



TRS-Care Dental & TRS-Care Vision Webinar for 2026 Benefits

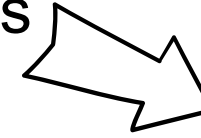
See and Smile with Confidence!



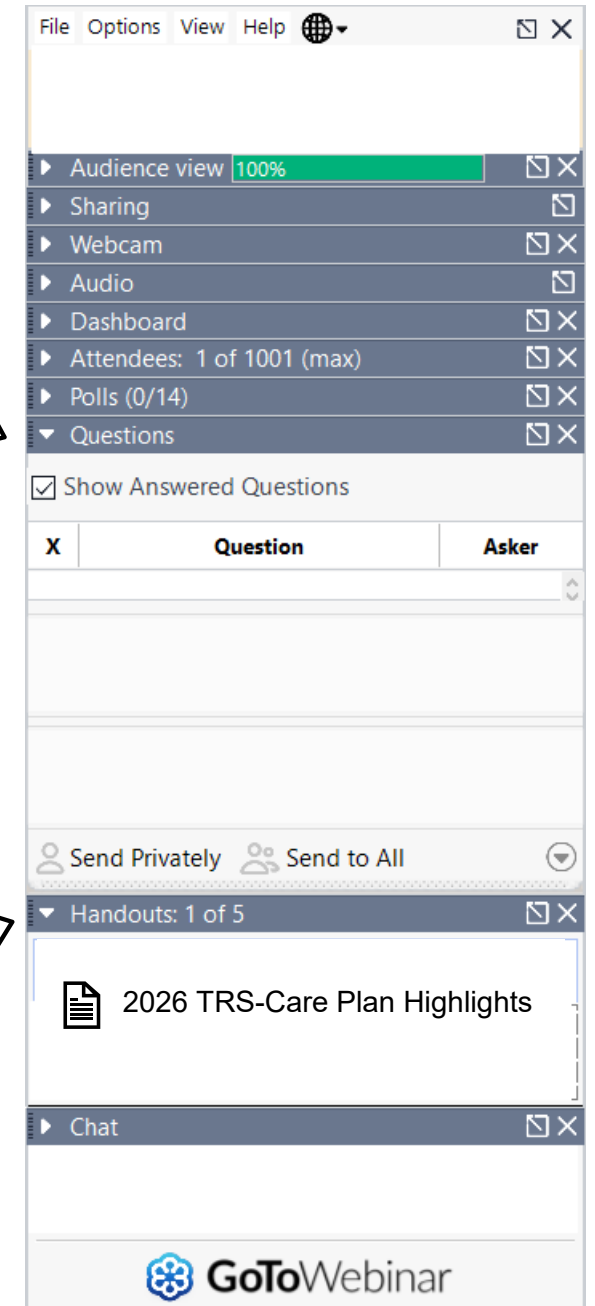
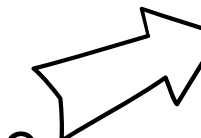
Housekeeping

- ✓ All participants are muted.
- ✓ If you don't see the Handouts pane, select **View > Handouts** in the top menu bar of the control panel.
- ✓ Anytime during the webinar, ask our subject matter experts questions in the questions box.
- ✓ Go to support.goto.com/webinar for help.

Enter your questions here.



Download the handouts here.



TRS-Care Health Education Fairs for 2026 Benefits

- ✓ **Presentations on 2026 Benefits:**
8:30 a.m. to noon, CST
- ✓ **Exhibit Hall:** 9:00 a.m. to noon, CST



