

Connecticut State  
Teachers' Retirement Board  
Health Plan



**2017 Plan Highlights**

Administered by  
**Stirling Benefits, Inc.**

# TRB Plan Governance



- Governed by the Connecticut Teachers' Retirement Board (TRB)
- Covering over 27,000 retired teachers
- Administered by Stirling Benefits since 1996
  - Service company, not an insurance company
  - Based on the Blue Cross High Option Plan

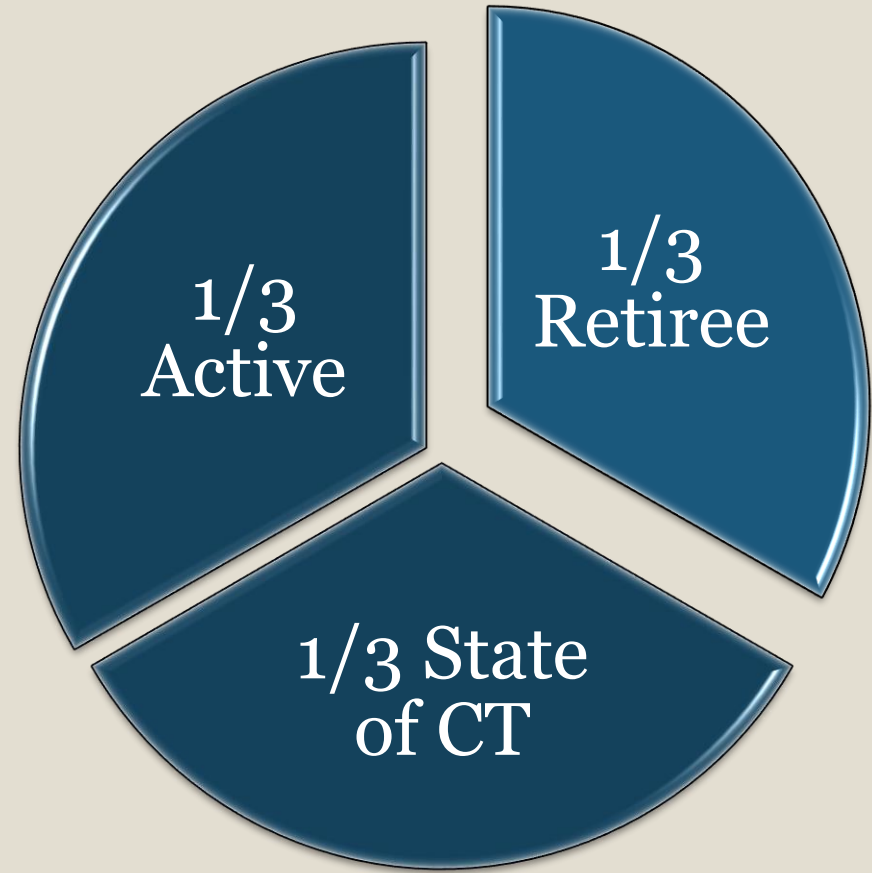


# TRB Plan Funding



## Three Sources:

- State of CT =  $\frac{1}{3}$
- Retiree =  $\frac{1}{3}$
- Active teachers  
= 1.25% of salary



# TRB Subsidies



Retirees receive either:

## Local Board subsidy

- If stay on the last employing Board plan
- Board receives \$110 per retiree or spouse per month
  - ✦ \$220 per month if person is not eligible for Medicare
  - ✦ Paid to the local Board, not to the retiree

**Or**

## TRB coverage subsidy

- Two thirds (66%) of the cost of Medical & Rx
- Once on the TRB plan, TRB no longer pays local board

# TRB -- Who is eligible?



Medicare Part D is embedded in the Medical Plan

# To obtain Medicare...



- Need 40 quarters of eligible employment, or
- Married at least a year to someone that has 40 quarters, or
- Were married 10 years to someone who has 40 quarters
  
- Contact local Social Security office three months prior to age 65 or retirement to obtain Medicare coverage
  
