

# 2025 TRS-CARE PLAN HIGHLIGHTS



## CARE YOU CAN COUNT ON

### *Health Benefits for Retired Educators and Their Families*

- **TRS-Care Standard** — Read pages 2–3 if you’re under 65 AND retired or ready to retire.
- **Eligible for Medicare soon?** — Read pages 4–5 to learn about the enrollment process.
- **TRS-Care Medicare Advantage** — Read pages 6–7 if you’re 65+ AND retired or ready to retire.
- **TRS-Care Dental and TRS-Care Vision** — Read page 8 if you’re retired and ready to see and smile with confidence.



## TRS-Care Standard

### Plan Highlights for Participants without Medicare

**TRS-Care Standard** provides health coverage for participants without Medicare. Your plan year is from Jan. 1 to Dec. 31. Deductibles and maximum out-of-pocket (MOOP) amounts reset every Jan. 1.

**Blue Cross and Blue Shield of Texas** and **Express Scripts** administer your TRS-Care Standard medical and prescription drug benefits. All medical copays, TRS virtual health cost-shares and insulin copays in the 2025 TRS-Care Standard Plan Details table count toward your MOOPs.



### 2025 TRS-Care Standard Monthly Premiums



**Retiree only**

**\$200**

**Retiree + spouse**

**\$689**

**Retiree + child(ren)\***

**\$408**

**Retiree + family\***

**\$999**

\* 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

#### Medical Benefits

(Blue Cross and Blue Shield of Texas)

1-866-355-5999, 24/7

[bcbstx.com/trscarestandard](https://bcbstx.com/trscarestandard)



#### Prescription Drug Benefits

(Express Scripts)

1-855-778-1459, 24/7

[express-scripts.com/trscarestandard](https://express-scripts.com/trscarestandard)



## TRS-Care Standard

### Plan Highlights for Participants without Medicare

#### 2025 TRS-Care Standard Plan Details

##### Blue Cross and Blue Shield of Texas (Medical Benefits)

Deductible	In-Network: \$1,650 individual plan; \$3,300 family plan Out-of-Network: \$3,300 individual plan; \$6,600 family plan
Coinsurance	In-Network: You pay 20% after deductible Out-of-Network: You pay 40% after deductible
Maximum out-of-pocket (MOOP)	In-Network: \$5,650 individual plan; \$11,300 family plan Out-of-Network: \$11,300 individual plan; \$22,600 family plan
TRS Virtual Health (Medical)	RediMD: \$30 per visit, which applies to your deductible. Teladoc: \$42 per visit, which applies to your deductible. When you meet your deductible, the plan pays 80% and you pay 20%.
TRS Virtual Health (Mental Health)	Initial psychiatry session: \$185 On-going psychiatry session: \$95 Psychologist, licensed clinical social worker, counselor, or therapist session: \$85 When you meet your deductible, the plan pays 80% and you pay 20%. Mental Health services are available only through Teladoc.

##### Express Scripts (Prescription Drug Benefits)

Insulin Copays	\$25 copay for 31-day supply and \$75 copay for 60- to 90-day supply
Prescriptions	<p>After you meet your deductible, you pay 20% coinsurance for in-network retail short-term medications (up to a 31-day supply) and mail order (up to a 90-day supply)</p> <ul style="list-style-type: none"> <li>• <b>Generic Medications</b>—No cost for certain medications that prevent chronic conditions. For other medications, ask your doctor or other prescriber if a generic is available, as these generally cost less.</li> <li>• <b>Preferred Brand-Name Medications</b>—If a generic is not available or appropriate, ask your doctor or healthcare provider to prescribe a medication from your plan's preferred drug list.</li> <li>• <b>Non-Preferred Brand-Name Medications</b>—You'll pay the most for medications not on your plan's preferred drug list</li> </ul>
SaveOnSP	\$0 for specialty drugs covered by the SaveOnSP Copay Assistance Program after you meet your deductible

# Are You Turning 65 Soon?

The TRS retiree's Medicare status determines TRS-Care premiums.

## Frequently Asked Questions

### **Will I have a deductible when I turn 65?**

*Current TRS-Care Standard participants transitioning to TRS-Care Medicare Advantage:* If you're currently in TRS-Care Standard and enroll timely in Medicare in 2025, you won't pay a deductible through Dec. 31, 2025 — if TRS has your Medicare Part A and/or Part B information before the first day of your birth month. Make sure to start your Medicare enrollment process 90 days before your 65th birthday — or if you're over 65, start 90 days before your planned retirement date. And if you can get it for free, you must enroll in Medicare Part A.