Date	City	Venue
8/12/25	Georgetown	Sheraton Austin Georgetown
8/13/25	College Station	Texas A&M Hotel & Conf Center
8/21/25	Sugar Land	Houston Marriott Sugar Land
8/26/25	Beaumont	MCM Elegante Hotel & Conf Center
8/28/25	Conroe	Hyatt Regency Conroe
9/9/25	Mt. Pleasant	Mount Pleasant Civic Center
9/10/25	Tyler	Holiday Inn Tyler-Conf Center
9/11/25	Mesquite	Hampton Inn & Suites Dallas/Mesquite
9/12/25	Arlington	Mansfield ISD Center for PA
9/16/25	Lubbock	Buddy Holly Hall
9/25/25	El Paso	Radisson Hotel El Paso Airport
9/29/25	Wichita Falls	Delta Hotels by Marriott Wichita Falls
9/30/25	Abilene	DoubleTree by Hilton Abilene
10/7/25	Laredo	Embassy Suites by Hilton Laredo
10/8/25	Harlingen	Harlingen Convention Center
10/9/25	San Antonio	San Antonio DoubleTree by Hilton

FREE REGISTRATION:
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. 8, 2025.
- If you enroll during this time, your coverage starts Jan. 1, 2026.
- Once you enroll, you are enrolled for the whole plan year, Jan. 1 to Dec. 31, 2026.
- ***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 you enroll? Online or by mail!



Online

- ✓ **New enrollees** can enroll in less than five minutes at **MyTRS.Texas.gov!**
- ✓ Starting Oct. 1, log in to enroll yourself and your eligible dependents.
- ✓ Set up your MyTRS access now!



By Mail

- ✓ Mail a completed application to TRS by Dec. 8 for coverage to start Jan. 1, 2026!
- ✓ Get your application on the TRS website or by calling TRS Health

Annual Open Enrollment for TRS-Care Dental and Vision: Oct. 1 to Dec. 8, 2025

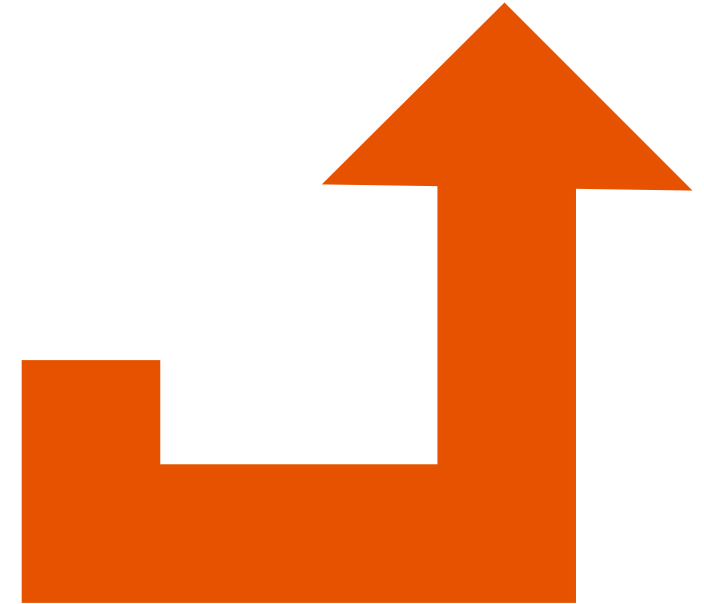
IMPORTANT: If you're already enrolled and want to stay enrolled, you don't need to do anything. If you want to make changes to your enrollment, call TRS Health.

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	2026
Retiree Premium	\$41.64
Retiree + Spouse	\$83.29
Retiree + Child(ren)	\$87.45
Retiree + Family	\$129.93



No changes from 2025! Premiums will stay the same in 2026!

TRS-Care Vision Premiums

Premium Tiers	2026
Retiree Premium	\$6.89
Retiree + Spouse	\$13.79
Retiree + Child(ren)	\$15.57
Retiree + Family	\$24.08



No changes from 2025! Premiums will stay the same in 2026!

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.





TRS-Care Dental

NEW for 2026!