- Pre 1987 hires may not have 40 quarters



# 2017 Medicare Monthly Premiums



Single	Couple	Part B	Part D
\$85,000 or less	\$170,000 or less	\$134.00	0
\$85-107,000	\$170-214,000	\$187.50	\$13.30
\$107-160,000	\$214-320,000	\$267.90	\$34.20
\$160-214,000	\$320-428,000	\$348.30	\$55.20
Above \$214,000	Above \$428,000	\$428.60	\$76.20

# Who covers what?



Stirling  
Benefits

- Medicare Supplement program
- Vision and Hearing benefits

Express  
Scripts

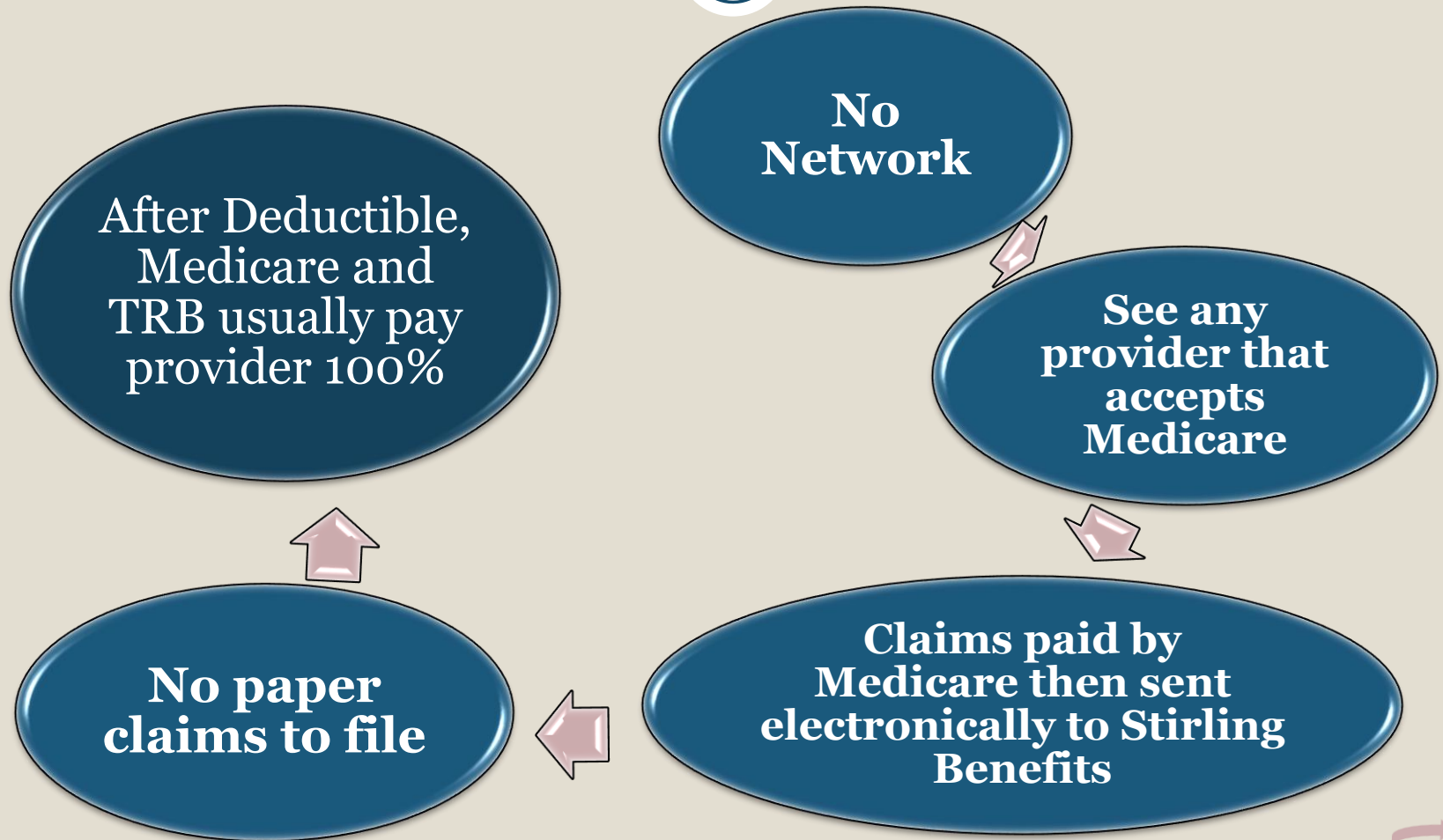
- Prescription Drugs
- Rules set by Medicare Part D

