



# Teacher Retirement System of Texas TRS-Care Dental and TRS-Care Vision Frequently Asked Questions | 2025 Plan Year



We can't wait to see you smile!

One in 47 Texans already trusts TRS to be the health care they can count on. And now, TRS added two more optional, dependable plans to enhance TRS retirees' everyday health — TRS-Care Dental and TRS-Care Vision!

These new plans offer extensive provider networks and benefits to help you see and smile with confidence as you explore new adventures.

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# Enrollment and Eligibility

## General Questions

### **Why did TRS add dental and vision plans to its suite of health plans for TRS retirees?**

In 2023, the 88th Texas Legislature passed Senate Bill 1854. This bill allows TRS to offer optional dental and vision benefits to TRS retirees and surviving spouses eligible for TRS-Care, along with their eligible dependents.

### **Who will provide TRS-Care dental and vision benefits?**

MetLife will administer TRS-Care Dental and TRS-Care Vision. TRS has a contract with MetLife to offer comprehensive, flexible and easy-to-use optional benefits to TRS retirees.

### **When will coverage start?**

TRS-Care Dental and TRS-Care Vision plan year starts every Jan. 1. Your effective date of coverage depends on when you enroll.

### **How will TRS notify me?**

In summer 2024, TRS sent enrollment packets to about 400,000 TRS retirees and surviving spouses eligible to enroll in TRS-Care Dental and TRS-Care Vision. The packet included:

- 2025 TRS-Care Plan Year Welcome Letter
- Invitation to in-person and online TRS-Care fall events for 2025 Benefits
- 2025 TRS-Care Plan Highlights
- TRS-Care Dental Plan Flyer
- TRS-Care Vision Plan Flyer
- TRS-Care Dental and Vision Plan Application

If you didn't get a packet in the mail, TRS may not have your correct mailing address. To update your mailing address and get an application, call TRS Health at 888-237-6762.

### **Are dental and vision benefits a single plan?**

No. TRS-Care Dental and TRS-Care Vision are two separate plans, each with their own separate premium.

### **What is the plan year?**

The plan year for all TRS-Care plans, including TRS-Care Dental and TRS-Care Vision, is Jan. 1 through Dec. 31.

### How can I learn more about TRS-Care Dental and TRS-Care Vision?

Visit [TRS-Care Dental and TRS-Care Vision](#), [subscribe to The Pulse and Fresh Picks](#) monthly newsletters and follow us on social media.

### Will dental and vision benefits be permanent, or could these benefits go away in the future?

Benefits could change in the future.

### Why use social security numbers as identification?

Social security numbers are the industry standard for dentists to use when submitting claims.

## Eligibility

### Who is eligible to enroll?

TRS-Care Dental and TRS-Care Vision are for TRS retirees, their dependents, surviving spouses and surviving dependent children. You don't have to be enrolled in other TRS-Care health plans to enroll in TRS-Care Dental and TRS-Care Vision. You can enroll in dental, vision, or both.

TRS retirees and surviving spouses may enroll in one or both plans if:

1. They are currently eligible for TRS-Care benefits.
2. They were previously eligible for TRS-Care benefits when they retired.
3. They are a survivor of a retiree who was eligible under #1 or #2.

### What if I'm a Texas Higher Education retiree?

Service retirees eligible for retirement health benefits from the Employees Retirement System of Texas, University of Texas System or Texas A&M System **are not eligible to enroll in any TRS-Care plan**, including TRS-Care Dental and TRS-Care Vision.

See [TRS-Care Eligibility and Enrollment](#) to learn more.

### May I enroll my dependents?

Yes. TRS retirees and surviving spouses may enroll their eligible dependents in TRS-Care Dental and TRS-Care Vision when they enroll themselves in one or both plans.

TRS retirees and surviving spouses must be enrolled in the respective plan for which they are enrolling eligible dependents. For example, if the retiree or surviving spouse enrolls only in TRS-Care Dental, dependents cannot enroll in TRS-Care Vision.

**Do I have to be enrolled in a TRS-Care health plan to qualify for TRS-Care Dental and TRS-Care Vision?**

No. TRS-Care Dental and TRS-Care Vision are stand-alone plans. You may enroll in TRS-Care Dental, TRS-Care Vision or both plans *without* enrolling in TRS-Care.

**I previously declined the TRS-Care health plan. Am I eligible to enroll in TRS-Care Dental and Vision plans?**

Yes. You're eligible if you meet [TRS-Care eligibility requirements](#).

