

An illustration of an elderly couple walking a dog in a park. The woman is on the left, wearing a red jacket and green pants. The man is on the right, wearing a blue jacket and purple pants. They are holding hands. A brown dog is on a leash, walking towards the right. The background features stylized green trees and rolling hills.

TRS-Care Dental & TRS-Care Vision 2027 Benefits

See and Smile with Confidence!

Recording Notice: This meeting will be recorded for business purposes and may be subject to disclosure under the Public Information Act or other legal obligation. Consent to recording is demonstrated by participating in the meeting. If you do not consent to being recorded, please contact the meeting organizer prior to joining or do not join the meeting.

Housekeeping



- ✓ All participants are muted.
- ✓ Handouts (including this slide deck) emailed after the webinar
- ✓ Anytime during the webinar, ask our subject matter experts questions in the questions box.
- ✓ Key Contact Information
- ✓ Visit [Zoom Webinars Support](#) for help.

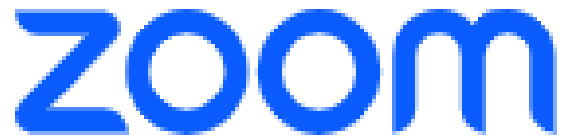
TRS-Care Health Education Fairs for 2027 Benefits

- ✓ Scheduled Presentations: **8:30 a.m. to noon, CST**
- ✓ Come and Go Exhibit Halls: **9:00 a.m. to noon, CST**
- ✓ Free registration: [TRS Health Events](#)



Date	City
Aug. 13, 2026	Austin
Aug. 18, 2026	San Antonio
Aug. 19, 2026	Corpus Christi
Aug. 20, 2026	Harlingen
Aug. 25, 2026	Laredo
Sept. 3, 2026	El Paso
Sept. 22, 2026	San Angelo
Sept. 23, 2026	Midland
Sept. 24, 2026	Amarillo
Oct. 6, 2026	Beaumont
Oct. 7, 2026	West Houston
Oct. 8, 2026	North Houston (The Woodlands)
Oct. 20, 2026	Arlington (Mansfield)
Oct. 21, 2026	North Dallas (Plano)
Oct. 23, 2026	Tyler

TRS-Care Webinars for 2027 Benefits



- ✓ **Deeper dives** into your 2027 benefits
- ✓ All webinars **11 a.m. to noon, CST**
- ✓ All webinars on **Zoom**
- ✓ **Free registration:** [TRS Health Events](#)



TRS-Care Dental and TRS-Care Vision

(Dental & Vision Coverage for all Retirees)

Webinar 1: **Wed., Sept. 9, 2026**

Webinar 2: **Tues., Sept. 29, 2026**

TRS-Care Standard

(Medical & Prescription Coverage for Retirees Under 65)

Webinar 1: **Mon. Oct. 26, 2026**

Webinar 2: **Thu., Nov. 5, 2026**

TRS-Care Medicare Advantage

(Medical and Prescription Coverage for Retirees 65+)

Webinar 1: **Fri. Oct. 30, 2026**

Webinar 2: **Wed., Dec. 2, 2026**

Agenda



- **Eligibility, Enrollment and Premiums (TRS)**
- **TRS-Care Dental Benefits (MetLife)**
- **TRS-Care Vision Benefits (MetLife)**
- **Live Question & Answer Session**





Eligibility, Enrollment & Premiums

TRS-Care Dental and TRS-Care Vision

Who's Eligible?

The eligibility requirements for TRS-Care Dental and TRS-Care Vision are the same as the requirements to qualify for other TRS-Care plans.



**Service
Retirees**



**Retirees with
Disabilities**



**Eligible
Dependents**

A service retiree is not eligible to enroll in TRS-Care if they are eligible for ERS, UT System or TX A&M System health benefit program coverage.

Annual Open Enrollment is Oct. 1 to Dec. 7, 2026

- ✓ Annual enrollment is Oct. 1 to Dec. 7, 2026.
- ✓ If you enroll during this time, your coverage starts Jan. 1, 2027.
- ✓ Once you enroll, you're enrolled for the whole plan year, from Jan. 1 to Dec. 31, 2027.
- ✓ You don't need other TRS-Care health coverage to enroll. You can enroll in Dental, Vision or both.
- ✓ TRS-Care Dental and TRS-Care Vision are two separate plans, each with their own premium.
- ✓ Eligibility requirements are the same as the requirements to qualify for other TRS-Care plans.
- ✓ Enroll via **MyTRS.Texas.gov** in less than five minutes during your **Initial Enrollment Period** or during **Annual Enrollment**.



Health Web Self-Service Enhancements for TRS-Care

Use MyTRS to Enroll with Confidence

MyTRS makes many TRS-Care enrollment tasks easier, faster and more convenient.

In MyTRS, you can:



- ✓ Enroll in TRS-Care health coverage, if eligible
- ✓ Add or remove dependents
- ✓ Submit your Medicare Beneficiary Identifier when you become Medicare-eligible
- ✓ Request a Premium Breakdown Letter
- ✓ Request Evidence of Coverage
- ✓ Terminate coverage for yourself or a dependent, when needed
- ✓ Send secure messages to TRS Health counselors

Don't wait — log in today! Learn more at [Health Web Self-Service](#)

TRS-Care Dental and TRS-Care Vision: How can I enroll?



How can I enroll?

- ✓ Enroll via MyTRS.Texas.gov in less than five minutes during your **Initial Enrollment Period** or during **Annual Enrollment (starting Oct. 1)**.
- ✓ Log in to enroll yourself and your eligible dependents.
- ✓ Don't wait — set up your MyTRS access now!
- ✓ Learn more at [Health Web Self Service](#).

