



Teacher Retirement System of Texas

Frequently Asked Questions:

TRS-Care Medicare Advantage | 2026 Plan Year

*A medical and prescription drug health plan for TRS retirees
and their family members eligible for Medicare*

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General Questions

What's the difference between TRS-Care Standard and TRS-Care Medicare Advantage?

TRS-Care Standard is a high-deductible health plan TRS offers to under 65 retirees and their eligible family members not eligible for Medicare. It includes medical and prescription drug benefits.

TRS-Care Medicare Advantage is for TRS retirees and their eligible family members (generally 65+) enrolled in traditional Medicare (Parts A/B, or Part B only). TRS-Care Medicare Advantage (medical plan) is bundled with TRS-Care Medicare Rx (prescription drug plan).

What are my TRS-Care premiums?

The TRS retiree's Medicare eligibility status determines their premium, regardless of their dependents' Medicare status. For example:

- If you're a TRS retiree and not eligible for Medicare and you cover your spouse who is eligible for Medicare, you pay the 2026 TRS-Care Standard premium of \$689 per month (for retiree + spouse) because you, as the retiree, are not eligible for Medicare.
- If you're a TRS retiree and eligible for Medicare and you cover your spouse who is not eligible for Medicare, you pay the 2026 TRS-Care Medicare Advantage premium of \$280 per month (for retiree + spouse) because you, as the retiree, are eligible for Medicare.

Premiums are just one piece of the puzzle. When evaluating your health plan options, look beyond monthly premiums. Consider all key out-of-pocket costs, including doctor copays, inpatient hospital stays, out-of-pocket maximum amounts, and the cost of prescription drug coverage.

Visit the [2026 TRS-Care Plan Highlights](#) to see all TRS-Care monthly premiums and [Comparing TRS-Care to Other Medicare Plans](#) to learn more.

Who should I contact if I have questions?

For enrollment and eligibility questions, call TRS Health at **1-888-237-6762**, 7 a.m.–6 p.m. CT, Mon–Fri. or visit [TRS-Care Eligibility and Enrollment](#).

For medical benefits questions, call UnitedHealthcare at **1-866-347-9507**, TTY 711, 7 a.m.–6 p.m. CT, Mon–Fri to speak with a dedicated TRS of Texas advocate, or visit [TRS-Care Medicare Advantage by UnitedHealthcare](#).

For prescription drug benefits questions, call Evernorth at **1-844-863-5324**, TTY 711, 24 hours a day, seven days a week or visit [TRS-Care Medicare Rx by Express Scripts](#).

Eligibility and Enrollment Questions (TRS Health)

How do I apply for Medicare?

How you enroll in Medicare depends on if you get Social Security benefits. If you don't currently get Social Security benefits, visit ssa.gov to apply online, call SSA at 1-800-772-1213 or visit your local Social Security office. Please visit [Are you turning 65 soon?](#) to learn more.

What do I do after I enroll in Medicare?

Once you enroll in Medicare, enroll in TRS-Care Medicare Advantage by sharing your Medicare Beneficiary Identifier (MBI) with TRS. To learn how, please visit [TRS-Care Eligibility and Enrollment](#).

Do I need to buy Medicare Part A?

Enroll in Medicare Part A only if you can get it for free. If you're not eligible for premium-free Medicare Part A, you don't need to sign up for it. However, if you can get it free, please sign up for this benefit that you worked for and earned during your career.

You qualify for premium-free Medicare Part A if you or a spouse paid 40 quarters (or 10 years) into Social Security during your career(s). The Social Security Administration (SSA) can tell you if you qualify. Call SSA at 1-800-772-1213.

However, you must buy and maintain Medicare Part B to be eligible for TRS-Care Medicare Advantage.

Do I need to buy Medicare Part B?

Yes. You must buy and maintain Medicare Part B to enroll in TRS-Care Medicare Advantage.