**I previously declined TRS-Care. Am I eligible to come back to TRS-Care when I enroll in TRS-Care Dental, TRS-Care Vision or both?**

No. The annual enrollment opportunity for TRS-Care Dental and TRS-Care Vision is not a special enrollment event for the TRS-Care health plan. Opportunities to enroll in medical and pharmacy coverage are governed by different rules and have not changed. Those opportunities are:

- When you retire
- When you turn 65
- If you have a special enrollment event, such as a birth or marriage
- If you have an involuntary loss of other coverage

**Are TRS-Care Dental and TRS-Care Vision open to TRS disability retirees?**

Yes. TRS-Care Dental and TRS-Care Vision are open to TRS disability retirees. However, eligibility for dental and vision coverage ends when the disability retiree's retirement benefits end.

For example, a disability retiree with nine years of TRS service credit when they retired will no longer have TRS-Care coverage after nine years of disability retirement.

**What is the age limit for dependents who want to participate in TRS-Care Dental and TRS-Care Vision?**

A child is covered up to age 26.

## Enrollment

**When can I enroll in the TRS-Care Dental and TRS-Care Vision?**

Eligible TRS Retirees and their eligible dependents may enroll in TRS-Care Dental and TRS-Care Vision during existing enrollment opportunities, such as when they retire, when they turn 65, or when they have a special enrollment event. See "When You May Enroll" on [TRS-Care Eligibility and Enrollment](#).

**Do I have to enroll in both TRS-Care Dental and TRS-Care Vision? Or may I enroll in just one plan?**

TRS retirees may enroll themselves and their eligible dependents in one or both plans.

### **Will I get a chance to enroll in coverage every year?**

Yes. TRS retirees will get the chance to enroll in TRS-Care Dental and TRS-Care Vision each year during TRS-Care Dental and TRS-Care Vision annual open enrollment. You must enroll for the entire plan year. The annual open enrollment period is only for the dental and vision plans. TRS does not offer annual open enrollment for medical and pharmacy plans.

If you enroll during the annual open enrollment, your effective date of coverage is Jan. 1, following your enrollment. Once you enroll, you are enrolled for the whole plan year, Jan. 1 to Dec. 31.

### **May I enroll in TRS-Care Dental and TRS-Care Vision if I live outside the United States?**

Yes. TRS retirees may enroll in TRS-Care Dental and TRS-Care Vision if they live outside the United States. However, we recommend that you check provider availability in your area before you enroll.

## **Funding, Cost and Payments**

### **How does TRS pay for TRS-Care Dental and TRS-Care Vision?**

TRS-Care Dental and TRS-Care Vision are self-insured plans. To fund these plans, TRS collects premiums from enrollees and in turn, pays participant claims with the premiums.

TRS uses plan funds to conduct communications and engagement, eligibility and enrollment processing, data analytics, actuarial forecasting and contract services. TRS contracts with MetLife for insurance services such as claims processing and provider networks.

### **Will I have to pay an added premium for coverage?**

Yes. Each plan has its own separate premium. TRS-Care Dental and TRS-Care Vision premiums are separate from TRS-Care Standard and TRS-Care Medicare Advantage premiums.

### **How much does coverage cost?**

TRS-Care Dental and TRS-Care Vision rates and benefits are available at [TRS-Care Dental and TRS-Care Vision](#).

### **Are premiums the same for everyone?**

Yes. TRS-Care Dental and TRS-Care Vision premiums are the same for all TRS retirees (regardless of Medicare status). TRS offers premium tiers based on the number and type of dependents the TRS retiree chooses to cover:

- Retiree only
- Retiree and spouse
- Retiree and child(ren)
- Retiree and family

TRS will not apply discounts to TRS-Care Dental and TRS-Care Vision premiums for incapacitated children or disability retirees.

**How will I pay my premium?**

Just as with TRS-Care medical/pharmacy premiums, TRS will deduct TRS-Care Dental and TRS-Care Vision premiums from your annuity payment. If your annuity payment is not enough to cover your TRS-Care premiums, TRS will send you a monthly invoice (“direct bill”).

**What happens if I stop paying my premiums?**

TRS will terminate coverage for plan participants who don’t pay their monthly invoice from TRS. TRS will use the same rules the agency uses for nonpayment of medical/pharmacy premiums. This applies only to direct bill participants who get a monthly invoice from TRS.

**Are premiums paid pretax or post tax?**

TRS deducts TRS-Care premiums post tax (after taxes are deducted) from your monthly annuity.

**May I use pretax funds, including funds from a health savings account (HSA), to pay my TRS-Care premium?**

Automatic deductions to pay for TRS-Care premiums are only allowed via bank accounts. Check with your HSA administrator to determine if TRS-Care premiums are eligible for reimbursement.

**Do dental and vision benefits carry over if I turn 65 and my spouse is under 65?**

Yes.

