

Care you can count on

We know how important stability and peace of mind are in these uncertain times – that's why TRS is delighted to share with you that your premiums will not increase through 2021!

Starting Jan. 1, 2021, UnitedHealthcare® (UHC) will be the insurer for the TRS-Care Medicare Advantage medical plan. The switch will save the program close to \$314 million, which will help us keep your premiums the same while health care prices across the country continue to rise. Additionally, you and your families will continue to have broad access to health care services as you do today. **Your TRS-Care Medicare Rx prescription drug coverage through SilverScript will stay the same.**

TRS works to get the most out of your health care dollars so you and your family receive the highest value health benefits. The TRS-Care Medicare Advantage medical plan is a UnitedHealthcare® Group Medicare Advantage plan with in and out-of-network benefits that have been customized for TRS participants.

Frequently Asked Questions



2021 TRS-Care Medicare Advantage transition to UnitedHealthcare

- 1 WHEN WILL THIS TRANSITION TAKE EFFECT?**

Beginning Jan. 1, 2021, UnitedHealthcare (UHC) will serve as the medical plan insurer for the TRS-Care Medicare Advantage plan. If you're joining the plan this fall, you can use your Humana medical ID cards through Dec. 31, 2020. UHC will issue new cards prior to the start of the new plan year.
- 2 WILL TRS-CARE BENEFITS OR PREMIUMS CHANGE?**

No, TRS-Care benefits and premiums will not change through 2021. The additional appropriation provided by the 85th and 86th Texas Legislative sessions and TRS' effective medical and pharmacy benefit purchasing strategy are keeping the program strong to provide you with the highest value in health care.

If you recently enrolled or will enroll in the TRS-Care Medicare Advantage plan, you'll continue coverage with Humana through Dec. 31, 2020. Starting Jan. 1, 2021, UHC will insure your medical benefits.
- 3 HOW CAN I FIND OUT IF MY PROVIDER IS IN-NETWORK?**

It's likely you will not have to change providers as UHC has a large network with nationwide coverage and you can still see any provider that accepts Medicare and is willing to bill UHC. Visit www.UHCRetiree.com/TRS-CareMA to see if your provider is in the UHC network.
- 4 WHAT IF MY PROVIDER IS NOT IN-NETWORK?**

If your provider's office tells you they may not accept the TRS-Care Medicare Advantage plan, call UnitedHealthcare Customer Service. They will reach out to your provider's office to explain how the plan works and how it is different than other Medicare Advantage plans. The phone number is **1-866-347-9507**, TTY **711, 7 a.m. – 6 p.m. CT, Monday – Friday**.
The plan will work how it does today where you can see any provider, whether they are in- or out-of-network, as long as they accept Medicare and are willing to bill UHC.
- 5 WILL I STILL HAVE ACCESS TO EXTRA BENEFITS AND SERVICES SUCH AS GYM MEMBERSHIPS?**

Yes, you'll continue to have access to extra benefits and services such as a gym membership, post-hospital discharge meal delivery, and health rewards at no additional cost to you. See the enclosed brochure for more information.

- 6 WILL THIS AFFECT MY PRESCRIPTION DRUG BENEFITS?**

No. The transition to UHC does not affect your prescription drug benefits. You'll have access to TRS-Care Medicare Rx through SilverScript and can continue to use mail order service or your current pharmacy.
- 7 WILL TRS HAVE INFO SESSIONS THIS FALL WHERE I CAN MEET UHC REPRESENTATIVES?**

Yes. However, due to the risks of COVID-19, we will be holding all virtual meetings instead of in-person. These meetings will begin in October and you can attend them to learn more about how your 2021 plan works along with extra benefits and services available to you. Look for your invitations in the mail this summer!
- 8 WITH THE CHANGE IN MEDICAL PLAN INSURER, CAN MY ELIGIBLE SPOUSE OR DEPENDENTS RE-ENROLL IN TRS-CARE?**

No. The change in medical vendors is not an Open Enrollment or Special Enrollment Event. TRS enrollment and eligibility rules are still the same. If your spouse or eligible dependent loses coverage through no fault of their own, or has a special enrollment event, they may qualify to rejoin TRS-Care. To learn more about TRS-Care eligibility and enrollment, please visit the TRS website: (www.trs.texas.gov/Pages/healthcare_trscare_eligibility.aspx) You can also contact TRS Health and Insurance Benefits at **1-888-237-6762** for more information on Special Enrollment Events.
- 9 HOW DOES THIS AFFECT ME IF I LIVE OUT-OF-STATE?**

UHC has a nationwide network. You can continue to see any provider who accepts Medicare and is willing to bill UHC.
- 10 WILL I NEED A REFERRAL FROM MY PRIMARY CARE PROVIDER (PCP) TO SEE A SPECIALIST?**

You can continue to see specialists without a referral from your PCP.

What this means for you

We know health is a central and important part of your life as a TRS-Care participant and we want you to know that TRS will always strive to offer the best quality health care for you. This switch to UHC is just another part of our efforts to make TRS-Care Medicare Advantage the best choice for our participants.



ID CARDS:

You can continue to use your Humana medical ID cards through Dec. 31, 2020. UHC will issue new cards in mid-December prior to the start of the new plan year



PROVIDERS:

You can still see any provider, whether they are in- or out-of-network, as long as they accept Medicare and will bill UHC. Visit the TRS-Care Medicare Advantage plan website to find a provider: www.UHCRetiree.com/TRS-CareMA and click on "Look up a provider now."



2021 RATES:

The 86th Texas Legislature appropriated \$231 million to keep TRS-Care premiums the same through 2021, and the added savings from these contracts allows TRS to support this commitment.

CONNECT WITH UHC

Please contact a UHC representative with any questions about your 2021 TRS-Care Medicare Advantage medical benefits by:



1-866-347-9507

(TTY: 711),

Monday – Friday

7 a.m. – 6 p.m. CT.



Visit

www.UHCRetiree.com/TRS-CareMA

for plan materials and to find a provider in your area.

If you are enrolled in the TRS-Care Medicare Advantage plan through Humana on Dec. 31, 2020, your coverage in that plan will end and you will be automatically enrolled into a new plan through UnitedHealthcare® effective Jan. 1, 2021. You will not have a gap in your health coverage.

If you choose to join a different Medicare plan, you can contact 1-800-MEDICARE anytime, 24 hours a day, 7 days a week, for help in learning how. TTY users can call 1-877-486-2048. Your state may have counseling services through the State Health Insurance Assistance Program (SHIP). They can provide you with personalized counseling and assistance when selecting a plan, including Medicare Supplement plans, Medicare Advantage plans and prescription drug plans. They can also help you find medical assistance through your state Medicaid program and the Medicare Savings Program.