



CT TEACHERS' RETIREMENT BOARD

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"An Affirmative Action/Equal Opportunity Employer"

www.ct.gov/trb

As you are aware, the Teachers' Retirement Board offers a medical, prescription, dental, and ancillary benefit program to those retired teachers and or spouses who may become Medicare eligible at either age 65 or receive a social security disability benefit. The document below provides detailed information regarding the enrollment process for newly Medicare eligible members.

TRB Provides Two Medicare Retirement Plans

The Teachers' Retirement Board provides a choice of two comprehensive Medicare benefit programs. Both plans require participation in the prescription drug, dental, vision and hearing programs. As a retiree or spouse of a retiree, you may choose to enroll in one of the Teachers' Retirement Board Medicare Retiree Programs.

You must be enrolled in Medicare Part A and Part B to participate

Medicare Supplement Plan administered by Stirling & Stirling

A Medicare Supplement plan is secondary to Medicare. This means your Medicare Part A and Medicare B are primary, and the supplement plan is secondary to Medicare. The plan will pick up copayments and cost shares covered under Medicare once the deductibles are satisfied for the plan year. You may see any provider who accepts Medicare and or Medicare assignment in the United States.

Anthem Medicare Advantage Plan (MA)

Anthem is a Medicare Advantage plan and you must be enrolled in Medicare Part A & B to participate. All services covered under Medicare are covered under the Medicare Advantage Plan. You may see any provider who accepts Medicare or Medicare assignment in the United States.

Understanding your Medicare Part D Prescription Drug Plan

The TRB Medicare Part D Prescription Drug Plan is administered through Express Scripts.

The TRB Medicare Part D Prescription Drug plan administered through Express Scripts follows all applicable Federal statutes and regulations. Medicare regulations allow you to be enrolled in **ONE** Medicare Part D Prescription Drug plan at a time. (This does not apply to members on Veterans Affairs Prescriptions.)

If you are currently enrolled in another Medicare Prescription Drug Plan or a Medicare Advantage plan that offers prescription coverage (MAPD), enrolling in one of TRB's Medicare plans will automatically cancel your enrollment in your other plan.

It is your responsibility to inform us of any prescription coverage that you have or may obtain in the future.

You may enroll or cancel your enrollment in a Medicare plan only at certain times of the year or under special circumstances. If you leave the TRB plan and don't have or obtain other Medicare prescription drug coverage that is as good as Medicare's, you may have to pay a late enrollment penalty in addition to your premium for Medicare prescription drug coverage in the future.

Cigna Dental Preferred Provider Organization (PPO) Plan

The Cigna dental PPO program offers both in and out of network dental benefits throughout the United States. The annual plan maximum is \$2,500 per calendar year with copays and cost shares on an array of dental services.

Vision and Hearing Program

The vision and hearing benefit plans are administered by the medical plan you are enrolled. Both plans provide similar benefit services.

The vision benefit includes; exam including refraction \$75 allowance every 12 months; Frames up to \$100 every 24 months Lenses every 24 months 1 set. Allowances for lenses are Single \$60, Bifocal \$80, Trifocal & Progressive \$120, Lenticular \$200 In lieu of glasses member may opt for \$120 contact lenses allowance per calendar year. No coverage for sunglasses. This benefit is in excess of any Medicare glass coverage.

The hearing benefit is \$750.00 every 36 months for hearing aid allowances.

How do I enroll in Medicare?

The initial enrollment period begins three calendar months prior to your 65th birthday; the month of your birthday and three calendar months after your birthday. To avoid a lapse in coverage you will need to enroll prior to the month of your birthday.

Typically, your Medicare effective date will be the 1st of the month of your 65th birthday. If you were born on the 1st of the month your Medicare coverage is effective the 1st of the previous month. For example your birthdate is June 1st, you will attain Medicare eligibility May 1st of the year you turn 65.

If you are collecting Social Security prior to age 65, you will automatically be enrolled in Medicare A and B. If you are not getting Social Security retirement benefits yet, you will need to enroll in Medicare Part A and/or Part B through Social Security or the Railroad Retirement Board.

To confirm your eligibility date or have questions regarding enrollment into Medicare Part A and Medicare B, please contact the Social Security Administration at www.ssa.gov or 800-772-1213.

Medicare Premiums

You are eligible for premium-free Part A if you are age 65 or older and you or your spouse worked and paid Medicare taxes for at least 10 years. You can get Part A at age 65 without having to pay premiums.

Most people will **qualify** for **Medicare Part A** at no charge. If you (or your eligible spouse) have at least 40 Social Security wage quarters, have lived in the US at least 5 years and are age 65 (or older) you should **qualify** for **Medicare Part A**.

Medicare Part B requires a monthly premium that is income based. Higher income earners are assessed a surcharge referred to as IRMAA (Income Related Monthly Adjustment Amount) determined by the Social Security Administration. For more information, please visit www.Medicare.gov. IRMAA charges also apply for Medicare Part D premiums.

If you are receiving Social Security benefits, the monthly premium for Part B will be automatically deducted from your Social Security payment. If you are not receiving Social Security benefits, you will be billed quarterly for the Part B premium.

If you fail to pay the premium, you will no longer be eligible to participate in any of the TRB Medicare Plans.

Waiving Medicare enrollment

If you or your spouse are still actively employed and covered under a group health insurance, you may be able to delay enrollment in Medicare Part B. Please contact Social Security Administration to learn more about your individual circumstances and how delaying enrollment in Medicare Part B will affect you. You can contact Social Security Administration at www.ssa.gov or 800-772-1213.

For plan details and a list of upcoming Medicare enrollment webinars please visit the TRB website at <https://www.ct.gov/trb>

We looking forward to working with you.