

S.B 19

Reduce deductible for Non-Medicare Retirees:

To reduce the deductible for the 2018-2019 plan years it would require approximately an additional **\$115 million** for the biennium.

Non-Medicare Retiree/Family Deductibles

From \$3,000/\$6,000 to **\$1,500/\$3,000**

Reduce premiums for retirees with adult disabled children:

TRS-Care has approximately 570 adult incapacitated children of TRS retirees. If the legislature were to reduce the premiums by \$200 per month in the 2018-2019 plan years, would require approximately an additional **\$2.736 million** for the biennium.

Retirees with adult disabled children

Non-Medicare Retiree & Child(ren) from \$433 to **\$233**
Non-Medicare Retiree & Family from \$1,074 to **\$874**
Medicare Retiree & Child(ren) from \$504 to **\$304**
Medicare Retiree & Family from \$1,106 to **\$906**

Reduce maximum out-of-pocket for retirees with adult disabled children:

To reduce the maximum out-of-pocket for retirees with adult disabled children would require approximately an additional **\$10 million** for the biennium.

Non-Medicare Retiree/Family Maximum Out-of-Pocket

From \$6,550/\$13,300 to **\$3,000/\$6,000**

Reduce premiums for Medicare Retiree:

To reduce premiums by \$25 for all Medicare retirees in the 2018-2019 plan years it would require approximately an additional **\$84 million** for the biennium.

Medicare Retirees

Medicare Retiree from \$146 to **\$121**
Medicare Retiree & Spouse from \$590 to **\$565**
Medicare Retiree & Child(ren) from \$504 to **\$479**
Medicare Retiree & Family from \$1,106 to **\$1,081**

Total Additional funding for FY 2018-19:

- **\$212 million, paid from MCO deferrals**

C.S.H.B. 20

Reduce deductible for Non-Medicare Retirees:

To reduce the deductible for the 2018-2019 plan years it would require approximately an additional **\$115 million** for the biennium.

Non-Medicare Retiree/Family Deductibles

From \$3,000/\$6,000 to **\$1,500/\$3,000**

Reduce premiums for retirees with adult disabled children:

TRS-Care has approximately 570 adult incapacitated children of TRS retirees. If the legislature were to reduce the premiums by \$200 per month in the 2018-2019 plan years, would require approximately an additional **\$2.736 million** for the biennium.

Retirees with adult disabled children

Non-Medicare Retiree & Child(ren) from \$433 to **\$208***
Non-Medicare Retiree & Family from \$1,074 to **\$749***
Medicare Retiree & Child(ren) from \$504 to **\$279***
Medicare Retiree & Family from \$1,106 to **\$781***

Reduce maximum out-of-pocket for Non-Medicare Retirees

To increase funding to reduce the maximum out-of-pocket for non-Medicare retirees in the 2018-2019 plan years it would require approximately an additional **\$18.7 million** for the biennium.

Non-Medicare Retiree/Family Maximum Out-of-Pocket

From \$6,650/\$13,300 to **\$5,650/\$11,300**

Reduce premiums for Spouses:

If the legislature were to reduce premiums by \$100 for spouses in both plans in the 2018-2019 plan years it would require approximately an additional **\$71 million** for the biennium.

Non-Medicare Retiree & Spouse from \$739 to **\$639**
Non-Medicare Retiree & Family from \$1,074 to **\$974***
Medicare Retiree & Spouse from \$590 to **\$490**
Medicare Retiree & Family from \$1,106 to **\$1,006***

Reduce premiums for covered children:

If the legislature were to reduce premiums by \$25 for all children covered in both plans in the 2018-2019 plan years it would require approximately an additional **\$5.3 million** for the biennium. This would result in a combination of spousal and child reduction of \$125 in the Retiree & Family tier.*

Non-Medicare Retiree & Child(ren) from \$433 to **\$408**
Non-Medicare Retiree & Family from \$1,074 to **\$949***
Medicare Retiree & Child(ren) from \$504 to **\$479**
Medicare Retiree & Family from \$1,106 to **\$981***

**Reductions are cumulative*

Total Additional State/District Contribution for FY 2018-19:

- **\$212.7 million, paid from ESF**

TRS-Care Premiums

| Current Premiums | 1/1/2018 Illustrative Retiree Premiums | | 85-1 SB 19 Illustrative Premiums | | 85-1 CSHB 20 Illustrative Premiums | |
|---|---|--|--|--|--|--|
| Prior to January 1, 2018 | Calendar Year 2018 | Calendar Year 2019 | Calendar Year 2018 | Calendar Year 2019 | Calendar Year 2018 | Calendar Year 2019 |
| <p><u>Non-Medicare Retirees</u> Retiree Only = \$0 - \$310 Retiree & Spouse = \$30 - \$665 Retiree & Child(ren) = \$28 - 392 Retiree & Family = \$58 - \$747</p> <p><u>Medicare B Only Retirees</u> Retiree Only = \$0 - \$245 Retiree & Spouse = \$25 - \$600 Retiree & Child(ren) = \$34 - \$327 Retiree & Family = \$59 - \$682</p> <p><u>Medicare A&B Retirees</u> Retiree Only = \$0 - \$110 Retiree & Spouse = \$20 - \$465 Retiree & Child(ren) = \$41 - \$192 Retiree & Family = \$61 - \$547</p> | <p><u>Non-Medicare Retirees</u> Retiree Only = \$200 Retiree & Spouse = \$739 Retiree & Child(ren) = \$433 Retiree & Family = \$1,074</p> <p><u>Medicare Retirees</u> Retiree Only = \$146 Retiree & Spouse = \$590 Retiree & Child(ren) = \$504 Retiree & Family = \$1,106</p> <p><u>Current Disability Retirees not eligible for Medicare</u> Retiree Only = \$0 Retiree & Spouse = \$539 Retiree & Child(ren) = \$233 Retiree & Family = \$874</p> | <p><u>Non-Medicare Retirees</u> Retiree Only = \$250 Retiree & Spouse = \$789 Retiree & Child(ren) = \$483 Retiree & Family = \$1,124</p> <p><u>Medicare Retirees</u> Retiree Only = \$121 Retiree & Spouse = \$565 Retiree & Child(ren) = \$479 Retiree & Family = \$1,081</p> <p><u>Current Disability Retirees not eligible for Medicare</u> Retiree Only = \$0 Retiree & Spouse = \$539 Retiree & Child(ren) = \$233 Retiree & Family = \$874</p> <p><u>Retirees with adult disabled children</u> <u>Non-Medicare Retiree & Child(ren)</u> = \$233 Retiree & Family = \$874</p> <p><u>Medicare Retiree & Child(ren)</u> = \$304 Retiree & Family = \$906</p> | <p><u>Non-Medicare Retirees</u> Retiree Only = \$200 Retiree & Spouse = \$739 Retiree & Child(ren) = \$433 Retiree & Family = \$1,074</p> <p><u>Medicare Retirees</u> Retiree Only = \$121 Retiree & Spouse = \$565 Retiree & Child(ren) = \$479 Retiree & Family = \$1,081</p> <p><u>Current Disability Retirees not eligible for Medicare</u> Retiree Only = \$0 Retiree & Spouse = \$539 Retiree & Child(ren) = \$233 Retiree & Family = \$874</p> <p><u>Retirees with adult disabled children</u> <u>Non-Medicare Retiree & Child(ren)</u> = \$283 Retiree & Family = \$924</p> <p><u>Medicare Retiree & Child(ren)</u> = \$304 Retiree & Family = \$906</p> | <p><u>Non-Medicare Retirees</u> Retiree Only = \$250 Retiree & Spouse = \$789 Retiree & Child(ren) = \$483 Retiree & Family = \$1,124</p> <p><u>Medicare Retirees</u> Retiree Only = \$121 Retiree & Spouse = \$565 Retiree & Child(ren) = \$479 Retiree & Family = \$1,081</p> <p><u>Current Disability Retirees not eligible for Medicare</u> Retiree Only = \$0 Retiree & Spouse = \$539 Retiree & Child(ren) = \$233 Retiree & Family = \$874</p> <p><u>Retirees with adult disabled children</u> <u>Non-Medicare Retiree & Child(ren)</u> = \$208 Retiree & Family = \$749</p> <p><u>Medicare Retiree & Child(ren)</u> = \$279 Retiree & Family = \$781</p> | <p><u>Non-Medicare Retirees</u> Retiree Only = \$200 Retiree & Spouse = \$639 Retiree & Child(ren) = \$408 Retiree & Family = \$949</p> <p><u>Medicare Retirees</u> Retiree Only = \$146 Retiree & Spouse = \$490 Retiree & Child(ren) = \$479 Retiree & Family = \$981</p> <p><u>Current Disability Retirees not eligible for Medicare</u> Retiree Only = \$0 Retiree & Spouse = \$439 Retiree & Child(ren) = \$208 Retiree & Family = \$749</p> <p><u>Retirees with adult disabled children</u> <u>Non-Medicare Retiree & Child(ren)</u> = \$208 Retiree & Family = \$749</p> <p><u>Medicare Retiree & Child(ren)</u> = \$279 Retiree & Family = \$781</p> | <p><u>Non-Medicare Retirees</u> Retiree Only = \$250 Retiree & Spouse = \$689 Retiree & Child(ren) = \$458 Retiree & Family = \$999</p> <p><u>Medicare Retirees</u> Retiree Only = \$146 Retiree & Spouse = \$490 Retiree & Child(ren) = \$479 Retiree & Family = \$981</p> <p><u>Current Disability Retirees not eligible for Medicare</u> Retiree Only = \$0 Retiree & Spouse = \$439 Retiree & Child(ren) = \$208 Retiree & Family = \$749</p> <p><u>Retirees with adult disabled children</u> <u>Non-Medicare Retiree & Child(ren)</u> = \$258 Retiree & Family = \$799</p> <p><u>Medicare Retiree & Child(ren)</u> = \$304 Retiree & Family = \$781</p> |

