



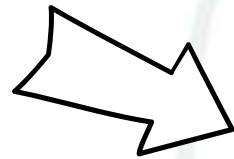
TRS-Care Dental & TRS-Care Vision

See and Smile with Confidence in 2025!

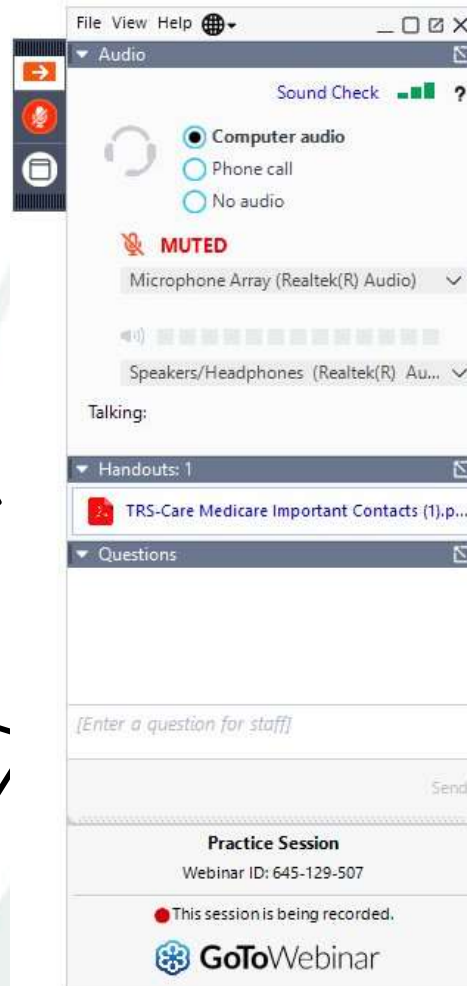
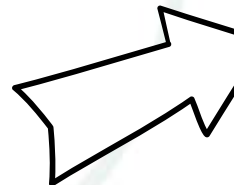


Housekeeping

Download the handouts here.



Enter your questions here.



- All participants are muted.
- If you don't see the Handouts pane, select **View > Handouts** in the top menu bar of the control panel.
- Go to support.goto.com/webinar for help.

TRS-Care Health Education Fairs for 2025 Benefits

August Health Education 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 Education 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 Education 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



*All events 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

Agenda



- **Eligibility, Enrollment and Premiums (TRS)**
- **TRS-Care Dental Benefits (MetLife)**
- **TRS-Care Vision Benefits (MetLife)**
- **Live Question & Answer Session**





Eligibility, Enrollment & Premiums

TRS-Care Dental and TRS-Care Vision



Who's Eligible?

The eligibility requirements for TRS-Care Dental and TRS-Care Vision are the same as the requirements to qualify for other TRS-Care plans.



**Service
Retirees**



**Retirees with
Disabilities**



**Eligible
Dependents**

A service retiree is not eligible to enroll in TRS-Care if they are eligible for ERS, UT System or A&M System health benefit program coverage.

When can I enroll in TRS-Care Dental and TRS-Care Vision?

- Enrollment is from Oct. 1 to Dec. 7, 2024.
- If you enroll during this time, your coverage starts Jan. 1, 2025.
- Once you enroll, you are enrolled for the whole plan year, Jan. 1 to Dec. 31, 2025.
- ***You don't need other TRS-Care health coverage to enroll. You can enroll in Dental, Vision or both.***
- TRS-Care Dental and TRS-Care Vision are two separate plans, each with their own premium.



How can I enroll?



By Phone

TRS has expanded phone hours for TRS-Care Dental and TRS-Care Vision enrollment.

Starting Oct. 1, call TRS Health at 1-888-237-6762 Monday–Friday, 7am–6pm and Saturday 9am–1pm to enroll!



Mail Applications

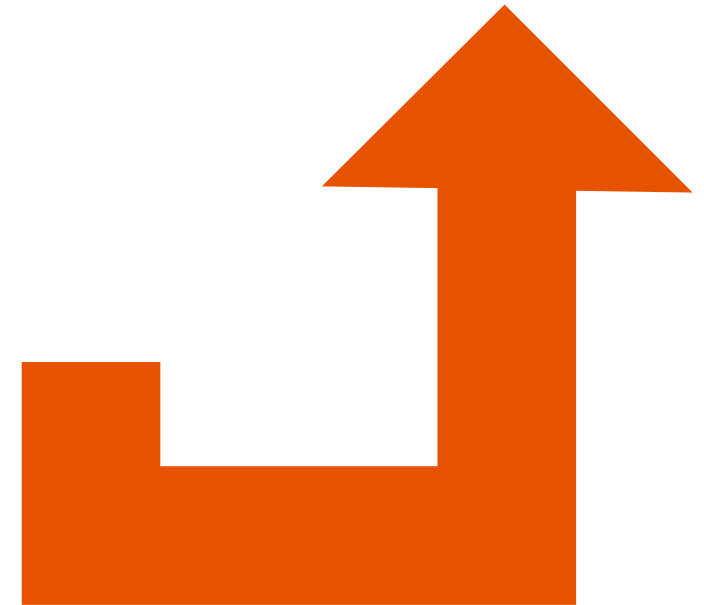
Eligible retirees got an enrollment application in the mail. Just fill it out and send it back to TRS by Dec. 7 for coverage to start Jan. 1, 2025!

