

Welcome TRS Retirees & Families

TRS-Care Medicare Info Session for 2021 Benefits

- **TRS:** 1-888-237-6762
- **UnitedHealthcare:** 1-866-347-9507
- **SilverScript:** 1-844-345-4577



Agenda

- Introducing UnitedHealthcare (UHC)
- SilverScript
- Question & Answer Session





2021 TRS-Care Medicare Advantage Plan - UnitedHealthcare



TEACHER RETIREMENT SYSTEM OF TEXAS



UnitedHealthcare is here for you



- Helping you make the most of your TRS-Care Medicare Advantage plan.
- Get the care you need when — and where — you need it.
- One-on-one help using your TRS-Care Medicare Advantage plan.
- Renew, our health and wellness experience.
- Medicare's largest provider network.
- America's #1 Medicare plan provider.

* Benefits and features vary by plan. Limitations and exclusions apply. ** Based on July 2018 CMS and Internal Company Enrollment Data.

Network size varies by market and exclusions may apply. Based on August 2019 Company Member Perception Report, UHC Market Research.



Plan Benefits, Programs and Features

Your Plan Advantages

The advantages of a single plan



- **All the benefits of Part A**
 - Hospital stays
 - Skilled nursing
 - Home health
- **All the benefits of Part B**
 - Doctor visits
 - Outpatient care
 - Screenings and shots
 - Lab tests
- **Additional benefits, programs and features**
 - Bundled with the plan

Your TRS-Care Medicare Advantage PPO Overview



- Coverage for visiting doctors, clinics and hospitals.
- One ID card to access.
- No referral needed to see a specialist.
- Your benefit levels (copays and coinsurances) are the same for in-network and out-of-network providers.
- Out-of-network doctors don't have or need a contract with UnitedHealthcare to see you. With the TRS-Care Medicare Advantage plan, which is a Preferred Provider Organization plan (PPO), you can see any out-of-network provider that accepts Medicare and is willing to bill UnitedHealthcare.

Finding a doctor is easy



If you need help finding a doctor or a specialist, just give UnitedHealthcare a call. We can even help schedule that first appointment. To see if your provider is part of the UnitedHealthcare network, go to www.UHCRetiree.com/TRS-CareMA and click on “Look up a provider

now”
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Your TRS-Care Medicare Advantage Plan Benefits



- Physician and professional services received at a primary care physician's office do not apply to your annual deductible.
- Virtual Doctor Visits, Ambulance, Emergency and Urgent care services do not apply to your annual deductible.
- Please refer to your summary of benefits for detailed benefit information.

	You Pay
Annual Deductible	\$500 per year for in-network and out-of-network services
Annual maximum out-of-pocket	\$3,500

Call us at:
1-866-347-9507, TTY 711 7 a.m. – 6 p.m. CT, Monday – Friday

TRS-Care Medicare Advantage Preventive Benefit Highlights



- Your plan provides coverage for preventive services at a \$0 Copay.
- The following is a list of some, but not all of the preventive services covered by the plan, please refer to your Plan Guide or Evidence of Coverage for additional information:
 - **Annual Physical**
 - **Annual Wellness Visit**
 - **Immunizations**
 - **Breast Cancer Screenings**
 - **Colon Cancer Screenings**
 - **Cardiovascular Screening**
 - **Diabetes Screenings**

TRS-Care Medicare Advantage Plan Benefit Highlights



Benefit Coverage	In-Network	Out-of-Network
Primary care provider (PCP) sick visit	\$5 copay	\$5 copay
Specialist office visit	\$10 copay	\$10 copay
Urgent care	\$35 copay	\$35 copay
Emergency room	\$65 copay	\$65 copay
Inpatient hospitalization Unlimited number of days	\$500 per stay	\$500 per stay
Outpatient surgery	\$250 copay	\$250 copay

Diabetes testing & monitoring supplies



Your plan provides coverage for many of the OneTouch® and ACCU-CHEK® blood glucose testing strips and meters.

- When you use one of the approved meters and corresponding strips, your cost-share for diabetes testing and monitoring supplies is a **\$0 copay**.
- These supplies also include any brand of lancets, lancing device, glucose control solution (to test the accuracy of your meter), and replacement batteries for your meter.



To switch to one of the preferred brands, you may be required to get a new prescription from your doctor. A temporary supply of your current brand can be requested.

