

# TRS-CARE HEALTH EDUCATION FAIR

## Welcome to TRS-Care Round-Up for 2026 Benefits

8:30 a.m. to 9:15 a.m.	TRS-Care Medicare Advantage (including TRS-Care Medicare Rx) for TRS Retirees and Dependents 65+ or Medicare-Eligible
9:15 a.m. to 9:45 a.m.	Interactive Session: Let's Move with UnitedHealthcare
9:45 a.m. to 10:00 a.m.	Break: TRS-Care Videos
10:00 a.m. to 10:15 a.m.	TRS to You: Agency Update
10:15 a.m. to 11:00 a.m.	TRS-Care Dental and Vision
11:00 a.m. to 11:15 a.m.	Steps to Take When Turning 65: Enrolling in TRS-Care Medicare Advantage
11:15 a.m. to 12:00 p.m.	TRS-Care Standard for Retirees and Dependents Under Age 65



Share Your Feedback



## TRS-Care Medicare Advantage (including TRS-Care Medicare Rx)

For TRS Retirees and Dependents 65+ or Medicare-Eligible

8:30 a.m. to 9:15 a.m.



**Express Scripts**  
By EVERNORTH

# Welcome!

## Katrina Daniel, TRS Chief Health Officer



## What's new in 2026?

- 
- ✓ **TRS-Care Medicare Advantage will have the same low premiums as 2025.** Your premiums will not change in 2026!
  - ✓ **Limited-Time Enrollment Opportunity through March 2026** to allow Medicare-eligible TRS retirees and their eligible dependents to enroll in or rejoin TRS-Care Medicare Advantage.
  - ✓ **Dental and Vision Benefits are here!** Annual open enrollment is from Oct. 1 to Dec. 8, 2025.
- 

# TRS-Care Medicare Advantage



## Pop Quiz!

What's the buzz on TRS-Care Medicare Advantage in 2026?

- A. The same low TRS-Care Medicare Advantage premiums as 2025
- 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!** 2026 will bring the same low 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.

[www.trs.texas.gov/health-benefits/events](http://www.trs.texas.gov/health-benefits/events)



# TRS-Care Medicare Advantage 2026 Benefits

Presented by UnitedHealthcare

# Your all-in-one UCard

- ✓ **Your UnitedHealthcare® UCard is your TRS-Care Medicare Advantage member ID** — and much more. It opens doors to all your membership has to offer.
- ✓ Your TRS-Care Medicare Advantage member ID card has information about you and your coverage. **This is the only ID card you need** to use your TRS-Care Medicare Advantage benefits.



\*Retirees in the same household may receive these on different days, which is a normal part of the mail stream.

By activating and/or using the benefits and reward funds with your UCard, you agree to the Terms and Conditions available at [ucard.uhc.com](https://ucard.uhc.com). UCard does not need to be activated to visit your provider. Benefits and features vary by plan/area. Limitations and exclusions apply.

\*\*Reward offerings may vary by plan and are not available in all plans. By participating in the rewards program or using reward funds, you agree to the rewards terms of service.

Rewards can only be used by members of UnitedHealthcare Medicare Advantage plans for eligible items at participating merchants and in accordance with applicable Medicare laws. Rewards funds are not redeemable for cash except as required by law. No ATM access. Rewards cannot be used to purchase Medicare-covered items or services, including medical or prescription drug out-of-pocket costs, or alcohol, tobacco or firearms.

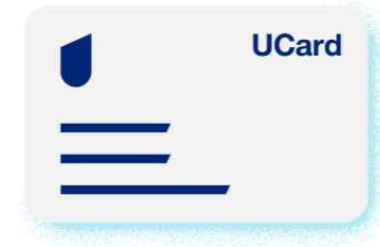
# Your all-in-one Ucard (cont.)

## Activate your UCard — it's easy

There are 3 simple ways to activate your UnitedHealthcare UCard.

Choose the one that works for you:

1. Scan the QR code with your smartphone or tablet to activate through the UnitedHealthcare app
2. Visit [activate.uhc.com](https://activate.uhc.com)
3. Call the number on the card carrier your UCard is affixed to



## How to use — Reach for your UCard when you:

- ✓ Visit a provider
- ✓ Buy OTC products
- ✓ Spend your earned rewards\*\*
- ✓ Go to the gym

\*Retirees in the same household may receive these on different days, which is a normal part of the mail stream.

By activating and/or using the benefits and reward funds with your UCard, you agree to the Terms and Conditions available at [ucard.uhc.com](https://ucard.uhc.com). UCard does not need to be activated to visit your provider. Benefits and features vary by plan/area. Limitations and exclusions apply.

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## 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

## Benefit coverage

## In-Network & Out-of-Network

### Outpatient laboratory services

\$0 copay 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

5% coinsurance for each visit after deductible  
Includes 20 visits per plan year

# 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

- **Preventive care** prevents certain illnesses & diseases.
- **Diagnostic care** identifies the nature & cause of an illness or other medical concerns, along with the method of treatment.



# Getting vaccinated is important to your health

**Vaccines work with your body's natural defenses to protect against infection and help reduce the risk of disease.**

They do this by copying an infection without causing the disease and getting your immune system to respond the same way it would to a real infection. This prepares your body to recognize and fight the disease in the future.



**Check with your provider to see if these common vaccines are right for you**

## **Covered by Part B**

- Influenza (flu)
- Pneumococcal
- Hepatitis B for those at medium or high risk
- COVID-19\*

## **Covered by Part D**

- Shingles
- Tetanus, diphtheria, pertussis (Tdap)
- Hepatitis A
- Hepatitis B for those at low risk



# Value Added Benefits at No Added Cost

**Over-the-Counter (OTC) Credit:** \$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:** allows you to get 8 hours per month non-medical help with daily tasks such as preparing meals, bathing, medication reminders 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
- Mental Health Visits \$10 through Amwell or Doctor on Demand



Find a list of participating virtual visit providers by logging in to [retiree.uhc.com/TRS-CareMA](https://retiree.uhc.com/TRS-CareMA)

**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

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



# TRS-Care Medicare Advantage



## Pop Quiz!

What's the buzz on TRS-Care Medicare Advantage in 2026?

- A. No premium changes for 2026
- B. No benefit changes for 2026
- C. Nationwide network of providers
- D. All the above

**The answer is D — all the above!** 2026 will bring the same great premiums benefits as 2025 and a nationwide provider network for TRS-Care Medicare Advantage members!



***Join the Conversation!***

Attend a **quarterly TRS-Care webinar** to learn more.

[www.trs.texas.gov/health-benefits/events](http://www.trs.texas.gov/health-benefits/events)



**EVERNORTH**

HEALTH SERVICES

Express Scripts® Medicare (PDP)



# TRS-Care Medicare Rx 2026 Benefits

Presented by  
Express Scripts® Pharmacy, Evernorth's Home Delivery Pharmacy

Express Scripts® Medicare (PDP)

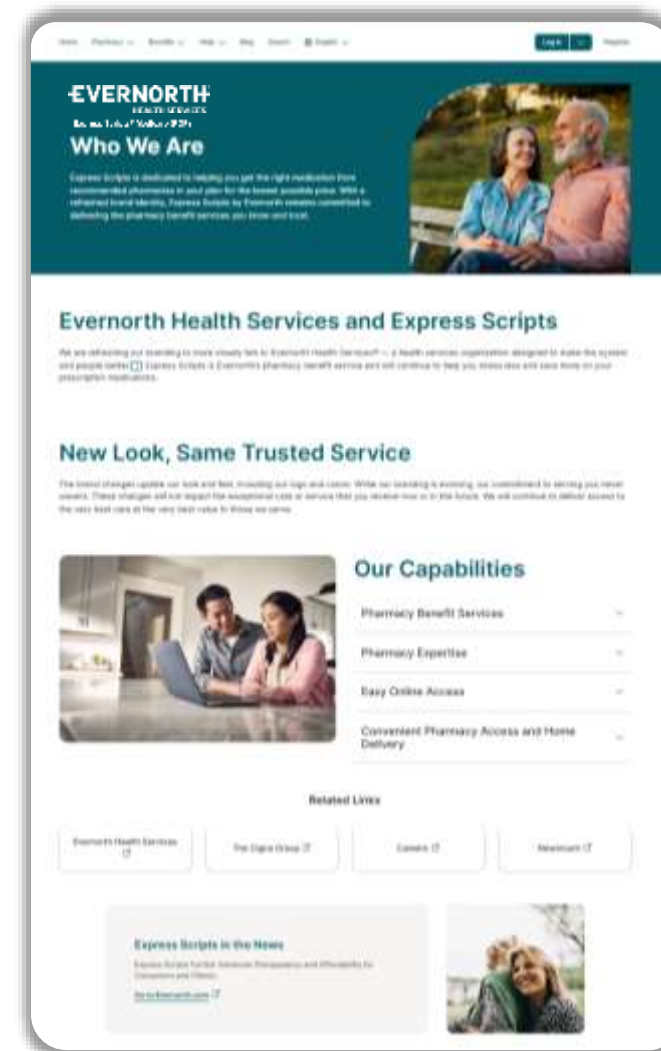
# New Look, Same Trusted Service



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

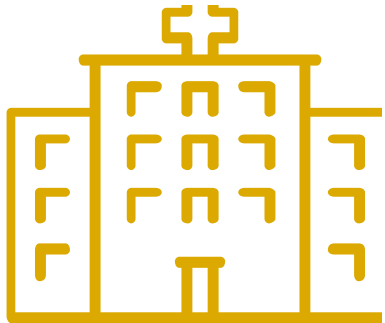
The refresh changes our look and feel, including our logos and colors, and our commitment to you remains the same.

**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.
- Predictable copays

Express Scripts® Medicare (PDP)

# CVS Notified Evernorth of Plan to Leave Network 1/1/26



Starting Jan. 1, 2026, **CVS pharmacies will be out of network for TRS-Care Medicare Rx.**



- Participants currently using CVS will get **mailed letters in late Nov. 2025.**
- Express Scripts® Pharmacy's dedicated website will remind you of this change starting Dec. 1.
- **Find a Pharmacy** and **Price a Medication** tools will also include this message.
- **Find a Pharmacy** lets you to find other pharmacies
- **Dedicated call center agents** are there 24/7 to help
- You will still have access to a **broad network of pharmacies** and **90-day supply option** through Express Scripts® Pharmacy **home delivery service** and 90-day retail pharmacies



Express Scripts® Medicare (PDP)

**EVERNORTH**  
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  
(N/A!)**

You pay your  
copay

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

You pay your  
copay or less

*\*Centers for Medicare & Medicaid Services*

**Express Scripts® Medicare (PDP)**

**EVERNORTH®**  
HEALTH SERVICES



# Medicare Drug Stage Example

- Ronald takes specialty preferred brand medication **Jakafi** at a 31-day supply.
- The cost of **Jakafi** 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 <sup>®</sup>	Savings with TRS
Deductible	\$615.00	\$50.00 <i>copay</i>	\$565.00
Initial Coverage Limit (\$2,100 TrOOP*)	\$916.91	\$50.00	\$866.91
Catastrophic Phase	\$0.00	\$0.00	\$0.00

\***TrOOP, or True Out-of-Pocket Costs**, refers to the total amount a Medicare beneficiary pays for prescription drugs before reaching the catastrophic coverage phase of Medicare Part D.

# Diabetic Supply Coverage



**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.



Express Scripts® Medicare (PDP)

**Needles and Syringes** – Fill needles or syringes through Express Scripts, either via a participating retail pharmacy or through the Express Scripts® Pharmacy home delivery service at **no added cost** to you.

The background of the slide features a stylized illustration of a cowboy on a horse, rendered in a light orange color, set against a darker orange background. The scene is framed by a rough, hand-painted style border. In the foreground, there are silhouettes of saguaro cacti and desert shrubs in a dark blue color.