**What happens to my spouse's or dependent's coverage if I turn 65 halfway through the year?**

There is no impact to your spouse or dependent coverage when you turn 65 years of age.

**Do I have to reenroll every year to remain on these plans?**

No. Once you enroll, you remain enrolled until you actively disenroll from the plan during the open enrollment period each year.

**Will premium costs increase yearly?**

Premiums are evaluated annually to ensure the plans remain solvent.

**Can spouses enroll in TRS-Care Dental and TRS-Care Vision if the retiree doesn't enroll?**

No.

**Can a TRS retiree add their spouse with outside coverage to TRS-Care Dental?**

Yes.

**Can a spouse continue coverage if the retiree passes away?**

Yes.

**Do I need to cancel my current dental and vision plans to enroll in TRS-Care Dental and TRS-Care Vision?**

You must contact your carrier and request to cancel your other plan. TRS cannot cancel plans offered by another entity on your behalf.

## Terminating Coverage

**May I cancel my coverage?**

Yes. You may cancel TRS-Care Dental and TRS-Care Vision only during annual enrollment. If you elect TRS-Care Dental, TRS-Care Vision or both during annual enrollment, you must remain in the plan(s) for the entire year.

TRS will also remove your dependents when you terminate your coverage. Call TRS Health at 888-237-6762 for instructions to terminate coverage.

TRS will not accept verbal requests to terminate coverage. To cancel, you must complete and submit a termination form. If you don't cancel coverage during the annual open enrollment, your coverage will continue for the entire plan year.

**May I reenroll if I cancel TRS-Care Dental and/or TRS-Care Vision?**

Yes. You may reenroll in TRS-Care Dental and TRS-Care Vision only during annual open enrollment unless you qualify for another enrollment opportunity. TRS does not host annual open enrollment for TRS-Care medical and pharmacy coverage.

## TRS-Care Dental Benefits

### General Information

#### **Do I need a dental ID Card?**

No. You do not need to present an ID card to confirm that you are eligible for benefits. You should notify your dentist that you are enrolled in the MetLife Preferred Dentist Program. Your dentist can easily verify information about your coverage.

#### **Will dental providers available this year be the same for next year?**

Providers may change from year to year.

#### **What is the age limit for dependents?**

TRS-Care Dental will cover a child up to age 26.

#### **Is there a waiting period to begin services after joining TRS-Care Dental by MetLife?**

No. TRS-Care Dental has no waiting period.

#### **For preventive care, do I have to pay a \$50 deductible per individual?**

No. The deductible is waived for preventive care.

#### **Please explain the \$50 individual deductible vs. the \$150 family deductible. What is the difference?**

The deductible will not exceed \$50 per person or \$150 per family.

#### **What is the difference between a negotiated price and a contracted price?**

Negotiated fees are fees that in-network dentists agreed to accept as payment in full for covered services, subject to any co-payments, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change.

Depending on the plan, payment may be made for all or part of the negotiated fee for different types of services. There is no difference between negotiated fee and contracted price – both apply to the in-network fees.

## Coverage Details

### **Is TRS-Care Dental by MetLife or PDP Plus a PPO plan? My dentist will accept it if it is a PPO plan.**

Yes. TRS-Care Dental by MetLife is a PPO plan and its enrolled members have access to the MetLife PDP Plus network.

### **Will TRS-Care Dental by MetLife cover the removal of old fillings with mercury?**

Yes. MetLife covers the removal of old fillings if dentally necessary.

### **Do you have to wait a certain amount of time between dental cleanings?**

No. There is no specific time period between each dental cleaning.

### **Do the two exams have to be within a calendar year?**

Yes. The two exams must be within a calendar year.

### **I need an implant for a tooth that was removed earlier this year. Would TRS-Care Dental cover this?**

Coverage for a tooth removed prior to being covered by TRS-Care Dental may be eligible for an implant. Please ask your dentist to submit a request for an estimate to MetLife to confirm coverage and cost.

### **If I've had the implant already completed, will the plan cover the abutment and crown for it?**

Yes. TRS-Care Dental covers the abutment and crown, subject to the plan annual maximum, coinsurance, deductible and frequency limitations.

### **Can I have only one service per year in each area like Type C?**

No. You can have multiple services per year. For service types, see the [TRS-Care Dental Plan Summary](#).

TRS-Care Dental does not have a limit of one procedure per calendar year under Type A, Type B or Type C services. The dental plan summary lists the most common procedures with a summary of how many and how often you can get these benefits. See the [TRS-Care Dental Plan Summary](#).

### **What category does tooth extraction fall under?**

Tooth extraction falls under Major Services, Type C. For service types, see the [TRS-Care Dental Plan Summary](#).

