

TRS-Care Medicare Info Session

October 10, 2020

Transcript

0:00

Welcome, TRS Retirees and families. We're so glad to connect with you again for the 2020 TRS-Care Medicare Info Sessions. Every fall, over the past few years, we look forward to meeting with you as we travel across Texas. And, we are disappointed we can't do that this year, but, we have to stay safe. We're glad we had this way to connect.

0:24

If you are new to a webinar setting and have only visited with us whenever we're in person at these sessions throughout the state, here are just a few housekeeping items to note during the presentation.

0:38

So you can submit your questions through the questions box, just feel free to ask us those questions. Throughout the session, we'll respond throughout the meeting.

0:48

We have UnitedHealthcare, Silver Script, and TRS available to answer your questions.

0:54

Everyone is on mute.

0:56

So we do have close to 500 people who are registered for this event. And we want to make sure we can answer everybody's question efficiently. So if you have a question, go ahead and put it in the questions box. And at the end, if, it's general enough, we may say it aloud. If you have a very specific question about a medical procedure, or a specific type of drug, we may ask for information, and contact you back, or we may have you contact our customer service. That would be the best place for those very specific questions. And, if you have any issues with audio, or visuals, I sent this to the chat, or send us to the questions box.

1:40

You can reference a website support dot goto dot com slash webinar, and I will send that again through the chat.

1:52



So those are our housekeeping items and let us know if you have any issues throughout, and we'll be there to support.

2:00

But today, we're here to talk about some exciting events happening on January 1st, 2021. And that's when we're transitioning to TRS-Care, where we're transitioning our TRS-Care Medicare Advantage Medical Plan, to United Healthcare. As you may know, TRS must regularly go out for competitive bid on its health plans. And the new contract with the United Healthcare will save TRS care millions of dollars that will allow us to keep your benefits steady.

2:31

So right now, we are going to hear from United Healthcare, followed by Silver Script.

2:38

After that, we'll hear your questions aloud.

2:42

But first, I wanted to have a quick word from our Chief of TRS, Chief Healthcare Officer, Katrina, Daniel.

2:51

Hi.

2:58

Hello, TRS Care participants, I'm Katrina Daniel TRS as Chief Healthcare Officer and your ally, in providing you the best health coverage for the right price. While I wish we could be altogether face-to-face. This year has brought unique challenges that we're dedicated to weathering with you. So let's talk about your 2021 TRS Care Medicare Advantage plan, with UnitedHealthcare and the resources you'll have to take care of yourself through these unprecedented times. Hello, again. Let's go over some basics now that I can stretch my legs. First, know that your rates and benefits for the 2021 plan year will be the same as they were in 2020. This is because of the commitment the Texas state legislature made TRS retirees in 2019 to stabilize the program.

3:55

Plus, our recent change to UnitedHealthcare further honors this commitment and keeps our rates predictable while healthcare costs continue to rise across the country. Second, your benefits are staying the same, including these favorites. The ability to see any provider who accepts Medicare, no gaps in prescription drug coverage, which is to say no doughnut, holes, and free prescription delivery co-pays for prescription drugs, including specialty drugs, which can be costly, free, gym memberships – we know you love silver sneakers -- and virtual visits with providers, from the comfort of your own home UnitedHealthcare also has a suite of add on benefits to help you live your best life, such as access to 24/7 Nurse Lines and health and fitness programs like Real Appeal and Renew, meal delivery and discount programs to help you save money for over the counter products and hearing aids, and at Home caregivers, house call visits and more. We know how important your relationships are with your trusted providers.

4:58



We want to remind you that your new coverage with UnitedHealthcare will work the same as your previous coverage, where you can see any provider who accepts Medicare, and is willing to bill UnitedHealthcare. You'll learn more details about your 2021 TRS-Care coverage on this webinar. But before I hand it over to our dedicated terrorist staff and UnitedHealthcare representatives, I want to leave you with a message better delivered in person.

5:23

We understand how challenging these times are. We're dedicated to making sure you have the benefits that help you feel secure and confident, so you can enjoy your retirement to the fullest. We're here to be the care that you can count on.

5:44

All right, and with that, I am going to go ahead and turn it over to UnitedHealthcare.

5:52

Thank you very much, Cristina. Good morning, everybody. Thank you for taking the time to come in to learn a little bit more about your benefits.

6:02

Alright, so today what we're going to be doing is we're going to be talking to you about the programs available to you through the TRS-Care Medicare Advantage plan. We're excited to have the opportunity to share with you, information about your new plan and provide you some helpful information to ease your transition into UnitedHealthcare.

6:22

At United Healthcare, we want you to know we are here to help you make the most of your TRS-Care Medicare Advantage plan. We do this by connecting you to the care you need where and when you need it.

6:33

Whether it's an appointment with the Doctor Online, a call with a nurse at three AM, or taking care of a wellness visit from the comfort of your home.

6:41

We make it easier to connect you with care that you can stay on top of your health, when and where you need it.

6:48

We do this by providing one-on-one support to understand your benefit.

6:52

UnitedHealthcare, it's not just customer service.

6:55

It's one-on-one support to help answer your questions and take the extra step to understand your needs.

7:00

It's helping navigate your care during a health event, and it's helping you get the most out of your plan so you can be at your best health.



7:07

We provide a health and wellness experience through our Renew platform.

7:11

Renew helps inspire you to take charge of your health and wellness every day by providing a wide variety of useful resources and activities, including brain games, healthy recipes, fitness activities, learning courses, and more, all at no additional cost.

7:27

We also provide you access to the largest national provider network, the Freedom of Nationwide access to care at in network cost using the UnitedHealthcare Medicare National Network, including top doctors and specialists.

7:41

We are America's number-one Medicare provider. More people turn to UnitedHealthcare than any other company when it's time to choose their Medicare coverage. We're proud to have been serving the health care needs of people just like you for more than 40 years. And you can count on us to be here when you need it.

8:00

So, now, let's take talk about some of the benefit programs and features that are included in the plan.

8:07

Your Medicare Advantage plan will cover all of the benefits of Part A: inpatient hospital, skilled nursing and home health, and all of the benefit of Part B, doctor's office visit, outpatient care, and lab, as well as offer additional benefits and programs beyond original Medicare.

8:26

You will continue to retain all of the rights and privileges of Medicare, but your benefits and claims will be processed by UnitedHealthcare.

8:34

Many Part C plans, such as the ...

8:37

Medicare Advantage Plan, include Medicare Part D prescription drug coverage, Part D helps pay for the medications your doctors prescribe.

8:45

Your prescription drug coverage will remain covered by Silver Script.

8:50

You will hear more about that coverage during that portion of the presentation.

8:57

Your Medicare Advantage plan is considered a National PPO plan.

9:02

What that means to you is that you will be able to utilize doctors, clinics, and hospitals all across the United States and the US



9:09

territories, regardless of where you live.

9:13

Your benefit level co-pays and co-insurance are the same for in network and out of network providers.

9:20

You will have one Medical ID card to access your coverage.

9:24

There is no referral needed to see a specialist.

9:27

Out of network doctors don't have or need a contract with UnitedHealthcare to see you.

9:33

With the TRS-Care Medicare Advantage Plan, which is a preferred provider organization plan, or PPO plan, you can see any out of network provider that accept Medicare and is willing to bill UnitedHealthcare.

9:50

If you need help finding a doctor or specialists, just give the UnitedHealthcare call. We can even help schedule that first appointment for you.

9:57

See, if your provider is part of the UnitedHealthcare Network, go to WWW dot U H C retiree dot com.

10:06

Backslash T R S, type in care, M a, and click on Lookup A Provider Network.

10:17

Let's review your TRS-Care Medicare Advantage Plan benefit.

10:21

Your plan has an annual deductible of \$500 per year or in network and out of network benefit, which is the amount you pay for health care before your plan begins to pay for your benefit.

10:34

Physician and professional services such received at a primary care physician's office do not apply to your annual deductible.

10:43

Virtual, doctor visit, ambulance, emergency and urgent care services also do not apply towards annual deductible.

10:52

Your plan has an annual out of pocket maximum of \$3500 per year.

10:58



This means that the most you would have to pay for medical expenses annually, including deductibles, co-pays, and co-insurance is \$3500. Should you reach your annual out of pocket in any given year, the TRS-Care Medicare Advantage Plan would pay 100% of the Medicare approved amount or most covered medical charges for the remainder of the year.

11:22

If you have questions, your TRS-Care Advantage Member Services Team is available at (866) 347-9507, Monday through Friday from 7 AM to 6 PM.

11:42

These are just some of the preventive services covered at a zero dollar copay in or out of network that are included in the plan.

11:50

An annual physical annual wellness visit, immunization, breast cancer screening, colon cancer screening, cardiovascular screening, and diabetes screening.

12:05

As I mentioned previously with your TRS-Care Medicare Advantage PPO Plan. You will pay the same amount or in and out of network care.

12:15

If we review some of your plan benefit highlights, you will note that regardless of the provider is in or out of network, your member cost share it does not change.

12:24

A primary care office visit, whether in or out of network, will be covered at a \$5 co-pay.

12:30

A specialist office visit whether in or out of network will be covered at a \$10 co-pay.

12:35

An urgent care visit in or out of network will be at \$35 co-pay.

12:40

An emergency room visit in or out of network will be a \$65 co-pay and inpatient hospitalization has a \$500 per day admin co-pay regardless if the facility is in or out of network.

12:56

Outpatient surgery has a \$250 co-pay, regardless if the facility is in or out of network.

13:06

One of the programs included with your plan is coverage for diabetic testing and monitoring supplies.

13:13

These supplies such as Lansing Devices, glucose Control Solution, and meter replacement batteries are covered at a zero dollar co-pay when you use one touch an accu chek approved system.

13:28

If you are not using one touch or Accucheck, please check with your provider to see if one of these systems will work for you.

13:34

While a temporary supply of your current brand can be requested, while you work with your provider to switch to one of the approved systems, we recommend starting to work with your provider at least 30 calendar days before your supplies would run out.

13:50

Know that Healthcare House Call is an optional program that allows you to have a yearly in home checkup to help you stay on top of your health.

13:59

The goal is to help you feel confident knowing an extra set of eyes is looking out for you between doctor's visits.

