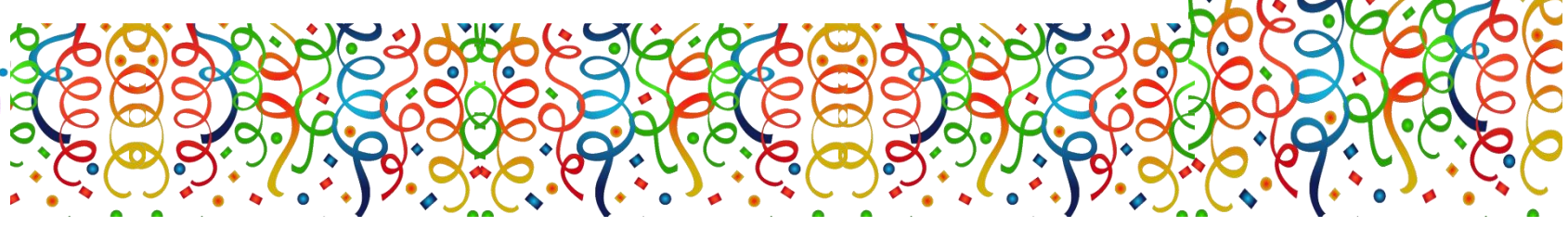


Teachers' Retirement System of the State of Kentucky

**Turning 65
2025**

Gary L. Harbin, CPA
Executive Secretary





**Happy
65th
Birthday**



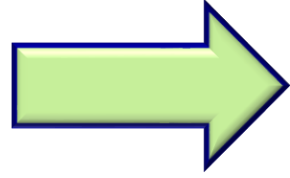
Questions?



info@trs.ky.gov
800-618-1687



WHAT TO
EXPECT®



About 3 Months Before You Turn 65



Insurance companies bombard you by phone and mail with policies from the open market as early as six months before you turn 65.

*Remember, it is **not necessary** to review these materials unless you expect to pay a premium at TRS and would just like to compare policies.*

Medicare Eligible Health Plan



TRS does not endorse any vendor.





What Happens When You're About to Turn 65?

If you are currently on insurance through TRS

You will be sent Turning 65 information (through email or mail) explaining the TRS Medicare Eligible Health Plan (MEHP) which is composed of a Medicare Advantage PPO plan and a Medicare Part D prescription drug plan.

If you are not currently on insurance through TRS

You must request Turning 65 information explaining the TRS Medicare Eligible Health Plan (MEHP) or download materials from <https://trs.ky.gov>.

The Turning 65 Booklet


TEACHERS' RETIREMENT SYSTEM
OF THE STATE OF KENTUCKY




Turning 65? What now?

Inside you will find important details and instructions on the process of turning 65 and continuing TRS insurance coverage as you turn 65. Please keep this booklet for future reference.

479 Versailles Road
Frankfort, Kentucky 40601-3800
800-618-1687
Monday – Friday
8 a.m. – 5 p.m. ET
<https://trs.ky.gov>

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

 [KyTeachersRS](#)

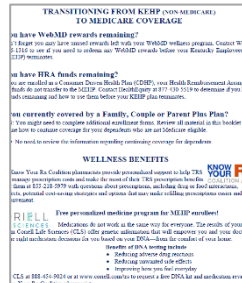
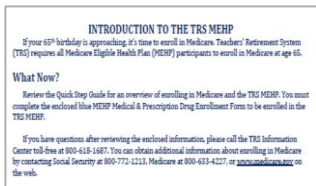
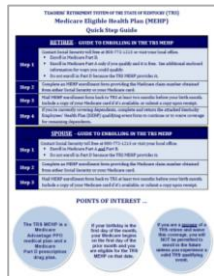
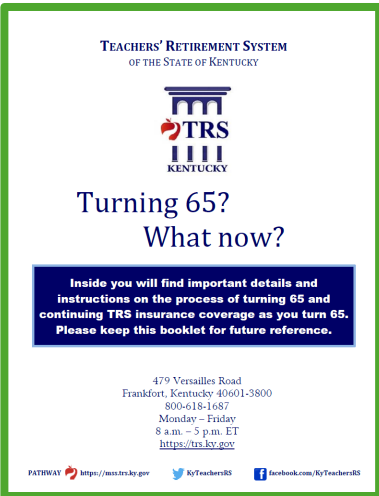
 facebook.com/KyTeachersRS