Can I reenroll?

YES! Eligible people can reenroll in TRS-Care Dental, TRS-Care Vision or both:

- During the annual enrollment period; or
- If they have a qualifying life event, such as:
 - Involuntary loss of other comprehensive health coverage (through no fault of their own)
 - Getting a new dependent

Call TRS Health at 1-888-237-6762.



TRS-Care Dental Premiums

Premium Tiers	2025
Retiree Premium	\$41.64
Retiree + Spouse	\$83.29
Retiree + Child(ren)	\$87.45
Retiree + Family	\$129.93



TRS-Care Vision Premiums

Premium Tiers	2025
Retiree Premium	\$6.89
Retiree + Spouse	\$13.79
Retiree + Child(ren)	\$15.57
Retiree + Family	\$24.08



Pop Quiz!

TRS-Care Dental and TRS-Care Vision eligibility requirements **are the same** as other TRS-Care coverage requirements.

- A. True
- B. False

True! And **you don't need TRS-Care health and pharmacy coverage** to enroll in TRS-Care Dental, TRS-Care Vision or both.

Join the Conversation!

Attend a **quarterly TRS-Care webinar** to learn more and ask your questions live.





TRS-Care Dental

NEW for 2025!



Dental PPO – A plan that offers, choice, savings and anywhere, anytime service



In Network Negotiated Fees



Nationwide PDP Plus Network



International Dental Travel Assistance Program



Flexibility To Go To Any Dentist



Access to Quality Dental Providers with MetLife Spotlite on Oral HealthSM



Annual Benefits Maximum Incentive Provision

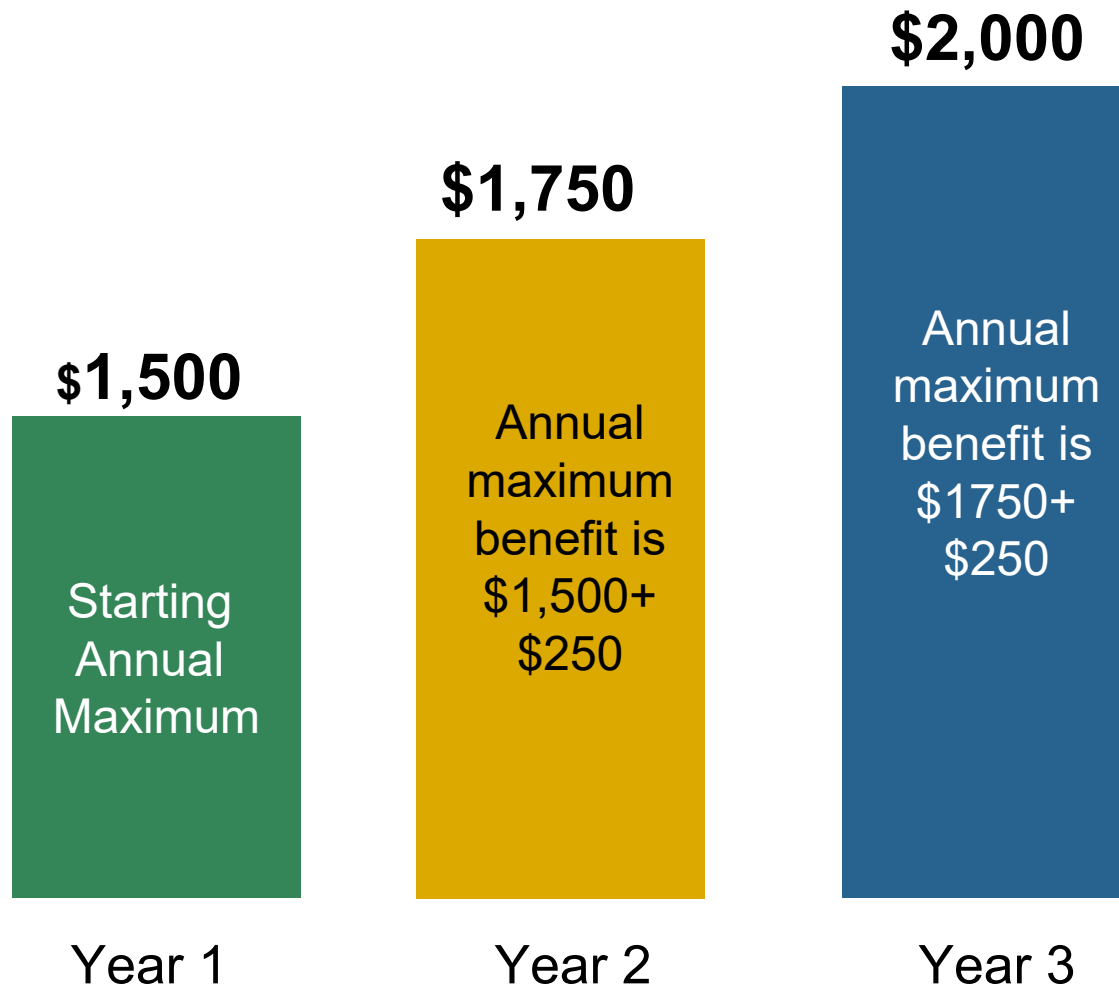
Dental Benefits Summary: PDP Plus Network