**EVERNORTH<sup>®</sup>**

HEALTH SERVICES

Express Scripts<sup>®</sup> Medicare (PDP)



# Thank You!

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

or call Express Scripts<sup>®</sup> Pharmacy Member Services at

**1-844-863-5324 (24/7).**



## Pop Quiz!

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.



*Join the Conversation!*

Attend a **quarterly TRS-Care webinar** to learn more.

[www.trs.texas.gov/health-benefits/events](http://www.trs.texas.gov/health-benefits/events)

# 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](http://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](http://www.uhcretiree.com/trs-carema)



Express Scripts® Medicare (PDP)

## Prescription Drug Benefits (Express Scripts)

844-863-5324 (TTY 711), 24/7

<http://www.express-scripts.com/trscaremedicarerx>



# TRS-CARE HEALTH EDUCATION FAIR

## Welcome to TRS-Care Round-Up for 2026 Benefits

### UP NEXT:

**9:15 a.m. to 9:45 a.m.**

**Interactive Session: Let's Move with United Healthcare**

**9:45 a.m. to 10:00 a.m.**

**Break: TRS-Care Videos**

**10:00 a.m. to 10:15 a.m.**

**TRS to You: Agency Update**

**10:15 a.m. to 11:00 a.m.**

**TRS-Care Dental and Vision**

**11:00 a.m. to 11:15 a.m.**

**Steps to Take When Turning 65: Enrolling in TRS-Care Medicare Advantage**

**11:15 a.m. to 12:00 p.m.**

**TRS-Care Standard for Retirees and Dependents Under Age 65**



**Share Your Feedback**



# Let's Move by UnitedHealthcare is your plan's exclusive wellness program

At no added cost to you, **Let's Move by UnitedHealthcare** is here to help keep your mind, body and social life active.



**Let's eat well**



**Let's get fit**



**Let's be mentally fit**



**Let's make friends**



**Let's live well**

# Support your mental and physical well-being with Calm Health

As a UnitedHealthcare Group Medicare Advantage plan member, **Calm Health is included in your health plan** and available at no added cost.

The **Calm Health** app provides programs and tools to help you:

- ✓ Learn techniques to improve well-being
- ✓ Work toward goals
- ✓ Support your mind and body
- ✓ Look for more information in your plan materials.

Calm Health is not intended to diagnose or treat depression, anxiety, or any other disease or condition. The use of Calm Health is not a substitute for care by a physician or other health care provider. Any questions that you may have regarding the diagnosis, care, or treatment of a medical condition should be directed to your physician or health care provider. Calm Health is a mental wellness product, and is not intended to make any mental health recommendations or give clinical advice. Members must be 16 years or older to use the services, unless a parent or legal guardian agrees to Calm "Terms." The parent or legal guardian of a user under the age of 16 is subject to the "Terms" and responsible for their child's activity on the services.

# Let's Move Interactive Session Participation Disclaimer

**DISCLAIMER:** Today's session will invite you to participate in light physical activity such as meditation, breathing, and seated and/or standing movements. By participating in this session, you:



- understand and acknowledge that this physical activity carries inherent risk of injury;
- affirm that you are in good physical condition and do not suffer from any known disability or medical condition that would prevent or limit your participation in this session; and
- affirm that you are voluntarily choosing to participate in this session and assume all risks of participation.

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Share Your Feedback





# TRS-Care Videos





# TRS-CARE HEALTH EDUCATION FAIR

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- |                          |   |
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Share Your Feedback



# Agenda

Introduction

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TRS General Update

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What's New for You

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Key Resources

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We Want to Hear from You!

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PRESENTED BY:

**Cynthia Lu**

**Healthcare Counsel**

# TRS to You – 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** are fiduciaries. To comply with fiduciary standards, money held in trust must be used exclusively for the benefit of TRS members.

# TRS to You – Board of Trustees



**Robert H.  
Walls, Jr., Chairman**

San Antonio  
Business and Legal  
Executive  
Direct appointment



**Michael Ball  
Vice-Chair**

Argyle  
Retired School District CFO  
Active member nominated



**Brittney Allred**

Dallas  
Investment Executive  
SBOE nominated



**David Corpus**

Humble  
Bank Executive/President  
SBOE nominated



**John Elliott**

Austin  
Law Firm Partner  
Direct appointment



**Laronda Graf**

Atlanta  
Atlanta ISD Director of Human  
Resources  
At-Large nominated



**John R. Rutherford**

Houston  
Retired Energy and Finance  
Executive  
Direct appointment



**Elvis Williams**

Fair Oaks Ranch  
Assist. Superintendent of  
Operations  
Active member nominated



# TRS to You – 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 **508,000** annuitants (retirees and beneficiaries) and over 1.5 million members.



**TRS-Care** provides retiree health care benefits to ~**214,000** participants.



**TRS-ActiveCare** provides active employee health care benefits to ~**418,000** participants.

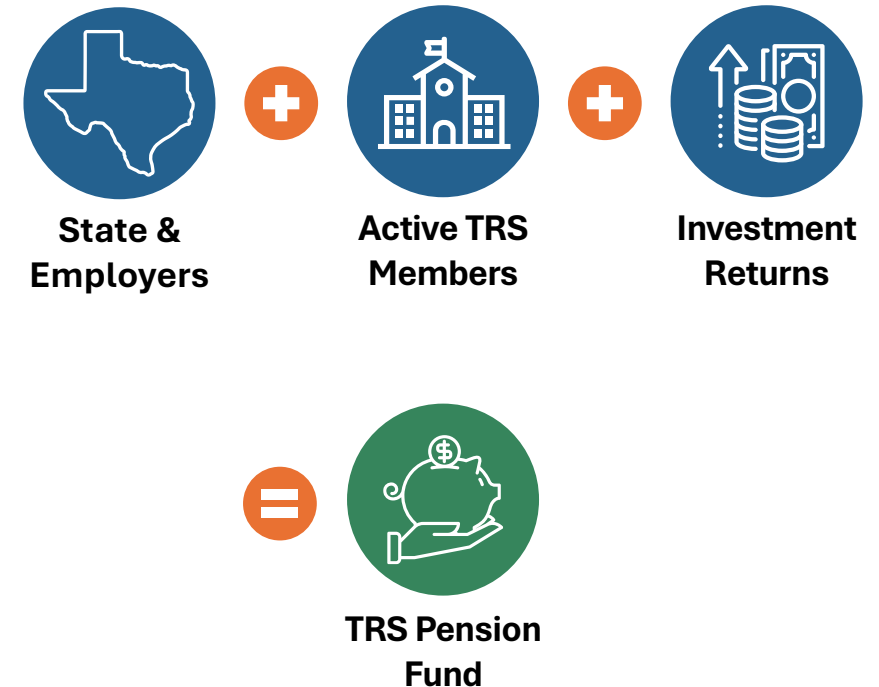
# TRS to You – Your Pension Trust Fund

## The TRS Pension Trust Fund is Actuarially Sound

TRS Pension Fund Valuation	Aug. 31, 2024
Trust Fund Value	\$210.5 Billion
Unfunded Actuarial Accrued Liability (UAAL)	\$60.6 Billion
Funding Period	28 Years
Investment Return	12.7%

Source: TRS actuary, **GRS** 2024 Actuarial Valuation (AV) Report and TRS 2024 ACFR.

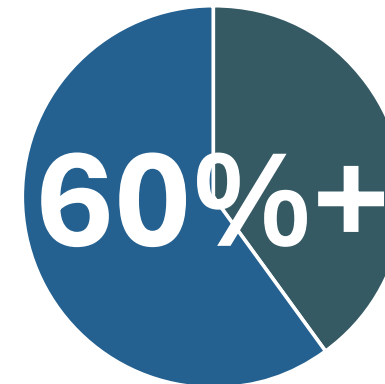
Note: GRS uses an estimated yield on market value investment return. Actuarial valuations are prepared annually, as of Aug. 31 of each year. During legislative years, a Feb. 28 valuation update is provided.





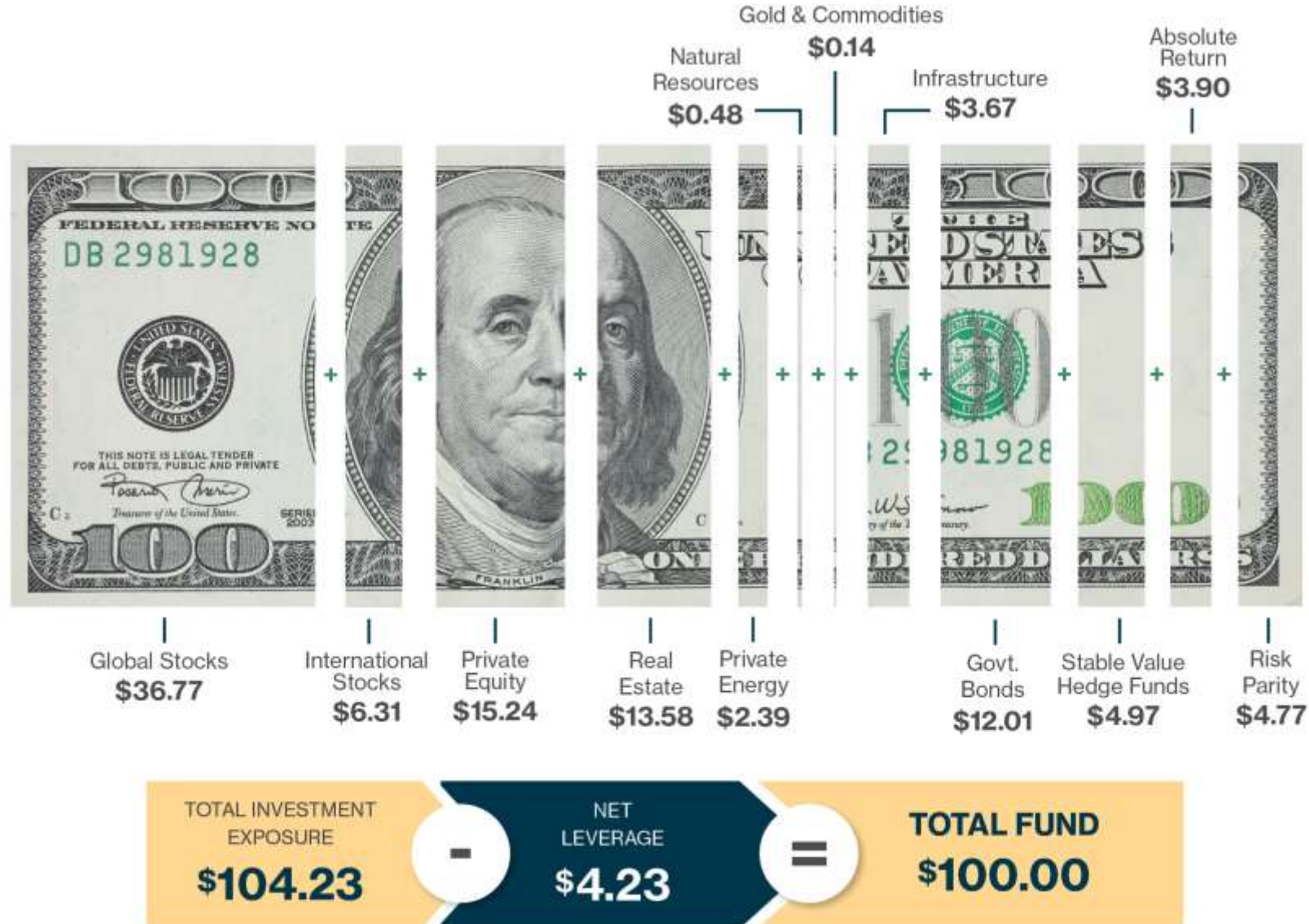
# TRS to You – Investment Management

- TRS is the **6<sup>th</sup> largest 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 \$14.5 billion annually, or **\$55.8 million every business day** of the year.



