- Home delivery services
- Accredo specialty pharmacy
- 20+ condition-specific Therapeutic Resource Centers
- Simple web and mobile apps



Pharmacy Care: Your Choice Matters

Express Scripts Retail Pharmacy Network

Retail Pharmacies for
SHORT-TERM
Medication Needs



Use national network of over 60K pharmacies for your acute medication needs and new prescriptions.

Express Scripts Home Delivery and Retail Maintenance Network Participating Pharmacies

Options for
CHRONIC
Medication Needs



Home Delivery for specialized care and added convenience. Worry free fills and enhanced payment plan. Retail 90-day options for those who prefer the retail experience.

Accredo Specialty Pharmacy

Home Delivery for
SPECIALTY
Medication Needs



More personalized care. Patients who use Accredo can expect white-glove service.

Specialized patient care for patients with chronic conditions



Benefits include:

- Individualized counseling and education
- Proactive monitoring of your medicines
- Coordination with your doctors

Common Specialty Conditions:

- Rheumatoid Arthritis
- Cancer
- Inflammatory Conditions
- HIV
- Multiple Sclerosis
- Hepatitis C
- Pulmonary Arterial Hypertension
- Bleeding Disorders

SaveOnSP Copay Assistance



Express Scripts' SaveOnSP program provides copay assistance for certain specialty medications dispensed through Accredo.



SaveOnSP will contact eligible participants to enroll in the program.



TRS-Care Standard Benefit Overview



Benefit Coverage	Deductible and Out of Pocket
Deductible (DED)	\$1,650 Individual or \$3,300 Family (Integrated with your medical)
Maximum Out-of-Pocket (MOOP)	\$5,650 Individual or \$11,300 Family (Integrated with your medical)

Benefit Coverage	Retail and Mail Order
Generic Medication	20% after deductible
Preferred Brand (Formulary) Medication	20% after deductible
Non-Preferred Brand Medication	20% after deductible
Specialty Medications (Only 31-day supplies)	20% after deductible
Insulin	31-Day Supply: \$25.00 90-Day Supply: \$75.00

How To Price Your Medication

1.

Go to **express-scripts.com/trscarestandard**.

2.

Choose **Explore Your Plan**.

3.

Choose **Price Medication**.