Services Provided	In-network Dentists: percent of negotiated fee	Out-of-network Dentists: scheduled amount
Annual Deductible <ul style="list-style-type: none"> B and C services apply 	\$50 individual deductible /\$150 family deductible	
Annual Benefits Maximum <ul style="list-style-type: none"> B and C services apply 	\$1,500 per covered person	
Type A: Preventive Services <ul style="list-style-type: none"> 2 Exams and cleanings in a calendar year 2 Periodontal cleanings in a calendar year <ul style="list-style-type: none"> - w/periodontal disease diagnosis X-rays (full mouth and bitewing) Cleanings (including Periodontal) 	100%	100%

Dental Benefits Summary: PDP Plus Network

Services Provided	In-network Dentists: percent of negotiated fee	Out-of-network Dentists: scheduled amount
Type B: Basic services <ul style="list-style-type: none"> • Fillings • X-rays (periapical) • Emergency Palliative Treatment 	70%	70%
Type C: Major services <ul style="list-style-type: none"> • Crowns • Root Canals • Dentures • Implants • Bridges 	50%	50%
Incentive Provision	Yes	

Incentive Provision



- Your annual maximum benefits coverage will increase by \$250 if you get **2 exams and cleanings in the prior year.**
- You keep the higher maximum benefit as long as you remain enrolled in the plan.
- Total maximum increase of \$500

Rewarding Healthy Behavior with Dental Incentives

How it Works



Benefit

Plan's Incentive Provision

Benefit for qualifying members

Starting Annual Maximum: **\$1,500**

+ Members who receive 2 exams and cleanings in the previous year earn a **\$250** increase in their annual max (capped after 2 years)

Year 1: **\$1,500 annual max**

Year 2: **\$1,750 annual max**

Year 3: **\$2,000 annual max**

Olivia's Experience

- 1 Olivia's dentist recently told her that she needs a bridge to fix two of her teeth, which usually costs \$2,200.
- 2 Because Olivia got two cleanings and exams in her first year on the plan and was currently on the second year of her MetLife Incentive Provision benefit, MetLife increased her annual maximum from \$1,500 to \$1,750.
- 3 By increasing her annual maximum Olivia had enough benefit for MetLife to pay 50% of the cost.

SpotLite on Oral Health



SpotLite Preferred Dentist Program (PDP) awards special recognition to dentists annually who have shown a focus on preventive care and improved health outcomes.

It also helps connect Retirees with these designated dental providers.

Empowering Retirees to select qualifying dentists means improved health ...

-
- More preventive care
 - Reduced disease and risk for disease
 - Easily searchable and accessible via online tools
- Quantifiable benefits backed by industry standards of care
 - Reduces cost over time
 - Encourages dentists to improve care to reach and/or maintain designation
 - Results in a more loyal and stable network

TRS-Care Member Experience



Meet TRS Member, Kendra

Retired Kindergarten teacher (25 years)

- District: Fort Bend ISD's Commonwealth Elementary, Houston
- Hobbies: Spending time with her grandkids (Emma, Jack, Liam) and taking pottery classes

- 1 TRS member attends the **TRS-Care Health Education Fair** .
- 2 Kendra wants to learn more about MetLife dental benefits and uses a QR code on the brochure.
- 3 Kendra is impressed with MetLife's dental network size and the MetLife SpotLite program. Kendra enrolls as a TRS-Care Dental Member.
- 4 A month later, Kendra learns she needs a crown, which usually costs **\$1,361**.¹
- 5 Kendra uses MetLife's **provider search tool to view SpotLite awarded providers** in her area.
- 6 Since her new dentist is in-network, they agreed to provide services for **\$694**.
- 7 Her TRS-Care Dental insurance covers 50% for this procedure. Kendra already paid her annual deductible.
- 8 **Kendra's savings is \$333.50** ² and her in-network dentist submits the claim.

¹ Based on MetLife data for a crown (D2750) in ZIP code 78701. This example is used for informational purposes only. Fees in your area may be different. Example assumes any deductible has been met and the annual maximum benefit has not been reached.

² Hypothetical examples are for informational purposes only. Your costs and savings could vary based on your plan design, where you live and whether your plan requires a deductible or coinsurance. Please see your certificate of insurance for details about your coverage.

