



Lower premiums are just one of many reasons to stay with TRS-Care Medicare Advantage

Review this letter to see why we're the care you can count on!

You made a smart choice to be a part of TRS-Care Medicare Advantage! TRS-Care is designed for Texas public education retirees like you. We want you to have the most up-to-date information to 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** that allows Medicare-eligible retirees and their eligible dependents to enroll in or rejoin the plan. Take advantage of this rare opportunity to enroll your eligible dependents!

Dental and vision benefits for retirees and their eligible dependents are coming to TRS-Care in 2025!

For more information on premiums and plan benefits review the 2025 TRS-Care Plan Highlights and the TRS-Care Dental and TRS-Care Vision flyers 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.

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

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:

High-value benefits

Easy access to quality care

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 to TRS by Dec. 7, 2024. These are optional plans with separate premiums, and you can enroll in one or both plans. Open enrollment starts Oct. 1, 2024 and coverage starts Jan. 1, 2025.

Two great options to learn more:

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 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 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

- ☐ **Do Now!** Check out your TRS-Care event invitation and 2025 TRS-Care Plan Highlights in this packet.
- ☐ 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.
- ☐ **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.
- ☐ **Dec. 31, 2024:** New medical ID cards are coming in 2025! Everyone on TRS-Care Medicare Advantage will get a new medical ID card for the 2025 plan year by Dec. 31, 2024.
- ☐ Continue to use your current Express Scripts prescription ID card for the 2025 plan year.

Things you can do anytime!

Call **TRS Health** at 1-888-237-6762, Monday–Friday from 7 a.m.–6 p.m. CST, if you have questions about enrollment and eligibility.

Visit **TRS on YouTube** to watch these informational 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.



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



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