The Turning 65 Booklet

Included

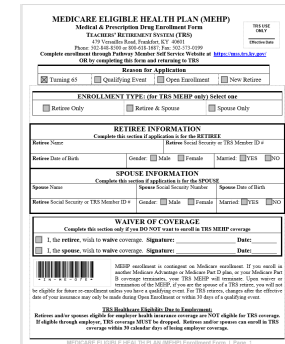
- Quick Step Guide
- MEHP and Medicare Explained
- Transitioning from KEHP
- Benefit Highlight
- Prescription flier
- Currently covered by a family, couple or parent plus plan?
- MEHP Enrollment Form (blue)
- Postage-paid return envelope



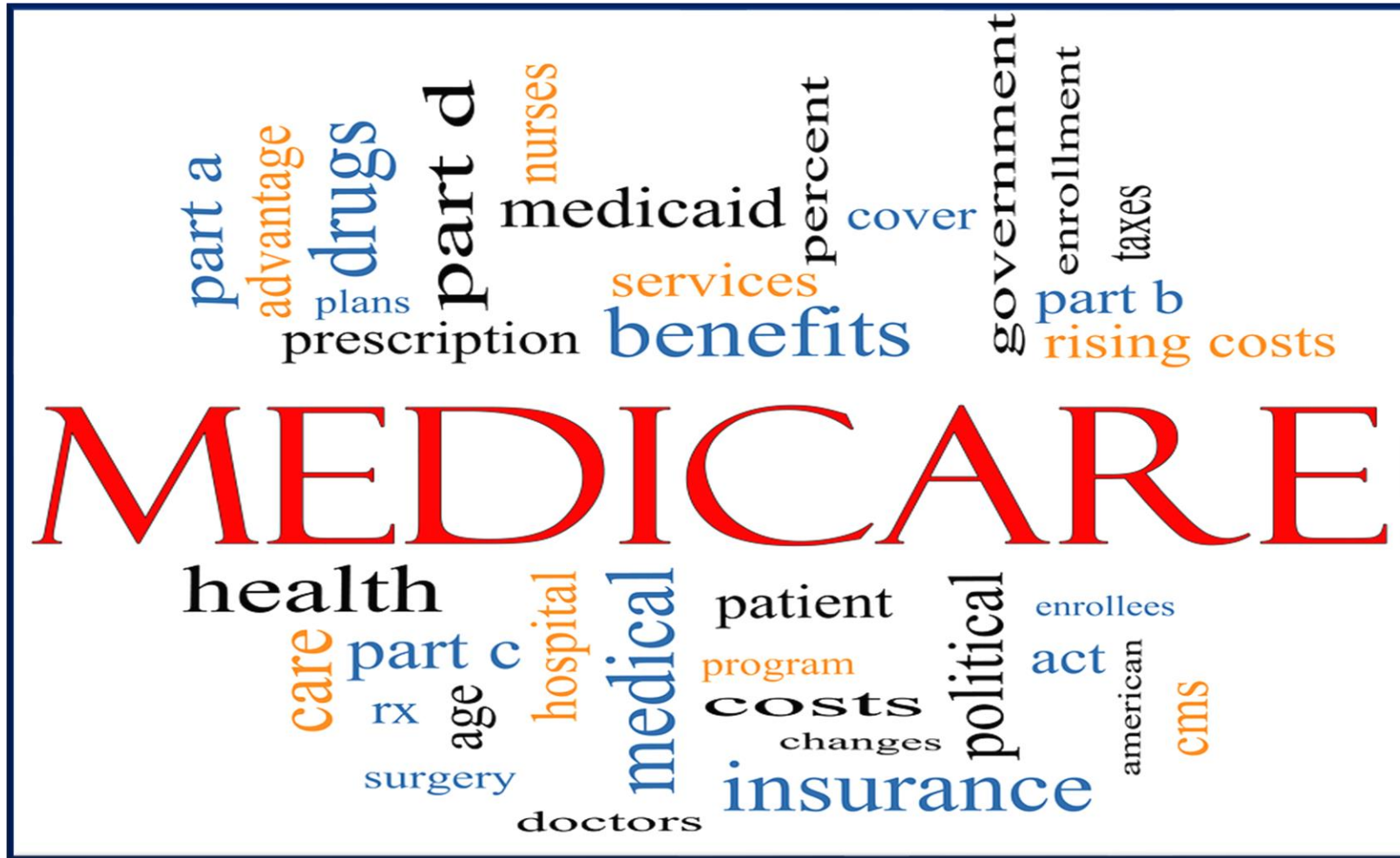
UnitedHealthcare® Group Medicare Advantage (PPO)
Plan Sponsor: Teachers' Retirement System of the State of Kentucky



Teachers' Retirement System of the State of Kentucky (TRS) has chosen the Know Your Rx Coalition to manage your Medicare (Part D) prescription benefit plan, Express Scripts Medicare® (PDP), through the TRS Medicare Eligible Health Plan (MEHP).

