

An illustration of an elderly couple walking a dog in a park. The woman on the left has white hair and is wearing a red jacket over a pink shirt and green pants. The man on the right has grey hair and a beard, wearing a dark blue jacket over an orange shirt and light blue pants. They are holding hands and walking towards the right. A brown dog is on a leash, walking alongside them. The background features stylized green trees and rolling yellow hills.

Retire Healthy with TRS-Care

Health Care for Retired Texas Educators

Agenda

1. Overview of TRS Benefits & Understanding TRS-Care
2. Enrollment Eligibility
3. TRS-Care Plans
 1. TRS-Care Standard
 2. TRS-Care Medicare Advantage
 3. TRS-Care Medicare Rx
4. Why Choose TRS-Care?
5. Enrollment Windows & Deferring Coverage
6. What to Expect After Enrollment
7. Question and Answer Session



What's New with TRS-Care?

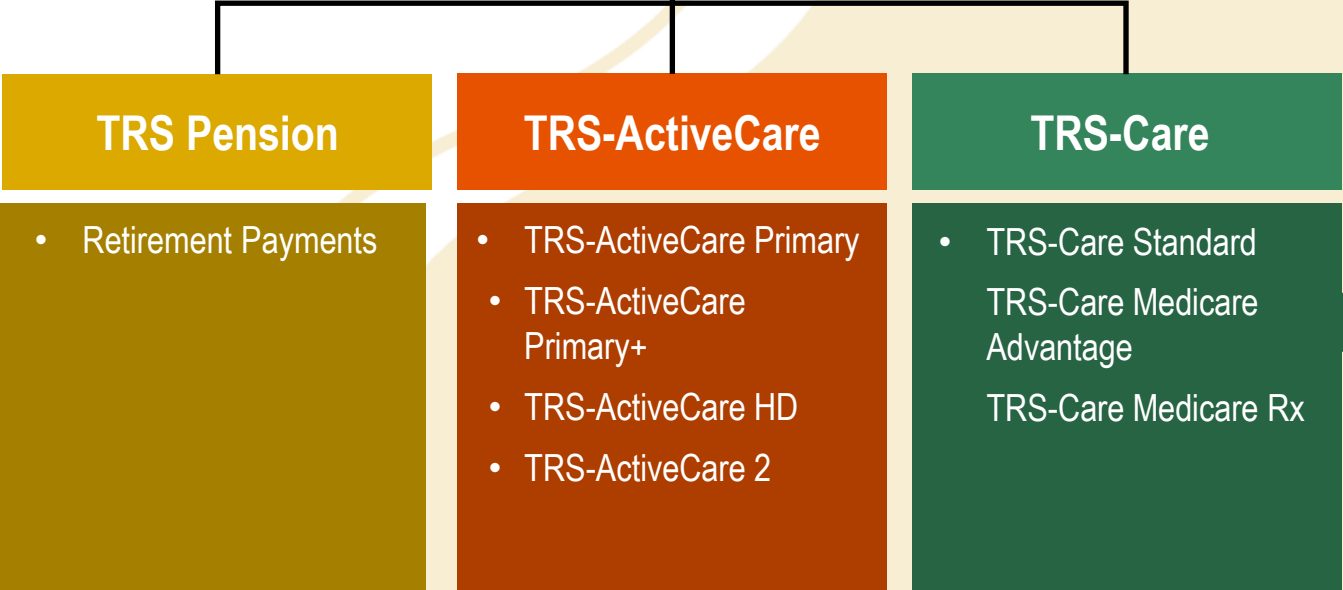
- TRS-Care has a new pharmacy benefits manager. **Express Scripts** started Jan. 1, 2024.
- TRS-Care Standard deductibles increased in 2024 to align with the IRS' adjusted guidelines.
- TRS-Care rates are the same as they have been for the past seven years.
- Dental and vision benefits are coming to TRS-Care. **Enrollment starts in 2024 and coverage starts on January 1, 2025.**

An illustration of an elderly couple in a living room setting. The woman on the left, with short white hair and glasses, wears a yellow long-sleeved shirt and dark blue pants, performing a side stretch. The man on the right, with a white beard and hair, wears a dark blue t-shirt and orange pants, lifting a red dumbbell. Between them is a large pink exercise ball. To the left is a potted plant, and to the right are two teal kettlebells. The background features soft, wavy yellow and orange shapes.

