



Teachers' Retirement System

RETIRED
MEMBER EDITION

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INSURANCE INFORMATION

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Update on Personalized Medicine Program

Answering Questions, How To Take Part

TRS is proud to report that over 8,000 of the 37,000 Medicare Eligible Health Plan (MEHP) retirees and spouses have volunteered to have their DNA reviewed to determine if the prescription drugs they are taking are being appropriately metabolized by their bodies. TRS continues its personalized medicine pharmacogenomics program with Coriell Life Sciences (CLS) and the Know Your Rx Coalition. This leading-edge program improves the wellness of its participants, helping them avoid taking ineffective medications that could be harmful, while potentially saving the participants and the retirement system on medical costs. Before the second year of the program, TRS saw:

- DNA testing results that led to a recommended medication change for 28% of participants.
- A 14% reduction in medical spending for those involved.
- Medical costs for a control group not in the program increased 3.2%.
- 87% of medication change recommendations being accepted by the prescriber, a 22% reduction in hospitalizations and a 27% reduction in slip and fall accidents.

As the program has gained more experience, a review of medical claims data showed a savings of \$219 per member per month over what otherwise would have been spent, which equates to \$7,000 per member over the first 32 months. This is a return on investment of 1,422%.



CORIELL
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See Personalized Medicine, page 2

Personalized Medicine, from page 1

Requests to chronicle this successful program continue at numerous conferences and national recognition for these efforts was achieved with TRS staff reporting on the initial results at the Personalized Medicine Conference hosted by the Personalized Medicine Coalition held at Harvard Medical School and a conference at the National Institutes of Health in Maryland.

Debunking Myths, Answering Questions Regarding DNA Program

In meeting with retired teachers, TRS staff members still get many good questions and interest about this program. One of the most common questions is, “what will be done with my DNA results?” TRS Kentucky does not house this genetic data in any format. Your saliva kit is mailed directly to one of CLS’s certified labs. Those results are sent directly to CLS and used to create a medication risk report with their proprietary GeneDose LIVE software. Then, the medication risk report is sent directly to the coalition pharmacists at Know Your Rx in Lexington. These pharmacists study your personalized results from CLS, and then make a confidential phone call to you to discuss the medication therapy management recommendations. After this conversation, a medication action plan (MAP) detailing any proposed changes discussed is mailed to you (the patient). The MAP also is shared with your doctor in a method of your choosing (for example, the pharmacist can fax it to a doctor’s office, or the patient may choose to share it in person).



Another common question is, “will TRS use this information to determine any genetic pre-disposition for cancer or other diseases?” The answer is no. The goal of this program is to see if you are benefiting from the drugs that are prescribed to you. TRS does not look at ancestry or any genetic predispositions. The role of the TRS insurance team is to make sure that all eligible retirees have valuable health insurance coverage. A part of that is ensuring the drugs you take actually work for you and are not harming you. Federal laws protect your genetic information, and employers and insurers cannot use this information to determine eligibility for coverage. Your eligibility for TRS health coverage is based on your years of service to Kentucky’s children.

On a Personal Note: My DNA Testing Experience — Jane Cheshire Gilbert

I also took the DNA test because I wanted to have the same experience as the 8,000 retired teachers (though as a non-member, I had to pay for it out-of-pocket). I am one of the 30% of the national population where my liver will not appropriately metabolize the No. 1-selling blood thinner on the current drug market. Should I ever need a blood thinner, this is important information to have. I also learned that a drug that I have been taking for almost 20 years is the only drug in that therapeutic category that will be appropriately metabolized by my body. I wish I had known this to begin with because it took me over two years of trial-and-error prescribing with my doctor to find a drug that worked for me. This program could have told me right away which drug was right for me and which one wasn’t.

Are You Too Late to Participate?

