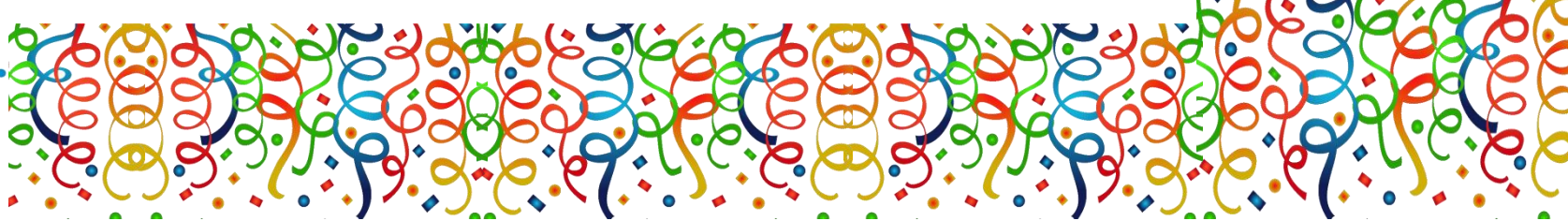


Teachers' Retirement System of the State of Kentucky

**Turning 65
2026**

Gary L. Harbin, CPA
Executive Secretary



Happy
65th
Birthday



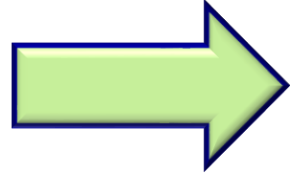
Questions?



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.*

MEHP

TRS Partners

Medicare Eligible Health Plan



Humana



CORIELL
LIFE SCIENCES
recently acquired by  InformedDNA

KNOW
YOUR **Rx**
COALITION

SilverSneakers®

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.

View a previously recorded Turning 65 webinar at
<https://trs.ky.gov/retired-members/turning-65/>

or

register for a live webinar hosted on the first Wednesday of
each month at <https://trs.ky.gov/home/seminars-workshops/>

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

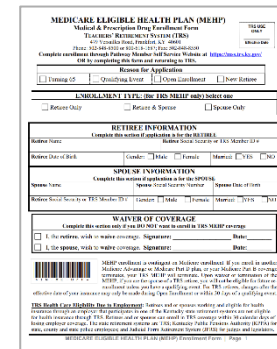
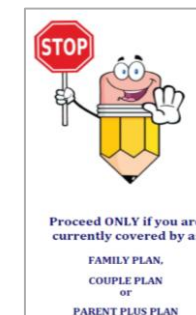
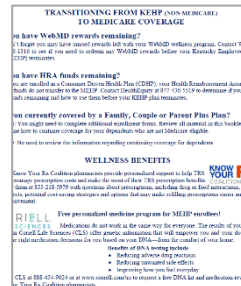
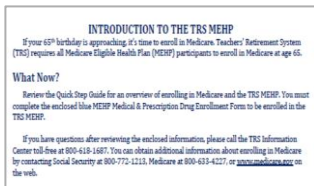
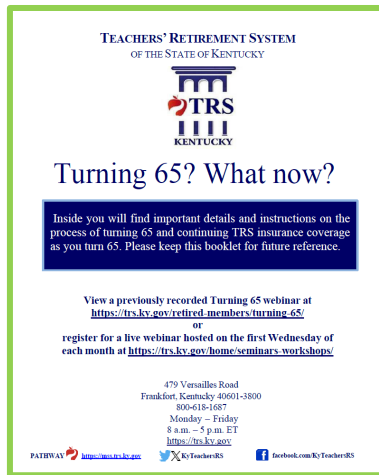
 facebook.com/KyTeachersRS



