

# 2025 TRS-CARE PLAN HIGHLIGHTS



## CARE YOU CAN COUNT ON

### *Health Benefits for Retired Educators and Their Families*

- **TRS-Care Standard** — Read pages 2–3 if you're under 65 AND retired or ready to retire.
- **TRS-Care Medicare Advantage** — Read pages 4–5 if you're 65+ AND retired or ready to retire.
- **TRS-Care Dental and TRS-Care Vision** — Read pages 6–7 if you're retired and ready to see and smile with confidence.
- **Eligible for Medicare soon?** — Read page 8 to learn about the enrollment process.



TRS Health: 1-888-237-6762

## TRS-Care Standard

### Plan Highlights for Participants without Medicare

**TRS-Care Standard** provides health coverage for participants without Medicare. Your plan year is from Jan. 1 to Dec. 31. Deductibles and maximum out-of-pocket (MOOP) amounts reset every Jan. 1.

**Blue Cross and Blue Shield of Texas** and **Express Scripts** administer your TRS-Care Standard medical and prescription drug benefits. All medical copays, TRS virtual health cost-shares and insulin copays in the 2025 TRS-Care Standard Plan Details table count toward your MOOPs.



### 2025 TRS-Care Standard Monthly Premiums



**Retiree only**

**\$200**

**Retiree + spouse**

**\$689**

**Retiree + child(ren)\***

**\$408**

**Retiree + family\***

**\$999**

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

### We're Here to Help You

#### Medical Benefits

(Blue Cross and Blue Shield of Texas)

1-866-355-5999, 24/7

[bcbstx.com/trscarestandard](https://bcbstx.com/trscarestandard)



#### Prescription Drug Benefits

(Express Scripts)

1-855-778-1459, 24/7

[express-scripts.com/trscarestandard](https://express-scripts.com/trscarestandard)



## TRS-Care Standard

### Plan Highlights for Participants without Medicare

#### 2025 TRS-Care Standard Plan Details

##### Blue Cross and Blue Shield of Texas (Medical Benefits)

Deductible	In-Network: \$1,650 individual plan; \$3,300 family plan Out-of-Network: \$3,300 individual plan; \$6,600 family plan
Coinsurance	In-Network: You pay 20% after deductible Out-of-Network: You pay 40% after deductible
Maximum out-of-pocket (MOOP)	In-Network: \$5,650 individual plan; \$11,300 family plan Out-of-Network: \$11,300 individual plan; \$22,600 family plan
TRS Virtual Health (Medical)	RediMD: \$30 per visit, which applies to your deductible. Teladoc: \$42 per visit, which applies to your deductible. When you meet your deductible, the plan pays 80% and you pay 20%.
TRS Virtual Health (Mental Health)	Initial psychiatry session: \$185 On-going psychiatry session: \$95 Psychologist, licensed clinical social worker, counselor, or therapist session: \$85 When you meet your deductible, the plan pays 80% and you pay 20%. Mental Health services are available only through Teladoc.

##### Express Scripts (Prescription Drug Benefits)

Insulin Copays	\$25 copay for 31-day supply and \$75 copay for 60- to 90-day supply
Prescriptions	<p>After you meet your deductible, you pay 20% coinsurance for in-network retail short-term medications (up to a 31-day supply) and mail order (up to a 90-day supply)</p> <ul style="list-style-type: none"> <li>• <b>Generic Medications</b>—No cost for certain medications that prevent chronic conditions. For other medications, ask your doctor or other prescriber if a generic is available, as these generally cost less.</li> <li>• <b>Preferred Brand-Name Medications</b>—If a generic is not available or appropriate, ask your doctor or healthcare provider to prescribe a medication from your plan's preferred drug list.</li> <li>• <b>Non-Preferred Brand-Name Medications</b>—You'll pay the most for medications not on your plan's preferred drug list</li> </ul>
SaveOnSP	\$0 for specialty drugs covered by the SaveOnSP Copay Assistance Program after you meet your deductible

## TRS-Care Medicare Advantage Plan Highlights for Participants With Medicare


**TRS-Care Medicare Advantage** and **TRS-Care Medicare Rx** are for TRS-Care participants with Medicare. Your plan year runs from Jan. 1 to Dec. 31. Deductibles and maximum out-of-pocket amounts (MOOPs) reset every Jan. 1.