14:06

During the visit, a knowledgeable health care practitioner will review your health history and current medications. They will perform a basic health screening and help you identify any health risk in your environment.

14:18

They can even connect you to resources to assist with those risks.

14:22

It's an opportunity to ask questions you may not have had a chance to address with your doctor, and they will even help you create a personalized checklist of topics you may want to discuss with your doctor.

14:33

Third, the CMS guidelines offers virtual visit when in home may not be an option.

14:40

The CMS guidelines are subject to change for 2021.

14:46

Renew Rewards by UnitedHealthcare is a program set up to help you unlock your unique potential and live your best life. Renew Rewards gives you access to many resources such as: Renew magazine, Brain Game, recipes, Learning Courses, fitness activities, videos, and more.

15:04

Under the Renew Rewards Program, you may also be eligible to earn reward by completing certain healthcare activities, such as your annual physical or wellness visit.

15:16

You've heard mention of an annual physical and annual wellness visit during this presentation, but you might be wondering what the difference is.

15:23



Your annual physical is your opportunity to have labs and tests done to measure your health.

15:29

Your annual wellness visit is your opportunity to set a time aside for a conversation with your primary care physician to discuss options for preventive care and to discuss screenings and exams you may have heard about but want to know if they're right for you.

15:44

While your annual wellness visit can be scheduled for anytime throughout the year, many people choose to combine their annual physical and annual wellness exam to allow for a longer visit with their doctor. There is no charge for this visit, and we encourage you to schedule yours.

16:01

Virtual visits allow you to have a live video chat with a doctor of behavioral health specialists from your smartphone, tablet, or computer.

16:10

Anything with a camera built-in and a strong internet connection, virtual visits are available 24 hours a day, whenever you need access to care.

16:19

Virtual doctor visits are included in the plan for a zero dollar copay.

16:23

When you use our preferred vendors, amwell, and Doctors On Demand, you can speak with the provider, ask question, receive a diagnosis, and the doctor can even prescribe medication and have it sent to your pharmacy.

16:36

The virtual visit doesn't require a copay, however, you would pay your normal copay for any medication that is prescribed to you.

16:45

Virtual behavioral health visits are also included in the plan, and are covered at a \$10 copay when accessing the benefit there, either amwell or Doctors on Demand.

16:58

Nurse Line was designed specifically to help make your health decisions simple and convenient by providing immediate answers to your health questions.

17:06

Anytime, anywhere, 24 hours a day, seven days a week, at no additional cost.

17:13

When you call a registered nurse, they can help you choose where to go for care, whether that's self care, a doctor's visit, or urgent care.

17:21



They can help you find a doctor or a hospital that meet your needs and preferences, or help you understand your diagnosis, and explore treatment options.

17:30

The nurse line phone number is 1-877-365-7909 and will be found on the back of your ID card once you receive them.

17:44

Silver Sneakers is always a favorite added benefit on our plan.

17:48

Your Silver Sneakers membership gets you a free membership to over 16,000 fitness locations across the country.

17:55

You'll have access to exercise equipment classes and more.

17:59

You can use more than one location. Just go online to Silver Sneakers dot com to search for participating locations near you.

18:07

Did you know that you also have access to Silver Sneakers on demand, and their go mobile app?

18:12

Never miss a beat and access online, or virtual classes when it fits your schedule.

18:18

If you're already a Silver Sneakers member, great news, there is nothing you will need to do as your membership will automatically roll over on January 1st.

18:27

You can call silver sneakers at 1-888-423-4632, Monday through Friday, from 8 AM to 8 PM.

18:39

United Healthcare Hearing allows you to receive a hearing exam and provide you with a wide selection of brand name and private labeled custom, programmed hearing aid at significant savings. You have a \$500 amount to use towards the cost of hearing aids every three years.

18:57

You can choose the latest technology hearing aids from many major manufacturers, including Phonak, Starkey, Oticon, Signia, ReSound, Widex and Unitron.

19:09

And receive your hearing aid in person or via home delivery.

19:13



You will receive personalized care and follow up support, helping you to hear better and live life to the fullest. To find out how, you can contact our TRS-Care member services team.

19:27

You are eligible for in home, non-medical care, there are national provider care links. This may include grocery shopping, mail preparation, light housekeeping, personal care, medication reminders, and more at no cost to you.

19:44

Coverage includes eight hours of in home non-medical care per month and unused hours do not rollover.

19:53

With the Personal Emergency Response System by Philips Lifeline, help is just a button push away. The Personnel emergency response system, or Perth, in home monitoring device, provides fast, simple access to help 24 hours per day, 365 days a year. By the simple push of a button, members choose the product that best fits their lifestyle and receives their device at no additional cost.

20:23

Rally Wellness coaching provides personal coaching, online learning, and support for a variety of topics that promote whole personal health.

20:31

There are eight expert led programs to choose from, such as healthy heart, general wellness, diabetes, lifestyle, and more.

20:43

The routine transportation program will help you get to health related appointments easier at no cost to you.

20:50

If you don't have a way to get to your health care appointments, our transportation program can help.

20:55

For standard transportation, you could get up to 24 one-way trips per year.

21:02

Transportation must be to and from approved locations that are medically related, such as doctor appointments and pharmacy trips, transportation cannot be used for emergency related situations.

21:14

Scheduling is allowed up to 30 days in advance but requires at least two business days advance notice.

21:23

You can also conveniently order over the counter health products with the UnitedHealthcare Health Products Benefit Program.



21:30

The program works as follows.

21:32

You will have \$40 a program credit each quarter to use to order essential health supplies from the Health Product Benefit catalog online.

21:43

There are over 400 products, like vitamin supplements, first eight items and more available to order.

21:50

The health product catalog will be sent to you each quarter with instructions on how to place your order.

21:56

The products are delivered right to your door at no charge. No shipping, handling, or tax.

22:02

At the end of a quarter, any unused credits will rollover to your next quarter. You will receive a program statement with your account balance in a new catalog each quarter.

22:12

This is a great program that can help you save some money and trips to the store.

22:20

Real Appeal is a digital weight loss program that teaches simple, sustainable steps to help members lead healthier lives.

22:27

All participating members receive success kits, which include food and weight scale, portion control plate, printed coaching guide, nutrition planners, workout, DVDs, and more.

22:41

The post discharge meal delivery benefit is a program to help you focus on your recovery without having to worry about your next healthy meal after an inpatient hospital or skilled nursing facility stay.

22:57

A UnitedHealthcare case manager can refer you for the post discharge mail delivery benefit at the time of your discharge and you can receive up to 84 home delivered meals. Usually within 72 hours after a discharge.

23:12

All meals are ordered in succession of one another and cannot be spread out throughout the year.

23:17

Meals are delivered to your door in a climate-controlled cooler in fresh lock packaging and shipments of 14 meals or greater.



23:25

Meals can be refrigerated for up to 14 days or frozen for up to three months.

23:33

Want to learn more? Visit the Virtual Education Center today to explore your TRS-Care, Medicare Advantage Plan, and learn more about the additional programs that are available to you.

23:44

You will learn about the custom programs available to you, and you can watch a video from real life UnitedHealthcare members, who share their personal stories of using several of the programs.

23:54

You can access the Virtual Education Center from any tablet, computer, or smartphone.

24:01

So what can you expect next?

24:04

Beginning January first, 2021, simply use your TRS-Care Medicare Advantage ID card. Each time you go to the doctor or hospital.

24:12

The back of your member ID card lists important phone number you may need throughout the year, like your TRS-Care Medicare Advantage Member Phone Services Number 1 (866) 347-9507. Don't discard your red, white and blue Medicaid card. Instead, go ahead and put that in a safe place.

24:37

After you receive your United Healthcare Member ID card, be sure to sign up for your secure online personal account at U H C retiree dot com backslash T R S, hyphen care, M A so that you may view claim information, your explanation of benefits, search for providers, and explore Renew by United Healthcare, that member-only health and wellness experience that I mentioned earlier.

25:04

Thank you so much for taking the time to hear about your TRS-Care Medicare Advantage Plan. I will now hand the presentation over to Sarah with Silver Script. Alright. Thank you very much.

25:13

My name is Sara, and I look forward to administering your prescription drug program for the TRS-Care, Medicare RX Advantage Plan.

25:22

Today, I'm going to go over all the finer points of that plan. So with that being said, let's just jump right in.

25:29



The first thing we want to talk about, as you already know, is, there's going to be a medical vendor transition, effective 1 1 2021.

25:39

It's transitioning from Humana to United Healthcare.

25:42

Silver Script, which is part of the CVS Health Group of companies, will continue to manage the pharmacy benefit. For TRS-Care Medicare RX. Your pharmacy network will not change.

25:55

So let's talk a little bit about our benefits. One thing I want you all to know about the prescription plan for retirees is that it provides a good deal richer benefit than what you would see on those individual or marketplace part D plans.

26:11

One of the aspects of that richer benefit is that you don't have to worry about the doughnut hole. In a standard marketplace plan, once you accumulate a certain amount of abandoned medications you will fall into that doughnut hole and your co-pays will go up. That does not happen with the TRS-Care Medicare RX. So that is one of the richer benefits that they offer.

26:32

There are no large out of pocket costs for brand or specialty drugs. You will have flat copay.

26:39

You have access to a very broad pharmacy network, which includes all the large pharmacy chains including Wal-Mart, Kroger, Target, HEB and others.

26:49

Another great aspect of the TRS-Care Medicare RX benefit is 90-day supply option through the CVS Caremark Mail Service or what we call Retail Plus Pharmacies, which includes the vast majority of pharmacies in the network. The one pharmacy excluded from the Retail Plus Pharmacy Network is Walgreen's.

27:08

You will be able to fill at Walgreen's, but only up to a 31-supply.

27:14

Not a 90-day supply at Walgreens. There is not a requirement to use CVS pharmacy. That's always been one of the most commonly asked questions we've had about the program. If Silver Script is a part of CVS Health, are we required to use CVS pharmacy?

27:30

No, you are not.

27:32



We have a very broad network, as I mentioned before, that include Walgreens, Wal-Mart, Kroger Target, HEB and others.

27:41

Now let's talk about how our 1 month 31-day supplies are. 31 days supplies at retail pharmacy will look like this.