IMPORTANT: If you're already enrolled and want to stay enrolled, you don't need to do anything. If you want to make changes to your enrollment, do so during annual open enrollment.

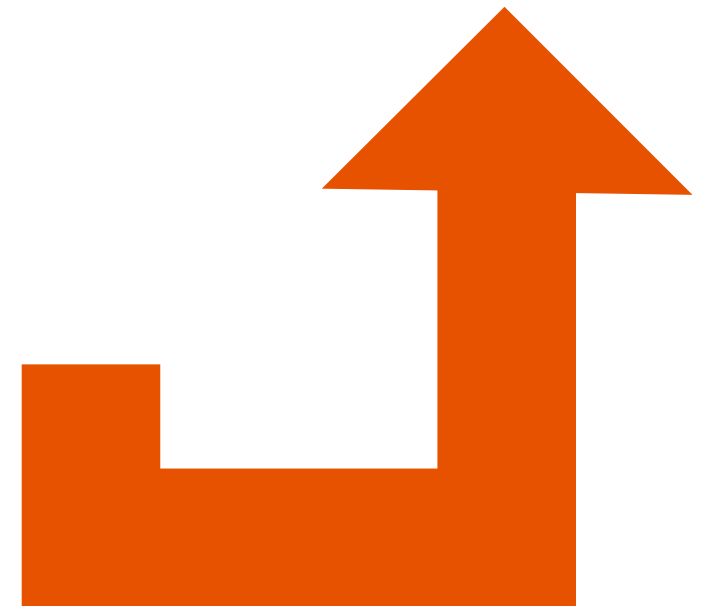
Can I reenroll?

If you're enrolled in TRS-Care Dental, TRS-Care Vision or both, you don't need to do a thing to stay enrolled year after year. **You'll stay enrolled until you tell us otherwise.** But if you ever drop or cancel coverage:

You can reenroll in TRS-Care Dental, TRS-Care Vision or both:

- During the annual enrollment period; or
- If they have a qualifying life event, such as:
 - Involuntary loss of other comprehensive health coverage (through no fault of their own)
 - Getting a new dependent

Call TRS Health at 1-888-237-6762.



TRS-Care Dental and TRS-Care Vision: 2027 Premiums



Premium Tiers	2027
Retiree Premium	\$41.64
Retiree + Spouse	\$83.29
Retiree + Child(ren)	\$87.45
Retiree + Family	\$129.93



Premium Tiers	2027
Retiree Premium	\$6.89
Retiree + Spouse	\$13.79
Retiree + Child(ren)	\$15.57
Retiree + Family	\$24.08

2027 premiums will stay the same as they were in 2026!

Visit us at trs.texas.gov/health-benefits/retiree-health/dental-vision!



TRS-Care Dental

2027 Benefits



Dental - PPO



In Network Negotiated Fees



Flexibility To Go To Any Dentist



Nationwide PDP Plus Network



Preventive and Diagnostic Waiver



Dental Cost Estimator



**Annual Benefits
Maximum Incentive
Provision**

Preventive and Diagnostic Waiver

Services Provided		In-Network (% of Negotiated Fee)	Out-of-Network (% of Maximum Allowable Charge)
Preventive Services Type A	• 2 Exams and cleanings in a calendar year • 2 Periodontal cleanings in a calendar year - w/periodontal disease diagnosis • X-rays (full mouth and bitewing) • Cleanings include Periodontal	100%	100% of MAC (allowable amount set by MetLife)
Annual Benefits Maximum	Two routine dental check ups	Remaining annual benefit with waiver	
\$1500	\$400	\$1500	

Deductible and Basic Services or Major Services

Annual Deductible Applies to Type B & C Services	Individual/Family
\$50	\$50 individual deductible /\$150 family deductible

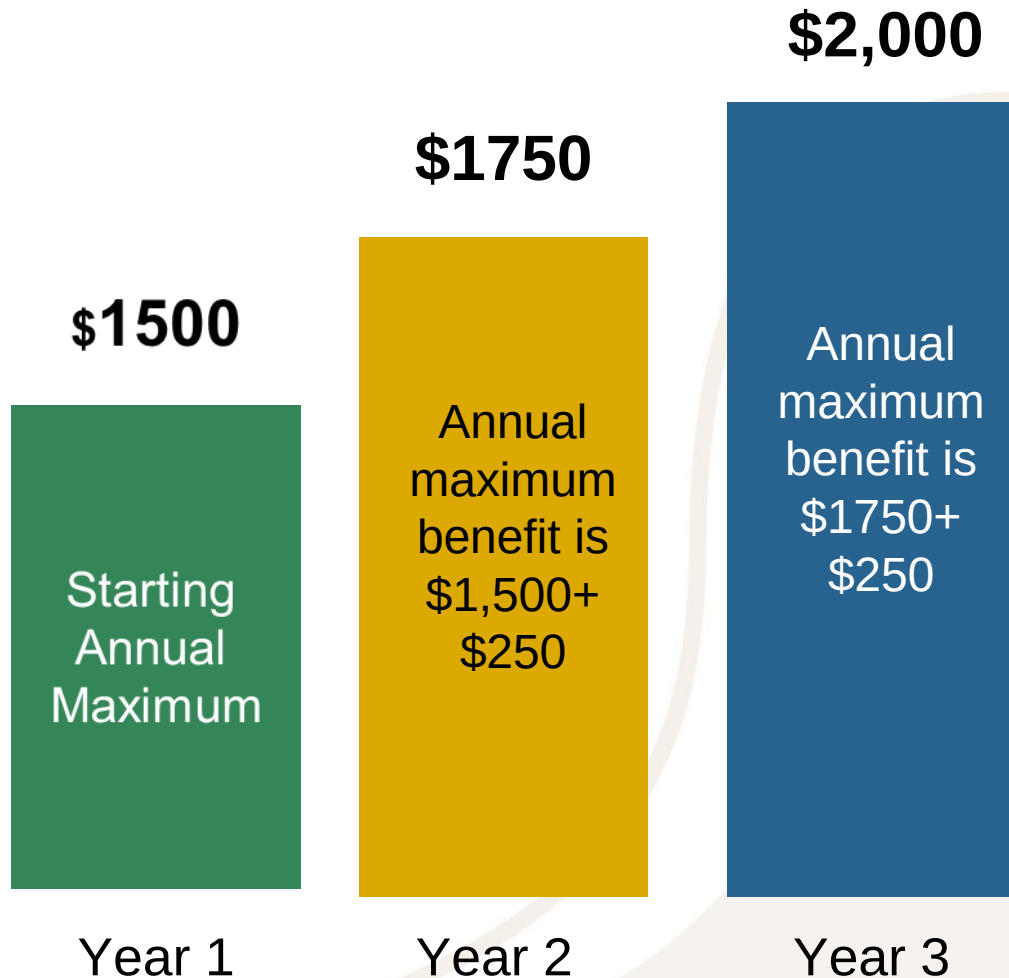
Services Provided		In-Network (% of Negotiated Fee)	Out-of-Network (% of Maximum Allowable Charge)
Basic Services Type B	• Fillings • X-rays (Periapical) • Emergency Palliative Treatment	70%	70% of MAC (allowable amount set by MetLife)