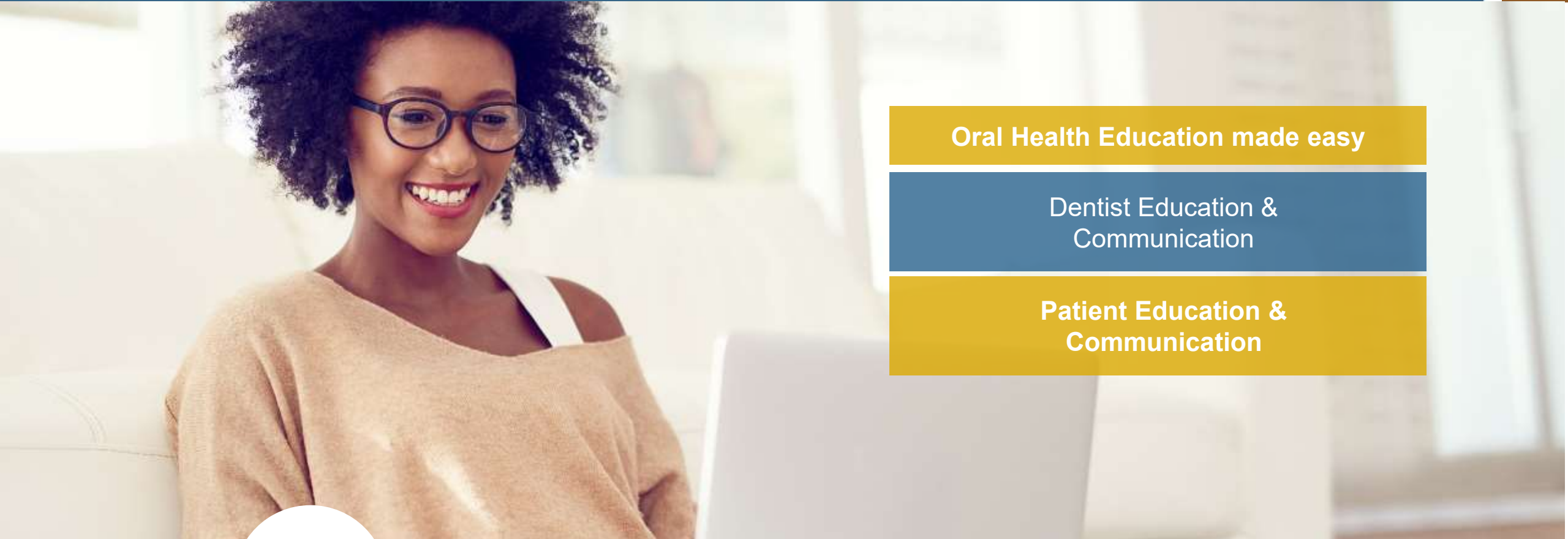
Savings that matter to TRS members: out-of-pocket costs

“If I need a root canal...”



	Bob goes in network	Marcie goes out of network
Dentist's usual charge	\$1,460.00	\$1,460.00
Negotiated fee	\$682.00	N/A
Scheduled amount	N/A	\$1,460.00
The plan pays	\$341.00	\$730.00
	Bob pays \$341.00 (after \$50 deductible)	Marcie pays \$730.00 (after \$50 deductible)

Helping Members Make Smarter Choices



Oral Health Education made easy

Dentist Education &
Communication

Patient Education &
Communication



Visit MetLife's Oral Health Library

www.oralfitnesslibrary.com

Find a Dental Provider

Choose from **thousands of general dentists and specialists** nationwide. Find the names, addresses, languages spoken and phone numbers of participating dentists with our **Find a Dentist** directory.



Step 1:

Go to www.metlife.com/info/trs-care



Step 2:

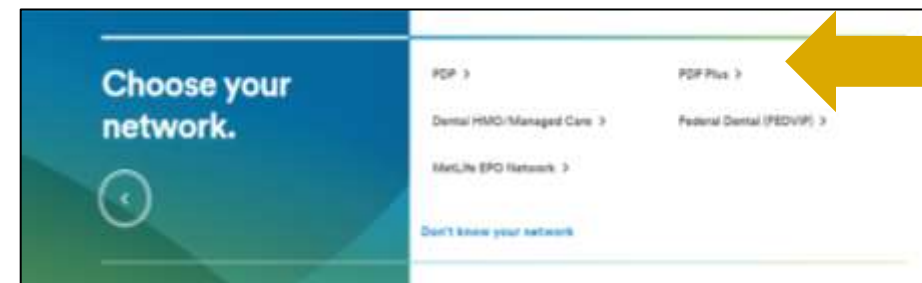
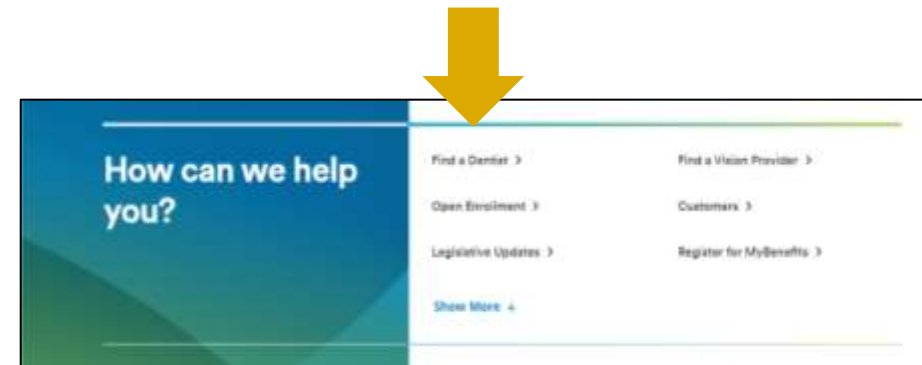
Select "Find a Dentist" next to "How can we help you?"



