



We are excited to announce upcoming changes to the Health Subsidy program and process with the Connecticut Teachers' Retirement Board! Please read this email in its entirety.

TOWN SUBSIDY RATE CHANGES

Effective July 1, 2022 the health insurance subsidy is increasing for all eligible participants. If you have questions about eligibility please refer to Sec. 10-183t(b) of our statutes.

In order to ensure accurate adjustments, the TRB has provided a full Roster of all current members enrolled in your Board of Education who are receiving a health subsidy. The roster provides the current subsidy amount they are receiving through June 30, 2022. We require the highlighted fields to be **completed and returned by June 15th, 2022** so we can appropriately apply the subsidy increase to each participant. Please note that this is not an opportunity to add, term or change participant data as the deadline for Quarter 3 was May 1, 2022. This roster sheet is for audit purposes only.

You will locate your roster file on the State FTP site.

- Access the State FTP site and login using your Health Subsidy login credentials for your Board of Education
- Open the "FromTRB" folder
- Download the Roster file located within that folder
- Once you have completed your Roster save the file to a location on your computer and upload the saved file to the FTP site by logging in and opening the ToTRB folder and then clicking the "Upload" button

1. **PLAN TYPE** – there are 4 new categories provided that you will need to select from
 - a. Retired Under 65 – select this option for an eligible participant who is not yet Medicare eligible (under 65) and is participating in the Board provided insurance plan
 - b. Retired 65+ Non-Medicare – select this option for an eligible participant who is over 65 but is not eligible for Premium free Part A Medicare, who is participating in the Board provided insurance plan and is therefore receiving a double subsidy
 - c. Retired 65+ Medicare – select this option for an eligible participant who is over 65 and enrolled in Medicare Part A and Part B who is participating in a Board sponsored Medicare program (not the TRB sponsored Medicare plan)
 - d. Retired 65+ Board Plan - select this option for a participant who is over 65 but has elected to delay Medicare enrollment and continue with the Board provided insurance plan
2. **COVERAGE TYPE** – there are 3 new categories provided that you will need to select from for each participant. Please note – the CTRB does not provide subsidy for vision & hearing benefits so these are not included in the options.
 - a. Medical Only – select this option for participants who are enrolled in Medical coverage with the Board of Education insurance plan
 - b. Medical + Dental – select this option for participants who are enrolled in both Medical and Dental coverage with the Board of Education insurance plan
 - c. Dental Only – select this option for participants who are enrolled in dental only coverage. Please note – these members are reported separately on your quarterly files using the dental subsidy sheet.

3. **PREMIUM AMOUNT** – you, the board of education, should enter into this field the participant share of the cost of the plan. If the cost of the plan is paid in part by the board of education, please only provide the amount the participant is responsible for.

The Connecticut Teachers' Retirement Board will review each roster once it is returned to us. **The following actions will take place to adjust for the subsidy increase:**

- Any participant currently receiving \$110 subsidy whose PREMIUM AMOUNT is greater than or equal to \$220 will receive the new subsidy amount of \$220 effective July 1, 2022
- Any participant currently receiving \$110 subsidy whose PREMIUM AMOUNT is less than \$220 will receive the amount provided in the PREMIUM AMOUNT field. For example: If a participant's plan costs \$135, they were previously receiving \$110 and effective July 1, 2022 they will receive \$135.
- Any participant currently receiving \$220 subsidy whose PREMIUM AMOUNT is greater than or equal to \$440 will receive the new subsidy amount of \$440 effective July 1, 2022.
- Any participant currently receiving \$220 subsidy whose PREMIUM AMOUNT is less than \$440 will receive the amount provided in the PREMIUM AMOUNT field. For example: If a participant plan costs \$300, they were previously receiving \$220 and effective July 1, 2022 they will receive \$300.

If you identify a participant who is over 65 and not eligible for Medicare and is not currently receiving a double subsidy, you may direct them to complete the application located on our website here

https://portal.ct.gov/-/media/TRB/Content/HealthInsurance/HI_INSAPPDB.pdf

TOWN SUBSIDY PROCESS CHANGES

Beginning with the submission of Quarter 4 file, due August 1, 2022, the use of the Health Subsidy software to report changes will end. The CTRB will be hosting a webinar in mid-July to walk through the new process and hear feedback from your team about potential process improvements. The new layout will provide a full roster, the add/term/change form for reporting updates, and the Dental group sheet all in one single tool. We hope this makes reporting and tracking easier for all. The CTRB will send a follow up email in June with the webinar information and some additional details so stay tuned!

DENTAL RATES ARE DUE

The dental rate spreadsheet will still need to be updated and submitted to CTRB for those boards who are updating their plan rates in July. This will be a separate reporting from the roster file you have received to validate your subsidy increases. If you haven't already done so, please make sure you complete this and return to CTRB as soon as possible.