27:49

The generic copay will be \$5, your preferred brand co-pay will be \$25.

27:55

Your non-preferred brand co-pay will be \$50, and your specialty or high-cost tier would be \$50 as well.

28:03

Now, specialty high-cost tier is limited to a 31-day supply. And I'll talk a little bit more about that detail in just a moment.

28:13

Let's talk about our 90-day supply copays. You can obtain these 90-day supply copays at those retail plus pharmacies I mentioned earlier, or you can get them at CVS mail order.

28:24

The generic copay will be \$15. Your preferred brand co-pay will be \$70 and your non-preferred brand copay will be \$125.

28:34

Again, those specialty or high cost tier drugs are limited to a 31-day supply, and the largest driver behind that is to control waste.

28:43

Many times, when we get new prescriptions, they're issued for a recent condition that come up and you're trying a new medication, and oftentimes they come with what you guys know as side effects and headaches and that medication is not going to work for you or your lifestyle. So what happens to the rest of that medication? It gets tossed in the trash, and oftentimes, these are very expensive medications. So, in order to control costs, and keep premiums down, we have limited that specialty high cost tier, to 31-days supply.

29:16

One thing I do want to make note of here is if you do have any medications that you're not using you can properly and safely, dispose of them at any local CVS pharmacy. In fact, most pharmacies, whether they are CVS or not, will usually accept unused medications so that they can be properly and safely dispose.

29:40

Now that, we've talked about our copays a little bit, let's talk about the Medicare Part D Drug Payment stages. One of the big differences between the TRS-Care Medicare RX Plan and a marketplace plan is your exposure to these different stages of the Medicare Part D process.

29:59

With TRS-Care, in every stage of this process you're going to pay your flat predictable copay. You're going to know what's coming out of your pocket.

30:07

Let's talk about each of those stages: The deductible, the initial coverage limit, the coverage gap, and the catastrophic coverage.

30:16

In the deductible stage in a marketplace plan, you will pay the first \$445 out of your own pocket.

30:24

With the TRS-Care Medicare RX Plan, you don't have a deductible. You would pay your flat predictable copay in the deductible stage.

30:33

In the Initial Coverage Limit stage, which is what you enter after you've spent \$445 on medication, in a marketplace plan, you would pay 25% of the drug cost.

30:46

So if you have a \$2,000 medication, 25% of that is going to be \$500.

30:52

Instead, with a TRS-Care Medicare RX plan, you would pay your flat predictable copay in that ICL today.

31:00

And the same holds true in the coverage gap stage.

31:04

Once you've incurred \$4,130 in medication costs, you would move into this stage. It's also known as the doughnut hole.

31:13

In a marketplace plan you wouldn't pay 25% of the drug cost.

31:18

With the TRS-Care Medicare RX plan, you would pay your flat predictable co-pay in the gap in that doughnut hole.

31:27

And lastly, the catastrophic coverage stage, you get here after you incur \$6,550 in medication out of pocket costs. And for the vast majority of people, your copays are actually going to go down here.

31:42

With the TRS-Care Medicare RX Plan, you would continue to pay your flat predictable copay or less in this catastrophic coverage stage.

31:54



So let's look at a real-world example, looking at those Medicare Part D drug payments days we just talked about. We chose the Drug Forteo which is a widely utilized osteoporosis medication and we found that a 31 days supply of this medication is \$805.

32:12

Here's what would happen with the Marketplace Plan versus the TRS-Care Medicare RX Plan.

32:19

You can see in the deductible stage in a marketplace plan, you would pay your deductible and then 25% of the remaining cost of that medication totaling \$535 for this drug. With TRS-Care Medicare RX Plan, it would just be a \$50 copay, saving you \$485 in that deductible stage.

32:42

The initial coverage limit and gap stages are both the same. In a marketplace plan you would pay 25% of that medication cost in both of those stages.

32:53

Instead with TRS, no matter what stage you're in, you're going to pay \$50 per sale for the drugs, saving you over \$150 in both of those stages.

33:05

And lastly, in the catastrophic stage, as we've mentioned, most people will see the cost of their copays go down here. Here we can see that in the marketplace plan, where the cost of the medication actually goes down to 40 dollars and 25 cents.

33:20

With your TRS-Care Medicare RX Plan, you will never pay more than the cost of the medication.

33:27

So in this catastrophic stage, you will continue to pay your flat \$50 co-pay or less.

33:34

You can see with these flat copays and with TRS providing coverage to you while you're in those more expensive drug phases, there's a lot of value to this plan.

33:46

Let's talk a little bit now about diabetic supply coverage.

33:50

For Diabetic supplies, there's really two sides to it. Part B, as in boy, and Part and D as in dog.

33:58

Certain elements of Diabetic Supplies process accordingly, either under Part B or Part D, meters, lancets, and test strips will fall under Part B, as in boy.

34:11



You will want to present your UHC card at the pharmacy when filling the supply to process these correctly under your Part B medical coverage. Your needle syringes or anything that you need to administer. The insulin will fall under Part D as in dog.

34:28

You will want to present your Silver Script card at the pharmacy when filling these supplies to process these correctly under your Part D drug coverage.

34:38

For those needles, syringes, and other insulin administration supplies, if you fill a 90-day supply through Silver Script, you will have no copay.

34:48

However, if you fill a prescription for less than 90 days, you're going to be responsible for a copay, so, make sure when you get the prescription from your doctor, that you get a 90-day supply for those needles and syringes. You can receive that zero copay through Silver Script.

35:05

One of the more important parts of joining this plan is the communication. This time of the year, we get a lot of communications from different providers in their plan. We want to make sure you know what's coming, and that you know what's important and what to pay attention to. So there's really two parties here.

35:23

Are you going to be turning 65 becoming Medicare eligible and joining us soon? Or are you already with us, and you're just here for a refresher?

35:32

If you're a part of the former group and you're turning 65 soon, you will be getting a turning 65 packet from TRS about 90 days before your 65th birthday month.

35:44

That contains your summary of benefits and it will give you a high-level overview of what the plan is all about.

35:50

You will also receive a confirmation of enrollment from Silver Script about 30 days before you enroll into the plan that will have that critical ID card.

35:59

So please make sure that anything you're getting from Silver Script or from TRS that you're opening it and reading through it thoroughly

36:06

Your Welcome Kit will also arrive about 30 days before enrollment.

36:11

The Welcome Kit contains what is called the Evidence of Coverage, which covers every single detail of the plan you can think of. It has your drug list, otherwise known as the



formulary and the pharmacy directory which tells you the 27 closest pharmacies to your house based on your zip code.

36:28

If you're already with us, and you're here for that refresher, keep an eye out for some of these mailings.

36:34

The Annual Notice of Change, you'll get this towards the end of October. This will give you details on any changes to the plan between 2021. Fortunately for everyone here, we're not making any plan changes for the new year but please keep an eye out for that Annual Notice of Change.

36:50

You can keep it on file for your record, you will also get the evidence of coverage or the EOC which will give you the full explanation of your plan and you will receive an explanation of benefits, an EOB on a monthly basis.

37:06

The EOB, they're like smart mailing. We don't want to flood you with mail, so for any month that you fill a prescription, you will get an EOB the following month.

37:15

The EOB will tell you things like what you paid, what TRS paid, what Part D drug payment staid you're currently in, which TRS members don't have to worry about, and provides a summary of your month prescription activity.

37:29

If you do not fill a prescription within a month, then you will not get a statement or an EOB. So please keep an eye out for these EOB a month after you'd fill a prescription.

37:39

Before I move on to my last slide, I want to point out for those of you who are joining us soon, you're going to be getting a lot of mail. And you've got to make sure that you know that you can only have one part D prescription drug plan at a time.

37:54

If you have other Part D coverage when you join TRS Care Medicare Advantage, then you will be enrolled in that other plan.

38:03

So that brings me to the end of my presentation. I do want to thank everyone for their time but before I go, I want to point out two really great features that we have for you. At the bottom of the slide is our Caremark dot com website. It's a one stop shop for all of your prescription management needs. You can print documents, expedite shipments and work with customer care.

38:24

This is a great resource Second, we also have our Customer Care team standing by 24 hours a day seven days a week and can be reached at 1 (844) 345-4577, press option two. They are a dedicated team of customer care representatives based in San

Antonio. And they know your plan. They know the challenges you face as retired teachers. So please reach out to them if you have anything that you need help with.

38:52

So thank you again, and I will transition back over to Cristina and the TRS team so that she can lead us in a question and answer session.

39:01

Thank you so much, Sarah, and thank you, Amanda for the presentation. So now we are going to get started with our Q&A session. So I'm going to go ahead and just put up my, and my web browser, because I want to show you all some resources. While I'm looking, I'm going to go ahead and look at some questions. You all might have seen some of the responses. There was one question about, why are the premiums on the level that they are in TRS-Care? Medicare is \$135 a month and I know right now, it is Medicare season, so you all are probably getting bombarded with mail. So I say, we realize this. and we know. This is why Sarah had mentioned to look for the logo. Look for the TRS information. Anything that has a TRS-Care logo, you want to pay attention to. Everything else wouldn't have anything to do with your plan.

39:58

But our plan, we know people are getting marketed to and they'll receive marketing materials. It'll say, zero dollars premium, zero dollars deductible.

40:10

We encourage people to look beyond just those basic numbers. And look underneath the surface at maximum out-of-pocket. There is under the handouts section here on the dashboard, TRS-Care Plan Highlights, or you can go to our website and look at it there. But you'll see TRS-Care Medicare Advantage has a low, maximum out-of-pocket of \$3,500. In the past, whenever I would be at info sessions, I would have retirees come up to me and show me and ask why is your premium so much higher?

40:54

And we would do a side-by-side comparison, and we would see this part, this maximum out-of-pocket, is shown on many of those 0 dollars 0 deductible plans, is 2 or 3 times higher than that. So that means if you hit this amount, the plan's going to pay 100% for your medical services. And then similarly, with the prescription drug coverage, what a lot of people don't realize is if you take a specialty drug, as Sarah had mentioned, If you take something like Forteo and you are on an individual part D plan that doesn't have coverage in the donut hole, like TRS is does,

41:32

you could be on the hook for a large percentage of the price of that cost. Some of those specialty drugs can be tens of thousands of dollars. And I know some of the restrictions or some of the limits on the donut hole are going away, but it still, in comparison to TRS, does make a difference. So if there's any other questions on that, I'll be happy to help there. The benefits do reflect, or the premiums do reflect, the level of comprehension. And then the, the benefits themselves also reflect the level of funding that TRS receives to run this program.