Step 3:

Select "PDP Plus" next to "Choose your network."

Enter your Zip, City or State and select the "Find a Dentist" button. You will then be prompted to select your plan from the list. The plan name is located in your Schedule of Benefits.



Locate a Provider Thru the Online Tools

MetLife SpotLiteSM

1 [THOMAS NICHOLSON, DMD](#)
450 MOUNTAIN AVE
SPRINGFIELD, NJ 07081
☎ (973) 467-0045

Accepts new patients: Yes
Specialties: General and Family Dentistry
Handicap Accessible: No

📍 0.3 miles

DETAILS

MetLife SpotLiteSM

2 [HEATHER SMITH BRIGGS, DMD](#)
NJ DENTAL PARTNERS ONE LLC
901 MOUNTAIN AVE STE SC-13
SPRINGFIELD, NJ 07081
☎ (973) 218-9800

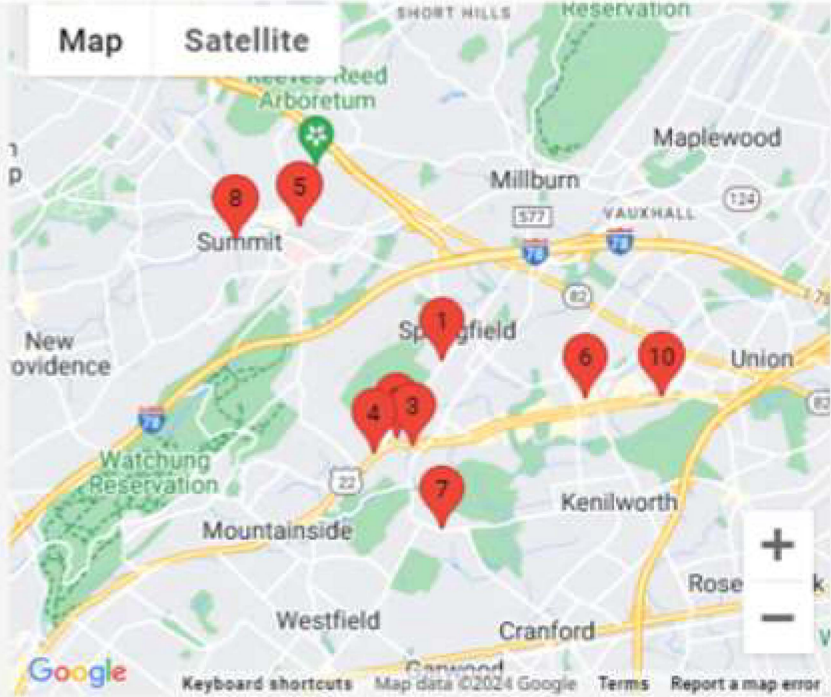
Accepts new patients: Yes
Specialties: General and Family Dentistry
Handicap Accessible: Yes

📍 1.0 miles

DETAILS


MetLife SpotLiteSM

DETAILS



Map Satellite

Google Keyboard shortcuts Map data ©2024 Google Terms Report a map error



**MetLife SpotLite
on Oral HealthSM**

Dental Mobile App



Find an in-network Provider

- By name or location (zip code)
- SpotLite on Oral Health nominated
- Confirm dental network name

View your claims and dependent claims

Cost Estimator

Deductible and calendar year maximum status

View covered procedures

Access and print your electronic ID card

- You don't need your ID card to get dental services

Cost Per Month and TRS-Care Dental Website

Dependent Tier	Monthly Dental Premium
Retiree Only	\$41.64
Retiree + Spouse	\$83.29
Retiree + Child(ren)	\$87.45
Retiree + Family	\$129.93



Got to www.metlife.com/info/trs-care or scan this QR code to visit us online!

Pop Quiz!

What's the buzz on TRS-Care Dental in 2025?

- A. In-Network Negotiated Fees
- B. Nationwide PDP Plus Network
- C. International Dental Travel Assistance Program
- D. Flexibility To Go To Any Dentist
- E. Access to Quality Dental Providers with MetLife Spotlight on Oral Health
- F. Annual Benefits Maximum Incentive Provision
- G. All the above

The answer is **G!** This new, optional plan will offer **extensive provider networks and benefits** to help you smile with confidence in 2025!

Join the Conversation!

Attend a **quarterly TRS-Care webinar** to learn more and ask your questions live.





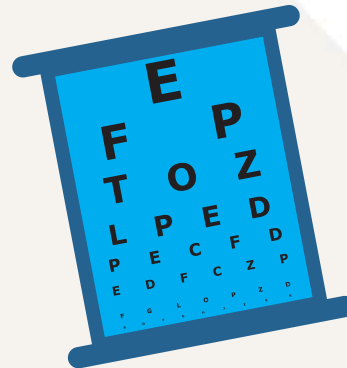
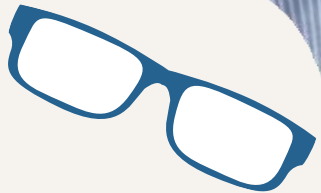
MetLife



**TRS-Care
VISION**

TRS-Care Vision

New for 2025!