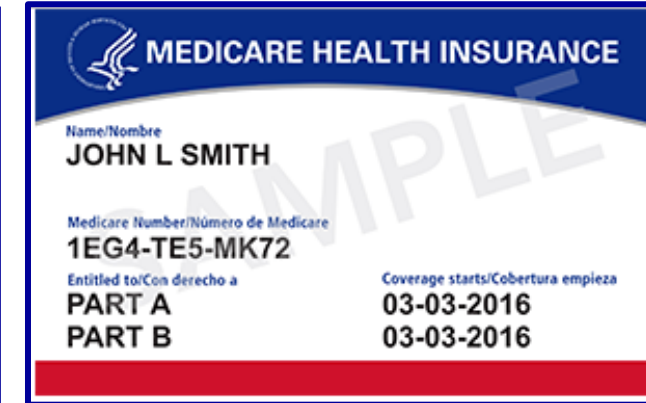


Getting to Know ...



Medicare Is ...

**Health insurance for people age
65 and older
or anyone
under 65 with certain disabilities.**



Administered by Centers for Medicare & Medicaid Services (CMS)

Enroll by contacting Social Security Administration (SSA)

or

Railroad Retirement Board (RRB)

Ways to Receive Medicare Coverage

There are 2 main ways to receive medical coverage when on Medicare:

#1

Original Medicare (1965)

- **Part A** – Hospital coverage
- **Part B** – Medical coverage
- *Run by the federal government*

#2

Medicare Advantage Plan (1997)

- **Part C**
- *Run by private companies*

Main Differences

Where Claims Go and How They're Processed

Original Medicare

Claims to Medicare first, and you should purchase additional supplemental/secondary coverage.

Medicare Advantage

Claims to private company (like UnitedHealthcare) to pay and process as primary and secondary. No need to buy supplemental coverage.

The medical portion of the TRS MEHP is a Medicare Advantage plan administered by UnitedHealthcare.

What About Medicare Rx Coverage

- Result of the **Medicare Modernization Act 2003**
- Also known as **Medicare Part D**
- *Run by private companies*

MedicareRx
Prescription Drug Coverage X

The prescription portion of the TRS MEHP is a Medicare Part D prescription drug plan administered by **Express Scripts**.

Components of the MEHP

UnitedHealthcare

Medicare Advantage plan
covers
medical claims.



Express Scripts

Medicare Part D drug plan
covers
prescription claims.



Do not enroll in **another** Medicare Advantage plan **or** Medicare Part D plan outside of TRS.



The TRS Quick Step Guide on how to enroll in the MEHP



Enroll in Medicare

You must ...

- Apply for Medicare three months **before** your 65th birthday.

*If you are receiving
Social Security
or Railroad Retirement
benefits ...*

- You *automatically* will be enrolled in Medicare parts A and B.
- Your Medicare card will be mailed to you.

More About Enrolling in Medicare

You Must Enroll in Medicare to Enroll in TRS MEHP

Not eligible to receive Social Security benefits?
You will NOT receive Medicare automatically. You must apply.

The ways to apply for Medicare are:

Call or visit your
local Social
Security office

Apply
online at
www.ssa.gov/medicare/

or

If you worked for a
railroad, call the RRB
at 877-772-5772

Take original documents such as driver's license, Social Security card, birth certificate, marriage license, proof of income

What Parts of Medicare Do I Need?

Different for Retirees and Spouses

Retirees

- You **must enroll** in Medicare **Part B**.
- Only enroll in **Part A** if it's **free**. *You might qualify through a current, ex- or deceased spouse who paid into Social Security. Or if you started teaching April 1986 or later.*
 - Not eligible for free Part A? The TRS plan will pay as Medicare would have paid on Part A expenses, excluding the MEHP deductibles and copayments.

Spouses

Enroll in Medicare Part A and Part B.

Retirees and Spouses

Do not enroll in Medicare Part D.
You will have a Medicare Part D plan through Express Scripts when you enroll in the TRS MEHP.

Part B Premium

Ways to Pay

Either deducted automatically from a Social Security benefit check **or** billed quarterly.

Medicare Easy Pay

Sign up through Medicare to deduct automatically from checking account

Mail Payment

Mail payment coupon with check, money order or credit card number

Bank

Pay directly using your bank's website

Credit Card

Pay at MyMedicare.gov by credit or debit card
(Use or create secure login.)