Medical Plan Design (no changes in Pharmacy)

| | TRS-Care 1 | TRS-Care 2 | TRS-Care 3 | Medicare Advantage for TRS-Care 2 | Medicare Advantage for TRS-Care 3 | 1/1/2018 Standard Plan | 1/1/2018 Medicare Advantage Plan | 85-1 SB 19 Proposed Standard Plan | 85-1 SB 19 Proposed Medicare Advantage Plan | 85-1 CSHB 20 Proposed Standard Plan | 85-1 CSHB 20 Proposed Medicare Advantage Plan |
|----------------------------------|--|-----------------------------------|-----------------------------------|--|--|---|---|---|---|---|---|
| Eligibility | All retirees | | | Retirees with both Medicare Part A & B | | Non-Medicare Retirees (under age 65) | All Medicare Retirees (age 65 and older) | Non-Medicare Retirees (under age 65) | All Medicare Retirees (age 65 and older) | Non-Medicare Retirees (under age 65) | All Medicare Retirees (age 65 and older) |
| Deductible In-Network | \$2,350 Parts A&B \$3,900 Part B Only \$5,250 Non-Medicare | \$1,300 | \$400 | \$500 | \$150 | \$3,000 individual \$6,000 family | \$500 | \$1,500 individual \$3,000 family | \$500 | \$1,500 individual \$3,000 family | \$500 |
| Maximum Out-of-Pocket In-Network | \$6,250 Parts A&B \$7,800 Part B Only \$8,250 Non-Medicare | \$5,800 | \$4,900 | \$3,500 | \$3,150 | \$6,650 individual \$13,300 family | \$3,500 | \$6,650 individual \$13,300 family *ADULT DISABLED CHILD \$3,000 individual \$6,000 family | \$3,500 | \$5,650 individual \$11,300 family | \$3,500 |
| Coinsurance | 80%/20% (after deductible is met) Preventative services such routine physical exam, cancer screenings, flu shot covered at 100% | 80%/20% (after deductible is met) | 80%/20% (after deductible is met) | 95%/5% | 95%/5% | 80%/20% (after deductible is met) Preventative services such routine physical exam, cancer screenings, flu shot covered at 100% \$40 Teladoc consultation: Board-certified doctors diagnose, treat and write prescriptions via phone or video, available 24/7 | 95%/5% | 80%/20% (after deductible is met) Preventative services such routine physical exam, cancer screenings, flu shot covered at 100% \$40 Teladoc consultation: Board-certified doctors diagnose, treat and write prescriptions via phone or video, available 24/7 | 95%/5% | 80%/20% (after deductible is met) Preventative services such routine physical exam, cancer screenings, flu shot covered at 100% \$40 Teladoc consultation: Board-certified doctors diagnose, treat and write prescriptions via phone or video, available 24/7 | 95%/5% |
| Inpatient Hospital Facility | | | | \$500 copay per stay | \$250 copay per stay | | \$500 copay per stay | | \$500 copay per stay | | |
| Outpatient Hospital Facility | | | | \$250 copay | \$75 copay | | \$250 copay | | \$250 copay | | |
| Emergency Room | | | | \$65 copay | \$50 copay | | \$65 copay | | \$65 copay | | |
| Urgent Care | | | | \$35 copay | \$35 copay | | \$35 copay | | \$35 copay | | |
| Office Visits | | | | Non-Medicare: \$35 copay Medicare: 80%/20% (after Medicare payment) | Non-Medicare: \$25 copay Medicare: 80%/20% (after Medicare payment) | | \$5 Primary Care Physician \$10 Specialist | | \$5 Primary Care Physician \$10 Specialist | | \$5 Primary Care Physician \$10 Specialist |