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

# TRS to You – How the Fund is Invested



# What's New: 89<sup>th</sup> Legislative Session

\$6.4  
Billion

TRS Pension  
Funding

\$1.2  
Billion

TRS-Care  
Funding

\$369  
Million

TRS-ActiveCare  
Funding

State  
8.25%  
Payroll

Employer  
2%  
Payroll

Active  
8.25%  
Payroll

State  
1.25%  
Payroll

Employer  
0.75%  
Payroll

Active  
0.65%  
Payroll

Retiree  
Premium

State  
\$75  
Per employee per  
month

Employer  
\$150  
min  
Per employee  
per month

Active  
Remaining  
cost

# What's New – TRS' Improved Website

TRS' new and improved website at [www.trs.texas.gov](http://www.trs.texas.gov) launched in April 2025.

## Key features include:

- **Streamlined Homepage:** Quick access to common tasks, improved search, and dates for annuity disbursements and other key events for reference
- **Centralized Events:** Centralized, shareable, and simple to add to personal calendars
- **Forms:** Search and filtering capabilities to make it easier to find and submit
- **Step-by-Step Guides:** Detailed instructions to help members complete tasks quickly and accurately
- **Publications and Video Showcase:** Member education resources more searchable in a robust and engaging library





# What's New – TRS' HQ Location

## Your New TRS Headquarters is Open



**4655 Mueller Blvd, Austin, Texas 78723**

- All member activity in one place
- Comfortable lobby
- Free, covered parking
- Meeting rooms with audio/visual technology
- Dedicated presentation rooms
- Complimentary water and coffee
- A “Grab ‘N Go” vending cafe



# What's New – Health



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

TRS-Care Medicare Advantage info

TRS-Care Standard info

Dental & Vision plans

### Presentation Schedule (all events)

8:30 a.m.	9:15 a.m.	TRS-Care Medicare Advantage (including TRS-Care Medicare Rx) for Retirees and Dependents 65+ or Medicare-Eligible
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The background of the slide features a stylized illustration of a cowboy on a bucking horse, rendered in a light orange or yellow color. The cowboy is wearing a hat and is in a dynamic pose, leaning back as the horse bucks. The horse is also in a dynamic pose, with its front legs lifted and its body arched. The entire scene is set against a bright yellow background that has a rough, hand-painted edge. In the foreground, there is a dark blue silhouette of a desert landscape. On the left side, there is a large saguaro cactus. On the right side, there is a smaller saguaro cactus. In the center, there are several small, spiky plants. The word "APPENDIX" is written in a bold, blue, italicized serif font, centered over the cowboy and horse illustration.

# *APPENDIX*

# Key Resources – MyTRS

## Signed Up for MyTRS?

**[mytrs.texas.gov](https://mytrs.texas.gov)**

- Update Personal Information
- View 1099-R Income Tax Forms
- Verify Direct Deposit Information
- Change Tax Withholding
- Send Secure Messages



# Key Resources – Publications, Videos, Info and More



## Learning Resources



### Event Calendar

View a list of all upcoming TRS events: benefit presentations, health seminars, board meeting and agency closings.

[Go to all Events](#)



### Video Library

This collection includes learning videos, health information and TRS member spotlights.

[Go to the Video Library](#)



### Publications

Members and retirees have several newsletters to inform and prepare them.

[Go to all Publications](#)



### Life and Job Changes

Changes to your career and family life can impact your retirement. Find helpful answers to common questions.

[Go to all Life and Job Changes](#)

## Publications

### What's New



Administration  
Fresh Picks - July 2025



Spring 2025 TRS News  
(Member Edition)



Administration  
Your New TRS  
Headquarters is Open



Back to Care: Limited-Time  
Medicare Enrollment

### Most Viewed



Introduction to TRS

1 year ago



TRS-Care Dental and  
TRS-Care Vision

2 years ago

### TRS News



Spring 2025 TRS News  
(Retiree Edition)

3 months ago



Spring 2025 TRS News  
(Member Edition)

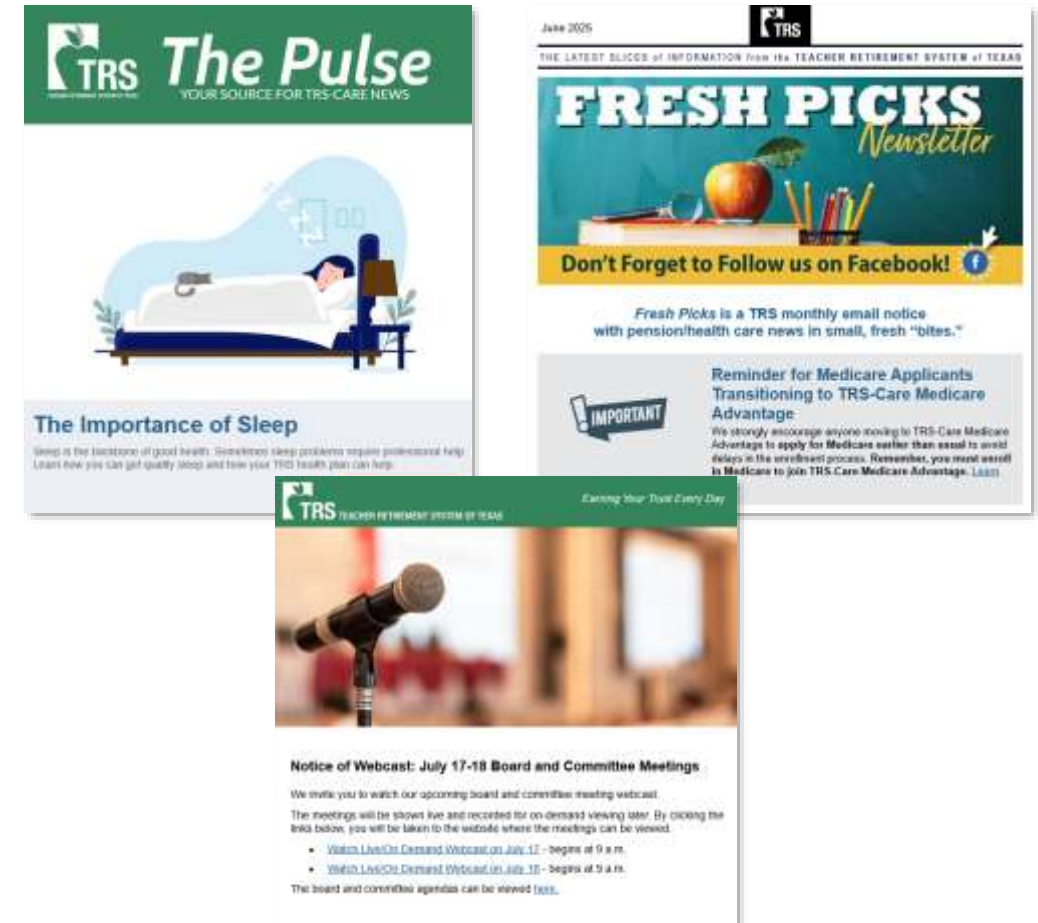
3 months ago



# Key Resources – 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.”**



<https://www.trs.texas.gov/learning-resources/publications/subscribe-trs-newsletters>

# 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.



# TRS to You – Helpful Information



## TRS-Care Standard

*(non-Medicare eligible)*

### Medical Benefits

BCBS of TX:

1-866-355-5999

### Prescription Drug Benefits

Express Scripts:

1-855-778-1459

## TRS-Care Enrollment and Eligibility

TRS Health

1-888-237-6762

## 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](mailto:ombuds@trs.texas.gov)





# *Thanks, Y'all*

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

# TRS-CARE HEALTH EDUCATION FAIR

## Welcome to TRS-Care Round-Up for 2026 Benefits

### UP NEXT:

- |                          |   |
|--------------------------|---|
| 10:15 a.m. to 11:00 a.m. | TRS-Care Dental and Vision  |
| 11:00 a.m. to 11:15 a.m. | Steps to Take When Turning 65: Enrolling in TRS-Care Medicare Advantage |
| 11:15 a.m. to 12:00 p.m. | TRS-Care Standard for Retirees and Dependents Under Age 65              |



Share Your Feedback





## TRS-Care Dental & Vision 2026 Benefits

For TRS Retirees and Eligible Dependents

10:15 a.m. to 11:00 a.m.

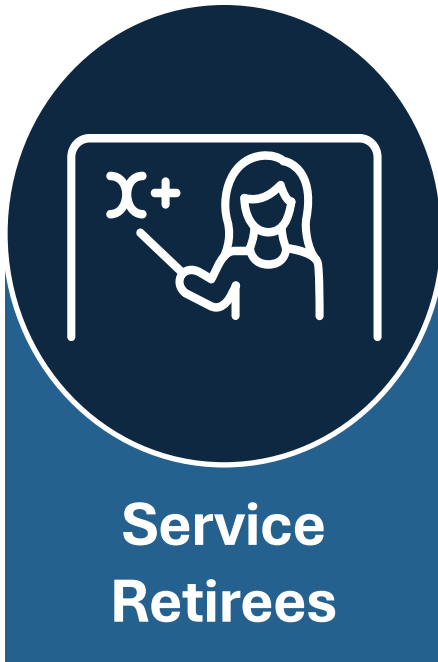
# Welcome!

## Katrina Daniel, TRS Chief Health Officer



# TRS-Care Dental and Vision

The eligibility requirements for TRS-Care Dental and TRS-Care Vision **are the same** as the requirements to qualify for other TRS-Care plans.



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



## When can I enroll?

- ✓ Enrollment is from Oct. 1 to Dec. 8, 2025.
- ✓ If you enroll during this time, your coverage starts Jan. 1, 2026.
- ✓ Once you enroll, you are enrolled for the whole plan year, Jan. 1 to Dec. 31, 2026.
- ✓ You don't need other 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 you enroll? Online or by mail!



### Online

- ✓ **New enrollees** can enroll in less than five minutes at **MyTRS.Texas.gov!**
- ✓ Starting Oct. 1, log in to enroll yourself and your eligible dependents.
- ✓ Set up your MyTRS access now!



### By Mail

- ✓ Mail a completed application to TRS by Dec. 8 for coverage to start Jan. 1, 2026!
- ✓ Get your application on the TRS website for by calling TRS Health

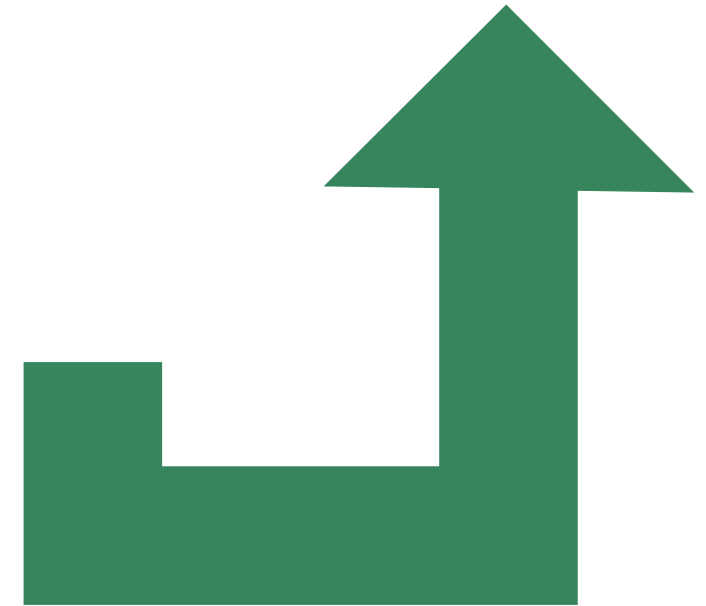
**Annual Open Enrollment for TRS-Care Dental and Vision: Oct. 1 to Dec. 8, 2025**

**IMPORTANT:** If you're already enrolled and want to stay enrolled, you don't need to do anything. If you want to make changes to your enrollment, call TRS Health.