*Everyone **must** enroll in Part B **and** pay standard Part B premium. Failure to pay the Part B premium results in termination of MEHP coverage.*



Complete MEHP Enrollment Form

Page 1

MEDICARE ELIGIBLE HEALTH PLAN (MEHP)
Medical & Prescription Drug Enrollment Form
TEACHERS' RETIREMENT SYSTEM (TRS)
479 Versailles Road, Frankfort, KY 40601
Phone: 502-848-8500 or 800-618-1687; Fax: 502-573-0199
Complete enrollment through Pathway Member Self Service Website at <https://mss.trs.ky.gov/>
OR by completing this form and returning to TRS

TRS USE ONLY
Effective Date

Reason for Application

Turning 65 Qualifying Event Open Enrollment New Retiree

ENROLLMENT TYPE: (for TRS MEHP only) Select one

Retiree Only Retiree & Spouse Spouse Only

RETIREE INFORMATION
Complete this section if application is for the RETIREE


Retiree Name _____ Retiree Social Security or TRS Member ID # _____
Retiree Date of Birth _____ Gender: Male Female Married: YES NO

SPOUSE INFORMATION
Complete this section if application is for the SPOUSE

Spouse Name _____ Spouse Social Security Number _____ Spouse Date of Birth _____
Retiree Social Security or TRS Member ID # _____ Gender: Male Female Married: YES NO

WAIVER OF COVERAGE
Complete this section only if you DO NOT want to enroll in TRS MEHP coverage

I, the retiree, wish to waive coverage. Signature: _____ Date: _____
 I, the spouse, wish to waive coverage. Signature: _____ Date: _____


* I N - M E - 0 7 E *

MEHP enrollment is contingent on Medicare enrollment. If you enroll in another Medicare Advantage or Medicare Part D plan, or your Medicare Part B coverage terminates, your TRS MEHP will terminate. Upon waiver or termination of the MEHP, if you are the spouse of a TRS retiree, you will not be eligible for future re-enrollment unless you have a qualifying event. For TRS retirees, changes after the effective date of your insurance may only be made during Open Enrollment or within 30 days of a qualifying event.

TRS Healthcare Eligibility Due to Employment:
Retirees and/or spouses eligible for employer health insurance coverage are NOT eligible for TRS coverage. If eligible through employer, TRS coverage MUST be dropped. Retirees and/or spouses can enroll in TRS coverage within 30 calendar days of losing employer coverage.



IMPORTANT

Use your Medicare card to complete this page. Include a copy of the card with this form or upload a copy of the card to the online MSS application. If you have applied but not received your Medicare card, contact Social Security or sign up for your *my* Social Security account at www.ssa.gov to obtain your Medicare information.

Complete if RETIREE is enrolling in the TRS MEHP	
Retiree Name (As shown on your Medicare Card)	Social Security Number
Medicare Number – (REQUIRED) <i>located on your Medicare card</i> _____ - _____ - _____	Hospital Part A Effective Date
	Medical Part B Effective Date (REQUIRED)
(REQUIRED) At the time TRS MEHP coverage is needed, will you be working <u>AND</u> eligible for employer health insurance? <input type="checkbox"/> YES <input type="checkbox"/> NO	

Complete if SPOUSE is enrolling in the TRS MEHP	
Spouse Name (As shown on your Medicare Card)	Social Security Number
Medicare Number – (REQUIRED) <i>located on your Medicare card</i> _____ - _____ - _____	Hospital Part A Effective Date (REQUIRED)
	Medical Part B Effective Date (REQUIRED)
(REQUIRED) At the time TRS MEHP coverage is needed, will you be working <u>AND</u> eligible for employer health insurance? <input type="checkbox"/> YES <input type="checkbox"/> NO	

DEMOGRAPHIC INFORMATION		
Mailing Address		
City	State	ZIP
PERMANENT Street Address (REQUIRED if Mailing Address is a P.O. Box, P.O. Box Not Allowed)		
City	State	ZIP
Email Address	Primary Phone	Alternative Phone

By signing below, I confirm I have read and understand all the available materials pertaining to the TRS MEHP coverage. I also certify that I am not currently eligible for active employment insurance. I understand that if Medicare indicates I have gone 63 or more days in a row without creditable prescription drug coverage and I receive a form asking about prior drug coverage, if I don't complete the form, I may be required to pay a monthly premium penalty to TRS.

RETIREE'S SIGNATURE (REQUIRED) _____ DATE _____

SPOUSE'S SIGNATURE (Required if enrolling in coverage) _____ DATE _____

- ◆ Complete the blue MEHP enrollment form by copying your Medicare number from your Medicare Card.



