

Retiree Insurance in MyTRS

MTRS Employer Training Guide

MTRS
MASSACHUSETTS TEACHERS'
RETIREMENT SYSTEM
SPRING 2024

Welcome!

This guide is a comprehensive walkthrough of retiree insurance deduction processing in MyTRS as allowed under M.G.L. Chapter 32 and M.G.L. Chapter 32B.

Samples of real reporting scenarios, which employers encounter while maintaining insurance information in MyTRS, are used in this guide. If you have a reporting need or situation not captured in this manual, please contact our insurance coordinator at insuranceupdates@trb.state.ma.us.

To access instructions specifically related to reporting active employee information, see our *Deduction Reporting in MyTRS* guide.

The MyTRS application will receive periodic updates; some will be noticeable, while others will be database-related and not visible to users. As MyTRS evolves to improve the user experience and remain compliant with technology and data security standards, we will announce future functional changes to employers and update our guides online.

Visit our website at mass.gov/mtrs

The Employer section of our website offers in-depth information on all aspects of the MTRS, including:

- Employer procedures and resources (member eligibility, regular compensation, etc.)
- Current guides and training videos for MyTRS
- Forms (retirement and refund applications, payment submittal forms, etc.)

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Chapter 1—Log in / Navigation / Employer Information

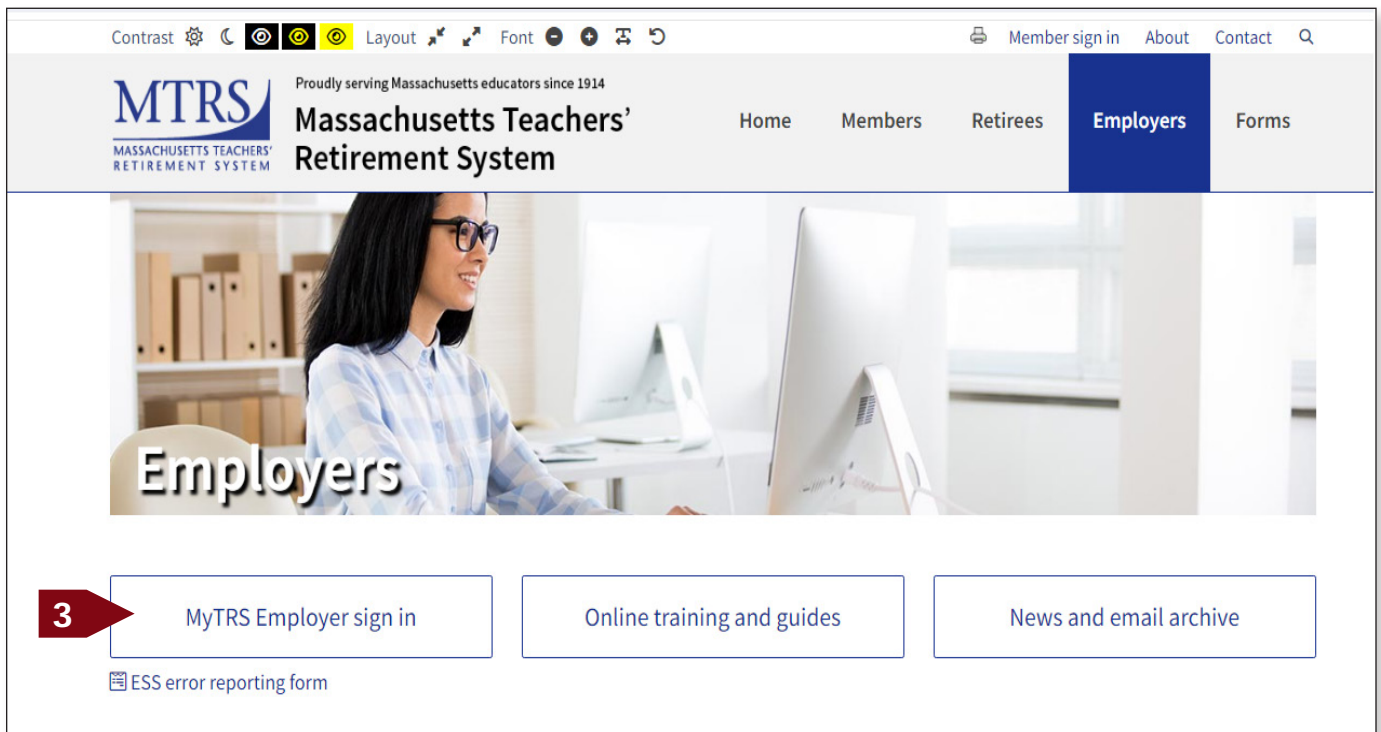
Log in to MyTRS

1. Go to www.mass.gov/mtrs.
2. Click **Employers**.

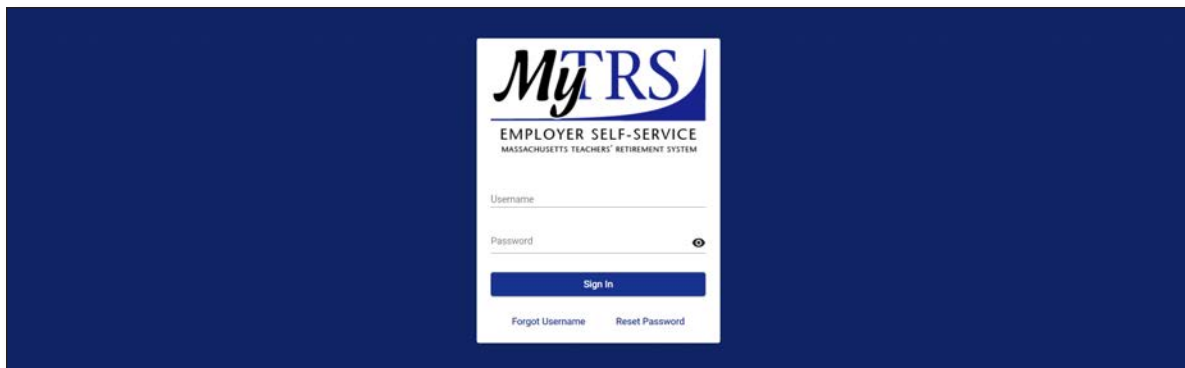


Suggestion: If not saved already, we recommend saving this page as a favorite in your browser's favorite bar.

3. Click **MyTRS Employer sign in**.



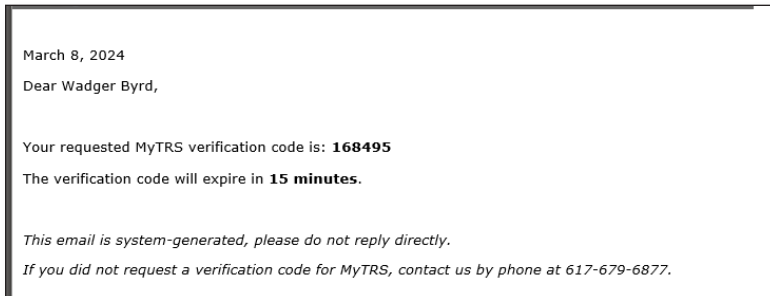
4. Enter username (not case-sensitive) and password (case-sensitive).



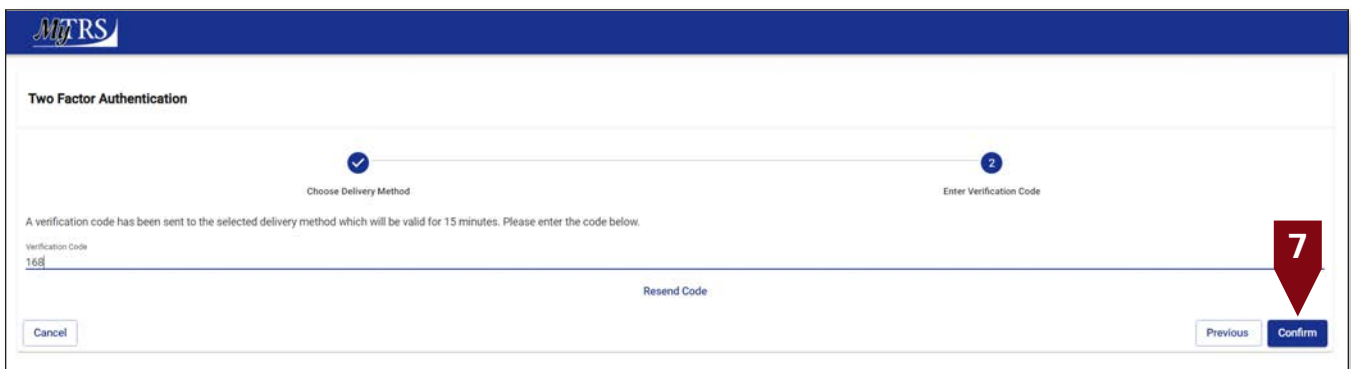
- 5. Two factor authentication (TFA) will require you to receive a security code to login. Select your preferred delivery method (if multiple options exist for your account) and click **Next**.



- 6. MyTRS will send a message as shown.

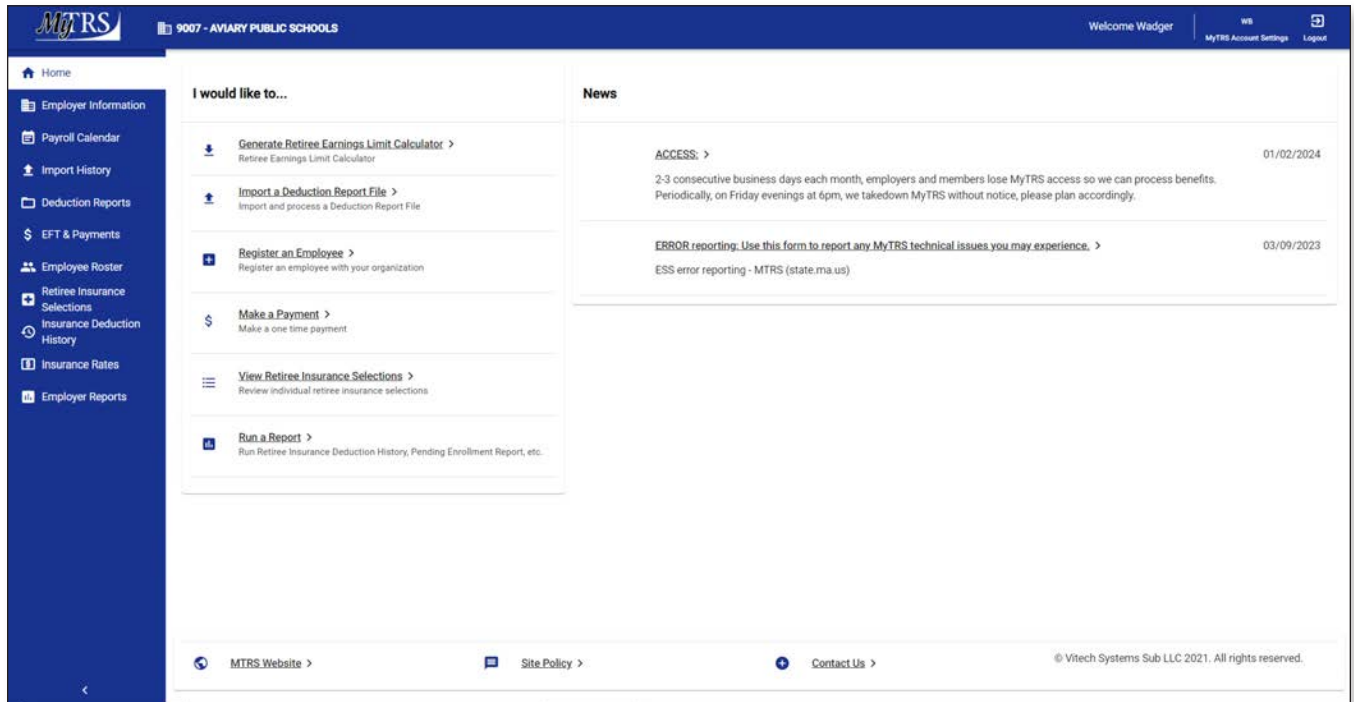


- 7. Enter the verification code you received and click **Confirm**.



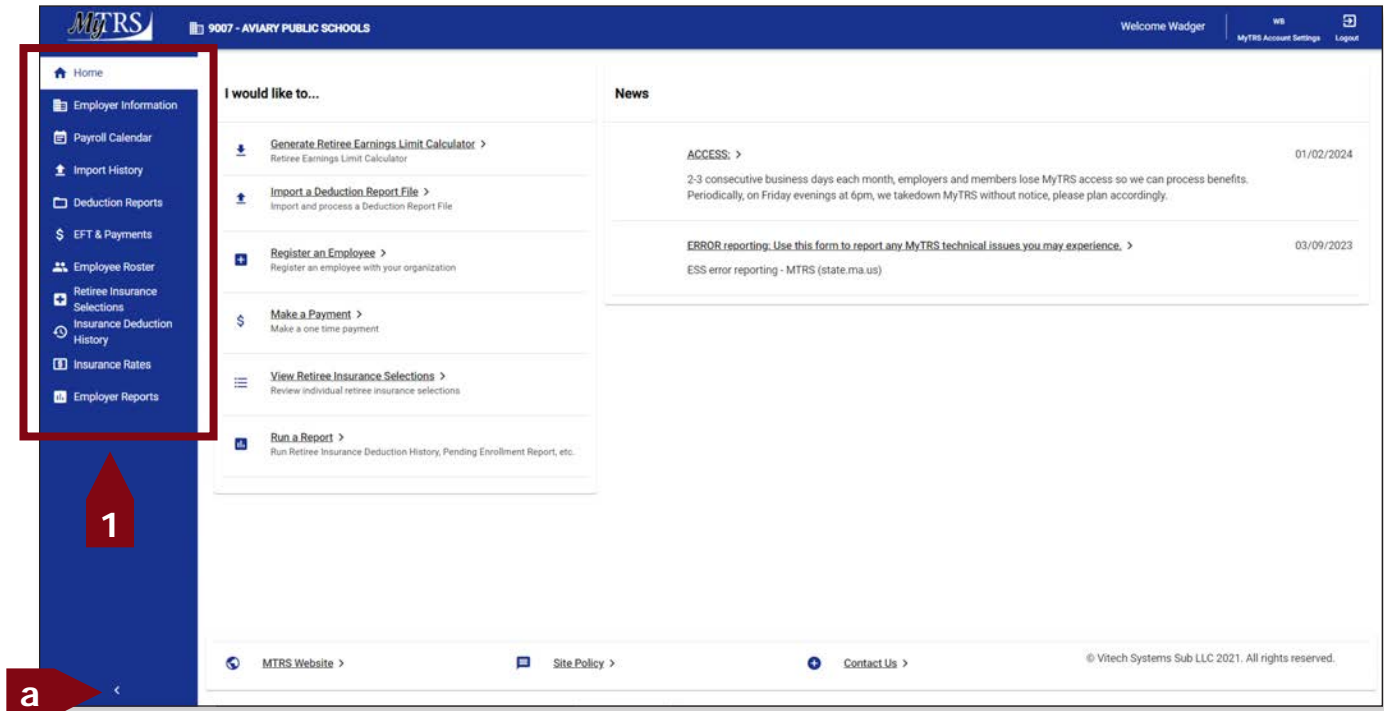
If you are copying and pasting the code from the email you received, double click on the code to highlight it before copying it (if you manually highlight it, an extra space will be included with the code when you paste it in MyTRS and will prevent you from logging in).

- 8. Once the correct code is entered, the TFA login is complete, and the Home page displays.
Note: For more information or support on Two-Factor Authentication (TFA), please see the Employers online training and guides page of our website.

