

TEACHERS' RETIREMENT SYSTEM



MEHP

Medicare Eligible Health Plan (MEHP) (for those Medicare-eligible or 65 and over) 2026 Update

Aug. 1, 2025

Summary: The TRS MEHP Medicare Part D prescription drug plan will continue to be administered by Express Scripts in 2026. The insurer for the TRS MEHP Medicare Advantage plan will change Jan. 1, 2026, to Humana from UnitedHealthcare. Those currently participating in the TRS MEHP will be enrolled automatically for 2026 with Humana. Other details of the change to Humana are explained in this letter. Any 2026 changes for the Kentucky Employees' Health Plan (KEHP) for those under 65 and not Medicare-eligible will be communicated separately by the KEHP.

Background: Earlier this year, TRS, in conjunction with the Know Your Rx Coalition and the University of Kentucky, issued two requests for proposals (RFPs) for the TRS MEHP for calendar year 2026. The first was for the Medicare Part D prescription drug plan. The second was for the insured Medicare Advantage (medical) plan. TRS periodically conducts competitive bidding for these benefits as a way to ensure the long-term viability of the Health Insurance Trust. This also motivates vendors to provide the most competitive pricing and innovative solutions. The RFPs were written so that the existing MEHP plan designs, out-of-pocket costs and access to physicians, hospitals and pharmacies would not change materially. As a result of the RFPs, the same benefits will be provided to TRS retirees.

The TRS MEHP Part D prescription drug plan will continue to be administered by Express Scripts under a three-year contract. Remaining with Express Scripts allows TRS to continue as a member of the Know Your Rx Coalition with access to 13 pharmacists and the ability to negotiate lower drug prices with the coalition's other members. It also allows the TRS Personalized Medicine pharmacogenomics program that has helped retirees avoid potentially harmful medications over the last eight years to continue with the assistance of the coalition pharmacists.

The insurer for the TRS MEHP Medicare Advantage (MA) plan will be Humana beginning Jan. 1, 2026, under a three-year contract. Similar to the current Medicare Advantage plan, it will be a national, passive Preferred Provider Organization (PPO) group plan. As retirees may recall, Humana, the successful bidder, provided TRS the MA program from 2007 to 2014.

What Does Not Change

- Any provider that accepts Medicare and agrees to bill Humana can be seen. No medical provider network required.
- No changes in copayments, deductibles, coinsurance, the out-of-pocket annual maximum or plan design elements.
- Participants still are in Medicare and will have the same Medicare rights and protections.
- Participants still receive all the regular Medicare-covered services. Still subject to industry standard care management techniques.
- Participants still are required to pay the monthly Part B premium to Medicare.
- If applicable, participants still are required to pay the monthly high-income premium (contact Social Security to determine if you fall into the high-income category).
- Participants still will be able to enroll in disease management programs.
- The Personalized Medicine pharmacogenomics program will continue. See update below.
- Express Scripts will continue to administer the TRS Medicare-eligible prescription drug plan.

What to Expect for 2026

You will get a new Humana Medical ID Card in late December 2025 that will be effective Jan. 1, 2026, and replaces your existing UnitedHealthcare card.



Additionally, benefits for 2026 include:

- Eligibility for a \$500 hearing aid allowance for **each** ear, including 80 batteries and a three-year warranty, every 36 months.
- SilverSneakers will provide your fitness needs through gym memberships and virtual fitness beginning Jan. 1, 2026.
- Member Rewards Program through Go365. Healthy activities will provide points to redeem for various gift cards.
- Humana will continue the Personal Emergency Response Program through Lifeline.
- The TRS Personalized Medicine program will continue with support by Humana. The only change in the program, which is unrelated to the RFPs, is that Coriell Life Sciences, which helped start the program in 2017, was acquired this year by InformedDNA and will use that name. So, no changes to the program, just a new name.

Upcoming Timeline

August/September

Information on the move to the Humana Medicare Advantage plan will be provided at each KRTA fall workshop. A Humana representative will attend to meet retirees.

September/October

Humana will send plan information to all TRS Medicare-eligible retirees and will include information on upcoming local meetings.

October/November

Education meetings will be held throughout the state for TRS Medicare-eligible retirees.

December

- Humana Medical ID cards and welcome materials will be sent to MEHP enrollees.
- UnitedHealthcare will send a termination notice for Dec. 31, 2025.

Answers to Common Questions

What do you need to do to enroll?

For those participating in the TRS MEHP as of Dec. 31, 2025:

Nothing. You will be enrolled automatically for Jan. 1, 2026. You will not have to complete an application.

For those turning 65: If you are turning 65 in the future and currently are covered through the KEHP, you should expect to receive information from TRS regarding the TRS MEHP about three months before you turn 65. This will explain you must enroll in Medicare and complete an MEHP application online or by paper.

Online enrollment through Pathway (mss.trs.ky.gov) is recommended. If you have a valid email on file with TRS, this information will be provided by email. Otherwise, you should expect to receive a turning 65 booklet and MEHP application in the mail. You must be enrolled in Medicare to enroll in the TRS MEHP.



If you are a retiree and wish to enroll during open enrollment for the effective date of Jan. 1, 2026: Enroll through Pathway (mss.trs.ky.gov) or request an MEHP open enrollment form and submit it between Nov. 1 and Dec. 7. Spouses only are eligible to enroll with a TRS qualifying event. A list of qualifying events can be obtained at trs.ky.gov.

When will I get my new ID card?

Humana ID cards, cobranding with the Humana and TRS logos, will be mailed around Christmas.

What do I do with my insurance cards?

Continue to use your UnitedHealthcare card for all doctors and hospital visits through Dec. 31, 2025. Beginning Jan. 1, 2026, use your new Humana insurance card for all doctors and hospital visits.

Continue to use your Express Scripts card for prescriptions. New Express Scripts cards will not be issued for 2026. If you have prescription questions, contact the Know Your Rx Coalition at 855-218-5979.

Should I be concerned whether my doctor accepts Humana's Group Medicare Advantage PPO Plan?

TRS plan participants may go to any provider that accepts Medicare's fee schedule and agrees to bill Humana, even if the provider is not in Humana's network. The PPO network is passive, meaning that participants will not be balance billed when visiting medical providers who are out of Humana's PPO network. While using Humana network providers saves the plan money, it is not required.

If you have any questions or concerns, contact TRS at 800-618-1687, Monday through Friday, 8 a.m. to 5 p.m. ET. If you plan to meet with a retiree health care counselor in the Frankfort office, contact TRS in advance for an appointment to ensure a counselor is available and prepared for your visit.



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TEACHERS' RETIREMENT SYSTEM



**Please read this mailing with
important information about
the TRS Medicare Eligible Health Plan
(MEHP) for 2026.**

MEHP