42:14

OK, so let me go through some of the questions I've received in the last couple minutes, What is a monthly cost for Silver Script for my wife and myself. So, it's all bundled together, so if you are the retiree, you're on Medicare and you have your spouse on the coverage, it's going to be \$529 a month.

42:35

And then each of you pay your Medicare Part B premiums, which right now, in 2020, it's \$144 and some change. We're still waiting to see what the what they're going to be in 2021. That hasn't been released just yet.

42:52

OK, so let me see here. I get confused about Part D, will I need to add Part D through Social Security, or is it covered? You do not need to add part D, Part D is already embedded in your plan. That's your TRS-Care Medicare RX plan. So you do not need to sign up for an additional plan. And, in fact, if you do the way that CMS works, because I will, I will tell you, even though we bundle these plans together, you have your Medicare Advantage and you have your Medicare RX plan. We bundle them together and present it as one benefit package. But in CMS's eyes, they see them as two mutually exclusive plans. So if you joined an individual part D plan, it will kick you out of your care coverage. So you do want to be careful about that. I see I somewhat answered that.

43:47

OK, this is a good question. If you recently turned 65, or about to be, if you were able to join our session yesterday on turning 65. But if you're 65, and you're still working, and you're not signed up for Medicare Part B, is that OK? So, yes, the short answer is yes, but you will want to let Social Security know that you are still working. From what I had seen in the past is that they would give you a form to sign, and have your district fill that out, and say yes, I'm still working. And that keeps you from not having to pay the late enrollment penalty.

44:25

And then whenever you retire and you call TRS, you'll also want to call Social Security and say, OK, I'm ready to retire sign me up for Part B. So I would encourage you, if you, if any of you are about to be 65, you can check out our turning 65 page. We're about to update it. But, there is a video on there that tells you what exactly you need to do. So, I will just send that through the chat. So, you all have that available.

44:57

And let me go ahead and take the next question.

45:07

OK, so, let me see here, and I'm kind of skipping through because I know some of these questions are already getting responded to. Why should I get TRS-Care Medicare Advantage instead of using Medicare? So great question. And, you know, that goes back to, right now is Medicare Open Enrollment. And so, many insurance companies are looking to get people to join their individual plans. So let's let's kind of talk through that since we do have some time.

45:37



We're sending out another version of this, this month. This is from last year, however, the information still holds the same.

45:46

So we ask people to look beyond the monthly premiums. I'm going to show you a checklist that we use to, to know what to ask.

45:57

So here's some of the main features. A lot of times, we see on these other plans, that you may get charged per day that you're in the hospital. So you might have a copay of \$300 per day. And with TRS, you are just charged per stay. So if you stay, three days, if you stay a week, it's all going to be one single copay.

46:23

And not only that, you have a large national network, and you have in and out of network benefits.

46:29

So even if the doctor does not accept United Healthcare, as long as they accept Medicare, you can see them.

46:37

And I know that there are are a couple of instances where the provider may not understand, or maybe perhaps goes into negotiations with United Healthcare, and are giving pushback. We are able to respond to those on an individual basis. But in general, most of you know, you have this large network. Many of the other Medicare plans have a closed, smaller network. So you do have that flexibility. And then, as I had mentioned, about the Predictable Drug copays, so this is just one example, this compares two aspects. So you can see the difference here in how much you would pay.

47:22

There in the most recent TRS Care Plan highlights, there's an updated drug example, if you want to check that out, it is also on the plan highlights. But it is important to look beyond that zero dollars premium, zero dollars deductible. The best piece of advice is, if it's too good to be true, it probably is. Because health care prices have just risen dramatically in the past, even in the past decade. As all of, you know, it's great with all of the new medical technology out there, but that does come at a price. So that's kind of driving that.

47:58

And then, of course, the level of funding does not keep up. What is the cost and benefit in adding? I'm not quite sure what that's referring to. OK, this one would be for United Healthcare. Amanda, if you want to take this one, will Air Ambulance work with urgent services worldwide?

48:25

So, with this question, so far under your Medicare Advantage plan, if you need emergency care or urgent care services in a foreign country, that benefit is covered under your plan.

48:41

We do also offer coverage for Air Ambulance to take you to the nearest place that can render care for you, if that should occur. You would need that in a foreign country.

48:57

All right, thank you, Amanda. OK, explain meeting a 5% co-insurance that is 5% of the medical service cost. Amanda, I believe that would be up to the Medicare allowed amount.

49:10

So, even if, you know, the Medicare allowed amount is \$100, but the doctor is charging \$200 per day, and you pay 5% of that allowed cost, that is correct.

49:24

Alright, OK.

49:26

Um, we have, all right, Averil took that one. Let's see here. This one, I believe, is for United Healthcare. Caregiver coverage was mentioned earlier. Can you talk about that?

49:38

Yes, absolutely. So, when we're talking about the coverage, it's actually we're talking about care links, which is non-medical care that helps support activities of daily living. So with that, you get eight hours per month of non-skilled care provided by a Care Links professional caregiver. And what they will do is they can assist with things such as grocery shopping, meal preparation, things that would not require skilled care.

50:12

Thank you, Amanda. And I was looking for that information on the website.

50:16

So I don't know if there's a way we can refer people, I think it's at this Virtual Education Center, that has information about that program, is that right?

50:32

Give me a moment here.

50:37

There's a number. Well, I will go to the next question while we're looking at that. We do have a number.

50:44

OK, we do have a phone number and a title on our UHC retiree dot com that does refer to Care Links. But, for any questions about the ...

50:51

benefit, the phone number, if you would like to reach out, is 803-75-9040, Monday through Friday, from eight AM to seven PM Central Time.

51:11

OK, thank you for that. And, OK, just a clarification on a skilled nursing facility. Is it that what is often called a nursing home?

51:20

So, clarification, skilled nursing facility versus nursing home?

51:25

So, a skilled nursing facility is really an inpatient rehabilitation and medical treatment that is centered with and staffed with trained medical professional. It's different from a nursing home, while a nursing home is more a residential facility. A skilled nursing is really only more for medical treatment.

51:51

Gotcha, OK.

51:52

Thank you for that clarification. And let me see there was one question about, if I have to cancel what was covered under Humana, will it be covered under United Healthcare? I'm not entirely sure about that, if we can clarify that question.

52:11

I think it's, let me just go down. Do we pay TRS, or are we paying TRS-Care and a Social Security premium? So you are paying both the TRS-Care premiums here, retiree is that \$135 a month.

52:28

So and then, in addition to that, you pay a Medicare Part B premium of \$144 and 60%. If you are coming from the TRS-Care Standard Plan, you are paying more per month for your monthly coverage. However, you do have richer benefits in that your deductible is cut.

52:51

It's a fraction of what it was previously.

52:55

So at \$1,400 or \$500, your maximum out-of-pocket is also cut in half or almost cut in half, So it goes from \$5,650 to \$3,500. You also go to a copays for your drugs and your medical services.

53:12

So, that is why, so you do pay more per month.

53:15

However, your benefits are richer. So let me see here. I am currently employed and pay under \$356 for my wife's coverage under UnitedHealthcare upon retirement. I will pay \$394 for her. Why is the retiree cost higher than the current working premium? So, good question. And this, actually goes back to when TRS had to make changes back in 2018, when the program was running out of money and was in danger of shuttering had changes not been made. So whenever the changes were made, the legislature was able to appropriate additional funds and directed TRS to apply the majority of that funding to the retiree premium. So that is why you will see the retiree premium is significantly more subsidized than it is for retiree and spouse, or retiree and family.

54:16

OK, can I add my spouse? So if you experience a special enrollment event like if you get married or if your spouse loses coverage through no fault of their own, and that could be if they have an employer coverage and then they lose that job, or even if they leave that job, and they're not offered additional coverage. That is still a special enrollment event, or if you are the retiree, and you're about to be 65, being 65 is an event for you, too, to add your spouse's independence.

54:52

OK, just a quick clarification. What is the premium for Medicare Advantage? And then, for Silver Script? It's all bundled together. So that \$135 is for both medical and prescriptions.

55:12

And yes, that website is for 2020, however, we are updating it. And as you may know, the benefits are the same, even though we've changed to United Healthcare.

55:24

However, the benefit levels, all of the copay and the in and out of network coverage, all of that is still the same. So the information on that checklist is still relevant, but just know, my team is working on updating that for next week, so just know we will be updated.

55:47

OK, here's a question for United Healthcare. can you give more detail on the Personal Emergency Response system? Yes, absolutely. So the Personal Emergency Response system is an in home monitoring device. It provides access to help 24 hours a day, 365 days a year. All plan members are eligible for the benefit at no additional cost. There are no medical requirements. You can select a medical alert based on your needs and what's going to fit you, whether it be connected through a landline, wireless, or GPS. You can select a certain help push button device that you might need, like a push help, or an auto alert, which is also referred to as fall detection. So, if you have any questions, I want you to start thinking about what might fit your needs best. You can call Philip Lifeline at (855) 595-0389. They're available 8 AM to 8:30 PM Eastern Time Monday through Friday. You can also go to the website, which is Lifeline dot phillips dot com backslash U H C group.

57:07

Thank You, Amanda. Alright, so let me go ahead and go to some of the other questions. Let's see here. Turning 65 in November 2020. Does Silver Script start November first? Yes, it does and I hope that we have your Medicare information. If you haven't, let TRS know your MBI, it's that number on your red, white, and blue Medicare card. Then you'll want to call us on Monday and make sure we have that information so we can get you enrolled.

57:39

OK, so if I was a retiree on Humana Medicare Advantage, will that be canceled under United Healthcare? So you will no longer be on Humana. On January first, you're going to move over to the United Healthcare Plan. It's still going to be TRS-Care Medicare Advantage. You do not need to take any action.

57:58

So if, What are the cost of only one is turning 65? So one thing to note about the premiums is that they are driven by the retiree. So let's say, for instance, that you are the retiree, and you're under 65, but your spouse is already 65, you're gonna pay this 689.

