



CT TEACHERS' RETIREMENT BOARD
165 CAPITOL AVENUE
HARTFORD, CT 06106-1673
IMPORTANT PLAN INFORMATION

September 10, 2024

Dear Connecticut Teacher retiree,

The Connecticut Teachers' Retirement Board (TRB) is pleased to continue providing your medical, vision, hearing and prescription drug coverage through UnitedHealthcare® for the 2025 calendar year. **2025 open enrollment is October 7–November 22, 2024.**

If you are happy with your current plan election, you do not need to do anything. Your coverage will continue for the 2025 calendar year with no disruptions.

If you wish to make a change, please refer to page 4 of the attached 2025 Open Enrollment Guide for information on how to request a change to your benefit plan election.

As you may know, the Inflation Reduction Act (IRA) has mandated significant changes to improve Medicare prescription drug benefits for plan members. These changes include:

- Your True Out-of-Pocket maximum (TrOOP) will be capped at **\$2,000**.
- Payments you make will count towards the TrOOP, and portions of payments made by the plan may also count toward the TrOOP. **This means that some retirees may meet the TrOOP maximum without actually paying \$2,000 out of pocket.**
- You can sign up for a payment plan to spread your portion of the prescription drug cost throughout the remainder of the calendar year—you won't have to pay your full cost share all at once.

Separate from the IRA-mandated changes, we have increased the **eyewear allowance to \$500** on both the UnitedHealthcare Group Medicare Advantage (MAPD) and Senior Supplement plans.

These enhancements, along with some reductions in government funding and increasing claims, mean significantly higher plan costs. Premiums will need to increase to cover these added expenses. Monthly medical premiums for 2025 will be:

	UnitedHealthcare Group Medicare Advantage (PPO) plan	UnitedHealthcare Senior Supplement® plan
Medical and prescription drug	\$ 94.00	\$ 269.00
Dental	\$ 54.00	\$ 54.00
Total	\$148.00	\$323.00

Important information

You must be entitled to Medicare Part A and enrolled in Medicare Part B. You must continue paying your Medicare Part B premium to be eligible for coverage under a Connecticut Teachers’ Retirement Board-sponsored health and prescription drug plan.

MAPD members will receive a new ID card.

Senior Supplement members will receive a new prescription ID card. Senior Supplement members should continue to use their existing medical plan card.

Learn more about the plan

This year, to explain these changes in more detail and answer any questions you may have, we are holding in person open enrollment educational sessions between October 7th and October 17th. Please refer to the enclosed schedule for a location near you. Virtual sessions will follow between October 21st and October 31st. **Visit www.UHCRetiree.com/TRB to learn more.**

Questions?

If you still have questions, please do not hesitate to call.

Contact...	To...	How...
UnitedHealthcare	Learn about plan benefits Find a provider Look up prescription drugs	www.UHCRetiree.com/TRB 866-794-3033 , TTY 711 8:00 a.m.-8:00 p.m. local time, Monday-Friday
Connecticut Teachers’ Retirement Board	Ask about eligibility To enroll To opt out of coverage Update personal information	www.ct.gov/trb 800-504-1102 8:00 a.m.-3:00 p.m. ET, Monday-Friday 165 Capitol Avenue Hartford, CT 06106

Sincerely,
Connecticut Teachers’ Retirement Board
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