Dental - PPO



In Network Negotiated Fees



Flexibility To Go To Any Dentist



Nationwide PDP Plus Network



Preventive and Diagnostic Waiver



International Dental Travel Assistance Program



Annual Benefits Maximum Incentive Provision

Preventive and Diagnostic Waiver

	Services Provided	In-Network (% of Negotiated Fee)	Out-of-Network (% of Maximum Allowable Charge)
Preventive Services Type A	<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 include Periodontal 	100%	100% of MAC (allowable amount set by MetLife)

Annual Benefits Maximum	Two routine dental check ups	Remaining annual benefit with waiver
\$1500	\$400	\$1500

Deductible and Basic Services or Major Services

Annual Deductible Applies to Type B & C Services	Individual/Family
\$50	\$50 individual deductible /\$150 family deductible

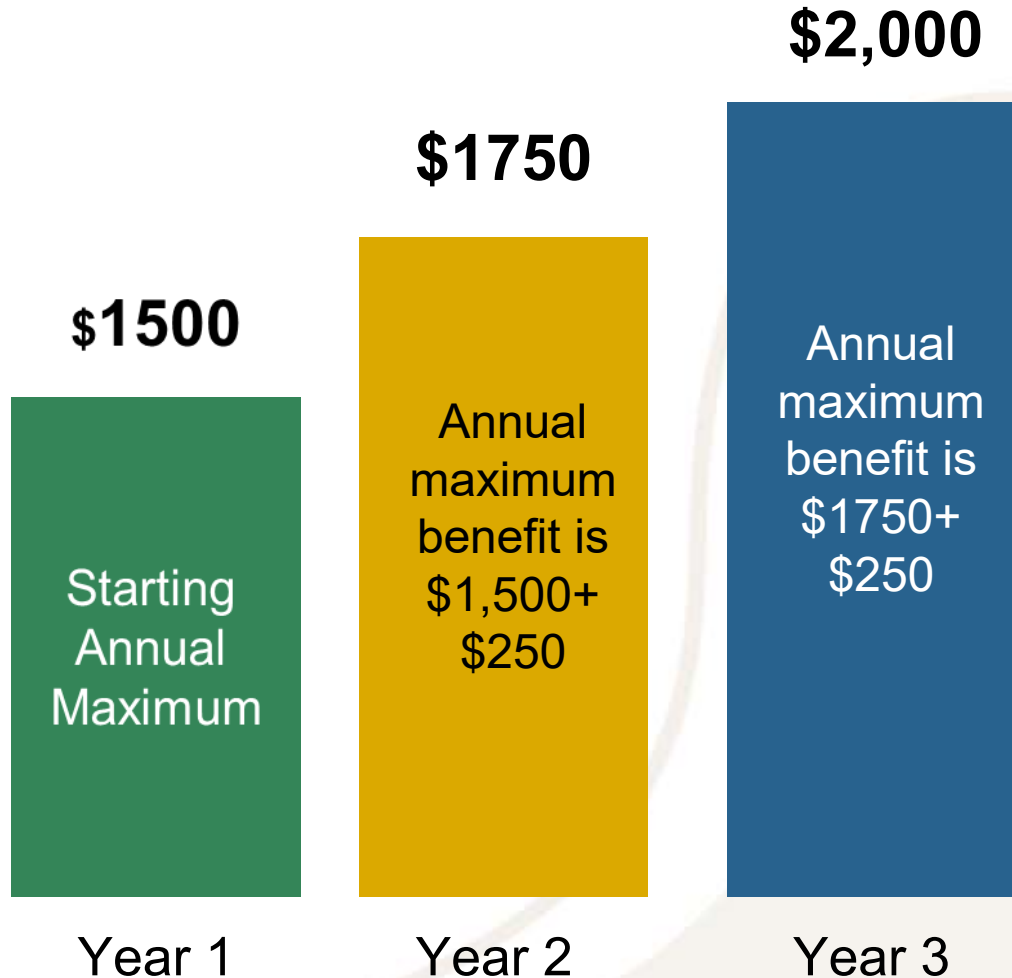
	Services Provided	In-Network (% of Negotiated Fee)	Out-of-Network (% of Maximum Allowable Charge)
Basic Services Type B	<ul style="list-style-type: none"> • Fillings • X-rays (Periapical) • Emergency Palliative Treatment 	70%	70% of MAC (allowable amount set by MetLife)

Major Services

	Services Provided	In-Network (% of negotiated fee)	Out-of-Network (% of maximum allowable charge)
Major Services Type C	<ul style="list-style-type: none">• Crowns• Root Canals• Dentures• Implants• Bridges	50%	50% of MAC (allowable amount set by MetLife)

Out-of-Network coverage is based on the allowable amount determined by MetLife. The provider may charge the member the cost difference not paid by MetLife.

