



TEACHERS' RETIREMENT SYSTEM

of the State of Kentucky

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To: Teachers' Retirement System (TRS) Retiree

From: TRS Insurance Department

Re: Medicare Eligible Health Plan (MEHP) Open Enrollment Form

Attached is an open enrollment form to enroll in the TRS Medicare Eligible Health Plan (MEHP) for the effective date of January 1, 2020. The MEHP is a Medicare Advantage Plan through UnitedHealthcare and a Medicare Part D Prescription Drug Plan through Express Scripts. You can access benefit materials and the rate chart online at <https://trs.ky.gov>.

Currently, TRS pays all or a portion of the full premium for retirees based on their TRS entry date and years of service credit at retirement. The 2020 full premium cost is \$224 per month. In addition, you must pay the Medicare Part B premium directly to Social Security. Reciprocity retirees with service in TRS and KRS should contact TRS and KRS to determine their premiums. Medicare-eligible spouses of retired members **cannot** enroll during the annual MEHP open enrollment **unless** the retiree is not currently enrolled, and the spouse enrolls with the retiree. If enrolling an eligible spouse, retiree must provide proof of marriage in the form of a marriage certificate or a copy of the top half of your most recent Federal tax return Form 1040 and proof of spouse's enrollment in Medicare Parts A and B. Please note that if Medicare indicates you have gone 63 or more days in a row without other creditable prescription drug coverage you may receive a form asking about any drug coverage you had. Complete the form and return it to Express Scripts by the deadline in the letter. If you don't return the form, you may have to pay a Part D penalty to TRS.

To request this coverage, complete the MEHP enrollment form, attach a copy of the applicant's Medicare card, and return it to TRS as soon as possible, but no later than December 7, 2019 for coverage effective January 1, 2020. Any applications received after this date will not be accepted.

If at any time the enrollee's Medicare terminates, is enrolled in another Medicare Advantage Plan or Medicare Part D prescription drug plan, the enrollee's MEHP coverage will be terminated. Please be aware that TRS medical coverage is through the retiree. If at any time the retiree's coverage is terminated, the spouse's coverage will also be terminated.