UnitedHealthcare® HouseCalls



Enjoy a preventive care visit in the privacy of your own home*



Yearly check-ups at home to help stay up-to-date on your health between regular doctor's visits at a \$0 Copay.

What to expect from a HouseCalls visit:

- A knowledgeable health care practitioner will perform a head to toe exam, health screenings, review your health history and current medications, help identify health risks and provide health education.
- You can talk about health concerns and ask questions that you haven't had time to ask before.
- You'll get a personalized checklist of topics to discuss at your next doctor's visit.
- HouseCalls will send a summary of your visit to you and your primary care provider.

*HouseCalls may not be available in all areas.

Take an active role in your health with Renew



Renew by UnitedHealthcare® is a health and wellness experience that helps empower you to take charge of your well-being every day. It provides a wide variety of useful resources and activities, including brain games, healthy recipes, learning courses, fitness activities and more. Plus, you may be eligible to earn rewards by completing certain health care activities such as your annual physical or wellness visit.**

Renew can help you take a more active role in your health and wellness through:

-  *Renew* Magazine
-  Streaming music
-  Health news, articles and videos
-  *Renew* Rewards
-  Learning courses
-  Health topic library
-  Brain games
-  Interactive quizzes and tools
-  Photo gallery
-  Recipe library

Annual physical and wellness visit



Take charge of your health



Schedule your annual physical and wellness visit — both are covered by your health plan for a \$0 copay.*+

- Save time by combining your wellness visit and physical into a single office visit.
- Schedule your appointment early in the year to get any other preventive care you may need.
- Make sure you follow through with your provider's recommendations for screenings, exams and other care.



You can get your annual wellness visit any time during the calendar year no matter when you had your last visit the previous year.

*A copay or coinsurance may apply if you receive additional services that are not part of the annual physical.
+Covered at a \$0 copay when you see a network doctor (if your plan has a network).



Virtual Visits



With Virtual Visits, you're able to live video chat with a doctor or behavioral health specialist from your computer, tablet or smartphone anytime, day or night.

Virtual Doctor Visits

You can ask questions, get a diagnosis, or even get medication prescribed and have it sent to your pharmacy. All you need is a strong internet connection. Virtual Doctor Visits are good for minor health concerns like:

- Allergies, bronchitis, cold/cough
- Fever, seasonal flu, sore throat
- Migraines/headaches, sinus problems, stomachaches

Virtual Behavioral Health Visits

Virtual Behavioral Health Visits may be best for:

- Initial evaluation
- Medication management
- Addiction
- Depression
- Trauma and loss
- Stress or anxiety

You can find a list of participating Virtual Visit providers by logging into your member website at www.UHCRetiree.com/TRS-CareMA



Care you can count on with access 24 hours a day/7 days a week

NurseLine was designed specifically to help make your health decisions simple and convenient by providing immediate answers to your health questions any time, anywhere — 24 hours a day, 7 days a week — at no additional cost.

When you call, a registered nurse can help you:

- Choose where to go for care — whether that's self-care, a doctor visit or urgent care.
- Find a doctor or hospital that meets your needs and preferences.
- Understand your diagnosis and exploring treatment options.

The NurseLine phone # is 1-877-365-7949 TTY 711 and will also be found on the back of your ID card

Gym and fitness membership



SilverSneakers® is a fitness benefit that includes:

- \$0 Membership fee
- Memberships to thousands of locations* nationwide
- Group exercise classes** designed for all fitness level and abilities
- Always-available fitness classes through SilverSneakers On-Demand™
- SilverSneakers Live virtual classes and workshops throughout the week
- SilverSneakers GO™ mobile app with adjustable workout plans and more
- Fun activities held outside the gym**
- Group activities and classes offered outside the traditional gym setting
- Events including shared meals, holiday celebrations and class socials
- You can call SilverSneakers at 1-888-423-4632, TTY 711, 8 a.m. – 8 p.m. ET, Monday –Friday for more details

*Participating locations (“PL”) are not owned or operated by Tivity Health, Inc. or its affiliates. Use of PL facilities and amenities are limited to terms and conditions of PL basic membership. Facilities and amenities vary by PL.

**Membership includes SilverSneakers instructor-led group fitness classes. Some locations offer Members additional classes. Classes vary by location.



Hear the moments that matter most

With UnitedHealthcare Hearing, you can receive a hearing exam and have access to a wide selection of name-brand and private-labeled custom-programmed hearing aids at significant savings. Plus, you'll receive personalized care and follow-up support from experienced hearing providers, helping you to hear better and live life to the fullest.