Annual Maximum with 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	New Benefit for qualifying members
Annual Maximum: \$1,500 Deductible: \$50	+ Members who receive 2 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

Benefit in Action



Kevin's Experience

- 1 Kevin recently had an injury that resulted in two lost teeth. He was told by his dentist that he needed a bridge to fix it, which usually costs \$2200
- 2 Because Kevin was on the second year of his MetLife Incentive Provision benefit, MetLife increased his annual maximum from \$1,500 to \$1,750 due to receiving two cleanings in the previous plan year
- 3 Kevin visited an in-network dentist which greatly reduced his cost

TRS-Care Member needs a crown....

Kendra broke a tooth and needs a crown



Retired Kindergarten teacher (25 years)

- 1
 - 2
 - 3
 - 4
- ### Kendra visits her network dentist
- Kendra learns she needs a crown which usually costs **\$1,377.¹**
 - Since her dentist participates in the MetLife dental network, they have agreed to provide service for **\$789.**
 - Kendra's dental insurance covers 50% for this procedure, so her out-of-pocket costs are only **\$394.50** (after deductible). Kendra's dentist submits the claim and she benefits from a savings of over **\$900!²**

¹ Based on MetLife data for a [crown (D2740)] in ZIP code 53201. 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
The plan pays	\$341.00	\$341.00
	Bob pays \$341.00 (after \$50 deductible)	Marcie pays \$1,119.00 (after \$50 deductible)

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:

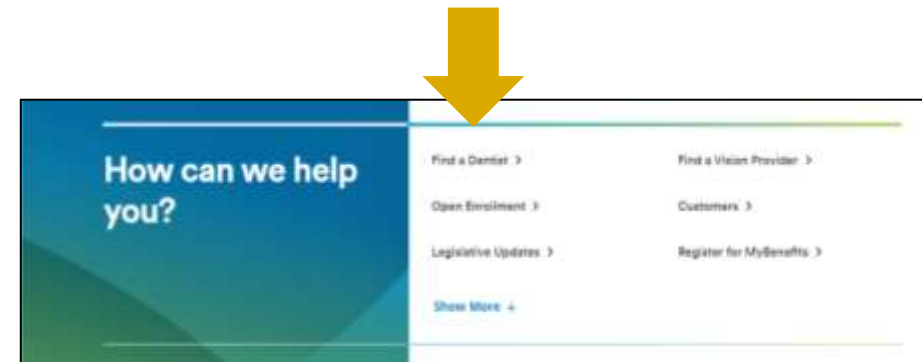
Select “Dental Coverage” then “Providers”



Step 3:

Select “Search” under “Find a Dentist” then select the “PDP Plus” 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.



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.



Helps connect Retirees with designated dental providers through evaluation process and simplified digital experience.