Retire Healthy with TRS-Care

- Overview of TRS Benefits
- Understanding TRS-Care

Overview of TRS Benefits



- Sources of TRS-Care funding:**
- Participant Premiums
 - State Funds
 - Federal Funds
 - School Districts
 - Active Employees
 - Investment Income

Understanding TRS-Care

Your TRS Health Care Benefits

At TRS, we're committed to offering our members quality health care coverage. Whether you're enrolled through TRS-ActiveCare or TRS-Care, our health plan options provide comprehensive benefits for your medical and prescription drug needs, as well as programs to help you achieve optimal health.

.....

Who do we serve?

Active Employees



Retirees – not eligible for Medicare



Retirees – eligible for Medicare





Retire Healthy with TRS-Care

Enrollment Eligibility

Enrollment Eligibility

Who can enroll in TRS-Care?

Overview

Service Retirees

Retirees
with Disabilities

Eligible Dependents

Who Can Enroll in TRS-Care

If you're eligible for TRS-Care, that means you worked for — and paid for — this benefit. You ***earned*** it!



Service Retirees



Retirees with
Disabilities



Eligible
Dependents

A service retiree is not eligible to enroll in TRS-Care if they are eligible for ERS, UT System or A&M System health benefit program coverage.

Enrollment Eligibility

Who can enroll in TRS-Care?

Overview

Service Retirees

Retirees with
Disabilities

Eligible Dependents

Service Retirees

Meet one of the following requirements at retirement:



Rule of 80 which means that your age + years of service must equal 80 or more (with at least 10 years of service credit),

OR

30+ years of service in TRS (can include purchased service credit), regardless of your age.

Enrollment Eligibility

Who can enroll in TRS-Care?

Overview

Service Retirees

Retirees with
Disabilities

Eligible Dependents

Service Retirees—Knowledge Check!



Judy is 48 years old and has 30 years of service credit.

Is she eligible for TRS-Care?

Yes.



Pat is 57 years old and has 20 years of service credit.

Is she eligible for TRS-Care?

No.



Jim is 75 years old and has 5 years of service credit.

Is he eligible for TRS-Care?

No.

Enrollment Eligibility

Who can enroll in TRS-Care?

Overview

Service Retirees

Retirees with
Disabilities

Eligible Dependents

Retirees with Disabilities

People are eligible to participate in TRS-Care when they become a TRS disability retiree as determined by TRS.

Once enrolled in TRS-Care as a disability retiree, participation continues as long as the person remains in this status*.

If you're applying for health coverage because of a disability, TRS may contact you to validate your Medicare Social Security Disability status.



Enrollment Eligibility

Who can enroll in TRS-Care?

Overview

Service Retirees

Retirees with
Disabilities

Eligible Dependents

Eligible Dependents

The following types of dependents are eligible for coverage under TRS-Care health plans:



- **Your spouse** (including a common-law spouse).
- **A child under the age of 26**
- **Children (regardless of age)** who have a mental or physical incapacity

Some types of dependents require additional documentation to establish that they meet eligibility criteria.

TRS-Care Overview

What Plans are Offered Under TRS-Care?

TRS-Care offers distinct health plans for retired public school educators and their eligible dependents:

TRS-Care Standard

**People without Medicare
(people younger than 65)**

TRS-Care Medicare Advantage and TRS-Care Medicare Rx

**People with Medicare
(generally, people aged
65 or older)**

An illustration of an elderly couple in a garden. The man on the left has white hair and a mustache, wearing a grey long-sleeved shirt with blue stripes on the sleeves and blue pants. He is holding a large brown shovel. The woman on the right has white hair with a red bow, wearing a green long-sleeved shirt with a white collar and pink and white striped pants. She is holding a small potted plant. They are standing on a patch of green grass with some small plants and a yellow box. The background features soft, wavy purple and blue shapes.