Major Services

Services Provided		In-Network (% of negotiated fee)	Out-of-Network (% of maximum allowable charge)
Major Services Type C	• Crowns • Root Canals • Dentures • Implants • Bridges	50%	50% of MAC (allowable amount set by MetLife)

Out-of-Network coverage is based on the allowable amount determined by MetLife. The provider may charge the member the cost difference not paid by MetLife.

Annual Maximum with Incentive Provision



- Your annual maximum benefits coverage will increase by \$250 if you get **2 exams and cleanings in the prior year.**
- You keep the higher maximum benefit as long as you remain enrolled in the plan.
- Total maximum increase of \$500

Rewarding healthy behavior with dental incentives



How it Works

Benefit	Plan's Incentive Provision	New Benefit for qualifying members
Annual Maximum: \$1,500 Deductible: \$50	+ Members who receive 2 cleanings in the previous year earn a \$250 increase in their annual max (capped after 2 years)	Year 1: \$1,500 annual max Year 2: \$1,750 annual max Year 3: \$2,000 annual max

Benefit in Action



Kevin's Experience

- 1 Kevin recently had an injury that resulted in two lost teeth. He was told by his dentist that he needed a bridge to fix it, which usually costs \$2200
- 2 Because Kevin was on the second year of his MetLife Incentive Provision benefit, MetLife increased his annual maximum from \$1,500 to \$1,750 due to receiving two cleanings in the previous plan year
- 3 Kevin visited an in-network dentist which greatly reduced his cost

TRS-Care Member needs a crown....

Kendra broke a tooth and needs a crown



Retired Kindergarten teacher (25 years)

1

2

3

4

Kendra visits her network dentist

- Kendra learns she needs a crown which usually costs **\$1,377.¹**
- Since her dentist participates in the MetLife dental network, they have agreed to provide service for **\$789.**
- Kendra's dental insurance covers 50% for this procedure, so her out-of-pocket costs are only **\$394.50** (after deductible). Kendra's dentist submits the claim and she benefits from a savings of over **\$900!²**

¹ Based on MetLife data for a [crown (D2740)] in ZIP code 53201. This example is used for informational purposes only. Fees in your area may be different. Example assumes any deductible has been met and the annual maximum benefit has not been reached.

² Hypothetical examples are for informational purposes only. Your costs and savings could vary based on your plan design, where you live and whether your plan requires a deductible or coinsurance. Please see your certificate of insurance for details about your coverage.

Savings that matter to TRS members: out-of-pocket costs

“If I need a root canal...”*



	Bob goes in network	Marcie goes out of network
Dentist’s usual charge	\$1,460.00	\$1,460.00
Negotiated fee	\$682.00	N/A
The plan pays	\$341.00	\$341.00
	Bob pays \$341.00 (after \$50 deductible)	Marcie pays \$1,119.00 (after \$50 deductible)

Find a Dental Provider

Choose from **thousands of general dentists and specialists** nationwide. Find the names, addresses, languages spoken and phone numbers of participating dentists with our **Find a Dentist** directory.



Step 1:

Go to www.metlife.com/info/trs-care



Step 2:

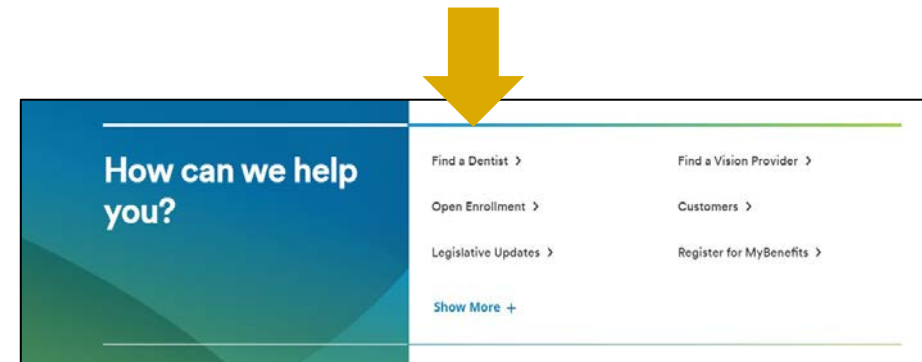
Select “Dental Coverage” then “Providers”



Step 3:

Select “Search” under “Find a Dentist” then select the “PDP Plus” network

Enter your Zip, City or State and select the “Find a Dentist” button. You will then be prompted to select your plan from the list. The plan name is located in your Schedule of Benefits.