- \$500 allowance for hearing aids every 3 years.
- Get access to the largest nationwide accredited network of more than 5,500 hearing providers.*
- Choose latest technology hearing aids from major manufacturers, including Phonak, Starkey®, Oticon, Signia, ReSound, Widex® and Unitron™.
- Order hearing aids in-person or through home delivery.
- Receive exclusive pricing, helping you save thousands of dollars.



Trusted care at home when you need it



You are eligible for in-home non-medical care through our national provider, CareLinx.

This may include grocery shopping, meal preparation, light housekeeping, personal care, medication reminders and more.

- \$0 Copay
- Coverage includes 8 hours of in-home, non-medical care per month through provider CareLinx; Unused hours do not roll over.
- Some restrictions and limitations apply.

Personal Emergency Response System (PERS)



With the Personal Emergency Response System, by Philips Lifeline, help is a button push away.

- \$0 Copay
- Quick access to help in any situation whether an emergency or just need helping hand.
- Helps give member confidence and independence.

Rally Wellness Coaching



Rally Wellness Coaching provides personal coaching, online learning, and support for a variety of topics that promote whole person health. Wellness Coaching offers a comprehensive solution to address your physical, mental, social and emotional needs.

Wellness Coaching includes the option to select a program topic of interest, work with a coach, set an action plan and engage with online learning modules and digital tools at your own pace all at a \$0 Copay.

Routine Transportation program



Get to health-related appointments easier at no additional cost

If you don't have a way to get to your health care appointments, our transportation program can help — at no extra cost to you.

- \$0 Copay
- Up to 24, non-emergency, one-way trips annually.
- Transportation provided to and from approved locations and must be medically-related such as doctors' appointments and pharmacy trips.
- Transportation cannot be used for emergency-related situations.
- Scheduling is allowed up to 30 days in advance but requires at least two business days advanced notice.

Health Products Benefit FirstLine Essentials+



Over-the-Counter care at no cost to you

FirstLine Essentials+ is an over-the-counter benefit that gives you dollars to spend on over-the-counter care. Shop toothpaste, pain relief, vitamins, cough drops and more. It's all included with your health plan.

\$40 is added to your account every three months for a total of (\$160 annually). Dollars may be carried over month to month, but expire at the end of the plan year. You can use it to buy health and wellness products. Shop different ways:

Catalog: You'll receive a catalog in the mail 4 to 6 weeks after enrollment. A new catalog will be sent every three months. Fill out an order form and mail it in. Or call to order by phone.

Online: Use your digital account on the FirstLine Essentials website



Real Appeal is a simple, step-by-step online program that helps make losing weight fun. The program offers tools that may help you lose weight, reduce your risk of developing serious health conditions, gain energy and achieve your long-term health goals, all at a \$0 copay.

When you enroll in Real Appeal you receive:

- A Transformation Coach who leads weekly online group sessions
- Online tools to help you track your food, activity and weight loss progress.
- A Success Kit with food and weight scales, recipes, workout DVDs and more — shipped directly to your door.



Post-Discharge Meal Delivery Benefit



Our post-discharge meal delivery program provides freshly-made meals to your home after you have been discharged from the hospital or skilled nursing facility, at no additional cost.

The program provides up to 84 meals immediately following an inpatient hospital discharge or skilled nursing facility stay when referred by a UnitedHealthcare clinical advocate. Meals are available to support different health conditions.

Virtual Education Center®



- Learn more about the additional programs offered to TRS-Care Medicare Advantage participants.
- Watch video's from real life UnitedHealthcare Medicare Advantage members.
- Print additional plan program information.
- Access via any tablet, computer or smartphone.