Retire Healthy with TRS-Care

TRS-Care Standard

Overview of TRS-Care Standard for Non-Medicare Retirees (2024 Plan Year)

Plan	In-Network Details	Out-of-Network
Deductible	\$1,600 individual plan \$3,200 family plan	\$3,200 individual plan \$6,400 family plan
Coinsurance	You pay 20% after deductible	You pay 40% after deductible
Maximum out-of-pocket	\$5,650 individual plan \$11,300 family plan	\$11,300 individual plan \$22,600 family plan
Generic drug coverage	No cost for certain medications to prevent chronic conditions	
Specialty drug coverage	\$0 copays on specialty drugs covered by SaveOnSP after you meet your deductible	
Insulin Copay	\$25 copay for 31-day supply and \$75 copay for 61-90 day supply	
TRS Virtual Health (Medical)	RediMD charges \$30 per visit, which applies to your deductible.* Teladoc charges \$42 for acute, on-demand medical care (excluding mental health), which applies to your deductible.* Once your deductible is met, the plan pays 80%, you pay 20%.	
TRS Virtual Health (Mental Health Services)	Teladoc Initial psychiatry session: \$185 ; On-going psychiatry session: \$95 Psychologist, licensed clinical social worker, counselor or therapist session: \$85	

Contact Personal Health Guides (PHGs) for questions related to your medical benefits

Answer questions about benefits

- Assist with prior authorizations
- Address claim and billing inquiries

Explain health care costs and options for care

- Locate in-network provider options
- Scheduling appointments

Help you use self-service tools and connect you to other resources

- Clinicians
- Community resources
- TRS-Care benefits vendors



Call toll-free:
1-866-355-5999
(Available 24/7)

OR

Visit the website:
[www.bcbstx.com/
trscarestandard](http://www.bcbstx.com/trscarestandard)

TRS-Care Standard

Enrollment Steps for TRS-Care Standard (Under 65) Retirees

STEP 1

Submit your application for service retirement to the TRS Retirement Department.

STEP 2

After TRS Retirement approves your application, you will get a **TRS-Care Enrollment Packet** by mail that includes an application for TRS-Care.

STEP 3

Complete the application and send it back to TRS in the required timeframe.

Special Note:

During your Initial Enrollment period for TRS-Care, if you choose not to enroll, you do not need to take any action.

TRS-Care Standard

How Much Does TRS-Care Standard Cost?

Monthly Premiums for Retirees without Medicare in 2024

Retiree only	\$200
Retiree + spouse	\$689
Retiree + child(ren) ¹	\$408
Retiree + family ¹	\$999

¹ Premiums for retirees with disabled children (regardless of the disabled child's age) are reduced by \$200 in tiers with covered children



Retire Healthy with TRS-Care

TRS-Care Medicare Advantage and TRS-Care Medicare Rx

Medicare Eligibility

What makes you eligible for Medicare?

Medicare is federal health insurance that you pay for out of your FICA tax. FICA is a U.S. federal payroll tax. It stands for the *Federal Insurance Contributions Act*. Your employers have deducted the FICA tax from your paychecks throughout your career.

Medicare is for:



People Aged 65
and Older



People Under 65
With a Disability



People Under 65
with End-stage
Renal Disease

TRS-Care Medicare Advantage

Who is eligible for TRS-Care Medicare Advantage?

Retirees and their family members enrolled in Medicare and are:

- Age 65 or older, OR
- Certified as disabled by CMS, the Centers for Medicare and Medicaid Services

PLUS:

- TRS-Care Medicare Advantage participants **must** enroll in Medicare Part B.
- Many retired educators are not eligible for premium-free Part A.
- If you're eligible for premium-free Part A, **sign up for it**.
- If you're not eligible for premium-free Part A, you don't need to sign up for it – your benefits are the same.

Medicare Advantage Coverage



Medicare Part A
Hospital



Medicare Part B
Doctor and Outpatient



Extra Programs
Beyond Original
Medicare

Overview of TRS-Care Medicare Advantage



Your deductible*

You pay \$400* every year for covered services before your health plan starts to pay.



Your copay or coinsurance

You may pay a copay or coinsurance depending on the service provided.



Your Out-of-Pocket Maximum

Your deductible, copay and coinsurance accumulate to your out-of-pocket maximum of \$3,500

Copays:

Deductible Does Not Apply

Primary Care Physician Sick Visit: \$5 | Urgent Care: \$35 | Emergency Room: \$65

Must Meet Deductible

Specialist Visit: \$10 | Inpatient Hospital Stay: \$500 per stay | Outpatient Procedure or Service: \$250

Preventive care benefits are covered at 100%

* If you are enrolling in TRS-Care Medicare Advantage from the TRS-Care Standard plan in 2024, your deductible will be waived for the remainder of the year if you provide TRS your MBI before the first day of your birthday month. On Jan. 1, 2025, your deductible will reset to the 2025 plan year amount.