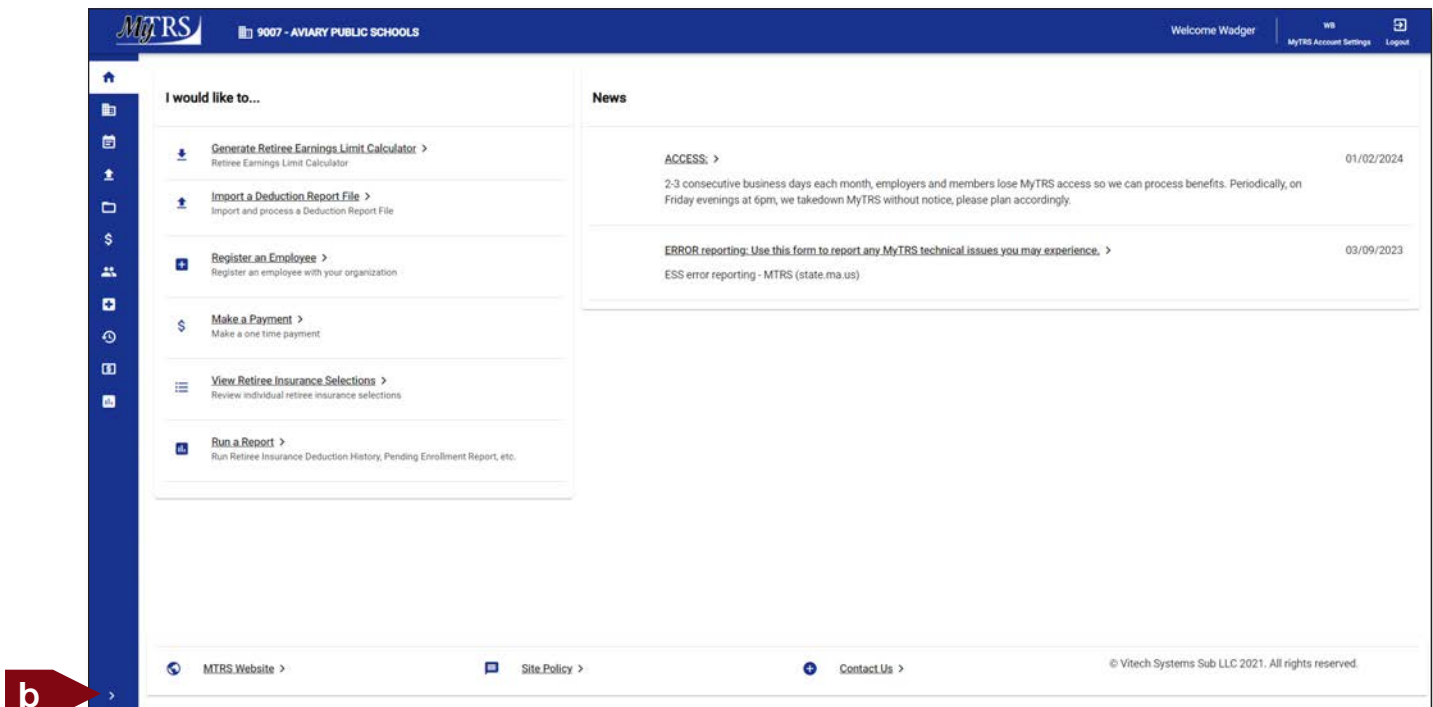


Home Page Navigation

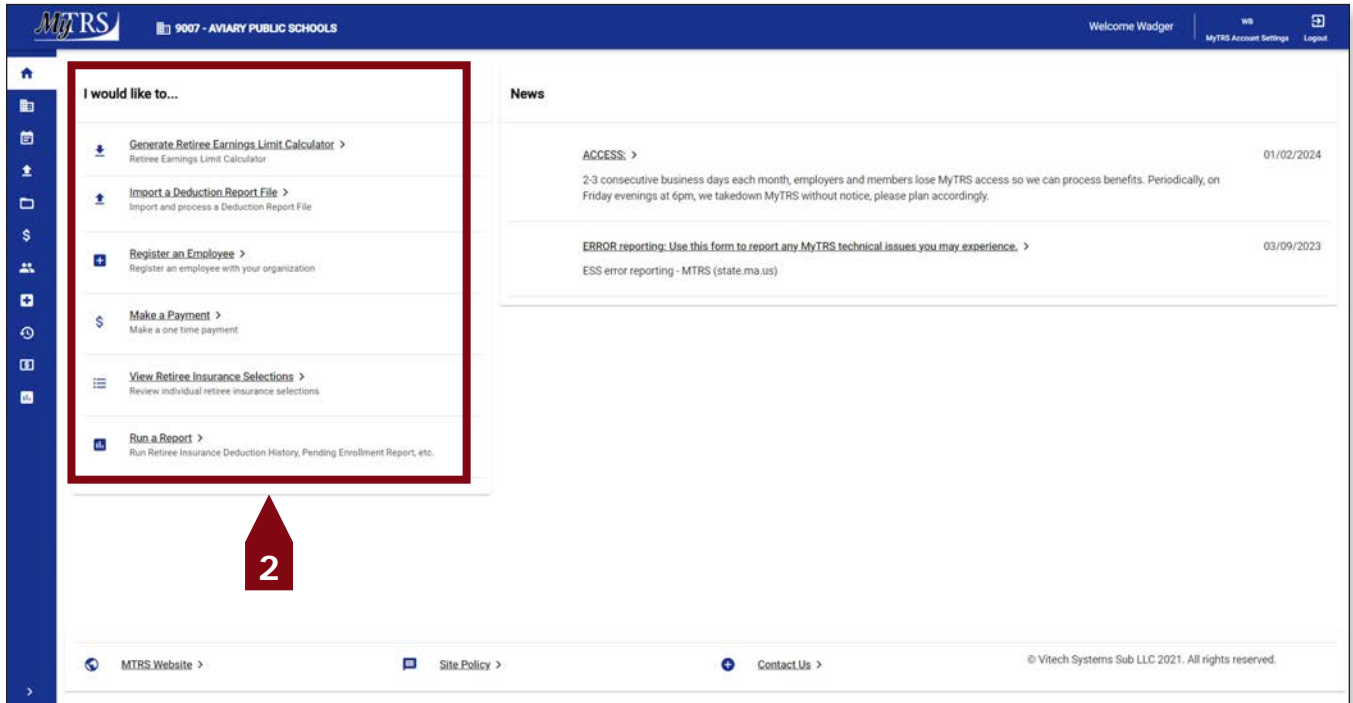
1. *Left navigation menu*—This menu has links that take you to the main pages. From these links you can access additional related links.



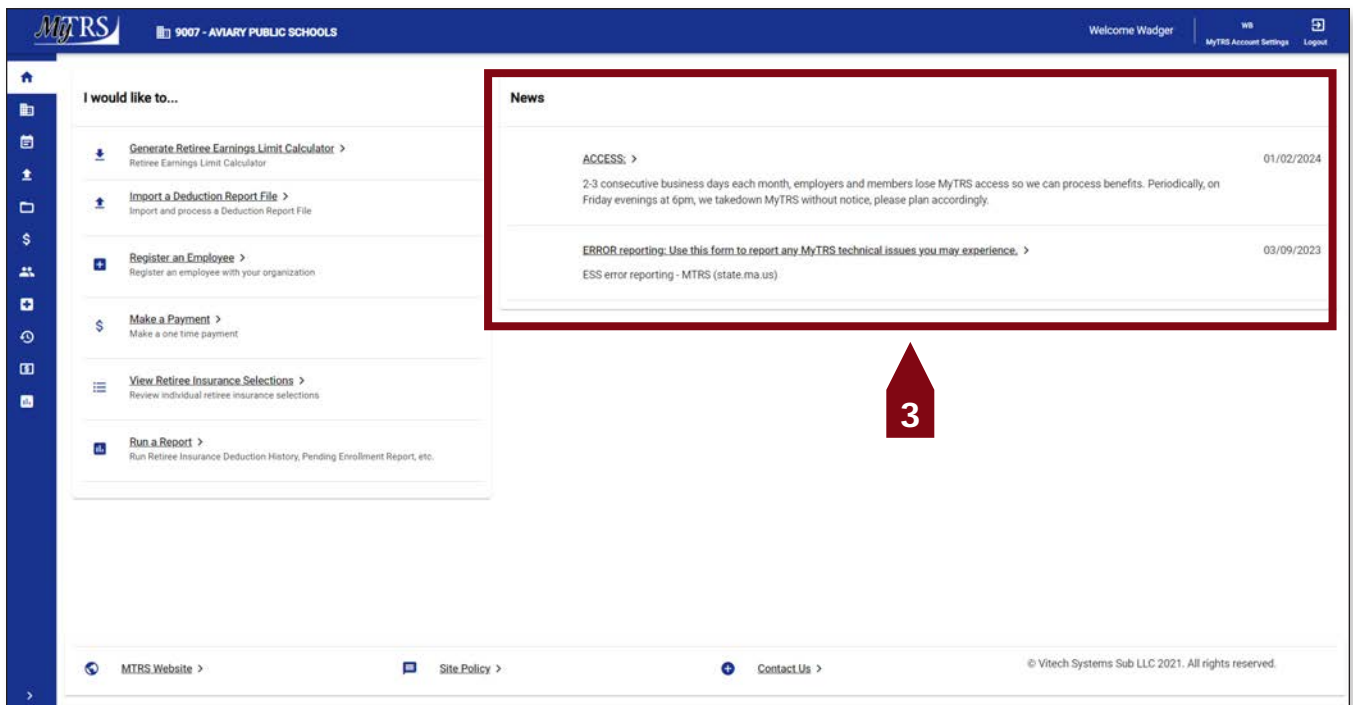
- This menu can be minimized by clicking the < at the bottom of the menu.
- To expand the menu again, click > at the bottom of the menu.



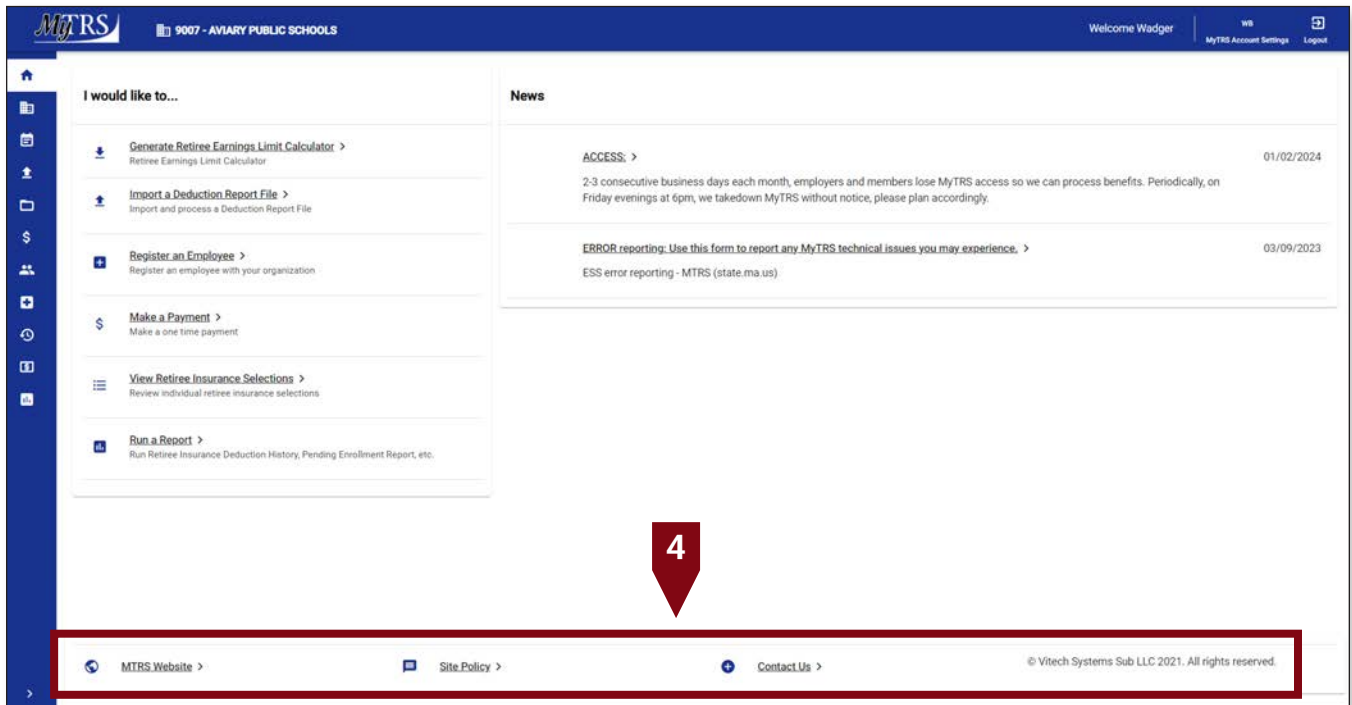
- 2. *I would like to...* menu—This quick links menu takes you to some of the most frequently accessed pages within MyTRS.



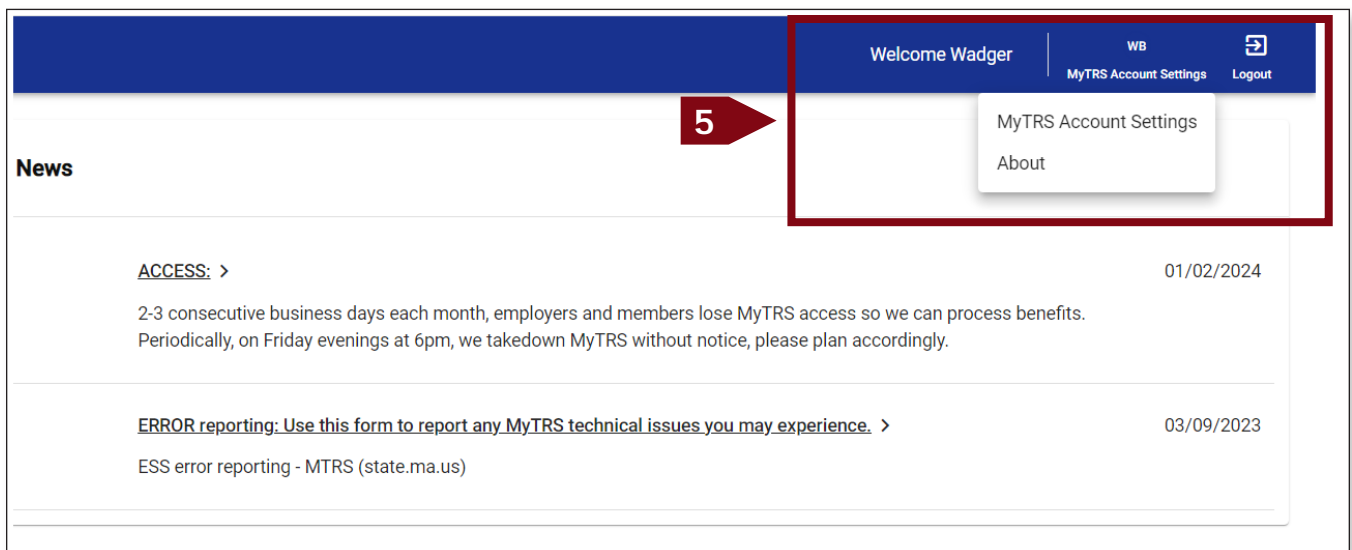
- 3. **News section**—In this section, you will find updates and news about system down time on warrant days. Be sure to check this section when you login to stay informed of any relevant announcements.



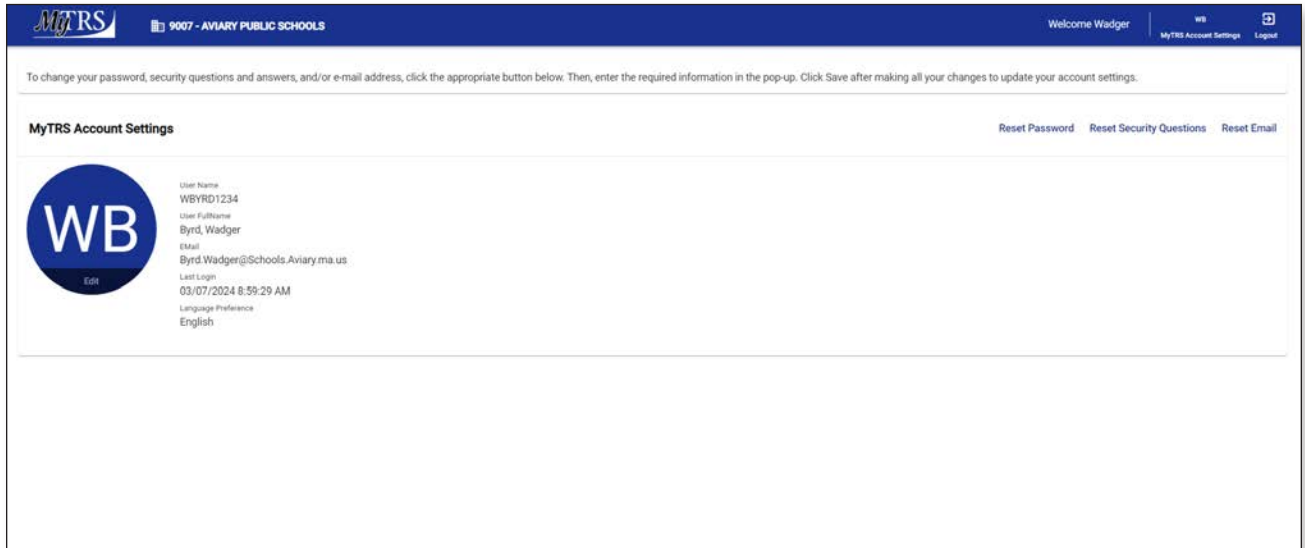
- 4. **Bottom Navigation**—The links at the bottom of the page take you to various pages on the main MTRS website.



- 5. **Header Navigation**—The header shows your Contact Name, links to your MyTRS account settings and the logout button.



- a. *MyTRS Account Settings*—This is where you reset your password, security questions and email.



Employer Information

The *Employer Information* page displays:

1. Employer code and name
2. Address
3. Phone number
4. Email address
5. MTRS Representative assigned to your employer
6. Contacts for your district

The screenshot displays the MyTRS interface for the employer 9007 - AVIARY PUBLIC SCHOOLS. The page is titled "Employer Info" and contains the following sections:

- Employer Info:**
 - Employer Code and Name: 9007 • AVIARY PUBLIC SCHOOLS
 - Employer Type: Municipal
 - Federal Tax No.:
- Address Information:**
 - Permanent: 123 High Cliff Rd., HYDE PARK, MA 02136
- Contact Info:**
 - Work Phone - (Primary): US • (999) 999-9999
 - No Email Address on file
- Additional Information:**
 - GIC Number:
 - GIC Participant:
 - Website Address:
 - MTRS Representative: Robert George
 - Correspondence By:
- Contacts:**

Name	Contact Role
Byrd_Wadger >	Retiree Insurance Coordinator

At the bottom of the page, there are links for "MTRS Website >", "Site Policy >", and "Contact Us >". The footer text reads: "© Vitech Systems Sub LLC 2021. All rights reserved."

This data is for informational purposes only and can only be changed by an MTRS representative. Contact your Employer Services Representative if any of this information needs to be updated.

Chapter 2—Retiree Insurance Guidelines

What to know BEFORE making changes to retiree insurance coverage.

Insurance coverage for retired MTRS members is not provided by the MTRS. Most school districts offer continued insurance coverage to their retirees or their survivors, and by request, the MTRS deducts the monthly premiums from the retiree's retirement allowance. The premiums are forwarded to the retiree's former district monthly.

*Note: The IRS requires retirees' insurance premiums to be withheld on an **after-tax** basis.*

Guidelines

1. Access to insurance changes via MyTRS is only available for districts not enrolled in the GIC-RMT direct billing program.

The MTRS does not maintain an insurance profile with individualized plans and rates for districts enrolled in the GIC direct billing program; we receive a file from the GIC indicating the monthly deduction amount.

2. Employers have access to add, change, and cancel individual coverage for retirees and survivors as well as add new rate periods for insurance plans associated with their employer. Only the MTRS can add a new plan to an employer. To request a new plan, please contact the MTRS at insuranceupdates@trb.state.ma.us if you need a new insurance plan added to your employer.
3. Employers can terminate a plan by adding a stop date. It is VERY important to note that any member currently having deductions on that plan will have their deductions stopped with the same end date. Please make sure to always keep a plan open for at least one retiree payroll during which you expect no retirees to be on the plan so you can be sure no retirees will have deductions removed in error and fall off your radar.
4. Each month there is a cut-off date, generally mid-month, in which MyTRS access is blocked as we run the monthly warrants. Entries made after that date will be processed on the following retiree payroll and will not be reflected until the retiree's following check. The date of the retiree payroll is announced each month under *News* on the *Home* page.
5. Insurance deductions are taken one month in advance for retirees.

E.g., **January 1** insurance premiums are deducted from the retiree's **December 31** pension payment, May 1 insurance premiums are deducted from the retiree's April 30 pension payment, etc. All entries in MyTRS are based on the coverage period, not when they will be or were deducted.

6. New retirees can be setup for insurance deductions as soon as the MTRS has received and logged their retirement application.

You will be able to enter an *Initial Enrollment* for a new retiree; however, the system will not allow you to make any changes after completing the initial enrollment until the member's retirement application has been finalized.

If you need to add initial coverage for a member that retired prior to 06/30/2016 or you find that we have accidentally not set up a retiree, please email insuranceupdates@trb.state.ma.us to request that we enable the retiree's insurance account with the subject "**Enable Retiree.**"

7. How to handle health insurance deductions for employees who are retiring at the end of the school year:

Is your school district one of the districts that participate in the Group Insurance Commission's RMT program? If:

YES, then you should withhold premiums for any partial month and two full months following the employee's retirement date, because the GIC begins coverage on the first day of the third full month of retirement. For example, if the employee is retiring on 6/30/13, then you should withhold premiums through August 30, 2013. The employee would then stay with your district's group insurance program for July and August, and the GIC will pick up coverage as of September 1st. Likewise, if the employee is retiring on 7/15/13, then you should withhold premiums through September 30, 2013; in this case, the employee would stay with your district's group insurance program through July, August and September, and the GIC will pick up coverage as of October 1st.