uhcvirtualretiree.com/TRS-CareMA/



What to Expect Next

How to use your new plan after Jan. 1, 2021



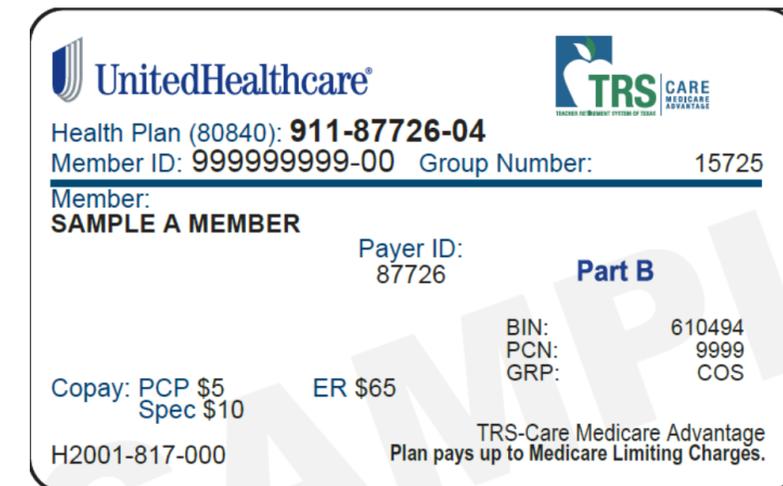
It's easy!

- Beginning Jan. 1, 2021 simply use your TRS-Care Medicare Advantage ID card each time you go to the doctor or hospital.
- The back of your ID card lists important phone numbers you may need throughout the year like your TRS-Care Medicare Advantage member services phone number: 1-866-347-9507.
- Don't discard your red, white and blue Medicare card.

Store your Medicare card in a safe place



Use this card beginning Jan. 1, 2021



Follow these easy steps to sign up for your online account:

- Visit the website and click on the “New user? Register Now” button and then click “Register Now.”
- Enter your information (first and last name, date of birth, ZIP code, TRS-Care Medicare Advantage ID number) and click "Continue."
- Create your username and password, enter your email address, and click “Create my ID.”
- For security purposes, you will need to verify your account by email, call or text.

Setting up your personal TRS-Care Medicare Advantage online account

After you get your TRS-Care Medicare Advantage ID card, sign up for your secure online personal account at www.UHCRetiree.com/TRS-CareMA.

After you sign up, you can:

- Look up your latest claim information.
- Review benefit information and plan materials.
- Print a temporary TRS-Care Medicare Advantage ID card and request a new one.
- Search for network doctors.
- Explore Renew by UnitedHealthcare, our member-only Health & Wellness experience.
- View your plan documents online.



TRS-Care Medicare Rx - SilverScript

Medical Vendor Transition

- Effective Jan. 1, 2021 the Health Plan Administrator (HPA) will transition from Humana to United Healthcare.
- SilverScript will continue to manage the pharmacy benefits for TRS-Care Medicare Rx.
- The pharmacy network will not change.





TRS-Care Medicare Rx® Benefits

- Richer benefits than Individual Part D plans
- No “donut hole” or coverage gap
- No large out-of-pocket costs for brand or specialty drugs like you would have with an individual Medicare Part D plan
- Access to a broad network of pharmacies
- 90-day supply option through CVS Caremark Mail Service Pharmacy™ or Retail-Plus pharmacies
- No requirement to use CVS pharmacies





Copays - Up to a 31-Day Supply at Retail



Drug Tier	Copayment
Generic	\$5
Preferred Brand Drugs	\$25
Non Preferred Drugs	\$50
Specialty/High Cost Tier (Limited to a 31-Day Supply)	\$50

Copays – Up to 90-Day Supply at Retail-Plus Pharmacies or CVS Mail Service Pharmacy



Drug Tier	Copayment
Generic	\$15
Preferred Brand Drugs	\$70
Non Preferred Drugs	\$125
Specialty/High Cost Tier	Limited to a 31-Day Supply

For a 32-90 day supply at a Retail-Plus pharmacy, or up to a 90-day supply through CVS Mail Service Pharmacy.

Medicare Part D Drug Payment Stages



Participant: You pay copays or less through all stages in 2021

1. Deductible Stage (\$445 for 2021):	No deductible, you pay your copay
2. Initial Coverage Limit Stage (\$4,130):	You pay your copay
3. Coverage Gap (Donut Hole) (\$4,130-\$6,550):	You pay your copay
4. Catastrophic Stage (over \$6,550):	You pay your copay or less

Medicare Drug Stage Example:



Ronald takes Forteo (Non-Preferred Brand) at a 31-day supply. The cost of this medication is \$805.00. Here's what would happen with a "marketplace" plan vs. TRS-Care Medicare Rx®.

