



# Welcome

TRS Retirees

# Welcome, TRS Retirees!





TRS-Care Medicare Advantage Medical - Humana



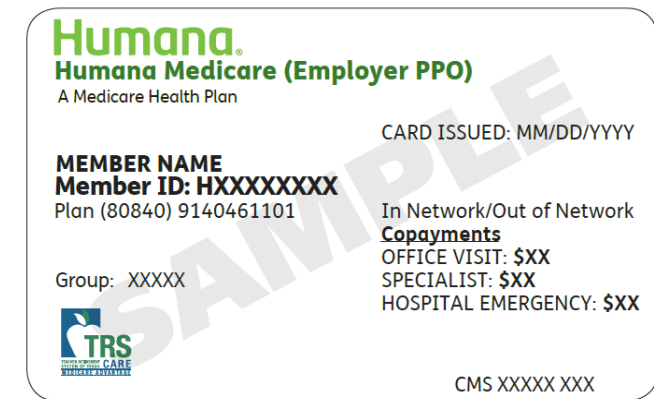
# TRS-Care Medicare Advantage PPO Plan

## Plan Details

- No need for supplemental coverage
- One card for all medical services
- Provides dedicated TRS Customer Service Phone number
- Copayments conveniently listed

You must enroll in Medicare Part B and provide your Medicare ID to TRS in order to enroll in TRS-Care Medicare Advantage and TRS-Care Medicare Rx.

## What does my ID Card look like?



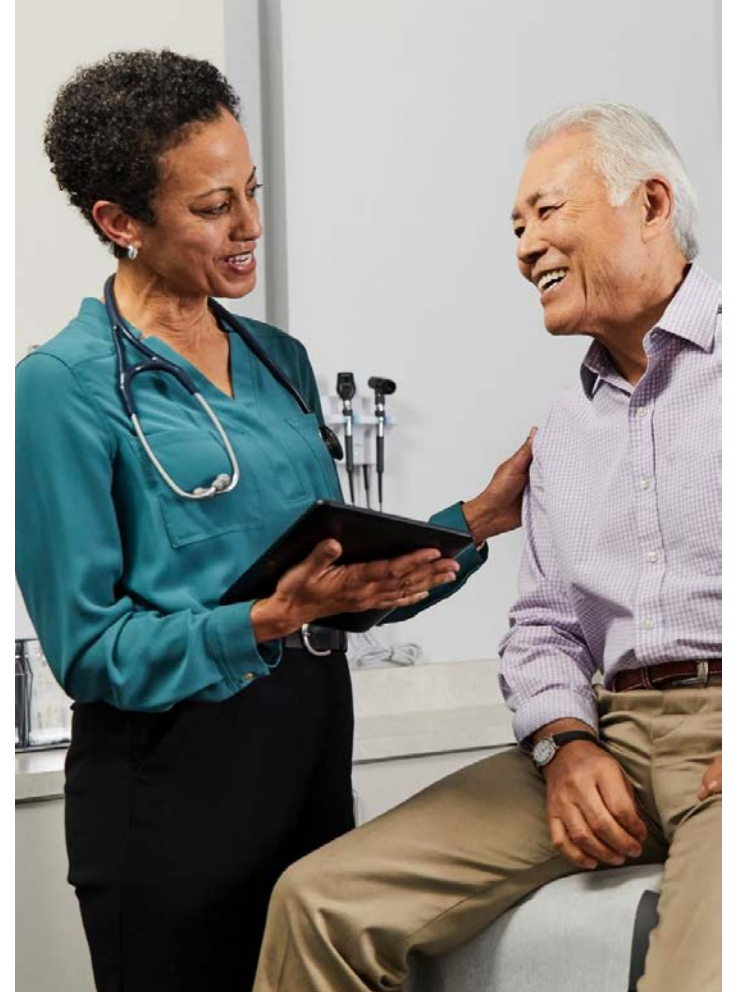
With your TRS-Care Medicare Advantage plan, you can see any provider of your choice, with no change in your benefits, as long as the provider accepts Medicare and is willing to bill Humana.



# Building Healthy Provider Relationships

## Benefits of having a Primary Care Provider (PCP)

- Your PCP can get to know your overall health history.
- You can build a trusting, long-term relationship.
- Your plan doesn't require referrals to see other providers.
- Your PCP will help take care of you when you're sick and help you stay healthy with preventive care.





# TRS-Care PPO Medicare Advantage Benefits

**DO NOT** apply to the \$500 deductible

<b>Preventive Services</b>		<b>\$0 copay</b>
<b>Emergency Services</b>	Emergency Room Care	<b>\$65 copay</b>
	Urgent Care Facility	<b>\$35 copay</b>
<b>Virtual Visit (MDLive)</b>	General Medical Services	<b>\$5 copay</b>
	Behavioral Health	<b>\$10 copay</b>
<b>Transportation</b>		<b>\$0 copay</b>

# TRS-Care Medicare Advantage Telemedicine

## Virtual Visits with MDLIVE available 24/7

- No appointment needed for medical care\*
- Talk with a doctor from the comfort of your home
- Private, secure and confidential
- Doctors can treat conditions including: allergies, cold and flu, constipation, diarrhea and fever
- MDLIVE doctors and behavioral health professionals\* can address a wide range of nonemergency conditions including allergies, cold and flu, rashes, stress, depression, anxiety, among many others
- Connect with a doctor or behavioral health professional\* anytime, anywhere you need one.

