



2024 Summary of Benefits

**TRS-Care Medicare Rx Employer PDP sponsored by TRS
(TRS-Care Medicare Rx)**

Express Scripts Medicare® (PDP), a prescription drug plan with a Medicare contract.

Jan. 1, 2024 – Dec. 31, 2024

2024 TRS-Care participants with Medicare have prescription drug coverage through Express Scripts Medicare. The plan is called TRS-Care Medicare Rx, an employer prescription drug plan (PDP) sponsored by TRS. The term “participant” in these materials includes Medicare-eligible people covered under the TRS-Care Medicare Rx prescription plan.

Medicare Part D Drug Payment Stages

All Medicare Part D plans have drug payment stages where drug costs may vary. Your *Explanation of Benefits (EOB)* and other plan materials include information on the four Part D drug payment stages. Part D plan participants move through each stage based on the amount the plan and/or the participant spends on prescription drugs. As a TRS-Care Medicare Rx participant, you continue to pay the same copays in all stages until you reach the Catastrophic Coverage stage, at which point your copays will be lower for the rest of the plan year.

1. **Deductible stage:** Your plan has no deductible; therefore, this stage does not apply to you.
2. **Initial Coverage stage:** You are in the Initial Coverage stage until your total yearly drug costs reach \$5,030. During this stage, you pay a copay for prescription drugs. Total yearly drug costs include payments you and the plan make.
3. **Coverage Gap stage:** This stage starts when your total drug costs exceed \$5,030. The common name for this stage is “the donut hole.” TRS-Care Medicare Rx provides additional coverage to keep your copay the same in the Coverage Gap stage. You see no change in drug costs until you reach the Catastrophic Coverage stage.
4. **Catastrophic Coverage stage:** You enter this stage after your out-of-pocket costs reach \$8,000. Out-of-pocket costs are the costs that you paid for your prescription drugs. If you reach this stage, your copays will be lower for the rest of the plan year.

2024 TRS-Care Medicare Rx Summary of Benefits for TRS Retirees and Medicare-Eligible Prescription Drug Participants	
Monthly Premium	Your prescription drug plan premium is included in the premium you pay for your TRS-Care coverage.
Annual Deductible	\$0

Prescription Benefit Tier	Network Retail Pharmacy (31-day supply) or Long-Term Care (LTC) Pharmacy (31-day supply)	Network Retail Pharmacy (32 to 90-day supply)	Mail Service Pharmacy (up to 90-day supply)
Initial Coverage: You are in the Initial Coverage stage until your total yearly drug costs reach \$5,030.	<i>You pay the following:</i>		
Tier 1 Generic Drugs	\$5.00	\$15.00	\$15.00
Tier 2 Preferred Brand Drugs	\$25.00	\$70.00	\$70.00
Tier 3 Non-Preferred Brand Drugs	\$50.00	\$125.00	\$125.00
Coverage Gap: You are in the Coverage Gap stage after your total yearly drug costs reach \$5,030 and before your yearly out-of-pocket drug costs reach \$8,000.	<i>You will see no change in copayments until you qualify for catastrophic coverage.</i>		
Tier 1 Generic Drugs	\$5.00	\$15.00	\$15.00
Tier 2 Preferred Brand Drugs	\$25.00	\$70.00	\$70.00
Tier 3 Non-Preferred Brand Drugs	\$50.00	\$125.00	\$125.00
Catastrophic Coverage: This stage starts after your yearly out-of-pocket drug costs reach \$8,000.	<i>You will pay \$0 for covered Part D drugs in the catastrophic stage. Through your enhanced benefit provided by TRS-Care Medicare Rx, some excluded drugs not normally covered by Medicare Part D will be available to you at \$0.</i>		
Your satisfaction is important to us. If you have questions about your TRS-Care Medicare Rx prescription drug benefit, please call Express Scripts Medicare Customer Service for TRS-Care Medicare Rx at 1.844.863.5324, 24 hours a day, 7 days a week. TTY users should call 1.800.716.3231.			

Important Information

You don't have to enroll in the TRS-Care Medicare Rx prescription drug plan.

However, before you decide to opt out, be sure you understand what happens if you decline this coverage. You won't have any prescription drug coverage through TRS-Care if you drop this prescription coverage. Also, the federal government may charge you a penalty if you go without creditable prescription coverage for 63 days or more.