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

Locate a Provider Thru the Online Tools

MetLife SpotLiteSM

DETAILS



68 **MELISSA OTERO, DMD**

7403 OCONNOR DR
ROUND ROCK, TX 78681

(512) 651-5090

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

3.9 miles

MetLife SpotLiteSM

DETAILS



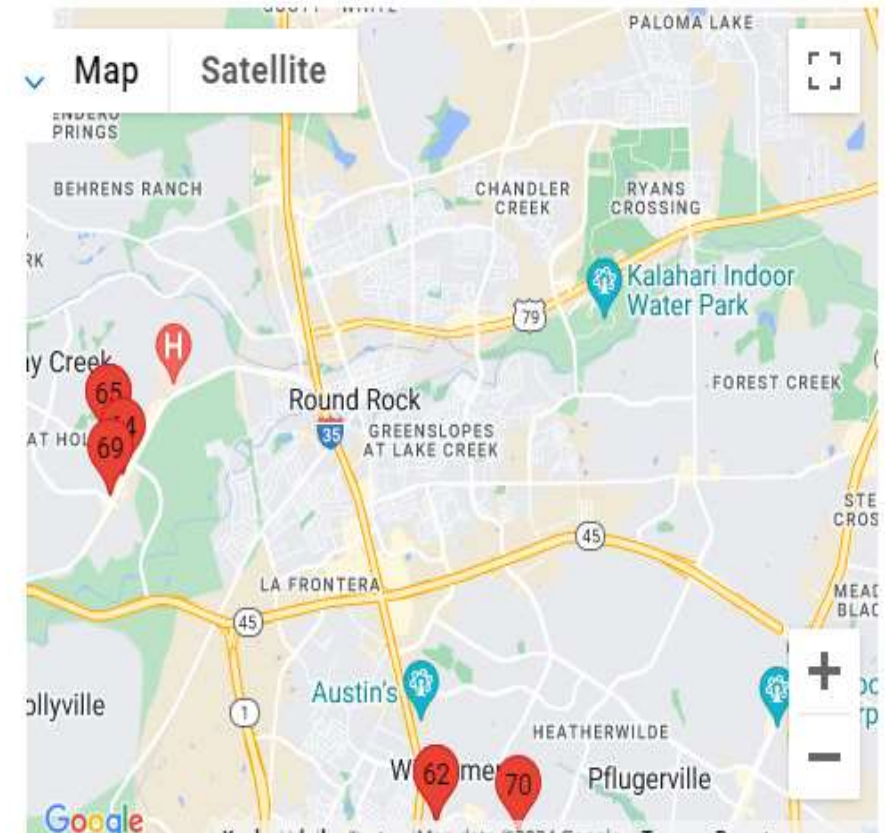
69 **BENJAMIN JOHNSON, DDS**

ACRE WOOD DENTAL ROUND ROCK PA
15930 S GREAT OAKS DR
STE A100
ROUND ROCK, TX 78681

(254) 799-5461

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

4.0 miles



Teledentistry gives Retirees more ways to see a dentist

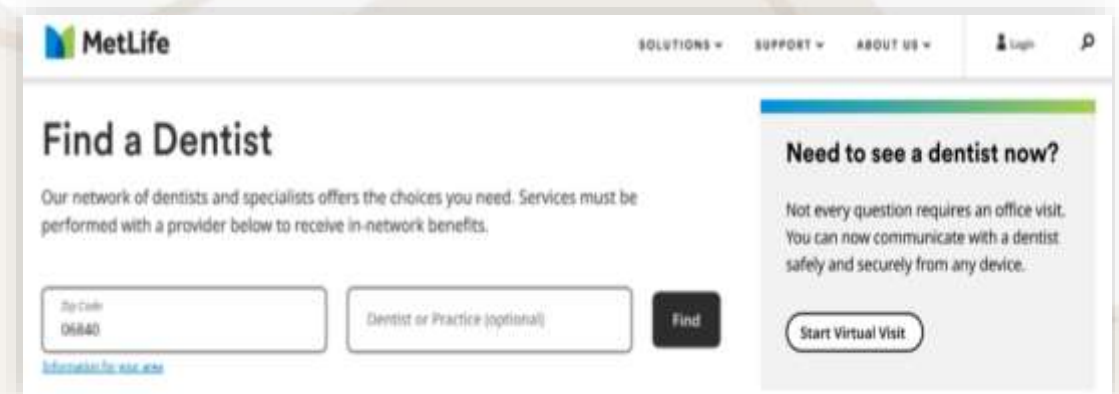
Retirees can meet with a licensed dentist almost immediately to discuss dental concerns in a secure video session.