### **Are the services listed for Type C the only services provided?**

No. There are additional services provided under Type C. For service types, see the [TRS-Care Dental Plan Summary](#) or contact MetLife at 1-855-488-0522.

**Does TRS-Care Dental cover preexisting conditions for which work has not started yet?**

Yes. TRS-Care Dental covers preexisting conditions (i.e., there is no missing tooth exclusion).

**Does TRS-Care Dental have a missing tooth clause?**

No. This means TRS-Care Dental will cover the cost of replacing a tooth that was missing before you started your dental insurance policy.

**On TRS-Care Dental, which type of service is a chipped tooth?**

Your dentist will determine the treatment plan and any required services for necessary dental care.

**My dentist offers their own “insurance” that reduces rates, including free cleanings and x-rays. Are they unlikely to also take this insurance?**

Please check with your dentist. It depends on the dentist's policies.

## X-Ray Services

**What are periapical x-rays? How will I know what type of x-rays my dentist is taking if they don't tell me?**

Periapical x-rays show the entire tooth and surrounding bone. Please ask your dentist for details.

**How often can I get X-rays?**

TRS-Care Dental covers one set of bitewing x-rays per calendar year and one full mouth or panoramic x-ray every 60 months.

**Are X-rays covered during annual exams? If I break a tooth, are X-rays covered?**

Yes, bitewing x-rays are covered once per year and individual periapical x-rays are covered as needed.

**What is the contracted amount for the preventive exam and X-rays (bitewings)?**

The contracted amount for the preventive exam and X-rays (bitewings) varies by provider.

## Periodontal Services

**Does TRS-Care Dental cover periodontal disease, including maintenance appointments?**

Yes. TRS-Care Dental covers periodontal maintenance.

**I contacted MetLife and neither my regular dentist nor periodontist are in-network. I prefer not to change care providers. How do I find out MetLife's contract rate to determine whether to have dental insurance?**

Once you enroll in TRS-Care Dental, you can find out MetLife's contract rate by contacting MetLife.

**If my dentist and periodontist are out-of-network, can I expect the coverage to be 35-50% of their charges?**

MetLife does not control the charges submitted by an out-of-network dentist. The charges will vary by dentist and location. Out-of-network services will be paid up to the maximum allowable charge.

**Will TRS-Care Dental pay for two regular cleanings and two periodontal cleanings?**

Yes. TRS-Care Dental covers up to four periodontal maintenance procedures, including two regular cleanings (four total combined) per plan year.

**If I get periodontal cleanings four times per year now, will I get them when I enroll in TRS-Care Dental?**

TRS-Care Dental limits periodontal maintenance to four times in any year, less the number of teeth cleanings received during the same year.

**Are the four periodontal cleanings exempt from the \$1500 max?**

Yes. The four periodontal cleanings are exempt from the \$1500 max.

## Annual Maximum Benefit

**Does TRS-Care Dental offer rollover of benefits?**

No. TRS-Care Dental does not offer rollover of benefits. However, if a person gets two exams and cleanings, the following year their annual maximum will increase.

**If I do not use the full \$1,500, will the remainder go to the next year?**

No. The remainder will not go to the next year.

**Is the \$1,500 maximum out of pocket or the max billed that MetLife would pay?**

MetLife will pay a maximum of \$1,500.

**Are the costs of cleanings, annual exams, and the two yearly preventive care visits part of the \$1500 maximum benefit?**

No. The costs of cleanings, annual exams, and the two yearly preventive care visits are not part of the \$1500 maximum benefit.

**Does “annual maximum benefit” mean that the policy does not pay more than \$1,500 per person?**

Yes. The policy does not pay more than \$1,500 per person. However, if you get two exams and cleanings, your annual maximum benefit will increase by \$250 the following year for up to two years (maximum increase of \$500). Over time, your annual maximum benefit can be as high as \$2,000 per calendar year.

**If you need services that exceed the annual maximum benefit, is anything above the maximum an out-of-pocket expense?**

Yes. Anything above the annual maximum benefit is an out-of-pocket expense. However, MetLife contracted providers must honor the negotiated fees for denied claims in the following circumstances, subject to state regulatory restrictions:

- When a frequency limit has been exceeded;
- When the maximum has been exceeded;
- When the deductible has not been met; and
- When the service provided is reimbursed based upon a less expensive alternate benefit.

Some states have a “noncovered service law” for excluded charges. Under this law, providers are not bound to the contracted fees for services and can change their standard fee. These laws are based on the individual state and their specific requirements/definitions of a noncovered service.

**I need a \$7000 implant. How much will it cost me?**

MetLife recommends that you ask for a pretreatment estimate for services that cost more than \$300. The annual maximum benefit is the most the plan will pay per calendar year.

