

Coverage and Monthly Premiums

Benefit Recipients who enroll in the Teachers' Retirement Insurance Program (TRIP) receive health, prescription and behavioral health benefits. Dependent Beneficiaries can be enrolled in the program at an additional cost and will have the same health plan as the Benefit Recipient.

The health insurance plans available to TRIP members differ in the benefit levels they provide, the doctors and hospitals you can access and the out-of-pocket cost to you. In general,

managed care plans, such as Health Maintenance Organizations (HMOs) and the Open Access Plan (OAP), deliver healthcare through a system of network providers and have a lower monthly premium than the Teachers' Choice Health Plan (TCHP). The TCHP allows plan participants to access any provider nationwide; however, enhanced benefits are available when services are received from a TCHP network provider. The monthly premium is based on the type of coverage selected and the permanent residence on file with TRS.

Type of Plan	Not Medicare Primary	Not Medicare Primary	Not Medicare Primary	Medicare Primary*
	Under Age 24	Age 24-64	Age 65 and Above	All Ages
Benefit Recipient enrolled in any managed care plan	\$59.29	\$184.13	\$250.87	\$72.77
Benefit Recipient enrolled in TCHP when a managed care plan is available in their county of residence	\$153.85	\$434.21	\$653.03	\$189.46
Benefit Recipient enrolled in TCHP when a managed care plan is not available in their county of residence	\$76.92	\$217.11	\$326.52	\$94.73
Dependent Beneficiary enrolled in any managed care plan	\$237.20	\$736.50	\$1,003.45	\$252.09**
Dependent Beneficiary enrolled in TCHP when a managed care plan is available in their county of residence	\$307.69	\$868.41	\$1,306.04	\$378.93
Dependent Beneficiary enrolled in TCHP when a managed care plan is not available in their county of residence	\$307.69	\$868.41	\$1,306.04	\$284.20**

* You must enroll in both Medicare Parts A and B to qualify for the lower premiums. Send a copy of your Medicare card to TRS. If you or your dependent is actively working and eligible for Medicare, or you have additional questions about this requirement, contact the CMS Group Insurance Division, Medicare Coordination of Benefits (COB) Unit. See inside front cover for contact information.

** Medicare Primary Dependent Beneficiaries enrolled in a managed care plan, or in TCHP when no managed care plan is available, receive a premium subsidy.