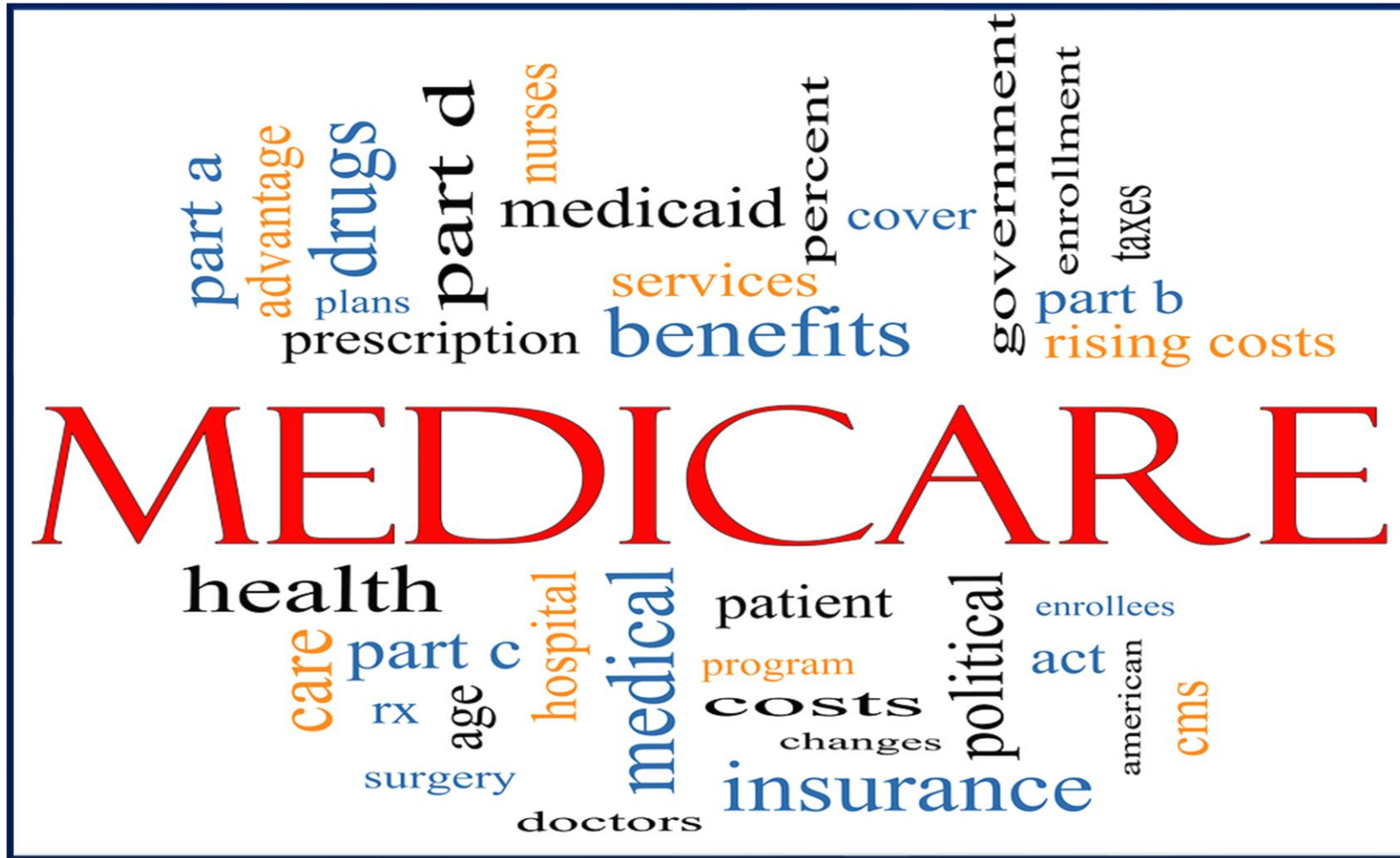
The Turning 65 Booklet

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

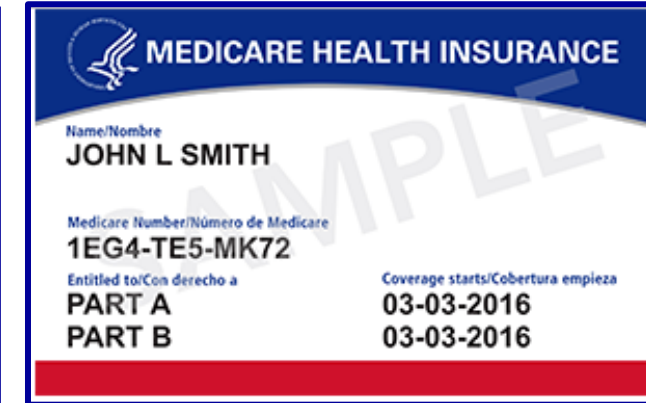


Getting to Know ...