NO, then you should treat the employee as if he or she would be returning to school the next year, and withhold his or her premiums as you would normally do from the employee's (school) year-end payday or summer pays, so that his or her insurance is paid up through the month of September. Then, in September, the insurance coordinator for your city/town/regional district can instruct us to begin insurance premium withholdings for the new retiree's October premium; the retiree's October insurance premium will be withheld from the retiree's MTRS retirement payment that is processed at the end of September.

8. All coverage changes are made on a full-month basis. Partial adjustments are not available to employers. If you:
 - a. Enter a **start date** other than the first day of the month; MyTRS will require you to fix the coverage effective date.
 - b. Enter a **stop date** other than the last day of the month; MyTRS will require you to enter a proper stop date. When entering a cancel function, MyTRS will require the coverage end date on the first step.
9. Adding both individual retiree insurance periods or a new price period for the rate of a plan itself requires that a row be added to the table with the start effective date and price.

10. If you enter new or changed deductions with a backdated effective coverage date, MyTRS will calculate an adjustment bill or refund called a “rebill” based on the entered plan rate and effective date.

If you manually billed or refunded your retiree directly, adjust your effective date accordingly to prevent the system from creating the automatic adjustment.

11. When entering deductions with retroactive effective dates, check your retiree’s calculated adjustment refund or bill immediately under Insurance Deduction History to verify that the “rebill” amount matches your calculation.

Rebills are designed to calculate the difference between what the retiree’s deductions were and what the deductions should have been. You will only see a rebill for months that have already been deducted; the current month’s bill will not appear until our retiree payroll has been processed.

Rebills are reviewed daily by the MTRS and you may be contacted regarding any questionable rebill adjustments.

If you make a valid retroactive insurance change that generates a rebill of \$500 or more, you are required to email insuranceupdates@trb.state.ma.us notifying us of the adjustment; otherwise the rebill may be voided by the MTRS.

If you delete a plan coverage row, MyTRS will automatically create a rebill to refund all the historical payments associated to the date range pertaining to the coverage row deleted.

Only delete a plan coverage row if you need to:

- a. Replace the existing row with a different plan with the same start date, or
- b. Remove the coverage for a deduction added in error.

12. When making a change to an account for a member with more than one medical plan, please pay special attention to which section you are updating to avoid accidentally changing the wrong plan (Med 1, Med 2 or Med 3).
13. In the event a retiree or their spouse dies, please end their coverage accordingly as of the last day of the month in which the party died.

Please notify insuranceupdates@trb.state.ma.us with the date of death, when possible, and we will do the same.

14. If the deceased has a survivor who receives a survivor benefit, or their own MTRS benefit, deductions for that survivor must be setup to be withdrawn from the survivor’s benefit as an Initial enrollment as the deceased’s benefit will be stopped.
15. The order of deductions from a retiree’s check do not relate to a retiree or their spouse/dependents.
16. The MTRS reserves the right to change or cancel any deduction.

Chapter 3—Processing Individual Retiree Insurance

Processing Individual Deductions

MyTRS provides towns direct access to setup, change, correct or cancel deductions if they provide insurance for their retirees. Deductions are processed monthly as part of our retiree payroll. Retiree insurance coverage changes can be entered in real time, proactively or retroactively as needed.

Processing Options

1. *Initial enrollment*—Allows a user to setup a retiree’s initial insurance coverage options. Once a retiree has had their first insurance deduction, this function cannot be used to add or change coverage plans or dates (use Change Enrollment).
2. *Change enrollment*—Allows a user to switch health plans, add additional coverage or delete current options.
3. *Correct enrollment*—Allows a user to correct only enrollment effective dates when no other changes are needed.
4. *Cancel enrollment*—Allows a user to stop participation in a plan in cases where a replacement option is not selected.

Insurance Deduction Categories

1. *Medical*—This is the retiree’s primary medical insurance deduction.
2. *Second Medical*—This allows the retiree to have multiple medical options deducted at the same time. This is typically used when a retiree’s spouse or dependent is covered under the employer’s insurance plan requiring a second deduction. There is no significance to the order in which deductions are listed.
3. *Third Medical*—This works the same way as second medical but allows for a third coverage option. This field is seldom used.
4. *Dental*—Insurance for dental coverage only.
5. *Vision*—Insurance for vision coverage only.
6. *Life*—Life insurance, usually a group policy offering retirees minimum coverage.
7. *Optional Life*—Supplemental life insurance that employers may offer to retirees who wish to have coverage above the minimal coverage.

Notes:

- When listing coverage in the *Medical*, *Second Medical* and *Third Medical* fields, there is no significance to the order, but some coverage options haven’t been made available as second and third medical options (to minimize annual rate maintenance). If a new option is needed in either the *Second Medical* or *Third Medical* field that isn’t available in your menu, please email insuranceupdates@trb.state.ma.us and we can add it in for you.
- **You can only choose one plan option under each section;** you can only select one plan under *Medical* and one plan under *Second Medical*, etc.

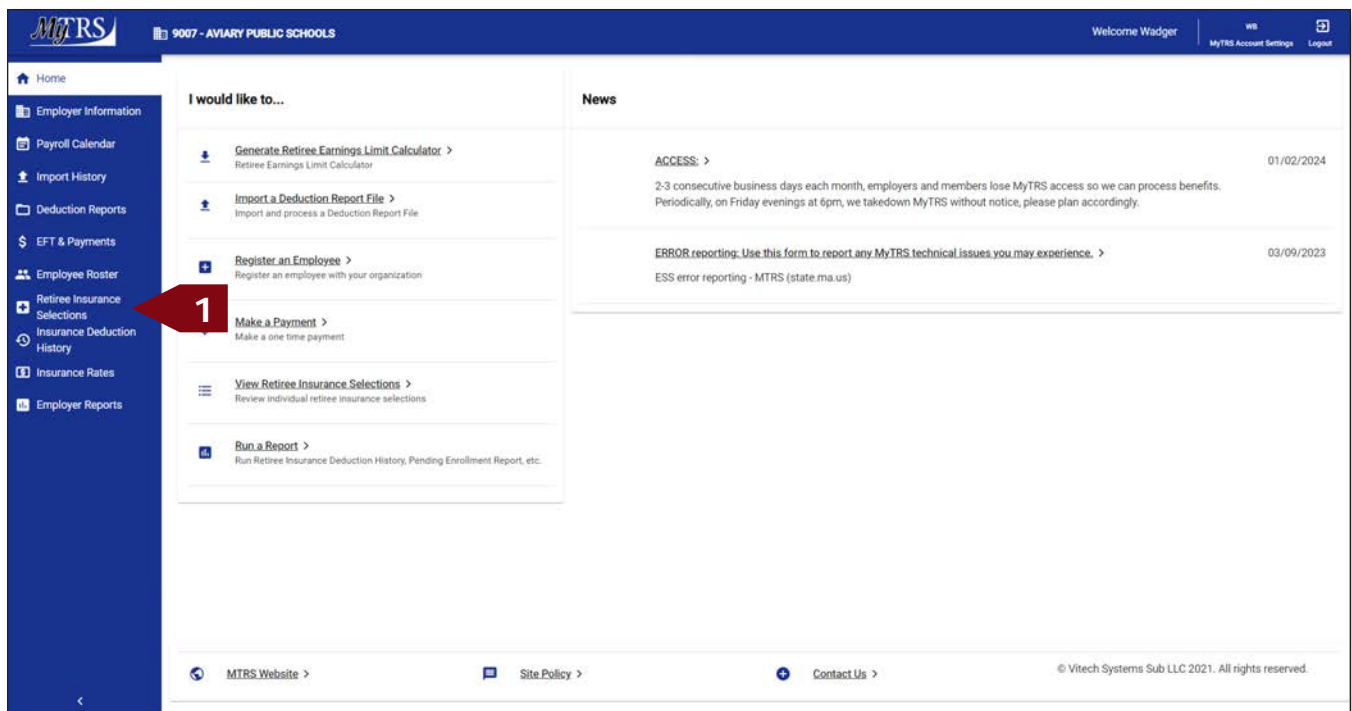
Chapter 4—Initial Enrollments

Note: When adding coverage to a new retiree that is not yet in pay status, an alert message will be displayed stating that the deduction amount is greater than 50% of the retiree's benefit (their benefit is \$0 until they enter pay status). This is only allowable when setting up Initial coverage. Changed or corrected enrollments over 50% of the retiree's benefit will be blocked.

Initial Enrollment

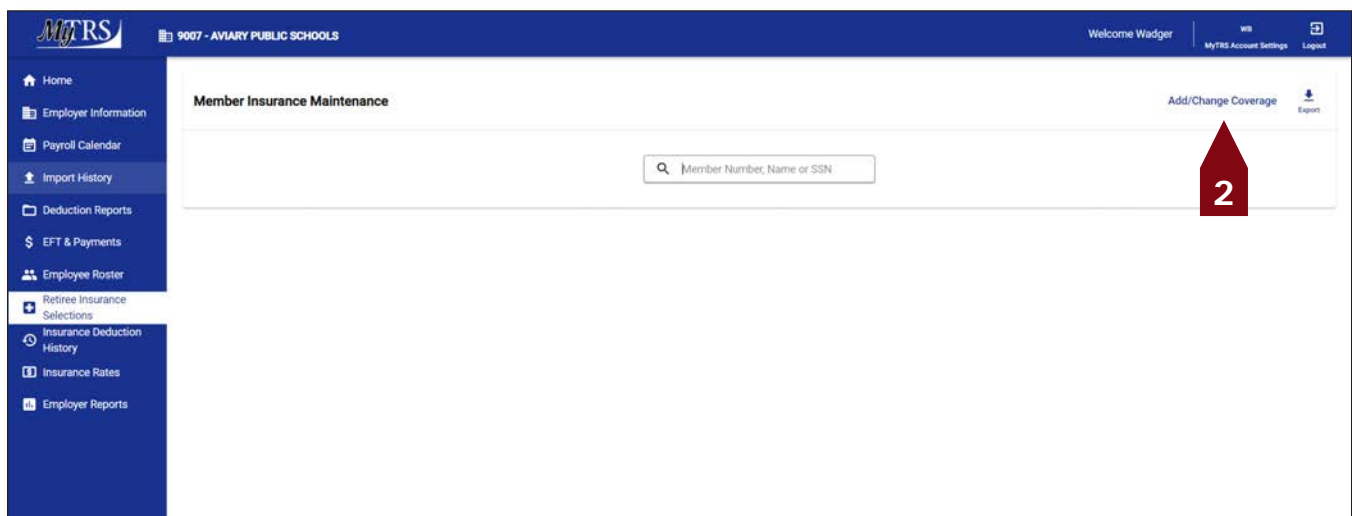
To set up insurance deductions for the first time for a retiree or survivor, use the following steps.

1. Click **Retiree Insurance Selections** from the *Left navigation* menu on the *Home* page.



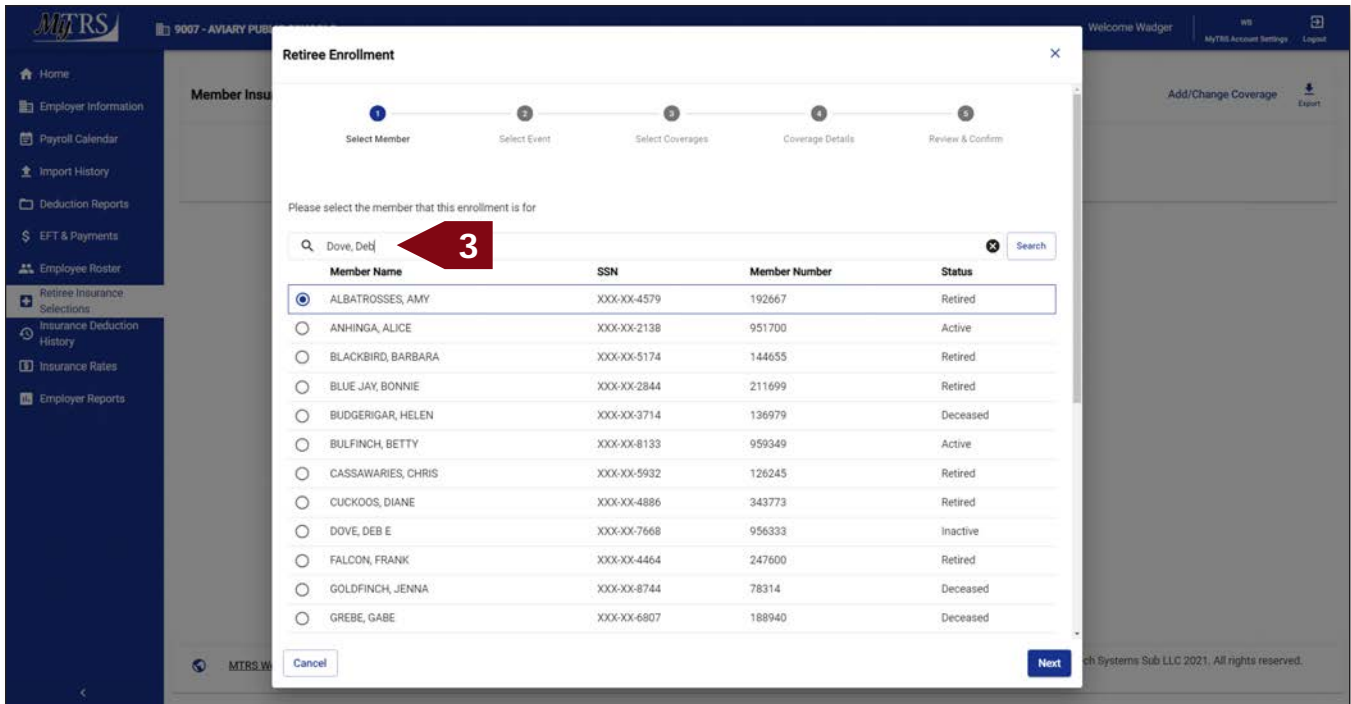
The screenshot shows the MyTRS Home page for user Wadger. The left navigation menu is visible, with 'Retiree Insurance Selections' highlighted and a red arrow pointing to it with the number '1'. The main content area is titled 'I would like to...' and contains several links: 'Generate Retiree Earnings Limit Calculator', 'Import a Deduction Report File', 'Register an Employee', 'Make a Payment', 'View Retiree Insurance Selections', and 'Run a Report'. The 'News' section on the right contains two articles: 'ACCESS' dated 01/02/2024 and 'ERROR reporting' dated 03/09/2023.

2. Click **Add / Change Coverage**.



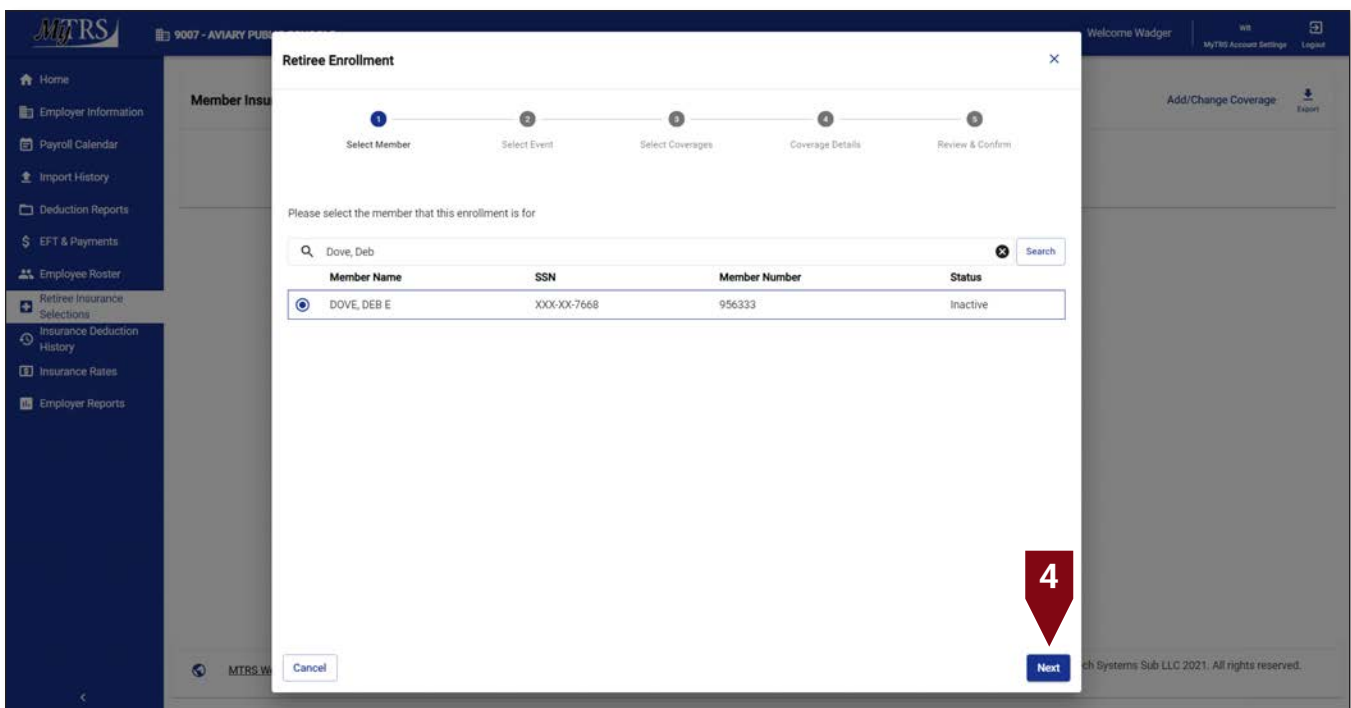
The screenshot shows the MyTRS Member Insurance Maintenance page. The left navigation menu is visible, with 'Retiree Insurance Selections' highlighted. The main content area is titled 'Member Insurance Maintenance' and contains a search box labeled 'Member Number, Name or SSN'. A red arrow points to the 'Add/Change Coverage' link in the top right corner with the number '2'.

3. Enter the retiree’s name (last, first), MTRS member number or Social Security number (SSN) in the search field and press **Enter** on your keyboard or the search button. In this example, we’re using the fictional name: Deb Dove.