**UnitedHealthcare** manages your TRS-Care Medicare Advantage medical benefits. **Express Scripts** manages your TRS-Care Medicare Rx prescription drug benefits.

### Your Medicare Eligibility

You're eligible for Medicare at age 65 or if you had Social Security Disability benefits for a specific amount of time. Don't delay! Enroll at [www.ssa.gov/benefits/medicare](http://www.ssa.gov/benefits/medicare) three months before you turn 65. You must buy and maintain Medicare Part B to be eligible for TRS-Care Medicare Advantage benefits. And if you can get it for free, you must sign up for Medicare Part A.

### TRS-Care Medicare Advantage Monthly Premiums

		2024	2025	Decrease
	Retiree only	\$135	\$75	-\$60
	Retiree + spouse	\$529	\$280	-\$249
	Retiree + child(ren)*	\$468	\$408	-\$60
	Retiree + family*	\$1,020	\$613	-\$407

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

### We're Here to Help You

TRS-Care Medicare Advantage  
Medical Benefits  
(UnitedHealthcare)  
1-866-347-9507 (TTY: 711),  
M-F, 7 a.m. – 6 p.m.  
[retiree.uhc.com/TRS-CareMA](http://retiree.uhc.com/TRS-CareMA)



TRS-Care Medicare Rx  
Prescription Drug Benefits  
(Express Scripts)  
844-863-5324 (TTY 711), 24/7  
[express-scripts.com/trscaremedicarerx](http://express-scripts.com/trscaremedicarerx)



## TRS-Care Medicare Advantage Plan Highlights for Participants With Medicare

### 2025 TRS-Care Medicare Advantage Plan Details

#### UnitedHealthcare (Medical Benefits)

Deductible	You pay \$400* every year for covered health care services before your health plan starts to pay.	
Coinsurance	You pay 5% or only a copay after you meet your deductible.	
Maximum out-of-pocket (MOOP)	The maximum amount you pay each plan year for medical costs is \$3,500.	
Services with a Copay	<b>Your deductible does not apply to these services:</b> \$5 primary care provider sick visit \$35 urgent care visit \$65 emergency room visit	<b>Your deductible does apply to these services:</b> \$10 specialist visit \$250 outpatient procedure or service \$500 inpatient hospital stay
Preventive Care	\$0 preventive care benefits	
Virtual Medical Visits	\$0 virtual medical visits through AmWell, Doctor on Demand, Teladoc \$5 virtual medical visits with other virtual providers	
Mental Health Visits	\$10 in-office mental health visits	

\* Are you a current TRS-Care participant who turns 65 in 2025? If yes, you'll have a \$0 deductible in TRS-Care Medicare Advantage from your birthday month to the end of the plan year on Dec. 31, 2025.

#### Express Scripts (Prescription Drug Benefits)

Prescriptions	Retail Copays (31-day supply)	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*

\* Specialty drugs are limited to a 31-day supply.

# TRS-Care Dental

An optional dental plan available to retirees and their dependents who are eligible for TRS-Care.

## TRS-Care Dental Premiums

Retiree Only Premium: \$41.64	Retiree + Child(ren) Premium: \$87.45	Retiree + Spouse Premium: \$83.29	Retiree + Family Premium: \$129.93
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Child(ren)'s Eligibility: A child is covered up to age 26.

## In-Network Coverage<sup>1</sup> — % of Pre-Set (Negotiated) Fee<sup>2</sup>

Type A: Diagnostic and preventive (exams, cleanings, full mouth & bitewing X-rays) <sup>4</sup>	100% of pre-set fee
Type B: Basic (fillings, sealants, other X-rays not covered by Type A)	70% of pre-set fee
Type C: Major (endodontics/root canals, oral surgery, crowns, cast restorations, inlays & onlays, bridges, dentures, implants, periodontics)	50% of pre-set fee

## Out-of-Network Coverage<sup>1</sup> — % of Maximum Allowable Charge (MAC)<sup>3</sup>

Type A: Diagnostic and preventive (exams, cleanings, full mouth & bitewing X-rays) <sup>4</sup>	100% of MAC
Type B: Basic (fillings, sealants, other X-rays not covered by Type A)	70% of MAC
Type C: Major (endodontics/root canals, oral surgery, crowns, cast restorations, inlays & onlays, bridges, dentures, implants, periodontics)	50% of MAC

**IMPORTANT:** Check with your out-of-network provider for costs before receiving services. Pretreatment estimates are recommended.