- ◆ Always keep your address current with TRS, Medicare and Social Security.





Submit Your MEHP Enrollment Form to TRS

Submit the form and a copy of your Medicare card to TRS as soon as possible, but no later than the last day of the month before you turn 65.

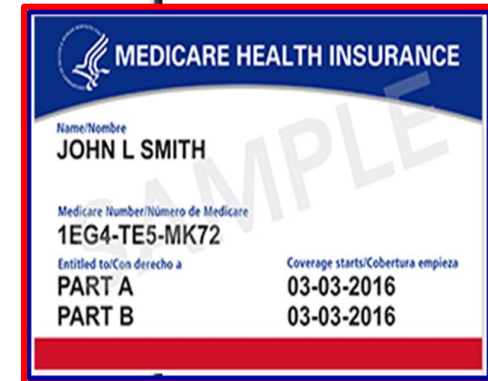
For example:

Birthday is Oct. 16, submit by Sept. 30

Born on the first day of the month?

Birthday is Oct. 1, submit one month early (i.e. by Aug 31)

If you have applied for Medicare but don't have your card, sign up for your *my* Social Security account at www.ssa.gov to get your Medicare number and effective dates.





Paperless Enrollment Form

Paperless enrollment can be done through TRS Pathway, the member account access site, at <https://mss.trs.ky.gov>

Instructions are in the Turning 65 booklet

You first must register on Pathway using your email and your TRS ID.

Paperless enrollment is encouraged, and we can help you with the enrollment!





Covering Dependents

On a KEHP Couple or Family plan?

- May need to complete and return the KEHP Retiree Health Insurance Enrollment/Change Application to continue or waive coverage for remaining dependents. See the Turning 65 booklet for the application.
- KEHP rates are shown on the rate chart at trs.ky.gov

On a Parent Plus plan?

- You will receive a separate COBRA packet from HealthEquity before the termination date to continue coverage for the child, if needed.
- If the child is disabled and has Medicare Parts A & B, you can enroll them in the TRS MEHP.

Overview

Medical Deductible

- \$150 per calendar year, then
- Member pays 4%, plan pays 96% of covered expenses

Other copayments:

- \$200 for inpatient hospital copayment
- \$25 for urgently needed services

Member's maximum out-of-pocket is \$1,200 per calendar year

- Once met, plan pays 100% of covered expenses

The deductible, copayments and coinsurance apply toward \$1,200 out-of-pocket annual maximum.

Medicare-covered preventive care paid at 100% with no deductible.

UnitedHealthcare Group Medicare Advantage (PPO)

Premiums and Benefits	In-Network	Out-of-Network
Monthly Plan Premium	Contact your group plan sponsor to determine your actual premium amount, if applicable.	
Annual Medical Deductible	\$150 per year for some in-network and out-of-network services. (See Additional Information About UnitedHealthcare Group Medicare Advantage (PPO) for more information on your plan year deductible.)	
Maximum Out-of-Pocket Amount	Your plan has an annual combined in-network and out-of-network out-of-pocket maximum of \$1,200 each plan year. Please note that you will still need to pay your monthly premiums, if applicable. (The amounts you pay for deductibles, copays and coinsurance for covered services count toward this combined maximum in-network and out-of-network out-of-pocket limit. Expenses for non-emergency care while in a foreign country do not apply toward this limit.)	

Once coverage begins, register at retiree.uhc.com/trs or call 844-518-5877 to see features available

- Renew Active fitness program provided at no cost. Find participating facilities www.uhcrenewactive.com



- Earn a reloadable gift card through Renew Rewards for certain health care activities that you complete.



- Virtual doctor visits from your computer for minor health concerns



- UHC Hearing – access to exclusive savings and a \$500 hearing aid allowance every 36 months

- 52-week online weight loss program through Real Appeal



- HouseCalls, in home assessment program, \$0 copay. Earn a gift card.

- Healthy at Home inpatient discharge program includes benefits such as home delivered meals, one-way medical trips and nonmedical personal care after hospitalization.