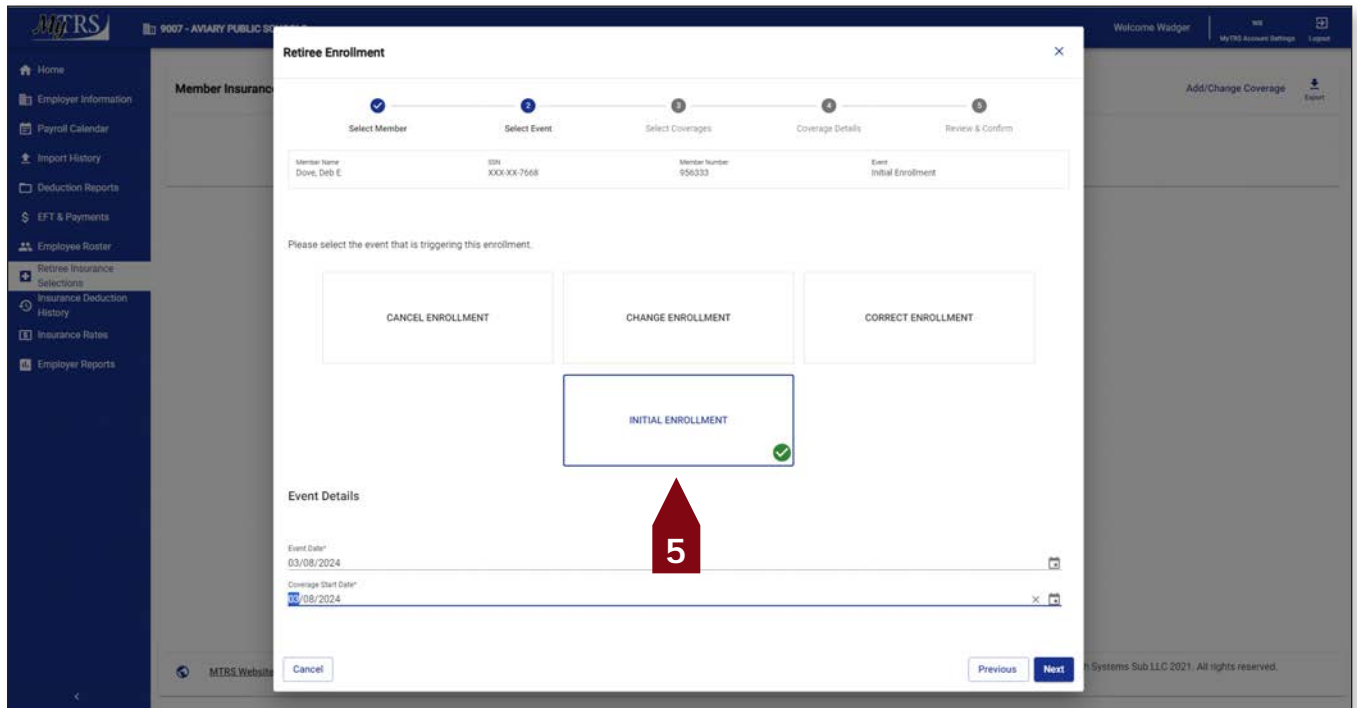
If your search returns multiple members, select the correct one from the list provided.

4. Select the radio button next to the correct member then click **Next**.



Your retiree will appear as “Inactive” until they are officially in pay status. If you are able to add coverage to a retiree while they are Inactive, the MTRS has enabled that possibility because we determined the member will qualify for a benefit and so you can add their coverage early and hopefully the first time you attempt to do so.

5. Click **Initial Enrollment**.

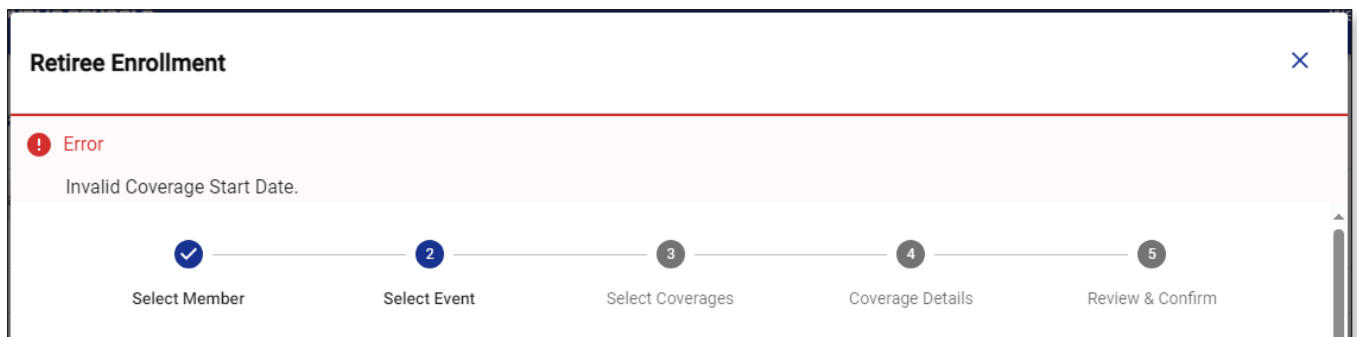


The following fields will appear:

Event Date—Pre-filled with today’s date.

Coverage Start Date—Pre-filled with today’s date but **MUST** be changed to the correct start date of the coverage.

This date **MUST** be changed the correct start date, the first day of the month for Initial, Change and Correct coverage or the last day of the month for Cancelling coverage. Failure to enter a correct date or an attempt to use a date prior to your retiree’s retirement date, will result in the following error.



a. Once the date is fixed, click **Next**.

The screenshot shows a web form titled "INITIAL ENROLLMENT" with a green checkmark icon. Below the title is the "Event Details" section. It contains two date fields: "Event Date*" with the value "03/08/2024" and "Coverage Start Date*" with the value "01/01/2024". A red arrow labeled "a" points to the "Coverage Start Date" field. At the bottom right, there are three buttons: "Cancel", "Previous", and "Next". The "Next" button is highlighted in blue, and another red arrow labeled "a" points to it.

The coverage start date cannot precede your retiree's first coverage eligibility date which is the first day, of the first month, after the date of retirement.

6. Select the radio button next to the correct plan under each section on the *Select Coverages* page. To add additional coverage, you will need to scroll down to the other deduction coverage sections to make your selection. Then click **Next**.

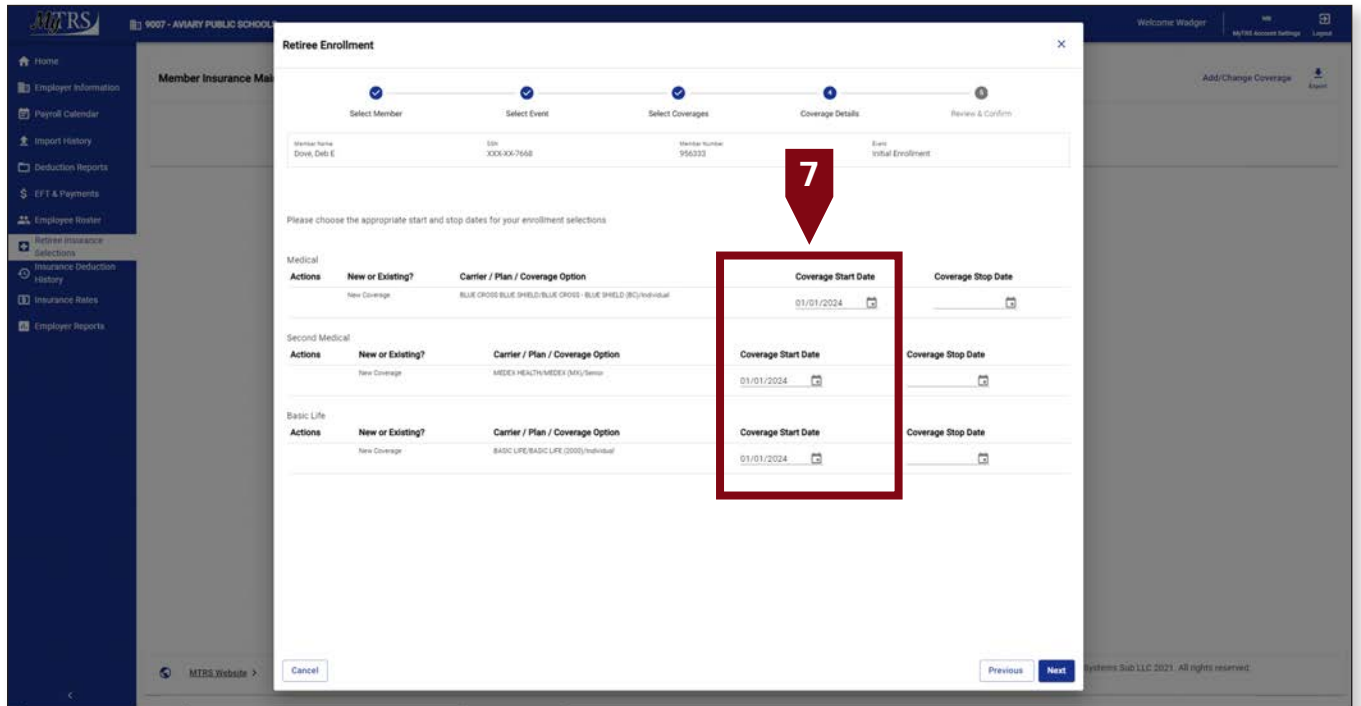
The screenshot shows the "Retiree Enrollment" window with the "Select Coverages" step active. It displays a table of insurance options with radio buttons for selection. The "Next" button at the bottom right is highlighted in blue, with a red arrow labeled "6" pointing to it.

Section	Insurance Carrier	Insurance Plan	Plan Coverage	Premium	
Medical	<input type="radio"/>	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Survivor	\$17.50
	<input type="radio"/>	BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Survivor	\$0.01
	<input type="radio"/>	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Family	\$944.38
	<input type="radio"/>	BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Family	\$886.33
	<input checked="" type="radio"/>	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Individual	\$406.39
	<input type="radio"/>	BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Individual	\$330.74
	<input type="radio"/>	MEDEX HEALTH	MEDEX (MX)	Senior	\$197.63
Second Medical	<input type="radio"/>	MEDEX HEALTH	MEDEX (MX)	Senior	\$197.63
	<input type="radio"/>	MEDEX HEALTH	TWO MEDEX'S (MX2)	Senior	\$395.24
Basic Life	<input checked="" type="radio"/>	BASIC LIFE	BASIC LIFE (2000)	Individual	\$2.49
	<input type="radio"/>	BASIC LIFE	BASIC LIFE (2000)	Individual	\$2.49
Dental					

Reminder: **You can only choose one plan option under each section**; you can only select one plan under Medical and one plan under Second Medical, etc.

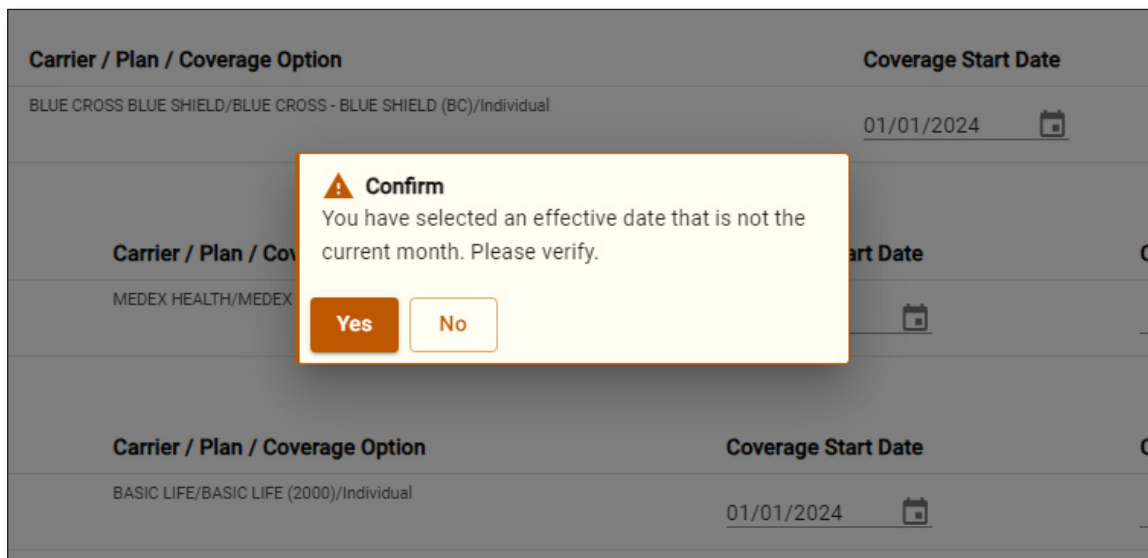
*If you accidentally select an option under one of the categories and the retiree does not actually have that type of coverage at all, you will need to click **Previous** to clear the selection.*

7. Check the *Coverage Start Date* for each type of coverage on the *Coverage Details* page. Make changes as needed, then click **Next**.



Note: It is especially important to select all options for Initial Coverage in one sitting as MyTRS will prevent you from changing these selections after leaving the wizard if your retiree isn't in pay status yet.

Retroactive changes will require you to confirm Yes on this menu to trigger a retroactive calculation.



8. Click **Confirm** once you have verified the coverage chosen is correct.

Retiree Enrollment

Select Member Select Event Select Coverages Coverage Details **Review & Confirm**

Please review and confirm the Enrollment details.

Member Info

Member Name Dove, Deb E	ID XXX-XX-7668	Member Number 956332	Event Initial Enrollment
----------------------------	-------------------	-------------------------	-----------------------------

Premium Info

New Cost Standard Member Premium \$600.48	Previous Cost \$0.00
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Enrolled Plans

Coverage Type	Insurance Carrier	Insurance Plan	Plan Coverage	Start Date	Stop Date	Premium
Second Medical	MEDEX HEALTH	MEDEX (MX)	Senior	01/01/2024		\$197.63
Basic Life	BASIC LIFE	BASIC LIFE (2000)	Individual	01/01/2024		\$2.49
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Individual	01/01/2024		\$406.36

Cancel Previous **Confirm**

Previous Cost
\$0.00

⚠ Confirm

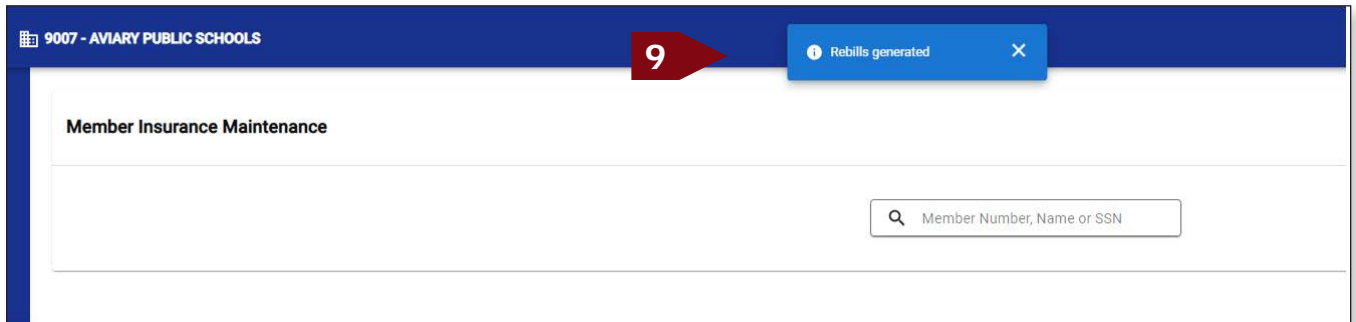
The insurance coverage you have entered, including the rebill, is greater than 50% of your retiree's gross monthly benefit. This is prohibited. Please contact the Employer Services Unit for assistance.

Yes **No**

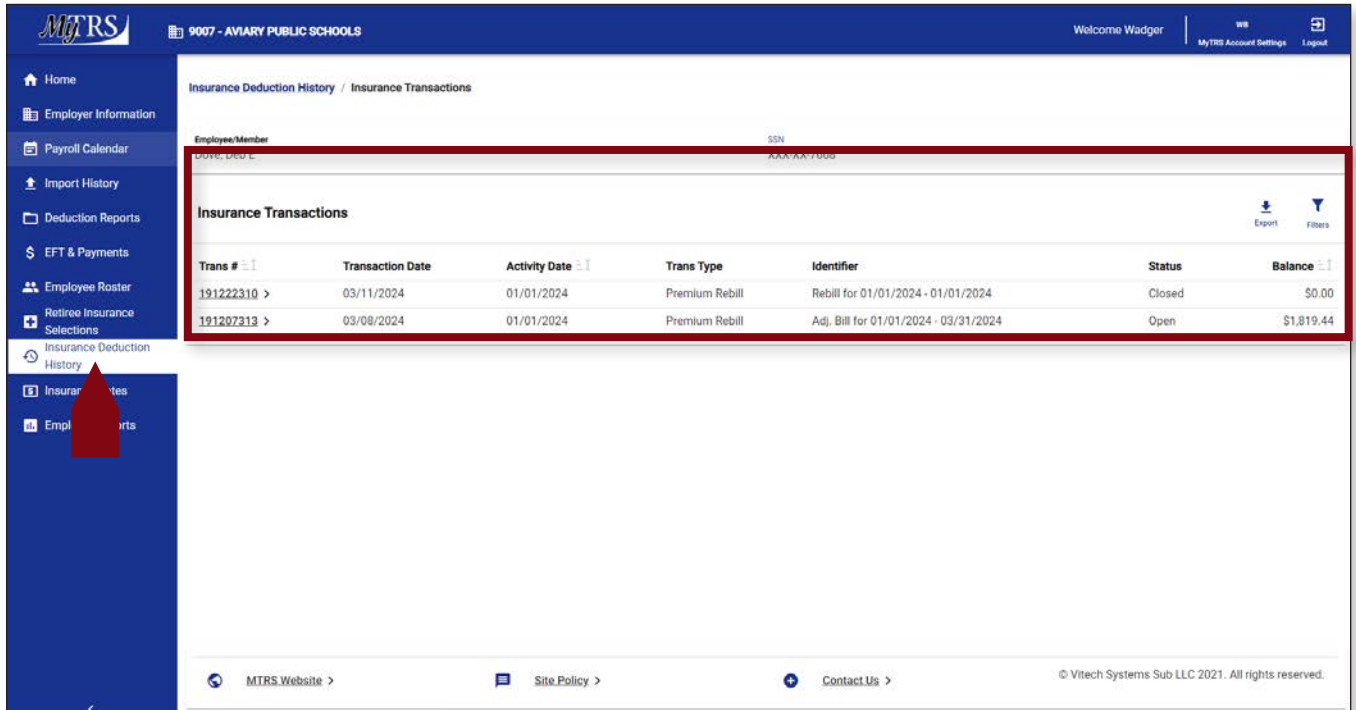
Ins	ME	BA	Previous Cost	Start
BLUE CROSS - BLUE SHIELD (BC)		Individual	\$0.00	01/01

Note: When adding coverage to a new retiree that is not yet in pay status, an alert message will be displayed stating that the deduction amount is greater than 50% of the retiree's benefit (their benefit is \$0 until they enter pay status). This is only allowable when setting up Initial coverage. Changed or corrected enrollments over 50% of the retiree's benefit will be blocked. To proceed with the coverage added, please click yes.

- 9. MyTRS will confirm a rebill has been generated when adding retroactive coverage. You are responsible for checking that rebill to make sure it calculates accurately. See Chapter 10 for those instructions.



