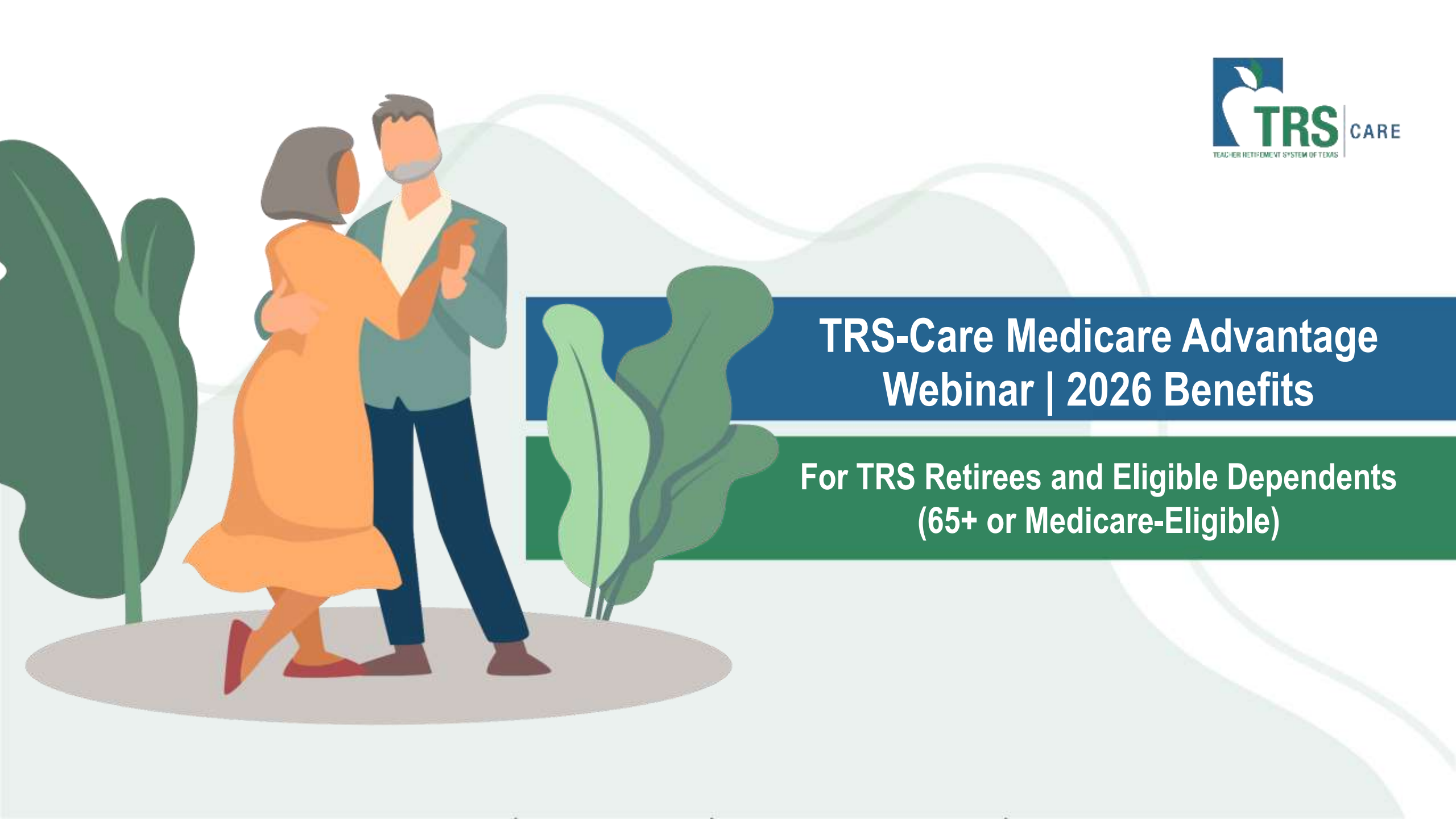




TRS-Care Medicare Advantage Webinar | 2026 Benefits

For TRS Retirees and Eligible Dependents
(65+ or Medicare-Eligible)

Agenda



- Introduction and Overview (TRS Health)
- TRS-Care Medicare Advantage Medical Benefits (UnitedHealthcare®)
- TRS-Care Medicare Rx® Prescription Benefits (Express Scripts Pharmacy by Evernorth®)
- Live Question & Answer Session

What's New in 2026?

- **TRS-Care Medicare Advantage will have the same low premiums as last year.** 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 Premiums Not Changing



Premiums are staying the same for PY 2026,
after they were reduced in PY 2025 by up to 45%.

