

TRS-Care Updates from the Teacher Retirement System of Texas

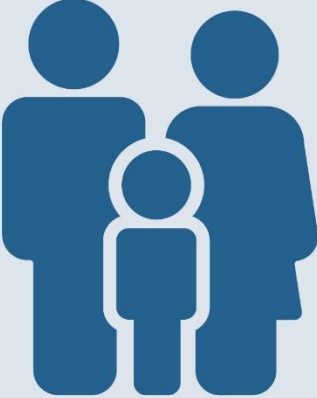
At the July 18 Teacher Retirement System of Texas (TRS) Board of Trustees meeting, TRS announced three big updates for the TRS-Care program:

- 1: Lower TRS-Care Medicare Advantage premiums for 2025
- 2: Limited time enrollment opportunity for TRS-Care Medicare Advantage
- 3: TRS-Care Dental and TRS-Care Vision rates and benefits

No. 1: Changes to TRS-Care Medicare Advantage Premiums

TRS-Care is experiencing a healthy fund balance through a partnership with the Texas legislature, recent federal Medicare changes, and TRS' careful management ensured the long-term stability of the TRS-Care fund.

Specifically, major savings the fund is experiencing is a direct result of the changes in the regulatory landscape for Medicare, so premium reductions only apply to TRS-Care Medicare Advantage while maintaining the financial soundness of TRS-Care. In future years, TRS will need to determine limited increases based on market trends and rising health care costs.

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.

For more information about 2025 TRS-Care Medicare Advantage benefits, visit 2025 [TRS-Care Plan Highlights \(pdf\)](#).

TRS-Care Standard (health plan for non-Medicare eligible participants)

TRS-Care Standard remains competitive with federal marketplace health plans and will not experience a premium change. TRS-Care Standard premiums offer competitive pricing at 20-30% of the cost of individual market plans.

IRS guidelines require increases to deductibles in 2025 so that pre-Medicare participants can continue to contribute to and use a health savings account. The deductible for TRS-Care Standard has not changed since 2018, when significant legislative changes took effect.

No. 2: Limited Time Enrollment Opportunity

The Limited-Time Enrollment Opportunity that allows Medicare-eligible TRS retirees and their eligible dependents to enroll in or rejoin TRS-Care Medicare Advantage.

1. Eligible TRS members may use this chance **one time** to enroll or reenroll. A Medicare-eligible retiree or surviving spouse aged 65 or older, may enroll in TRS-Care Medicare Advantage with this opportunity if: You were eligible for TRS-Care benefit programs when you retired, even if you didn't enroll.
2. You were previously enrolled in TRS-Care and terminated coverage.
3. You're a surviving spouse and/or dependent of a deceased TRS-Care-eligible retiree.

This enrollment window will be from Oct. 1 2024 to March 31, 2026. Eligible TRS members may use this chance **one time** to enroll or reenroll.

If you're eligible, keep an eye on your mailbox and email account for more information from TRS soon. You can also [visit 2025 TRS-Care Medicare Advantage changes](#) for more information.

No. 3: TRS-Care Dental and TRS-Care Vision

Retirees eligible for TRS-Care can enroll in new Dental and Vision plans starting Jan. 1, 2025 by calling TRS Health at 1-888-237-6762. Enrollment is open from Oct. 1 to Dec. 7, 2024. You don't need TRS-Care medical coverage to sign up, and you can choose either Dental, Vision, or both.

TRS-Care Dental can keep you smiling bright with comprehensive coverage for services and procedures that are important to your health. TRS-Care Dental will give you access to over 133,000 licensed dentists nationally and discounts of up to 50% off dentist listing prices.

Coverage Tier	Monthly Premium
Retiree only	\$41.64
Retiree + spouse	\$83.29
Retiree + child(ren)	\$87.45

Retiree + family	\$129.93
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The benefit structure is the same for in and out-of-network dentists on this plan. Individuals will have a \$50 deductible and families will have a \$150 deductible.

For more information about benefits, visit 2025 [TRS-Care Plan Highlights \(pdf\)](#). There is also a [TRS-Care Dental flyer to reference](#).

TRS-Care Vision provides access to over 167,000 in-network providers and retailers nationally. Retailers include LensCrafters, Walmart Vision Centers, Target Optical and more.

Coverage Tier	Monthly Premium
Retiree only	\$6.89
Retiree + spouse	\$13.79
Retiree + child(ren)	\$15.57
Retiree + family	\$24.08

This plan has different in and out-of-network coverage. For in-network providers, the routine eye exams will have a \$15 copay. The copay for getting new glasses is only \$10 and there is a \$150 credit for frames every year. For more information about benefits, visit [2025 TRS-Care Plan Highlights \(pdf\)](#). There is also a [TRS-Care Vision flyer to reference](#).