

1. Returning to TRS-Care?

Hello everyone! I am _____ from TRS. Today, we'll be providing an overview of the HB 2022 legislation that was passed this past legislative session and covering the eligibility criteria and the process to re-enroll in the TRS-Care program. At the end, you will have an opportunity to ask your questions. Questions can be submitted through the questions box in the GoToWebinar panel. Please feel free to ask us questions through that questions box throughout the session. We'll be responding throughout the meeting.

We'll also be pushing poll questions throughout the presentation and encourage you all to participate. It'll help keep this webinar more engaging and acts as a way for us to interact with you all. Alright, now before we dive into the info session presentation, I wanted to push out our first question:

[dispatch poll] What are you most interested in learning about in today's session? (Check all that apply)

- Medical benefits
- Prescription Drug benefits
- Enrollment and Eligibility

2. Agenda

Now let's get started by going over the agenda for today's presentation. We'll start off by providing an overview of the HB 2022 legislation that was passed this past legislative session and cover the eligibility criteria for this one-time reenrollment opportunity into the TRS-Care program. Additionally, we'll go over the process to re-enroll in the TRS-Care plan, as well as the process for adding eligible dependents. You will also learn about some the key features that demonstrate the value of the TRS-Care Medicare plans. At the end, you will have an opportunity to ask your questions from TRS, UnitedHealthcare and SilverScript representatives. With that, let's dive right into our presentation.

3. HB 2022: One-Time Reenrollment Opportunity

HB 2022 provides a one-time opportunity for certain former TRS-Care members to re-enroll in the plan. In some ways, HB 2022 is a response to what happened after TRS made changes to the plan in 2018 to maintain its financial health. Those changes upset retirees and made them reconsider their enrollment in TRS-Care. During this time, retirees were the target of aggressive marketing by insurance agents and some left the plan. This was a big decision because the rule at the time was that if you left the program, you would not be able to return. That rule plays an important role in protecting the TRS-Care fund from financial instability that happens when people enroll in its superior coverage when then are sick and leave for a less comprehensive plan when they are healthy.

Leaving has had consequences for those who left and many have expressed an interest in returning. Three years after those 2018 changes, TRS has successfully managed the program's finances, including saving millions by switching over to UnitedHealthcare as a medical insurer for the TRS-Care Medicare Advantage plan. The plan is healthy and when this bill was proposed our review of the financial impact we realized we could absorb the cost of allowing those members an opportunity to return without negatively impacting current TRS-Care participants.

4. Eligibility Criteria

Let's talk about who is eligible for this one-time reenrollment opportunity. In order to re-enroll, you must be eligible for Medicare and have terminated your TRS-Care enrollment between Jan. 1, 2017 and Dec. 31, 2019. The first enrollments under this opportunity will be effective January 1, 2022. You can start the enrollment process now, but if you are not already enrolled in Medicare Part B, you should begin that process now as well because you will need your Medicare Beneficiary Identifier, or MBI.

Also, you must sign up for Medicare Part B to have this TRS-Care coverage. We'll need this information to re-enroll you in the program. You don't have to sign up right now, but have begun that enrollment process at the time you send your TRS-Care reenrollment application to TRS. Otherwise, you may not be able to re-enroll in TRS-Care.

Please note that this one-time reenrollment opportunity ends on Dec. 31, 2023 – TRS needs to have your completed application by then. With that, let's launch our second poll

[dispatch poll] Who is eligible for this one-time reenrollment opportunity? [Check all that apply]

- Retirees who are not eligible for Medicare
- Retirees who are eligible for Medicare
- Retirees who voluntarily terminated their enrollment between Jan. 1, 2017 - Dec. 31, 2019

5. Enrollment Process

As mentioned, you must purchase and maintain Medicare Part B to have TRS-Care coverage. If you received a packet in the mail from us, that means we think you MAY be eligible to re-enroll. Call us at 1-888-237-6762 to verify your eligibility status. If we verify that you are eligible, we will send you a reenrollment application to be completed and sent back to us.