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 Humana) 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 Humana.

What About Medicare Rx Coverage

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



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

Components of the MEHP

Medicare Advantage plan
covers
medical claims.

Humana

Express Scripts
Medicare Part D drug plan
covers
prescription claims.



EXPRESS SCRIPTS®

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
ssa.gov/medicare/sign-up

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 online bill payment service

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: 502-848-8550

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: _____



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 Health Care Eligibility Due to Employment: Retirees and or spouses working and eligible for health insurance through an employer that participates in one of the Kentucky state retirement systems are not eligible for health insurance through TRS. Retirees and or spouses can enroll in TRS coverage within 30 calendar days of losing employer coverage. The state retirement systems are TRS; Kentucky Public Pensions Authority (KPPA) for state, county and state police employees; and Judicial Form Retirement System (JFRS) for judges and legislators.

MEDICARE ELIGIBLE HEALTH PLAN (MEHP) Enrollment Form | Page 1

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) When coverage is needed, will you be working AND eligible for health insurance through an employer that participates in a Kentucky state retirement system? <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) When coverage is needed, will you be working AND eligible for health insurance through an employer that participates in a Kentucky state retirement system? <input type="checkbox"/> YES <input type="checkbox"/> NO	

DEMOGRAPHIC INFORMATION (REQUIRED)		
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 health insurance through an employer that participates in one of the Kentucky state retirement systems. 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.

Medical Coverage

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.

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.	
Maximum Out-of-Pocket Amount	<p>Your plan has an annual combined in-network and out-of-network out-of-pocket maximum of \$1,200 each plan year.</p> <p>Please note that you will still need to pay your monthly premiums, if applicable.</p> <p>(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.)</p>	

Once coverage begins, register at your.humana.com/trsky or call 866-307-2494 to see features available

- Silver Sneakers fitness program provided at no cost.

SilverSneakers®

- Earn rewards through Go365



- Free Personal Emergency Response System from Lifeline

- One routine hearing exam every plan year and a \$500 hearing aid allowance for each ear, every 36 months through TruHearing

- Non-Emergency transportation for members diagnosed with chronic kidney disease, end stage renal disease, or cancer through SafeRide.

SafeRide Health

- In-home wellness assessment, \$0 copay. Earn a \$50 Walmart gift card.

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

- One routine vision exam every plan year, through EyeMed



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

Copayment for up to a 90-day supply

- 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



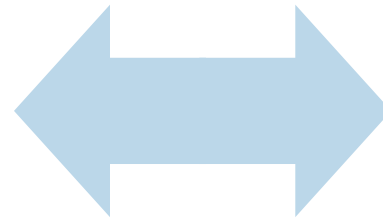
A GOVERNMENTAL PURCHASING COLLABORATIVE



TRS Solution: Personalized Medicine Partnership



You
Your Doctor
Your Pharmacist



Call 888-454-9024 or go to enroll.dnaimpact.com/trsky to request a free DNA kit.



Could Your Medication or Condition Benefit From DNA Test

20 Most Used Drugs By TRS Members

Atorvastatin calcium	Meloxicam
Metoprolol	Carvedilol
Rosuvastatin calcium	Pravastatin sodium
Omeprazole	Sertraline HCL
Pantoprazole sodium	Escitalopram oxalate
Metformin	Trazodone HCL
Hydrocodone-acetaminophen	Tramadol HCL
Simvastatin	Clopidogrel
Tamsulosin HCL	Oxycodone
Ondansetron	Duloxetine HCL

Top 20 Disease States For TRS Members

High blood cholesterol	Anxiety
Pain/inflammation	Alzheimer's disease
Heartburn/ulcer disease	Mental diseases
High blood press/heart disease	Skin infections
Depression	Seizures
Diabetes	Ophthalmic conditions
Urinary disorders	Glaucoma
Nausea/vomiting	Irregular heartbeat
Antiplatelets	Skin conditions
Sleep disorders	Anticoagulant

Source: Medications and disease states provided by Know Your Rx Coalition as of 2025

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 Humana.**
- Show providers your **new** Humana ID card
- Providers will submit claims directly to Humana
- Do not pay provider anything up front; providers bill you *after* claims have been processed by Humana.