For questions about retiree benefit programs, eligibility, or enrollment, contact TRS Health at **1.888.237.6762**, from 7 a.m. to 6 p.m., Monday through Friday, Central Time (except for state and federal holidays).

Who can join?

TRS will automatically enroll you in TRS-Care Medicare Rx if you're eligible for Medicare and are enrolled in a TRS-Care Medicare Advantage health plan. TRS-Care Medicare Rx is available in the United States and its territories.

What is my drug coverage?

To find out if your drug is on the formulary (the list of Part D prescription drugs) or learn about restrictions, call Express Scripts Medicare Customer Service for TRS-Care Medicare Rx at **1.844.863.5324**, 24 hours a day, 7 days a week. TTY users should call **1.800.716.3231**. You can also visit [express-scripts.com/trscaremedicarerx](https://www.express-scripts.com/trscaremedicarerx).

Our plan groups each medication into one of three tiers. Use the formulary to determine your drug's tier and cost to you. The amount you pay depends on the drug's tier and what benefit stage you reach (for example, the Initial Coverage stage or the Catastrophic Coverage stage). If the actual cost of a drug is less than the copay amount for that drug, you pay the actual cost, not the higher copay. The amount you pay depends on what type of pharmacy you use (for example, retail, long-term care or mail service).

TRS provides additional coverage that may cover prescription drugs not in a standard Medicare Part D benefit. If you're unsure about your drug costs or which drugs your plan may or may not cover, please call Express Scripts Medicare Customer Service for TRS-Care Medicare Rx.

Which pharmacies can I use?

To find out if your pharmacy is in our network, call Express Scripts Medicare Customer Service for TRS-Care Medicare Rx at **1.844.863.5324**, 24 hours a day, 7 days a week. TTY users should call **1.800.716.3231**. You can also visit [express-scripts.com/trscaremedicarerx](https://www.express-scripts.com/trscaremedicarerx). If you use an out-of-network pharmacy, we'll reimburse your total cost minus your cost-share amount for the drug. You must submit a paper claim to get reimbursement.

More than 66,000 pharmacies nationwide make up the pharmacy network. These include retail, mail service, long-term care, home infusion, and Indian Health and Indian Tribal pharmacies. You must use a network pharmacy to get full benefit coverage on your prescriptions.

Benefits of getting your prescriptions from the plan's mail service pharmacy:

- Enjoy the ease of prescription delivery to your location of choice — home, vacation home, etc.
- Greater convenience with mail service of a 90-day supply of medication — including free standard shipping.¹
- A toll-free hotline to speak with a registered pharmacist about your questions or concerns.
- Online and refill-by-phone services to order your prescription refills 24 hours a day, 7 days per week.

¹ The typical number of business days after the mail order pharmacy gets an order to send your shipment is up to ten days. Enrollees can sign up for automated mail order delivery.

You can get your *Explanation of Benefits (EOB)* Online!

Go paperless and get an email when your new statement is ready to view, instead of getting a paper copy in the mail. Once you enroll in TRS-Care Medicare Rx, visit express-scripts.com/trscaremedicarerx to register and set your account profile preferences to paperless EOBs. You can opt out any time. Register at express-scripts.com/trscaremedicarerx upon confirmation of enrollment in the plan.

- View up to 36 months of your EOBs, organized by date, in one location
- Keep your prescription information secure – no shredding necessary

Comparing your Medicare choices?

This booklet has a summary of what TRS-Care Medicare Rx covers and what you'll pay. To get a full list of your benefits and access to your *Evidence of Coverage*, visit express-scripts.com/trscaremedicarerx or call Express Scripts Medicare Customer Service for TRS-Care Medicare Rx at **1.844.863.5324**, 24 hours a day, 7 days a week and ask for your *Evidence of Coverage*. TTY users should call **1.800.716.3231**.

To learn more about the coverage and costs of Original Medicare, look in your current *Medicare & You* handbook. View it at [medicare.gov](https://www.medicare.gov) or get a copy by calling 1.800.MEDICARE (1.800.633.4227), 24 hours a day, 7 days a week. TTY users should call 1.877.486.2048.

Legal Information and Notices

The formulary and/or pharmacy network may change at any time. You'll get a notice when necessary.

TRS-Care Medicare Rx is prescription drug coverage offered through Express Scripts Medicare (PDP), a prescription drug plan with a Medicare contract. Enrollment in this plan depends on contract renewal with Medicare.