Absolutely not. The test is free to those retirees on the MEHP. For those on the KEHP, you may use funds that you have accumulated on your health reimbursement account (Health Equity card) through one of the KEHP Consumer Driven Health Plans or pay with cash or with credit card. Many KEHP retirees use these funds for eyeglasses, prescription copayments, and, now, it can be used for a once-in-a-lifetime DNA test, at a cost of \$360.

Call CLS at 888-454-9024 or go online at www.coriell.com/trs to request a DNA kit be sent to the privacy of your own home.

2023 Open Enrollment Information

KEHP

Under-65 Retirees Who Aren't Medicare-Eligible

Open enrollment for the Kentucky Employees' Health Plan (KEHP) will be Oct. 10-28 for coverage that will be effective Jan. 1, 2023. Those under 65 and not eligible for Medicare will receive information from the KEHP. You are not required to reenroll in a health plan option for 2023; but you should review your options and ensure the plan you currently have is still available and will still meet your needs for 2023. If you do not enroll during the open enrollment period, you will remain in the same health insurance plan option and coverage level as you have in 2022 (except for those in the LivingWell Limited High Deductible Health Plan that is being discontinued). Watch for that mailing and read all the information before making any decisions about 2023 coverage. The KEHP will hold virtual benefit fairs again this year. Detailed information about virtual benefit fairs will be included in the open enrollment packet.

MEHP

Over-65 & Medicare-Eligible Retirees

Open enrollment to participate in the Teachers' Retirement System's (TRS) Medicare Eligible Health Plan (MEHP) during 2023 is Oct. 15-Dec. 7.

For those already in the TRS MEHP, no action is needed to continue coverage for 2023. As a reminder, spouses cannot enroll during open enrollment.

Retirees who need to enroll during open enrollment can get an MEHP enrollment form at <https://trs.ky.gov/retired-members/age-65-over/> beginning Oct. 15.

The 2023 MEHP monthly premium is not known yet, but the 2022 MEHP monthly premium is \$211 per person. TRS pays all or a portion of the premium for retirees based on a retiree's entry date into TRS and years of service at retirement. Spouses of TRS retirees pay the full premium. The 2023 standard Medicare Part B monthly premium, which is paid by retirees and spouses to Social Security, is unknown at this time. But, for reference, the 2022 Part B standard monthly premium is \$170.10.

Tips if You're Soon to Be Eligible for Medicare

If you are about to become eligible for Medicare and will be moving from the Kentucky Employees' Health Plan (KEHP) to TRS's Medicare Eligible Health Plan (MEHP), here are a few tips:

- If you have a consumer driven health plan (CDHP), use any remaining health reimbursement account (HRA) funds before moving to the MEHP.
- Spend all your remaining WebMD rewards points before your KEHP coverage terminates.
- Register for a Turning 65 webinar (<https://trs.ky.gov/home/seminars-workshops/#65>) or view a recording (<https://youtu.be/XUOqPJdOT1s>) to help you prepare for the transition.
- Make arrangements to pay your monthly Medicare Part B premium to Medicare if you do not receive a monthly Social Security payment that withholds the Part B premium. To read about the four ways to pay your Medicare premium, go to <https://www.medicare.gov/your-medicare-costs/how-to-pay-part-a-part-b-premiums>.
- If you choose to enroll in TRS's MEHP, do not enroll in additional coverage outside of TRS or it will terminate your TRS MEHP. Watch this four-minute informational video: https://youtu.be/r07m_jwc-wY.



LivingWell Promise Reminders

Did you complete your LivingWell Promise by the July 1 deadline? If so, you have earned \$480 (\$40 per month) in insurance premium discounts for 2023 for learning about your health. You and your covered spouse also can earn additional rewards for engaging in health and wellness activities. For a list of eligible activities, log into your account and click on the "Rewards" tab. Be sure to earn and redeem LivingWell engagement rewards by Dec. 31. Rewards do not roll over into 2023, so be sure to spend them this year.

For questions on LivingWell Promise completion and engagement rewards, visit KEHPLivingWell.com or contact WebMD directly at 866-746-1316.

