

Turning 65 soon? Lower premiums are just one of many reasons to enroll in TRS-Care Medicare Advantage

Review this letter to see why we're the care you can count on for all stages of life!



You will soon be eligible to enroll in TRS-Care Medicare Advantage!

TRS-Care is designed for Texas public education retirees like you. We're sending this letter to ensure you have the most up-to-date information to make wise choices and improve your health and well-being.

What's new with TRS-Care?

A healthy, strong TRS-Care fund balance and recent federal changes to Medicare, along with TRS' careful plan management and other factors, allowed us to maintain the long-term stability of the TRS-Care fund while making positive changes to TRS-Care Medicare Advantage.

- One of the changes is **TRS is lowering TRS-Care Medicare Advantage premiums** for the 2025 plan year. In future years, we'll need to determine limited increases based on market trends and rising health care costs.
- Another great change is a **Limited-Time Enrollment Opportunity (LTEO)** that allows Medicare-eligible retirees and their eligible dependents to enroll in or rejoin the plan. If you don't enroll for your 65th birthday, you have until March 31, 2026 to take advantage of the LTEO!

And even more great news! TRS-Care Dental and TRS-Care Vision for retirees and their eligible dependents are coming to TRS-Care in 2025! **You don't need to be enrolled in a TRS-Care health plan to enroll in TRS-Care Dental and TRS-Care Vision.** For more information on premiums and plan benefits review the TRS-Care Plan Highlights enclosed in this packet.

NEW! Expanded TRS hours for TRS-Care Dental and TRS-Care Vision enrollment — Starting Oct. 1, 2024, call TRS Health at 1-888-237-6762 to enroll. We extended our hours from Oct. 1 to Dec. 7 to help you enroll. Mon–Fri 7:00 a.m.–6:00 p.m. and Sat 9:00 a.m.–1:00 p.m.

Enrollment Essentials:

Use this checklist to help you learn more and follow the right steps to enroll.

Supply List

In order to enroll you must provide TRS with:

- ☐ Confirmation of Medicare Part B enrollment with the Social Security Administration
- ☐ Medicare Beneficiary Identifier (MBI) number
- ☐ Completed TRS-Care Medicare Advantage enrollment form (request this from TRS Health by calling 1-888-237-6762)

Books

- ☐ TRS-Care Plan Guide for Medicare-Eligible Participants

Instructors

- ☐ TRS-Care Medicare Advantage vs. Other Medicare Plans (video)
- ☐ TRS and our vendor partners at TRS-Care Health Education Fairs
- ☐ TRS-Care Virtual Information Sessions

Extra Credit

- ☐ Enroll in optional TRS-Care Dental or TRS-Care Vision — or both!

Enroll Now

Medicare-eligible retirees and surviving spouses aged 65 or older may enroll in TRS-Care Medicare Advantage if:

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

IMPORTANT: If you don't use your **Age 65 Enrollment Opportunity** to sign up for TRS-Care Medicare Advantage, you can reenroll yourself and your eligible dependents during the **Limited-Time Enrollment Opportunity** from Oct. 1, 2024 to March 31, 2026. Eligible TRS members may use this chance **one time** to enroll or reenroll — so use your **Age 65 Enrollment Opportunity first!**



Look for updates in our health care newsletter, *The Pulse*.
Visit <https://www.trs.texas.gov/Pages/subscribe.aspx> or scan the QR code to subscribe.

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TRS-Care Dental and TRS-Care Vision

TRS-Care Dental and TRS-Care Vision for retirees and their eligible dependents are coming to TRS-Care in 2025! These new, optional plans will help you see and smile with confidence as you explore new adventures. Through TRS-Care Dental and TRS-Care Vision, you can expect:

- Easy access to quality care
- High-value benefits
- Great customer service
- Broad provider networks

MetLife is the new dental and vision carrier. Check out the enclosed flyers to explore your new benefits. Signing up is easy — just complete and return the enclosed application. You can choose to enroll in just dental or vision — or both — if you meet the eligibility requirements listed on the front of this letter.

These are optional plans with separate premiums. You can enroll from Oct. 1, 2024 to Dec. 7, 2024. Coverage starts Jan. 1, 2025. And if you enroll in one of our medical plans, you can keep all your health care in one spot for ease. **Make TRS the choice you can count on for all aspects of your well-being.**

TRS-Care Health Education Fairs

We're excited to hit the road again this fall to bring TRS-Care Health Education Fairs to a city near you. Learn about your TRS-Care benefits, explore wellness programs, meet your fellow retirees and have a great time! Attend the fair to learn about TRS health care carriers:

- MetLife — new dental and vision benefits for TRS-Care Dental and TRS-Care Vision
- UnitedHealthcare — medical benefits for TRS-Care Medicare Advantage (Medicare enrollees)
- Express Scripts — prescription drug benefits for TRS-Care plans

TRS-Care Virtual Information Sessions

In addition to in-person health education fairs, we'll host TRS-Care Virtual Information Sessions you can attend from home. Register now to get a deeper look at your 2025 TRS-Care benefits.

See the enclosed TRS-Care event invitation for dates, locations, registration and more!

Next Steps and Checklist!

1. **Do Now!** Check out your TRS-Care event invitation and 2025 TRS-Care Plan Highlights in this packet.

2. Aug. 21, 2024 to Oct. 17, 2024: **Attend a TRS-Care Health Education Fair** in person or **join a virtual TRS-Care Information Session** to review your 2025 TRS-Care benefits.



Take Action:

Oct. 1, 2024: Enrollment opens for TRS-Care Dental and TRS-Care Vision! Complete the enclosed application and return it to TRS by Dec. 7, 2024.

☐ **Enroll when you turn 65. Starting as early as three months before you turn 65:**

- Go to Medicare.gov to enroll in Medicare.
- Share your Medicare Beneficiary Identifier number with TRS to enroll in TRS-Care Medicare Advantage.
- **IMPORTANT:** If you don't use your **Age 65 Enrollment Opportunity** to sign up for TRS-Care Medicare Advantage, you can enroll yourself and your eligible dependents from Oct. 1, 2024 to March 31, 2026 during the **Limited-Time Enrollment Opportunity**.

Things you can do anytime!

Call TRS Health at 1-888-237-6762, Monday–Friday from 7 a.m.–6 p.m. CST, to learn more.

Call MetLife at 1-855-488-0522 if you have questions about your new dental and vision benefits.

Visit TRS on YouTube to watch these videos:

Learn the Terms: Health Care Edition. Health care can be confusing — let us help you simplify it! Watch the full video or skip around to the terms you don't know.

Turning 65 soon? Find out how you can prepare for this milestone.

TRS-Care Medicare Advantage vs. Other Medicare Plans. With TRS-Care Medicare Advantage, you'll have low doctor visit copays, a low inpatient hospital admission copay, and low maximum out-of-pocket costs.