**If I reach my annual maximum benefit for a service and the balance left is \$750, do I pay the \$750 or does MetLife pick up 50% of the \$750?**

You are responsible for paying the balance of \$750.

**What is the benefit to raising the annual maximum benefit by having two exams and two cleanings?**

It’s a reward for exhibiting good oral health behavior and provides richer benefits over time for those retirees and dependents who may need more care in the future despite their best efforts to maintain good oral hygiene. It also provides incentive for the retiree to continue those good behaviors by continuing to increase their benefits for up to two years.

**Do these incentive benefit increases only apply to the TRS member or do they apply to the member and dependent?**

The incentive benefit increases apply to both the TRS member and their dependents.

## Finding Providers / Out of Network

### **Are dentists available in all states?**

Yes. TRS-Care Dental has in-network dentists available in all states.

### **May I use any dentist?**

Yes. You may use any dentist, but benefits will vary.

### **Can I look up providers before signing up for TRS-Care Dental?**

Yes. You can look up providers at [www.metlife.com/info/trs-care](http://www.metlife.com/info/trs-care).

### **Can I access the website and search preferred providers prior to enrolling in TRS-Care Dental?**

Yes. You can visit [www.metlife.com/info/trs-care](http://www.metlife.com/info/trs-care) and search for preferred providers before you enroll.

### **How can I see if my dentist is in network?**

You can see if your dentist is in-network at [www.metlife.com/info/trs-care](http://www.metlife.com/info/trs-care).

### **Can I get a printed list of in-network dentists in my area?**

Yes. Request a printed list of in-network dentists in your area by contacting MetLife at 1-855-488-0522.

### **Can I use MetLife's "Find a Dentist" to confirm in-network status for TRS-Care Dental?**

Yes. You can use MetLife's "Find a Dentist" to confirm in-network status for TRS-Care Dental.

### **I want to stay with my out-of-network dentist, but if I need to go to a specialist, can I choose one of your in-network dentists?**

Yes. You can choose an in-network specialist.

### **Are there any holistic dentists on the in-network list?**

No. TRS-Care Dental has no holistic dentists on its in-network list.

### **What is a SpotLite dentist?**

A SpotLite dentist is a provider who is recognized as showing a focus on preventive care and improved health outcomes. SpotLite dentists are noted with the green SpotLite banner in provider search.

**What benefits do I miss if my dentist is in network but not a SpotLite dentist?**

The dental benefits are the same at SpotLite and non-SpotLite dentists.

**If a dentist is listed when I choose PDP Plus but does not have the green SpotLite banner, does that mean they are out of network?**

No. The green banner signifies that a provider received the MetLife SpotLite designation.

**Why would a dentist consent to earn half as much for a procedure? What is the benefit to them?**

We have the largest membership of all commercial dental carriers in the U.S., which gives us leverage to negotiate and maintain discounts in return for patient volume.

**Most of the providers where I live are not board certified. How does MetLife qualify a provider that is not board certified?**

All specialists in our PPO network are board certified or board eligible. General Dentists do not require board certification, so we do not track information for this group. If a General Dentist indicates board certification, we capture it.

If dentists indicate on a network application that they are board certified, we take appropriate steps to verify this information.

Our Preferred Dentist Program (PDP) includes an extensive credentialing process. The focus is to acquire relevant documentation, primary source verification of credentials, National Practitioner Data Bank Query and a sanction check of any actions taken against the state license or DEA Agency certificate.

**I live outside of Texas, in another U.S. state. Can I use the TRS-Care Dental?**

Yes. You can use TRS-Care Dental in any state. The plan offers a robust network of providers out of state.

**My dentist that I have used for 20 years will take TRS-Care Dental, but only as out-of-network. Please explain the limitations this plan places on their in-network dentists.**

To participate in TRS-Care Dental, dentists agree to accept, as payment in full, the maximum allowable charge regardless of plan allowance. Preferred Dentist Program (PDP) network fees are typically 30% to 45% less than community average charges. Our dentists may not balance bill participants for charges more than the contracted rate. For out-of-network claims, the participant is responsible for charges that exceed the maximum allowable charge.

**If my provider is out of network, would TRS-Care Dental pay them the same amount it pays in-network providers? If not, who is responsible for extra charges?**

If your dentist is out of network, you can still go to them, but you save more money by using an in-network provider. You are responsible for charges that exceed the maximum allowable charge.

If my dentist is out of network, can they file predetermination to see how much TRS-Care Dental will pay?

Yes. Your out-of-network dentist can file predetermination to see how much TRS-Care Dental will pay.

**If your dentist is part of a group and is not listed as a provider but another dentist in the group is, can I see any dentist in the group?**

Yes. You have the freedom to choose any dentist in the group. However, you will save more if the dentist participates in our network. If the dentist does not participate in our network, you will receive out-of-network care.