Phase	Marketplace Plan	TRS-Care Medicare Rx	Savings with TRS
Deductible	\$535.00	\$50.00	\$485.00
Initial Coverage Limit	\$202.25	\$50.00	\$151.25
Gap "Donut Hole"	\$202.25	\$50.00	\$151.25
Catastrophic Phase	\$40.25	\$40.25	N/A

Diabetic Supply Coverage



- **Meters, Lancets and Test strips -**
Present your UHC card at the pharmacy when filling these supplies to receive them at no cost to you.
- **Needles and Syringes –** fill a 90-day supply through SilverScript to obtain needles or syringes at no cost to you. If you fill a prescription for less than 90 days, you'll pay a copay.



SilverScript[®]

Communications from TRS-Care Medicare Rx®



Joining us soon?

- **Turning 65 packet from TRS** – 90 days before 65th birthday month. Contains Summary of Benefits
- **Confirmation of Enrollment from SilverScript** – 30 days before enrollment. Contains ID Card.
- **Welcome Kit from SilverScript** – 30 days before enrollment. Contains Evidence of Coverage, drug list and the pharmacy directory.

You can only have one Part D plan at a time. If you have Part D coverage when you join TRS-Care Medicare Rx®, you will be disenrolled from the other plan.

Already with us? Keep an eye out for these mailings:

- **Annual Notice of Change** (end of October) – Details changes for 2021
- **Evidence of Coverage** (end of October) – Full details on your plan
- **Explanation of Benefits (EOBs)** – Sent the month after you fill to summarize your prescription activity.

Thank You



- **TRS-Care Eligibility and Enrollment:** 1-888-237-6762, M-F, 7 a.m.-6 p.m.
 - www.trs.texas.gov
- **Medical Questions: Contact UnitedHealthcare:** 1-866-347-9507 (TTY: 711), M-F, 7 a.m. – 6 p.m. CT.
 - Uhcretiree.com/trs-carema
- **Prescription Drugs Questions: Contact SilverScript:** 1-844-345-4577, 24 hours a day, 7 days a week. TTY users call 711.
 - info.caremark.com/trscaremedicarerex

Up Next: Q&A

Understanding Original Medicare's rules



- To join this plan, you must be entitled to Medicare Part A, stay enrolled and continue to pay your Medicare Part B premiums
- You can only be in one Medicare Advantage plan at a time. Enrolling in another plan will automatically terminate you from any other Medicare Advantage or prescription drug plan.
- Medicare allows you to have different plans for medical (Medicare Advantage) and prescription drug coverage (Part D), but they both must be group-sponsored retiree health coverage. If you are enrolled in a group Medicare Advantage plan without prescription drug coverage and need Part D coverage, you can not enroll in an individual Part D plan. You must enroll in a group sponsored Part D prescription drug plan.
- When you are a member, you are encouraged to read the plan's Evidence of Coverage (EOC), including appeals and grievance rights which can be found at www.UHCRetiree.com/TRS-CareMA
- The EOC also covers specific plan benefits, copays, exclusions, limitations and other terms.
- Please review the full text of the Statement of Understanding in your 2021 enrollment kit.

Additional information



- To join this plan, you must be entitled to Medicare Part A, stay enrolled and continue to pay your Medicare Part B premiums
- You can only be in one Medicare Advantage plan at a time. Enrolling in another plan will automatically terminate you from any other Medicare Advantage or prescription drug plan.
- Medicare allows you to have different plans for medical (Medicare Advantage) and prescription drug coverage (Part D), but they both must be group-sponsored retiree health coverage. If you are enrolled in a group Medicare Advantage plan without prescription drug coverage and need Part D coverage, you can not enroll in an individual Part D plan. You must enroll in a group sponsored Part D prescription drug plan.
- When you are a member, you are encouraged to read the plan's Evidence of Coverage (EOC), including appeals and grievance rights which can be found at www.UHCRetiree.com/TRS-CareMA
- The EOC also covers specific plan benefits, copays, exclusions, limitations and other terms.
- Please review the full text of the Statement of Understanding in your 2021 enrollment kit.

Additional information



- Refer to your Evidence of Coverage for more details. Consult a health care professional before beginning any exercise program. SilverSneakers is a registered trademark of Tivity Health, Inc. SilverSneakers GO and SilverSneakers On-Demand are trademarks of Tivity Health, Inc. © 2020 Tivity Health, Inc. All rights reserved.
- Benefits and availability may vary by plan and location.
- The NurseLine service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through this service is for informational purposes only. The nurses cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. Access to this service is subject to terms of use.
- This information is available for free in other languages. Please call our customer service number located on the back of your member ID card.