## In-Network and Out-Of-Network Benefits

Individual Deductible (diagnostic & preventive waived)	\$50 per person
Family Deductible (diagnostic & preventive waived)	\$150 per family
Individual Annual Maximum Benefit – applies to B&C services	\$1,500 per person
Incentive (Annual Rollover Maximum): Getting two exams and cleanings in the plan year results in an Individual Annual Maximum Benefit increase of \$250 the following year, capped after two years, for a total annual maximum increase of \$500.	Up to \$500 annual maximum increase per person

<sup>1</sup> In-Network Benefits are for covered dental services a participating dentist provides. Out-of-Network Benefits are for covered dental services a participating dentist does not provide. You are free to select the dentist of your choice. However, if you choose a non-participating dentist, your out-of-pocket costs may be higher. A participating dentist is a general dentist or specialist who has agreed to accept negotiated fees as payment in full for covered services provided to plan members.

<sup>2</sup> Negotiated fees are fees that participating dentists agreed to accept as payment in full for covered services, subject to any copayments, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change.

<sup>3</sup> Reimbursement for out-of-network services is based on the lesser of the dentist's actual fee or the Maximum Allowable Charge (MAC). The out-of-network MAC is a scheduled amount MetLife determines. For Alaska and Montana residents, the out-of-network reimbursement will be the 70th percentile due to Extraterritorial limits.

<sup>4</sup> Annual Exams & Cleanings Allowed (Per Person): 2 without periodontal disease, 4 with periodontal disease; Full mouth X-rays: one per 60 months; Bitewing X-rays: one set per calendar year.



### Should I Get a Pre-treatment Estimate?

MetLife suggests you request a pre-treatment estimate before having certain complex dental services performed, such as crowns, bridges, dentures or periodontal work (typically those that will cost over \$300), so that you can appropriately budget for the service or discuss what potential alternative treatment options may be available, if necessary.

To learn more, scan the QR code with your personal device.



## TRS-Care Vision

An optional vision plan available to retirees and their dependents who are eligible for TRS-Care.

TRS-Care Vision			
Retiree Premiums \$6.89	Retiree + Spouse Premiums \$13.79	Retiree + Child(ren) Premiums \$15.57	Retiree + Family Premiums \$24.08
		In-Network Member Cost	Out-of-Network Member Cost
Routine Eye Exams		\$15 copay	Reimbursed up to \$40
Lens Copay		\$10	NA
Lens Allowance (Single)		Covered in Full	Up to \$30
Lens Options (progressive/no-line)		Standard: covered in full Premium: up to \$110 Ultra: up to \$150 Ultimate: up to \$225	Up to \$50
Frames Allowance		\$150, 20% off overage	Up to \$75
Frame Frequency		12 Months	12 Months
Contact Lens Allowance (non-medically necessary)			
Contact Lens Frequency		12 Months	12 Months

## The Choice You Can Count On

TRS added two more reliable plans that can enhance our retirees' everyday health — TRS-Care Dental and TRS-Care Vision! You don't need to enroll in a TRS-Care medical and pharmacy plan to get TRS-Care Dental and Vision coverage. Make TRS the choice you can count on for all aspects of your well-being. MetLife will administer TRS-Care Dental and TRS-Care Vision. Your plan year is from Jan. 1 to Dec. 31.



