

No benefit changes to your 2022 TRS-Care plan!



The past year and a half has been unpredictable. COVID-19 has disrupted our lives, and we continue to adapt to the situation.

However, some things still stay the same – like TRS-Care being the care you can count on. We're pleased to share that your premiums will not increase through 2022! Additionally, your health care benefits will also stay the same in the 2022 plan year.

TRS is able to offer the same level of benefits next year for many reasons, such as:

- TRS-Care's strong financial performance,
- Strategic medical and pharmacy benefit purchasing,
- Diligent program management, and
- Additional appropriations from the Texas Legislature.

These factors keep the program strong so we can continue to provide you with the highest value health care.

KEY FEATURES OF YOUR TRS-CARE MEDICARE PLANS

Flexibility: Continue to seek care from any provider or health facility, whether they're in- or out-of-network. They just need to accept Medicare and be willing to bill UnitedHealthcare.

Predictability: You have fixed doctor visit copays, a single inpatient hospital admission copay, and low maximum out-of-pocket costs. The monthly premium may be higher than some plans, but you benefit from more predictable costs when receiving care.

Affordability: Unlike many plans, with TRS-Care Medicare Rx, there isn't a separate additional premium for prescription drug coverage. That cost is included in the premium for your medical plan.

Dependability: **NEW THIS YEAR** UnitedHealthcare's Healthy at Home program offers comprehensive post-discharge support to TRS-Care participants. You can get home-delivered meals, transportation to and from medical appointments and pharmacies, and in-home personal care by a professional caregiver. You can find more information about UnitedHealthcare's Healthy at Home program in your 2022 Summary of Benefits.

WANT TO LEARN MORE?

While we're eager to connect with you in-person, our **Annual TRS-Care Information Sessions** will be held **virtually** this year.

Be sure to attend this year's virtual presentations to review your 2022 health care plan's benefits. You'll also get the opportunity to have your specific questions answered by TRS, UnitedHealthcare and SilverScript representatives.

Please see the TRS-Care Information Session Invite to find a list of upcoming sessions. Then, head to www.trs.texas.gov/trs-care-events to register for a session that works for you. Remember, registration is on a first-come-first basis!

UNDERSTANDING HEALTH CARE TERMS

When using your TRS-Care plan, you'll see and hear a lot of health insurance words and phrases that may be confusing. Understanding what they mean can ease your stress and save you money.

Let's brush up on some of the most common terms.

Premium: This is the monthly amount you pay for health care coverage.

Deductible: This is the amount you pay annually for covered health care services before your health plan starts to pay. Keep in mind that your health plan covers certain preventive benefits at 100%, even before you meet your deductible.

Coinsurance: Coinsurance is the portion you're required to pay for services after you meet your deductible. It's often a specified percentage of the costs.

Copays: A copay is the set amount you pay for a covered service at the time you receive it. This amount can vary by the type of service or provider.

Maximum Out-of-Pocket (MOOP): MOOP is the maximum amount you'll pay each plan year for medical costs. After reaching your MOOP, your health plan pays 100% of allowable charges for covered services.

Primary Care Provider (PCP): A PCP is the provider you choose to be your primary source for medical care. Your PCP coordinates all your medical care and treatment, including hospital admissions and referrals to specialists.

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NEXT STEPS

- **No action required!** Keep paying your Medicare and TRS-Care premiums to continue receiving health coverage.
- **Join** a TRS-Care Information Session this fall to review your 2022 health plan benefits.
- **Use** the same medical and prescription ID cards for the 2022 plan year.
- **Earn rewards** by staying on top of your health! Complete Annual Wellness Visits and health screenings through UnitedHealthcare's Renew Rewards program.

Stay up to date on TRS-Care news by subscribing to The Pulse for TRS-Care, the TRS health care newsletter.
Visit www.trs.texas.gov and click "Subscribe!"

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For more information, please call the TRS Health and Insurance Benefits Department at 1-888-237-6762,
Monday – Friday from 7 a.m. – 6 p.m.