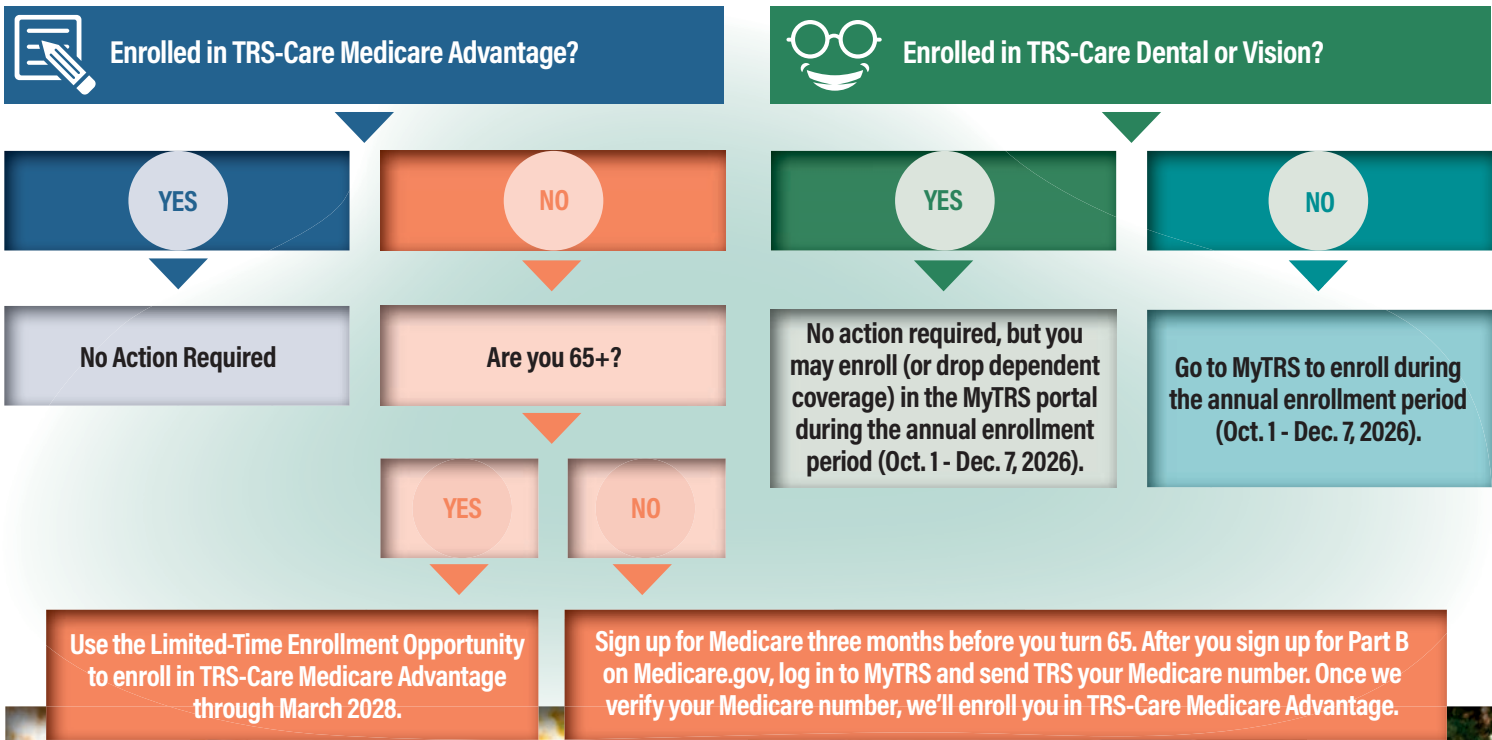
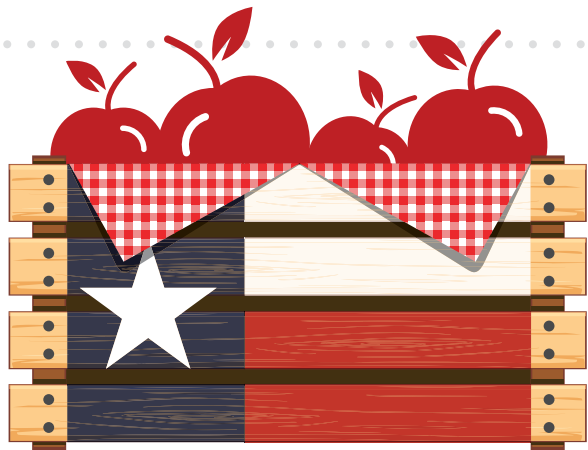


