

An illustration of a man and a woman walking together. The woman is on the left, wearing an orange dress and a grey headscarf. The man is on the right, wearing a green blazer over a white shirt and dark blue pants. They are walking on a light grey oval path. There are stylized green bushes and trees in the background.

## TRS-Care Medicare Advantage 2025 Benefits Information Session

For TRS Retirees and Eligible Dependents  
Aged 65-plus/Medicare-Eligible

# 2024 TRS-Care Health Education Fairs



## August Health Fairs

Wednesday, Aug. 21, 2024 – Round Rock  
Tuesday, Aug. 27, 2024 – San Angelo  
Wednesday, Aug. 2024 – Fredericksburg  
Thursday, Aug. 29, 2024 – San Antonio

## September Health Fairs

Tuesday, Sept. 3, 2024 – Tyler  
Wednesday, Sept. 4, 2024 – Ft. Worth  
Thursday, Sept. 5, 2024 – Arlington  
Friday, Sept. 6, 2024 – Frisco  
Tuesday, Sept. 10, 2024 – Conroe  
Wednesday, Sept. 11, 2024 – Houston  
Thursday, Sept. 12, 2024 – West Houston  
Friday, Sept. 13, 2024 – Galveston  
Tuesday, Sept. 17, 2024 – El Paso  
Tuesday, Sept. 24, 2024 – McAllen  
Wednesday, Sept. 25, 2024 – Harlingen  
Thursday, Sept. 26, 2024 – Corpus Christi  
Friday, Sept. 27, 2024 – Laredo

## October Health Fairs

Tuesday, Oct. 1, 2024 – Beaumont  
Wednesday, Oct. 2, 2024 – Waco  
Tuesday, Oct. 8, 2024 – Amarillo  
Wednesday, Oct. 9, 2024 – Lubbock  
Thursday, Oct. 10, 2024 – Midland/Odessa



***Health fairs are from 9:00 a.m. to 12:00 p.m., local time.  
Early bird events start at 8:00 a.m.***

**[www.trs.texas.gov/healthevents](http://www.trs.texas.gov/healthevents)**

# Agenda



- TRS-Care Medicare Advantage by UnitedHealthcare<sup>®</sup> (medical benefits)
- TRS-Care Medicare Rx<sup>®</sup> by Express Scripts<sup>®</sup> (prescription drug benefits)
- Question and Answer Session

# What's New in 2025?

- **TRS-Care Medicare Advantage will have lower premiums for the 2025 plan year.** In future years, we'll need to determine limited increases based on market trends and rising health care costs.
- **Limited-Time Enrollment Opportunity** allows Medicare-eligible TRS retirees and their eligible dependents to enroll in or rejoin TRS-Care Medicare Advantage.
- **Dental and Vision Benefits** are coming to TRS-Care on January 1, 2025. Enrollment starts October 1, 2024.



## Premium reductions resulting from:



Growing fund balance



Federal changes to Medicare benefits and funding



TRS' thorough plan management

## Maintaining the long-term stability of the TRS-Care fund is top priority

- **Limited-Time Enrollment Opportunity** allows Medicare-eligible retirees (and their eligible dependents) to enroll or rejoin the plan.
- In the coming years, we will actively manage the plan and implement **limited premium adjustments based on market trends and rising healthcare costs.**

# TRS-Care Medicare Advantage Premiums for PY2025



Participants will save between \$720 - \$4,884 annually.

	2024	2025	Monthly Savings	Annual Savings
Retiree Only	\$135	<b>\$75</b>	-\$60	-\$720
Retiree + Spouse	\$529	<b>\$280</b>	-\$249	-\$2,988
Retiree + Child(ren)*	\$468	<b>\$408</b>	-\$60	-\$720
Retiree + Family*	\$1,020	<b>\$613</b>	-\$407	-\$4,884

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



TRS-Care Medicare Advantage

UnitedHealthcare®

# Plan Highlights



## Part A Benefits

- Hospital stays
- Skilled nursing
- Home health



## Part B Benefits

- Doctor visits
- Outpatient care
- Screenings and vaccines
- Lab tests



## Part D Prescription Drug Coverage

Included with  
Express Scripts®



## Benefits, Programs and Features

Bundled with  
TRS-Care Medicare  
Advantage

Medicare Advantage (Part C) plans are provided through private insurers like UnitedHealthcare



# A Simpler Experience in 2025: One UCard in place of four!

In 2024, 4 cards:  
Medical, OTC, HouseCalls & Rewards



In 2025: UCard



Use your 2025 UCard at any provider office or pharmacy, buy your OTC health benefits and access participating gym facilities (SilverSneakers)!

# TRS-Care Medicare Advantage Plan Highlights



**Your Annual Deductible**

**Your Copay or Coinsurance**

**Your Out-of-Pocket Maximum**



# Visit Any Doctor, Specialist or Hospital that Accepts Medicare



See providers in or out of the UnitedHealthcare® network for the same cost to you — as long as the provider participates in Medicare and will bill UnitedHealthcare®.