## Can I reenroll?

**YES! Eligible people can reenroll 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 and Vision



Premium Tiers	2026
Retiree Premium	\$41.64
Retiree + Spouse	\$83.29
Retiree + Child(ren)	\$87.45
Retiree + Family	\$129.93



Premium Tiers	2026
Retiree Premium	\$6.89
Retiree + Spouse	\$13.79
Retiree + Child(ren)	\$15.57
Retiree + Family	\$24.08

**2026 premiums will stay the same as they were in 2025!**



## Pop Quiz!

TRS-Care Dental & Vision eligibility requirements are the same as the eligibility requirements for other TRS-Care plans.

- A. True
- B. False

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



## *Join the Conversation!*

Attend a **quarterly TRS-Care webinar** to learn more.

[www.trs.texas.gov/health-benefits/events](http://www.trs.texas.gov/health-benefits/events)





# TRS-Care Dental

Presented by MetLife

# Dental - PPO



**In Network Negotiated Fees**



**Flexibility To Go To Any Dentist**



**Nationwide PDP Plus Network**



**Preventive and Diagnostic Waiver**



**International Dental Travel Assistance Program**



**Annual Benefits Maximum Incentive Provision**

# Preventive and Diagnostic Waiver

Services Provided		In-Network (% of Negotiated Fee)	Out-of-Network (% of Maximum Allowable Charge)
Preventive Services  Type A	<ul style="list-style-type: none"> <li>• 2 Exams and cleanings in a calendar year</li> <li>• 2 Periodontal cleanings in a calendar year                             <ul style="list-style-type: none"> <li>- w/periodontal disease diagnosis</li> </ul> </li> <li>• X-rays (full mouth and bitewing)</li> <li>• Cleanings include Periodontal</li> </ul>	100%	100% of MAC (allowable amount set by MetLife)

Annual Benefits Maximum	Two routine dental check ups	Remaining annual benefit with waiver
\$1500	\$400	<b>\$1500</b>

# Deductible and Basic Services or Major Services

Annual Deductible Applies to Type B & C Services	Individual/Family
\$50	\$50 individual deductible /\$150 family deductible

Services Provided		In-Network (% of Negotiated Fee)	Out-of-Network (% of Maximum Allowable Charge)
Basic Services  Type B	<ul style="list-style-type: none"> <li>• Fillings</li> <li>• X-rays (Periapical)</li> <li>• Emergency Palliative Treatment</li> </ul>	70%	70% of MAC (allowable amount set by MetLife)

# Major Services

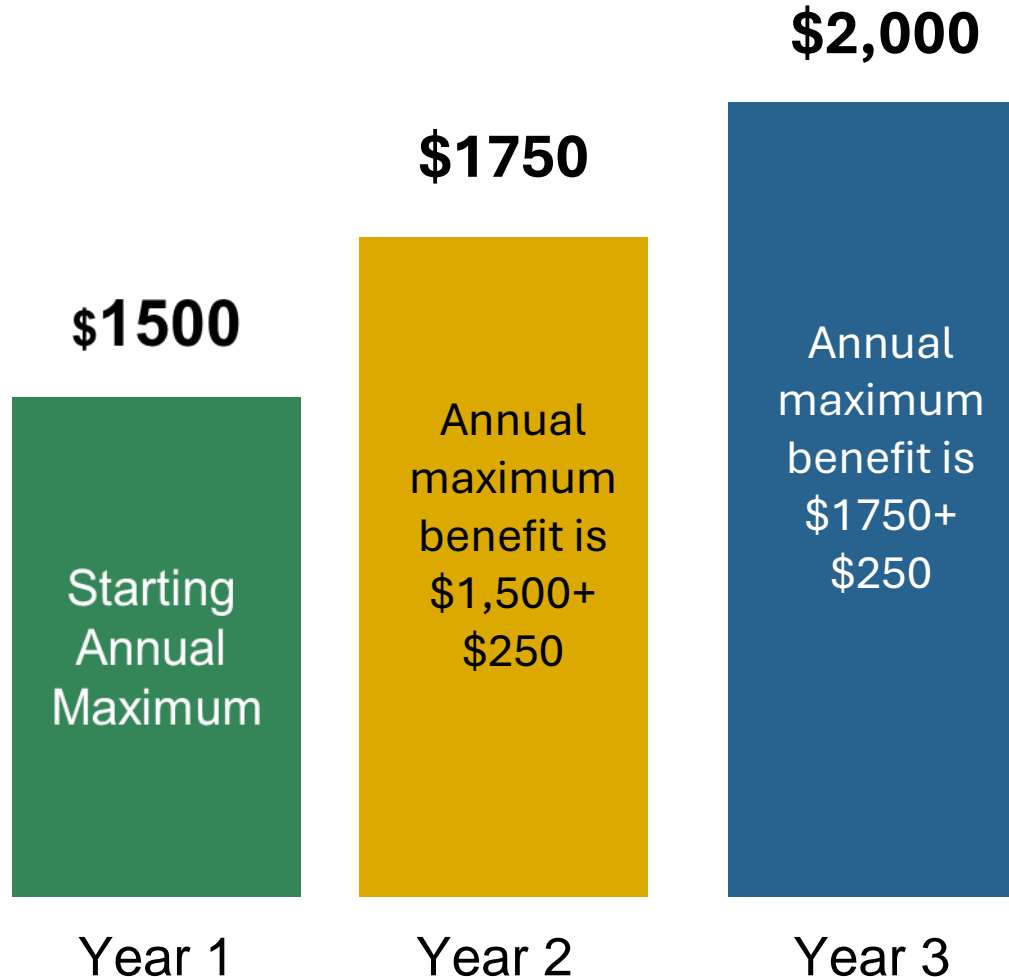


Services Provided		In-Network (% of negotiated fee)	Out-of-Network (% of maximum allowable charge)
Major Services Type C	<ul style="list-style-type: none"><li>• Crowns</li><li>• Root Canals</li><li>• Dentures</li><li>• Implants</li><li>• Bridges</li></ul>	50%	50% of MAC (allowable amount set by MetLife)

Out-of-Network coverage is based on the allowable amount determined by MetLife. The provider may charge the member the cost difference not paid by MetLife.



# Annual Maximum with Incentive Provision

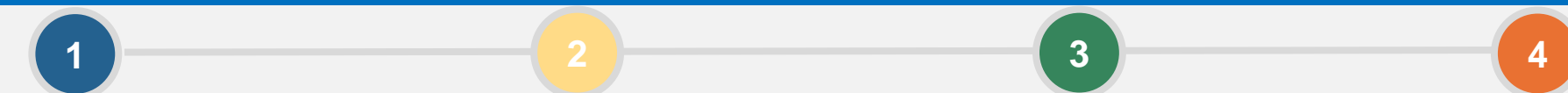


- Your annual maximum benefits coverage will increase by \$250 if you get **2 exams and cleanings in the prior year.**
- You keep the higher maximum benefit as long as you remain enrolled in the plan.
- Total maximum increase of \$500

## Kendra broke a tooth and needs a crown



Retired Kindergarten teacher (25 years)



### Kendra visits her network dentist

- Kendra learns she needs a crown which usually costs **\$1,377.<sup>1</sup>**
- Since her dentist participates in the MetLife dental network, they have agreed to provide service for **\$789.**
- Kendra's dental insurance covers 50% for this procedure, so her out-of-pocket costs are only **\$394.50** (after deductible). Kendra's dentist submits the claim and she benefits from a savings of over **\$900!<sup>2</sup>**

<sup>1</sup> Based on MetLife data for a [crown (D2740)] in ZIP code 53201. 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.

<sup>2</sup> 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...”<sup>\*</sup>



	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)

\*This is an example. Actual cost may vary.

# 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](http://www.metlife.com/info/trs-care)



## Step 2:

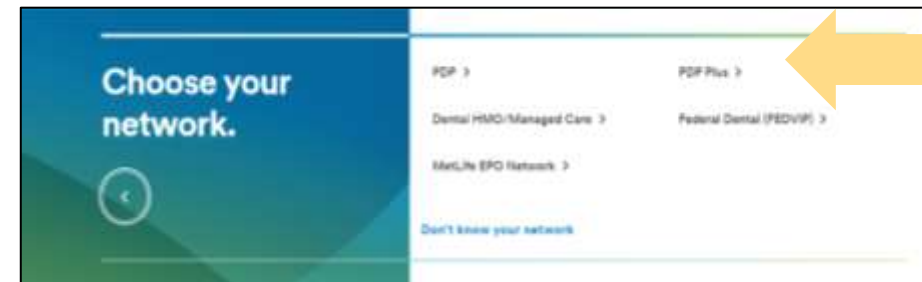
Select “Dental Coverage” then “Providers”



## 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.



# Teledentistry gives Retirees more ways to see a dentist

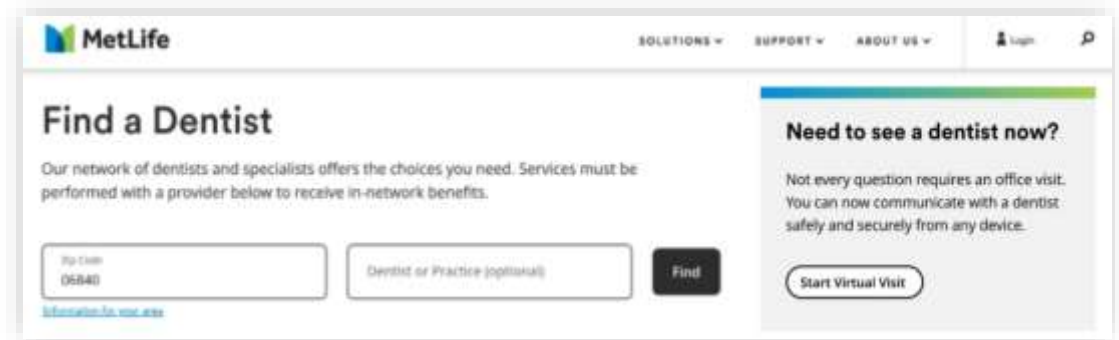
Retirees can meet with a licensed dentist almost immediately to discuss dental concerns in a secure video session.

## How it works:

- Retiree logs in to MyBenefits account
- Register or log in to start your visit on [dental.com](https://dental.com)  
Gather your dental history
- Start your call

## Information needed:

- Retiree SSN
- Date of birth
- Email and password needed for registration and login



The image shows a screenshot of the MetLife 'Find a Dentist' web form. The form is titled 'Find a Dentist' and includes a sub-header: 'Our network of dentists and specialists offers the choices you need. Services must be performed with a provider below to receive in-network benefits.' There are two input fields: 'Zip Code (05840)' and 'Dentist or Practice (optional)'. A 'Find' button is located to the right of these fields. Below the 'Find' button is a link that says 'Information for your area'. To the right of the main form is a sidebar with the heading 'Need to see a dentist now?' and the text: 'Not every question requires an office visit. You can now communicate with a dentist safely and securely from any device.' At the bottom of the sidebar is a button labeled 'Start Virtual Visit'.





# 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

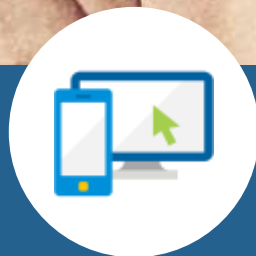
# Helping Members Make Smarter Choices



Oral Health Education made easy

Dentist Education &  
Communication

Patient Education &  
Communication



**Visit MetLife's Oral Health Library**  
[www.oralfitnesslibrary.com](http://www.oralfitnesslibrary.com)

# TRS-Care Dental and TRS-Care Vision



## Pop Quiz!

TRS-Care Dental has a \$50 individual deductible and \$150 family deductible.

True or False?

**The answer is True.** TRS-Care Dental pays a percentage of the cost of covered services after you or your enrolled dependent meet the deductible.



*Join the Conversation!*

Attend a **quarterly TRS-Care webinar** to learn more.