**Is there a listing of maximum allowable charges (MACs) for out-of-network dental charges for preventive, basic, and major types?**

Yes. TRS-Care Dental has a list of MACs.

## Reimbursement and Cost Estimator

**If my dentist doesn't take TRS-Care Dental, can I pay cash and be reimbursed?**

Yes. You can pay cash and file a claim for reimbursement for MetLife to review.

**If I am in another country and go to the dentist, how do I get reimbursed?**

You can submit a claim along with an invoice from the dental office to TRS-Care Dental for reimbursement.

**Where can I find the reimbursement form?**

You can find the reimbursement form at [www.metlife.com/trs-caredental/tools-resources/](http://www.metlife.com/trs-caredental/tools-resources/).

**What is the cost for in-network and out-of-network crowns, root canals and implants?**

The costs vary by provider and location. Once you enroll in the plan, register in MyBenefits to review costs for common services using the Cost Estimator tool.

**Does the cost estimator give the contracted rate for a service, for which you would cover half, and then I compare it with what an out-of-network dentist wants to charge?**

Yes. The cost estimator provides contracted rates.

## Mobile App

**Which mobile app do I download?**

You can download the MetLife mobile app.

**I don't like to use apps. Is everything on the mobile app also on the website?**

Yes. Everything on the mobile app is also on the website.

## TRS-Care Vision Benefits

### General Information

**Does the plan cover contact lenses or glasses from January to December or for one year from the time of service and the time of purchase?**

The plan covers contact lenses or glasses from Jan. 1 through Dec. 31.

**Which national network does TRS-Care Vision use?**

TRS-Care Vision uses MetLife Superior Vision. Please select this network when searching for vision providers.

**Will TRS-Care Vision 2025 providers be the same in 2026?**

Providers may change from year to year.

**Is there a waiting period to start services after joining MetLife?**

No. TRS-Care Vision does not have a waiting period. You can get services immediately after you join.

**Does TRS-Care Vision have a deductible?**

No. TRS-Care Vision does not have a deductible.

**Are ophthalmologists medical doctors?**

Yes. Ophthalmologists are medical doctors that treat trauma to the eye or eye related illnesses or diseases and conduct surgical procedures. Superior Vision coverage is for vision exams and materials including glasses and contact lenses.

**I recently got glasses and paid for them out of pocket. Will TRS-Care Vision reimburse me? If so, how?**

Please contact TRS-Care Vision by MetLife at 1-855-488-0522 Monday through Friday from 7 a.m. to 8 p.m. CST, and Saturday from 8 a.m. to 3 p.m. CST.

**What is the definition of “medically necessary” on cataract surgery?**

Call TRS-Care Medicare Advantage by UnitedHealthcare Customer Service at 1-866-347-9507, 7 a.m. to 6 p.m. CT, Monday through Friday. TTY users, call 711.

## Exams, Lenses and Frames

### **Are lenticular lenses the same as progressive lenses?**

No. Progressive lenses provide correction for more than one viewing range, in which the power changes continuously. Lenticular lenses prescribed power is applied over only a limited central region of the lens, called the lenticular portion. The remainder of the lens, called “the carrier,” provides no refractive correction.

### **Do progressive lenses fall under single, bifocal or lenticular lenses?**

Progressive lenses are multifocal lenses that allow the wearer to see clearly at multiple distances with the lenses gradually increasing in magnification from top to bottom (with no line).

### **Does the annual \$150 contact lens allowance apply to online lens purchases?**

Yes. The \$150 contact lens allowance applies to online purchases of glasses or contacts.

### **I always add Transition lenses to my glasses. I do not see them as an enhancement. Are they called something else or not included?**

Transition lenses is the registered trademark for Photochromic lenses. TRS-Care Vision covers Photochromic lenses in full.

### **Please help with this example: Exam + Specialty Fitting (toric), then disposable toric lenses for 6 months (6 pairs). What is my cost/coverage?**

- Routine Vision Exam \$15 copay
- Contact Lens Fitting Specialty: \$50 allowance, after \$30 copay. The member is responsible for the balance after the \$50 allowance. The copay does NOT apply to the CLF balance.
- \$150 Allowance for Contact Lenses

### **What is a Contact Lens Fitting?**

If the member wears or wants contacts, they will need a contact lens exam in addition to a comprehensive eye exam. The doctor will perform special tests during a contact lens exam to evaluate your vision with contacts. The first test will measure your eye surface to determine what size and type of contacts are best for you. The doctor may also do a tear film evaluation to make sure you have enough tears to comfortably wear contacts. With the results of those tests, your eye doctor can provide a contact lens prescription that is the right fit for your eyes. An eyeglass prescription is no substitute for a contact lens exam because the two are very different. An eyeglass prescription measures for lenses that are positioned approximately 12 millimeters from the eyes; whereas a contact lens prescription measures for lenses that sit directly on the surface the eye. An improper fitting or prescription of contacts can damage the health of the eyes.