Vision exams are an important aspect of preventive care.

Vision exams are a key part of early disease detection

Why members need vision benefits



Vision care, not just eyewear



More screentime (iPads, tablets, cell phones)



Affordability and Access

30+ chronic medical conditions detected including:⁴



Diabetes

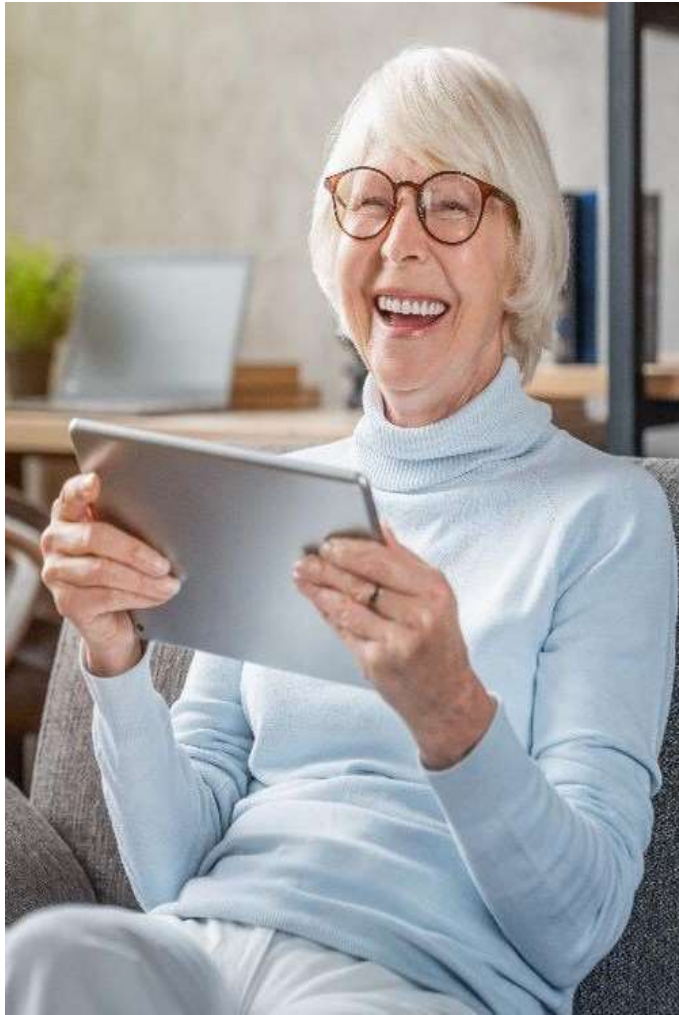


Hypertension



High Cholesterol

Superior Vision by MetLife: Savings, Choice and Convenience!



In-network benefits for a wide range of covered services

- Coverage for annual eye exam
- Annual allowances (every 12 months) for either prescription eyeglasses or contact lenses
- Coverage for diabetic exam plus ophthalmological services
- Coverages and discounts on eyeglass lens enhancements
- Discounts on additional pairs of prescription glasses and contact lenses
- Discounts on laser vision correction
- Free hearing exam and a discount of up to 40% off the national average for hearing aids

Superior Vision by MetLife: savings, choice and convenience



Option to see any licensed ophthalmologists, optometrists and opticians at participating retail and private practice locations

- Superior Vision's network includes the top 50 retailers – most notably, America's Best Contacts & Eyeglasses, Costco Optical, Eyeglass World, LensCrafters, Pearle Vision, Target Optical, VisionWorks, Walmart and more
- Popular online in-network eyewear stores, including Glasses.com, ContactsDirect, 1-800-contacts, Befitting and Warby Parker

Out-of-network coverage

- Various reimbursement levels for annual eye exams, lenses, frames, contacts

Vision Benefits Summary – Frames and Lenses

Superior Vision Network

Benefit Type	In-Network Coverage	Frequency
Eye exam (one per frequency)	Covered in full after \$15 copay	ONCE Every Plan Year
Eyewear	\$10 copay	ONCE Every Plan Year
Frame Allowance	Covered up to \$150 allowance after eyewear copay Additional \$25 frame allowance at LensCrafters, select Pearl Vision, Target Optical, and participating independent providers Additional 20% off overage (not available at not available at Walmart, Sam's Club and Target)	ONCE Every Plan Year
Standard Corrective Lenses <ul style="list-style-type: none"> • Single Vision • Lined bifocal/trifocal • Lenticular 	Covered in full after eyewear copay	ONCE Every Plan Year

Vision Benefits Summary – Contact Lenses

Superior Vision Network

Benefit Type	In-Network Coverage	Frequency
Contact Lens Allowance	\$150 allowance, 10% of overage for disposable contacts; 20% off overage for conventional contacts (discount not available at Walmart and Sam's Club)	ONCE Every Plan Year
Contact Lens Fit and Follow-up	\$30 copay Standard: Covered in full, after copay Specialty: \$50 allowance, after copay	ONCE Every Plan Year
Other:	A National Hearing Network of hearing care professionals, featuring Your Hearing Network, offers Superior Vision members discounts on services, hearing aids and accessories.	