TRS will review your reenrollment application, verify your Medicare status, process your application and contact you if there are any additional questions.

It is important to note that it is the retirees' responsibility to terminate all other coverage prior to re-enrollment in TRS-Care. If you don't do that, CMS -which runs Medicare – will notice it and will cancel your enrollment in one or both plans because they don't let anyone be enrolled in two plans.

6. Enrollment Process [contd.]

Here's more info on the start dates. The earliest effective date will be Jan. 1, 2022. So if we receive your reenrollment application on or before Dec. 31, 2021, your TRS-Care coverage will be effective on Jan. 1, 2022. Applications received after Jan. 1, 2022, will take effect the first day of the month following receipt of the application, unless you choose another month on your application form. You can also choose the month you want your TRS-Care coverage to begin but try to remember not to send your application in more than 90 days before you want your coverage to start. If you do, we will have to reach out to you again for a new signature because CMS requires that the signature be within 90 days of the start date.

You can also choose the month you want your TRS-Care coverage to begin. If you're still unsure, you can wait and once you do send us your application, we'll enroll you for the first of the following month.

You may enroll only once under this opportunity. If you re-enroll during this period (Jan. 1, 2022 through Dec. 31, 2023) and then end your coverage, you can only return to TRS-Care through a special

enrollment event. This includes things such as involuntary loss of coverage or acquiring new dependents through marriage, birth or adoption.

Similarly, if you do not re-enroll under this opportunity, you'll need a special enrollment event to return to TRS-Care after Dec. 31, 2023.

7. Adding Dependents

Like other enrollment events, you can also add your spouse or dependents. If they're eligible for Medicare, they'll be on the same plan you are on. Like you, they'll also need to have Medicare Part B. If they're not eligible for Medicare, they'll be enrolled in the TRS-Care Standard plan for non-Medicare participants, which is administered by Blue Cross & Blue Shield of Texas and CVS Caremark.

Eligibility for this one-time reenrollment opportunity is determined by the status of the TRS Retiree or Surviving Spouse. This bill only allows TRS-Care retirees who terminated coverage between Jan. 1, 2017 and Dec. 31, 2019 to return. If the retiree's spouse or dependent terminated coverage during that timeframe but the retiree did not terminate their coverage, those dependents cannot reenroll. They may only enroll if there is a [special enrollment event](#) or have become Medicare-eligible.

Okay, time for another poll.

[dispatch poll] Can eligible retirees add dependents at the time they re-enroll in the TRS-Care plan?

- Yes
- No

8. Key Features of the TRS-Care Medicare plans

One of the most important aspects for evaluating your health insurance options are your needs – both now and in the future. And your monthly premium is a major factor for those needs. Lower premiums usually mean higher costs elsewhere. Paying up-front through your premium means a more manageable deductible and affordable copays. You pay less when you use healthcare, making costs more predictable. Let's watch this short video to take a deeper look at some of these examples *[play video]*

[Link to video transcript can be found here.](#)

9. Next Steps

Now that we've gone over the eligibility criteria and re-enrollment process, it's time for you to take action.

- Determine whether you are eligible for this one-time reenrollment opportunity to return to TRS-Care
- Attend a TRS-Care Medicare Information Session to learn more about the TRS-Care Medicare plan benefits
- Contact TRS Health and Insurance Benefits at 1-888-237-6762 to request for a reenrollment application.
- Enroll in Medicare if you are not already enrolled. This goes for your Medicare-eligible Spouse and any Medicare-eligible dependents you may want to enroll in TRS-Care too.
- Complete it and send it back to TRS.

- And that's about it!

Before we dive into the question and answer session, I wanted to roll out our last few poll questions to hear your thoughts on today's presentation.

[dispatch poll] With that, the first poll is *"How satisfied are you with today's webinar?"*

Was there any information you were looking for but did not receive?

- Yes, I still have a few unanswered questions
- No, all my questions were answered

What would you like to learn more about?

- Enrollment and Eligibility
- Medical Benefits
- Prescription Drug Benefits
- Something else
- Nothing

10. Any Questions?

Time to open up the floor for questions and answers.