How it works:

- Retiree logs in to MyBenefits account
- Register or log in to start your visit on dental.com
Gather your dental history
- Start your call

Information needed:

- Retiree SSN
- Date of birth
- Email and password needed for registration and login



The screenshot shows the MetLife website's 'Find a Dentist' page. At the top left is the MetLife logo. To the right are navigation links for 'SOLUTIONS', 'SUPPORT', and 'ABOUT US', along with a user profile icon and a search icon. The main heading is 'Find a Dentist'. Below it, a paragraph states: 'Our network of dentists and specialists offers the choices you need. Services must be performed with a provider below to receive in-network benefits.' There are three input fields: 'Zip Code' (containing '06840'), 'Dentist or Practice (optional)', and a 'Find' button. A link for 'Information for you' is below the first field. On the right side, there is a sidebar with the heading 'Need to see a dentist now?' and text: 'Not every question requires an office visit. You can now communicate with a dentist safely and securely from any device.' At the bottom of the sidebar is a 'Start Virtual Visit' button.

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

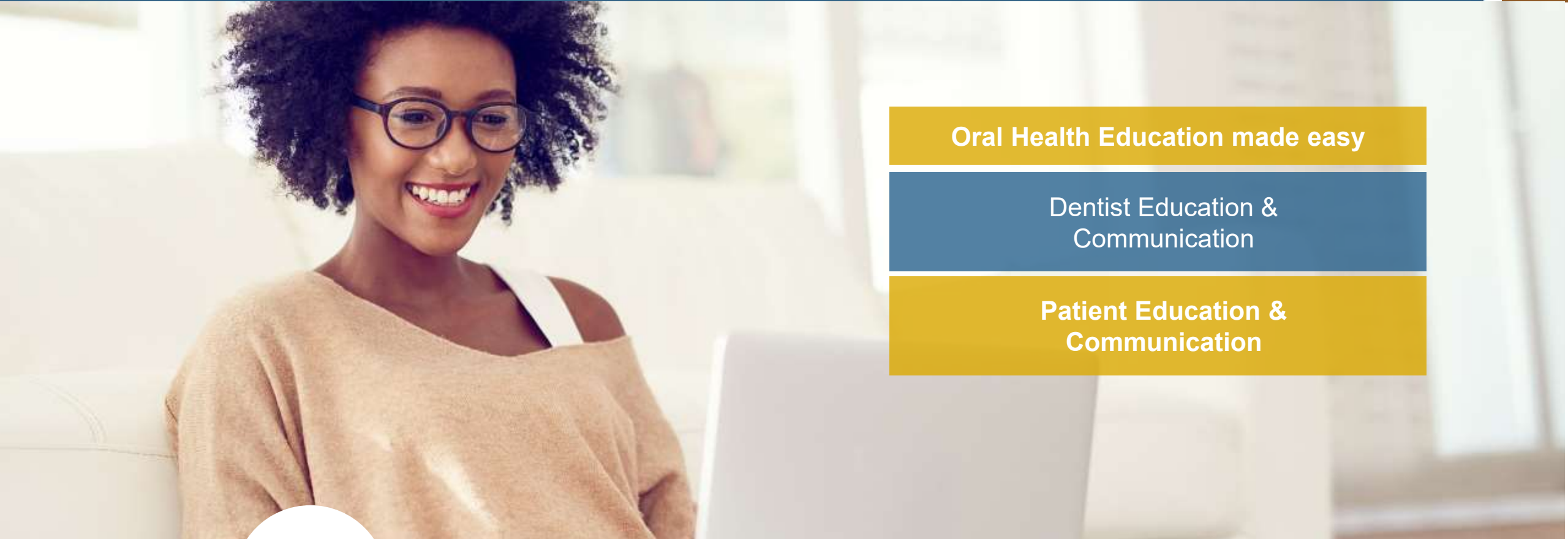
Deductible and calendar year maximum status

View covered procedures

Access and print your electronic ID card

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

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

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



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

Pop Quiz!

TRS-Care Dental has a **\$50** individual deductible and **\$150** family deductible.

True or False?

The answer is **True**. TRS-Care Dental pays a percentage of the cost of covered services after you or your enrolled dependent meet the deductible.