- One routine hearing and one routine vision exam every plan year, \$0 copay

Prescription Coverage

Medicare Part D

Retail Program

Designed for short-term, 30-day medications

Deductible is \$150 per calendar year

Coinsurance after deductible is met

- Tier 1: 20% Generic
- Tier 2: 20% Preferred drugs
- Tier 3: 50% Non-preferred drugs

Mail Program

Designed for maintenance, 90-day medications

Deductible is \$0 per calendar year

Coinsurance after deductible is met

- Tier 1: \$10 Generic
- Tier 2: \$20 Preferred drugs
- Tier 3: 50% Non-preferred drugs



KEHP

MEHP

Know Your Rx Coalition

Free counseling with live pharmacists

Know Your Rx Coalition *Pharm-Assist*

Hours: Monday to Friday, 8 a.m. to 6 p.m. ET

Phone: 855-218-5979

Email: KYRx@uky.edu

Website: www.KYRx.org

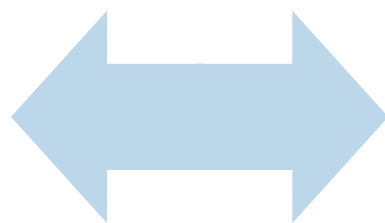




TRS Solution: Personalized Medicine Partnership



You
Your Doctor
Your Pharmacist



MEHP enrollees: Contact CLS at **888-454-9024** or at www.coriell.com/trs to request free DNA kit.



CORIGEN[®]

Medication Safety Program

Teachers' Retirement



System Kentucky

TRS MEHP Overview



- Medicare Advantage cost-share is the same for in- and out-of-network; **you can see any provider who accepts Medicare and agrees to bill UHC.**
- Show providers your **new** UHC ID card
- Providers will submit claims directly to UHC
- Do not pay provider anything up front; providers bill you *after* claims have been processed by UHC.

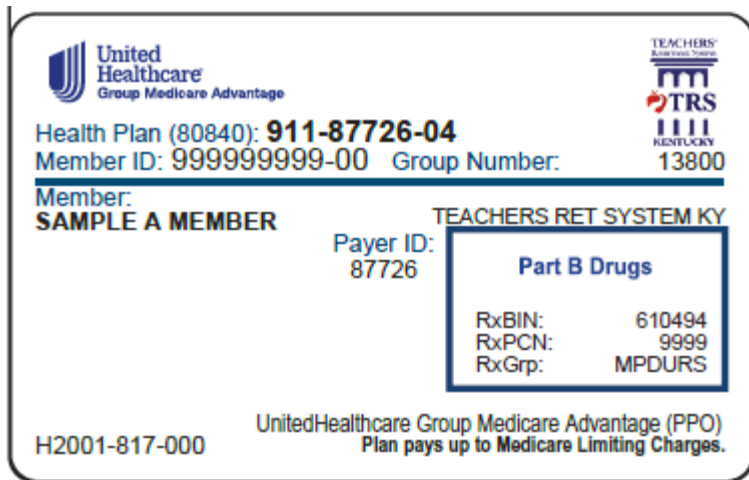


- All major chain pharmacies included in the retail pharmacy network (Excluding Kroger)
- Show your **new** Express Scripts ID card at the retail pharmacy.
- **To avoid any possible lapse in your medication with the TRS MEHP, obtain a refill through your current plan by the last day of the month prior to your birth month.**

If you enroll in another Medicare Advantage plan or Medicare Part D plan outside of TRS, your TRS MEHP terminates immediately.

Benefit Booklets and ID Cards

Present to doctor or at hospital



United Healthcare Group Medicare Advantage

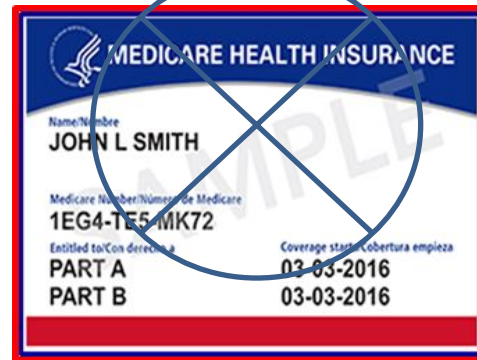
Health Plan (80840): **911-87726-04**
Member ID: 999999999-00 Group Number: 13800

Member: **SAMPLE A MEMBER**

TEACHERS RET SYSTEM KY
Payer ID: 87726

Part B Drugs	
RxBIN:	610494
RxPCN:	9999
RxGrp:	MPDURS

H2001-817-000 UnitedHealthcare Group Medicare Advantage (PPO)
Plan pays up to Medicare Limiting Charges.