TRS-Care Medicare Advantage Premiums PY 2026	
Retiree Only	\$75
Retiree + Spouse	\$280
Retiree + Child(ren)	\$408
Retiree + Family	\$613

We continue to **actively manage the plan** and assess the need for future **premium and benefit adjustments** based on market trends and health care costs.

Limited-time Enrollment Opportunity available for Medicare-eligible retirees to enroll in or rejoin the plan **through March 2026** and take advantage of the lowered premiums.

TRS-Care Medicare Advantage

UnitedHealthcare®



Plan Highlights



Part A Benefits

- Hospital stays
- Skilled nursing
- Home health



Part B Benefits

- Doctor visits
- Outpatient care
- Screenings and vaccines
- Lab tests



Part D Prescription Drug Coverage

Included with
Express Scripts®



Benefits, Programs and Features

Bundled with
TRS-Care Medicare
Advantage

Medicare Advantage (Part C) plans are provided through private insurers like UnitedHealthcare



TRS-Care Medicare Advantage Plan Highlights



Your Annual Deductible

Your Copay or Coinsurance

Your Annual Out-of-Pocket Maximum



Visit Any Doctor, Specialist or Hospital that Accepts Medicare



See providers in or out of the UnitedHealthcare® network for the same cost to you — as long as the provider participates in Medicare and will bill UnitedHealthcare®.

To find out if your doctor is in network, search our online provider directory at **retiree.uhc.com/TRS-CareMA** and click on “look up a provider now” or call UnitedHealthcare® Customer Service at **1-866-347-9507, TTY 711,** 7 a.m.–6 p.m. CST Monday–Friday.



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. 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**
- 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

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TRS-Care Medicare Advantage: No Benefit Changes for 2026



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



TRS-Care Medicare Advantage Additional Benefits



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	\$0 copay
Annual wellness visit	\$0 copay
Immunizations	\$0 copay
Breast cancer screenings (every 12 months)	\$0 copay
Colon cancer screenings (benefit enhanced for high-risk)	\$0 copay



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



*You will have \$0 cost share (copayments, deductibles or coinsurance) on FDA-authorized COVID-19 vaccines at both network and out-of-network providers.



Value Added Benefits

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



Diabetes Testing and Monitoring Supplies

When you use one of the approved meters and corresponding strips, your cost share for diabetes testing and monitoring supplies is \$0.

These supplies include any brand of:

- Lancets
- Lancing device
- Glucose control solution (to test the accuracy of your meter)
- Replacement batteries for your meter



Plus, your plan provides coverage for many of the Contour and ACCU-CHEK blood glucose testing strips and meters*

*Other suppliers/vendors/providers are available in our network.



Get Virtual Care Anywhere



24/7 Access to Virtual Doctor Visits

- Ask questions, get a diagnosis or even get a medication prescription sent to your pharmacy
- You will never be asked to provide payment for this service
- Telephonic only enrollment option with Teladoc, no computer or mobile device necessary



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



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

- \$0 one-hour checkup by a licensed health care provider
- Head-to-toe exam and health screenings identify health risks and provide health education
- You and your regular doctor will get a visit summary



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

Plan participants are eligible for the following additional benefits up to 30 days after all inpatient and skilled nursing facility discharges*:



28 Home-Delivered Meals

when a UnitedHealthcare engagement specialist refers you



12 Additional One-Way Rides

to medically-related appointments and the pharmacy when a UnitedHealthcare engagement specialist refers you



6 Hours Non-Medical Personal Care

from a CareLinx professional caregiver to perform tasks like preparing meals, laundry assistance, medication reminders and more. You don't need a referral.

*A new referral is required after every discharge to access your meal and transportation benefit.



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



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

With simple resources, tools, fun events and personalized support, we'll help you explore ways to eat well, stay connected and be financially, physically and mentally fit!



Let's eat well

Treat yourself to tasty recipes, fun cooking events and support.



Let's get fit

Get free access to at-home workouts, participating gyms and local fitness events.



Let's be mentally fit

Support your mental health with services, online tools and resources.



Let's make friends

Find ways to connect through local and online events, classes, volunteering and more.



Let's live well

From helping to manage your financial well-being to supporting caregivers to helping stop tobacco use, we're here for your wellness.



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 additional cost.

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

- **Learn techniques to improve well-being:** Find tools, music and sounds to help you meditate, improve focus, move mindfully and feel calm
- **Work toward goals:** Join self-guided self-care programs, and track your progress along the way
- **Support your mind and body:** Access mental health information and support to help you strengthen the mind-body connection
- 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.



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Virtual Education Center



Visit the Virtual Education Center to explore and learn more.