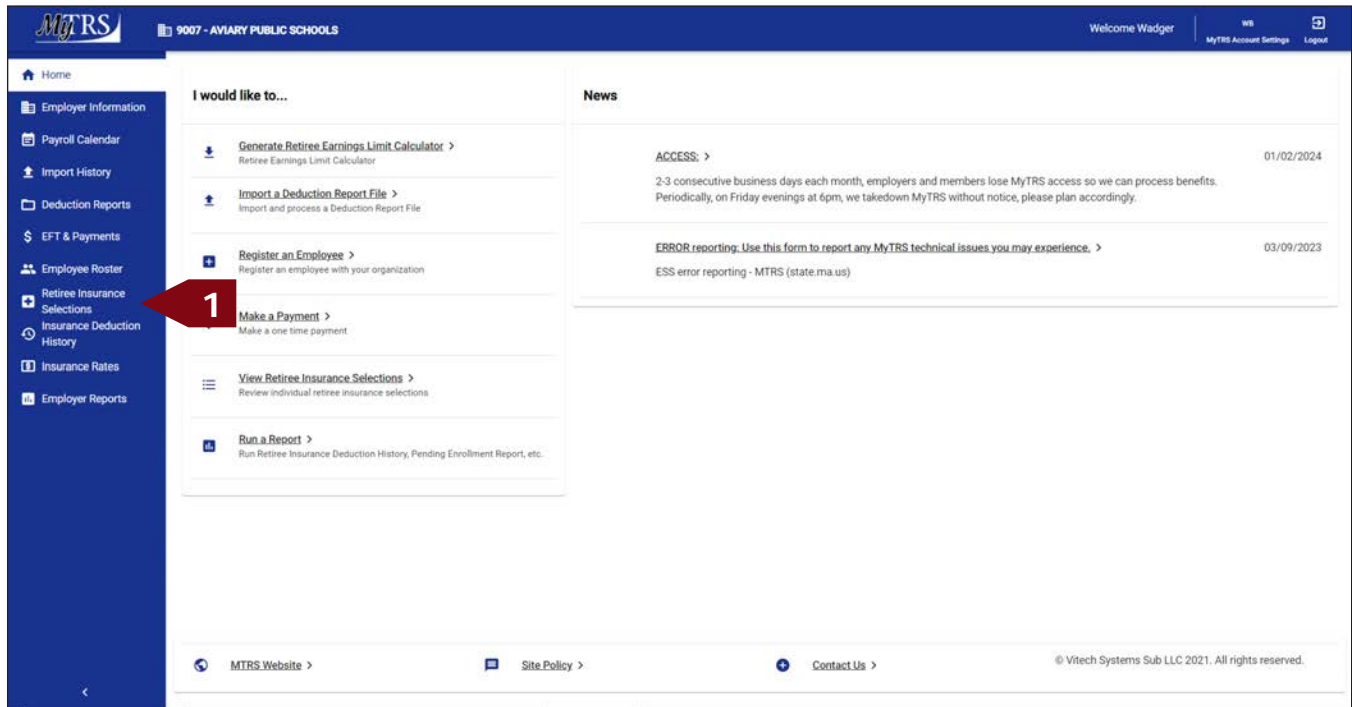
*It is imperative that you go to the **Insurance Deduction History** screen in MyTRS to make sure the rebill calculated is the amount you expect to be calculated based on the coverage effective periods.*



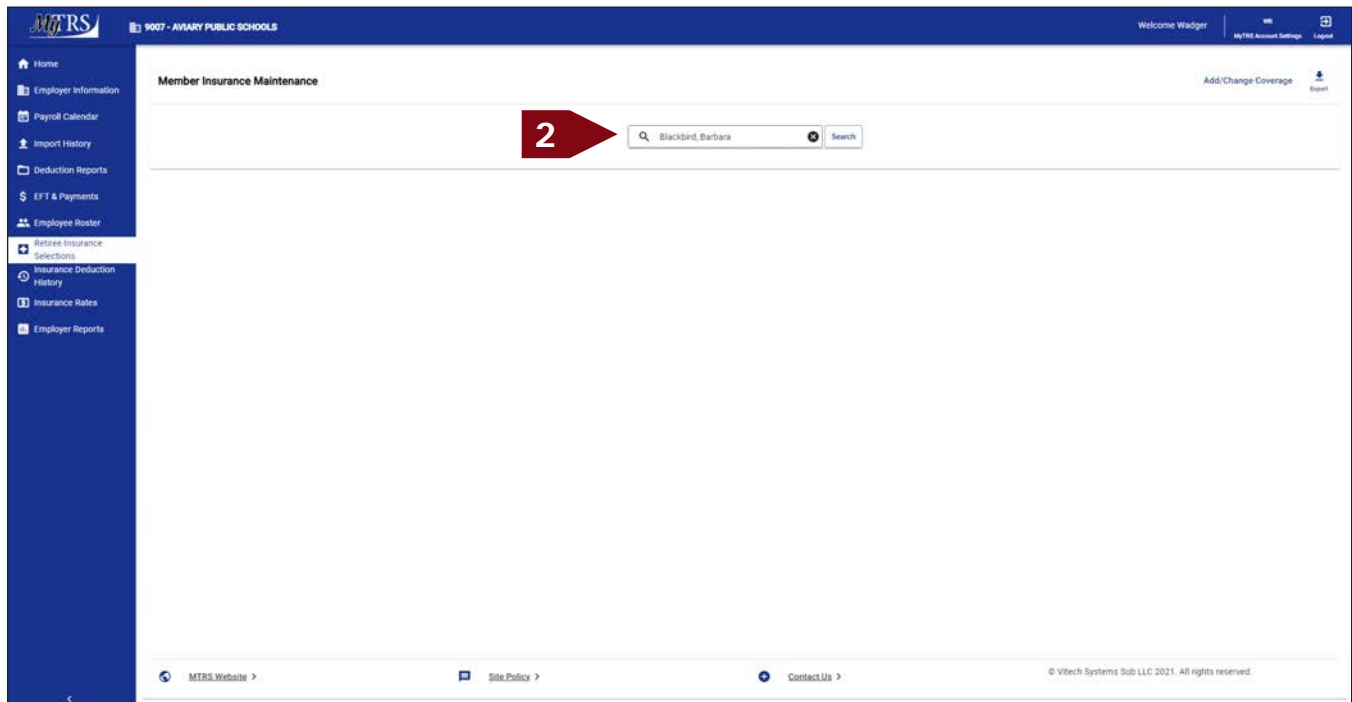
Chapter 5—Change Enrollments

To change an insurance plan for a currently enrolled retiree (e.g., changing from one medical plan to another), use the following steps:

1. Click **Retiree Insurance Selections** from the *Left navigation* menu on the *Home* page.



2. Enter the retiree's name (last, first), MTRS member number or Social Security number (SSN) in the search field and press **Enter** on your keyboard or click **Search** to review what plan(s) your retiree has before making a change.



3. Please review your retiree’s current insurance coverages before making any changes.

Click **Add / Change Coverage**.

Member Insurance Maintenance

Search: Blackbird, Barbara

SSN	Member Number	Member Name	Coverage Type	Insurance Plan	Plan Coverage	Start Date	Stop Date	Premium Amount
XXXX-XX-5174	144655	Blackbird, Barbara	Basic Life	BASIC LIFE (2000)	Individual	07/01/2023		\$2.49
XXXX-XX-5174	144655	Blackbird, Barbara	Medical	HMO BLUE (HB)	Individual	07/01/2023		\$330.74
XXXX-XX-5174	144655	Blackbird, Barbara	Dental	NOT APPLICABLE (NA)	Individual	07/01/2022		\$47.83
XXXX-XX-5174	144655	Blackbird, Barbara	Medical	HMO BLUE (HB)	Individual	07/01/2022	06/30/2023	\$310.52
XXXX-XX-5174	144655	Blackbird, Barbara	Medical	HMO BLUE (HB)	Individual	07/01/2020	06/30/2022	\$287.87
XXXX-XX-5174	144655	Blackbird, Barbara	Medical	HMO BLUE (HB)	Individual	07/01/2019	06/30/2020	\$290.33
XXXX-XX-5174	144655	Blackbird, Barbara	Dental	NOT APPLICABLE (NA)	Individual	07/01/2019	06/30/2022	\$47.83
XXXX-XX-5174	144655	Blackbird, Barbara	Medical	HMO BLUE (HB)	Individual	07/01/2017	06/30/2019	\$301.43
XXXX-XX-5174	144655	Blackbird, Barbara	Dental	NOT APPLICABLE (NA)	Individual	04/01/2017	06/30/2019	\$49.00
XXXX-XX-5174	144655	Blackbird, Barbara	Medical	HMO BLUE (HB)	Individual	07/01/2016	06/30/2017	\$299.84
XXXX-XX-5174	144655	Blackbird, Barbara	Medical	HMO BLUE (HB)	Individual	07/01/2015	06/30/2016	\$265.51
XXXX-XX-5174	144655	Blackbird, Barbara	Medical	HMO BLUE (HB)	Individual	07/01/2014	06/30/2015	\$239.42
XXXX-XX-5174	144655	Blackbird, Barbara	Medical	HMO BLUE (HB)	Individual	07/01/2013	06/30/2014	\$227.19
XXXX-XX-5174	144655	Blackbird, Barbara	Dental	NOT APPLICABLE (NA)	Individual	04/01/2013	03/31/2017	\$47.57
XXXX-XX-5174	144655	Blackbird, Barbara	Basic Life	BASIC LIFE (2000)	Individual	10/01/2003	06/30/2023	\$2.15

4. Again, enter the retiree’s name (last, first), MTRS member number or Social Security number (SSN) in the search field and press **Enter** on your keyboard or click **Search**.

Retiree Enrollment

1 Select Member 2 Select Event 3 Select Coverages 4 Coverage Details 5 Review & Confirm

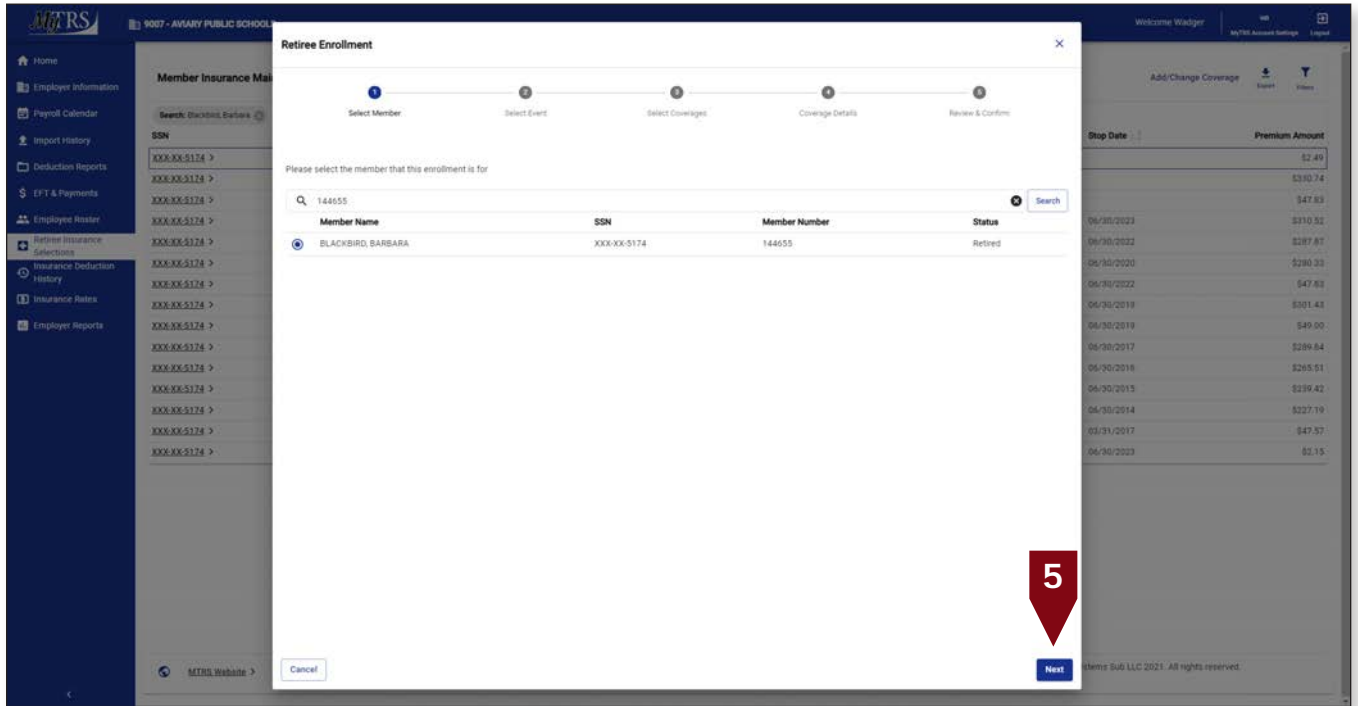
Please select the member that this enrollment is for

Search: 144655

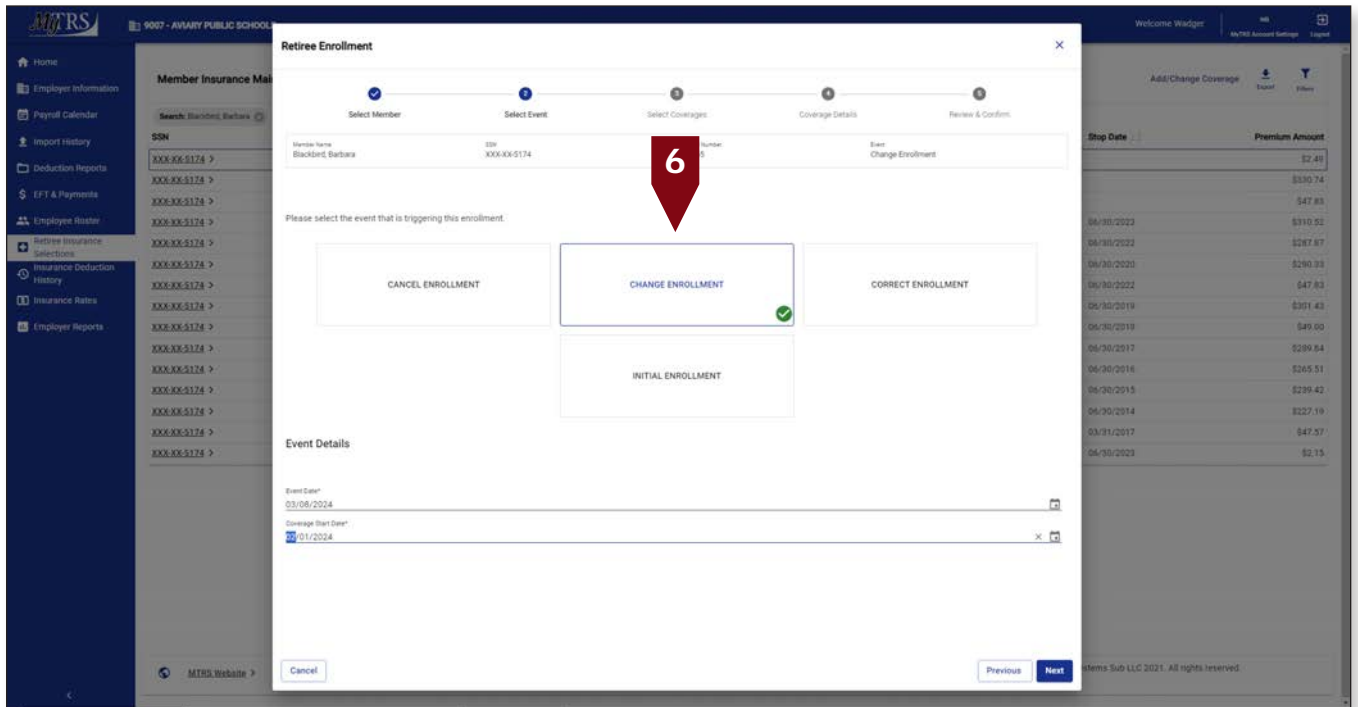
Member Name	SSN	Member Number	Status
<input type="radio"/> ALBATROSS, AMY	XXX-XX-4579	192667	Retired
<input type="radio"/> ANHINGA, ALICE	XXX-XX-2138	951700	Active
<input checked="" type="radio"/> BLACKBIRD, BARBARA	XXX-XX-5174	144655	Retired
<input type="radio"/> BLUE JAY, BONNIE	XXX-XX-2844	211699	Retired
<input type="radio"/> BUGGERIGAR, HELEN	XXX-XX-3714	136979	Deceased
<input type="radio"/> BULFINCH, BETTY	XXX-XX-8133	950349	Active
<input type="radio"/> CASSAWARIES, CHRIS	XXX-XX-5932	126045	Retired
<input type="radio"/> CUCKOOS, DIANE	XXX-XX-4886	343773	Retired
<input type="radio"/> DOVE, DEB E	XXX-XX-7668	956333	Inactive
<input type="radio"/> FALCON, FRANK	XXX-XX-4484	247600	Retired
<input type="radio"/> GOLDFINCH, JENNA	XXX-XX-8744	78314	Deceased
<input type="radio"/> GREBE, GABE	XXX-XX-6807	188940	Deceased
<input type="radio"/> HORNBILL, NORMA	XXX-XX-7135	307763	Retired
<input type="radio"/> JABIRU, JANET	XXX-XX-9981	243329	Active
<input type="radio"/> KINGFISHER, MOLLY	XXX-XX-4016	115771	Retired
<input type="radio"/> LIMPKIN, LUCILLE	XXX-XX-2060	354660	Active
<input type="radio"/> MALLARD, MARK	XXX-XX-6581	117892	Retired
<input type="radio"/> NIGHTHAWK, KENNETH	XXX-XX-1817	990774	Retired

If your search returns multiple members, select the correct one from the list provided.

5. Select the radio button next to the correct member then click **Next**.



6. Click **Change Enrollment**.



The following fields will appear:

Event Date—Pre-filled with today's date.

Coverage Start Date—Pre-filled with today's date but **MUST** be changed to the correct start date of the coverage.

This date **MUST** be changed the correct start date, the **first** day of the month for **Initial, Change and Correct coverage** or the **last** day of the month for **Cancelling coverage**. Failure to enter a correct date or try to use a date prior to your retiree's retirement date, will result in the following error.

Retiree Enrollment

Error
Invalid Coverage Start Date.

Progress bar: 1. Select Member (checked), 2. Select Event, 3. Select Coverages, 4. Coverage Details, 5. Review & Confirm

- a. Once the date is fixed, click **Next**.

Retiree Enrollment

Member Name: Blackford, Barbara | SSN: XXX-XX-5174 | Member Number: 144655 | Event: Change Enrollment

Please select the event that is triggering this enrollment.