SpotLite on Oral Health

SpotLite Preferred Dentist Program (PDP) awards special recognition to dentists annually who have shown a focus on preventive care and improved health outcomes.



Helps connect Retirees with designated dental providers through evaluation process and simplified digital experience.

Empowering Retirees to select qualifying dentists means improved health ...

-
- More preventive care
 - Reduced disease and risk for disease
 - Easily searchable and accessible via online tools

-
- Quantifiable benefits backed by industry standards of care
 - Reduces cost over time
 - Encourages dentists to improve care to reach and/or maintain designation
 - Results in a more loyal and stable network

Locate a Provider Thru the Online Tools

MetLife SpotLiteSM

DETAILS



68 **MELISSA OTERO, DMD**

7403 OCONNOR DR
ROUND ROCK, TX 78681

☎ (512) 651-5090

Accepts new patients: Yes
Specialties: General and Family Dentistry
Handicap Accessible: Yes

📍 3.9 miles

MetLife SpotLiteSM

DETAILS



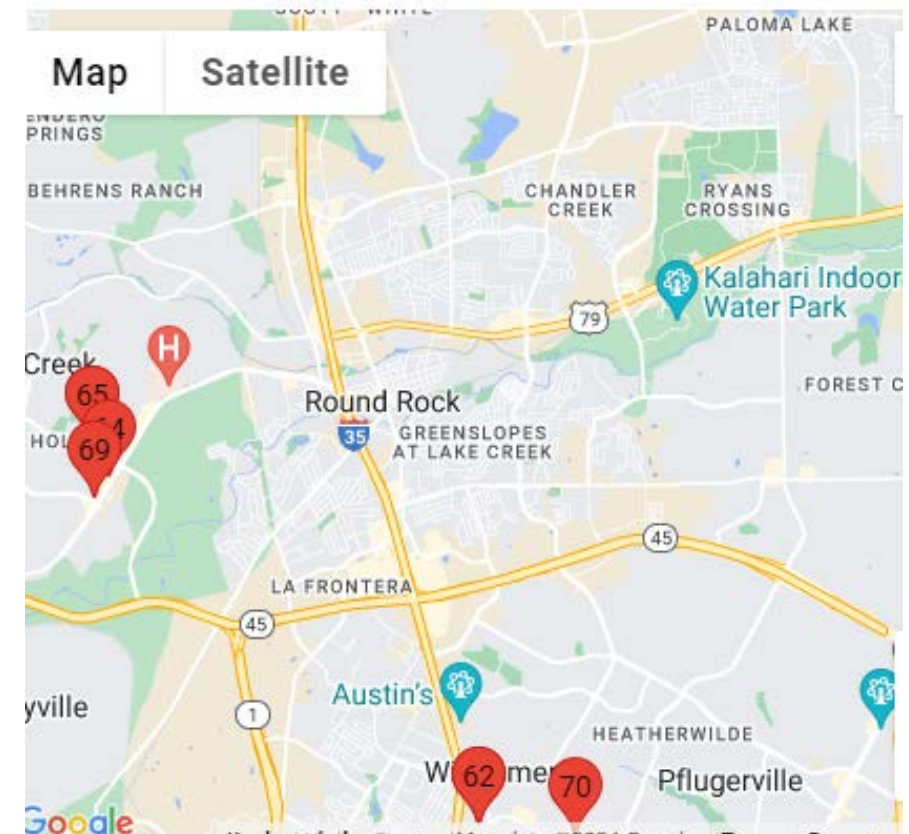
69 **BENJAMIN JOHNSON, DDS**

ACRE WOOD DENTAL ROUND ROCK PA
15930 S GREAT OAKS DR
STE A100
ROUND ROCK, TX 78681

☎ (254) 799-5461

Accepts new patients: Yes
Specialties: General and Family Dentistry
Handicap Accessible: Yes

📍 4.0 miles



Teledentistry gives Retirees more ways to see a dentist

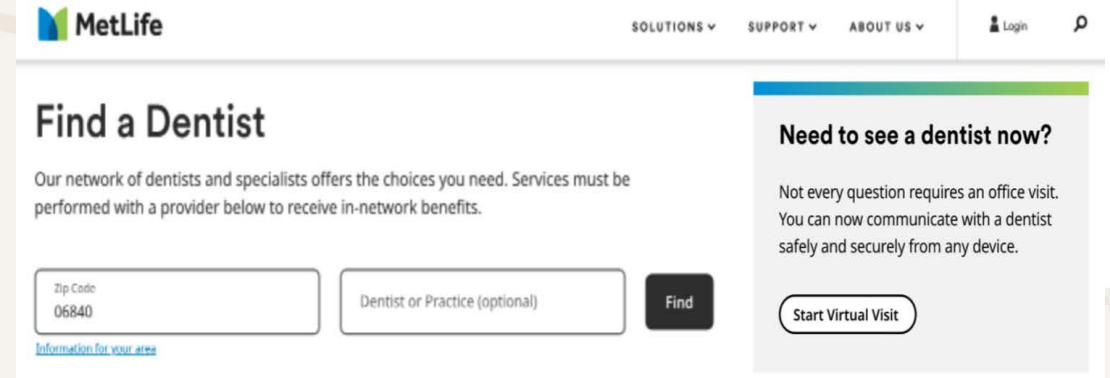
Retirees can meet with a licensed dentist almost immediately to discuss dental concerns in a secure video session.