**What is Hi-index under the standard enhancements?**

Hi-index refers to high-index lenses, which are thinner and lighter than regular lenses.

**Does TRS-Care Vision cover lined bifocal lenses?**

Yes. TRS-Care Vision covers lined bifocal lenses.

**Does TRS-Care Vision cover prescription sunglasses?**

No. TRS-Care Vision does not pay for prescription sunglasses.

**Does TRS-Care Vision cover contact lens exams? That exam is usually separate from a routine exam.**

Yes. TRS-Care Vision covers contact lens exams.

**Does TRS-Care Vision cover progressive lenses?**

Yes. TRS-Care Vision covers standard progressive lenses in full.

**Does TRS-Care Vision have an incentive plan?**

No. TRS-Care Vision does not have an incentive plan.

**Does TRS-Care Vision cover no-line bifocal lenses?**

Yes. No-line bifocal lenses are also called Progressive lenses. TRS-Care Vision covers progressive lenses.

## Finding Providers

**What is the website to find a vision doctor that is in-network?**

You can find a MetLife Superior Vision provider at [www.metlife.com/info/trs-care](http://www.metlife.com/info/trs-care).

**Can I look up providers before signing up for a plan?**

Yes. You can look up providers at [www.metlife.com/info/trs-care](http://www.metlife.com/info/trs-care).

**Can I access the website to search for my preferred providers before enrolling?**

Yes. Visit [www.metlife.com/info/trs-care](http://www.metlife.com/info/trs-care) to search for your preferred providers before you enroll.

**How can I see if my vision doctor is in network?**

To see if your vision doctor is in-network and to find a list of in-network eye doctors, visit [www.metlife.com/info/trs-care](http://www.metlife.com/info/trs-care).

**Will I have the same benefits and costs if I use out-of-network providers?**

No. With TRS-Care Vision, you will not have the same benefits and costs if you use out-of-network providers. Visit the [TRS-Care Vision Plan Summary](#) to review reimbursement for out-of-network providers.

**Most providers near my home are not board certified. How does MetLife qualify a provider that is not board certified?**

MetLife in-network providers are qualified providers based on their credentials and experience.

**I asked my eye doctor if they take MetLife Insurance, and they said yes — if it is through VSP or EyeMed.**

TRS-Care Vision by MetLife is **not available** through VSP or EyeMed. The TRS-Care Vision Network is called MetLife Superior Vision. When you visit your eye doctor, ask them if they take MetLife Superior Vision insurance.

**I don't live in Texas. Can I use TRS-Care Vision?**

Yes. You don't have to live in Texas to use TRS-Care Vision. Find a list of in-network providers at [www.metlife.com/info/trs-care](http://www.metlife.com/info/trs-care).

**I moved to another state. Are there plenty of vision providers out of state?**

Yes. TRS-Care Vision has plenty of providers out of state.

## LASIK Surgery

**What is the TRS-Care Vision discount on laser surgery, and does it cover LASIK surgery?**

The TRS-Care Vision discount on laser surgery, including LASIK, varies by provider. Through a partnership with [QualSight](#), TRS-Care Vision participants get significant savings of 20-35% off the national average usual and customary price for LASIK services. For more information, call 1-877-201-3602 and mention that you're a MetLife Superior Vision Member.

**Is there an age limit to getting laser correction?**

Please consult your provider.

## Hearing Aids

**Does TRS-Care Vision offer benefits for audiologists and hearing aids, and who provides these benefits?**

Yes. TRS-Care Vision participants (Superior Vision members) get discounts on services, hearing aids and accessories through [Your Hearing Network](#), a national network of hearing care professionals. Please verify these discounts before getting service.

Your Hearing Network offers a free hearing exam, up to 40% off premium hearing aids, 60-day money back guarantee, one-year free follow up care, four-year service warranty (including one-year of loss and damage) and a four-year supply of batteries included with a hearing aid purchase.

## Reimbursement & Cost Estimator

### **Does the cost estimator tool give contracted rates for services?**

The cost estimator tool provides the member with estimated out-of-pocket costs at the time of service.

### **Where can I find the reimbursement form?**

You can find an out of network reimbursement form [www.metlife.com/info/trs-care](http://www.metlife.com/info/trs-care). In-network providers will file claims.

## Mobile App

### **Which mobile app should I download?**

The **MetLife US App** is available in the App Store and on Google Play. Download the app and use it to find a participating provider.