[www.trs.texas.gov/health-benefits/events](http://www.trs.texas.gov/health-benefits/events)



# TRS-Care Vision

Presented by MetLife

## Vision exams are a key part of early disease detection



Vision care, not just  
eyewear



More screentime



Affordability and  
Access



Diabetes



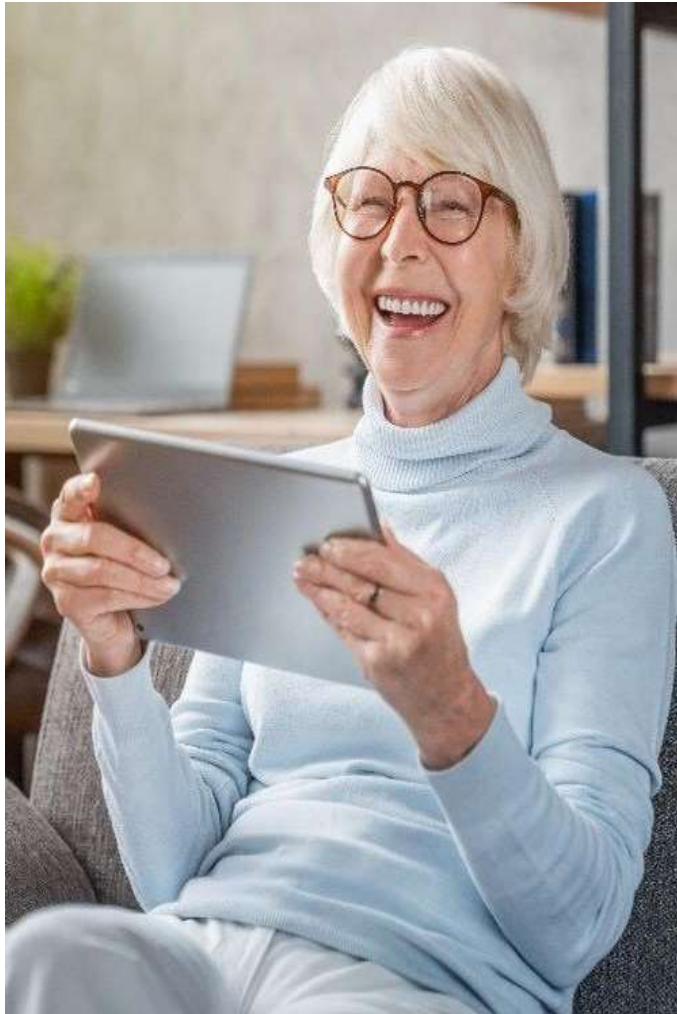
Hypertension



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. Visit [www.myhearingnetwork.com](http://www.myhearingnetwork.com) or call 1-888-494-1272

# 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
<b>Eye exam</b> (one per frequency)	\$15 copay	ONCE Every 12 Months
<b>Eyewear</b>	\$10 copay	ONCE Every 12 Months
<b>Frame Allowance</b>	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
<b>Standard Corrective Lenses</b> <ul style="list-style-type: none"><li>• Single Vision</li><li>• Lined bifocal/trifocal</li><li>• Lenticular</li></ul>	Covered in full after eyewear copay	ONCE Every 12 Months

# Vision Benefits Summary – Contact Lenses

Superior Vision Network



Benefit Type	In-Network Coverage	Frequency
<b>Contact Lens Allowance</b>	\$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
<b>Contact Lens Fit and Follow-up</b>	\$30 copay Standard: Covered in full, after copay Specialty: \$50 allowance, after copay	ONCE Every 12 Months

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



# 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
- Glasses.com
- H Rubin Vision Center
- Horizon Eye Care
- LensCrafters
- Lo Optical
- MyEyeDr
- National Vision Inc.
- Nationwide Optometry
- Nationwide Vision Centers
- Nationwide Vision inside JC Penney
- New Vision Optical
- North American RX I Wear Inc.
- Macy's Optical
- Meijer Vision Center
- Optical Inside CVS Pharmacy
- Opticare Vision Center
- Pearle Vision1
- RX Optical Laboratories
- Sam's Club
- SEE Eyewear
- 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

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

Superior Vision Benefits	
Exam	\$15 copay
Frame	\$150 allowance with 20% off overage
Materials Copay	\$10 copay
Progressive lens: Standard	Covered in Full
Anti-reflective coating: Standard	Covered in Full
UV coating	Covered in Full
Polycarbonate (adult)	Up to \$40
Photochromic tint	Covered in Full

# 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](http://www.metlife.com/info/trs-care)



Step 2:

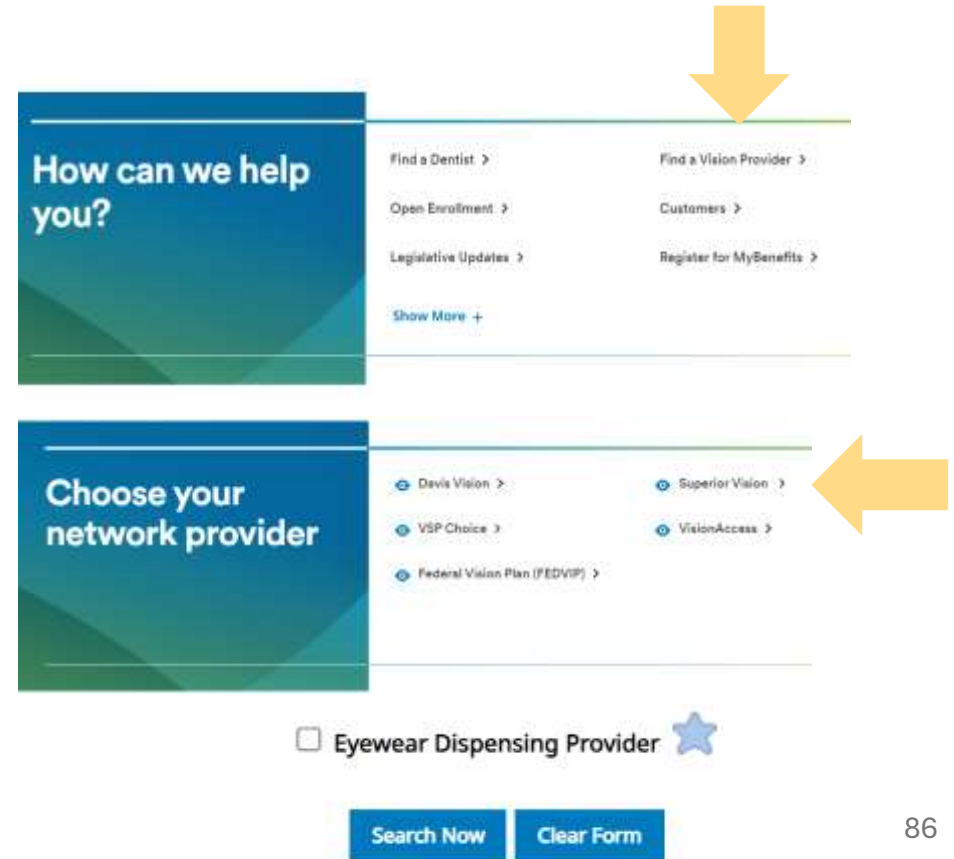
Select “Vision Coverage” then “Providers”



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 >

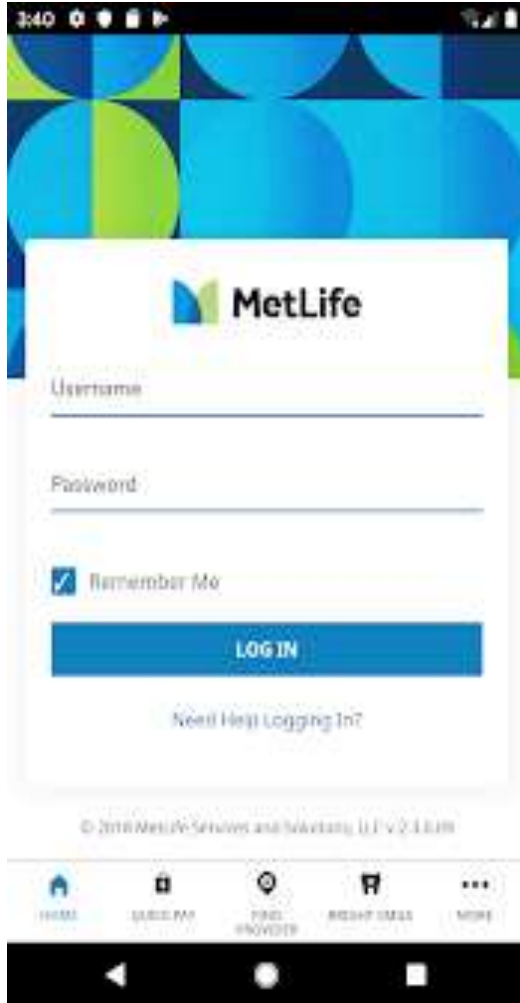
Choose your network provider

- 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



# TRS-Care Dental and TRS-Care Vision



## Pop Quiz!

TRS-Care Vision offers up to \$150 allowance for frames after you pay an eyewear copay.

True or False?

**The answer is True!** TRS-Care Vision gives you a \$150 allowance to buy frames every year.



## *Join the Conversation!*

Attend a **quarterly TRS-Care webinar** to learn more.

[www.trs.texas.gov/health-benefits/events](http://www.trs.texas.gov/health-benefits/events)

Comparison	TRS-Care Vision by MetLife	TRS-Care Medicare Advantage by UnitedHealthcare	Considerations
Coverage	For non-Medicare & Medicare-eligible retirees and dependents	Only for Medicare-eligible retirees	If you are over 65
Annual 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	Eye Exam: Provider submits claim on member's behalf (in-network only) Materials: Provider submits claim on member's behalf (in-network only)	Eye Exam: Provider submits claim on member's behalf (in-network only)  Materials: Member submits a claim to UHC for reimbursement	
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	

# Thank you!

Share Your Feedback



## 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](http://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](http://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](http://metlife.com/trs-carevision)

# TRS-CARE HEALTH EDUCATION FAIR

## Welcome to TRS-Care Round-Up for 2026 Benefits

### UP NEXT:

- 11:00 a.m. to 11:15 a.m.    Steps to Take When Turning 65: Enrolling in TRS-Care Medicare Advantage
- 11:15 a.m. to 12:00 p.m.    TRS-Care Standard for Retirees and Dependents Under Age 65