58:19

Whenever you the retiree turns 65 then, you'll pay this \$529 a month. So it's all driven by the retiree.

58:29

So even then, likewise, if you are over 65, your spouse is still under 65, you would pay the \$529 a month.

58:41

So for example, if you are 62 and your spouse is about to be 65, you're still going to pay the \$529 a month. That premium is not going to change until you, the retiree, turns 65 gets onto Medicare.

58:57

OK, and, Amanda, this one would be for you. This one is addressing vision. Do you want to speak on that?

59:03

Yes, absolutely.

59:06

OK, so under TRS-Care Medicare Advantage Plan or your vision benefit, you do have benefits or a routine eye exam.

59:17

It is a zero dollar copay and you are eligible for one exam every 12 months.

59:24

The plan also allows for an allowance up to \$70 of eyewear for an IOR allowance every two years.

59:33

And it pays up to \$105 contact lens allowance in lieu of eyewear every two years.

59:40

And you can go to any vision provider for these services.

59:46

All right, thank you, Amanda. OK, so let's go ahead and go through some of the other questions. I'm going to say this one out loud, because I feel like we get we get a lot of questions about this.

59:58

Can we still use MD Anderson if needed? So yes, you can still use MD Anderson, they are out of network with United Healthcare. However, they do accept Medicare and are willing to bill. So, yes, you can still see MD Anderson.

1:00:12

I'm needing some clarification on, what is the \$144 that you are mentioning? Yes, it does get a little confusing, because the numbers are so similar. But you pay \$135 a month for a TRS-Care premium and then you pay \$144 and 60% for Medicare, Part B premium. That comes either out of your, if you get a Social Security check, which I know many people and public school employees do not. But if you do, it would come out of that check or you would pay them directly. So that is, when you turn 65, you do have to pay that Part B premium to Medicare.

1:00:54

OK, um, just another question from someone who is currently working. I'm retiring December 2020. I'm 67 and not in Medicare because I have coverage at work. Do I sign up for Medicare A and B now? If you're able to get Part A at no cost, go ahead and get it. If you don't have enough quarters to get it at no cost, you do not need to sign up for it. You do need to purchase Part B, and if you're going to retire, December 31st, I would recommend you go ahead and do that right now. And so while you're filling out your retirement paperwork, just make sure TRS knows your Medicare number. We'll send you an application, though, once that retirement paperwork gets in place.

1:01:40

OK, I'm turning 67 in 21 weeks, and I was told I would be contacted.

1:01:44

I haven't received anything, that is concerning to me. We would want to get in touch with you if you can give us a call on Monday. We'll look into that, because we send information out. Right now, this year, we send it out four months in advance. We send you a postcard, and then there's a three month packet, and then after that, you get other information. It should be from Humana.

1:02:08

You'd have Humana throughout the rest of the year. So I've received another question, and I did want to address address this about Wichita Falls. We are aware of that. And you know, we are not the only retiree group that is having this having this situation. As you may know, the Employees' Retirement System is also switching their retiree group to United Healthcare. So this typically happens whenever there are changes like this where the provider will want to negotiate different terms.

1:02:45

So, we just want everyone to know, we do offer this plan, that gives you in and out of network benefits where you can see any healthcare provider.

1:02:55

As long as they accept Medicare, there's no additional costs.

1:03:00

We are committed to having people have uninterrupted access to that care that they need. But we are still working. United Healthcare is in the process of negotiating a contract with the United Regional that'll ensure people will still have that care at the hospital. So that is still ongoing.

1:03:21

OK, here's another question. How often does TRS change plans, how secure is our coverage long term? So great question. And we can talk some about the level of funding. Because, as I mentioned earlier, we had to make these drastic changes a couple years ago when the program was in danger of closing because of that level of funding.

1:03:44

After that, the plans have changed. We're actually looking at a balance. We're actually, in TRS-Care, going into a legislative session having a positive balance. So now, we're looking to sustain that balance so that we have it for generations to come. In the past, or at least over the past decade, before the changes were made,

1:04:14

we were on a pay as you go basis, where the amount of funding money came in, and then we would be paying claims right out of that. So now we are able to sit on that a balance, or having a positive balance, so we can build up that reserve and be able to sustain this for longer. So that's the direction that TRS is looking to go to. This new contract with United Healthcare enables us to keep this coverage steady long term.

1:04:44

OK, I think on the websites, Amanda, that you had mentioned this, if you want to send that out in the chat to everyone so they can see that.

1:04:58

Absolutely.

1:04:58

OK Perfect. OK, what are my options if I am a disabled retiree and I'm under 65?

1:05:08

So, if, if you are disabled under 65, if you are getting Social Security benefits and if you qualify for Medicare because of that disability,

1:05:19

I believe you have to have received benefits for 24 months, then you can get on Medicare. So, if that is the case, TRS doesn't automatically know that. You'll want to give us a call and provide the Medicare number to us and we'll enroll you in the plan. So you just have to let us know. But if you're not on it, if you're disabled with TRS retirement, it's that you could still be on TRS-Care Standard.

1:05:46

It really matters if you're disabled with Social Security, OK, here's a good question. I will turn 65 January 16th. When will I transition from standard to Medicare Advantage? OK, so you are kind of in this middle group. You'll have Aetna through December 31st and starting January first, you will have United Healthcare and so you should receive a flurry of mail from us.

1:06:15

OK, Amanda, if you want to help take this one, will you explain dental coverage? I know it is on the site, but I think it'd be helpful to hear out loud.

1:06:25

Yeah, absolutely.

1:06:26

So your current Medicare Advantage Plan, as a medical plan, only covers Medicare covered dental services, such as surgery due to jaw injury or due to radiation treatment, so really, only things that would fall under the medical a portion in regard to dental care.

1:06:54

Thank you, Amanda. OK, and a clarification here. So we pay United Healthcare and for Part B? So, yes, you pay for TRS-Care and you pay for Medicare Part B. Yes, ma'am.

1:07:08

Is the cost for, here's just a clarification. Amanda, is the cost for the annual vision check zero dollars copay before the deductible is reached?

1:07:19

It is correct. There it does not apply it towards the deductible.

1:07:24

OK. And clarification on how to get the vision discount if I wear glasses. If my provider files for the \$70, how do I get the discount?

1:07:37

So if your provider will not file with the insurance, you can contact our Customer Advocate team. And what they can do is they can send you out what's called a direct member reimbursement form.

1:07:51

And you can actually submit that with your information from your discount, from your vision Vision's place. And we can go ahead and reimburse you directly for those services.

1:08:05

Perfect. And also on the on the vision topic, does United Healthcare cover LASIK eye surgery?

1:08:15

We might need to take that one back.

1:08:18

Correct. Currently, there's no services, for a LASIK eye surgery. It's considered a cosmetic procedure.

1:08:27

OK, and you might have caught this one, about the over the counter medication, Amanda. Am I able to get to that if I go to this Virtual Education Center, the over the counter?

1:08:46

I think we were just looking for that website, if we want to type it into the to the group.

1:08:51

So we saw the over the counter website is currently not available as of yet.

1:08:57

We're working on that and it will be up and running January 1, 2020. If we can get it available sooner, that's always our goal so that way you can have a chance to take a look at those benefits available to you.

1:09:12

And is Baylor Scott and White in the network of the new plan? I believe I checked on Baylor, and they are. However, if you want to verify the provider is in network, you can look at the provider search. And then, of course, just knowing that, you can see any provider who accepts Medicare and is willing to bill United Healthcare.

1:09:35

Do I need to do anything with United Healthcare with regards to Silver Script? Do we need to call to set anything up? You do not need to do anything, so you will automatically get moved over.

1:09:46

OK, and then here is just a question on transition of care, Amanda, if you want to take this one. If someone is receiving dialysis and if they get notice that Humana is ending that service on December 31st, how do they ensure that they don't receive an interruption in care when they move over to the United Healthcare?

1:10:08

So, for those services, when you're currently under treatment for something and you want to make sure you have a smooth transition, just reach out to our customer advocacy team. What they'll do is they'll contact your Dialysis Center and they will work with your physician to make sure that there is no hiccup as you're transitioning through that process. But the benefits are the same that you currently have. So there is no benefit differential. Again, you can see anybody in or out of network, so I would highly recommend reaching out to our customer service team just to make sure that they reach out, educate your provider on your new plan, and make sure that everything runs smoothly.

1:10:48

OK, thank you. And just a question on funding, we do want to make sure that we respond to all of the questions.

1:10:55

I know people do have concerns about that level of funding, so we have instructed our staff to be ready to respond to those as they arise, just as we would with any other info session.

1:11:08

And yes, the funding is driven by the legislature, it comes out of public school payroll. And then of course, the premiums, TRS-Care pays.

1:11:19

OK, and I believe that we answered this question about the \$70 eyeglasses. So if we haven't responded right away, it's because questions are still coming in and there's a couple of minutes while the questions come in.

1:11:31

We're still kind of couple minutes behind there, since there are hundreds of people on the call.

1:11:39

OK, about surviving spouses, if I'm the retiree and my spouse is on the plan, if I pass away what happens to my wife's coverage? Your wife can stay on that coverage and they would have retiree only coverage and pay the \$135 a month. if they're eligible for Medicare. If they're not, they would pay the \$200 a month, but once the death is reported to TRS.

1:12:03

That is when we would start the process of getting them onto their own plan.

1:12:11

OK, a lot of urgent care centers do not accept Medicare, there are other options available to this population.

1:12:22

And, you know, TRS does not get involved with the Medicare Provider negotiations. So we do that with United Healthcare, the insurance companies.

1:12:32

But with Medicare, we don't have any oversight on who they can contract with.

1:12:38

OK, so just for clarification, Amanda, you had mentioned that dental insurance is only covered for medical issues. And so is the same true for vision, where it's only covers medical issues.

1:12:53

So for your dental benefits that are under the Medicare Advantage Medical Plan, that is only for treatment of primary medical condition. For your vision plan, you do have a benefit for medical treatment of your eyes as well, but you also have one routine vision exam that's available to you every 12 month as well as your vision allowance, which is the \$70 dollars for your eyewear. Or the \$105 contact lens allowance that's available to you every two years.

