



It's time to take advantage

Explore the TRS-Care Medicare Advantage plan benefits

United
Healthcare





Welcome to the TRS-Care Medicare Advantage Plan

We know you may be new to Medicare Advantage and there is a lot of information to learn. So, we're here to help answer your questions and make the transition a little easier.



We're here to help

**1-866-347-9507, TTY 711,
7 a.m.–6 p.m. CT, Monday–Friday
retiree.uhc.com/TRS-CareMA**

Let's get started

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You're in good hands

One of the benefits of being a TRS-Care Medicare Advantage participant is having resources that may make it easier to get the health care you need, when you need it. More people turn to UnitedHealthcare than any other company when it's time to choose their Medicare coverage.* We're proud to have been serving the health care needs of people like you for more than 40 years — and you can count on us to be here when you need us.



We put you first

It all comes down to you and your health needs because we believe that you deserve personal attention and service. From our dedicated Customer Service Advocates to programs that support your health — it's all about you.

*Based on CMS Enrollment Data as of June 2022.

Benefits made for you: TRS-Care Medicare Advantage

This plan is designed especially for you by TRS. Please don't confuse it with other Medicare Advantage plans.

One plan

“Medicare Advantage” or Medicare Part C plans have all the benefits of:



Medicare Part A
(hospital coverage)



Medicare Part B
(doctor and outpatient care)



Plus extra programs that go beyond Original Medicare
(Medicare Parts A and B)

One card



You need only one card for all your medical covered services

You don't have to show your Medicare card. Always use your new TRS-Care Medicare Advantage member ID card at the doctor so they process claims correctly and without delay.

How your plan works

This plan may work differently than other health insurance plans you had. For instance:

- 1 Show your card**
You need to show only your TRS-Care Medicare Advantage member ID card at the doctor.
- 2 Pay any costs**
You'll pay either a copay or coinsurance depending on your medical service. Your doctor or health care provider will bill UnitedHealthcare for the rest of the cost.

See any provider when you need care

You have the flexibility to see any doctor or health care provider who accepts Medicare and will bill UnitedHealthcare.

Seeing an in-network doctor

Network doctors have a contract with UnitedHealthcare so you don't have to explain your benefits to them.



Show your TRS-Care Medicare Advantage member ID card



Pay your copay or cost share

You'll pay the same share of the cost for doctor visits inside and outside the UnitedHealthcare network.

Seeing an out-of-network doctor

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 (PPO) plan, you can see any out-of-network provider who accepts Medicare and will bill UnitedHealthcare.



Tell your doctor that you have a PPO plan with out-of-network benefits



Show your TRS-Care Medicare Advantage member ID card



Pay your copay or cost share

UnitedHealthcare will pay the rest of the cost of your covered service(s) up to the limit set by Medicare.



Looking for a new doctor?

Call us at the number below and we'd be happy to help you find one. To see if your provider is part of the UnitedHealthcare network, go to the website below and click on "Look up a provider now."

We can help

If your doctor has questions, let us know. We'll be happy to contact them to provide more information. Usually, that's all it takes.

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We're here to help you live healthier

TRS-Care Medicare Advantage gives you access to many programs and services, at no added cost to you.



Preventive care

Get screenings and tests to stay on top of your health. Covered preventive care includes UnitedHealthcare® HouseCalls and Annual Physical and Wellness Visits.



Virtual Doctor and Behavioral Health Visits

See a doctor (\$0 copay) or a Behavioral Health specialist (\$10 copay) using your computer, tablet or smartphone. With Virtual Doctor Visits, you can ask questions, get a diagnosis or even get prescribed medication sent to your pharmacy. With Virtual Behavioral Health Visits, you can speak to a behavioral health specialist for addiction, depression, anxiety, stress, loss and medication management issues.



UnitedHealthcare HouseCalls

Get a yearly in-home visit with one of our licensed medical staff who will:

- Perform a head-to-toe exam, give you health screenings and answer your health questions
- Review your medical history and medications
- Send a summary of your visit to you and your primary care provider

A HouseCalls visit supports but does not take the place of your doctor's care.

HouseCalls is not available in all areas. To learn more, call toll-free at **1-866-347-9507**, TTY **711**, 7 a.m.–6 p.m. CT, Monday–Friday. Once you complete your HouseCalls visit, you may be eligible to get a reward.