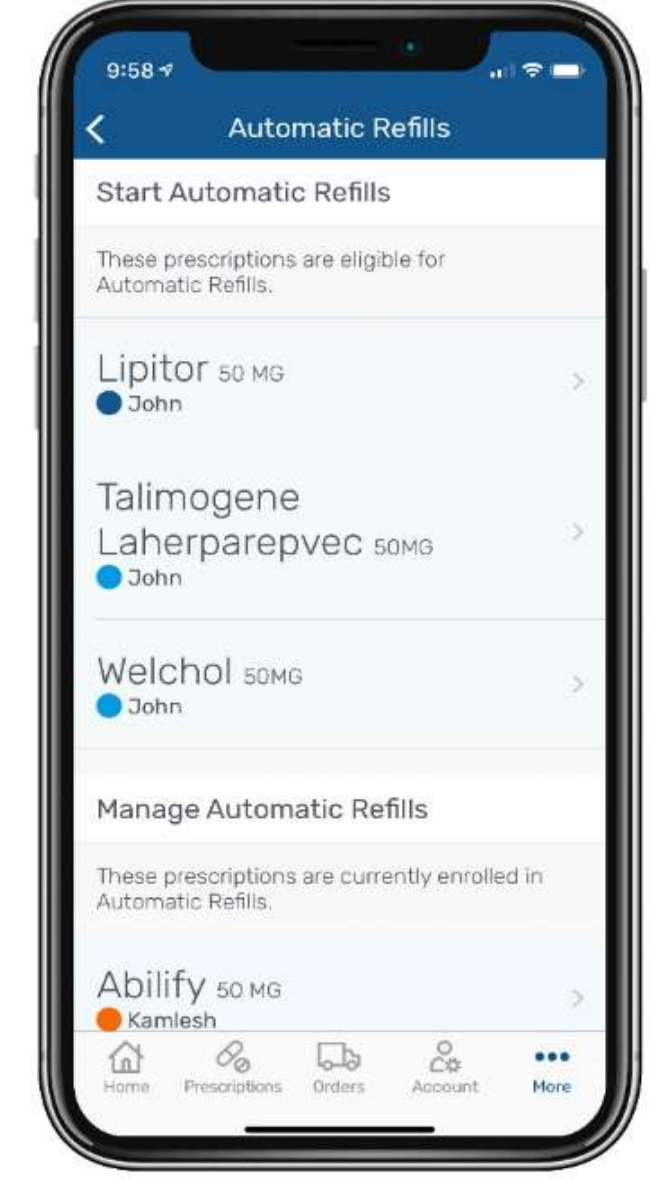
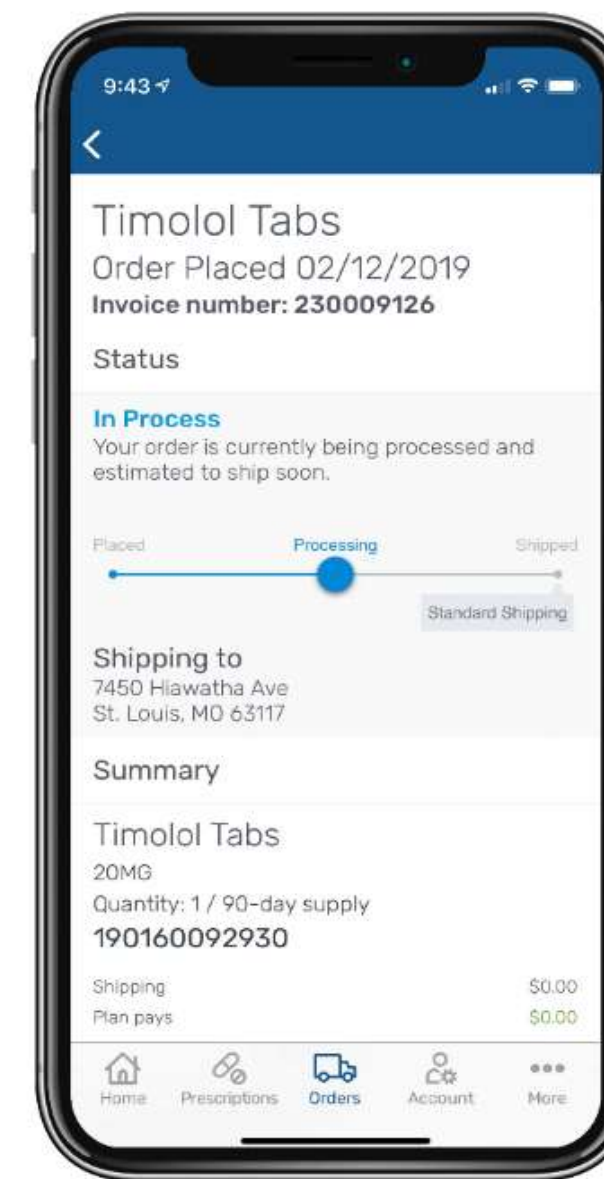
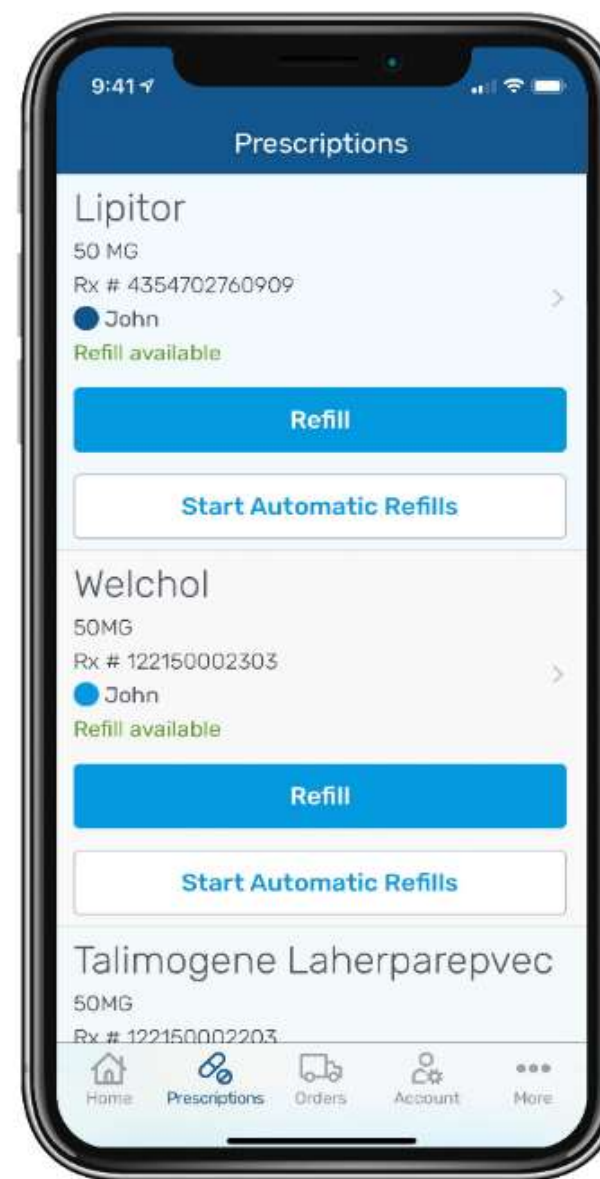
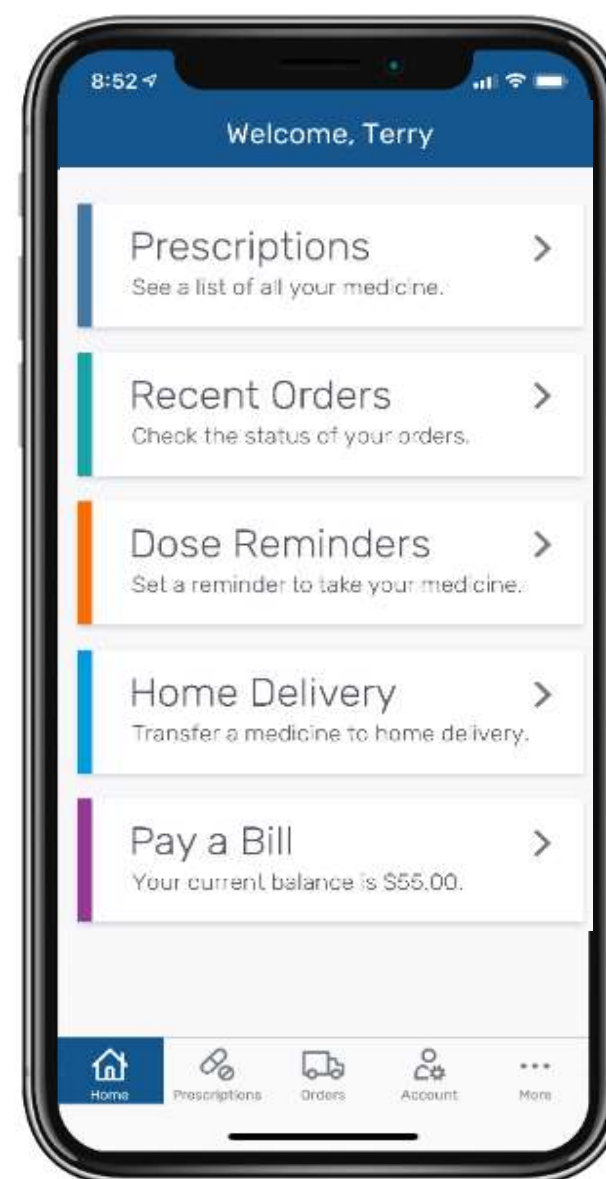
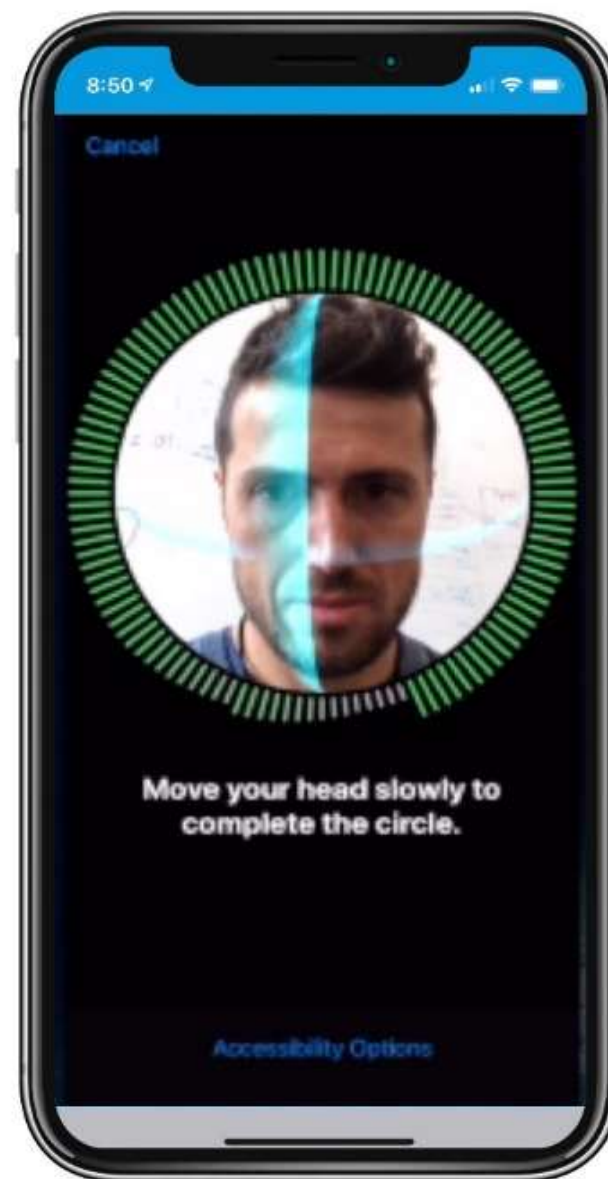
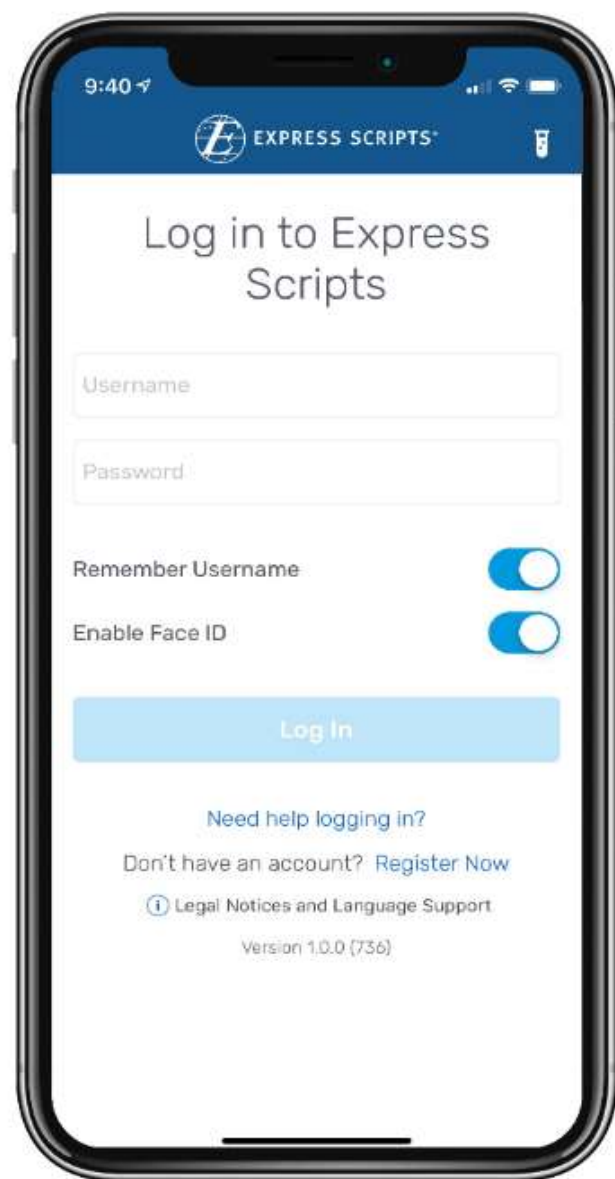
4.

Add **sex, age & zip code**.

5.

Add as much data as you know, such as drug name or strength.

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To learn more about your benefits, log in to express-scripts.com/trscarestandard and select “**Explore Your Plan**”

Pop Quiz!

With TRS-Care Standard, you pay 20% coinsurance for **in-network short-term medications** after you meet your deductible.

A. True

B. False

True! Get up to a 31-day supply at retail and up to a 90-day supply via mail order.

Join the Conversation!

Attend a **quarterly TRS-Care webinar** to learn more and ask your questions live.



Thank you!

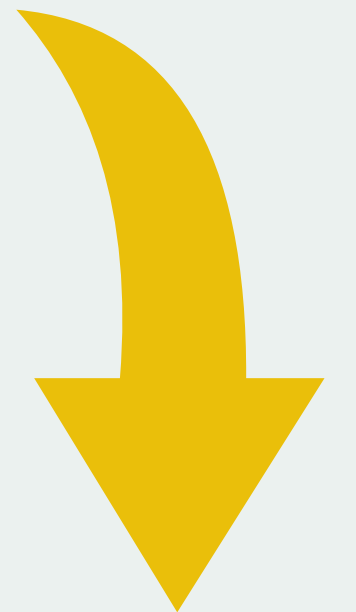


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