Your deductible resets on Jan. 1, 2026.

### **What happens to our coverage if I turn 65 before my spouse?**

If you're the retiree and you turn 65 before your covered spouse, you'll enroll in TRS-Care Medicare Advantage and your spouse will stay on TRS-Care Standard. You'll pay \$280 in monthly premiums for yourself and your spouse. See page 6 for TRS-Care Medicare Advantage premiums.

### **What happens to our coverage if my spouse turns 65 before I do?**

If you're the retiree and your covered spouse turns 65 and gets Medicare before you do, TRS will enroll your spouse in TRS-Care Medicare Advantage (as long as they enroll in Medicare Part B — and Part A if they can get it for free). You'll pay a \$689 monthly premium for yourself and your spouse, and you'll continue to get TRS-Care Standard coverage until you, the retiree, enroll in Medicare.

### **Do I have to pay a separate Medicare premium?**

Yes. Participants with Medicare also pay a premium for Medicare Part B directly to Medicare. TRS doesn't pay this premium on your behalf or deduct it from your TRS retirement annuity.

Medicare deducts your Part B premium from your monthly federal benefit. You must buy and continue enrollment in Medicare Part B to be eligible for TRS-Care Medicare Advantage. **Failure to buy and maintain Medicare Part B will result in total loss of TRS-Care.**

The cost of your Medicare premium depends on your income. If you have questions about how much you'll pay for Medicare benefits, call Social Security at 1-800-772-1213. TTY users can call 1-800-325-0778.

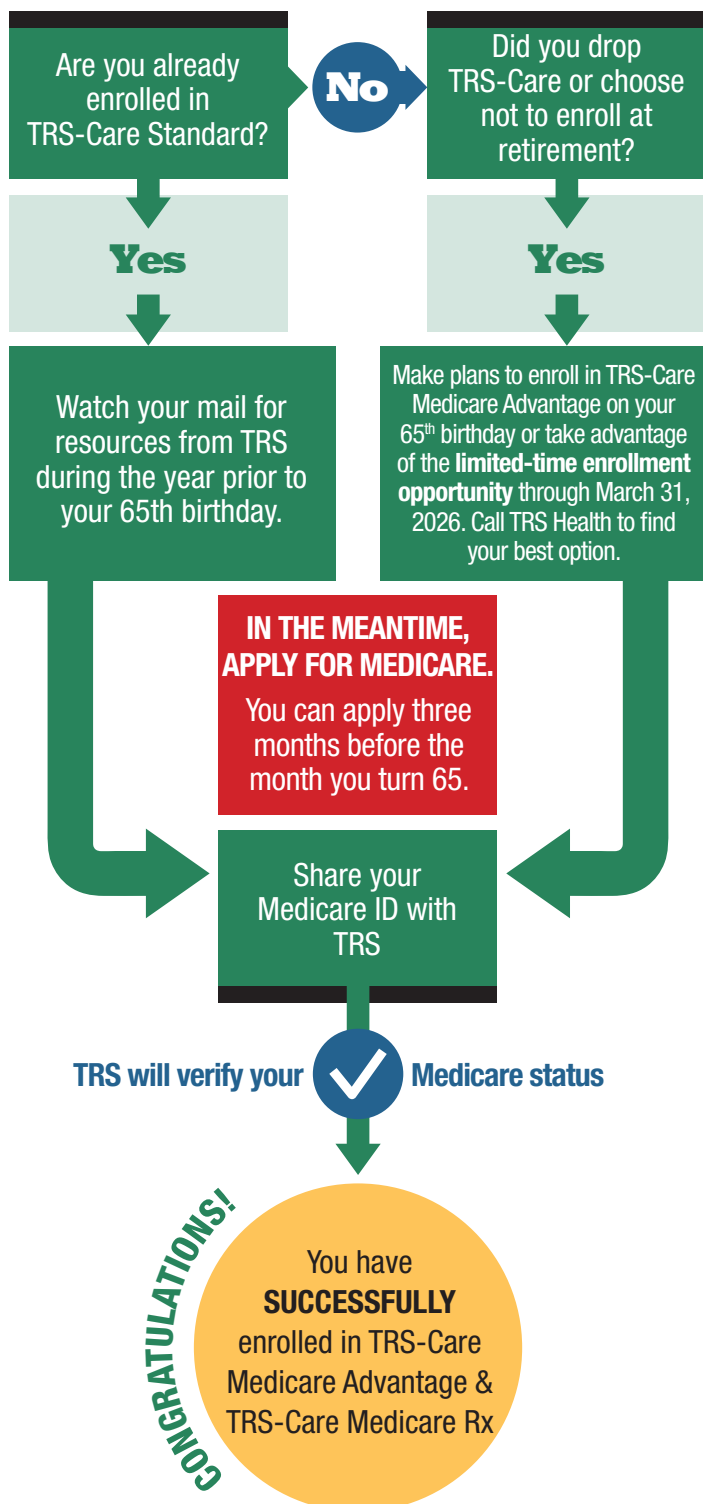
### **Do I have to pay a separate premium for prescription drug coverage?**