Share Your Feedback



## Steps to Take When Turning 65: Enrolling in TRS-Care Medicare Advantage

For TRS Retirees and Eligible Dependents Turning 65 Soon

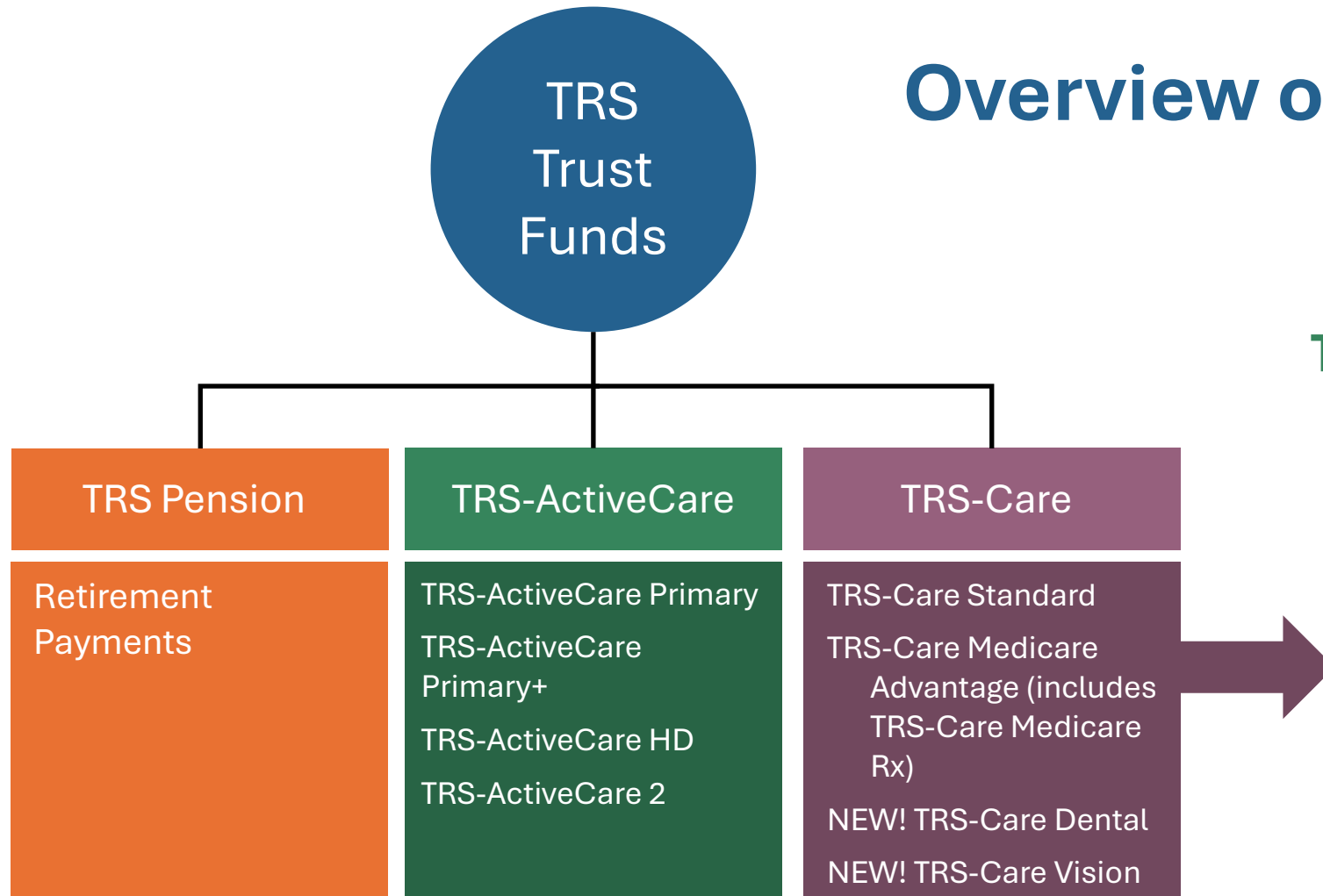
11:00 a.m. to 11:15 a.m.





# Steps to Take When Turning 65

## Overview of TRS Benefits



### TRS-Care Funding Sources:

- Participant Premiums
- State Funds
- Federal Funds
- School Districts
- Active Employees
- Investment Income

# Steps to Take When Turning 65

## Who can enroll in TRS-Care?



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 benefit program coverage.

## When can you enroll in TRS-Care?

TRS retirees have **three chances to enroll** in TRS-Care medical and prescription coverage:

- **When you retire** (at your initial enrollment opportunity)
- **When you turn 65** or become Medicare-eligible
- If you have a **special enrollment event**

TRS-Care Medicare  
Advantage is for TRS retirees  
**65 or older and/or  
Medicare Eligible.**

**You must enroll in  
Medicare** to be eligible for  
TRS-Care Medicare  
Advantage.



# Steps to Take When Turning 65

## What makes you eligible for Medicare?

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

.....



People Aged 65  
and Older



People Under 65  
With a Disability



People Under 65  
with End-stage  
Renal Disease

# Steps to Take When Turning 65

## TRS-Care Enrollment Steps for Medicare-Eligible Retirees

### New retirees turning 65 soon should complete steps 1-4:

**Step 1:** Submit your application for service retirement to TRS Pension Services.

**Step 2:** After TRS Pension Services approves your application to retire, you'll get a TRS-Care Enrollment Packet by mail that includes a TRS-Care Application.

### Current retirees turning 65 should complete steps 3-4:

**Step 3:** Enroll in Medicare and sign up for Medicare Part B (if you haven't already). Share your Medicare Beneficiary Identifier (MBI) with TRS.

**Step 4:** **Retirees not enrolled in TRS-Care Standard** should complete a TRS-Care Application and send it back to TRS in the required timeframe. **Retirees enrolled in TRS-Care Standard** may add eligible dependents to their TRS-Care plan when they turn 65.

**You must buy and maintain Medicare Part B coverage. If you don't, you risk losing all TRS-Care coverage!**

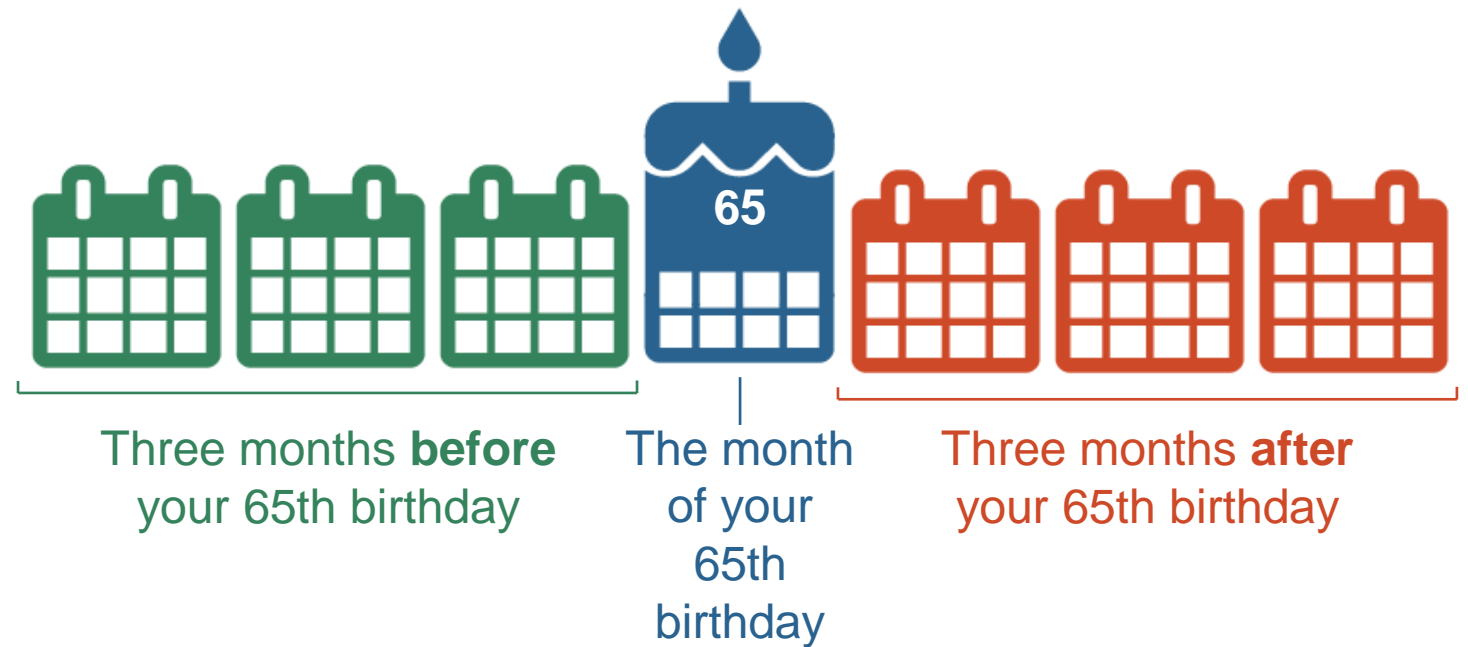


# Happy 65<sup>th</sup> Birthday!

## Enrolling in Medicare for the First Time

Medicare gives you **7 months** to enroll:

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



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

# How Much Does TRS-Care Medicare Advantage Cost?

The TRS retiree’s Medicare status determines the TRS-Care premium, even if their dependents are not eligible for Medicare.

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

Tier	2024 Monthly Premiums	2026 Monthly Premiums
Retiree Only	\$135	\$75
		\$280
Retiree + Child(ren) <sup>1</sup>		\$408
		\$613

<sup>1</sup> TRS reduces premiums for retirees with disabled children (regardless of the disabled child’s age) by \$200 in tiers with covered children.

## Medicare Part B

Your Medicare Part B premium is **separate** from what you pay for your TRS-Care Medicare Advantage premium.

In 2025, most people pay **\$185.00 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. *The projected premium for 2026 is about \$206. CMS will announce the final premium later this year.*

**You must buy and maintain Medicare Part B to keep your TRS-Care Medicare Advantage coverage.**

# Steps to Take When Turning 65



## Pop Quiz!

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.



## *Join the Conversation!*

Attend a **quarterly TRS-Care webinar** to learn more.

[www.trs.texas.gov/health-benefits/events](http://www.trs.texas.gov/health-benefits/events)

# Steps to Take When Turning 65



## Pop Quiz!

You must buy and maintain Medicare Part B to keep your TRS-Care Medicare Advantage coverage.

- A. True
- B. False

**The answer is A — True!** If you don't have Medicare Part B, you and your covered dependents risk losing all TRS-Care coverage.



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[www.trs.texas.gov/health-benefits/events](http://www.trs.texas.gov/health-benefits/events)

# Retire Healthy with TRS-Care

## Health Care for Retired Texas Educators

To learn more, join us for a quarterly webinar.  
Register at the link below:

[www.trs.texas.gov/health-benefits/events](http://www.trs.texas.gov/health-benefits/events)



# TRS-CARE HEALTH EDUCATION FAIR

## Welcome to TRS-Care Round-Up for 2026 Benefits

### UP NEXT:

11:15 a.m. to 12:00 p.m. TRS-Care Standard for Retirees and Dependents Under Age 65



Share Your Feedback





## TRS-Care Standard

Medical and prescription coverage for TRS Retirees and Dependents under 65

11:15 a.m. to 12:00 p.m.





Express Scripts  
By EVERNORTH

# Welcome!

## Katrina Daniel, TRS Chief Health Officer



## What's new in 2026?

- 
- ✓ TRS-Care Standard **rates will stay the same** for the 9th year in a row.
  - ✓ Member Rewards are here! This benefit lets you **earn up to \$599 in Member Rewards per calendar year in cash.** Shop smart. Save big. Get rewarded.
  - ✓ Deductibles will increase to align with IRS guidelines so participants can keep using a health savings account.
  - ✓ **TRS-Care Dental and Vision benefits are here!** Annual open enrollment is from Oct. 1 to Dec. 8, 2025.
- 



## Pop Quiz!

What's the buzz on TRS-Care Standard in 2026?

- A. The same low premiums since 2018
- B. Member Rewards of up to \$599 per year in cash
- C. A slight increase in plan deductibles
- D. TRS-Care Dental and TRS-Care Vision Benefits
- E. All the above

**The answer is E — all the above!** 2026 will bring the same low TRS-Care Standard premiums for the 9th year in a row, member rewards of up to \$599 per year in cash, a slight increase in plan deductibles, and dental and vision benefits.



*Join the Conversation!*

Attend a **quarterly TRS-Care webinar** to learn more.

[www.trs.texas.gov/health-benefits/events](http://www.trs.texas.gov/health-benefits/events)

The background of the slide is a warm, golden-yellow color with a textured, watercolor-like border. In the center, there is a faint, stylized illustration of a cowboy riding a horse. The cowboy is wearing a hat and a long coat, and the horse is in a galloping motion. On the left and right sides of the slide, there are dark blue silhouettes of saguaro cacti. The bottom of the slide features a solid dark blue horizontal band.

