

Dual Enrollment coverage options



Benefits Administrators: This information applies to both TRS-Care Standard and TRS-Care Medicare Advantage participants.

TRS-ActiveCare Enrollment for TRS-Care Retirees Returning to Work

Retirees currently enrolled in TRS-Care who are returning to work may have questions about the health care benefits offered by your district. The information below is intended to help them understand their options. Those options vary depending on whether the employee is over 65 or is eligible for Medicare for other reasons.

Return-to-Work Retirees Under 65

If a retiree is enrolled in TRS-Care Standard and returns to work for at least 10 hours per week, they’re eligible to enroll in TRS-ActiveCare. However, **they are not required to do so**. The employee has options and needs to be made aware of all of them.

Their options are:

Make no changes –
Keep their TRS-Care Standard plan and decline TRS-ActiveCare

Drop their TRS-Care Standard plan and enroll in TRS-ActiveCare*

Keep their TRS-Care Standard plan and enroll in TRS-ActiveCare**

**At the time the return-to-work employee leaves employment with the district, they will be eligible to reenroll in TRS-Care because this loss of coverage is a Special Enrollment Event (SEE). TRS must receive the application within 31 days of leaving employment.*

***The retiree will have dual enrollment, which is defined below.*

Keep in mind, if they choose the last option (dual enrollment), they’ll pay a premium for:

- TRS-ActiveCare through the employer, **and**
- TRS-Care Standard, to TRS

Return-to-Work Retirees 65 and Older

If a retiree is enrolled in TRS-Care Medicare Advantage and returns to work for at least 10 hours per week, they’re eligible to enroll in TRS-ActiveCare. However, **they are not required to do so**. The employee has options and needs to be made aware of all of them.

Their options are:

Make no changes –
Keep their TRS-Care Medicare Advantage plan and decline TRS-ActiveCare

Drop their TRS-Care Medicare Advantage plan and enroll in TRS-ActiveCare*

Keep their TRS-Care Medicare Advantage plan and enroll in TRS-ActiveCare**

**At the time the return-to-work employee leaves employment with the district, they will be eligible to reenroll in TRS-Care because this loss of coverage is a Special Enrollment Event (SEE). TRS must receive the application within 31 days of leaving employment.*

***The retiree will have dual enrollment, which is defined below.*

Keep in mind, if they choose the last option (dual enrollment), they’ll pay a premium for:

- TRS-ActiveCare through the employer,
- Medicare Part B to the Social Security Administration (*TRS recommends the retiree contact Medicare to inform them of their return-to-work status*), **and**
- TRS-Care Medicare Advantage, to TRS

What is Dual Enrollment?

Dual enrollment is when a person is eligible for two different health insurance plans and chooses to enroll in both plans at the same time. When a person is enrolled in more than one health plan, the employer-sponsored plan is always the primary plan and will pay first.

So, if an employee at a school district elects to enroll in the plan offered by the district and remains enrolled in a TRS-Care plan (TRS-Care Standard or TRS-Care Medicare), the **employer-sponsored plan is primary** and the TRS-Care plan will be the secondary plan.