You must buy Medicare Part B from Centers for Medicare and Medicaid Services (CMS) via the Social Security Administration (SSA). You don't pay your Medicare Part B premium to TRS. You must buy and continue to pay for Medicare Part B to remain eligible for TRS-Care Medicare Advantage.

If you stop paying for Medicare Part B, you will lose your TRS-Care Medicare Advantage coverage. Plus, you will not be able to reenroll in TRS-Care Medicare Advantage if you aren't enrolled in Medicare Part B (outside of a special enrollment event). Timely enrollment in Medicare Part B can also help you avoid higher premiums paid to Social Security from delayed enrollment.

SSA deducts your Part B Medicare premium from your monthly social security income. If you don't get social security income or Railroad Retirement Board (RRB) benefits, Medicare will send you a quarterly bill for your Medicare premium. The cost of your Medicare premium depends on your income.

If you have questions about how much you must pay for your Medicare benefits, call SSA at 1-800-772-1213. TTY users should call 1-800-325-0778.

What is the Medicare Income-Related Medicare Adjustment Amount (IRMAA)?

For those whose income exceeds certain levels, the Medicare Income Related Monthly Adjustment Amount (IRMAA) is the amount they must pay in addition to their Medicare Part B premium (which pays for outpatient medical care) and Part D premium (which pays for prescription drug benefits).

The Social Security Administration sets four income brackets that determine if a person (or a person and their spouse) is subject to IRMAA and the amount of the adjustment. If IRMAA applies to you, you must pay it directly to Medicare. **To remain enrolled in Medicare Part B, you must pay your Part B premium, including IRMAA, if required.**

IMPORTANT NOTE: You can stay enrolled in TRS-Care Medicare Advantage coverage even if you choose not to pay your Part D-IRMAA. **However, if you don't pay Part D-IRMAA, you will lose Part D eligibility and your TRS-Care Medicare Rx coverage. Loss of Part D eligibility will jeopardize prescription coverage with ALL providers (including TRS-Care) and you risk not being able to get it back.**

To learn more, visit:

- [How income affects your premiums](#)
- [What Happens When a Plan Member Doesn't Pay Their Medicare Plan Premiums?](#)

How do I send my premium payments?

You pay your Medicare Part B premium to the Centers for Medicare and Medicaid Services (CMS) through Social Security. You pay your TRS-Care premium to TRS. In most cases, TRS will withhold your TRS-Care premium from your monthly annuity payment. You must pay both premiums to enroll in and remain enrolled in TRS-Care Medicare Advantage.

What is the difference between an annual deductible and annual maximum out of pocket?

A **deductible** is the cost you pay out of pocket to your health care provider before TRS-Care starts to cover certain expenses.

A **maximum out of pocket, or MOOP**, is the amount you must spend on eligible health care expenses through copays, coinsurance and deductibles before TRS-Care starts to cover all eligible expenses at 100%. Deductibles and maximum-out-of-pocket amounts reset every Jan. 1.

What is coinsurance?

Coinsurance is a percentage you pay for certain services such as an MRI. For example, on TRS-Care Medicare Advantage, MRIs are covered at 5% coinsurance after you meet your annual \$400 deductible. This means that once you meet your \$400 deductible, the plan pays 95% of the allowed amount for the service, and you pay the remaining 5% coinsurance.

What copays count toward my deductible?

These copays do not count toward your deductible:

- \$5 copay for primary care sick visit
- \$0 copay for virtual doctor visit
- \$35 copay for urgent care
- \$65 copay for ER visit
- \$0 copay for preventive services
- Prescriptions

These copays count toward your deductible and your maximum out-of-pocket (MOOP). You must pay the plan-allowed amount until you meet your deductible, then pay the copay amounts below.

- \$10 copay for specialist visit
- \$250 copay for outpatient procedure
- \$500 copay per inpatient admission

For full details, visit [TRS-Care Medicare Advantage by UnitedHealthcare](#) (select **Coverage and Benefits**) to download a copy of your Evidence of Coverage.