Cigna

- Dental program



# TRB coverage



# TRB Medical



- Covers what Medicare allows
  - If claim is eligible for Medicare, eligible for TRB
  - If not covered by Medicare, generally not covered by TRB
- No network, No Copayments,
- No Pre-Existing Condition Limitations
- Picks up remainder after Medicare pays
- Coverage the same everywhere in the US and Puerto Rico

# Out of Country



- In-Patient Hospital – 30 days at 100%
  - Limitations apply, must pay bill while out-of-country and submit for reimbursement
- Physician's charges paid at 80%
- Emergency Services Only
  - For non-emergency, pays 20% of what is usually covered by Medicare
- Cannot be used for experimental procedures.
- \$100,000 lifetime limit
- Excludes Air ambulance back to USA

# Rx Benefits



The annual prescription deductible now mirrors the standard Medicare Part D deductible

Calendar Year	2015	2016	2017
Deductible:	\$320	\$360	<b>\$400</b>
Co-insurance:	<b>\$750</b>	<b>\$750</b>	<b>\$750</b>
Out of Pocket Max:	\$1,070	\$1,110	<b>\$1,150</b>
When Out of Pocket is reached:	100%	100%	<b>100%</b>

# Plan Payments for Rx after Deductible



	<b>Generic Drugs</b>	<b>Preferred Drugs</b>	<b>Non- Preferred</b>
Acute at Pharmacy	100%	80%	70%
Maintenance Mail Order (or pickup at many network pharmacies)	100%	80%	70%

# Dental



- Administered by Cigna Dental
  - ✦ \$50 annual, upfront deductible
  - ✦ 100% cleanings - 2x per year
  - ✦ 80% basic restorative - fillings
  - ✦ 50% Major Restorative - crowns
  - ✦ \$2,500 annual maximum



# Vision & Hearing



- **Vision**
  - Exams: \$75 every 12 months
  - Either
    - ✦ \$100 toward one set of frames and
    - ✦ \$60 - \$200 allowance for one set of lenses every 24 months,
  - Or
    - ✦ \$120 annually toward contacts
- **Hearing Aids:**
  - \$750 every three years
- **Administered by Stirling Benefits**



# Monthly Cost Per Person



	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>
<b>Medical / Rx</b>	\$124	\$117	\$97	\$91	\$95	<b>\$92</b>
<b>Medical/Rx &amp; Dental</b>	\$173	\$160	\$141	\$136	\$143	<b>\$136</b>
<b>Medical / Rx Dental Vision &amp; Hearing</b>	\$180	\$165	\$146	\$140	\$148	<b>\$141</b>

All new members must enroll in full coverage



# How Members Enroll



Complete one form per person

(Stirling or TRB website)

Send form with proof of Medicare to  
TRB (not to Stirling)

Must be received by the 25<sup>th</sup> of the  
second month preceding coverage  
(25<sup>th</sup> of November for January 1<sup>st</sup>)

Cancel current Board of Education  
coverage

# For More Information...



- Stirling Benefits, Inc.
  - Plan information available at [www.StirlingBenefits.com](http://www.StirlingBenefits.com)
  - Phone: (203) 876-1660
  
- Teachers' Retirement Board
  - 765 Asylum Avenue, Hartford, CT 06105-2822
  - [www.ct.gov/trb](http://www.ct.gov/trb)
  
- Express Scripts      (844) 433-4883
- Cigna Dental          (800) 564-7642
- Medicare              (800) 772-1213      [www.Medicare.gov](http://www.Medicare.gov)

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