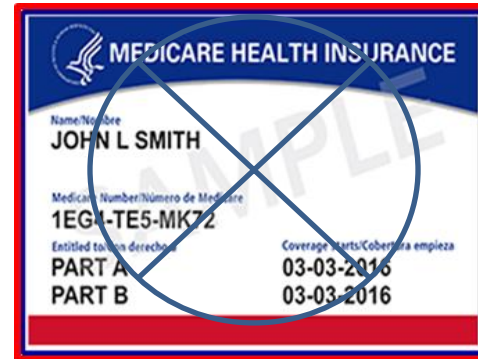
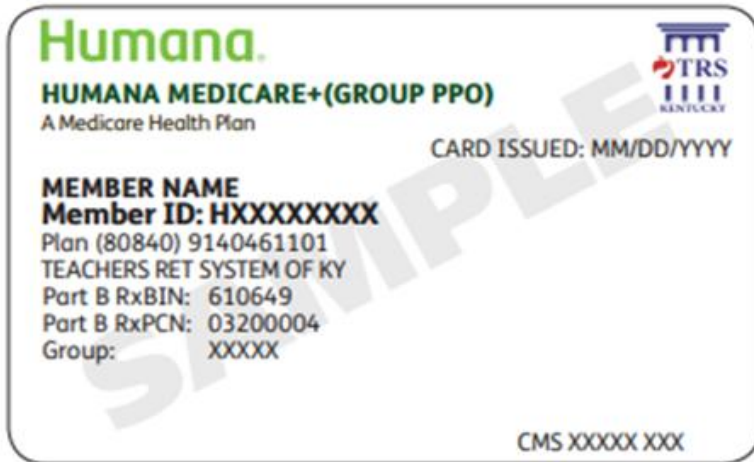
- All major chain pharmacies included in the retail pharmacy network
- Show your **new** Express Scripts ID card at the retail pharmacy.
- **To avoid any possible lapse in your medication with the TRS MEHP, obtain a refill through your current plan by the last day of the month prior to your birth month.**

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

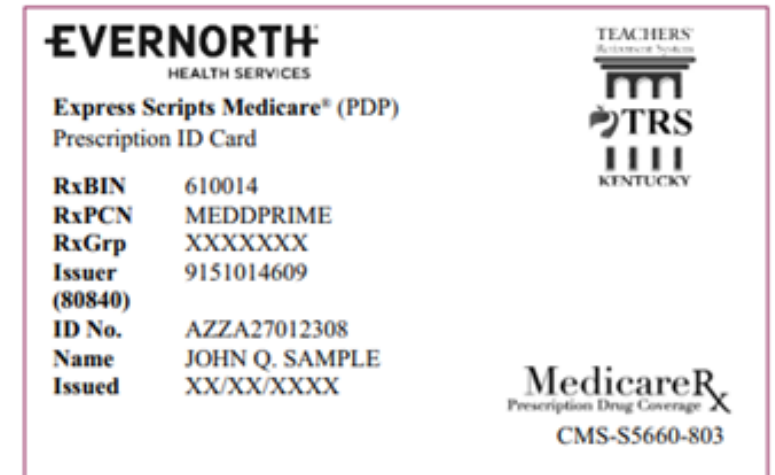


Benefit Booklets and ID Cards

Present to doctor or at hospital



Present at retail pharmacy



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 your.humana.com/trsky and www.express-scripts.com.

What Will MEHP Cost?



