

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 2026 maintain the same high-quality coverage with some enhancements from Aetna, SilverScript, and The Hartford

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, known as The Inflation Reduction Act which began in the 2025 Medicare plan year. Several of those changes were to prescription drug plans and include payment plans for members and a decrease to the out of pocket maximum to \$2,100.00 for 2026. 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. Your Aetna plan has a 4.5-star rating. Since the Medicare Supplement Program follows original guidelines and pays after Medicare, Star Ratings and additional benefits are not part of the 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 (\$202 for 2026) is also contributed toward the cost of the Senior Supplement plan.

Retiree Cost	Aetna Medicare Advantage (Base Plan)	The Hartford Supplement Plan
Full Medical & Prescription Drug – includes vision and hearing	\$101	\$259
Dental	\$56	\$56
Total Cost	\$157	\$315

Full Cost Breakdown	Aetna Medicare Advantage (Base Plan)	The Hartford Supplement	Full Dental Premium
Total Cost	\$303	\$461.00	\$56
TRB 1/3	\$101	\$101	
State Funding 1/3	\$101	\$101	
Member	\$101	\$259	\$56
Member with Dental	\$157	\$315	

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 \$94 per month to \$101 per month, the Supplement plan cost will decrease from \$323 to \$315. This includes the \$56 cost for dental.