- Learn more about the custom programs offered to you
- Watch videos about your plan benefits
- Print additional plan program information
- Access via any tablet, computer or smartphone

uhcvirtualretiree.com/trs-carema



What to Expect After You Enroll



Call Customer Service to make sure your most current contact information is on file.

Pop Quiz!

I must live in Texas to participate in TRS-Care Medicare Advantage.

A. True

B. False



The answer is B — False. TRS-Care Medicare Advantage provides nationwide coverage, so you can live in any state within the United States and still pay the same for both in- and out-of-network coverage.

Thank you



TRS-Care Medicare Rx[®]

Express Scripts[®]

WHO WE ARE

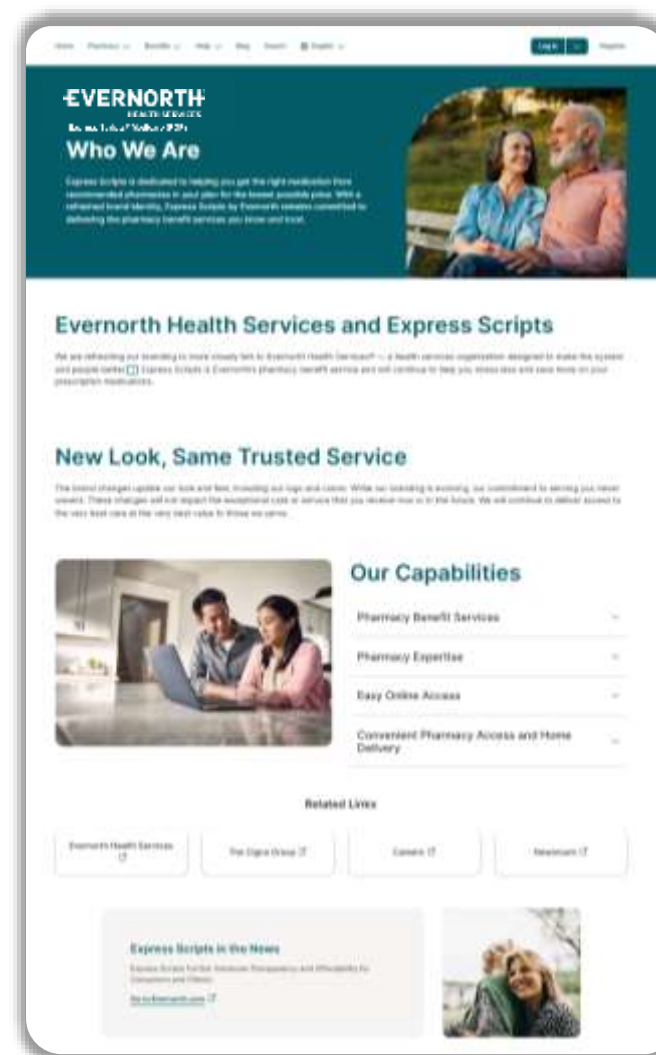
New Look, Same Trusted Service



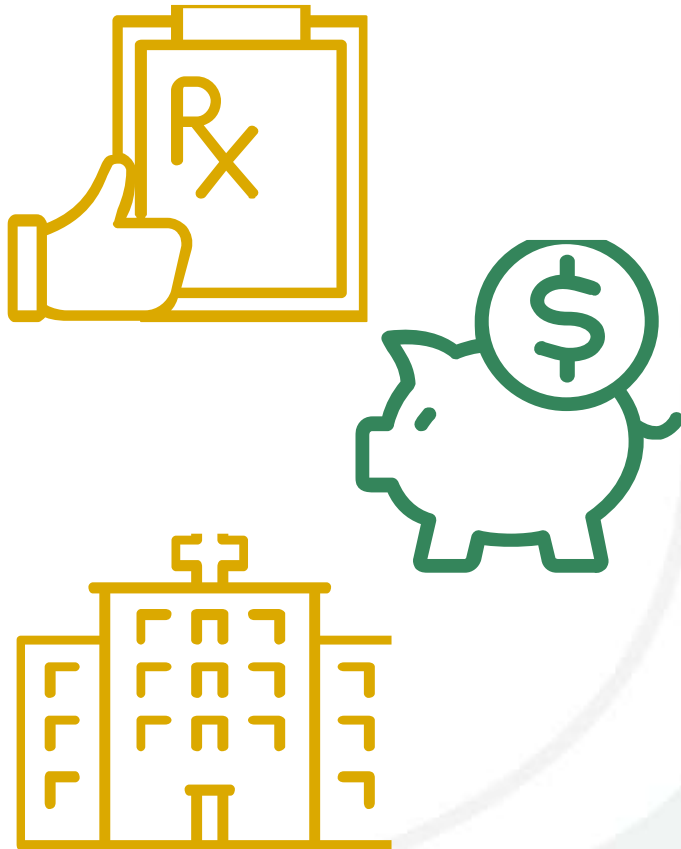
We've refreshed our brand for a closer connection to Evernorth Health Services®—Express Scripts is Evernorth's pharmacy benefit service.