New in 2020, virtual visits will be able to address an expanded set of needs including changes to medicines/refills, ordering labs, test, screenings, and help with management of chronic conditions.

\*Behavioral health visits are by appointment

**MDLIVE**<sup>®</sup>



Download the MDLIVE mobile app from the App Store<sup>®</sup> or Google Play<sup>™</sup>. Internet access required and data fees may apply.



# TRS-Care PPO Medicare Advantage Benefits

**After your \$500 deductible is met \***

<b>Physician &amp; Facility Services</b>	Primary Care Physician	<b>\$5 copay</b>
	Specialist	<b>\$10 copay</b>
	Durable Medical Equipment	<b>5% of the cost</b>
<b>Radiology Services</b> <b>X-Ray / MRI / CT Scan</b>	PCP Office	<b>\$5 copay</b>
	Specialist Office	<b>\$10 copay</b>
	Freestanding Facility	<b>5% of the cost</b>
	Outpatient Hospital	<b>5% of the cost</b>

**\*Primary Care Physician Office Visit is excluded  
from your deductible**





# TRS-Care PPO Medicare Advantage Benefits

**After your \$500 deductible is met**

**Inpatient Hospital**

**\$500 copay per admit**

**Outpatient Hospital**

**\$0 - \$250 copay or 5% of the cost**

- Outpatient Laboratory Services
- Outpatient Surgery Services
- Outpatient Physical Therapy

**\$0 copay**

**\$250 copay**

**\$10 copay or 5% of the cost**

# Diabetic Testing Supplies

You should only use your **TRS-Care Medicare Advantage** card to buy diabetic supplies for a **\$0** copay.

These items include:

- Acetone testing strips,
- Blood glucose testing strips
- Ketone testing strips
- Lancets
- Lancet devices
- Urine glucose testing strips



*TRS-Care Medicare Rx will still cover your insulin syringes and insulin needles for a \$0 copay when you receive a 90-day supply.*



# Extra Benefits and Resources



If you are eligible, your care manager can help you:

- Understand your doctor's advice
- Learn about and find ways to help you afford your medicine
- Make arrangements to get to medical appointments
- Make your home a safer place to live
- Provide ways to help you get meals and groceries

# Extra Benefits and Resources



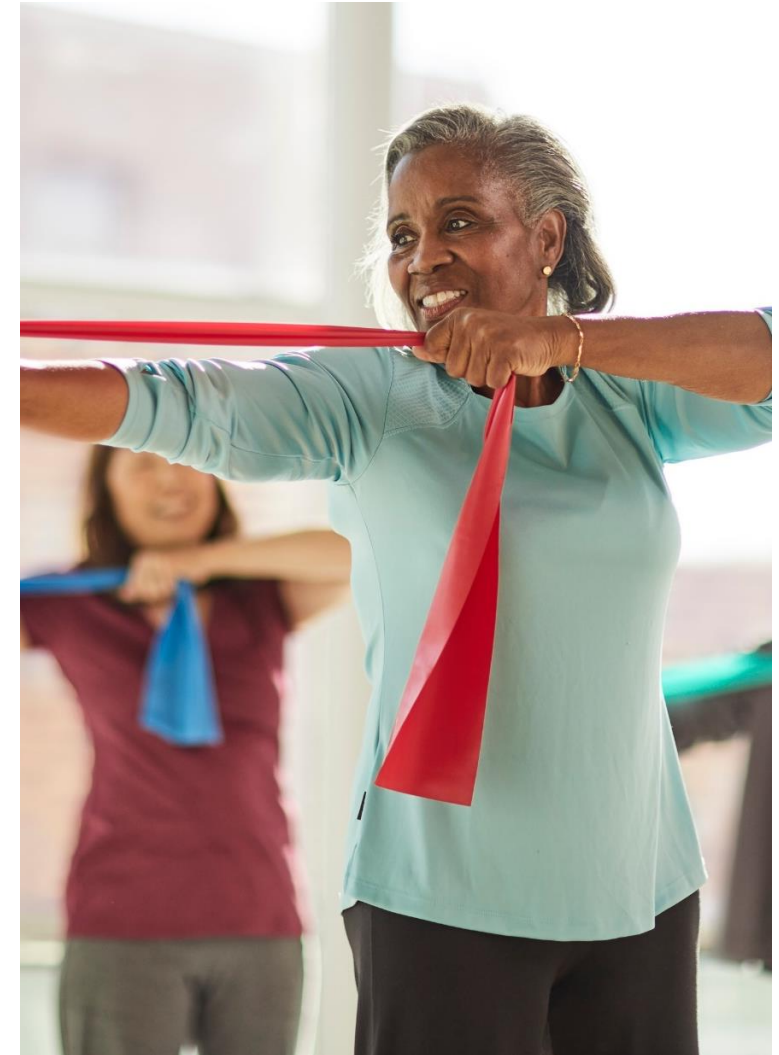
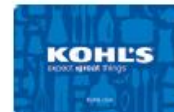
A total health and physical activity program included in your plan at no extra cost.

