

## Limited Time Enrollment Opportunity for TRS-Care Medicare Advantage

If you previously dropped or never enrolled in TRS-Care Medicare Advantage, you may be eligible to join the plan under TRS' Limited-Time Enrollment Opportunity.


TRS created this opportunity so that more TRS retirees can take advantage of their new, lower TRS-Care Medicare Advantage premiums. **It's available to Medicare-eligible retirees and surviving spouses. You can enroll if:**

1. You were [eligible for TRS-Care](#) benefit programs when you retired, even if you didn't enroll.
2. You were previously enrolled in TRS-Care and terminated coverage.
3. You're a surviving spouse and/or dependent of a deceased TRS-Care-eligible retiree.

This opportunity is open until March 31, 2026. You paid into TRS-Care throughout your career, which means **this is a benefit you earned**, tailored specifically *for retirees like you!*

### Premium Rates

TRS lowered TRS-Care Medicare Advantage rates significantly for the 2025 plan year:

TRS-Care Medicare Advantage Monthly Premiums			
	2024	2025	Decrease
 Retiree only	\$135	\$75	-\$60
Retiree + spouse	\$529	\$280	-\$249
Retiree + child(ren)*	\$468	\$408	-\$60
Retiree + family*	\$1,020	\$613	-\$407

\* TRS reduces premiums for retirees with disabled children (regardless of the disabled child's age) by \$200 in tiers with covered children.

### Compare TRS-Care Medicare Advantage to Other Plans

Choosing a Medicare plan is an important part of retirement. These resources will help you compare TRS-Care Medicare Advantage with other plans on the market:

- [TRS' Medicare comparison webpage](#)
- [TRS-Care Medicare Advantage vs. Other Market Plans video](#)
- [TRS-Care Medicare Advantage pop-quiz sheet](#)