



# Teacher Retirement System of Texas TRS-Care Dental and TRS-Care Vision Frequently Asked Questions | 2026 Plan Year



We can't wait to see you smile!

One in 47 Texans already trusts TRS to be the health care they can count on. And now, TRS has two optional, dependable plans to enhance TRS retirees' everyday health — TRS-Care Dental and TRS-Care Vision!

These plans offer extensive provider networks and benefits to help you see and smile with confidence as you explore new adventures.

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# Enrollment and Eligibility

## General Questions

### **Why did TRS add dental and vision plans to its suite of health plans for TRS retirees?**

In 2023, the 88th Texas Legislature passed Senate Bill 1854. This bill allows TRS to offer optional dental and vision benefits to TRS retirees and surviving spouses eligible for TRS-Care, along with their eligible dependents.

### **Who will provide TRS-Care dental and vision benefits?**

MetLife will administer TRS-Care Dental and TRS-Care Vision for the 2026 plan year. TRS has a contract with MetLife to offer comprehensive, flexible and easy-to-use optional benefits to TRS retirees.

### **When will coverage start?**

The TRS-Care Dental and TRS-Care Vision plan year starts every Jan. 1. Your effective date of coverage depends on when you enroll.

### **Are dental and vision benefits a single plan?**

No. TRS-Care Dental and TRS-Care Vision are two separate plans, each with their own separate premium.

### **What is the plan year?**

The plan year for all TRS-Care plans, including TRS-Care Dental and TRS-Care Vision, is Jan. 1 through Dec. 31. Enrollment is for the full year. If you want to make changes to your coverage, you can do so at the annual enrollment period for TRS-Care Dental and TRS-Care Vision.

### **How can I learn more about TRS-Care Dental and TRS-Care Vision?**

Visit [TRS-Care Dental and TRS-Care Vision](#), [subscribe to The Pulse and Fresh Picks](#) monthly newsletters and follow us on social media.

### **Will dental and vision benefits be permanent, or could these benefits go away in the future?**

Benefits could change in the future.

### **Why use social security numbers as identification?**

Social security numbers are the industry standard for dentists and optometrists to use when submitting claims.

## Eligibility

### Who is eligible to enroll?

TRS-Care Dental and TRS-Care Vision are for TRS retirees, their dependents, surviving spouses and surviving dependent children. You don't have to be enrolled in other TRS-Care health plans to enroll in TRS-Care Dental and TRS-Care Vision. You can enroll in dental, vision, or both.

TRS retirees and surviving spouses may enroll in one or both plans if:

1. They are currently eligible for TRS-Care benefits.
2. They were previously eligible for TRS-Care benefits when they retired.
3. They are a survivor of a retiree who was eligible under #1 or #2.

### What if I'm a Texas Higher Education retiree?

Service retirees eligible for retirement health benefits from the Employees Retirement System of Texas, University of Texas System or Texas A&M System **are not eligible to enroll in any TRS-Care plan**, including TRS-Care Dental and TRS-Care Vision.

See [TRS-Care Eligibility and Enrollment](#) to learn more.

### May I enroll my dependents?

Yes. TRS retirees and surviving spouses may enroll their eligible dependents in TRS-Care Dental and TRS-Care Vision when they enroll themselves in one or both plans.

TRS retirees and surviving spouses must be enrolled in the respective plan for which they are enrolling eligible dependents. For example, if the retiree or surviving spouse enrolls only in TRS-Care Dental, dependents cannot enroll in TRS-Care Vision.

### Do I have to be enrolled in a TRS-Care health plan to qualify for TRS-Care Dental and TRS-Care Vision coverage?

No. TRS-Care Dental and TRS-Care Vision are stand-alone plans. You may enroll in TRS-Care Dental, TRS-Care Vision or both plans *without* enrolling in a TRS-Care health plan.

### I previously declined the TRS-Care health plan. Am I eligible to enroll in TRS-Care Dental and Vision plans?

Yes. You're eligible if you meet [TRS-Care eligibility requirements](#).

**I previously declined TRS-Care. Am I eligible to come back to TRS-Care when I enroll in TRS-Care Dental, TRS-Care Vision or both?**

No. The annual enrollment opportunity for TRS-Care Dental and TRS-Care Vision is not a special enrollment event for TRS-Care health plans. Opportunities to enroll in TRS-Care health coverage are governed by different rules and have not changed. Those opportunities are:

- When you retire
- When you turn 65
- If you have a special enrollment event, such as a birth or marriage
- If you have an involuntary loss of other coverage

**Are TRS-Care Dental and TRS-Care Vision open to TRS disability retirees?**

Yes. TRS-Care Dental and TRS-Care Vision are open to TRS disability retirees. The retiree will remain eligible as long as they remain disabled according to TRS Pension Benefits, or for the number of years of service credit they contributed to TRS if under 10 years.

For example, a disability retiree with nine years of TRS service credit when they retired will no longer have TRS-Care coverage after nine years of disability retirement.

**What is the age limit for dependents who want to participate in TRS-Care Dental and TRS-Care Vision?**

A child is covered up to age 26, or beyond age 26 if they have a disability or incapacity approved by the TRS Medical Board. For more information, please reach out to a dedicated TRS Health Counselor at 888-237-6762, M-F, 7 a.m. to 6 p.m. CST.

## Enrollment

**When can I enroll in the TRS-Care Dental and TRS-Care Vision?**

Eligible TRS Retirees and their eligible dependents may enroll in TRS-Care Dental and TRS-Care Vision during existing enrollment opportunities, such as annual open enrollment (10/1/25 to 12/8/25 for the 2026 plan year), when they retire, when they turn 65, or when they have a special enrollment event. See “When You May Enroll” on [TRS-Care Eligibility and Enrollment](#).