Value-Added Benefits with TRS-Care Medicare Advantage:

- **Healthy Benefits Plus** – you have a \$40 allowance every 3 months to purchase over the counter products
- **Personal Emergency Response System** – is a monitoring device that provides fast and simple access to help 24 hours per day, 365 days per year with the simple push of a button
- **Routine Vision** – \$0 vision exam and an annual eyewear allowance
- **Routine Transportation** – 24 one-way or 12 round-trip rides per year. Rides are available to and from medically related appointments and pharmacy trips
- **In-home personal care** – to assist with daily living activities such as meal prep, laundry, shopping, bathing, medication reminders and respite/companionship
- **Silver Sneakers** – access to a free basic gym membership at any participating Silver Sneakers location, and access to group exercise classes at participating locations
- **Discount Program** – access to thousands of discounts at uhcretreediscounts.lifemart.com

TRS-Care Medicare Rx



- Richer benefits than individual Part D plans
- No “donut hole” or coverage gap
- Access to a broad network of pharmacies
- 90-day supply option through Express Scripts Home Delivery Pharmacy or retail pharmacies
- Predictable copays - No large out-of-pocket costs for brand or specialty drugs

Prescriptions	Copays for a 31-day Supply	Copays for a 90-day Supply
Generic (Tier 1)	\$5	\$15
Preferred Brand (Tier 2)	\$25	\$70
Non-Preferred Brand (Tier 3)	\$50	\$125
Specialty Medication	\$50	N/A*

*Specialty drugs are limited to a 31-day supply at Home Delivery or Retail Pharmacies.

TRS-Care Enrollment for the Medicare-Eligible

TRS-Care Enrollment Steps for Medicare-Eligible Retirees

STEP 1

Submit your application for service retirement to the TRS Retirement Department.

STEP 2

After TRS Retirement approves your application, you will get a **TRS-Care Enrollment Packet** by mail that includes a TRS-Care Application.

STEP 3

In the meantime, enroll in Medicare. Be sure to sign up for Medicare Part B (if you haven't already) and share your Medicare Beneficiary Identifier (MBI) with TRS.

STEP 4

Complete the TRS-Care Application and send it back to TRS in the required timeframe.

You ***must*** buy and maintain **Medicare Part B** coverage. **If you don't, you risk losing all TRS-Care coverage!**

TRS-Care Medicare Advantage

How Much Does TRS-Care Medicare Advantage Cost?

The TRS retiree’s Medicare status determines the TRS-Care premium, even if their dependents are not eligible.

TRS-Care Medicare Advantage

Monthly premiums for most retirees with Medicare in 2024	
Retiree Only	\$135
Retiree + Spouse	\$529
Retiree + Child(ren) ¹	\$468
Retiree + Family ¹	\$1,020

¹ Premiums for retirees with disabled children (regardless of the disabled child’s age) are reduced by \$200 in tiers with covered children.

Medicare Part B

The Part B premium is separate from what you pay for your TRS-Care premium.

In 2024, most people pay **\$174.70 per month**. You may pay more if you’re in a high tax bracket. Visit [medicare.gov](https://www.medicare.gov) for more info.

You must buy Medicare Part B and continue enrollment in Part B to be eligible for TRS-Care Medicare Advantage.

TRS-Care Medicare Advantage

TRS-Care Medicare Advantage & You Webinars

Are you eligible for Medicare soon? Sign up for a webinar to learn about the enrollment process and the benefits available to you through TRS.

TRS-Care Medicare Advantage & You Webinar

Wednesday, August 7, 2024
Wednesday, November 6, 2024

All webinars are 10:00 a.m. to 12:00 p.m., CST



TRS HEALTH CARE EVENTS

www.trs.texas.gov/trs-care-events



Retire Healthy with TRS-Care

Why Choose TRS-Care?

Why Should You Enroll?