No. You don't have to pay another premium for prescription drug coverage. Your TRS-Care Medicare Advantage or TRS-Care Standard premium includes pharmacy coverage.

### **Does TRS-Care Medicare Advantage replace my original Medicare coverage?**

Yes. TRS-Care Medicare Advantage combines your Medicare coverage with enhanced TRS-Care coverage. When you see your doctor, you present only your TRS-Care medical ID card. Keep your Medicare ID card in a safe place.

## What Happens To My Health Care Plan When I Turn 65?



### Compare Medicare Plans and Choose Carefully

While TRS-Care Medicare Advantage premiums may be higher than other Medicare plan options on the market, **TRS-Care benefits likely offer a total lower out-of-pocket cost with extra benefits.** From freedom in the doctors you see to more coverage for prescription drugs, we designed TRS-Care just for TRS retirees.

If you're considering other health plan options, be sure to compare all TRS-Care benefits with other plans, especially prescription coverage. Remember to consider the extra benefits TRS-Care offers.

### Limited-Time Enrollment Opportunity Through March 31, 2026

A healthy, strong TRS-Care fund balance and recent federal changes to Medicare, along with TRS' thorough health plan management and other factors, generated savings for TRS-Care Medicare Advantage. TRS will use these savings to **reduce TRS-Care Medicare Advantage premiums** and offer a **limited-time enrollment opportunity** for eligible TRS-Care Medicare Advantage participants. This includes TRS-Care Medicare Advantage (medical coverage) and TRS-Care Medicare Rx (prescription drug coverage). If the TRS retiree is eligible for this enrollment opportunity, they may also enroll eligible dependents.

**Call TRS Health at 1-888-237-6762 to find out if you're eligible to take advantage of this rare chance to enroll or reenroll in TRS-Care.**

### What happens to my TRS-Care Medicare Advantage coverage if I retire and then return to work?

If Medicare-eligible retirees return to work for an employer that participates in TRS-ActiveCare and work 10 or more hours per week, they can:

1. Stay enrolled in TRS-Care Medicare Advantage and decline TRS-ActiveCare;
2. Decline TRS-Care Medicare Advantage, enroll in coverage with their employer, and re-enroll in TRS-Care Medicare Advantage as a special enrollment event when they leave that job; OR
3. Stay enrolled in TRS-Care Medicare Advantage and enroll in TRS-ActiveCare (with this option you'll pay three premiums—TRS-ActiveCare, TRS-Care Medicare Advantage, and Medicare Part B)

TRS recommends that you (the retiree) contact Medicare to let them know when you return to work. Visit [www.ow.ly/zjmy50S15e9](http://www.ow.ly/zjmy50S15e9) to learn more.

## TRS-Care Medicare Advantage 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. Deductibles and maximum out-of-pocket amounts (MOOPs) reset every Jan. 1.

**UnitedHealthcare** manages your TRS-Care Medicare Advantage medical benefits. **Express Scripts** manages your TRS-Care Medicare Rx prescription drug benefits.

### 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. Don't delay! Enroll at [www.ssa.gov/benefits/medicare](http://www.ssa.gov/benefits/medicare) three months before you turn 65. You must buy and maintain Medicare Part B to be eligible for TRS-Care Medicare Advantage benefits. And if you can get it for free, you must sign up for Medicare Part A.