How it works:

- Retiree logs in to MyBenefits account
- Register or log in to start your visit on dental.com
Gather your dental history
- Start your call

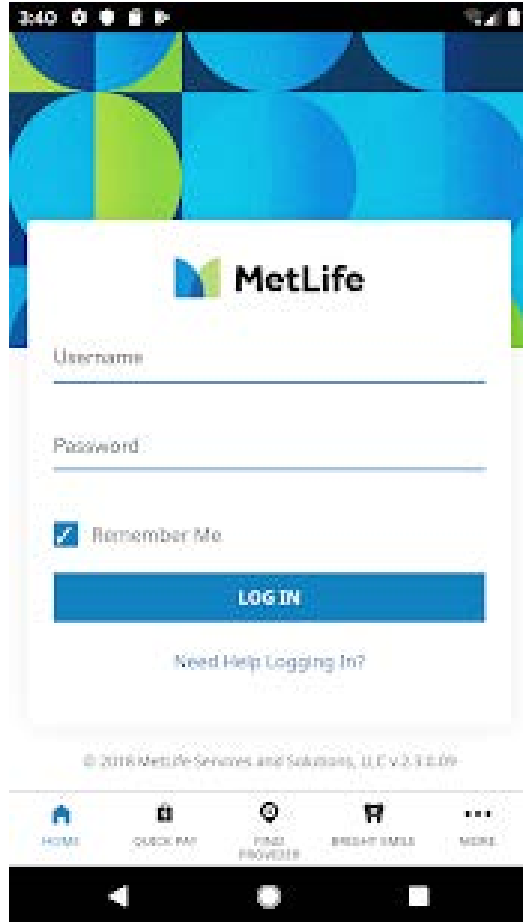
Information needed:

- Retiree SSN
- Date of birth
- Email and password needed for registration and login



The image shows a screenshot of the MetLife 'Find a Dentist' web interface. At the top, the MetLife logo is on the left, and navigation links for 'SOLUTIONS', 'SUPPORT', and 'ABOUT US' are on the right. Below the navigation bar, the main heading is 'Find a Dentist'. Underneath this heading, a paragraph states: 'Our network of dentists and specialists offers the choices you need. Services must be performed with a provider below to receive in-network benefits.' Below this text are two input fields: 'Zip Code' with the value '06840' and 'Dentist or Practice (optional)'. To the right of these fields is a dark 'Find' button. Below the 'Zip Code' field is a small link that says 'Information for your area'. To the right of the main form area is a sidebar with the heading 'Need to see a dentist now?'. Below this heading, the text reads: 'Not every question requires an office visit. You can now communicate with a dentist safely and securely from any device.' At the bottom of the sidebar is a button labeled 'Start Virtual Visit'.

Dental Mobile App



Find an in-network Provider

- By name or location (zip code)
- SpotLite on Oral Health nominated
- Confirm dental network name

View your claims and dependent claims

Cost Estimator

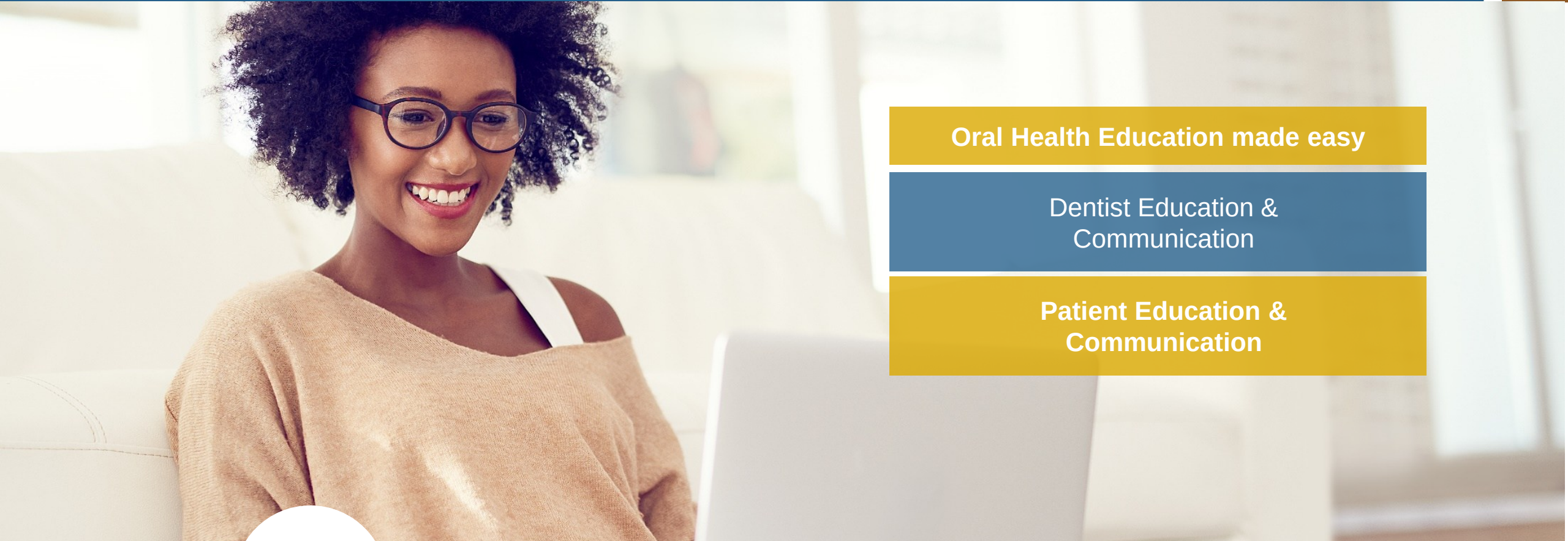
Deductible and calendar year maximum status