Vision Benefits Breakdown | Superior Vision Network



For Members with diabetes, glaucoma, and age-related vision issues

With the **Diabetic Eyecare Benefit**, members who have either Type 1 or Type 2 diabetes who also have specific conditions such as Glaucoma or Age-Related Macular Degeneration will qualify for additional benefits.

Service or Material	In-network	Out-of-network
Diabetic Exam and Other Ophthalmological Services	Covered in full after \$15 copay.	\$100 allowance

Services are not available at Walmart, Sam's Club and Costco

Access to many popular retail chains

We use retail chains you know and trust. The **top 50** national and retail chains are in-network!



- 1800 Contacts
- America's Best
- BJ's Optical
- Clarkson Optometry
- Co/Op Optical
- Cohen's Fashion Optical
- Contacts Direct
- Costco Optical
- Dean Optical
- Doctors Valuvision
- Dr. Tavel's Family Eye Care
- Eyecare Associates
- EyeDoctors Optical Outlet
- Eye Works
- Eyecare Partners
- Eyecarecenter
- Eyeglass World
- Eyeglasses Unlimited Inc.
- Eyemart Express
- Eyemasters
- For Eyes
- General Vision Services
- Glasses.com
- H Rubin Vision Center
- Horizon Eye Care
- LensCrafters
- Lo Optical
- MyEyeDr
- National Vision Inc.
- Nationwide Optometry
- Nationwide Vision Centers
- Nationwide Vision inside JC Penney
- New Vision Optical
- North American RX I Wear Inc.
- Macy's Optical
- Meijer Vision Center
- Optical Inside CVS Pharmacy
- Opticare Vision Center
- Pearle Vision1
- RX Optical Laboratories
- Sam's Club
- SEE Eyewear
- Shopko Optical
- Sight Shop
- Site for Sore Eyes
- Spectacle Shoppe
- Spex
- Stanton Optical
- Sterling Optical
- SVS Vision
- Target Optical
- Texas State Optical
- Today's Vision
- Vision 4 Less
- Vision Pro
- Vision Source
- Vision Values by Dr. Tavel
- Visionworks
- Vista Optical
- Vision Centers In Walmart
- Walmart
- Warby Parker

Additional Recruitment efforts if needed

TRS-Care Member Experience



- CFBISD, Country Place Elementary Carrollton
- Hobbies: Hiking with his dog, Bandit, and cooking with his wife, Michelle

- 1 Reggie learned about MetLife Superior Vision through a **TRS-Care virtual information session**.
- 2 He found a nearby Superior Vision eye doctor through the MetLife **provider search tool** and went in for his **annual exam**.
- 3 Reggie learned he needs bifocals which **usually cost \$482** total for the exam, frames, and lenses, without insurance.
- 4 Reggie paid a **\$15 copay** for his eye exam. He paid an additional **\$33.26 for his frames after his \$150 frame allowance** with an **additional 20% off overage**, and his bifocal lenses were covered in full
- 5 Reggie's in-network doctor submits the claim and Reggie benefits from a **\$433.74 in savings!**

Savings that matter to TRS members: out-of-pocket costs

	U.S. average retail ²	Superior Vision Benefits	Member Pays
Exam	\$154.29	\$15 copay	\$15
Frame	\$179.95	\$150 allowance with 20% off overage	\$23.96
Materials Copay	NA	\$10 copay	\$10
Progressive lens: Standard	\$153.00	Covered in Full	\$0
Anti-reflective coating: Standard	\$110.00	Covered in Full	\$0
UV coating	\$22.00	Covered in Full	\$0
Polycarbonate (adult)	\$63.00	Up to \$40	\$40
Photochromic tint	\$109.00	Covered in Full	\$0
Member out-of-pocket costs²	\$791.24		\$88.96

Member savings of \$702.28

Find a vision provider

Choose from **thousands of private practice optometrists and ophthalmologists** nationwide, as well as many **large retail chain stores**.

Find the names, addresses, languages spoken and phone numbers of participating vision providers with our **Find a Vision Provider** directory.



Step 1:

Go to www.metlife.com/info/trs-care



Step 2:

Select “Find a Vision Provider” next to “What would you like to do today?”