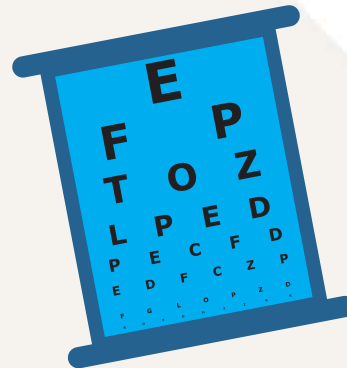
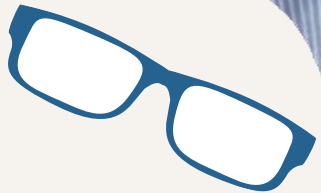


MetLife



TRS-Care Vision

New for 2026!



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



Affordability and Access

30+ chronic medical conditions detected including:⁴



Diabetes

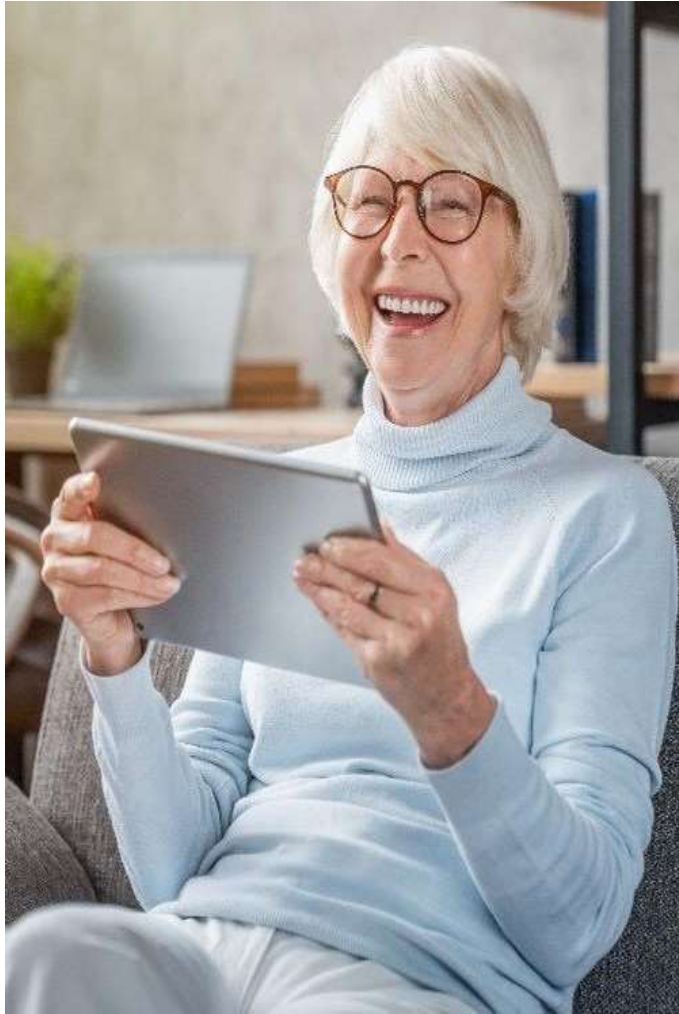


Hypertension



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:

- Costco
- Target Optical
- VisionWorks
- Walmart and more!

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)	\$15 copay	ONCE Every 12 Months
Eyewear	\$10 copay	ONCE Every 12 Months
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 Walmart, Sam's Club and Target)	ONCE Every 12 Months
Standard Corrective Lenses <ul style="list-style-type: none">• Single Vision• Lined bifocal/trifocal• Lenticular	Covered in full after eyewear copay	ONCE Every 12 Months

Vision Benefits Summary – Contact Lenses

Superior Vision Network

Benefit Type	In-Network Coverage	Frequency
Contact Lens Allowance	\$150 allowance, 10% off overage for disposable contacts; 20% off overage for conventional contacts (discount not available at Walmart and Sam's Club)	ONCE Every 12 Months
Contact Lens Fit and Follow-up	\$30 copay Standard: Covered in full, after copay Specialty: \$50 allowance, after copay	ONCE Every 12 Months

Vision Benefits Summary – Other discounts

Benefit Type	In-Network Coverage	Website
Hearing Exam and Hearing Aids	<ul style="list-style-type: none">• Free hearing exam• 60-day money back guarantee for hearing aids• 4 year service warranty• 4 year supply of batteries	yourhearingnetwork.com
Lasik Benefits	Traditional Lasik Custom Lasik Custom Lasik Bladeless	Qualsight.com

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



Meet TRS Member, Reggie

Retired SPED Teacher (15 years)

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

- 1 Reggie needs bifocals which usually cost **\$482** total for the exam, frames, and lenses, without insurance.
- 2 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.
- 3 Reggie benefits from a **\$433.74** in savings!