1:13:34

OK, thank you. And I see someone is asking about the current Humana benefits. You can look at our website. We have information about Humana. So if you want to look at TRS-Care for Medicare, there is a link to Humana site there if you want to look at their benefits.

1:13:58

OK, and here's about Silver Sneakers. Will I receive a new Silver Sneakers card because it still has Humana listed on the card?

1:14:10

Amanda, do you know if they'll receive a new Silver Sneakers card?

1:14:14

So, for that, we recommend reaching out to Silver Sneakers. On that information, all of your benefits and everything will transfer over. So you will not have a new Silver Sneakers ID number, nor will you have to re-register your gym. Everything is automatically going to transfer over. But in regard to whether or not you will receive a new card due to the Humana insignia, we would recommend reaching out.

1:14:46

All right, and just a clarification. Does dental not cover fillings? It does not cover fillings. It does not cover preventive care services, so it's only for medical issues.

1:15:02

OK, just to clarification, yes, on specialists visits, you do have to meet the deductible of \$500 before that copay coverage kicks in.

1:15:16

You know, as far as benefit changes, we know right now, the benefits are staying the same, just so we can keep them steady for as long as possible. So even though we do have a positive balance right now, we just want to make sure we're able to sustain that.

1:15:35

OK, we no longer live in Texas, is United nationwide?

1:15:40

Yes, you have a nationwide network with United Healthcare and a comparison with Go 365. So Go 365 was a popular program with Humana participants and now there's a program with United Healthcare is Renew. Amanda, do you want to talk a little bit about that?

1:16:00

Yes, absolutely. So we do have a program, which is our Renew program. That's the platform that I spoke about during the presentation where you have access to Brian Games, health and wellness resources, Renew magazine, which I'm actually really fond of, as well as other resources. And with that program, you are eligible to receive a gift card for having preventive services, such as your annual wellness visit and your annual physical, which are covered at a zero dollar copay under your plan. So you can go have that visit, and then you might also be eligible for reward for that.

1:16:46

Thanks, Amanda, and I'm still getting dental insurance questions. So I think that question was responded to, but TRS does not offer dental insurance plans. We only offer the medical and prescription drug services. And so, repeating the phone number and website for Lifeline, Amanda, if you can send that to people through the chat. I think it looks like that went through. This is for United Healthcare, for the routine vision exam. Is this for a vision screening only, or can a doctor do more of a medical exam?

1:17:21

And can it be more comprehensive? So you can have a medical exam, certainly, because it is a medical benefit. You can have a medical exam that would fall under the specialist office visit. So as far as the zero dollar copay, that truly is just for your routine preventative eye exam, but for any services where the doctor is possibly looking to diagnose or understand an issue of the eye, that would fall under your specialist.

1:17:54

OK, Perfect. And so there's some more specific questions about injections for specific conditions and so I am going to let our folks with United Healthcare respond to those privately. Is there a lifetime maximum on the Humana plan? So it's not really the Humana plan, it is a TRS-Care Medicare Advantage plan.

1:18:17

So we have the insurance carriers who power it and administer it, but TRS-Care still designs the plans. And we have designed it so that there is no lifetime maximum on any of our plans.

1:18:33

OK, so more information on reward program. Amanda, if there's any, and if you might have done this already, apologies, but do you have any other information on the reward program with United Healthcare, how do you get rewarded? What are some things that people can use to get rewarded?

1:18:51

So, for that, we're really going to drive towards your annual wellness visit and your program for your first year. Again, you're eligible for an award for your annual wellness visit and getting your annual physical on that. I will put a link to our website in the chat so that you can read a little bit more about it.

1:19:13

OK, and here's someone has a question about a provider who's not accepting Medicare. So, Amanda, if that were to happen, you know, if someone says, Hey, "my doctor is not accepting Medicare."

1:19:24

I mean, in that case, they're not able to see them. But what would you tell that person if your doctor does not accept Medicare, or is this for the vision question? From an optician, yes, if your Optician does not file for Medicare, because your eyewear and contact lens is an allowance, you can still file for the direct member reimbursement forum for that allowance because it's not particularly a benefit, but it's more of an allowance. You can still file that through us, and we'll be able to, to reimburse you for that allowance.

1:20:06

OK, perfect, thank you. So another question about enrolling and TRS-Care. Once you are on TRS-Care and you leave in the following year, for another plan, can you return in another enrollment year? The only way you can return is if you have a special enrollment event. So if you get married, or if you lose coverage, through no fault of your own. So typically, like, let's say, you retire at age 63. And you were on TRS-Care. And then, a year later, you decide, I want to enroll, I want to go back to teaching.

1:20:36

So if you return to work, you can drop TRS-Care, pick up that district coverage and then, come back to TRS-Care.

1:20:46

But that would be one situation, In general, most people, if you leave TRS-Care, you would not have another opportunity to come back.

1:20:57

If you leave before you are 65, and if you didn't enroll at retirement, then you do have an opportunity at age 65 to enroll yourself and your dependents.

1:21:10

OK, so, Amanda, it looks like we have some questions about the over the counter health products, healthcare products, and hygiene products. Any additional information you can provide there?

1:21:22

Yes, absolutely. Give me just me a moment here and get you some more information on that.

1:21:28

And while she's looking at that, if you can go to the United Healthcare website and I will send this to everybody, but you can look at the plan benefits there. There's a plan guide in there and I believe that it also has information about the OTC and the first line essentials.

1:21:50

There's just a little blurb in there, but, you can get toothpaste, pantry vitamins, and cough drops in that.

1:21:59

That is correct. Yep, and it's also available in our plan resources brochure, which I pasted the link to that in our chat as well. So, talking a little bit about First Line Medical and your over the counter medication discount. So with that, all members are eligible for a \$40 credit to utilize to receive over the counter health care related products.

1:22:26

Any unused credits are going to roll over to the next quarter. So they rollover quarterly, but they will not rollover to the next year.

1:22:35

So those allowances will expire annually. And with this, you have access to over 400 products that are offered under the benefit. And that is going to include medications, supplement, incontinence, and even at home medical care. So there's no limit on the number of orders you can do. You can order online by phone or by mail.

1:22:58

And so, let us know if you have any further questions, you can reach out to our customer service team as well, and we'd be happy to give you additional information on those benefits.

1:23:12

Thanks, Amanda! OK, and it looks like our panelists are responding to some of the other questions that are coming in. I'm going to take this one about United Healthcare and a perception that they pay little to the providers, and how to overcome that perception. So, United Healthcare does pay Medicare rates, and they are not allowed to go below that amount. It would have to be. So, if a provider accepts Medicare, that is the amount that they would receive anyway. So as far as eliminating many providers, I would have to take that one back. I have not heard that about. So we would have to take that one back.

1:23:57

But, United Healthcare does have an expansive network and whenever we did the analysis, we determined that the vast majority of providers are in that United Healthcare network, or we are. There is a provider flyer that's being given to our participants and that includes a number their providers can call should they have questions about how the plan works. United Healthcare is also taking this extra step of proactively reaching out to your providers, just to re-assure them that a section of your patients is moving insurance, we so we want to let you know, so there's a smooth transition, that you can still see them.

1:24:38

They did that for in network and out of network providers, so just to let you know that proactive outreach was made.

1:24:54

That's something that normally the onus goes on the participant, but this time it was given to the provider so that they can meet you halfway and so that they're not like, "well I didn't hear that information."

1:25:08

So OK, here is, here's a kind of a question about coverage if we're still in the pandemic. Do you provide at least one free packet of masks?

1:25:19

I know Humana did send out masks this summer As far as that, TRS at least, is making a determination on what to do with, with COVID coverage in 2021 right now.

1:25:33

COVID testing and an inpatient costs, that is all covered at zero dollars for you.

1:25:43

OK, let's see, some of the other questions are getting responded to.

1:25:50

If I decided to not get TRS at the age of 65 and enrolled in the United Health market plan, can I come to TRS United now?

1:25:59

Only if you lost that other plan, through no fault of your own. It's the only way that you'd be able to come back, or, if you experienced a special enrollment event.

1:26:09

OK, and I'm getting some very specific questions, about, like glaucoma and specific services. So I'm going to let our United Healthcare folks respond to respond to those privately.

1:26:24

Because whenever they get very specific like that, we don't want to give you incorrect information because there could be numerous nuances that we're not seeing just in this question. So we want to make sure we give you correct information.

1:26:41

OK, let me see here just a clarification, Amanda. What is the credit for over the counter meds or reimbursements? Do they get \$40 back? Can you explain how that works?

1:26:54

Sure, absolutely. So it is literally like a credit. There's nothing that you have to pay out of pocket. So what's going to happen is you're going to get a brochure that shows all of the over the counter items that are eligible for you to order. You're going to contact our team, to say, OK, I would like to place this order. And as a member, they're going to see that if you have not placed any orders yet for that first quarter, you're going to have a \$40 credit and you can place that order and utilize that \$40 credit for those items that you want. So, there is no reimbursement, that's done. We don't send you out any sort of gift card or anything that use it is actually a credit that is applied to your account.

1:27:41

Thanks, Amanda, and here's a question about weight loss surgery and if that's covered -- bariatric surgery. And if you'd like we can take that one offline and handle it as a one-off, but I don't know if it came up because Real Appeal is up here.

1:27:58

It's this weight loss program, but is there anything you can say there about the weight loss surgery, Amanda?

1:28:05

We will take that offline.

1:28:07

OK, well, let's talk about Real Appeal than, because if you are searching around to get weight loss surgery, I know that there's kind of a step process to that where they have you exhaust other measures. So, real appeal, is it good?

1:28:22

Is it a good program for that? Amanda, do you want to talk about how someone gets enrolled?

1:28:27

Yes, absolutely. So the Real Appeal program is information I have, one moment here.

1:28:36



It will appear as a weight management program. So what it is, it's a 52 week digital weight loss program. It teaches them sustainable steps to help members lead healthier lifestyles. It is available to all members with a BMI of 19 or greater.

1:28:55

With that, you get personal health coaches that are available through group sessions and even one-on-one sessions that are available during coaching. We do provide a success kit, which I had mentioned earlier, which is actually really neat. That kit can give you a food and weight scale, portion control plate, printed coaching guidelines, nutrition planners, workout DVDs, and more.