MEDICARE HEALTH INSURANCE

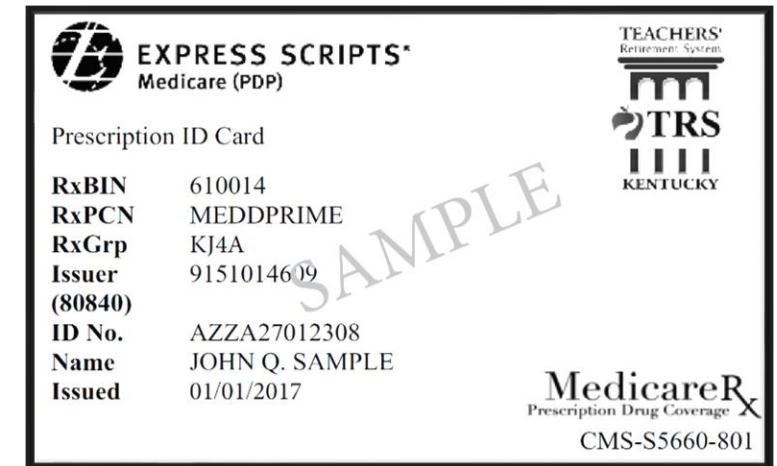
Name/Nombre: **JOHN L SMITH**

Medicare Number/Número de Medicare: **1EG4-TE5-MK72**

Entitled to/Con derecho a: **PART A** Coverage starts/Comienza el día: **03-03-2016**

PART B Coverage starts/Comienza el día: **03-03-2016**

Present at retail pharmacy



EXPRESS SCRIPTS® Medicare (PDP)

Prescription ID Card

RxBIN	610014
RxPCN	MEDDPRIME
RxGrp	KJ4A
Issuer (80840)	9151014609
ID No.	AZZA27012308
Name	JOHN Q. SAMPLE
Issued	01/01/2017

TEACHERS' Retirement System
TRS KENTUCKY

MedicareRx
Prescription Drug Coverage
CMS-S5660-801

No need to present your original Medicare card to your providers.

On the effective date of coverage, if you have not received your ID cards, you can print temporary cards by registering at retiree.uhc.com/trs and www.express-scripts.com.

What Else Should You Expect?



Within 90 days after enrolling, expect:
welcome call
and
health assessment call



Introduction call/email
from a
coalition pharmacist



Communication from
CLS regarding the
DNA test

What Will MEHP Cost?



Monthly Cost of the MEHP in 2025

For questions regarding payment schedule, call Teachers' Retirement System | 800-618-1687

Years of Service	TRS 1 (TRS Entry Date Before July 1, 2002)	TRS 2 (TRS Entry Date on or Between July 1, 2002 and June 30, 2008)	TRS 3 & TRS 4 (TRS Entry Date on or After July 1, 2008)	Medicare-Eligible Spouses and Children Pay Full Monthly Premium of \$210
5 - 9.99	\$157.50	\$189.00	Not Eligible	
10 - 14.99	\$105.00	\$157.50	Not Eligible	
15 - 19.99	\$52.50	\$115.50	\$115.50	
20 - 24.99	\$0	\$73.50	\$73.50	
25 - 25.99	\$0	\$21.00	\$21.00	
26 - 26.99	\$0	\$10.50	\$10.50	
27 or more	\$0	\$0	\$0	



All Medicare-eligible retirees, spouses & children pay the monthly Medicare Part B premium directly to Social Security (2025 standard premium is \$185.00)

Other Medicare Premiums to Expect

Higher-income earners pay additional monthly Medicare Part B & D premiums if your income, as reported on your IRS tax return from two years prior, is over a certain amount.

Late enrollment penalty
Penalty for failing to enroll in Medicare Part B or a Medicare Part D plan when first eligible

The above are monthly premiums paid to Medicare and are in addition to the standard Part B premium and the MEHP premium paid to TRS (if any). You will be notified by Social Security if you fall into either of these categories.

What Happens if You

W A I V E

MEHP Coverage?

W

A

I

V

E

Retiree Waives MEHP Upon Turning 65

- Open enrollment effective Jan. 1
- Outside of open enrollment you must experience a valid qualifying event.
 - Loss of other coverage, COBRA expires, gaining Medicare Part B or moving back to United States

Spouse Waives MEHP Upon Turning 65

- Open enrollment **not** an option
- You must experience a qualifying event to enroll.
 - Spouse loses other employer/retirement system sponsored coverage, spouse's COBRA expires, tag-along with retiree or death of retiree

Reemployed Retiree Reminders

1

Retirees and spouses who return to the workforce must drop health insurance coverage through TRS if they are eligible for health insurance through a new job. Be aware there could be a month lapse in coverage.

2

Once you leave employment or lose eligibility for the active insurance that came with that job, contact TRS to re-enroll in its coverage within the qualifying event period (usually 30 days) and provide the required documentation.

