

Do you know how TRS-Care Medicare Advantage, a UnitedHealthcare® Group Medicare Advantage (PPO) plan, compares with other Individual Medicare Advantage, Individual Medicare Supplement and stand-alone Part D plans?

Take this quick quiz to find out.

## Economics

**Which of these TRS-Care Medicare Advantage features are lower than typical Medicare Advantage and Part D plans?**

- A. Total costs<sup>1</sup>
- B. Out-of-pocket costs<sup>2</sup>
- C. Both — it's all in one plan

**How can TRS-Care Medicare Advantage help you stay on budget?**

- A. Predictable costs
- B. Low \$400 deductible and lower premiums in 2025
- C. Both — it's all in one plan

**How can TRS-Care Medicare Advantage help you manage medication costs?**

- A. Low prescription copays for brand and specialty drugs
- B. Tools to estimate costs of your prescriptions
- C. Both — it's all in one plan

**What financial benefits do I have with TRS-Care Medicare Advantage?**

- A. No additional premium for prescription drug coverage
- B. The most you will pay for covered medical services (or out-of-pocket costs) in the plan year is \$3,500
- C. Both — it's all in one plan

**What medical out-of-pocket costs can I expect with TRS-Care Medicare Advantage?**

- A. Single inpatient hospital admission copay of \$500 per visit, no matter how many days you stay
- B. \$5 primary care provider copay, \$10 specialist visit copay, \$0 diabetic needs copay, routine eye and hearing exams
- C. Both — it's all in one plan

## Geography

**What providers can you see in TRS-Care Medicare Advantage?**

- A. In-network
- B. Out-of-network
- C. Both — you can see any provider in- or out-of-network, as long as they accept Medicare and will bill UnitedHealthcare

## Health

**How can TRS-Care Medicare Advantage help you stay healthy?**

- A. SilverSneakers® gym membership
- B. Rewards for completing certain health care activities
- C. Both — it's all in one plan

**How can TRS-Care Medicare Advantage help you get care?**

- A. In-home care resources
- B. 24 free one-way trips to the doctor or pharmacy
- C. Both — it's all in one plan

**How can TRS-Care Medicare Advantage help with my health expenses?**

- A. \$40 credit each quarter (\$160 a year) to purchase approved OTC items
- B. \$500 allowance for hearing aids (both ears) every 3 years
- C. Both — it's all in one plan

**With TRS-Care Medicare Advantage, you'll never pay more than \$3,500 on your covered medical out-of-pocket costs (deductibles, coinsurance and copays).**

Other plans may have much higher out-of-pocket limits so be sure to evaluate your total out-of-pocket costs, not just premiums, when deciding what plan is right for you.

## Raise your hand

### **TRS-Care Medicare Advantage has a dedicated UnitedHealthcare Customer Service Advocate support team to help you:**

- Understand your benefits and claims
- Answer questions about your bill
- Find the right care and understand your costs
- Take advantage of all your TRS-Care Medicare Advantage health and wellness benefits

## Enroll today!

### **You can switch back to TRS-Care Medicare Advantage with no gap in coverage or penalties**

Enroll through March 31, 2026 under the Limited-Time Enrollment Opportunity. Your TRS-Care Medicare Advantage effective date will be the first day of the following month TRS gets your completed and approved application.

To learn more, visit [www.trs.texas.gov/Pages/enrollment\\_opportunity.aspx](http://www.trs.texas.gov/Pages/enrollment_opportunity.aspx) or contact TRS Health at **1-888-237-6762** Monday–Friday, 7 a.m.–6 p.m. CST to request an enrollment form.

<sup>1</sup>The Typical Plan represents an individual Medicare Advantage plan that is among those selected most often by TRS-Care retirees moving from the TRS-Care Medicare Advantage plan to an individual Medicare Advantage plan. These plan benefits and costs are calculated using estimated costs and plan details available on Medicare.gov. Savings shown are for illustrative purposes only based on estimated plan costs of the TRS-Care Medicare Advantage Plan compared to a Typical Medicare plan. Your actual costs and savings may vary based on your benefit utilization.

<sup>2</sup>The amount shown is for illustrative purposes only based on a comparison of the out-of-pocket maximum of the TRS-Care Medicare Advantage Plan and out-of-pocket maximums of a Typical Medicare plan. Your actual costs and savings may vary based on your benefit utilization.

Benefits, features and/or devices vary by plan/area. Limitations and exclusions apply.

Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations.

Out-of-pocket maximum excludes premiums, prescription costs, and non-Medicare covered benefits.

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