Monthly Cost of the MEHP in 2026

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

Years of Service	If Retired and/or Age 65 on or After Jan. 1, 2005			Medicare-eligible Spouses and Children pay the monthly premium of \$200 and the monthly Medicare Part B premium
	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)	
5 - 9.99	\$150.00	\$180.00	Not Eligible	
10 - 14.99	\$100.00	\$150.00	Not Eligible	
15 - 19.99	\$50.00	\$110.00	\$110.00	
20 - 24.99	\$0	\$70.00	\$70.00	
25 - 25.99	\$0	\$20.00	\$20.00	
26 - 26.99	\$0	\$10.00	\$10.00	
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)



Contact the Social Security office at 800-772-1213 regarding your 2026 Part B premium.

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 working and eligible for health insurance through an employer that participates in one of the Kentucky state retirement systems are not eligible for health insurance through TRS.

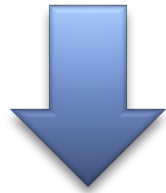
2

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



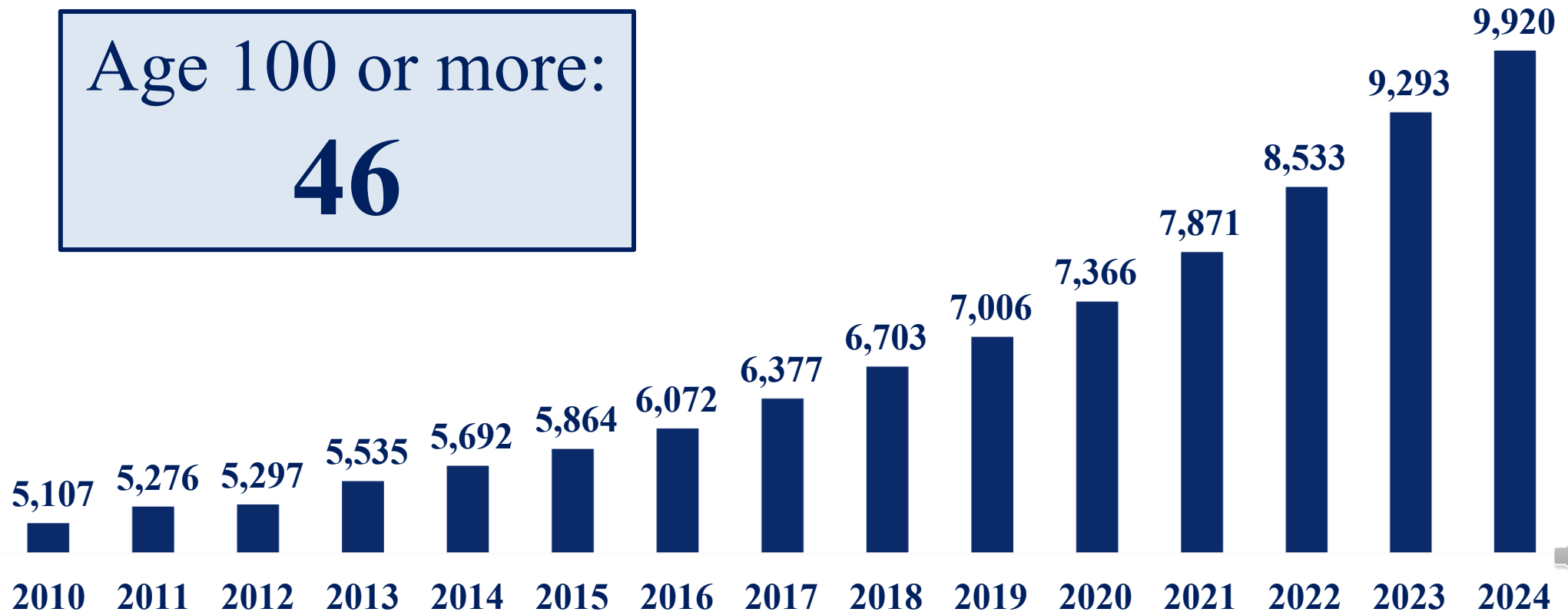
Good News



TRS Benefits Protect Teachers

Retirees Over 80 as of Dec. 31

Age 100 or more:
46



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.

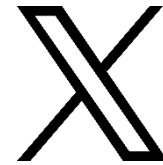
TRS News and Information



<https://trs.ky.gov>



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



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<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