Reminder

Before Moving From KEHP to Medicare

KEHP



MEHP

HealthEquity®

Consumer Driven Health Plan
(CDHP) HRA funds must be used
before moving to MEHP



Use or lose your rewards
before KEHP coverage
ends

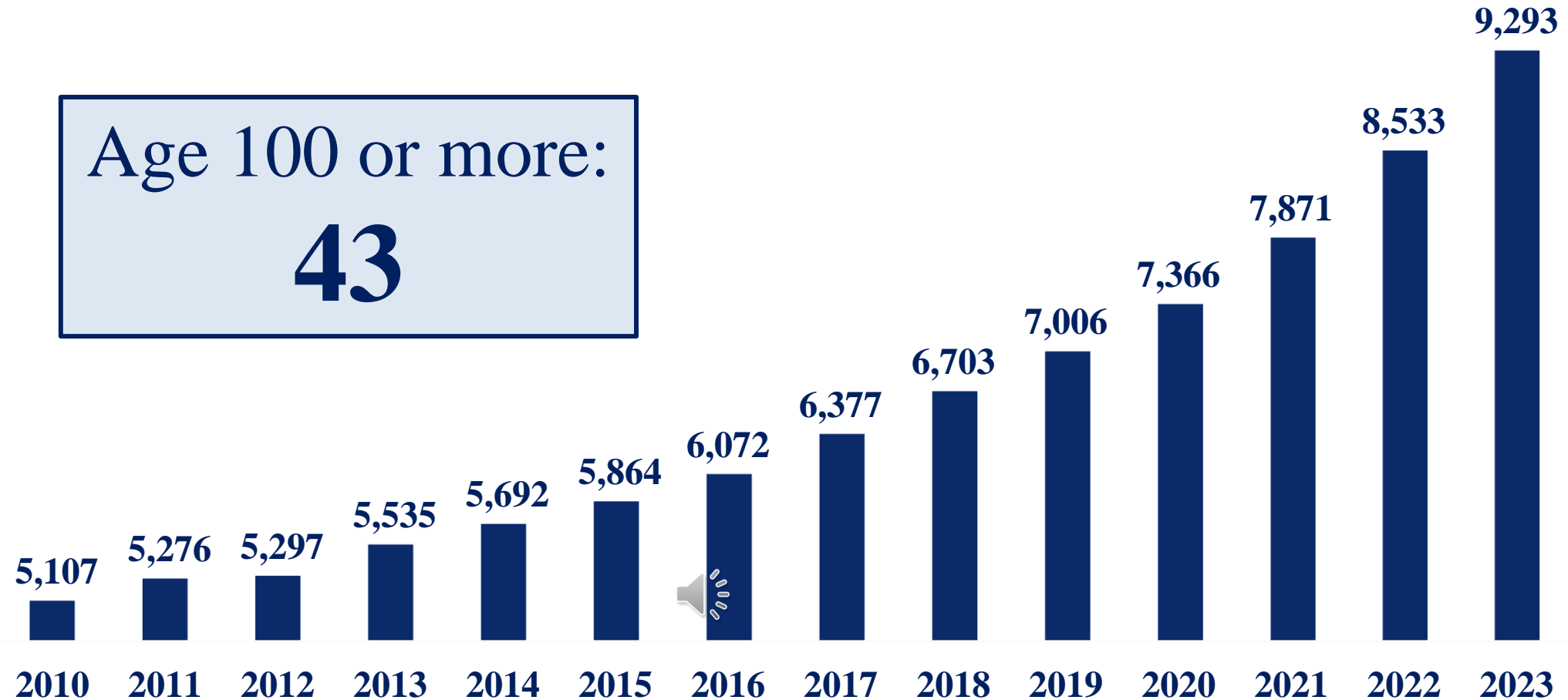


Good News



TRS Benefits Protect Teachers

Retirees Over 80 as of Dec. 31



Remember

Benefits, Costs Can Change

Can change yearly:

- ✓ Deductibles
- ✓ Coinsurance/copayments
- ✓ List of covered drugs
- ✓ Premiums

Watch TRS newsletters and website for changes and notices.



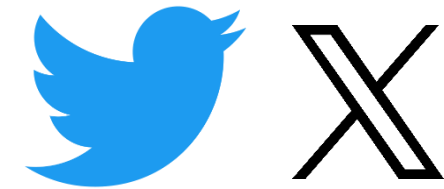
TRS News and Information



<https://trs.ky.gov>



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



@KyTeachersRS



facebook.com/KyTeachersRS



<https://www.youtube.com/@trskentucky>





***Our Members
Come First!***

800-618-1687

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

info@trs.ky.gov
<https://trs.ky.gov>



Protecting & Preserving Teachers' Retirement Benefits