CANCEL ENROLLMENT | CHANGE ENROLLMENT (checked) | CORRECT ENROLLMENT

INITIAL ENROLLMENT

Event Details

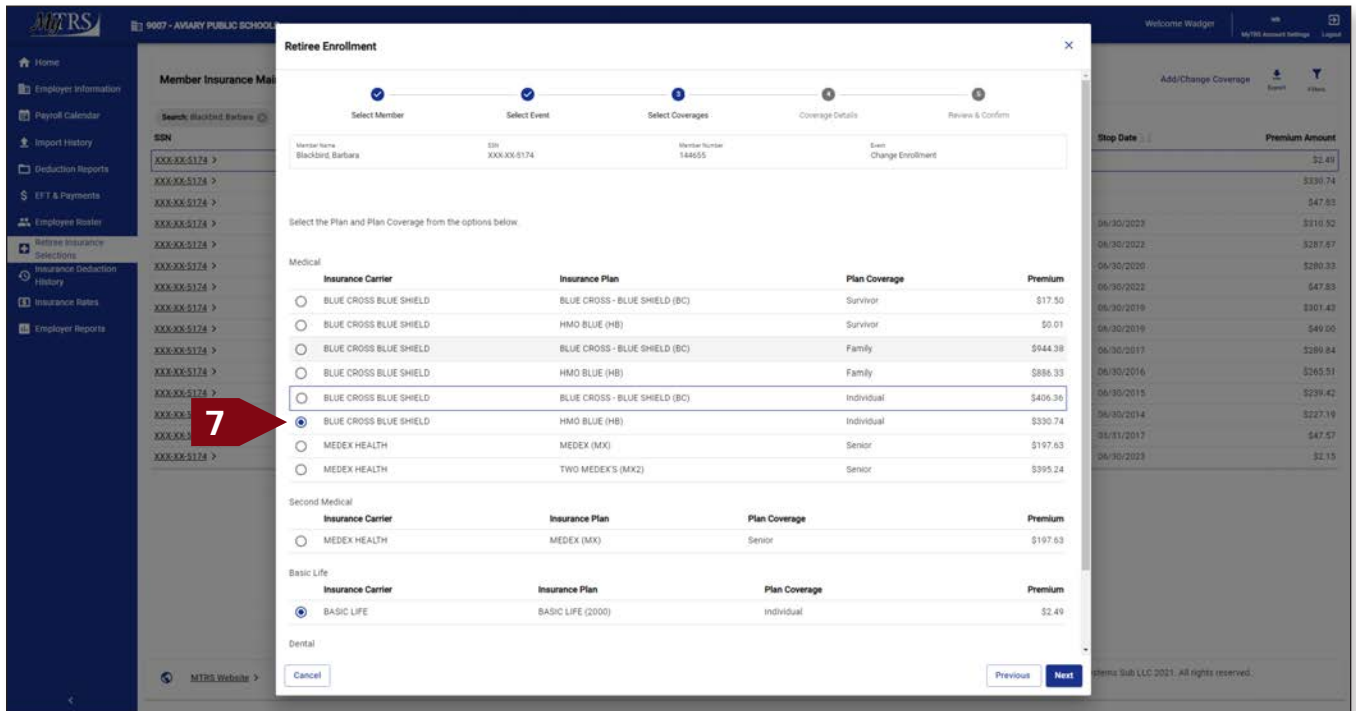
Event Date: 03/06/2024

Coverage Start Date: 03/01/2024 (annotated with 'a')

Buttons: Cancel, Previous, Next (annotated with 'a')

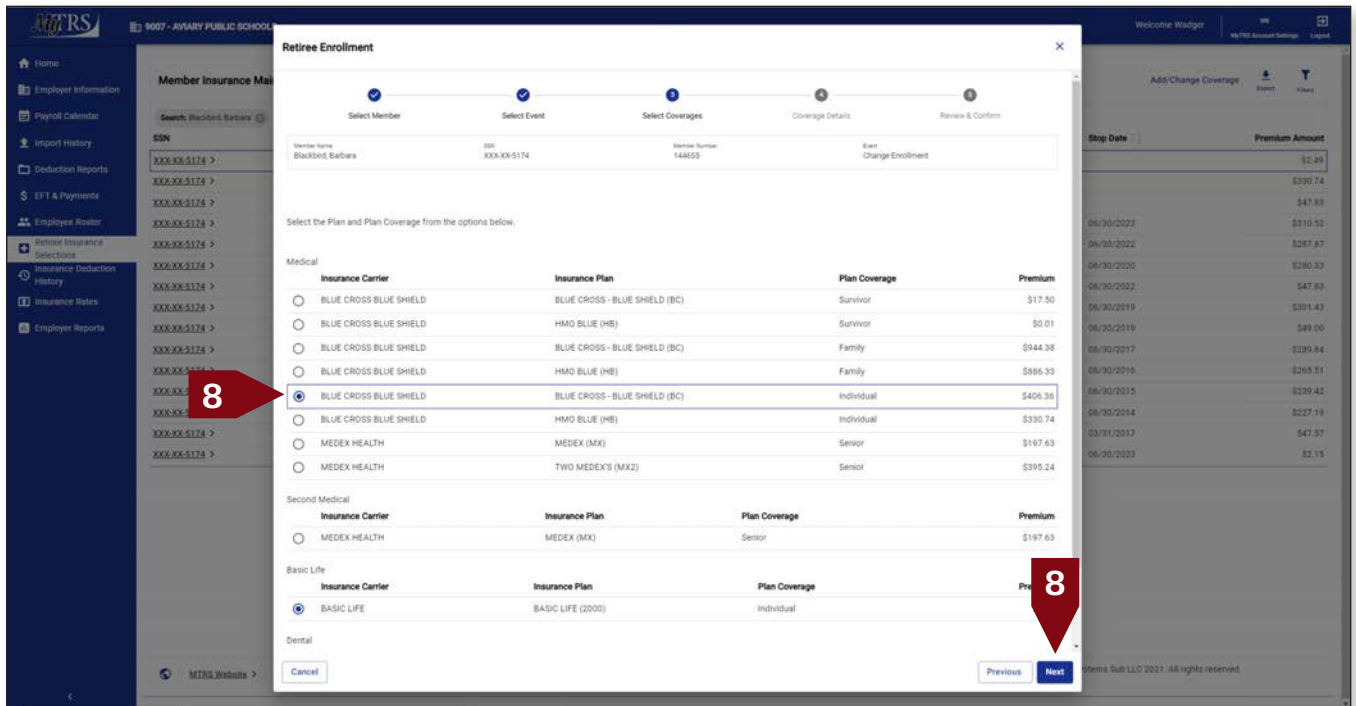
Stop Date	Premium Amount
03/01/2024	\$2.49
03/01/2023	\$190.74
03/01/2022	\$47.83
03/01/2021	\$110.52
03/01/2020	\$287.67
03/01/2019	\$290.33
03/01/2018	\$47.83
03/01/2017	\$101.43
03/01/2016	\$49.00
03/01/2015	\$289.84
03/01/2014	\$265.51
03/01/2013	\$229.42
03/01/2012	\$227.19
03/01/2011	\$47.57
03/01/2010	\$2.15

7. Select the radio button next to the NEW plan under each section on the Select Coverages page.



In this instance the retiree's First Medical is changing from HMO Blue (HB) to Blue Cross Blue Shield (BC). The system will automatically stop the HMO Blue (HB) coverage when the Blue Cross Blue Shield (BC) plan is selected.

8. With the new plan selected, click Next.



Reminder: You can only choose one plan option under each section; you can only select one plan under Medical and one plan under Second Medical, etc.

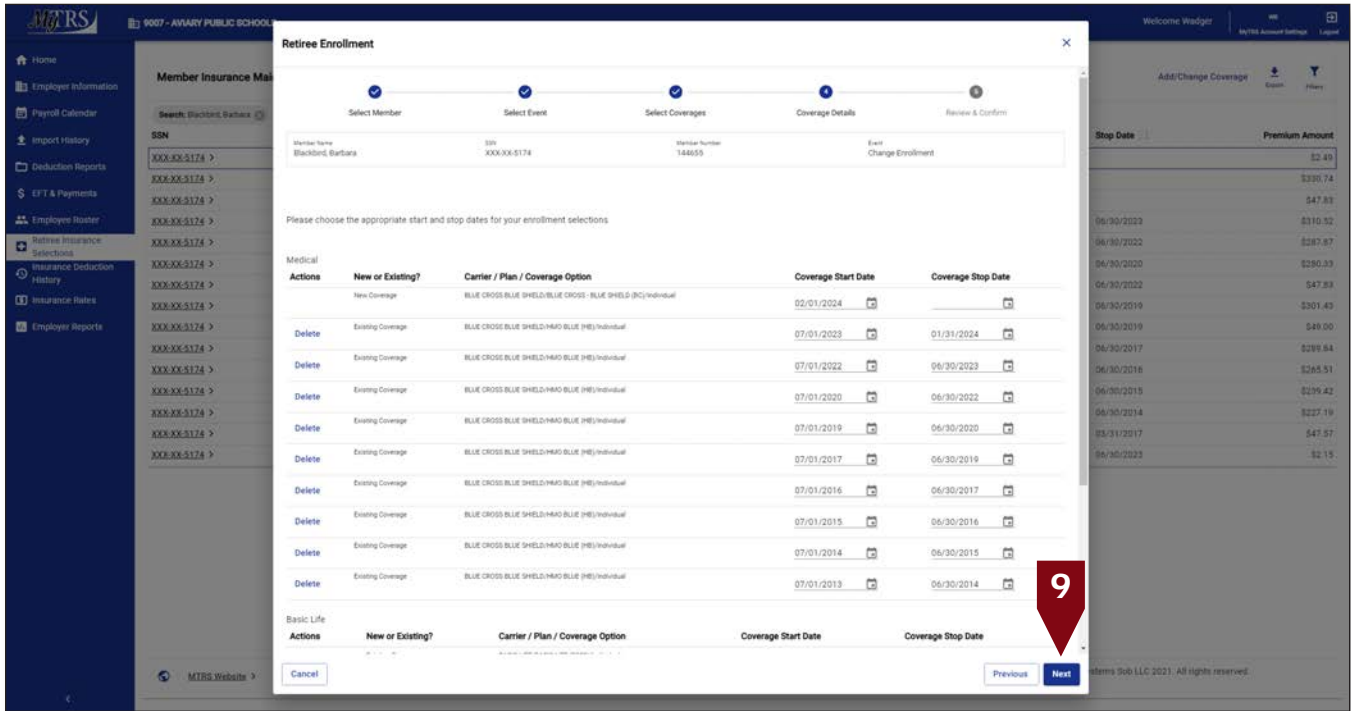
If you accidentally select an option under one of the categories and the retiree does not actually have that type of coverage at all, you will need to click Previous to clear the selection.

9. Check the *Coverage Start Date* for the new plan selected on the *Coverage Details* page.

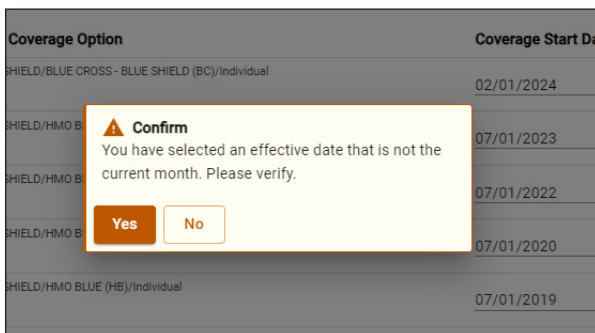
The *Coverage Start Date* is the first day of the coverage month. So, if the coverage starts in February, the *Coverage Start Date* should be “02/01/2024.”

Do not delete rows of old coverage. If you delete older coverage by clicking the Delete link next to the plan, the retiree will automatically be refunded any deductions taken for the time period associated to that row.

Verify your changes, then click **Next**.



- a. If you are backdating coverage to a month prior to the current month, you will see the following message:



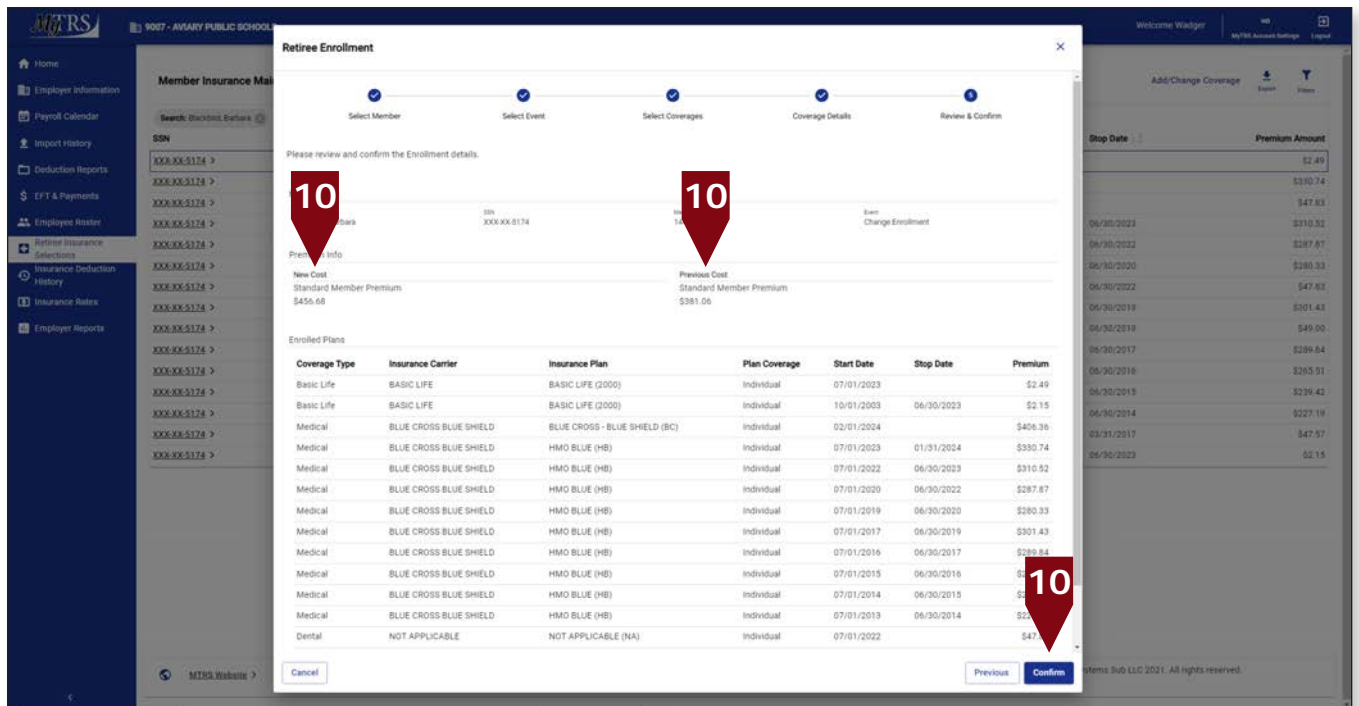
- b. If the dates are correct, click **Yes**.
- c. If the dates are incorrect or you are not sure, click **No**.
 - Fix the dates if needed and then click **Next**.
 - Click **Yes** when the above message is displayed again.

10. On the *Review & Confirm* page, ensure everything is correct.

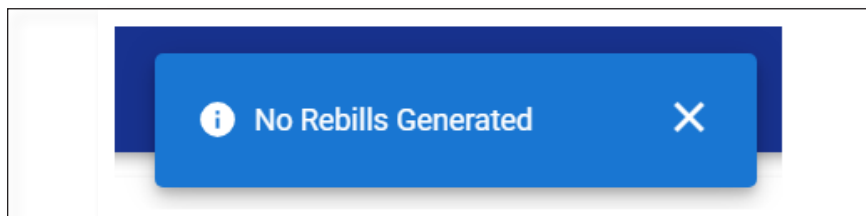
The new monthly premium total is shown under New Cost.

The former monthly premium total is shown under Previous Cost.

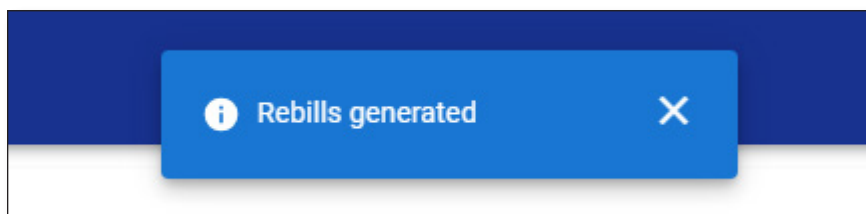
- a. If everything is correct, click Confirm at the bottom of the page.
- b. If any changes need to be made to a plan or a start date, click **Previous** at the bottom of the page and go back and make edits. Clicking **Cancel** will close the wizard and discard the selections you made using the wizard.



- c. When making pro-active changes to take effect on a future date, the following message will be displayed.



- d. When making retro-active changes to take effect on a past date, the following message will be displayed.