Don't Miss Out on Your TRS-Care Benefits!



THANK YOU FOR CHOOSING TRS-CARE. WE WISH YOU A HEALTHY AND HAPPY 2027!



SAVE THE DATES

TRS-Care Health Education Fairs and webinars are coming! TRS will host free [in-person and online events](https://trs.texas.gov/health-benefits/events) (trs.texas.gov/health-benefits/events) covering your 2027 TRS-Care benefits this fall! Click the link or scan the QR code to register and get detailed information. Come speak with your TRS and health plan representatives in person or online!



TRS-Care Medicare Advantage is Delivering Even More Value in 2027!

With lower premiums, the same benefits and a new chance to enroll, TRS continues to make it easy to access high-value coverage.



Find It Fast

All you need to know about 2027 TRS-Care Medicare Advantage benefits, anytime, anywhere.





Lower Premiums for 2027



GOOD NEWS!

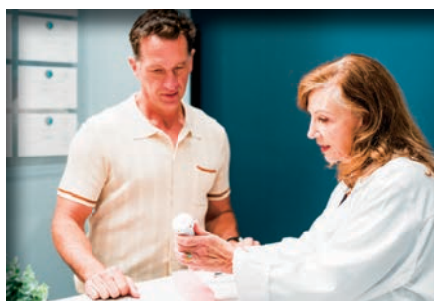
TRS-Care Medicare Advantage premiums are going down again thanks to the partnership with the Texas Legislature and Office of the Governor, federal changes, and TRS' strong financial management of the TRS-Care fund.

We lowered rates before and are lowering them again.

This means more savings in your pocket while maintaining the comprehensive coverage you rely on!



One Plan, More Value



TRS-Care Medicare Advantage combines **medical and prescription drug coverage in one plan**—so there's no need to shop for, pay for or manage a separate prescription plan.



A New Chance to Enroll

For a limited time, TRS will offer an enrollment **opportunity** for Medicare-eligible retirees and their eligible dependents not currently enrolled in TRS-Care Medicare Advantage so that retirees can access the plan's new, lower premiums and stability. Use the **MyTRS portal** to enroll online!

Enrollment Window:
Oct. 1, 2026 –
March 31, 2028



Turning 65 Soon?

If you're turning 65 soon, you'll become eligible for Medicare.

- Join a **TRS-Care Medicare Advantage & You Webinar** to learn about the plan.
- **Sign up for Medicare Part B** about three months before you turn 65.
- **Once you get your Medicare number**, give it to TRS so we can enroll you in TRS-Care Medicare Advantage.

Scan the QR code on the front of this letter to review the steps on the TRS Turning 65 webpage so you're ready to reach this important milestone.



Enrolling is Easier Than Ever



*Does not apply to your age 65 enrollment opportunity

Enrolling in TRS-Care Medicare Advantage is now **simpler and more convenient:**

- Use the **MyTRS portal** to enroll online*
- No paper forms required (unless you prefer them)
- Manage your benefits in one place
- Send secure messages to TRS Health counselors



Dental and Vision Coverage That Fits Your Life

Enroll in **TRS-Care Dental** and **TRS-Care Vision** quickly and easily through the MyTRS portal—no paper forms required. Choose coverage that fits your life, whether dental, vision or both. With flexible options and full control each year, you can update your coverage as your needs change.



The enrollment window for the coverage year that starts Jan. 1, 2027 is from Oct. 1 - Dec. 7, 2026.