Competitive rates and rich benefits



No age-related premium increase



Flat rate specialty medication



Nationwide network of providers and hospitals



Leverage size



Watch the ***TRS Care Medicare Advantage vs Other Medicare Plans*** video to learn more!

TRS-Care & TRS-ActiveCare Compared

	TRS-ActiveCare	TRS-Care
Policyholder	Active Employees and their dependents	Retirees, Surviving Spouses, and their dependents
2024 Plan Administrators: Medical Insurance Prescription Insurance	Blue Cross Blue Shield of Texas Express Scripts	Under 65: TRS-Care Standard by Blue Cross Blue Shield of Texas and Express Scripts 65 or older: TRS-Care Medicare Advantage by United Healthcare and TRS-Care Medicare Rx by Express Scripts
Network Options	Statewide or Nationwide, depending on plan	Under 65: Nationwide 65 or Older: Nationwide
Out-of-Network Coverage	For some plans	Yes
Regionally Rated	Yes	No
PCP Required	For some plans	No
Out-of-Pocket Costs	Varies by plan	Under 65: Higher than ActiveCare 65 or older: Lower than ActiveCare
Preventative Care	Covered at 100%	Covered at 100%
Virtual Health	RediMD & Teladoc	Under 65: RediMD & Teladoc 65 or Older: Teladoc, Doc on Demand & Amwell
Vision & Dental Benefits	No	Under 65: No 65 or Older: Some

An illustration of an elderly couple in a kitchen. The man, on the left, has grey hair and is wearing a teal shirt and a dark apron. He is leaning over a counter, chopping green vegetables. The woman, on the right, has grey hair and is wearing a light blue shirt and an orange apron. She is standing at a stove, stirring a blue pan with a wooden spoon. Steam is rising from the pan. The kitchen has a yellow cabinet, a white countertop, and a white stove. The background is a light grey with abstract shapes.

Retire Healthy with TRS-Care

Enrollment Windows & Deferring Coverage

Enrollment Windows & Deferring Coverage

WHEN CAN YOU ENROLL IN TRS-CARE?

OVERVIEW

INITIAL ENROLLMENT PERIOD

TURNING 65

SPECIAL ENROLLMENT EVENT

When Can You Enroll? You have **three chances** to enroll in TRS-Care plans:



At your Initial Enrollment Period (when you retire)



When you turn age 65



If you have a Special Enrollment Event

Enrollment Windows & Deferring Coverage

WHEN CAN YOU ENROLL IN TRS-CARE?

OVERVIEW

INITIAL ENROLLMENT PERIOD

TURNING 65

SPECIAL ENROLLMENT EVENT

Initial Enrollment Period



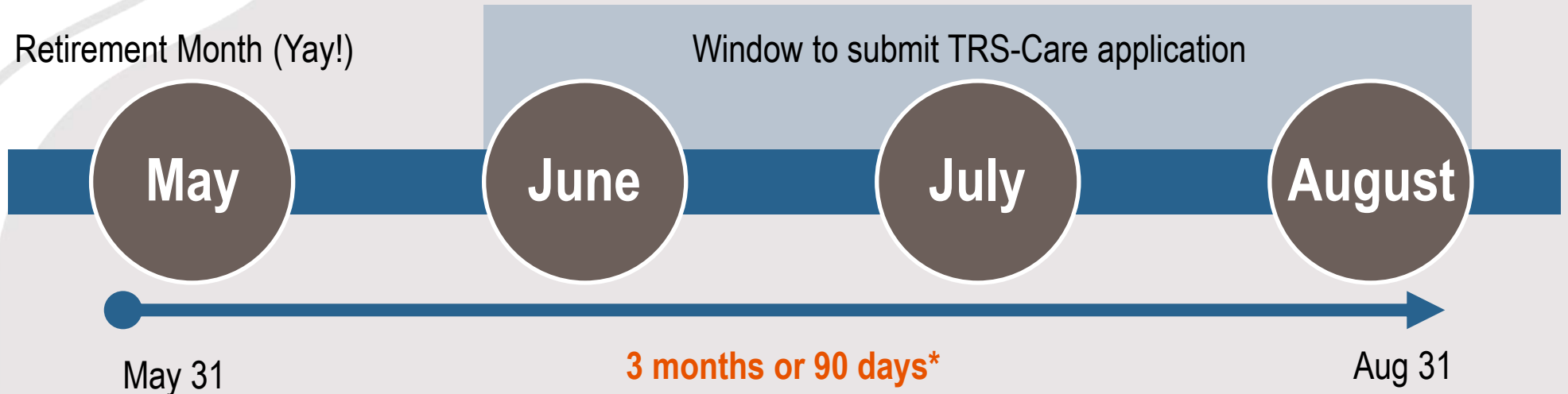
Your enrollment period **begins**:

- **The date TRS gets your TRS Retirement Application, or your retirement date, whichever is later.**

Your enrollment period **ends**:

- At the end of the third month after your enrollment period begins.
- Coverage will begin the first day of the month after we get your application.

For example:



* You get a few extra days into the fourth month if February is involved

Enrollment Windows & Deferring Coverage

WHEN CAN YOU ENROLL IN TRS-CARE?

OVERVIEW

INITIAL ENROLLMENT PERIOD

TURNING 65

SPECIAL ENROLLMENT EVENT

Age 65 Enrollment Opportunity



If you:

- Retire before you turn 65 and don't enroll during your Initial Enrollment Period, or
- Terminate TRS-Care coverage before you turn 65

You can enroll in TRS-Care Medicare Advantage and TRS-Care Medicare Rx when you turn 65*. You may also add eligible dependents at that time.

*This enrollment opportunity occurs when the retiree turns 65 - not when a dependent spouse or child turns 65. **It is available only to the policyholder.**

Enrollment Windows & Deferring Coverage

WHEN CAN YOU ENROLL IN TRS-CARE?

OVERVIEW

INITIAL ENROLLMENT PERIOD

TURNING 65

SPECIAL ENROLLMENT EVENT

Special Enrollment Events



Special enrollment events are opportunities to enroll in TRS-Care outside of your Initial Enrollment Period or your Age 65 Enrollment Opportunity. There are two types of special enrollment events:

- An involuntary loss of comprehensive coverage; and
- Gaining an eligible dependent through marriage, birth, adoption, placement for adoption, or guardianship

When does my coverage start?

Effective Date of Coverage



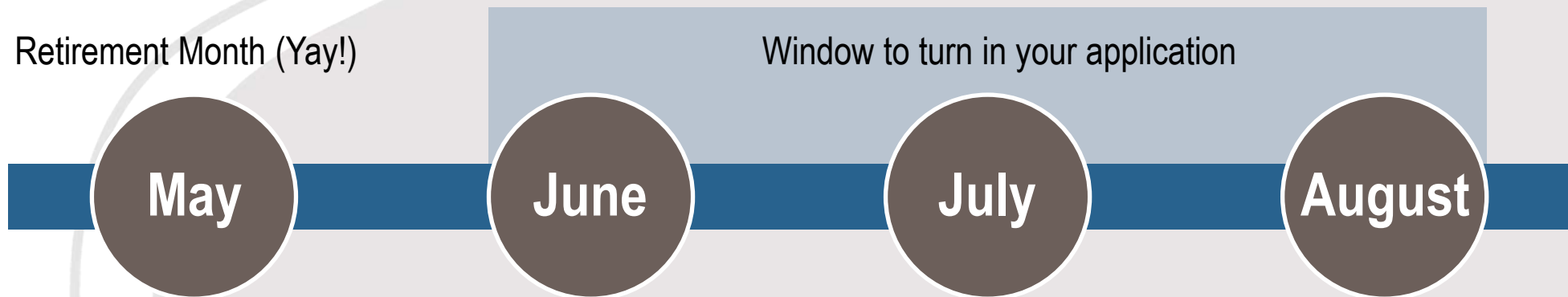
Your coverage starts when TRS gets your TRS-Care Enrollment Application.

- If TRS gets your application before your effective retirement date, your coverage starts the first day of the month after your effective retirement date.
- If TRS gets your application after your effective retirement date but within your Initial Enrollment Period, your coverage starts the first day of the month after TRS gets your completed application.