MEHP

UnitedHealthcare Healthy at Home Post-Discharge Program

With UnitedHealthcare Healthy at Home, you are eligible for the following benefits up to 30 days following all inpatient and skilled nursing facility discharges:

- 28 home-delivered meals through Mom's Meals when referred by a UnitedHealthcare Advocate;
- 12 one-way rides to medically related appointments and to the pharmacy when referred by a UnitedHealthcare Advocate; and
- 6 hours of in-home personal care provided through a CareLinx professional caregiver to perform tasks such as preparing meals, bathing, medication reminders and more. A referral is not required.

If you recently have been discharged from the hospital or a skilled nursing facility and would like to be referred into the benefit, call the phone number located on the back of your UnitedHealthcare member ID card.

Benefits only can be used within 30 days of your hospital or skilled nursing facility discharge, and a new referral is required after every discharge to access the meal and transportation benefits.

MEHP

UnitedHealthcare Discount Program

As an MEHP member, the UHC discount program helps you save on products and services like:

- Home-delivered meals
- In-home personal care
- Theme park tickets
- Travel
- Fitness gear
- Home improvement
- Pet insurance
- Financial services
- And more

You also can get discounts on acupuncture, chiropractic, massage therapy, natural healing, physical and occupational therapy services – and more – through the WholeHealth Living Choices network. Plus, save on hearing aids through

UnitedHealthcare Hearing by calling 866-445-2071 or visit UHChearing.com/Retiree.

How it works

1. Visit uhcretireediscounts.lifemart.com.
2. Enter your email address to sign up and access your discounts. If you need assistance signing up, click “Need Help?” at the bottom of the page.
3. Select any discount to view the details and instructions. (You may be redirected to that company’s website and additional registration requirements may apply.)

Questions?

Call the toll-free number on the back of your member ID card.

MEHP

Renew Active Starting in January for MEHP

Great news — you're getting a new fitness program, Renew Active.

Starting Jan. 1, 2023, your SilverSneakers fitness program will change to Renew Active. Your confirmation code is key to accessing the fitness program. Once you are eligible, you will receive this unique code by mail or, to obtain the code, you can use the number or address found on your UnitedHealthcare ID card to call customer service or log into your health plan website. We're committed to helping protect your health. That's why Renew Active offers many ways to stay active — at the gym or wherever it is convenient for you.



Renew Active includes:

Work out where you want — either at the gym or from the comfort of your home.

- Receive a free gym membership
- Access to Medicare Advantage's largest national gym network, including access to many premium gyms

- Obtain an annual personalized fitness plan
- Bring a family member or friend to the gym to assist in your workout at no additional cost
- Access thousands of digital on-demand workout videos and live stream fitness classes

Connect with other health-minded members.

- Try social activities at local health and wellness classes and events
- Access the online Fitbit Community for Renew Active — no Fitbit device is needed

Explore an online brain health program from AARP Staying Sharp with exclusive content for Renew Active members.

- Brain Health Assessment
- Interactive brain health challenges
- Guide to music and brain health; videos; games; and more

To learn more now, visit UHCRenewActive.com.

MEHP

Balance Billing Not Allowed for MEHP

UnitedHealthcare does not allow providers to add additional separate charges, a practice called balance billing.

As a member of UnitedHealthcare Group Medicare Advantage (PPO), a protection for you is that, after you meet any medical deductibles, you only have to pay your cost-sharing amount when you get services covered by the plan. UHC does not allow providers to balance bill. This protection ensures that you never pay more than your cost-sharing amount. It applies even in situations when the plan pays the provider less than the provider charges for a service and when UHC doesn't pay certain provider charges as part of a dispute.

As a reminder, your plan will only pay for **covered** medical services. If the service is not a part of the plan's coverage, then you will pay the entire amount of the service. However, on covered medical services you should not pay more than \$1,200 out of your pocket in a calendar year. Your deductible and coinsurance payments all apply to your \$1,200 maximum out of pocket. If you believe a provider has balance billed you or have questions about your plan's medical benefits and what is covered, call UHC customer service at 844-518-5877.

