

TRS-Care to Remain with Current Carriers; New Annual Report Now Available

The Teacher Retirement System of Texas (TRS) announced that both TRS-Care health plans—**TRS-Care Standard** and **TRS-Care Medicare Advantage**—will continue with their current carriers, pending successful negotiation of contracts.

TRS-Care Standard will remain with **Blue Cross and Blue Shield of Texas (BCBSTX)**, and TRS-Care Medicare Advantage will remain with **UnitedHealthcare**.

The TRS Board of Trustees made its selections at the February 12th meeting, following a yearlong procurement process. This process reflects TRS' ongoing commitment to securing the strongest value for retirees while maintaining the stability and quality of the TRS-Care plans.

A Strategic Procurement Process to Protect Affordability

TRS conducts a procurement for TRS-Care at least every six years. This strategy is central to keeping costs manageable for retirees and ensuring TRS continues to offer high-quality coverage.

During this procurement cycle, TRS conducted an evaluation to secure the best possible contracts for TRS-Care retirees. The evaluation included:

- Assessing provider discounts, network strength, and the operational and communications support each bidder could offer
- Reviewing the ability of carriers to meet the unique needs of both pre-65 and Medicare-eligible retirees
- Ensuring that service quality and long-term cost management remained strong and sustainable

This careful approach is one of the reasons **TRS-Care premiums have been lowered or remained unchanged since 2018**—a level of stability made possible through responsible management of the health fund.

New Annual Report Now Available

TRS also released the [2025 TRS Health Annual Report](#), which provides a detailed look at TRS-Care financials, funding dynamics, and history. The report offers transparency into how TRS manages costs and continues to strengthen the long-term sustainability of TRS-Care.

Retiree associations and their members are encouraged to review the report to better understand how TRS-Care is performing and how TRS continues to work on behalf of Texas public education retirees.