**Do I have to enroll in both TRS-Care Dental and TRS-Care Vision? Or may I enroll in just one plan?**

TRS retirees may enroll themselves and their eligible dependents in one or both plans.

**Will I get a chance to enroll in coverage every year?**

Yes. TRS retirees will get the chance to enroll in TRS-Care Dental and TRS-Care Vision each year during TRS-Care Dental and TRS-Care Vision annual open enrollment. You must enroll for the entire plan year.

The annual open enrollment period is only for the dental and vision plans. TRS does not offer annual open enrollment for its TRS-Care health plans.

If you enroll during the annual open enrollment, your effective date of coverage is Jan. 1, following your enrollment. Once you enroll, you are enrolled for the whole plan year, Jan. 1 to Dec. 31.

### **May I enroll in TRS-Care Dental and TRS-Care Vision if I live outside the United States?**

Yes. TRS retirees may enroll in TRS-Care Dental and TRS-Care Vision if they live outside the United States. However, we recommend that you check provider availability in your area before you enroll.

## **Funding, Cost and Payments**

### **How does TRS pay for TRS-Care Dental and TRS-Care Vision?**

TRS-Care Dental and TRS-Care Vision are self-insured plans. To fund these plans, TRS collects premiums from enrollees and in turn, pays participant claims with the premiums.

TRS uses plan funds to conduct communications and engagement, eligibility and enrollment processing, data analytics, actuarial forecasting and contract services. TRS contracts with MetLife for insurance services such as claims processing and provider networks.

### **Will I have to pay an added premium for coverage?**

Yes. Each plan has its own separate premium. TRS-Care Dental and TRS-Care Vision premiums are separate from TRS-Care Standard and TRS-Care Medicare Advantage premiums.

### **How much does coverage cost?**

TRS-Care Dental and TRS-Care Vision rates and benefits are available in the [2026 TRS-Care Plan Highlights](#).

### **Are premiums the same for everyone?**

Yes. TRS-Care Dental and TRS-Care Vision premiums are the same for all TRS retirees (regardless of Medicare status). Please visit [2026 TRS-Care Plan Highlights](#) to see TRS-Care premiums, including premium tiers based on the number and type of dependents the TRS retiree chooses to cover:

- Retiree only
- Retiree and spouse
- Retiree and child(ren)
- Retiree and family

TRS will not apply discounts to TRS-Care Dental and TRS-Care Vision premiums for incapacitated children or disability retirees.

### **How will I pay my premium?**

Just as with TRS-Care health premiums, TRS will deduct TRS-Care Dental and TRS-Care Vision premiums from your annuity payment. If your annuity payment is not enough to cover your TRS-Care premiums, TRS will send you a monthly invoice (“direct bill”).

### **What happens if I stop paying my premiums?**

TRS will terminate coverage for plan participants who don’t pay their monthly invoice from TRS. TRS will use the same rules the agency uses for nonpayment of TRS-Care health premiums. This applies only to direct bill participants who get a monthly invoice from TRS.

The retiree or survivor is responsible for entire plan year premiums if they are termed for non-payment.

### **Are premiums paid pretax or post tax?**

TRS deducts TRS-Care premiums post tax (after taxes are deducted) from your monthly annuity.

### **May I use pretax funds, including funds from a health savings account (HSA), to pay my TRS-Care premium?**

Automatic deductions to pay for TRS-Care premiums are only allowed via bank accounts. Check with your HSA administrator to determine if TRS-Care premiums are eligible for reimbursement.

### **Do dental and vision benefits carry over if I turn 65 and my spouse is under 65?**

Yes.

### **What happens to my spouse’s or dependent’s coverage if I turn 65 halfway through the year?**

There is no impact to your spouse or dependent coverage when you turn 65 years of age.

### **Do I have to reenroll every year to remain on these plans?**

No. Once you enroll, you remain enrolled until you actively disenroll from the plan during the open enrollment period each year.

### **Will premium costs increase yearly?**

Premiums are evaluated annually to ensure the plans remain solvent.

### **Can spouses enroll in TRS-Care Dental and TRS-Care Vision if the retiree doesn’t enroll?**

No.

**Can a TRS retiree add their spouse with outside coverage to TRS-Care Dental?**

Yes. However, if you and your spouse are both retirees enrolled in individual coverage through TRS Care, the spouse would need to complete their own enrollment form to apply for TRS-Care coverage. The same is true for dependents.

**Can a spouse continue coverage if the retiree passes away?**

Yes.

**Do I need to cancel my current dental and vision plans to enroll in TRS-Care Dental and TRS-Care Vision?**

You must contact your current carrier and request to cancel your other plan. TRS cannot cancel plans offered by another entity on your behalf.

## Terminating Coverage

**May I cancel my coverage?**

You will have a chance to review and make changes to your TRS-Care Dental and Vision coverage each year during annual enrollment. You may cancel TRS-Care Dental and Vision coverage only during annual open enrollment. TRS will remove your dependents when you terminate your coverage. Call TRS Health at 1-888-237-6762 for instructions.

TRS will not accept verbal requests to terminate coverage. To cancel, you must complete and submit a termination form. If you do not cancel coverage during the annual open enrollment, your coverage will continue for the entirety of the following plan year.

**May I reenroll if I cancel TRS-Care Dental and/or TRS-Care Vision?**

Yes. You may reenroll in TRS-Care Dental and TRS-Care Vision only during annual open enrollment unless you qualify for another enrollment opportunity. TRS does not host annual open enrollment for TRS-Care health coverage.