

2024 TRS-CARE: Care You Can Count On



PLAN HIGHLIGHTS FOR PARTICIPANTS WITH MEDICARE

TRS-Care Medicare Advantage and **TRS-Care Medicare Rx** are for TRS-Care participants with Medicare. Your plan year runs from Jan. 1 to Dec. 31.

2024 TRS-Care Medicare Advantage Medical Plan

UnitedHealthcare administers your 2024 TRS-Care Medicare Advantage medical plan. Deductibles and maximum out-of-pocket costs (MOOPs) reset every Jan. 1. Costs per person are below.

Plan Details

Deductible	You pay \$400* every year for covered health care services before your health plan starts to pay.	
Coinsurance	You pay 5% or only a copay after you meet your annual deductible.	
Maximum out of pocket (MOOP)	The maximum amount you pay each plan year for medical costs is \$3,500.	
Services with a Copay	Your deductible does not apply to these services: <ul style="list-style-type: none"> • Primary Care Provider sick visit: \$5 • Urgent care: \$35 • Emergency room: \$65 	Your deductible does apply to these services: <ul style="list-style-type: none"> • Specialist visit: \$10 • Inpatient hospital stay: \$500 • Outpatient procedure or service: \$250
Preventive Care	Preventive care benefits are covered at 100%.	
Virtual Medical Visits	\$0 copay for virtual medical visits through AmWell, Doctor on Demand and Teladoc \$5 copay for other providers who offer virtual medical visits	
Mental (Behavioral) Health Visits	\$10 copay for in office mental (behavioral) health visits	

*Are you a current TRS-Care participant who turns 65 in 2024? If yes, you will have a \$0 deductible in TRS-Care Medicare from your birthday month to the end of the plan year on Dec. 31, 2024.

Your Medicare Eligibility

You're eligible for Medicare at age 65 or if you had Social Security Disability benefits for a specific amount of time. Do not delay, and enroll at ssa.gov/medicare three months before you turn 65. You must buy and maintain Medicare Part B to be eligible for TRS-Care Medicare benefits.

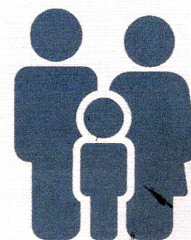
2024 TRS-Care Medicare Rx Prescription Drug Plan

Express Scripts administers your 2024 TRS-Care Medicare Rx prescription drug plan.

Prescriptions	Retail Copays	Copays for a 90-Day Supply
Generic (Tier 1)	\$5	\$15
Preferred Brand (Tier 2)	\$25	\$70
Non-Preferred Brand (Tier 3)	\$50	\$125 ¹

¹ Specialty drugs are limited to a 31-day supply.

2024 Monthly Premiums²



Retiree only	\$135
Retiree + spouse	\$529
Retiree + child(ren) ³	\$468
Retiree + family ³	\$1,020

² Costs shown are for most Medicare retirees in 2024. The TRS retiree's Medicare eligibility determines the premium, regardless of their dependents' Medicare status.

³ TRS reduces premiums for retirees with disabled children (regardless of the disabled child's age) by \$200 in tiers with covered children.

We're here to help you. Call us at 1-888-237-6762 Monday–Friday, 7 a.m.–6 p.m. CT or visit us at www.trs.texas.gov.