View covered procedures

Access and print your electronic ID card

- You don't need your ID card to get dental services

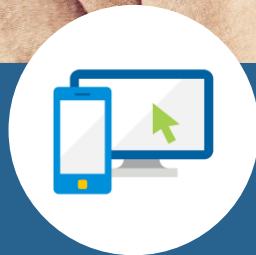
Helping Members Make Smarter Choices



Oral Health Education made easy

Dentist Education &
Communication

Patient Education &
Communication



Visit MetLife's Oral Health Library

www.oralfitnesslibrary.com



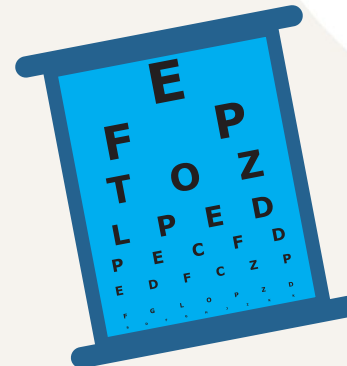
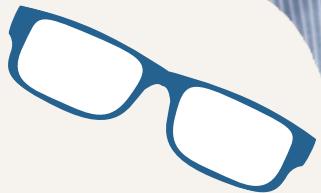
MetLife



**TRS-Care
VISION**

TRS-Care Vision

2027 Benefits



Vision exams are an important aspect of preventive care.

Vision exams are a key part of early disease detection

**Why members
need vision benefits**



Vision care, not just
eyewear



More screentime



Affordability and
Access

**30+ chronic medical conditions
detected including:⁴**



Diabetes

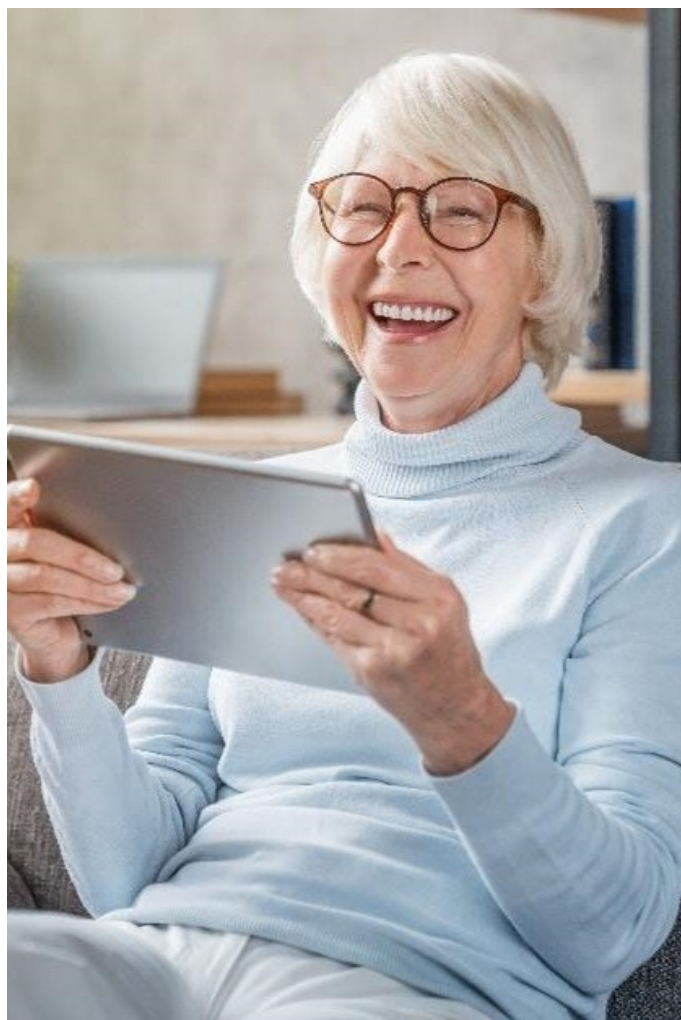


Hypertension



High Cholesterol

Superior Vision by MetLife: Savings, Choice and Convenience!



In-network benefits for a wide range of covered services

- Coverage for annual eye exam
- Annual allowances (every 12 months) for either prescription eyeglasses or contact lenses
- Coverage for diabetic exam plus ophthalmological services
- Coverages and discounts on eyeglass lens enhancements
- Discounts on additional pairs of prescription glasses and contact lenses
- Discounts on laser vision correction
- Free hearing exam and a discount of up to 40% off the national average for hearing aids

Superior Vision by MetLife...savings, choice and convenience

Option to see any licensed ophthalmologists, optometrists and opticians at participating retail and private practice locations



Superior Vision's network includes the top 50 retailers – most notably:

- Costco
- Target Optical
- VisionWorks
- Walmart and more!