CareLinx caregivers

What would make your day easier? Maybe it's having some extra help in your home with things like making meals, bathing, medication reminders or even transportation around your community. **CareLinx** provides a network of pre-screened, professional caregivers you can trust, giving you greater peace of mind.



Rally Coach™ programs

Rally Coach programs can help you start living a healthier, happier life with — Real Appeal® Weight Loss and Real Appeal Diabetes Prevention, Wellness Coaching and Quit For Life®, a tobacco cessation program.



SilverSneakers®¹

SilverSneakers has memberships to thousands of locations¹ nationwide, group exercise classes² designed for all abilities and fun activities outside the gym.³

Classes, equipment, facilities and services vary by location.



Renew by UnitedHealthcare®⁴

Renew is our members-only health and wellness experience with a variety of resources and activities like brain games, recipes, learning courses, fitness activities and more.



24/7 Nurse Support

Speak to a registered nurse 24/7 about your medical concerns at no added cost to you.



Personal Emergency Response System (PERS)

This system provides quick access to help in any emergency 24 hours a day. Plus, you will have greater independence and give peace of mind to family members knowing help is always near.



UnitedHealthcare Hearing

Get a hearing exam and access to brand-name and private-labeled hearing aids from any of our 7,000+ UnitedHealthcare Hearing providers nationwide.⁶



Optum® Personal Care Benefits

Get credits to shop for over-the-counter care products like toothpaste, pain relief, vitamins, cough drops and more.



Chronic condition care

UnitedHealthcare offers special programs to help members living with a chronic disease, like diabetes or heart disease. You get personal attention and your doctors get up-to-date information to help them make decisions.



Expect great things

You can learn about the plan in many ways — so you can feel confident about your new health care coverage.

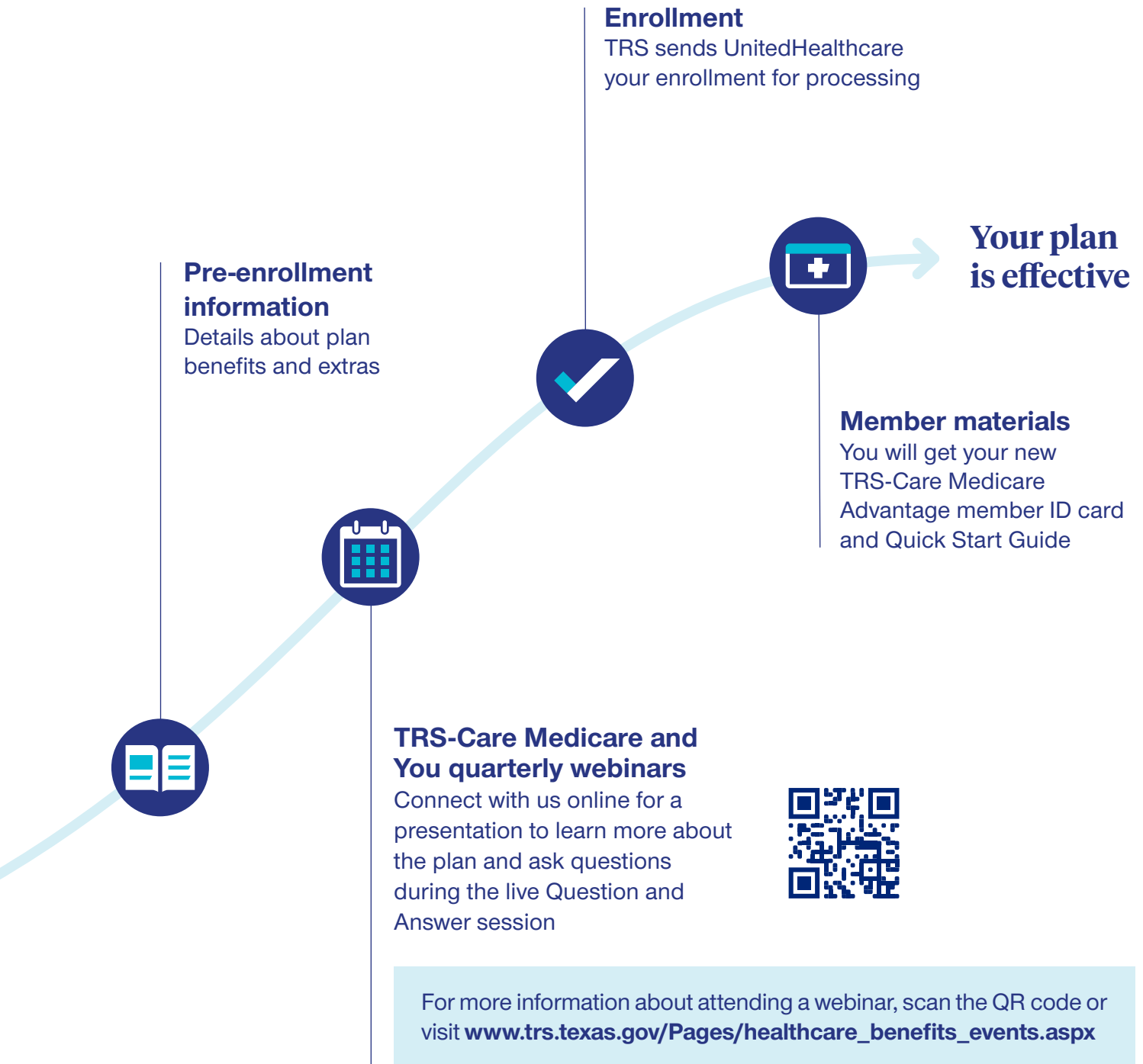
Remember:

Call TRS Health at **1-888-237-6762 (TTY 711)** Monday–Friday, 7 a.m.–6 p.m. CT, to provide your Medicare Beneficiary Identifier (MBI) number so they can process your enrollment.

Website
Plan information
is online



Call center
Customer Service
Advocates can help
answer questions



What steps should I take next?

You're eligible for Medicare at age 65 and can enroll three months before the month you turn 65.

- ✓ If you're eligible for premium-free Medicare Part A (hospitalization), sign up for it through the Social Security Administration. You can apply online at ssa.gov/medicare, visit your local Social Security office, or call Social Security at **1-800-772-1213** (TTY: **1-800-325-0778**).
- ✓ Buy Medicare Part B from the Social Security Administration as soon as you are eligible to 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 it from your TRS pension.
- ✓ Review the Medicare enrollment and TRS-Care plan information you may get in the mail or find at www.trs.texas.gov/turning65. Attend a TRS-Care Medicare Information Session and a TRS-Care Medicare & You webinar to learn more about the plan benefits and how to enroll.
- ✓ TRS will send you a packet with a form asking for your Medicare Beneficiary Identifier (MBI) number. Please complete the form and return it to TRS.
- ✓ If you're adding dependents, complete and submit either the 700EO or 700U4 application for TRS-Care no later than 31 days from the end of the month you turn 65. If you are eligible for TRS-Care coverage, and once TRS verifies your Medicare enrollment, TRS will enroll you in the TRS-Care Medicare Advantage® and TRS-Care Medicare Rx® plans. If TRS does not get your Medicare number, TRS will not be able to enroll you, and you risk losing TRS-Care coverage altogether.

Your Medicare enrollment timeline



While Medicare allows seven months for enrollment, 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 make you responsible for paying higher costs.

Go ahead, take advantage



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Scan this QR code to sign up for TRS' newsletter *The Pulse* for updates and information on TRS-Care Medicare.

For more details, please review your Evidence of Coverage (EOC). Your Quick Start Guide, which you will get once you enroll, has instructions on how to access your EOC.

¹ Availability of the SilverSneakers program varies by plan/market. 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. © 2023 Tivity Health, Inc. All rights reserved.

² 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.

³ Membership includes SilverSneakers instructor-led group fitness classes. Some locations offer members additional classes. Classes vary by location.

⁴ Renew by UnitedHealthcare is not available in all plans.

⁵ Telephonic Nurse Support 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.

⁶ Please refer to your Summary of Benefits for details on your benefit coverage.

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in the plan depends on the plan's contract renewal with Medicare.

This information is not a complete description of benefits. Contact the plan at **1-866-347-9507** for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums and/or copayments/coinsurance may change on January 1 of each year/based on Medicare requirements.

The provider network may change at any time. You will receive notice when necessary.

Out-of-network/non-contracted providers are under no obligation to treat plan members, except in emergency situations. Please call our Customer Service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.