*It is imperative that you go to the **Insurance Deduction History** screen in MyTRS to make sure the rebill calculated is the amount you expect to be calculated based on the coverage effective periods.*

MyTRS 9007 - AVIARY PUBLIC SCHOOLS Welcome Wadger MyTRS Account Settings Logout

Home Employer Information Payroll Calendar Import History Deduction Reports EFT & Payments Employee Roster Retiree Insurance Selections **Insurance Deduction History** Insurance Rates Employer Reports

Insurance Deduction History / Insurance Transactions

Employee/Member: Blackbird, Barbara SSN: XXX-XX-5174

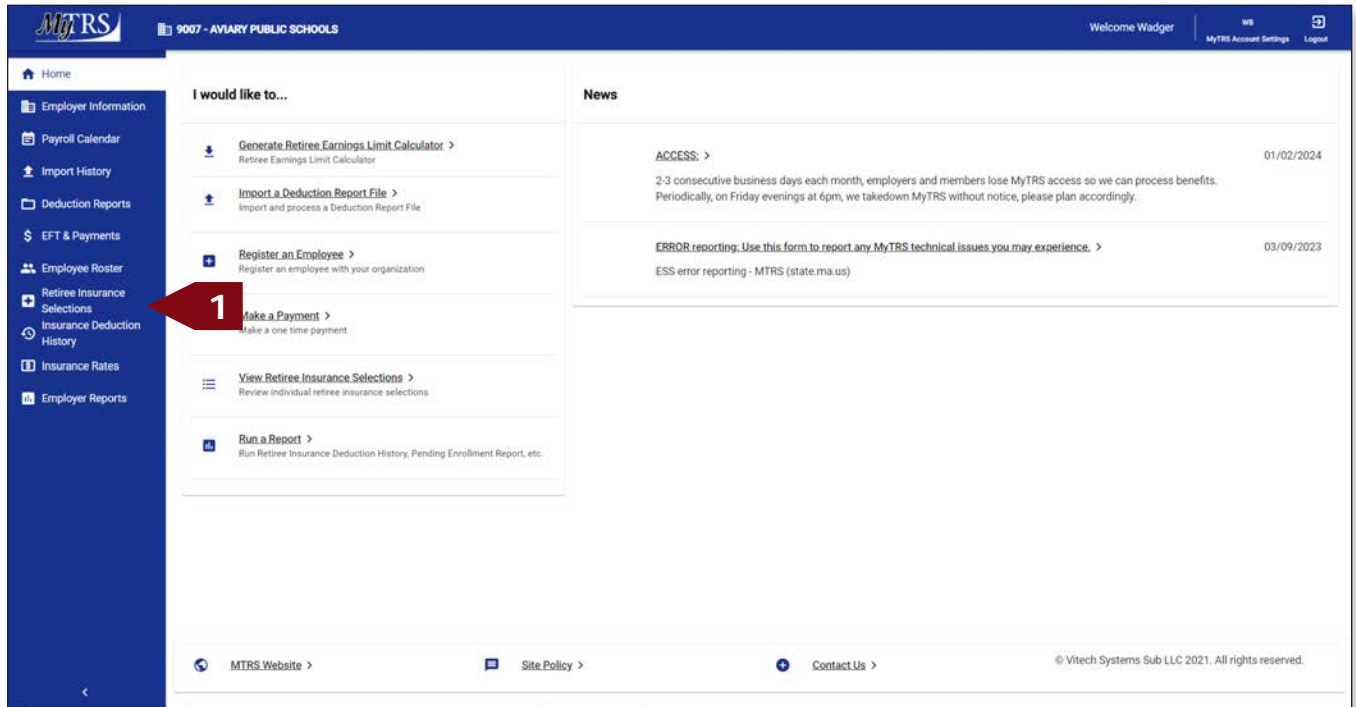
Trans #	Transaction Date	Activity Date	Trans Type	Identifier	Status	Balance
191207316	03/08/2024	02/01/2024	Premium Rebill	Rebill for 02/01/2024 - 03/31/2024	Open	\$1.24
191069170	02/15/2024	02/15/2024	Disbursement Deduction		Closed	\$0.00
191069169	02/15/2024	02/15/2024	Disbursement Deduction	Disb Request	Closed	\$0.00
191069168	02/15/2024	02/15/2024	Disbursement Deduction	Disb Request	Closed	\$0.00
190996764	02/15/2024	03/01/2024	Premium Bill	EBILL for 03/01/2024 - 03/31/2024	Closed	\$0.00
185256206	01/22/2024	01/22/2024	Disbursement Deduction	Disb Request	Closed	\$0.00
185256205	01/22/2024	01/22/2024	Disbursement Deduction	Disb Request	Closed	\$0.00
185256204	01/22/2024	01/22/2024	Disbursement Deduction	Disb Request	Closed	\$0.00
185120589	01/22/2024	02/01/2024	Premium Bill	EBILL for 02/01/2024 - 02/29/2024	Closed	\$0.00
179419487	12/19/2023	12/19/2023	Disbursement Deduction	Disb Request	Closed	\$0.00
179419486	12/19/2023	12/19/2023	Disbursement Deduction	Disb Request	Closed	\$0.00
179419485	12/19/2023	12/19/2023	Disbursement Deduction	Disb Request	Closed	\$0.00
179266481	12/19/2023	01/01/2024	Premium Bill	EBILL for 01/01/2024 - 01/31/2024	Closed	\$0.00
174018718	11/16/2023	11/16/2023	Disbursement Deduction	Disb Request	Closed	\$0.00
174018717	11/16/2023	11/16/2023	Disbursement Deduction	Disb Request	Closed	\$0.00

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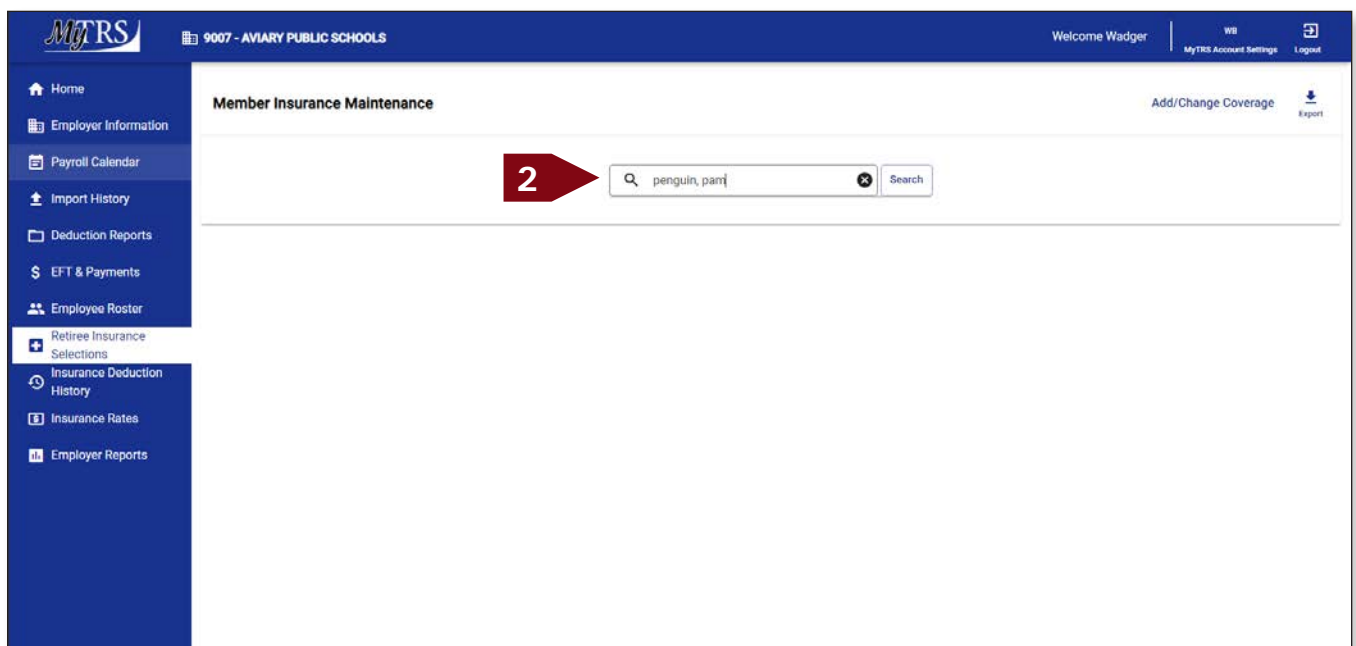
Chapter 6—Replacing one plan for another with the same start date

In cases in which you are entering a new plan for a retiree that replaces an existing plan with the same start date, you will need to replace the existing row by deleting the old row during the change process.

1. Click **Retiree Insurance Selections** from the *Left navigation* menu on the *Home* page.



2. Enter the retiree's name (last, first), MTRS member number or Social Security number (SSN) in the search field and press **Enter** on your keyboard or **Search** to review what plan(s) your retiree has before making a change.



3. Please review your retiree’s current insurance coverages before making any changes.

Click **Add / Change Coverage**.

Member Insurance Maintenance

Search: penguin, pam

SSN	Member Number	Member Name	Coverage Type	Insurance Plan	Plan Coverage	Start Date	Stop Date	Premium Amount
XXX-XX-5215	231917	Penguin, Pamela H	Medical	MEDEX (MX)	Senior	01/01/2024		\$197.63
XXX-XX-5215	231917	Penguin, Pamela H	Medical	MEDEX (MX)	Senior	01/01/2023	12/31/2023	\$189.96
XXX-XX-5215	231917	Penguin, Pamela H	Dental	NOT APPLICABLE (NA)	Individual	07/01/2022		\$47.83
XXX-XX-5215	231917	Penguin, Pamela H	Medical	MEDEX (MX)	Senior	01/01/2022	12/31/2022	\$199.96
XXX-XX-5215	231917	Penguin, Pamela H	Dental	NOT APPLICABLE (NA)	Individual	07/01/2019	06/30/2022	\$47.83
XXX-XX-5215	231917	Penguin, Pamela H	Medical	MEDEX (MX)	Senior	01/01/2018	12/31/2021	\$197.71
XXX-XX-5215	231917	Penguin, Pamela H	Dental	NOT APPLICABLE (NA)	Individual	04/01/2017	06/30/2019	\$49.00
XXX-XX-5215	231917	Penguin, Pamela H	Medical	MEDEX (MX)	Senior	01/01/2017	12/31/2017	\$194.94
XXX-XX-5215	231917	Penguin, Pamela H	Medical	MEDEX (MX)	Senior	01/01/2016	12/31/2016	\$175.20
XXX-XX-5215	231917	Penguin, Pamela H	Medical	MEDEX (MX)	Senior	01/01/2015	12/31/2015	\$166.57
XXX-XX-5215	231917	Penguin, Pamela H	Medical	MEDEX (MX)	Senior	07/01/2014	12/31/2014	\$160.70
XXX-XX-5215	231917	Penguin, Pamela H	Medical	MEDEX (MX)	Senior	07/01/2013	06/30/2014	\$274.80
XXX-XX-5215	231917	Penguin, Pamela H	Dental	NOT APPLICABLE (NA)	Individual	04/01/2013	03/31/2017	\$47.57

4. Again, enter the retiree’s name (last, first), MTRS member number or Social Security number (SSN) in the search field and press **Enter** on your keyboard or click **Search**.

Retiree Enrollment

1 Select Member 2 Select Event 3 Select Coverages 4 Coverage Details 5 Review & Confirm

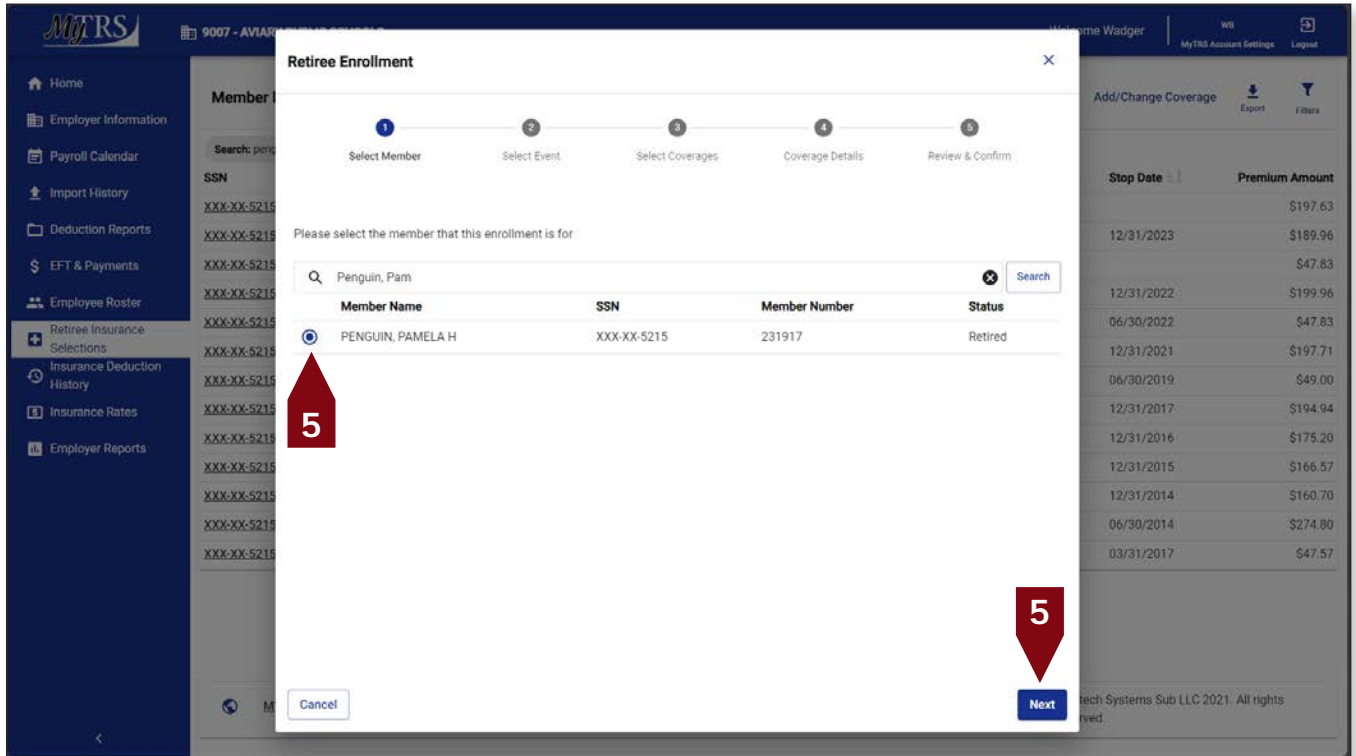
Please select the member that this enrollment is for

Search: Penguin, Pam

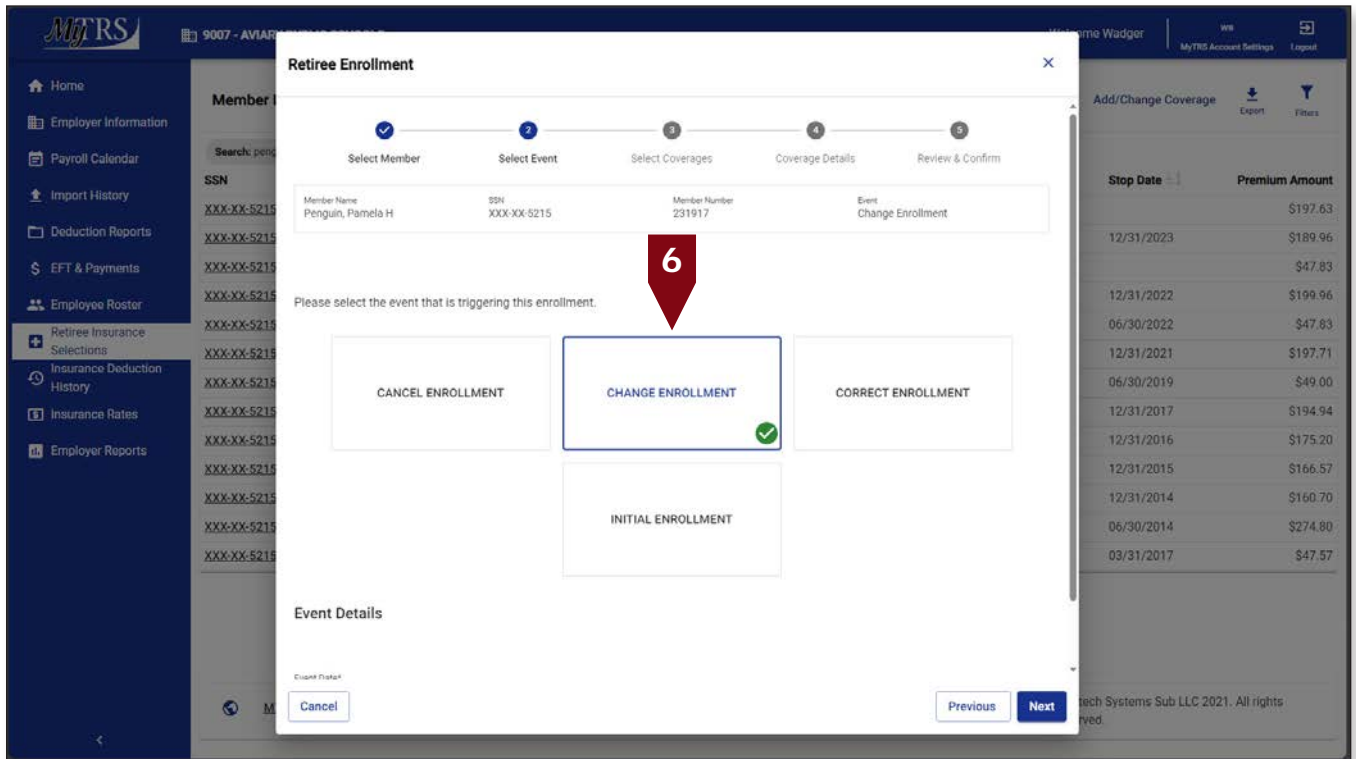
Member Name	SSN	Member Number	Status
<input type="radio"/> ALBATROSSES, AMY	XXX-XX-4579	192667	Retired
<input type="radio"/> ANHINGA, ALICE	XXX-XX-2138	951700	Active
<input type="radio"/> BLACKBIRD, BARBARA	XXX-XX-5174	144655	Retired
<input type="radio"/> BLUE JAY, BONNIE	XXX-XX-2844	211699	Retired
<input type="radio"/> BUDGERIGAR, HELEN	XXX-XX-3714	136979	Deceased
<input type="radio"/> BULFINCH, BETTY	XXX-XX-8133	959349	Active
<input type="radio"/> CASSAWARIES, CHRIS	XXX-XX-5932	126245	Retired
<input type="radio"/> CUCKOODS, DIANE	XXX-XX-4886	343773	Retired
<input type="radio"/> DOVE, DEB E	XXX-XX-7668	956333	Inactive
<input type="radio"/> FALCON, FRANK	XXX-XX-4464	247600	Retired
<input type="radio"/> GOLDFINCH, JENNA	XXX-XX-8744	78314	Deceased

If your search returns multiple members, select the correct one from the list provided.