Out-of-network coverage

Various reimbursement levels for annual eye exams, lenses, frames, contacts

Vision Benefits Summary – Frames and Lenses

Superior Vision Network

Benefit Type	In-Network Coverage	Frequency
Eye exam (one per frequency)	\$15 copay	ONCE Every 12 Months
Eyewear	\$10 copay	ONCE Every 12 Months
Frame Allowance	Covered up to \$150 allowance after eyewear copay Additional \$25 frame allowance at LensCrafters, select Pearl Vision, Target Optical, and participating independent providers Additional 20% off overage (not available at Walmart, Sam's Club and Target)	ONCE Every 12 Months
Standard Corrective Lenses • Single Vision • Lined bifocal/trifocal • Lenticular	Covered in full after eyewear copay	ONCE Every 12 Months

Vision Benefits Summary – Contact Lenses

Superior Vision Network

Benefit Type	In-Network Coverage	Frequency
Contact Lens Allowance	\$150 allowance, 10% off overage for disposable contacts; 20% off overage for conventional contacts (discount not available at Walmart and Sam's Club)	ONCE Every 12 Months
Contact Lens Fit and Follow-up	\$30 copay Standard: Covered in full, after copay Specialty: \$50 allowance, after copay	ONCE Every 12 Months

Vision Benefits Summary – Other discounts

Benefit Type	In-Network Coverage	Website
Hearing Exam and Hearing Aids	• Free hearing exam • 60-day money back guarantee for hearing aids • 4 year service warranty • 4 year supply of batteries	yourhearingnetwork.com
Lasik Benefits	Traditional Lasik Custom Lasik Custom Lasik Bladeless	Qualsight.com

Vision Benefits Breakdown | Superior Vision Network



For Members with diabetes, glaucoma, and age-related vision issues

With the **Diabetic Eyecare Benefit**, members who have either Type 1 or Type 2 Diabetes who also have specific conditions such as Glaucoma or Age-Related Macular Degeneration will qualify for additional benefits.

Service or Material	In-network	Out-of-network
Diabetic Exam and Other Ophthalmological Services	Covered in full after \$15 copay.	\$100 allowance

Services are not available at Walmart, Sam’s Club and Costco

Access to many popular retail chains

We use retail chains you know and trust. The top 50 national and retail chains are in-network!



- 1800 Contacts
- America's Best
- BJ's Optical
- Clarkson Optometry
- Co/Op Optical
- Cohen's Fashion Optical
- Contacts Direct
- Costco Optical
- Dean Optical
- Doctors Valuvision
- Dr. Tavel's Family Eye Care
- Eyecare Associates
- EyeDoctors Optical Outlet
- Eye Works
- Eyecare Partners
- Eyecarecenter
- Eyeglass World
- Eyeglasses Unlimited Inc.
- Eyemart Express
- Eyemasters
- For Eyes
- General Vision Services
- Glasses.com
- H Rubin Vision Center
- Horizon Eye Care
- LensCrafters
- Lo Optical
- MyEyeDr
- National Vision Inc.
- Nationwide Optometry
- Nationwide Vision Centers
- Nationwide Vision inside JC Penney
- New Vision Optical
- North American RX I Wear Inc.
- Macy's Optical
- Meijer Vision Center
- Optical Inside CVS Pharmacy
- Opticare Vision Center
- Pearle Vision1
- RX Optical Laboratories
- Sam's Club
- SEE Eyewear
- Shopko Optical
- Sight Shop
- Site for Sore Eyes
- Spectacle Shoppe
- Spex
- Stanton Optical
- Sterling Optical
- SVS Vision
- Target Optical
- Texas State Optical
- Today's Vision
- Vision 4 Less
- Vision Pro
- Vision Source
- Vision Values by Dr. Tavel
- Visionworks
- Vista Optical
- Vision Centers In Walmart
- Walmart
- Warby Parker

Additional Recruitment efforts if needed

TRS-Care Member



Meet TRS Member, Reggie

Retired SPED Teacher (15 years)

- CFBISD, Country Place Elementary Carrollton
- Hobbies: Hiking with his dog, Bandit, and cooking with his wife, Michelle

- 1 Reggie needs bifocals which usually cost **\$482** total for the exam, frames, and lenses, without insurance.

Reggie paid a **\$15** copay for his eye exam.
- 2 He paid an additional **\$33.26** for his frames after his \$150 frame allowance with an additional **20%** off overage, and his bifocal lenses were covered in full.
- 3 Reggie benefits from a **\$433.74** in savings!

Savings that matter to TRS members: out-of-pocket costs

Superior Vision Benefits	
Exam	\$15 copay
Frame	\$150 allowance with 20% off overage
Materials Copay	\$10 copay
Progressive lens: Standard	Covered in Full
Anti-reflective coating: Standard	Covered in Full
UV coating	Covered in Full
Polycarbonate (adult)	Up to \$40
Photochromic tint	Covered in Full

Find a vision provider

Choose from **thousands of private practice optometrists and ophthalmologists** nationwide, as well as many **large retail chain stores**.

Find the names, addresses, languages spoken and phone numbers of participating vision providers with our **Find a Vision Provider** directory.



Step 1:

Go to www.metlife.com/info/trs-care



Step 2:

Select “Vision Coverage” then “Providers”



Step 3:

Select “Go to Site”

Enter your Zip, City or State and select the “Find a Vision Provider” button. You will then be prompted to select your plan from the list. The plan name is located in your Schedule of Benefits.

How can we help you?

