

## Benefits of getting your prescriptions from the plan's mail service pharmacy:

- Enjoy the ease of prescription delivery to your location of choice — home, vacation home, etc.
- Greater convenience with mail service of a 90-day supply of medication — including free standard shipping<sup>1</sup>
- A toll-free hotline (1.844.863.5324) to speak with a registered pharmacist about your questions or concerns
- Online and refill-by-phone services to order your prescription refills 24 hours a day, 7 days per week

## You can get your *Explanation of Benefits (EOB)* Online!

Go paperless and get an email when your new statement is ready to view, instead of getting a paper copy in the mail. Once you enroll in TRS-Care Medicare Rx (and get a confirmation of your enrollment), visit [express-scripts.com/trscaremedicarerx](http://express-scripts.com/trscaremedicarerx) to register. After you register, you can set your account profile preferences to paperless EOBs. You can opt out any time.

- View up to 18 months of your EOBs, organized by date, in one location.
- Keep your prescription information secure — no shredding necessary.

## Comparing your Medicare choices?

This booklet has a summary of what TRS-Care Medicare Rx covers and what you'll pay. Get a full list of your benefits and access to your *Evidence of Coverage* at [express-scripts.com/trscaremedicarerx](http://express-scripts.com/trscaremedicarerx) or call TRS-Care Medicare Rx, brought to you by Express Scripts, at 1.844.863.5324, 24 hours a day, seven days a week and ask for your *Evidence of Coverage*. TTY users should call 1.800.716.3231.

To learn more about the coverage and costs of Original Medicare, look in your current *Medicare & You* handbook. View it at [medicare.gov](http://medicare.gov) or get a copy by calling 1.800.MEDICARE (1.800.633.4227), 24 hours a day, seven days a week. TTY users should call 1.877.486.2048.

## Legal Information and Notices

The formulary and/or pharmacy network may change at any time. You'll get a notice when necessary.

TRS-Care Medicare Rx is prescription drug coverage offered through Express Scripts Medicare (PDP), a prescription drug plan with a Medicare contract. Enrollment in this plan depends on contract renewal with Medicare.

<sup>1</sup> The typical number of business days after the mail order pharmacy gets an order to send your shipment is up to ten days. Enrollees can sign up for automated mail order delivery.



## 2025 Summary of Benefits

TRS-Care Medicare Rx Employer PDP sponsored by TRS (TRS-Care Medicare Rx) Express Scripts Medicare®(PDP) is a prescription drug plan with a Medicare contract.

Plan Year: Jan. 1, 2025–Dec. 31, 2025

CRP1263303

2025 TRS-Care participants with Medicare have prescription drug coverage through Express Scripts Medicare. The plan is called TRS-Care Medicare Rx, an employer prescription drug plan (PDP) sponsored by TRS. The term "participant" in these materials includes Medicare-eligible people covered under the TRS-Care Medicare Rx prescription plan.

## Medicare Part D Drug Payment Stages

All Medicare Part D plans have drug payment stages where drug costs may vary. Your *Explanation of Benefits (EOB)* and other plan materials include information on the three Part D drug payment stages. Part D plan participants move through each stage based on the amount the plan and/or the participant spends on prescription drugs. As a TRS-Care Medicare Rx participant, you continue to pay the same copays in all stages until you reach the Catastrophic Coverage stage, at which point your copays will be lower for the rest of the plan year.

1. **Deductible Stage:** Your plan has no deductible; therefore, this stage does not apply to you.
2. **Initial Coverage Stage:** You are in the Initial Coverage Stage until your total yearly drug costs reach \$2,000. During this stage, you pay a copay for prescription drugs. Total yearly drug costs include payments you and the plan make.
3. **Catastrophic Coverage Stage:** You enter this stage after your out-of-pocket costs reach \$2,000. Out-of-pocket costs are the costs that you paid for your prescription drugs. If you reach this stage, you pay nothing for your covered Part D drugs. **Through your TRS-Care Medicare Rx enhanced benefit, some excluded drugs that Medicare Part D does not normally cover are available to you at \$0.**

## 2025 TRS-Care Medicare Rx Summary of Benefits for TRS Retirees and Medicare-Eligible Prescription Drug Participants

- **Monthly Premium:** Your prescription drug plan premium is included in the premium you pay for your TRS-Care coverage.
- **Annual Deductible:** \$0