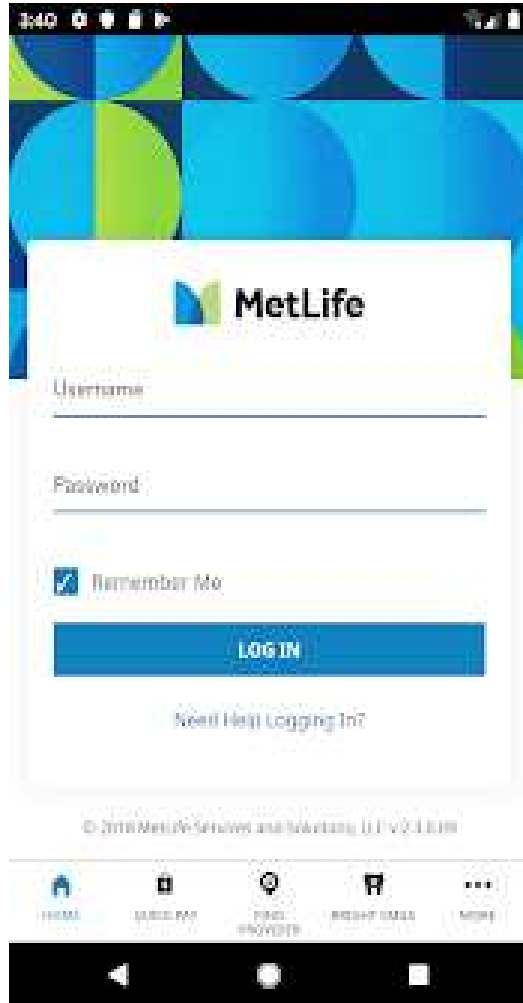
Step 3:

“Choose the Superior Vision network*.”

Enter your Zip, City or State and select the “Find a Vision Provider” button. You will then be prompted to select your plan from the list. The plan name is located in your Schedule of Benefits.

The screenshot shows two sections of the website. The top section, titled "How can we help you?", contains a grid of links: "Find a Dentist >", "Open Enrollment >", "Legislative Updates >", "Show More +", "Find a Vision Provider >", "Customers >", and "Register for MyBenefits >". A yellow arrow points to the "Find a Vision Provider >" link. The bottom section, titled "Choose your network provider", contains a grid of links: "Davis Vision >", "VSP Choice >", "Federal Vision Plan (FEDVIP) >", "Superior Vision >", and "VisionAccess >". A yellow arrow points to the "Superior Vision >" link. Below the grid is a checkbox labeled "Eyewear Dispensing Provider" with a star icon. At the bottom are two buttons: "Search Now" and "Clear Form".

Mobile App



Find an in-network Provider

- By name, location (zip code) or miles to nearest provider
- Confirm vision network name

Access and print your electronic ID card

- You don't need your ID card to get vision services

Cost Per Month and TRS-Care Vision Website

Dependent Tier	Monthly Vision Premium
Retiree Only	\$6.89
Retiree + Spouse	\$13.79
Retiree + Child(ren)	\$15.57
Retiree + Family	\$24.08



Go to www.metlife.com/info/trs-care or scan this QR code to visit us online!

Pop Quiz!

Which **in-network benefits** will TRS-Care Vision offer in 2025?

- A. Coverage for **annual eye exam**
- B. Annual allowances (every 12 months) for either **prescription eyeglasses or contact lenses**
- C. Coverage for **diabetic exam** plus ophthalmological services
- D. Coverages and discounts on **eyeglass lens enhancements**
- E. Discounts on **more pairs** of prescription glasses and contact lenses
- F. Discounts on **laser vision correction**
- G. **Free hearing exam** and a discount of up to **40% off** the national average for hearing aids
- H. **All the above**

The answer is H! This new, optional plan will offer **extensive provider networks and benefits** to help you see with confidence in 2025!

***Join the
Conversation!***

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Comparing TRS-Care Medicare Advantage (UHC) and TRS-Care Vision (MetLife) Benefits

Comparison	TRS-Care Vision by MetLife	TRS-Care Medicare Advantage by UnitedHealthcare	Considerations
Coverage	For non-Medicare & Medicare-eligible retirees and dependents	Only for Medicare-eligible retirees	If you are over 65
Annual Eye Exam	\$15	\$0	Only need eye exams
Materials (Eyeglasses, contact lenses, etc.)	\$150 allowance after \$10 copay for either eyeglasses or contact lenses. 20% off over allowance.	Up to \$70 allowance for eyeglasses or up to \$105 for contact lenses.	Frequently change eyeglasses/contacts
Claims Processing	Eye Exam: Provider submits claim on member's behalf (in-network only) Materials: Provider submits claim on member's behalf (in-network only)	Eye Exam: Provider submits claim on member's behalf (in-network only) Materials: Member submits a claim to UHC for reimbursement	
Hearing Network	Network restrictions – Your Hearing Network	Network restrictions – UnitedHealthcare Hearing	
Hearing Exam	\$0	\$0	
Hearing Aids	Discounted options; up to 40% off	Up to \$500 allowance every 3 years	

Thank You!



TRS-Care Eligibility and Enrollment (TRS)

1-888-237-6762, Mon–Fri, 7 a.m.–6 p.m. CST

www.trs.texas.gov/Pages/trs-care-dental-vision



TRS-Care Dental Benefits (MetLife)

1-855-488-0522, Mon–Fri, 7 a.m.–10 p.m. CST

metlife.com/trs-care-dental



TRS-Care Vision Benefits (MetLife)

1-855-488-0522, Mon–Fri, 7 a.m.–8 p.m. CST, Sat 8 a.m.–3 p.m. CST

metlife.com/trs-care-vision