1:29:19

So you'll get an invitation to enroll in Real Appeal and to learn more about the plans and material. You can also contact our customer service team, come January first, if you're interested in that. And we will work with getting you enrolled into that program.

1:29:38

OK, thank you so much. So it looks like, just to clarify this question, if I decide to leave TRS because of a specific doctor and not enrolling in United, can I leave and go to a marketplace and then decide to come back? No, so just to be super clear on that, if you leave TRS, the only way that you can come back is if you get married or acquire a dependent or have a special enrollment event. But that is very rare. So I think you can just take it as, if you leave, that it's very likely you're not able to come back.

1:30:12

Now, if you are under 65, maybe you're 63 years old, you can drop TRS, and then when you're 65, you're able to come back. But if you just decide, Hey, I want to leave, because

1:30:24

I want to go to this doctor and then just decide you want to come back, TRS-Care does not have open enrollment. So there would not be a way for you to just come back.

1:30:35

OK, so I think this one is very specific about durable medical equipment, Amanda. I'm going to give that to someone from your team just about getting services from Byram Healthcare. Maybe you can share if Byram Healthcare is a durable medical provider, but I am assigning that to staff so they can answer, but I don't know if you know if the buyer of healthcare is a DME provider.

1:31:11

So I will let Jessi take that one.

1:31:18

If someone needed to change durable medical equipment, Amanda, what would they do if there was any?

1:31:24

If there was any change, if they have to get this equipment every month, are there any instances where they would have to change that?

1:31:40

Mandy.

1:31:42

OK, I'm sorry, I was on mute, I apologize. I was talking up a storm here.

1:31:47

So if you are currently getting a durable medical equipment, rest assured, your benefits are the same for your supplies coming over from your TRS Medicare Advantage plan through Humana, you will have the same benefits coming into your TRS-Care Medicare Advantage Plan through United Healthcare. So if you encounter anything where your provider might have some concern, as far as the transition, we highly recommend contacting our customer service team so that we can reach out and just educate them that your benefits are the same, that you are part of a National PPO Medicare Advantage Plan. And your benefits are the same in or out of network. And that way, we can make sure that you have a smooth transition and you can do that prior to January first. So that way, we can go ahead and make sure that once your plan becomes effective, you feel safe and secure in your transition.

1:32:47

Thank you. It looks like we're getting other questions about DME. So, Amanda, if someone wanted to verify their DME provider, can they just contact United Healthcare?

1:32:57

Absolutely. They sure can.

1:32:58

They can call us at (866) 347-9507 OK, perfect.

1:33:08

OK, let me see here, I haven't received any other questions. Let me just scroll up and see if there's any that didn't get responded to, or you can just ping me now and say you didn't. You didn't get this one?

1:33:22

Yes.

1:33:23

OK, well, while I'm waiting for those to let me see here.

1:33:29

I hope that this one got answered, because I know it came up a couple of times. I thought this one was answered about insulin pumps. Insulin pumps are still covered.

1:33:40

Amanda, do you want to take that one out loud?

1:33:44

Yes. Give me just a moment here. I will get that up for you.

1:33:52

So, insulin pumps and supplies are covered at a zero dollar copay after you meet your deductible, And that's going to include any external insulin delivery system, such as omnipod.

1:34:09

And that's going to include all the supplies and the accessories. And if someone was to look that up on the plan guide, would that be under there? Would they look at that under durable medical equipment?

1:34:25

So, it would fall under, give me a moment here. So insulin pumps generally has its own benefit and with the plan guide, really, a lot of times, you might actually end up finding more information on an insulin pump once the evidence of coverage is available. And that'll be available sometime in November. You can go online to our website to pull the evidence of coverage, which is going to have more details on your plan. And if you'd like to have one mailed to you, you can contact our customer service team and we will mail you a copy of the evidence of coverage. But just to answer the question, insulin coverage is still the same. There are no benefit changes.

1:35:05

And know that you should have the same provider. If in your situation, though, just to get reassurance, you'd want to contact United Healthcare, But there have been no changes to the benefits. So if you're getting an insulin pump today, you're going to still have an insulin pump on January first.

1:35:25

OK, if you have never signed up for TRS-Care Medicare, looks like Averis got that one. If you're on traditional Medicare, can you sign up? Can you now switch? So changing over to United Healthcare does not constitute a special enrollment event. So it is still TRS-Care Medicare, the plan, it's still the same rules still apply.

1:35:52

So that is the same, you wouldn't be able to come over unless you had a special enrollment event. OK, what's the cost of the Real Appeal program? It is included in your plan. So, it's at no cost to you.

1:36:04

And some of these about a CPAP machines are more durable medical equipment that is covered. Amanda,

1:36:15

if you can confirm CPAP machines are covered? Yes, CPAP machines are covered under a durable medical equipment benefit.

1:36:23

So I think in general, because I'm seeing some questions about, "hey, I'm getting this type of durable medical equipment, is it still covered?" Yes, our benefits are still going to be the same. And the better the services that you get today are still going to be the same.

1:36:42

The United Healthcare phone number, Amanda, if you want to send that out, again, through the chat?

1:36:49

Absolutely, Cristina.

1:36:51

OK, and Medicare Open Enrollment starts this week. Yes, it sure does. If I'm already in TRS, Medicare Advantage, do I need to enroll again? No, you do not. You do not need to take any action. If you're already on the TRS-Care Medicare Advantage plan and you're happy there, you do not need to take any action. We will take care of everything else. We're going to send you, know we've been sending you plan materials, United Healthcare, will get your ID card out.

1:37:19

You do not need to take any action. OK, here's a good question. My 65th birthday is coming up. What are my steps to enroll? So I wish she could have joined us yesterday, because we had this turning 65 meeting. I am considering holding another one, and if not, there's going to be a recording that I will post.

1:37:42

But I'm going to send, and I'll send this to everybody, because I think it's a great question because I will tell you, that Medicare enrollment you should view it as if you're retiring. So whenever you retired, you came in and talked to TRS. We told you, here's what your annuity is going to be, or here are your options. What withholding do you want to get? Here's what you're going to get for the rest of your life. So that level of attention should also apply to Medicare enrollment. Because it's such a critical step. Because if you don't enroll in time, there's penalties or you could be on the hook for out of pocket costs. So it's so important to pay attention to this. So I'm glad you're asking these questions. It can be overwhelming, though, so I would encourage you watch the video, available here, and you can follow along with the transcript.

1:38:35

This kind of goes through an overview of what is Medicare, how do I enroll, when do I enroll? And that kind of depends on your situation. So we have people who are currently in TRS-Care Standard and they're turning 65. And we kind of have them on a kind of this moving train where we already know who they are. We know they're going to be 65. And so every month, we send out these packets. Here's all the October birthdays they're going to be 65, we're sending them out their packet. If you're not enrolled and TRS-Care, there's different procedures there.

1:39:15

Or, if you're retiring, know that that also takes another level of coordination.

1:39:21

So I would encourage you to check this out. And I think the main thing to take away is, if your birthday is in February, then three months prior, which is in November, go ahead and call social security and sign up for Medicare. So sign up for Medicare, and once you're signed up, you'll want to make that effective date the first of the month of your 65th birthday month, because

1:39:52

that is the date that TRS assumes you're going to get on that coverage and you'll want to let us know that number. So TRS absolutely needs to know that number. So there's, what do I do after I enroll in Medicare? Give TRS your Medicare number.

1:40:05

Once we have that, we send that over to the plan vendors, and make sure that you get enrolled. OK, let me see here.

1:40:18

Let me see here. So, if you, OK and good question here. So we are still offering virtual counseling.

1:40:27

So if any of you, I know most of this group are retirees, but if you are considering retirement, we are offering our phone counseling, you want to contact us that way, We might be changing this though. We should be opening partially to the public at the end of this month, we just got word about that.

1:40:50

So we'll provide more information likely next week since we just got word about that yesterday.

1:41:01

OK, have this question again. If you do not enroll in TRS-Care, when you turn 65, can you enroll in a later year? No, only if you have a special enrollment event. So I just want to make sure that that is super clear. If you do not enroll in TRS-Care when you turn here, you're not in that plan. You can only join if you have a special enrollment event.

1:41:25

I think that has been asked a couple of times.

1:41:27

So yeah, that is that. There's no open enrollments, TRS does not have an open enrollment period, so the stakes are pretty high. OK, I turned 65 in September. I didn't get notification of disability, can I still enroll? Yes. I would make sure that you contact Medicare soon. Actually, call us, and talk to Social Security as soon as possible. And if you're not on Medicare already, because, at this point, once you're 65, the disability status doesn't matter as much when it comes to your Medicare. Because you're 65, you're already eligible for Medicare.

1:42:07

OK, let's see, counseling was very helpful. I'm really glad to hear that.

1:42:13

Can both a member and spouse get the Personal Emergency Response System? So, Amanda, if they're both participants on the MA plan, they can both get it. But if the retiree has it, and the spouse doesn't, can the spouse still have that emergency response system?

1:42:35

So the emergency response system benefit is only available to those who are enrolled in a TRS-Care Medicare Advantage plan. And I do see the question is, can you get any device? There's only specific devices covered. You can actually contact Philips Lifeline and there are many device options that they can provide to you, as far as which one is going to best benefit your need.

1:43:01

And I did put up the phone number and website in the chat.

1:43:05

OK, perfect, and yes, and then the question about can I get any device or does it have to be a specific cover device, Amanda did send that through the chat so, just check that out. It is that that you'd want to use. Let me see here, so another question about if I had a colonoscopy or mammogram, or one of those every three years, will I still be allowed to have these free exams? So the preventive services are still the same. And we always get these questions about these two services. The colonoscopy in the mammograms. And I have discovered there is a level of confusion even on the provider standpoint about how they are billed.

1:43:42

So, the way that we communicate it that you are covered for these preventive care services at that specific amount. So, what it says on our benefit booklet, that frequency is what the benefit is. So what will happen is that somebody goes in for a colonoscopy, it's a preventive and then something is found, Then the doctor bills it as diagnostic because maybe when they were having that procedure, they also took care of that issue.

1:44:12

So in that case, if you're going to have one of those services, it's best to call United Healthcare and also talk to your provider and just make it clear.

