

What Steps Do I Need to Take to Enroll in TRS-Care Medicare Advantage?

1. You should enroll in Medicare three months before the month you turn 65.
2. If you're eligible for premium-free Medicare Part A (hospitalization), you must sign up for it through the Social Security Administration. Apply for Medicare at [Social Security—Plan for Medicare](#)¹, by visiting your local Social Security office, or by calling Social Security at 1-800-772-1213 (TTY: 1-800-325-0778).
3. Buy Medicare Part B (outpatient care; doctor visits) through the Social Security Administration as soon as you can enroll. **You must buy and maintain Medicare Part B to be eligible for TRS-Care benefits.** The Social Security Administration can confirm your Part B premium; TRS will not deduct your Part B premium from your TRS pension.
4. Review the Medicare enrollment and TRS-Care information you may get in the mail or find on [Are You Turning 65 Soon?](#)² This will help you prepare for this milestone. Attend a [TRS-Care Medicare Advantage and You Webina](#)³ to learn more about plan benefits and how to enroll.
5. We'll send you a packet with a form asking for your Medicare Beneficiary Identifier (MBI) number. This number is on your Medicare ID card. TRS needs your MBI to process your application and avoid a delay in processing your enrollment. Complete and return the form to TRS.*
6. If you're adding dependents, complete and submit the TRS Application to add Eligible Dependents no later than 31 days from the end of the month you turn 65. You should get this form six to eight weeks before your birth month as part of your age-in packet.
7. Enroll in TRS-Care Dental or TRS-Care Vision — or both! These are optional plans with separate premiums.

If you're eligible for TRS-Care — Once TRS verifies your Medicare enrollment, TRS will enroll you in the TRS-Care Medicare Advantage plans. **If TRS does not get your Medicare Beneficiary Identifier (MBI) number, TRS will not be able to enroll you, and you risk losing all TRS-Care coverage.**

**If you're a retiree or surviving spouse not yet age 65 and you either cancelled TRS-Care or didn't enroll during your Initial Enrollment opportunity but were eligible, you can enroll in TRS-Care when you turn 65. If you're past age 65 but were eligible for TRS-Care at the time of retirement, you can also enroll in TRS-Care Medicare Advantage as part of the Limited-Time Enrollment Opportunity through March 31, 2026. You may add eligible dependents then too.*

To enroll in TRS-Care at age 65, ask TRS for an application and submit it no later than 31 days from the end of the month you turn 65. TRS recommends that you submit it as soon as you can, ideally the month before you retire and no later. Call TRS Health at 1-888-237-6762 to ask for an application.

¹<https://www.ssa.gov/medicare>

²https://www.trs.texas.gov/Pages/healthcare_turning_65.aspx

³https://www.trs.texas.gov/Pages/healthcare_benefits_events.aspx

Your Medicare Enrollment Timeline

Three months
BEFORE your 65th
birthday



The month of your
65th birthday



Three months
AFTER your 65th
birthday



Medicare allows seven months for enrollment, but TRS-Care requires enrollment in Medicare by the first day of your birth month. If your birthday is on the first, your Medicare should begin the first day of the prior month.

Waiting to enroll **AFTER** your 65th birthday will cost you more. Late enrollment results in a penalty from the Social Security Administration. Learn more at [Medicare—Avoid Late Enrollment Penalties](#).⁴

⁴<https://www.medicare.gov/basics/costs/medicare-costs/avoid-penalties>