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)

EVERNORTH
HEALTH SERVICES

TRS-CARE MEDICARE Rx® BENEFITS



Starting January 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.**
- Evernorth 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 Evernorth® **home delivery service** and 90-day retail pharmacies

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)



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HEALTH SERVICES

MEDICARE DRUG STAGE EXAMPLE



- Ronald takes (specialty preferred brand) at a 31-day supply.
- The cost of this medication is \$3,667.65.

Here's what would happen with a “marketplace” plan vs. TRS-Care Medicare Rx®.

PHASE	Marketplace Plan	TRS-Care Medicare Rx®	Savings with TRS
Deductible	\$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

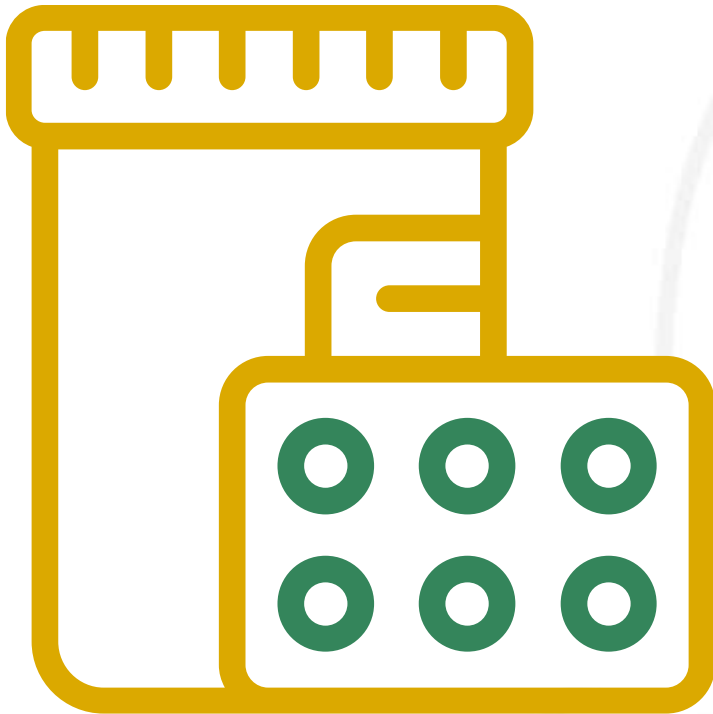


Meters, Lancets and Test Strips – Present your TRS-Care Medicare Advantage (UHC) medical card at the pharmacy to fill these supplies at **no added cost** to you.



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

PRIOR AUTHORIZATION (PAs)



- PAs won't automatically transfer from your non-Medicare prescription coverage. Call (844) 863-5324 to ask about getting a new PA.
- If you take a drug with a change in usage restriction (quantity limits, prior authorization), CMS* will grant you a transition fill to allow your provider to submit the prior authorization or other documentation to Express Scripts®.

**Centers for Medicare & Medicaid Services*

CMS REQUIRED COMMUNICATIONS

1. **Turning 65 packet from TRS about 60 days before you join**
 - Includes a summary of pharmacy benefits to advise you of your cost-sharing amounts
 - Reminder: If you choose to opt out of this prescription drug coverage, you will lose your retiree prescription drug coverage from TRS-Care
2. **Welcome kit from Express Scripts® about 30 days before plan becomes effective**
 - Includes evidence of coverage, drug list, pharmacy directory and a mail order form
3. **Confirmation of enrollment from Express Scripts® about 30 days before enrollment**
 - Contains ID Card
4. **Participants who use their prescription drug benefit will get a monthly Explanation of Benefits (EOB) that summarizes all the medication they filled the previous month.**

Thank You!

Visit express-scripts.com/trscaremedicarerx
or call Express Scripts® Member Services at
1-844-863-5324 (24/7).

EVERNORTH
HEALTH SERVICES

Express Scripts® Medicare (PDP)

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.



Thank you!



TRS-Care Eligibility and Enrollment (TRS)

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

www.trs.texas.gov; healthcarecomm@trs.Texas.gov



Medical Benefits (UnitedHealthcare®)

866-347-9507 (TTY: 711), Mon-Fri, 7 a.m. – 6 p.m.

www.uhcretiree.com/trs-carema



Express Scripts® Medicare (PDP)

Prescription Drug Benefits (Express Scripts®)

844-863-5324 (TTY 711), 24 hours a day, seven days a week

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