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

Superior Vision Benefits	
Exam	\$15 copay
Frame	\$150 allowance with 20% off overage
Materials Copay	\$10 copay
Progressive lens: Standard	Covered in Full
Anti-reflective coating: Standard	Covered in Full
UV coating	Covered in Full
Polycarbonate (adult)	Up to \$40
Photochromic tint	Covered in Full

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.



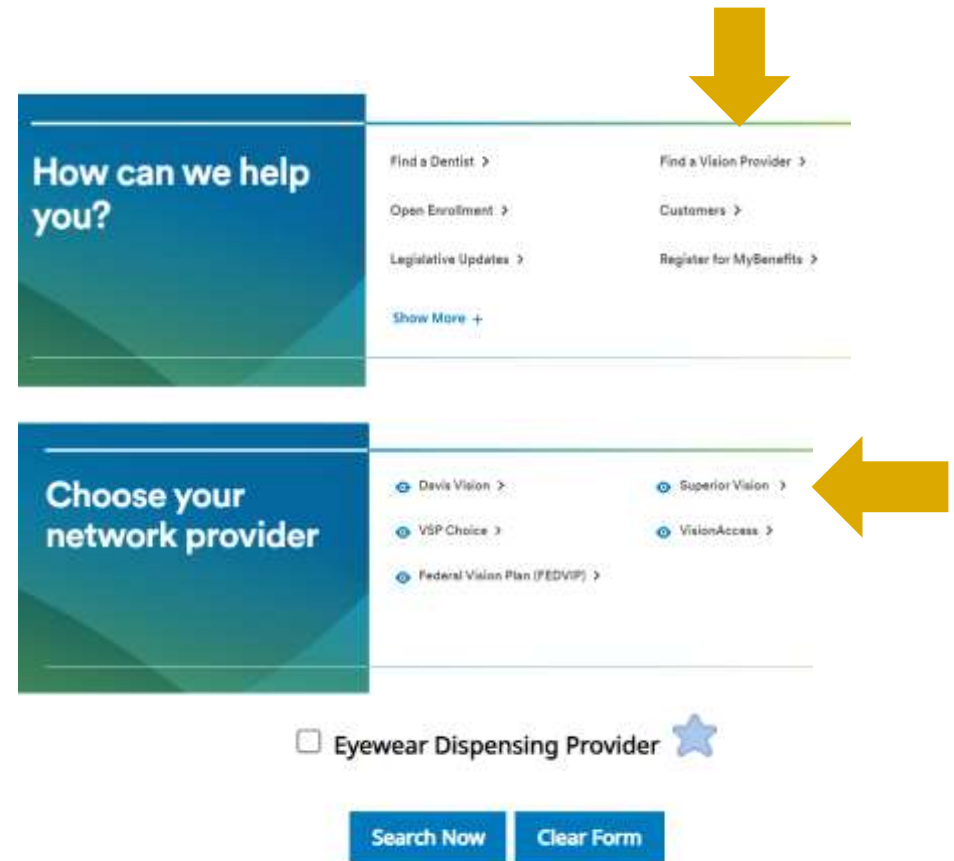
Step 1:
Go to www.metlife.com/info/trs-care



Step 2:
Select “Vision Coverage” then “Providers”



Step 3:
Select “Go to Site”
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.



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!

TRS-Care Vision offers up to \$150 allowance for frames after you pay an eyewear copay.

True or False?

The answer is **True!** TRS-Care Vision gives you a **\$150 allowance to buy frames every year.**



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-caredental



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-carevision