To find out if your doctor is in network, search our online provider directory at [retiree.uhc.com/TRS-CareMA](https://retiree.uhc.com/TRS-CareMA) and click on “look up a provider now” or call UnitedHealthcare® Customer Service at **1-866-347-9507**, TTY 711, 7 a.m.–6 p.m. CST Monday–Friday.



# TRS-Care Medicare Advantage Benefits: No Benefit Changes for 2025



Benefit coverage	In-Network & Out-of-Network
<b>Primary care provider (PCP) office visit</b>	\$5 copay
<b>Specialist office visit</b>	\$10 copay after deductible
<b>Urgent care</b>	\$35 copay
<b>Emergency room</b>	\$65 copay
<b>Inpatient hospitalization</b>	\$500 per stay after deductible
<b>Outpatient surgery</b>	\$250 copay after deductible
<b>Medical virtual visits*</b>	\$0 visit using AmWell, Doctor on Demand and Teladoc

\* Not all network providers offer virtual care. Virtual visits may require video-enabled smartphone or other device. Not for use in emergencies.

# TRS-Care Medicare Advantage Additional Benefits



Benefit coverage	In-Network & Out-of-Network
<b>Outpatient laboratory services</b>	\$0 after deductible
<b>Physical therapy</b>	\$5 copay after deductible
<b>Outpatient radiology services</b>	5% coinsurance after deductible
<b>Durable medical equipment</b>	5% coinsurance after deductible
<b>Chiropractic services</b> <b>Routine chiropractic services</b>	5% coinsurance for each Medicare-covered visit after your deductible is met  Includes 20 visits per plan year. 5% coinsurance for each visit after deductible.

# TRS-Care Medicare Advantage Preventive Services



<b>Benefit coverage</b>	<b>In-Network &amp; Out-of-Network</b>
<b>Annual physical</b>	No charge
<b>Annual wellness visit</b>	No charge
<b>Immunizations</b>	No charge
<b>Breast cancer screenings (every 12 months)</b>	No charge
<b>Colon cancer screenings (benefit enhanced for high-risk)</b>	No charge



# Value Added Benefits

**\$0 Telehealth** – Teladoc, Amwell, and Doctor on Demand

**Healthy Benefits Plus** – \$40 every 3 months for over-the-counter products

**Routine Transportation** – 24 one-way or 12 round trips per year for medical appointments and pharmacy trips

**In-Home Personal Care** – help with daily tasks such as laundry, mopping, organizing, watering plants and more

**SilverSneakers®** – free basic gym membership and group exercise classes at some locations

**Hearing Exam and Hearing Aid Allowance** – no cost annual routine hearing exam and \$500 every 3 years for hearing aids



# Value Added Benefits (2 of 2)

**In-Home Personal Care** – help with daily tasks such as laundry, mopping, organizing, watering plants and more

**SilverSneakers<sup>®</sup>** – free basic gym membership and group exercise classes at some locations

**Hearing Exam and Hearing Aid Allowance** – no cost annual routine hearing exam and \$500 every 3 years for hearing aids





# Diabetes Testing and Monitoring Supplies

**When you use one of the approved meters and corresponding strips, your cost share for diabetes testing and monitoring supplies is \$0.**

These supplies include any brand of:

- Lancets
- Lancing device
- Glucose control solution (to test the accuracy of your meter)
- Replacement batteries for your meter



Plus, your plan provides coverage for many of the OneTouch and ACCU-CHEK blood glucose testing strips and meters\*



# Get Virtual Care Anywhere

## 24/7 Access to Virtual Doctor Visits

Ask questions, get a diagnosis or even get a medication prescription sent to your pharmacy.

- You will never be asked to provide payment for this service
- Telephonic only enrollment option with Teladoc, no computer or mobile device necessary



Find a list of participating virtual visit providers by logging in to [retiree.uhc.com/TRS-CareMA](https://retiree.uhc.com/TRS-CareMA)

*This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. Providers cannot prescribe medications in all states.*

**Have a yearly in-home checkup to help stay on top of your health between regular doctors' visits.**

- \$0 one-hour checkup by a licensed health care provider
- Head-to-toe exam and health screenings identify health risks and provide health education
- You and your regular doctor will get a visit summary



**Prefer a video visit? HouseCalls also offers virtual video visits.**

\*HouseCalls may not be available in all areas.

# TRS-Care Medicare Advantage Plan Highlights



At no added cost to you, **Let's Move by UnitedHealthcare®** is here to help keep your mind, body and social life active. With simple resources, tools, fun events and personalized support, we'll help you explore ways to eat well, get fit, beat the blues and stay connected.



## Let's eat well

Treat yourself to tasty recipes, fun cooking events and support.