MEHP Reminders

Don't Enroll in Plans Outside of TRS MEHP

Seeing celebrity TV commercials for other Medicare Advantage plans? Most TRS retirees should say, “no.”

Watch this four-minute video with Jane Cheshire Gilbert, TRS’s retiree health care director, and Executive Secretary Gary Harbin, CPA, detailing how signing up for another Medicare Advantage plan will cancel your TRS plan.

See video: https://youtu.be/r07m_jwc-wY

If you can’t watch the video or need more information, here’s why most TRS retirees should ignore these ads. The TV ads sell individual Medicare Advantage and individual Medicare Part D drug plans. TRS Kentucky’s MEHP is a group customized plan that includes a fully insured Medicare Advantage plan administered by UnitedHealthcare (UHC) and a Medicare Part D drug plan administered by Express Scripts. As noted, signing up for another Medicare Advantage plan will cancel your TRS MEHP enrollment.

The TRS MEHP is designed to prioritize the medical and drug benefits that retired teachers use most often – emphasizing lower deductibles, copayments and out-of-pocket maximums over

comprehensive vision and dental plans that many retirees never will utilize.

This design places the bang for the premium buck on the medical and prescription needs of retired teachers with less of a focus on other supplemental benefits.

The TRS MEHP is superior to the TV plans in most respects.

Your TRS MEHP has a \$150 medical deductible, with a \$1,200 out-of-pocket maximum. Also, you may go to any doctor or hospital nationwide that accepts Medicare and agrees to bill UHC.

The TRS MEHP also addresses many of what the ads typically call coverage gaps. Your group drug plan has no coverage gap of \$1,400-plus, and 90-day supplies of preferred generic prescriptions are available by mail order for \$10.

Finally, the TRS MEHP offers value-added supplemental benefits, including a free gym membership and a \$500 hearing aid allowance toward the purchase of hearing aids.



Upon Death of An Active or Retired Teacher

Eligible spouses have 30 days from the member’s death to elect or decline health insurance coverage through TRS. Be careful making that decision because it is permanent. Once coverage is declined or waived, no qualifying event will allow the surviving spouse to reenroll. Also, any surviving spouse who enrolls in TRS insurance loses eligibility upon remarriage.

Contacting TRS



Address
479 Versailles Road, Frankfort, KY 40601



Hours
8 a.m. – 5 p.m. ET Monday – Friday



Facebook
<https://www.facebook.com/KyTeachersRS>



Website
<https://trs.ky.gov>



Email
info@trs.ky.gov



Pathway
<https://mss.trs.ky.gov/>



Toll-free
800-618-1687



Phone number
502-848-8500



Twitter
[@KyTeachersRS](https://twitter.com/KyTeachersRS)



Return-to-Work Reminders

If you are retired and considering reemployment in any capacity, it is very important to contact Teachers' Retirement System to discuss the consequences of reemployment on your TRS health insurance. Read this article for details of those consequences.

Retirees and their spouses who return to work in a position that offers health insurance must drop health insurance coverage through TRS. If insurance is available through the employer, TRS insurance must be waived regardless of which TRS plan the person is participating.

Then, prior to losing eligibility for the active employment insurance, you must contact the TRS Insurance Department if you wish to reenroll in TRS coverage. You must submit a new TRS insurance application and provide the required documentation from your employer indicating the coverage termination date to reenroll in TRS coverage. If you wait until your active employment coverage is already terminated, you could have a gap in coverage.

If you have chosen a Waiver Health Reimbursement Arrangement (HRA) through your active employer, you can only reenroll in TRS coverage during open enrollment for the effective date of Jan. 1. Losing eligibility for one of the Waiver HRA options through the Kentucky Employees' Health Plan (KEHP) is not considered a qualifying event.

