


Revised 07/14/25

TRC-Care Medicare Advantage Plan Highlights for Retirees With Medicare

2026 TRC-Care Medicare Advantage Monthly Premiums



RETIREE ONLY	\$75
RETIREE + SPOUSE	\$280
RETIREE + CHILD(REN)*	\$408
RETIREE + FAMILY*	\$613

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

2026 TRC-Care Medicare Advantage Plan Details		
UnitedHealthcare (Medical Benefits)		
Deductible	\$400*	
Coinsurance	5% after you meet your deductible	
Maximum out of pocket (MOOP)	\$3,500	
Copay	Without deductible: \$5 primary care provider sick visit \$35 urgent care visit \$65 emergency room visit \$0 preventive care	After you meet your deductible: \$10 specialist visit \$250 outpatient procedure or service \$500 inpatient hospital stay \$0 preventive care
Virtual Medical Visits	\$0 with AmWell, Doctor on Demand, Teladoc \$5 virtual medical visits with other providers	
Mental Health Visits	\$10	

* Are you a current TRC-Care participant who turns 65 in 2026? If yes, you'll have a \$0 deductible in TRC-Care Medicare Advantage from your birthday month to the end of the plan year on Dec. 31, 2026.

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.

Visit www.trc.texas.gov/trs-care-resources to learn more.

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TRC-Care Standard Plan Highlights for Retirees Without Medicare

2026 TRC-Care Standard Monthly Premiums



RETIREE ONLY	\$200
RETIREE + SPOUSE	\$689
RETIREE + CHILD(REN)*	\$408
RETIREE + FAMILY*	\$999

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

2026 TRC-Care Standard Plan Details		
Blue Cross and Blue Shield of Texas (Medical Benefits)		
	In-Network:	Out-of-Network:
Deductible	\$1,700 individual; \$3,400 family	\$3,400 individual; \$6,800 family
Coinsurance	20% after you meet your deductible	40% after you meet your deductible
Maximum out of pocket (MOOP)	\$5,650 individual; \$11,300 family	\$11,300 individual; \$22,600 family
Virtual Medical Visits	RediMD: \$30 per visit Teladoc: \$42 per visit, without deductible; \$30 per visit, after you meet your deductible	
Virtual Mental Health (Teladoc)	Initial psychiatry session: \$185 On-going psychiatry session: \$95 Psychologist, licensed clinical social worker, counselor, or therapist session: \$85	

Earn up to \$599 in Member Rewards for selecting top performing providers and facilities. Visit www.trc.texas.gov/trs-care-resources to learn more.

Express Scripts (Prescription Drug Benefits)	
Insulin	\$25 for 31-day supply and \$75 for 60- to 90-day supply
Prescriptions	20% coinsurance after deductible; \$0 cost for certain generics
SaveOnSP	\$0 for specialty drugs covered by the SaveOnSP Copay Assistance Program after you meet your deductible

Visit www.trc.texas.gov/trs-care-resources to learn more.

2026 TRS-Care Dental Monthly Premiums			
Retiree Only: \$41.64	Retiree + Spouse: \$83.29	Retiree + Child(ren): \$87.45	Retiree + Family: \$129.93

MetLife (Dental Benefits)

	In-Network Coverage* % of Pre-Set (Negotiated) Fee	Out-of-Network Coverage* % of Maximum Allowable Charge (MAC)
Type A: Diagnostic and preventive (exams, cleanings, full mouth & bitewing X-rays)	100% of pre-set fee	100% of Maximum Allowable Charge
Type B: Basic (fillings, sealants, other X-rays not covered by Type A)	70% of pre-set fee	70% of Maximum Allowable Charge
Type C: Major (endodontics/root canals, oral surgery, crowns, cast restorations, inlays & onlays, bridges, dentures, implants, periodontics)	50% of pre-set fee	50% of Maximum Allowable Charge

Confirm with your provider if they’re in network with MetLife and ask about costs before getting treatment.*

Pre-set (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 benefit maximums. Negotiated fees are subject to change. 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.

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 Type 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



*Should I get a pretreatment estimate?

MetLife suggests you request a pretreatment estimate before getting certain complex dental services, such as crowns, bridges, dentures or periodontal work (typically those that 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.



2026 TRS-Care Vision Monthly Premiums			
Retiree Only: \$6.89	Retiree + Spouse: \$13.79	Retiree + Child(ren): \$15.57	Retiree + Family: \$24.08

MetLife (Vision Benefits)

	In-Network*	Out-of-Network*
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

*An in-network provider has a contract with your insurance, meaning you pay lower negotiated rates for services. An out-of-network provider doesn’t have a contract with your insurance, often leading to higher costs or no coverage at all.



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