If I leave TRS-Care, can I come back?

If a retiree or surviving dependent (including a surviving spouse) leaves TRS-Care, they have limited chances of reenrolling:

- **When they turn 65.**
- **When they have a special enrollment event.** Special enrollment events may arise from an involuntary loss of comprehensive health coverage or when you get a new dependent by marriage, birth, adoption, or placement for adoption. Learn about special enrollment events at [TRS-Care Eligibility and Enrollment](#). For questions on special enrollment events, call TRS Health at **1-888-237-6762**, Mon–Fri, 7 a.m.–6 p.m. CT.
- NEW! Limited-Time Enrollment Opportunity until March 31, 2026. See [Back to Care: Limited-Time Enrollment Opportunity](#) for more information.

How do I add a dependent to my existing TRS-Care coverage?

- You may add a new dependent **only** during your Initial Enrollment Period **or** a Special Enrollment Event.
- Call TRS Health at **1-888-237-6762** to get an enrollment application and complete information about adding new dependents (for example, marriage, adoption, guardianship, divorce).
- The coverage starts the first of the month after TRS gets and approves your application.
- If a dependent *who previously waived TRS-Care coverage* loses other comprehensive health coverage through no fault of their own, the dependent may qualify for a special enrollment event. They may

enroll in TRS-Care within 31 days from the date they lose other comprehensive health coverage. Call TRS Health at **1-888-237-6762** to get a Special Enrollment Event application.

- A surviving spouse cannot add a new spouse.

How do I remove a dependent from my TRS-Care coverage?

You can remove dependents from your TRS-Care coverage any time. Call TRS Health at **1-888-237-6762** to ask for the form to remove dependents. You must complete, sign and return the form to TRS to remove your dependents.

You must specify which dependent(s) you want to remove from coverage. If you don't sign the request, TRS cannot process it. The termination starts on the first of the month after TRS gets and approves your request.

Once you remove a dependent from your coverage, you may not get a chance to add them back later.

What happens to my dependent's coverage when I transition from TRS-Care Standard to TRS-Care Medicare Advantage?

The TRS retiree will get a termination letter for the TRS-Care Standard plan. The letter will tell them that even though they are moving to TRS-Care Medicare Advantage, their dependents will keep their coverage.

How do I completely terminate my TRS-Care coverage?

Call TRS Health at **1-888-237-6762** for a coverage termination form. You must sign and notarize the form. Once TRS cancels your TRS-Care coverage, you will have a 31-day grace period from the effective date of termination to contact TRS for a reinstatement form or to get instructions to submit a written reinstatement request.

Reinstatement of coverage starts the first day of the following month assuming TRS gets your documentation in the 31-day grace period. **Once TRS terminates your TRS-Care coverage, you cannot reenroll in TRS-Care unless you have a special enrollment event or reach age 65.**

Cancellations start the first day of the month after TRS gets your notarized coverage termination form.

If you're the surviving spouse of a TRS retiree and enrolled in TRS-Care, you can send a notarized coverage termination form or you can send TRS a written request to terminate your TRS-Care coverage. The request must have your signature. TRS accepts scanned copies.

If I terminate TRS-Care coverage, when will my annuity change?

You'll see the change at the end of the month you terminate coverage. For example, if you terminate coverage starting Jan. 1, your last day of coverage would be Dec. 31 and will be paid from your Dec. 31 annuity payment. Your Jan. 31 annuity payment will reflect the change that became effective Jan. 1.

Do I need to do anything to stay enrolled in TRS-Care Medicare Advantage?

If you're enrolled in TRS-Care Medicare Advantage, you must continue paying your Medicare Part B premium to Social Security and your TRS-Care Medicare Advantage premium to TRS. If you don't, you will lose your TRS-Care coverage for you and your enrolled dependents.