1:44:22

You want to make sure that you all are talking about hey is this going to be covered at 100% or am I going to get charged if something is found?

1:44:33

Then with a mammogram, if I'm, like let's say you go for the normal one of the regular frequency that is assigned and no, that wouldn't have covered at 100%. But if your doctor is having you go more or if you've had a breast cancer diagnosis and your doctors wanting you to have more mammograms like maybe you do it every quarter, then those do not count under that preventive.

1:44:59

OK, for those who qualify for Social Security, OK, yeah, if you qualify for Social security, you'd want to contact them. I'm not sure if some offices are taking those in person appointments. You do want to check on that, if it is safe and your local community. And this one is for United Healthcare about MRI and other imaging. Are those subject to the 5% co-insurance?

1:45:27

And I have that pulled up, that's considered diagnostic radiology.

1:45:34

And so it is covered at 5% co-insurance after the deductible.

1:45:42

And I think there was some problems with that Lifeline website, Amanda. They said the link was not found.

1:45:49

Yep, I am looking into that right now, OK. Is it too late to be reimbursed for a 2019 eye checkup? So it would have to be made, correct me if I'm wrong here, to get reimbursed for rewards, it would have to be something within the plan year.

1:46:06

For that, they would have want to contact Humana. OK, here's another question, If I'm covered under my spouse's insurance plan, who was still working, can I still enroll at TRS-Care at a later time? And is that considered a special enrollment event? So yes, that is considered a special enrollment event. So, OK, let's say, for instance, your spouse is covered on this. On there, you're covered on their employer group plans and your spouse leaves that job, and loses that employer coverage. That is a special enrollment event for you to join TRS-Care. So you would have to let us know within 30 days. And I'd encourage you to contact us as well. Because it seems if you have this situation, we can have a counselor talk through that with you.

1:46:59

OK, mammograms are covered once a year. I believe that is correct, Amanda. Preventive Care, mammograms are covered at 100%. I'm pulling up our preventive care services on the website because I can show you what is covered.

1:47:18

You'll see breast Cancer mammogram for women ages 40 and older. I need to verify with Amanda the frequency though, I'm not entirely sure.

1:47:32

I can verify that. You are eligible for a screening mammogram every plan year for women age 40 and older and a clinical breast exam once every 24 months.

1:47:45

And those are at a zero dollars co-pay for you.

1:47:48

Perfect. And she just asked a follow up here about a pap test that is covered each year as well, is that correct.

1:47:57

The well woman exam. That's correct. So pap smears and patchouli, pap smears and pelvic exams are covered once every 24 months for all women.

1:48:10



Perfect, OK. And let's see here, If I don't qualify for Social Security, do I call them to sign up for Medicare? Yes.

1:48:20

You have to, you would want to contact them to sign up for Medicare.

1:48:25

Because, if you're already getting Social Security, then if you're already getting it, then they automatically enroll you in Medicare. But if you're not getting those benefits, then you do have to take action. So I have it up on my screen right here. You can sign up for Medicare on SSA dot gov or you can call them or visit them if it's safe to do so.

1:48:50

And you will likely need to schedule an appointment if you're going to do that.

1:48:57

OK, for my last question about preventive services like colonoscopy and mammograms, does everything start over with United? As though I had never had those those exams? So, I think. I'm trying to get to the root of that question here, because, the plan year does start over in 2021. But I think it's asking, what if something had come up maybe in those colonoscopy or mammograms?

1:49:28

Does United have that information? I'd want to contact you. I want you to call us for this. I want to make sure we're responding correctly.

1:49:38

OK, here's one that we get often, and you know about anywhere from 60 to 70% of our TRS-Care population is female, surprise, surprise, and so screening is for 3D mammograms.

1:49:51

Amanda, do you want to talk about that? Whether 3D mammograms are covered and if a referral is needed, or a prior authorization is needed, can you speak on that?

1:50:01

Of course. So they, the mammograms, can be covered as preventative as long as the provider bills that to us as a preventive, though they are covered. There are no referrals or prior authorizations needed for them.

1:50:16

OK, perfect. And here's a good question, how do we know the allowed amount? And I know we don't have a list of all of those Medicare allowed amounts, but I think they could see it on their EOB. Amanda, what how would you respond to that? How do we know what the allowed amounts are for medical services?

1:50:35

Yes, absolutely, happy to respond to that.

1:50:36

I know that there's kind of a two part question answer to this. So one of them is prior to having services, right? So say you are getting an MRI in a facility and you're wanting to know what that allowed Medicare cost is. So, for that, we would not be able to provide you the allowed amount, but what we can do is have you contact your doctor's office. And what they'll do is they can give you an estimate of the cost, right. And then, so, once that happens, they'll give you an estimate of the cost. They're going to send a claim to United Healthcare. United Healthcare is then going to process that claim. And what you're going to receive is an explanation of benefits. And that explanation of benefits is going to show you two things. It's going to show you what the doctor charges, and then it's going to show you what that allowed amount is. And that is going to be the allowed amount for your services.

1:51:29

That is going to be what you pay toward your deductible, if you haven't met it, or at the allowed amount is \$100 for that MRI. Then if you've already met your deductible, you would pay 5% of co-insurance, so that would be \$5 of that \$100 MRI.

1:51:51

Thanks Amanda, and here's a question about bone density tests and whether that's considered preventive.

1:51:57

I think the best rule of thumb is if it is something that is your norm, I believe bone density test might be covered as preventive but if the doctor found an issue where maybe they have you on like an osteoporosis medication, then it is considered diagnostic. Is that correct, Amanda?

1:52:18

That's absolutely correct, though. The same with most preventive services.

1:52:23

If you do not have a diagnosis, if they are not treating you for services such as bone mass issues. You know, that's going to apply toward your diagnostic benefit, but the bone density test as a preventative. If they're not trying to diagnose any issues, or if they're not treating any existing condition, it can be considered as a preventive and are covered at zero dollars co-pay.

1:52:53

OK, thank you. And similarly, you know, about sleep studies, if that's considered preventive with a sleep study, there would've had to have been an issue identified which would have gotten you to that sleep study. So, even though

1:53:08

maybe you had an issue. And then every year after that, your doctor is going to want to make sure that he's preventing additional problems from happening.

1:53:16

But it says that the event that led you to have the sleep study would make all of that considered diagnostic. Amanda, let them do you agree with that?

1:53:27

That is correct.

1:53:29

I agree.

1:53:30

OK, so here's a question, and this is of course, so appropriate for Medicare Open Enrollment. When I researched Medicare when my husband turned 65, he went with traditional Medicare over a TRS-Medicare Advantage Plan. But it seems to be more comprehensive and have better, long term benefits than a regular Medicare Plan. Yes, I would certainly agree. And you also have this double medical and prescription drug coverage together. You have the in and out of network. You can see any provider around the country, as long as they accept Medicare, and are willing to bill United.

1:54:07

That gives you this ultimate flexibility, and then, of course, you're in this group program, and TRS-Care is looking to be in a good spot. OK.

1:54:19

And I think we have, you know, someone who's trying to get a better idea of what his medical service could cost. You know, if I'm seeking an MRI on January first? How can I know that ahead of time?

1:54:33

And if you are looking to get that, you would pay the \$500 deductible and then 5% of the co-insurance. Amanda, in this case, would it be best for the person to the patient to reach out to the provider that know the Medicare allowed amount?

1:54:53

Correct, they would reach out to the provider. We always state that anytime. Because we have not received a claim and we have not processed the claim. What your provider is going to be providing you is an estimate. But you always want to go by your explanation of benefits as to what your true patient responsibility is.

1:55:13

Alright, and he says, as far as researching costs of services it, a lot of the onus does get on the patient. That is correct. However, what our team here at TRS, our whole team, we've been talking a lot about trying to connect the dots more, connecting the providers. And United Healthcare is moving, in this direction, where they're looking to give insights to the providers, so the provider can have a better picture there of their patients and our prices.

1:55:46

So, let's say, for instance there's such variation in health care prices just across the state. Like, for instance, West Texas has much lower healthcare costs than the Dallas Fort Worth area.

1:56:02

Like it's just such a large discrepancy. And so what if we gave like, let's say it's for labs like giving the provider that information, like here are the the labs that we recommend for our patients or here's where they're going to have the lesser cost. So we are thinking



about that, but yes, you are completely correct that they do have to bear that cost on their own, or do that research on their own.

1:56:28

And if you ever need any help with that, you just have to try and talk to your doctor's office. And maybe you just aren't.

1:56:37

Sometimes, maybe the doctor's office isn't answering what you're asking, please, please, please reach out to our customer service team. We're more than happy to do this. We are dedicated to TRS and to Medicare retirees. So this is our forte, so we're more than happy to help navigate those waters, along with you. If we are not able to find an answer for you, while you are on the phone with us, what we can do is actually create what's called a commitment. We'll reach out to your doctor's office and we'll find the information that you are needing. And we're going to give you a call back just to let you know, where we are at with that.

1:57:18

Thank you. And I'm interested, there's some questions about sleep apnea.

1:57:23

And are sleep studies done to diagnose it. So the person has to pay a total cost, it would be subject to the co-insurance so they wouldn't have to pay the total cost. But it is subject to co-insurance, that's what that means. It just means that it's not no cost.

1:57:41

OK, we are at time, but we're getting such great questions. So I'm going to answer one more, and then just know that this presentation, it's in that handout section, and you can go to healthcare events on our site. I'm also going to send an e-mail that will go out after this meeting, that'll have that resource. But you can go here for that presentation. So, it says, my provider says an insurance will only cover one procedure per visit. Is that true with United Healthcare? You want to contact us for that. I would want to look to see what's going on on that. That doesn't seem like that's correct because if you go in for your physical, they would do a battery of exams that's covered in your preventive services. So, that does not sound correct, but I'd invite you to contact TRS for that. So.

1:58:34

Let me see here.

1:58:37

Alright, so I appreciate everyone's time. We are at the end of our meeting. And if you want to look at this site next week, or even if you want to join us again, you know, ask us something else that you didn't think of now, you can, you're certainly welcome to join us. But I want to thank you all for joining us. Thank you for everything that you've done for our state. I have a third grader doing virtual learning right now, and so I'm definitely seeing the other side of what y'all do and I appreciate you guys so much. Let us know if you have other questions.