### TRS-Care Medicare Advantage Monthly Premiums

		2024	2025	Decrease
	Retiree only	\$135	\$75	-\$60
	Retiree + spouse	\$529	\$280	-\$249
	Retiree + child(ren)*	\$468	\$408	-\$60
	Retiree + family*	\$1,020	\$613	-\$407

\* 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

TRS-Care Medicare Advantage  
Medical Benefits  
(UnitedHealthcare)  
1-866-347-9507 (TTY: 711),  
M-F, 7 a.m. – 6 p.m.  
[retiree.uhc.com/TRS-CareMA](http://retiree.uhc.com/TRS-CareMA)



TRS-Care Medicare Rx  
Prescription Drug Benefits  
(Express Scripts)  
844-863-5324 (TTY 711), 24/7  
[express-scripts.com/trscaremedicarerx](http://express-scripts.com/trscaremedicarerx)



## TRS-Care Medicare Advantage Plan Highlights for Participants With Medicare

### 2025 TRS-Care Medicare Advantage Plan Details

#### UnitedHealthcare (Medical Benefits)

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 deductible.	
Maximum out-of-pocket (MOOP)	The maximum amount you pay each plan year for medical costs is \$3,500.	
Services with a Copay	<b>Your deductible does not apply to these services:</b> \$5 primary care provider sick visit \$35 urgent care visit \$65 emergency room visit	<b>Your deductible does apply to these services:</b> \$10 specialist visit \$250 outpatient procedure or service \$500 inpatient hospital stay
Preventive Care	\$0 preventive care benefits	
Virtual Medical Visits	\$0 virtual medical visits through AmWell, Doctor on Demand, Teladoc \$5 virtual medical visits with other virtual providers	
Mental Health Visits	\$10 in-office mental health visits	

\* Are you a current TRS-Care participant who turns 65 in 2025? If yes, you'll have a \$0 deductible in TRS-Care Medicare Advantage from your birthday month to the end of the plan year on Dec. 31, 2025.

#### Express Scripts (Prescription Drug Benefits)

Prescriptions	Retail Copays (31-day supply)	Mail order or Retail-Plus copays (up to a 90-day supply)
Generic (Tier 1)	\$5	\$15
Preferred Brand (Tier 2)	\$25	\$70
Non-Preferred Brand (Tier 3)	\$50	\$125*

\* Specialty drugs are limited to a 31-day supply.



# TRS-Care Dental and TRS-Care Vision

## The Choice You Can Count On

TRS added two more reliable plans that can enhance our retirees' everyday health — TRS-Care Dental and TRS-Care Vision! And if you're enrolled in one of our medical plans, why not keep all your health care in one spot? Make TRS the choice you can count on for all aspects of your well-being. MetLife will administer TRS-Care Dental and TRS-Care Vision. Your plan year is from Jan. 1 to Dec. 31.

TRS-Care Dental			
Retiree Premiums	Retiree + Spouse Premiums	Retiree + Child(ren) Premiums	Retiree + Family Premiums
\$41.64	\$83.29	\$87.45	\$129.93
		In-Network Member Cost	Out-of-Network Member Cost
Deductibles (waived for diagnostic & preventive)		\$50 per individual /\$150 per family	
Annual Maximum		\$1,500 per individual	
Annual Rollover Maximum		\$250 Annual Increase; \$500 cap*	
Services Categories		Benefit Level	
Diagnostic and preventive (exams, cleanings)		100%	
Basic (fillings, sealants, posterior composites)		70%	
Major (endodontics/root canals, oral surgery, crowns, cast restorations, inlays & onlays, bridges, dentures, implants, periodontics)		50%	
Annual Exams & Cleanings Allowed		2 without periodontal disease, 4 with periodontal disease	

\* If a plan participant gets two exams and cleanings, their annual maximum will increase by \$250 the following year, capped after two years, for a total annual maximum increase of \$500.

TRS-Care Vision			
Retiree Premiums	Retiree + Spouse Premiums	Retiree + Child(ren) Premiums	Retiree + Family Premiums
\$6.89	\$13.79	\$15.57	\$24.08
		In-Network Member Cost	Out-of-Network Member Cost
Routine Eye Exams		\$15 copay	Reimbursed up to \$40
Lens Copay		\$10	NA
Lens Allowance (Single)		Covered in Full	Up to \$30
Lens Options (progressive/no-line)		Standard: covered in full Premium: up to \$110 Ultra: up to \$150 Ultimate: up to \$225	Up to \$50
Frames Allowance		\$150, 20% off overage	Up to \$75
Frame Frequency		12 Months	12 Months
Contact Lens Allowance (non-medically necessary)			
Contact Lens Frequency		12 Months	12 Months



For more information, call MetLife at 1-855-488-0522, scan the QR code, or visit our website at [www.trs.texas.gov/pages/trs-care-dental-vision.aspx](http://www.trs.texas.gov/pages/trs-care-dental-vision.aspx)