### **I don't like to use apps. Where else can I find the information on the app?**

Everything on the mobile app is also on the website at [www.metlife.com/info/trs-care](http://www.metlife.com/info/trs-care).

In the event of a conflict between the Plan documents and this FAQ document, the terms of the Plan documents shall govern.

## TRS-Care Medicare Advantage Dental, Vision and Hearing Benefits

**I will qualify for Medicare in 2025. Does TRS-Care Medicare Advantage by United Healthcare have dental, vision and hearing benefits?**

Yes. TRS-Care Medicare Advantage includes dental benefits. TRS-Care Medicare Advantage covers only Medicare-covered non-routine dental services, which are services from a physician or dental professional for treatment of primary medical conditions such as jaw surgery due to radiation treatments. The plan does not cover routine services or services that are dental in nature, such as cleanings, exams or x-rays.

TRS-Care Medicare Advantage also includes vision benefits. You pay a \$0 for an annual routine eye exam (one exam every 12 months). The plan pays up to \$70 allowance every 12 months for eyeglasses or up to \$105 allowance for contact lenses. Before you make your routine eye exam appointment, ask your vision provider if they'll bill TRS-Care Medicare Advantage for the exam and eyewear. If they won't, please call UHC at 866-347-9507 to find a participating vision provider in the UHC network.

Please review [Comparing TRS-Care Medicare Advantage \(UHC\) and TRS-Care Vision \(MetLife\) Benefits](#) for more information about the differences between TRS-Care Vision and TRS-Care Medicare Advantage vision and hearing benefits. You may also call TRS-Care Medicare Advantage by UnitedHealthcare Customer Service at 1-866-347-9507, 7 a.m. to 6 p.m. CT, Monday through Friday. TTY users, call 711.

**Does TRS-Care Medicare Advantage cover screening for macular degeneration?**

Call TRS-Care Medicare Advantage by UnitedHealthcare Customer Service at 1-866-347-9507, 7 a.m. to 6 p.m. CT, Monday through Friday. TTY users, call 711.

**Can I use TRS-Care Medicare Advantage for my eye exam, then use TRS-Care Vision by MetLife for my glasses?**

Yes. You can use TRS-Care Medicare Advantage for your eye exam and TRS-Care Vision by MetLife for your glasses.

**May I use TRS-Care Vision and TRS-Care Medicare Advantage to cover one pair of glasses?**

TRS-Care Vision by MetLife does not coordinate benefits with other plans. However, a member may use one plan as primary coverage and request reimbursement for *additional* out of pocket costs from their other plan as secondary coverage. **IMPORTANT: You MAY NOT use different plans to be reimbursed twice for the same claim.**

**If I'm 65 or older and have both TRS-Care Medicare Advantage and TRS-Care Vision, what is my eye exam copay?**

TRS-Care Vision by MetLife has an in-network \$15 copay for an annual eye exam. TRS-Care Medicare Advantage by UnitedHealthcare provides an annual eye exam for \$0.

**Why do I need TRS-Care Vision coverage if I have vision benefits through TRS-Care Medicare Advantage?**

TRS-Care Vision by MetLife may provide additional coverage that TRS-Care Medicare Advantage does not offer. You can find a comparison of the two plans at [Comparing Vision and Hearing Benefits: TRS-Care Medicare Advantage and TRS-Care Vision](#).

**Are annual eye exams covered by TRS-Care Medicare Advantage considered regular medical coverage?**

Call TRS-Care Medicare Advantage by UnitedHealthcare Customer Service at 1-866-347-9507, 7 a.m. to 6 p.m. CT, Monday through Friday. TTY users, call 711.

**Where can I find dental and vision benefits with UnitedHealthcare (UHC)?**

Call TRS-Care Medicare Advantage by UnitedHealthcare Customer Service at 1-866-347-9507, 7 a.m. to 6 p.m. CT, Monday through Friday. TTY users, call 711.

**What does "no coordination of benefits between TRS-Care Medicare Advantage and MetLife plans" mean?**

It means that to use both plans, you must file claims separately with each plan. The plans will not coordinate with each other on your behalf.

**Can TRS-Care Vision and TRS-Care Medicare Advantage coverages be combined?**

Yes. But you must coordinate your own benefits.

**Can both MetLife and TRS-Care Medicare Advantage be used for greater benefits?**

Potentially, yes. Depending on the care you use, both plans may provide certain benefits.

**Can I file a claim under both TRS-Care Medicare Advantage and TRS-Care Dental or Vision for the same expenses?**

No. Only one plan can cover a specific procedure. Depending on the procedure, one or the other plan may be more appropriate to file a claim.