## Let's beat the blues

Take time to care for your mental health with support services and online tools and resources.



## Let's get fit

Get free access to at-home workouts, participating gyms and local fitness events through your fitness benefit.



## Let's make friends

Find ways to connect through local and online events, classes, volunteering and more.

Plan participants are eligible for the following additional benefits up to 30 days after all inpatient and skilled nursing facility discharges\*:



## 28 Home-Delivered Meals

when a UnitedHealthcare engagement specialist refers you



## 12 Additional One-Way Rides

to medically-related appointments and the pharmacy when a UnitedHealthcare engagement specialist refers you



## 6 Hours Non-Medical Personal Care

from a CareLinx professional caregiver to perform tasks like preparing meals, laundry assistance, medication reminders and more. You don't need a referral.

\*A new referral is required after every discharge to access your meal and transportation benefit.

# Virtual Education Center

## Visit the Virtual Education Center to explore and learn more.

- Learn more about the custom programs offered to you
- Watch videos about your plan benefits
- Print additional plan program information
- Access via any tablet, computer or smartphone

[uhcvirtualretiree.com/trs-carema](http://uhcvirtualretiree.com/trs-carema)



# What to Expect After You Enroll

1.

Get your TRS-Care Medicare Advantage member UCard.

2.

Read your Quick Start Guide.

3.

Register at **[retiree.uhc.com/TRS-CareMA](https://retiree.uhc.com/TRS-CareMA)** to access your plan information.

4.

Start using your card on your plan start date.

5.

Complete a short health survey to help us understand your unique health needs.

# Thank you





TRS-Care Medicare Rx<sup>®</sup>

Express Scripts<sup>®</sup>

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



- Richer benefits than individual Part D plans
- No large out-of-pocket costs for brand or specialty drugs
- Access to a broad network of pharmacies
- 90-day supply option through Express Scripts Home Delivery Pharmacy or retail pharmacies
- Predictable copays



# Copays

Drug Tier	Up to 31-Day Supply at Retail	Up to a 90-Day Supply at Retail Pharmacies or Express Scripts® Home Delivery Pharmacy
Generic Drugs	\$5 copay	\$15
Preferred Brand Drugs	\$25 copay	\$70
Non-Preferred Drugs	\$50 copay	\$125
Specialty or High-Cost Tier (Limited to 31-day supply)	\$50 copay	n/a

# Medicare Part D Drug Payment Stages



**Participant: You pay copays (or less) through all stages in 2025**

1. Deductible Stage (\$590 for 2025): ***No pharmacy deductible***, you pay your copay

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2. Initial Coverage Limit Stage (N/A): You pay your copay

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3. Catastrophic Stage (over \$2,000): You pay \$0

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# Medicare Part D Drug Payment Stages



**SCENARIO:** Ronald takes Jakafi 10mg (specialty brand) at a 31-day supply.  
The cost of this medication is \$3,667.65.

**Here's what would happen with a “marketplace” plan vs. TRS-Care Medicare Rx<sup>®</sup>:**

PHASE	Marketplace Plan	TRS-Care Medicare Rx <sup>®</sup>	Savings with TRS
Deductible	\$590.00	\$0.00	<b>\$590.00</b>
Initial Coverage Limit (\$2000.00 TROOP)	\$769.41	\$50.00	<b>\$719.41</b>
Catastrophic Phase	\$0.00	\$0.00	<b>\$0.00</b>



# Diabetic Supply Coverage



**Meters, Lancets and Test Strips:** Use your TRS-Care Medicare Advantage (UnitedHealthcare) card at the pharmacy to get these supplies at **no added cost to you.**



**Needles and Syringes:** Use your TRS-Care Medicare Rx (Express Scripts) card to fill these through a participating pharmacy (like CVS, HEB, Walgreens, Walmart or Target) or via Express Scripts home delivery. These are at **no added cost to you.**



## Joining us soon? You'll get:

- **Turning 65 Packet from TRS** — TRS will mail this packet 90 days before your 65th birthday month. It will contain your summary of benefits.
- **Welcome Kit from Express Scripts** — ESI must mail this packet within 10 days after CMS approval.

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.



# Thank you!



## TRS-Care Eligibility and Enrollment (TRS)

888-237-6762, Mon–Fri, 7 a.m. - 6 p.m.

[www.trs.texas.gov](http://www.trs.texas.gov)



## Medical Benefits (UnitedHealthcare®)

866-347-9507 (TTY: 711), Mon-Fri, 7 a.m. – 6 p.m.

[www.uhcretiree.com/trs-carema](http://www.uhcretiree.com/trs-carema)



## Prescription Drug Benefits (Express Scripts®)

844-863-5324 (TTY 711), 24 hours a day, seven days a week

[express-scripts.com/trscaremedicarerx](http://express-scripts.com/trscaremedicarerx)