- Find a Dentist >
- Open Enrollment >
- Legislative Updates >
- Show More +
- Find a Vision Provider >
- Customers >
- Register for MyBenefits >

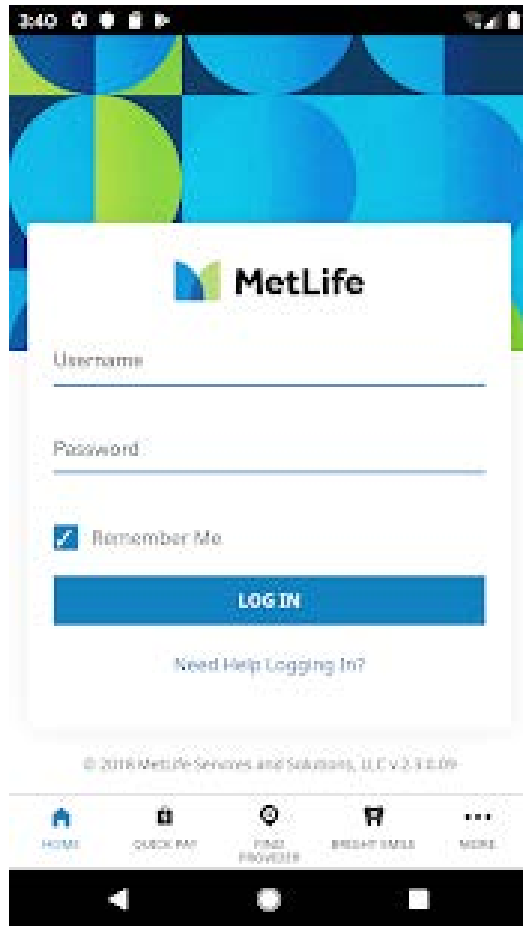
Choose your network provider

- Davis Vision >
- VSP Choice >
- Federal Vision Plan (FEDVIP) >
- Superior Vision >
- VisionAccess >

☐ Eyewear Dispensing Provider ★

Search Now Clear Form

Mobile App



Find an in-network Provider

- By name, location (zip code) or miles to nearest provider
- Confirm vision network name

Access and print your electronic ID card

- You don't need your ID card to get vision services

Comparing TRS-Care Medicare Advantage (UHC) and TRS-Care Vision (MetLife) Benefits

Comparison	TRS-Care Vision by MetLife	TRS-Care Medicare Advantage by UnitedHealthcare	Considerations
Coverage	For non-Medicare & Medicare-eligible retirees and dependents	Only for Medicare-eligible retirees	If you are over 65
Annual Eye Exam	\$15	\$0	Only need eye exams
Materials (Eyeglasses, contact lenses, etc.)	\$150 allowance after \$10 copay for either eyeglasses or contact lenses. 20% off over allowance.	Up to \$70 allowance for eyeglasses or up to \$105 for contact lenses.	Frequently change eyeglasses/contacts
Claims Processing	Eye Exam: Provider submits claim on member's behalf (in-network only) Materials: Provider submits claim on member's behalf (in-network only)	Eye Exam: Provider submits claim on member's behalf (in-network only) Materials: Member submits a claim to UHC for reimbursement	
Hearing Network	Network restrictions – Your Hearing Network	Network restrictions – UnitedHealthcare Hearing	
Hearing Exam	\$0	\$0	
Hearing Aids	Discounted options; up to 40% off	Up to \$500 allowance every 3 years	

Thank You!



TRS-Care Eligibility and Enrollment (TRS)

1-888-237-6762, Mon–Fri, 7 a.m.–6 p.m. CT

www.trs.texas.gov/Pages/trs-care-dental-vision



TRS-Care Dental Benefits (MetLife)

1-855-488-0522, Mon–Fri, 7 a.m.–10 p.m. CT

metlife.com/trs-caredental

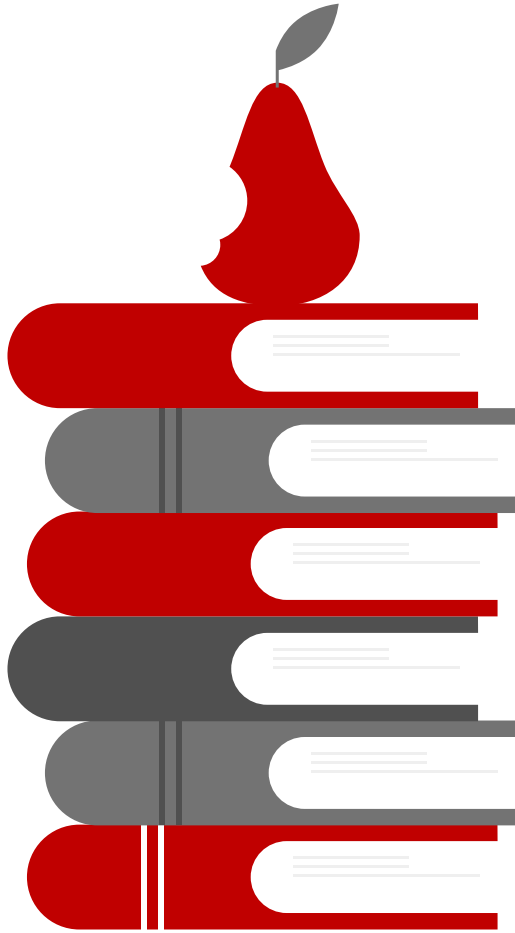


TRS-Care Vision Benefits (MetLife)

1-855-488-0522, Mon–Fri, 7 a.m.–8 p.m. CST, Sat 8 a.m.–3 p.m. CT

metlife.com/trs-carevision

TRS-Care Dental & TRS-Care Vision Resources



- [TRS Retiree Health](#)
- [TRS-Care Plan Resources](#)
- [2027 TRS-Care Plan Highlights](#)
- [TRS-Care Dental & TRS-Care Vision \(TRS\)](#)
- [TRS-Care Dental & TRS-Care Vision \(MetLife\)](#)
- [TRS-Care Eligibility and Enrollment](#)
- [Health Web Self-Service](#)
- [TRS-Care Dental & TRS-Care Vision FAQs](#)
- [Health Events](#)
- [TRS Health News and Tips](#)
- [TRS Health Benefits Contacts](#)