# TRS-Care Standard Medical Benefits

Blue Cross and Blue Shield of Texas

Plan Details	In-Network	Out-of-Network
<b>Deductible</b>	\$1,700 individual plan \$3,400 family plan	\$3,400 individual plan \$6,800 family plan
<b>Coinsurance</b>	You pay 20% after deductible	You pay 40% after deductible
<b>Maximum out-of-pocket</b>	\$5,650 individual plan \$11,300 family plan	\$11,300 individual plan \$22,600 family plan
<b>TRS Virtual Health – Medical (Teladoc® &amp; RediMD™)</b>	<p>RediMD: \$30 per visit. Applies to your deductible. Once met the plan pays 80% and you pay 20%.</p> <p>Teladoc: \$42 for acute, on-demand medical care (excluding mental health). Applies to your deductible. Once you meet your deductible the plan pays 80% and you pay 20%.</p>	
<b>TRS Virtual Health – Mental Health (Teladoc)</b>	<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>	





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

**A Top Performing Physician:**

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

# Member Rewards

## New ways to save starting Sept. 1, 2025

1



**Compare**

Call a Personal Health Guide or use Provider Finder to find a reward-eligible location or provider for your procedure or service.

2



**Schedule**

Once you make a selection, schedule an appointment and get the procedure or service.

3



**Earn**

Get a cash reward by check, which we'll mail to your home after we pay your claim and verify the provider as reward eligible.





Earn up to \$599 for choosing a cost-effective, trusted provider or facility for services like MRI, mammograms, colonoscopies and CT scans.



Scan the QR code for more information about Member Rewards



# Choose a PCP for Better Health

## Did you know a Primary Care Provider can manage your health care and save you money?



They know you and your lifestyle best.



They understand your medical history, medications and treatment preferences.



They provide care centered around YOU.



They'll handle your preventive care, which is covered at 100%.



They'll refer you to a specialist when needed.



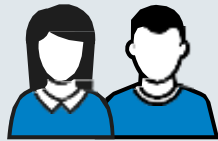
They may help you have fewer sick days by keeping you healthier.

Don't have a PCP or want a new one? Use **Provider Finder®** to search for providers by location, specialty, and more. You can also call a Personal Health Guide at **1-866-355-5999** for help.

# Preventive Care at No Added Cost

## What's Covered?

- **In-network preventive care is covered at 100% with no copays or deductibles.** 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 Reminder:

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

# 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.



## In-Person

### Provider Finder

- search for in-network mental health providers

### Headway

- search for in-network licensed therapist or psychiatrist based on your location and concerns
- schedule an appointment
- see a provider in-person, by phone or video chat



## Virtual

### Teladoc

- speak with a licensed mental health provider by phone or video chat



## Digital

### Learn to Live

- get help with stress, anxiety, depression, substance abuse and more
- no added cost

### Well OnTarget®

- work with a wellness coach to combat stress, sleep issues and more
- no added cost



Get convenient, quality health care from home or on the go with TRS Virtual Health powered by Teladoc and RediMD.



## Teladoc

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

Teladoc charges **\$42 per visit**

\*Only available through Teladoc

## Mental Health\*

consult fee varies based on the provider specialty

(an initial psychiatric session \$185, with \$95 per ongoing session; \$85 per session with a licensed clinical social worker, counselor or therapist)

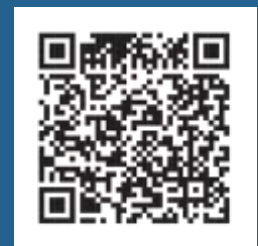
## RediMD

**1-866-989-CURE**  
**(1-866-989-2873)**

Registration Code:  
trscarestandard

RediMD charges **\$30 per visit**

**Scan the QR  
code for more  
information  
about Virtual  
Health**



# Go Here, Not There

Knowing where to go for care can save you time and money! Just because a provider accepts BCBSTX doesn't always mean they're in network for your plan. **ASK THIS: Are you in my TRS health plan BCBSTX network?**



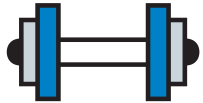
Still Stumped? Call the 24/7 Nurseline at 1-833-968-1770.



## Well onTarget

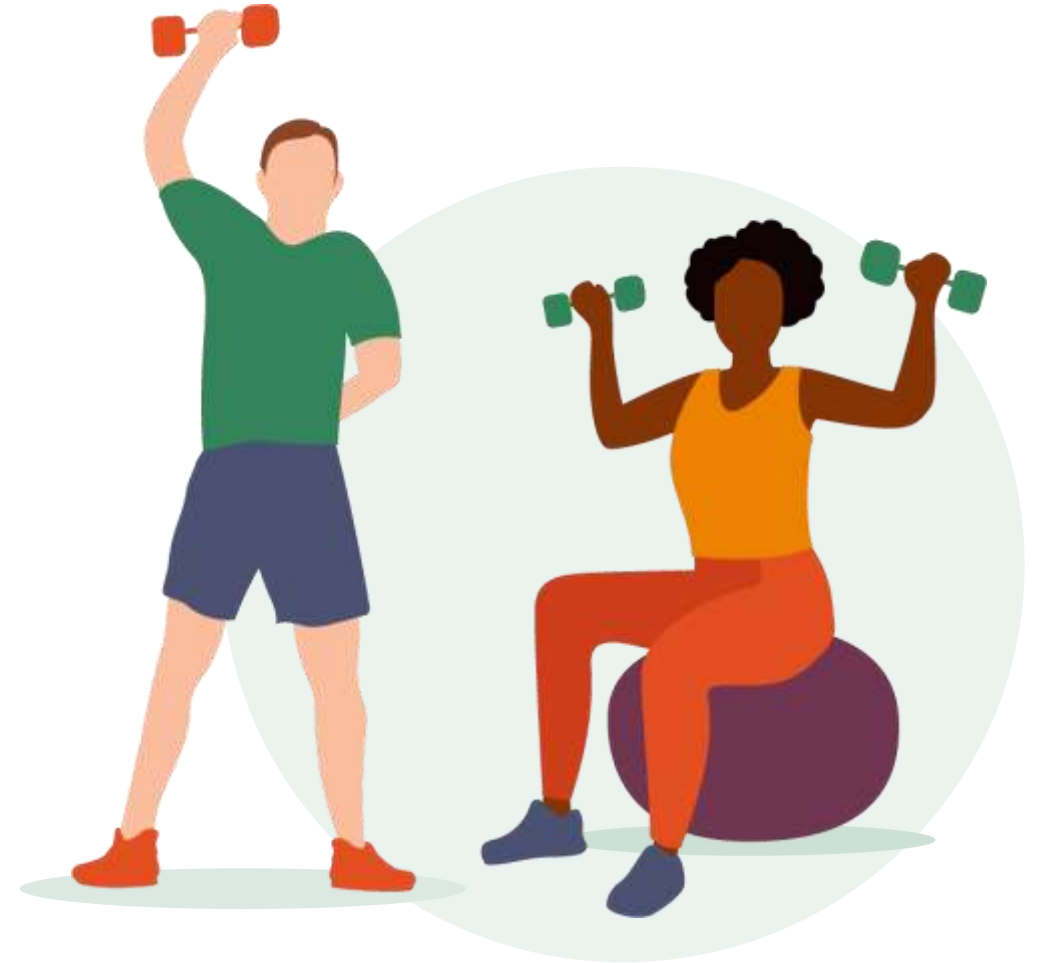
Take advantage of self-guided courses or get one-on-one support from a wellness coach with:

- managing stress
- improving fitness and diet
- losing or maintaining weight
- improving cholesterol and blood pressure

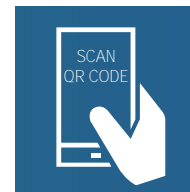


## The Fitness Program

Affordable, no-contract gym memberships nationwide with a virtual only option



**Get More Wellness Information**



# Get Wellness Rewards



## Two Great Ways to Save



Blue Points<sup>SM</sup> lets you earn rewards for participating in healthy activities. Redeem points for gift cards to treat yourself.

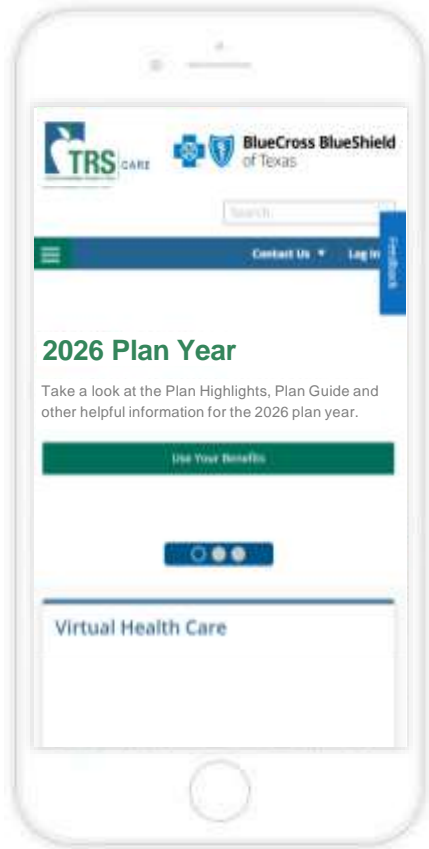


Save money on health and wellness products and services from top retailers that aren't covered by insurance.

Blue365 is a discount program only for BCBSTX members. This is NOT insurance. Some of the services offered through this program may be covered under the health plan you choose to offer. Employees should check their benefit booklet or call the Customer Service number on the back of their ID card for specific benefit facts. Use of Blue365 does not change monthly payments, nor do costs of the services or products count toward any maximums and/or plan deductibles. Discounts are only given through vendors that take part in this program BCBSTX does not guarantee or make any claims or recommendations about the program's services or products. Members should consult their doctor before using these services and products. BCBSTX reserves the right to stop or change this program at any time without notice.

Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal at [wellontarget.com](https://wellontarget.com) for further information. The Well onTarget member rewards redemption service is provided by an independent third party.

# Resources at Your Fingertips



## Blue Access for Members<sup>SM</sup>

- view claims and explanation of benefits
- compare costs of doctors and services

## BCBSTX Mobile App

- get a digital ID card
- live chat 24/7

[www.bcbstx.com/trscarestandard](http://www.bcbstx.com/trscarestandard)

## ID Cards

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





# Here For You 24/7



## We're Available 24/7!

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







## Pop Quiz!

**You can earn up to \$599** for choosing a cost-effective, trusted provider or facility for services like MRI, mammograms, colonoscopies and CT scans.

- A. True
- B. False

**The answer is A — TRUE!** TRS-Care Standard Member Rewards offers rewards for over 250 procedures or provider specialties. With three simple steps (**compare, schedule, and earn**) you can claim up to \$599 per calendar year!



## *Join the Conversation!*

Attend a **quarterly TRS-Care webinar** to learn more.