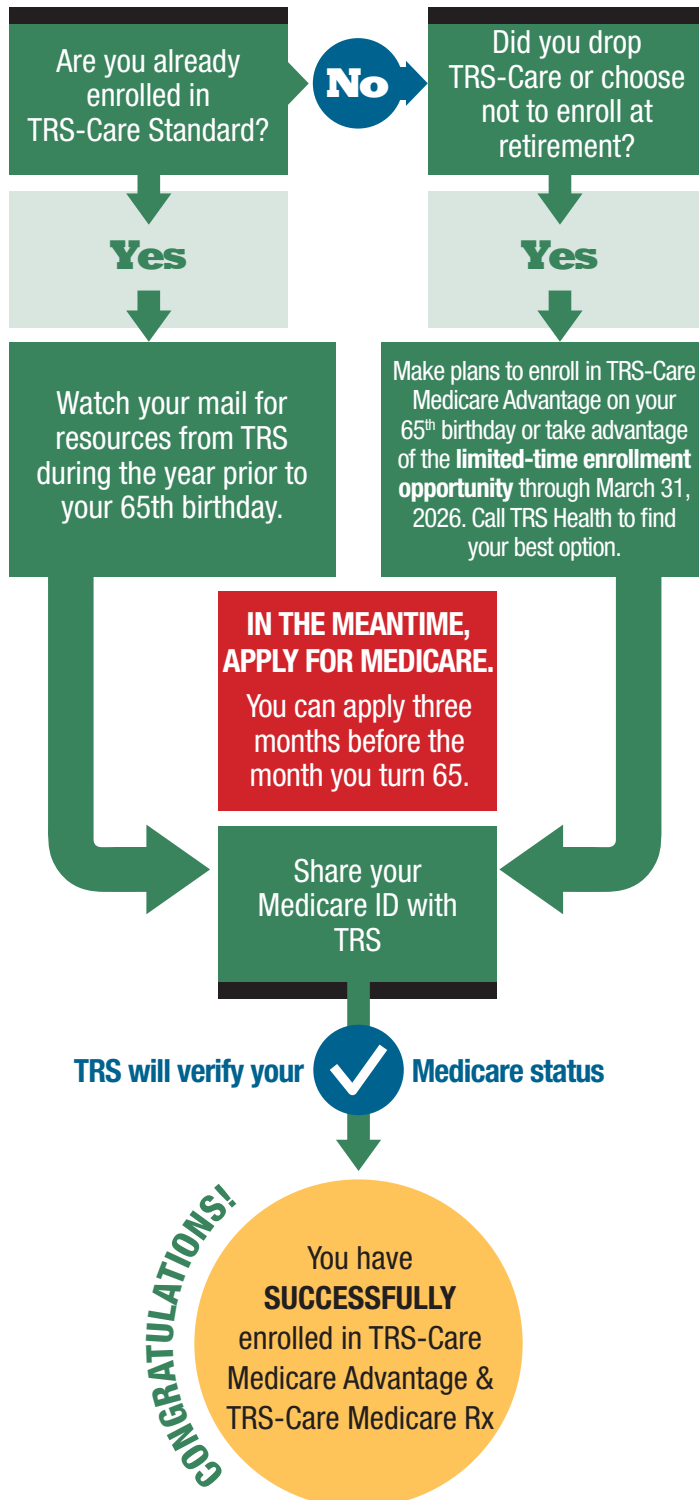
For more information, call MetLife at 1-855-488-0522, scan the QR code, or visit our website at [www.trs.texas.gov/pages/trs-care-dental-vision.aspx](http://www.trs.texas.gov/pages/trs-care-dental-vision.aspx)





# Are You Turning 65 Soon?

## What Happens To My Health Care Plan When I Turn 65?



## Compare Medicare Plans and Choose Carefully

While TRS-Care Medicare Advantage 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, we designed TRS-Care just for TRS retirees.

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

## Limited-Time Enrollment Opportunity Through March 31, 2026

A healthy, strong TRS-Care fund balance and recent federal changes to Medicare, along with TRS' thorough health plan management and other factors, generated savings for TRS-Care Medicare Advantage. TRS will use these savings to **reduce TRS-Care Medicare Advantage premiums** and offer a **limited-time enrollment opportunity** for eligible TRS-Care Medicare Advantage participants. This includes TRS-Care Medicare Advantage (medical coverage) and TRS-Care Medicare Rx (prescription drug coverage). If the TRS retiree is eligible for this enrollment opportunity, they may also enroll eligible dependents.

**Call TRS Health at 1-888-237-6762 to find out if you're eligible to take advantage of this rare chance to enroll or reenroll in TRS-Care.**

## What happens to my TRS-Care Medicare Advantage coverage if I retire and then return to work?

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. Decline TRS-Care Medicare Advantage, enroll in coverage with their employer, and re-enroll in TRS-Care Medicare Advantage as a special enrollment event when they leave that job; OR
3. Stay enrolled in TRS-Care Medicare Advantage and enroll in TRS-ActiveCare (with this option you'll pay three premiums—TRS-ActiveCare, TRS-Care Medicare Advantage, and Medicare Part B)

TRS recommends that you (the retiree) contact Medicare to let them know when you return to work. Visit [www.ow.ly/zjmy50S15e9](http://www.ow.ly/zjmy50S15e9) to learn more.