**[www.silversneakers.com](http://www.silversneakers.com)**



A wellness and rewards program just for Humana members, included in your plan at no extra cost.

You can earn rewards that can be redeemed for gift cards from the following retailers: **Go365.com**





# Stay Connected With Humana

You have a dedicated customer care team to help you with anything related to your Humana plan.

**1-800-320-9566 (TTY: 711)**

Monday — Friday, 7 a.m. — 8 p.m., Central time.



Use MyHumana as an online tool to access your benefits information anytime.

Or use the MyHumana app. 





TRS-Care Medicare Rx - SilverScript



# TRS-Care Medicare Rx<sup>®</sup> Benefits

- Richer benefits than Individual Part D plans
- No “donut hole” or coverage gap
- No large out-of-pocket costs for brand or specialty drugs like you would have with an individual Medicare Part D plan
- Access to a broad network of pharmacies
- 90-day supply option through CVS Caremark Mail Service Pharmacy™ or Retail-Plus pharmacies
- No requirement to use CVS pharmacies



# Copays - Up to a 31-Day Supply at Retail

Drug Tier	Copayment
Generic	\$5
Preferred Brand Drugs	\$25
Non Preferred Drugs	\$50
Specialty/High Cost Tier (Limited to a 31- Day Supply)	\$50

## Copays – Up to 90-Day Supply at Retail-Plus Pharmacies or CVS Mail Service Pharmacy

For a 32-90 day supply at a Retail-Plus pharmacy, or up to a 90-day supply through CVS Mail Service Pharmacy.

Drug Tier	Copayment
Generic	\$15
Preferred Brand Drugs	\$70
Non-Preferred Drugs	\$125
Specialty/High Cost Tier*	Limited to a 31-Day Supply

# Medicare Part D Drug Payment Stages

Participant: You pay copays or less through all stages in 2020

- 1 Deductible Stage (\$435 for 2020): No deductible, **you** pay your copay
- 2 Initial Coverage Limit Stage (\$4,020): You pay your copay
- 3 Coverage Gap (Donut Hole- \$4,020-\$6,350): You pay your copay
- 4 Catastrophic Stage (over \$6,350): You pay your copay or less



# Medicare Drug Stage Example:

Ronald takes Humira (Non-Preferred Brand) at a 31-day supply. The cost of this medication is \$5,718. Here's what would happen with a "marketplace" plan vs. TRS-Care Medicare Rx®.

Phase	Marketplace Plan	TRS-Medicare Rx	Savings with TRS
Deductible	\$1,755.75	\$50.00	<b>\$1,705.00</b>
Initial Coverage Limit	\$1,429.00	\$50.00	<b>\$1,379.00</b>
Gap "Donut Hole"	\$1,429.00	\$50.00	<b>\$1,379.00</b>
Catastrophic Phase	\$285.90	\$50.00	<b>\$235.90</b>

# Diabetic Supply Coverage

**Humana**®

- **Meters, Lancets and Test strips** - Present your Humana card at the pharmacy when filling these supplies to receive them at no cost to you.

**SilverScript**®

- **Needles and Syringes** – fill a 90-day supply through SilverScript to obtain needles or syringes at no cost to you. If you fill a prescription for less than 90 days, you'll pay a copay

As always, if you have questions or concerns about your coverage, you can contact us 24/7 at 844-345-4577. TTY users call 711.



# Communications from TRS-Care Medicare Rx<sup>®</sup>

- **Joining us soon?**

- **Turning 65 packet from TRS** – 90 days before 65<sup>th</sup> birthday month. Contains Summary of Benefits
- **Confirmation of Enrollment from SilverScript** – 30 days before enrollment. Contains ID Card.
- **Welcome Kit from SilverScript** – 30 days before enrollment. Contains Evidence of Coverage, drug list and the pharmacy directory.

You can only have one Part D plan at a time. If you have Part D coverage when you join TRS-Care Medicare Rx<sup>®</sup>, you will be disenrolled from the other plan.

- **Already with us? Keep an eye out for these mailings:**

- **Annual Notice of Change** (end of October) – Details changes for 2020
- **Evidence of Coverage** (end of October) – Full details on your plan
- **Explanation of Benefits (EOBs)** – Sent the month after you fill to summarize your prescription activity.



Thank You!!

- **Visit Caremark.com or Call SilverScript Customer Care at 1-844-345-4577, 24 hours a day, 7 days a week. TTY users call 711.**
- Up Next: TRS and SilverScript Q&A