Enrollment Windows & Deferring Coverage

Deferring Coverage

- During your Initial Enrollment Period, you may postpone the start date of your TRS-Care coverage.
- The most likely reason you will want to do this is that your employer coverage continued until the end of August.
- **On the enrollment form, you can specify which month you want your coverage to start.**



Making Coverage Changes

Adding or Dropping Dependents

During your Initial (and Turning 65) Enrollment Period:

- You can make changes to your coverage (such as adding or dropping dependents)

After your Initial Enrollment Period:

- You can **drop** a dependent *any time*. The soonest effective date is the first of the month following the date TRS gets a completed written request on the Dependent Termination Form.
- You can **add** a dependent *only* if you have a Special Enrollment Event or when you turn age 65.



Retire Healthy with TRS-Care

What to Expect After Enrollment

What to Expect After Enrollment

What Do I Need to Do After I Enroll?



Look out for your ID card



Create an online account



Review plan materials



Start using your TRS-Care plan



Leverage your customer care team

What to Expect After Enrollment

Returning to Work After Retiring

If Medicare-eligible retirees return to work for an employer that participates in TRS-ActiveCare and work 10 or more hours per week, they can:

- Stay enrolled in TRS-Care Medicare Advantage and decline TRS-ActiveCare;
- Decline TRS-Care Medicare Advantage, enroll in coverage with their employer, and reenroll in TRS-Care Medicare Advantage as a special enrollment event when they leave that job; OR
- Stay enrolled in TRS-Care Medicare Advantage and enroll in TRS-ActiveCare.

What to Expect After Enrollment

Can I Leave TRS-Care ?

If a retiree or surviving spouse leaves TRS-Care, they have only limited opportunities to reenter the program:

- When they turn age 65
- If they have a special enrollment event

Keep Up With Important Information

Subscribe to *MyTRS* and The Pulse

MyTRS is the online portal that you can access from the TRS website, or you can go directly to **mytrs.texas.gov**.

Create an account to:

- Update your mailing address and other contact information
- Plan for retirement
- Communicate with TRS
- Keep track of your personal account



Subscribe to ***The Pulse***, our digital health care newsletter!

Knowledge Check

Which **medical and prescription drug plans** does TRS offer to its retirees?

- A. TRS-Care Standard for TRS retirees not eligible for Medicare (under 65)
- B. TRS-Care Medicare Advantage and TRS-Care Medicare Rx for Medicare-eligible TRS retirees (65+ or disabled)
- C. TRS-Care Platinum
- D. A and B only.

The answer is D. TRS-Care offers a plan for non-Medicare-eligible TRS retirees and another for Medicare-eligible retirees--and their eligible dependents. TRS-Care Platinum is not a real TRS plan.

Who can enroll in TRS-Care?

- A. Service Retirees
- B. Retirees with Disabilities
- C. Eligible Dependents
- D. All the above

The answer is D. TRS-Care is open to service retirees, retirees with disabilities and eligible dependents.

When can you enroll in TRS-Care?

- A. When you retire
- B. When you turn 65 or become Medicare-eligible
- C. If you have a special enrollment event
- D. All the above

The answer is D. TRS currently gives you three chances to enroll in TRS-Care. And don't forget that exciting change coming to TRS-Care soon. The **Limited-Time Enrollment Opportunity** will allow Medicare-eligible retirees to **enroll in or rejoin TRS-Care Medicare Advantage**. Attend a TRS Health Care Event this fall to learn more!



Knowledge Check

Which of the following does NOT make you eligible for Medicare?

- A. Renal Failure
- B. Diabetes
- C. People 65 years and older
- D. People with a disability

The answer is B. Having diabetes does not make you eligible for Medicare.

Retirees can cover the same types of dependents under TRS-Care as they could under TRS-ActiveCare.

- A. True
- B. False

The answer is A—True!

Which part of Medicare do you have to buy and maintain to keep your TRS-Care Medicare Advantage benefits?

- A. Medicare Part A
- B. Medicare Part B
- C. Medicare Part C
- D. Medicare Part D

The answer is B—Medicare Part B. You must buy and maintain Part B or risk losing TRS-Care benefits. If you can get Medicare Part A for free, you must sign up for it.

**Attend TRS-Care
Medicare
Advantage and
You to learn more!**



Thank You!

Questions about your health benefits?

Call TRS Health at 1-888-237-6762.

Monday – Friday,
7 a.m. – 6 p.m. CST

Or visit www.trs.texas.gov

Up Next: Q&A Session