Prescription Benefit Tier	Network Retail Pharmacy (31-day supply) or Long-Term Care (LTC) Pharmacy (31-day supply)	Network Retail Pharmacy (32- to 90-day supply)	Mail Service Pharmacy (90-day supply)
<b>Deductible Stage:</b>	Your plan has no deductible, so the <b>Deductible Stage</b> does not apply to you.		
<b>Initial Coverage Stage:</b> You are in the Initial Coverage stage until your out-of-pocket costs reach \$2,000	In the <b>Initial Coverage Stage</b> , you pay:		
Tier 1: Generic Drugs:	\$5.00	\$15.00	\$15.00
Tier 2 Preferred Brand Drugs:	\$25.00	\$70.00	\$70.00
Tier 3 Non-Preferred Brand Drugs:	\$50.00	\$125.00	\$125.00
<b>Catastrophic Coverage Stage:</b> This stage starts after your yearly out-of-pocket drug costs reach \$2,000.	You will pay \$0 for covered Part D drugs in the <b>Catastrophic Coverage Stage</b> . Through your enhanced benefit provided by TRS-Care Medicare Rx, some excluded drugs not normally covered by Medicare Part D will be available to you at \$0.		

Your satisfaction is important to us. If you have questions about your TRS-Care Medicare Rx prescription drug benefit, please call TRS-Care Medicare Rx, brought to you by Express Scripts Medicare® (PDP) at **1.844.863.5324**, 24 hours a day, seven days a week. TTY users should call **1.800.716.3231**.

## Important! You don't have to enroll in TRS-Care Medicare Rx

You don't have to enroll in the TRS-Care Medicare Rx prescription drug plan.

However, before you decide to opt out, **be sure you understand what happens if you decline this coverage**. You won't have any prescription drug coverage through TRS-Care if you drop it. Also, **the federal government may charge you a penalty if you go without creditable prescription coverage for 63 days or more**.

For questions about retiree benefit programs, eligibility or enrollment, contact TRS Health at **1.888.237.6762**, from 7 a.m. to 6 p.m., Monday through Friday, Central Time (except for state and federal holidays).

## Who can join?

TRS will automatically enroll you in TRS-Care Medicare Rx if you're eligible for Medicare and are enrolled in the TRS-Care Medicare Advantage health plan. TRS-Care Medicare Rx is available in the United States and its territories.

## What is my drug coverage?

To find out if your drug is on the formulary (the list of Part D prescription drugs) or learn about restrictions, call TRS-Care Medicare Rx, brought to you by Express Scripts Medicare, at **1.844.863.5324**, 24 hours a day, seven days a week. TTY users should call **1.800.716.3231**. You can also visit [express-scripts.com/trscaremedicarerx](http://express-scripts.com/trscaremedicarerx).

TRS-Care Medicare Rx groups each medication into one of three tiers. Use the formulary to determine your drug's tier and cost to you. The amount you pay depends on the drug's tier and what benefit stage you reach (for example, the Initial Coverage Stage or the Catastrophic Coverage Stage). If the actual cost of a drug is less than the copay amount for that drug, you pay the actual cost, not the higher copay. The amount you pay depends on what type of pharmacy you use (for example, retail, long-term care or mail service).

TRS-Care Medicare Rx provides more coverage that may cover prescription drugs not in a standard Medicare Part D benefit. If you're unsure about your drug costs or which drugs your plan may or may not cover, please call TRS-Care Medicare Rx, brought to you by Express Scripts Medicare, at **1.844.863.5324**, 24 hours a day, seven days a week. TTY users should call **1.800.716.3231**.

## Which pharmacies can I use?

To find out if your pharmacy is in our network, call TRS-Care Medicare Rx Express Scripts Medicare Customer Service at **1.844.863.5324**, 24 hours a day, seven days a week. TTY users should call **1.800.716.3231**. You can also visit [express-scripts.com/trscaremedicarerx](http://express-scripts.com/trscaremedicarerx). If you use an out-of-network pharmacy, we'll reimburse your total cost minus your cost-share amount for the drug. You must submit a paper claim to get reimbursement.

More than 60,000 pharmacies nationwide make up the pharmacy network. These include retail, mail service, long-term care, home infusion, and Indian Health and Indian Tribal pharmacies. You must use a network pharmacy to get full benefit coverage on your prescriptions.