

Health Coverage with my CTRB Sponsored Plan – Cost & Funding

For decades, the TRB has been dedicated to offering retired teachers and spouses the highest quality plans at an affordable cost. We are pleased that the plan options for 2025 maintain the same high-quality coverage with some enhancements.

Will our benefits change?

We continue to offer both the Medicare Advantage, and the Medicare Supplement programs with similar or better coverage from previous years. The Center for Medicare & Medicaid (CMS) has made significant benefit changes for the upcoming 2025 Medicare plan year known as The Inflation Reduction Act. Several of those changes to prescription drug plans include payment plans for members and a decrease to the out of the pocket maximum to \$2,000.00. For more information visit www.medicare.gov.

Why does the Medicare Advantage plan provide additional benefits, when compared to the Medicare Senior Supplement?

Medicare Advantage plans are contracted by Medicare and must meet Medicare coverage guidelines, but can offer additional services not offered through traditional Medicare. Quality must be maintained in compliance with CMS guidelines and ensure the plan is able to maintain Star Ratings. It is a five-star rating system. United Healthcare has a 4.5-star rating from Center for Medicare & Medicaid. Since the Medicare Supplement Program follows original guidelines, Star Ratings and additional benefits are not part of the plan and therefore not eligible for some of the services provided to those on the Medicare Advantage Plan.

Will members be receiving contributions for both plans?

Yes, the State and TRB health fund contributes 2/3 of the cost of the base plan which is the Medicare Advantage with Prescription Drug plan. This same dollar amount contributed for the base plan (\$95 for 2025) is also contributed toward the cost of the Senior Supplement plan.

Retiree Cost	United Healthcare Medicare Advantage (Base Plan)	United Healthcare Senior Supplement Plan with Prescription Drug
Full Medical & Prescription Drug – includes vision and hearing	\$94	\$269
Dental	\$54	\$54
Total Cost	\$148	\$323

Full Cost Breakdown	United Healthcare Medicare Advantage (Base Plan)	United Healthcare Senior Supplement with Prescription Drug	Full Dental Premium
Total Cost	\$282	\$456	\$54
TRB 1/3	\$94	\$94	
State Funding 1/3	\$94	\$94	
Member	\$94	\$269	\$54
Member with Dental	\$148	\$323	

Why the disparity in plan cost?

It is important to note that the State statute provides retirees with a subsidy that is 1/3 of the cost of the base plan. The TRB also contributes 1/3 of the cost of the base plan. The base plan pricing determines the member’s cost of any buy-up plan, such as the Medicare Supplement plan, which the TRB may offer. As a result, when the cost of the base plan decreases, the cost of the Supplement plan increases for members. The vast majority of current enrollment is under the Advantage plan, and since it will increase from \$36 per month to \$94 per month, the Supplement plan cost will decrease from \$332 to \$323. Total premiums provided include the \$54 cost for dental.

When combining the Medicare Advantage with prescription drug it creates a savings. Due to this savings, the Medicare Supplement subsidy is less than in previous years, which is one of the factors contributing to the premium differential. There are approximately 28,200 members in Medicare Advantage and 4,400 in Medicare Supplement. Smaller population and higher utilization on the Medicare Supplement also contribute to the higher monthly premium on that plan.

Why is the cost structure not broken out as in the past?

Prior year premiums showed prescription, vision, and hearing separate from medical because they were administered as separate plans under one package. This year they are integrated into one plan.