[www.trs.texas.gov/health-benefits/events](http://www.trs.texas.gov/health-benefits/events)

# Thank you!

## Up next: TRS-Care Standard Prescription Benefits

- 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.
- 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.
- The Fitness Program is provided by TivityHealth, an independent contractor which administers the Prime Network of fitness centers. The Prime Network is made up of independently-owned and managed fitness centers.
- BCBSTX makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

# 2026 TRS-Care Standard Prescription Benefits

Presented by Express Scripts® Pharmacy, Evernorth's Home Delivery Pharmacy

# New Look, Same Trusted Service

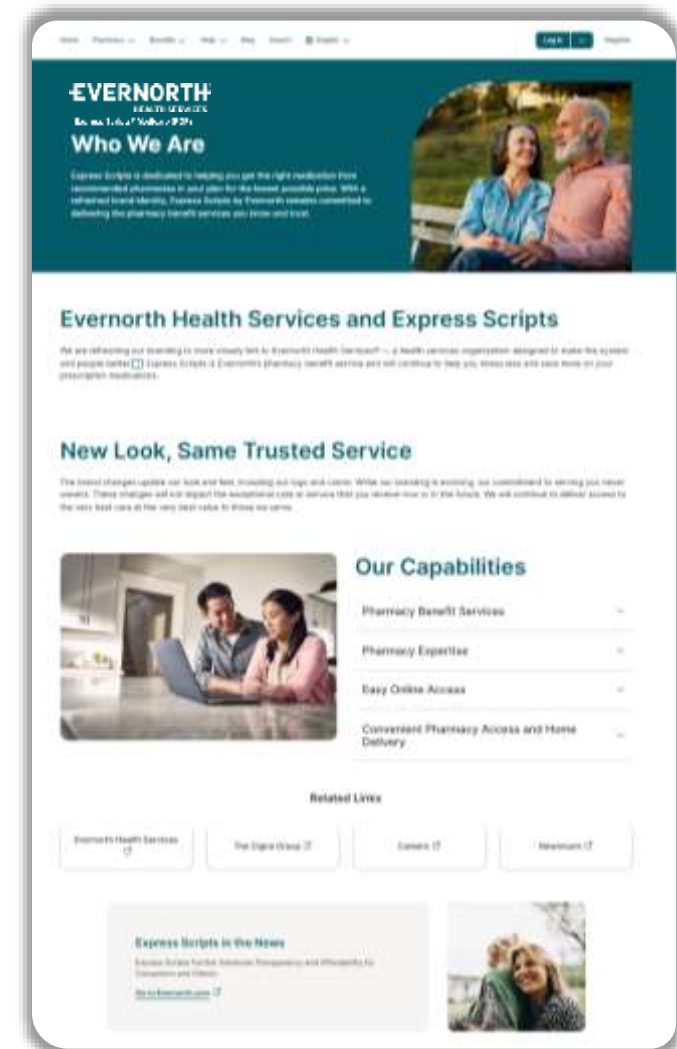
## EVERNORTH<sup>®</sup> HEALTH SERVICES

- + Accredo<sup>®</sup> Specialty Pharmacy
- + Express Scripts<sup>®</sup> Pharmacy
- + Express Scripts<sup>®</sup> Pharmacy Benefit Services

We've refreshed our brand for a closer connection to Evernorth Health Services<sup>®</sup>—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.**



# Who is Express Scripts® Pharmacy?

## Express Scripts® Pharmacy gives you access to:

- Over 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® Pharmacy 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® Pharmacy 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.



## Prescriptions delivered straight to your mailbox!



### **1000+ Pharmacists Available 24/7**

no voicemails or  
callbacks



### **Therapeutic Resource Centers**

for patients and  
caregivers who need  
specialized care



### **Stress-Free Fills**

with flexible payment  
options and automatic  
refills



### **Easy Management**

through website and app  
to order, price, pay and  
track medications



Millions of prescriptions dispensed each  
year with a 99.99% accuracy rate.

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 for Specialty Medications



SaveOnSP is designed to provide savings on specialty meds.



SaveOnSP will cover many specialty drugs.



TRS-Care Standard participants will have a seamless transition to SaveOnSP.



SaveOnSP will contact eligible participants to enroll in the program.



# TRS-Care Standard Benefit Overview

**Retail  
Pharmacies**

**Home Delivery  
Pharmacy**

**Accredo Specialty  
Pharmacy**

Maintenance medications at  
31-day supply (one time)



Home delivery pharmacy or retail  
maintenance pharmacies for a 90-  
day supply

# TRS-Care Standard Benefit Overview (cont.)

Benefit Coverage	Deductible and Out of Pocket
<b>Deductible (DED)</b>	\$1,700 Individual or \$3,400 Family (Integrated with your medical)
<b>Maximum Out-of-Pocket (MOOP)</b>	\$5,650 Individual or \$11,300 Family (Integrated with your medical)

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

# Is There A Generic Drug For That?

**FDA-approved generic medications can cost up to 85% less.**

Steps you can take to save money:

- Before leaving a doctor's office, ask if your prescription has a generic option.
- Review your medications regularly with a doctor or pharmacist — you may have new, lower-cost treatment options.
- Ask your pharmacist about generics before you fill your prescription.





# How To Price Your Medication

1.

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

2.

Choose **Explore Your Plan**.

3.

Choose **TRS-Care Standard**.

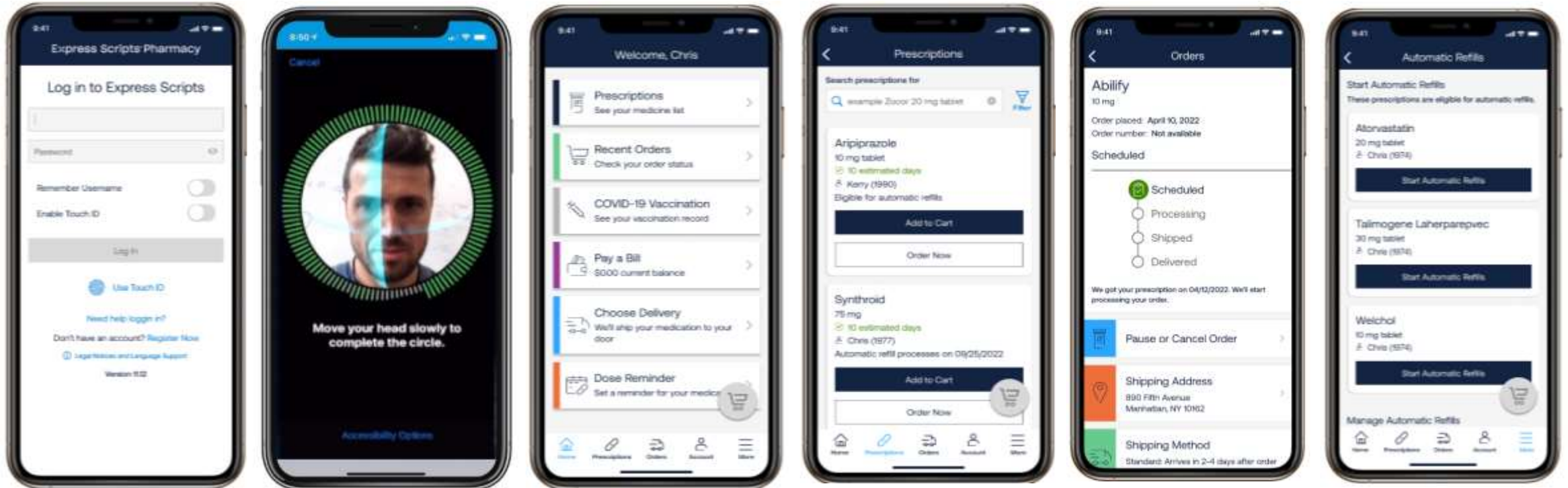
4.

Price your medication.

5.

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

# Mobile App: On-the-Go Pharmacy Management



Download the  
free app

Log in with  
biometric  
face ID

Add your  
favorites to the  
Dashboard

Refill with  
2 clicks

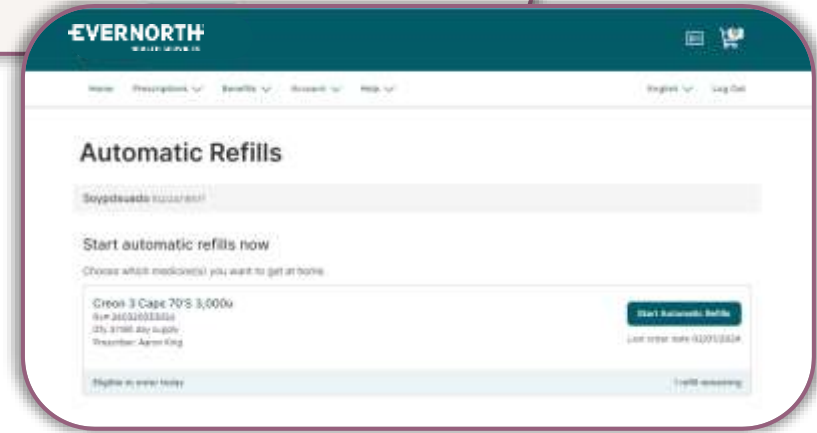
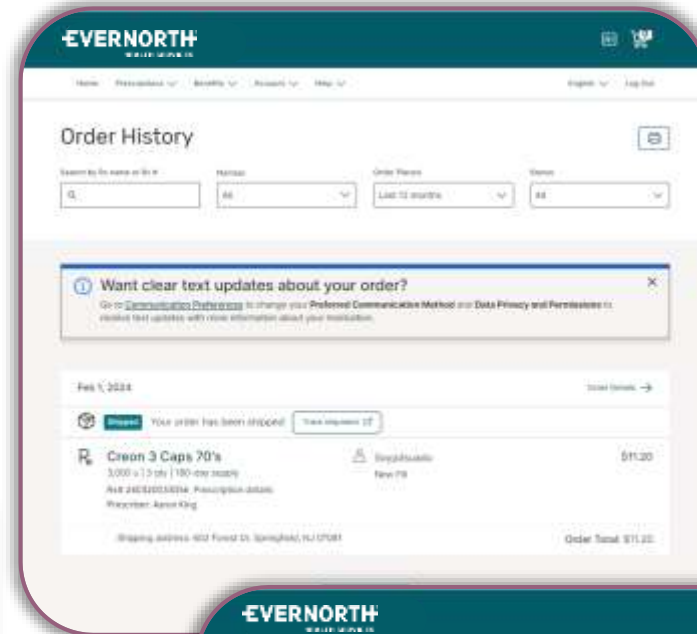
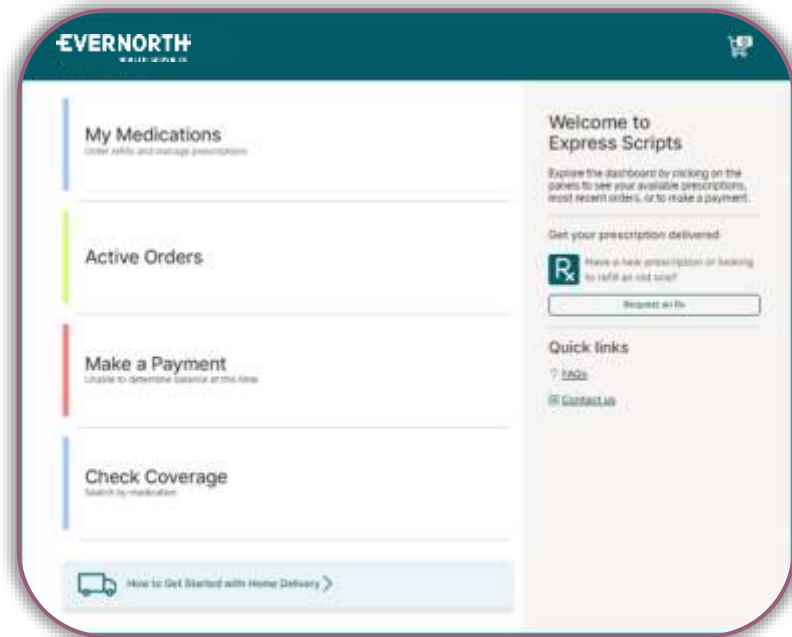
Check order  
status & track  
shipments

Start, stop &  
manage auto  
refills

# Express Scripts® Pharmacy Website

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

- Manage your prescriptions online 24/7
- Seamless conversion from generic to brand name



# Express Scripts® Pharmacy Resources



## **Express Scripts® Pharmacy Member Services:**

855-778-1459

24 hours, 7 days a week



## **Accredo Specialty Pharmacy Member Services:**

800-596-7701

Mon–Fri 8AM - 11PM

Sat 8 a.m. - 5 p.m.



## **SaveOnSP:**

800-683-1074

Mon–Thu 7 a.m. - 10 p.m.

Fri 7 a.m. - 9 p.m.

To learn more about your benefits, log in to  
**[expressscripts.com/trscarestandard](https://expressscripts.com/trscarestandard)** and select “Explore Your Plan”



## Pop Quiz!

Using generic medications can cost up to 85% less.

- A. True
- B. False

The answer is **A — TRUE!** One way to save money on prescriptions is to ask for a generic.



*Join the Conversation!*

Attend a **quarterly TRS-Care webinar** to learn more.

[www.trs.texas.gov/health-benefits/events](http://www.trs.texas.gov/health-benefits/events)



# 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](http://www.trs.texas.gov)



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

866-355-5999, 24 hours a day, seven days a week

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



## Prescription Drug Benefits (Express Scripts® Pharmacy)

855-778-1459, 24 hours a day, seven days a week

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