5. Select the radio button next to the correct member then click **Next**.



6. Click **Change Enrollment**.

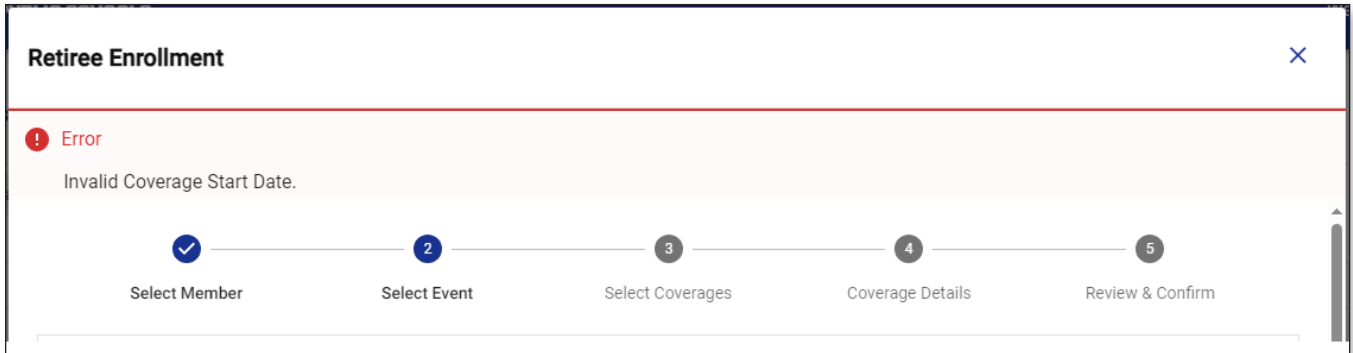


The following fields will appear:

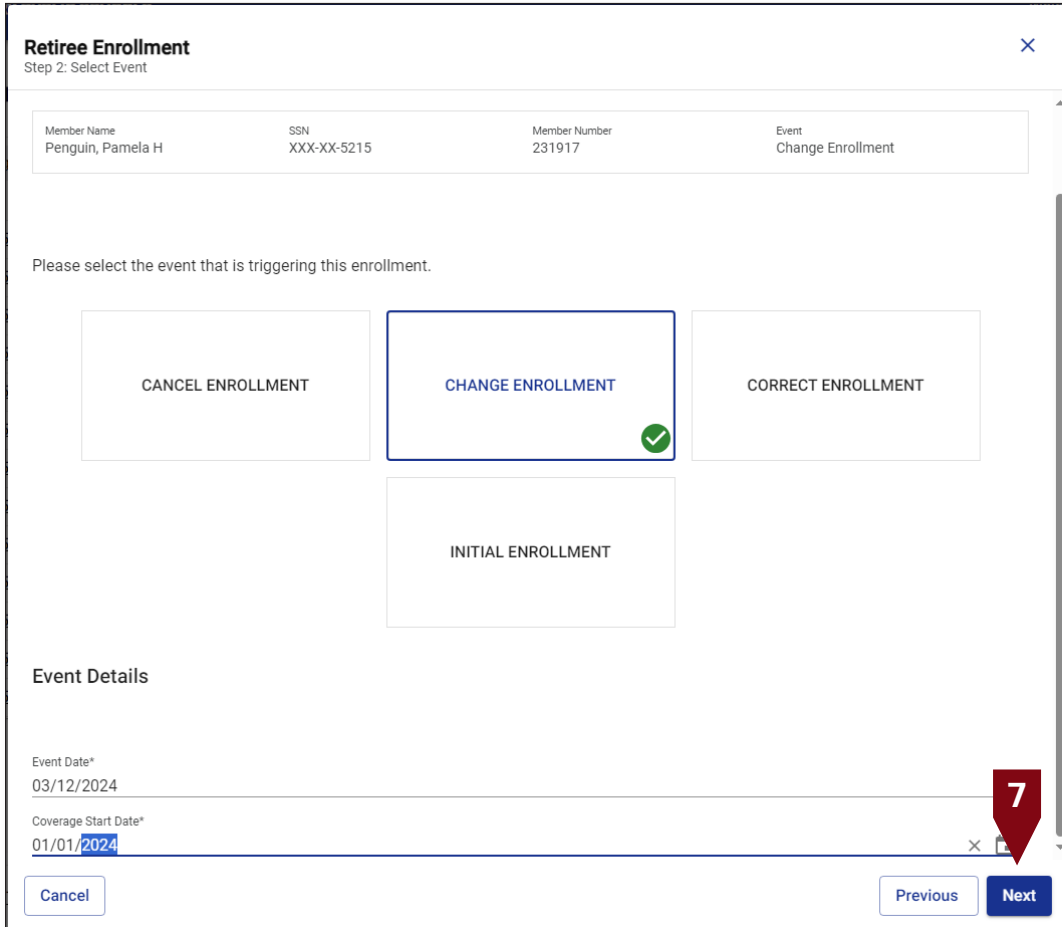
Event Date—Pre-filled with today’s date.

Coverage Start Date—Pre-filled with today’s date but **MUST** be changed to the correct start date of the coverage.

This date **MUST** be changed the correct start date, the first day of the month for Initial, Change and Correct coverage or the last day of the month for Cancelling coverage. Failure to enter a correct date or try to use a date prior to your retiree’s retirement date, will result in the following error.



7. Once the date is fixed, click **Next**.



- Select the radio button next to the **NEW** plan under each section on the *Select Coverages* page. In this example, the retiree switched from Medex to Aetna.

With the new plan selected, click **Next**.

Retiree Enrollment
Step 3: Select Coverages

Member Name: Penguin, Pamela H. | SSN: XXX-XX-5215 | Member Number: 231917 | Event: Change Enrollment

Select the Plan and Plan Coverage from the options below.

Insurance Carrier	Insurance Plan	Plan Coverage	Premium
<input type="radio"/> BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Survivor	\$17.50
<input type="radio"/> BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Survivor	\$660.00
<input type="radio"/> BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Family	\$944.38
<input type="radio"/> BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Family	\$886.33
<input type="radio"/> BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Individual	\$406.36
<input type="radio"/> BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Individual	\$330.74
<input type="radio"/> MEDEX HEALTH	MEDEX (MX)	Senior	\$197.63
<input type="radio"/> MEDEX HEALTH	TWO MEDEX'S (MX2)	Senior	\$395.24
<input type="radio"/> TUFTS HEALTH	TUFTS (T)	Senior	\$97.45
<input checked="" type="radio"/> AETNA	AETNA MEDICARE PLAN (AMP)	Senior	\$87.45

Second Medical

Buttons: Cancel, Previous, Next

Reminder: You can only choose one plan option under each section; you can only select one plan under Medical and one plan under Second Medical, etc.

*If you accidentally select an option under one of the categories and the retiree does not actually have that type of coverage at all, you will need to click **Previous** to clear the selection.*

9. Click **Delete** next to the plan you are replacing.

The screenshot shows the 'Retiree Enrollment' modal window. At the top, a progress bar indicates the current step is 'Coverage Details'. Below this, member information is displayed: Member Name: Penguin, Pamela H; SSN: XXX-XX-5215; Member Number: 231917; Event: Change Enrollment. A table lists existing medical coverage with columns for 'Actions', 'New or Existing?', 'Carrier / Plan / Coverage Option', 'Coverage Start Date', and 'Coverage Stop Date'. A red arrow labeled '9' points to the 'Delete' button in the 'Actions' column of the row for the plan starting 01/01/2023 and ending 12/31/2023. Another red arrow labeled '9' points to the 'Next' button at the bottom right of the modal.

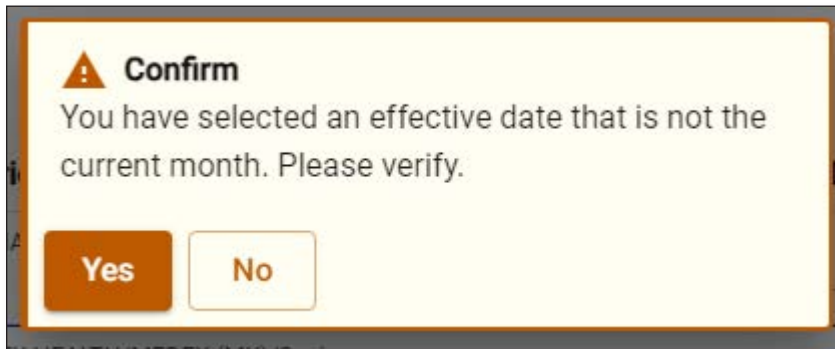
Actions	New or Existing?	Carrier / Plan / Coverage Option	Coverage Start Date	Coverage Stop Date
	New Coverage	AETNA/AETNA MEDICARE PLAN (AMP)/Senior	01/01/2024	
Delete	Existing Coverage	MEDEX HEALTH/MEDEX (MX)/Senior	01/01/2024	
Delete	Existing Coverage	MEDEX HEALTH/MEDEX (MX)/Senior	01/01/2023	12/31/2023
Delete	Existing Coverage	MEDEX HEALTH/MEDEX (MX)/Senior	01/01/2022	12/31/2022
Delete	Existing Coverage	MEDEX HEALTH/MEDEX (MX)/Senior	01/01/2018	12/31/2021
Delete	Existing Coverage	MEDEX HEALTH/MEDEX (MX)/Senior	01/01/2017	12/31/2017
Delete	Existing Coverage	MEDEX HEALTH/MEDEX (MX)/Senior	01/01/2016	12/31/2016

10. Verify the old plan row has been removed, click **Next**.

This screenshot is similar to the previous one, but the plan row for 01/01/2023 to 12/31/2023 has been removed from the table. A red arrow labeled '10' points to the 'Next' button at the bottom right of the modal.

Actions	New or Existing?	Carrier / Plan / Coverage Option	Coverage Start Date	Coverage Stop Date
	New Coverage	AETNA/AETNA MEDICARE PLAN (AMP)/Senior	01/01/2024	
Delete	Existing Coverage	MEDEX HEALTH/MEDEX (MX)/Senior	01/01/2023	12/31/2023
Delete	Existing Coverage	MEDEX HEALTH/MEDEX (MX)/Senior	01/01/2022	12/31/2022
Delete	Existing Coverage	MEDEX HEALTH/MEDEX (MX)/Senior	01/01/2018	12/31/2021
Delete	Existing Coverage	MEDEX HEALTH/MEDEX (MX)/Senior	01/01/2017	12/31/2017
Delete	Existing Coverage	MEDEX HEALTH/MEDEX (MX)/Senior	01/01/2016	12/31/2016
Delete	Existing Coverage	MEDEX HEALTH/MEDEX (MX)/Senior	01/01/2015	12/31/2015

- a. If this message is displayed due to a retroactive start date, click **Yes**.



- 11. On the *Review & Confirm* page, click **Confirm**.

Retiree Enrollment

Select Member ✓ Select Event ✓ Select Coverages ✓ Coverage Details ✓ Review & Confirm 5

Please review and confirm the Enrollment details.

Member Info

Member Name	SSN	Member Number	Event
Penguin, Pamela H	XXX-XX-5215	231917	Change Enrollment

Premium Info

New Cost	Previous Cost
Standard Member Premium \$137.82	Standard Member Premium \$245.46

Enrolled Plans

Coverage Type	Insurance Carrier	Insurance Plan	Plan Coverage	Start Date	Stop Date	Premium
Medical	AETNA	AETNA MEDICARE PLAN (AMP)	Senior	01/01/2024		\$89.99
Medical	MEDEX HEALTH	MEDEX (MX)	Senior	01/01/2023	12/31/2023	\$189.96
Medical	MEDEX HEALTH	MEDEX (MX)	Senior	01/01/2022	12/31/2022	\$199.96
Medical	MEDEX HEALTH	MEDEX (MX)	Senior	01/01/2018	12/31/2021	\$175.20
Medical	MEDEX HEALTH	MEDEX (MX)	Senior	01/01/2017	12/31/2017	\$175.20
Medical	MEDEX HEALTH	MEDEX (MX)	Senior	01/01/2016	12/31/2016	\$175.20

Buttons: Cancel, Previous, **Confirm**

In this example case, the change was retroactive so a rebill message will appear.

Member Insurance Maintenance

Search: penguin, pam

SSN	Member Number	Member Name	Coverage Type	Insurance Plan	Plan Coverage	Start Date	Stop Date	Premium Amount
XXX-XX-5215	231917	Penguin, Pamela H	Medical	AETNA MEDICARE PLAN (AMP)	Senior	01/01/2024		\$89.99
XXX-XX-5215	231917	Penguin, Pamela H	Medical	MEDEX (MX)	Senior	01/01/2023	12/31/2023	\$189.96
XXX-XX-5215	231917	Penguin, Pamela H	Dental	NOT APPLICABLE (NA)	Individual	07/01/2022		\$47.83

It is imperative that you go to the Insurance Deduction History screen in MyTRS to make sure the rebill calculated is the amount you expect to be calculated based on the coverage effective periods.

MyTRS 9007 - AVIARY PUBLIC SCHOOLS Welcome Wadger WB MyTRS Account Settings Logout

Home
Employer Information
Payroll Calendar
Import History
Deduction Reports
EFT & Payments
Employee Roster
Retiree Insurance Selections
Insurance Deduction History
Insurance Rates
Employer Reports

Insurance Deduction History / Insurance Transactions

Employee/Member: Penguin, Pamela H. SSN: XXX-XX-5215

Insurance Transactions Export Filters

Trans #	Transaction Date	Activity Date	Trans Type	Identifier	Status	Balance
191232345 >	03/12/2024	01/01/2024	Premium Rebill	Rebill for 01/01/2024 - 03/31/2024	Open	(\$322.92)
191119265 >	02/15/2024	02/15/2024	Disbursement Deduction	Disb Request	Closed	\$0.00
191119264 >	02/15/2024	02/15/2024	Disbursement Deduction	Disb Request	Closed	\$0.00
190996776 >	02/15/2024	03/01/2024	Premium Bill	EBILL for 03/01/2024 - 03/31/2024	Closed	\$0.00
185217791 >	01/22/2024	01/22/2024	Disbursement Deduction	Disb Request	Closed	\$0.00
185217790 >	01/22/2024	01/22/2024	Disbursement Deduction	Disb Request	Closed	\$0.00
185120601 >	01/22/2024	02/01/2024	Premium Bill	EBILL for 02/01/2024 - 02/29/2024	Closed	\$0.00
179339911 >	12/19/2023	12/19/2023	Disbursement Deduction	Disb Request	Closed	\$0.00
179339910 >	12/19/2023	12/19/2023	Disbursement Deduction	Disb Request	Closed	\$0.00
179266494 >	12/19/2023	01/01/2024	Premium Bill	EBILL for 01/01/2024 - 01/31/2024	Closed	\$0.00
174045014 >	11/16/2023	11/16/2023	Disbursement Deduction	Disb Request	Closed	\$0.00
174045013 >	11/16/2023	11/16/2023	Disbursement Deduction	Disb Request	Closed	\$0.00
173909054 >	11/16/2023	12/01/2023	Premium Bill	EBILL for 12/01/2023 - 12/31/2023	Closed	\$0.00
168433945 >	10/19/2023	10/19/2023	Disbursement Deduction	Disb Request	Closed	\$0.00
168420417 >	10/19/2023	10/19/2023	Disbursement Deduction	Disb Request	Closed	\$0.00

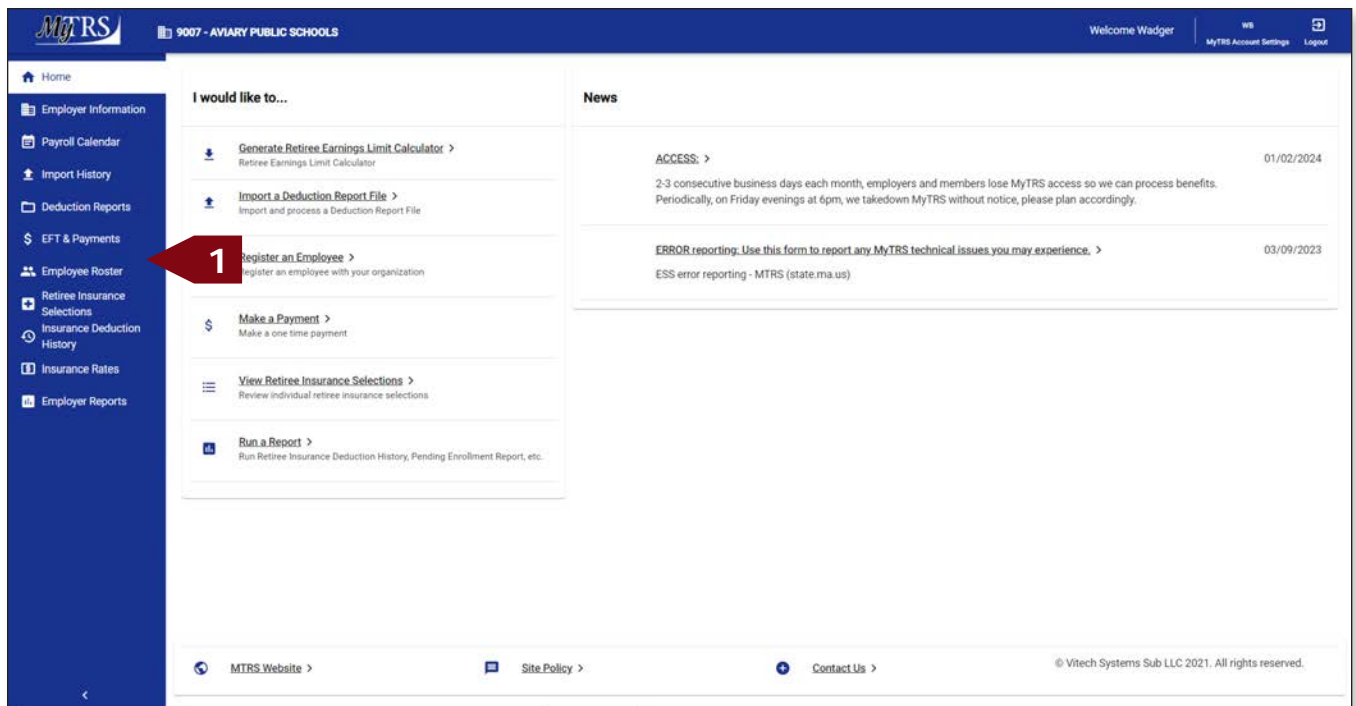
1 - 15 of 383 Page 1 of 26

Chapter 7—Adding Coverage with a Start Date Prior to the Most Recent Rate Start Date

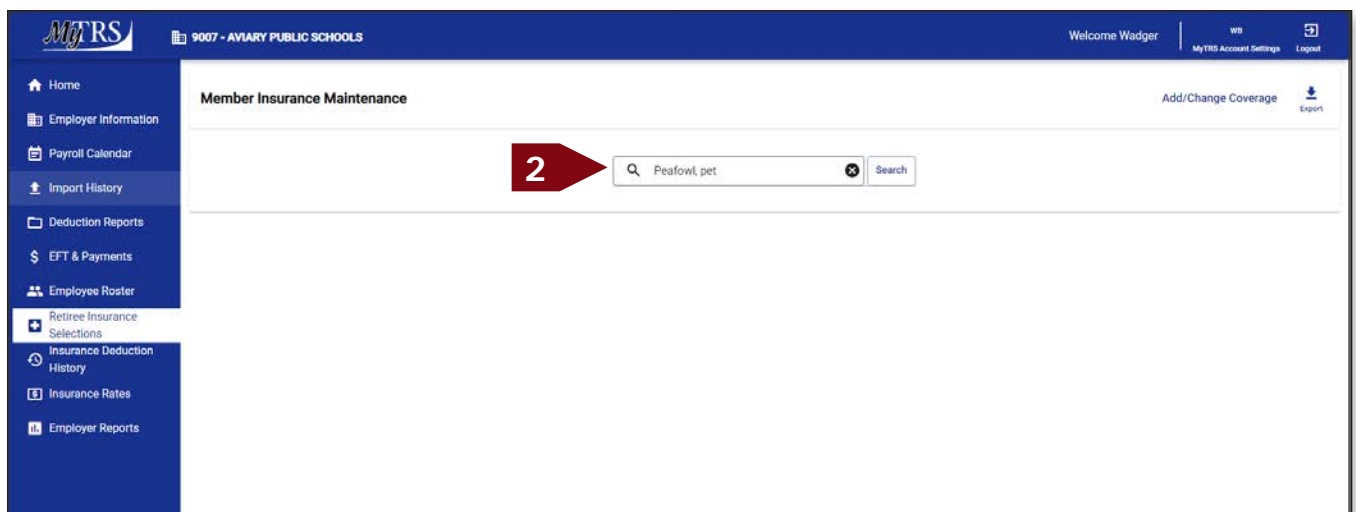
If you are entering retroactive coverage with a start date PRIOR to a new rate going into effect, you will need to add two lines of coverage so that the retiree will be charged appropriately. This will require a 3-step process.

Step 1: The first line will be for the coverage for the time prior to the new rate taking effect

1. Click **Retiree Insurance Selections** from the functions menu.

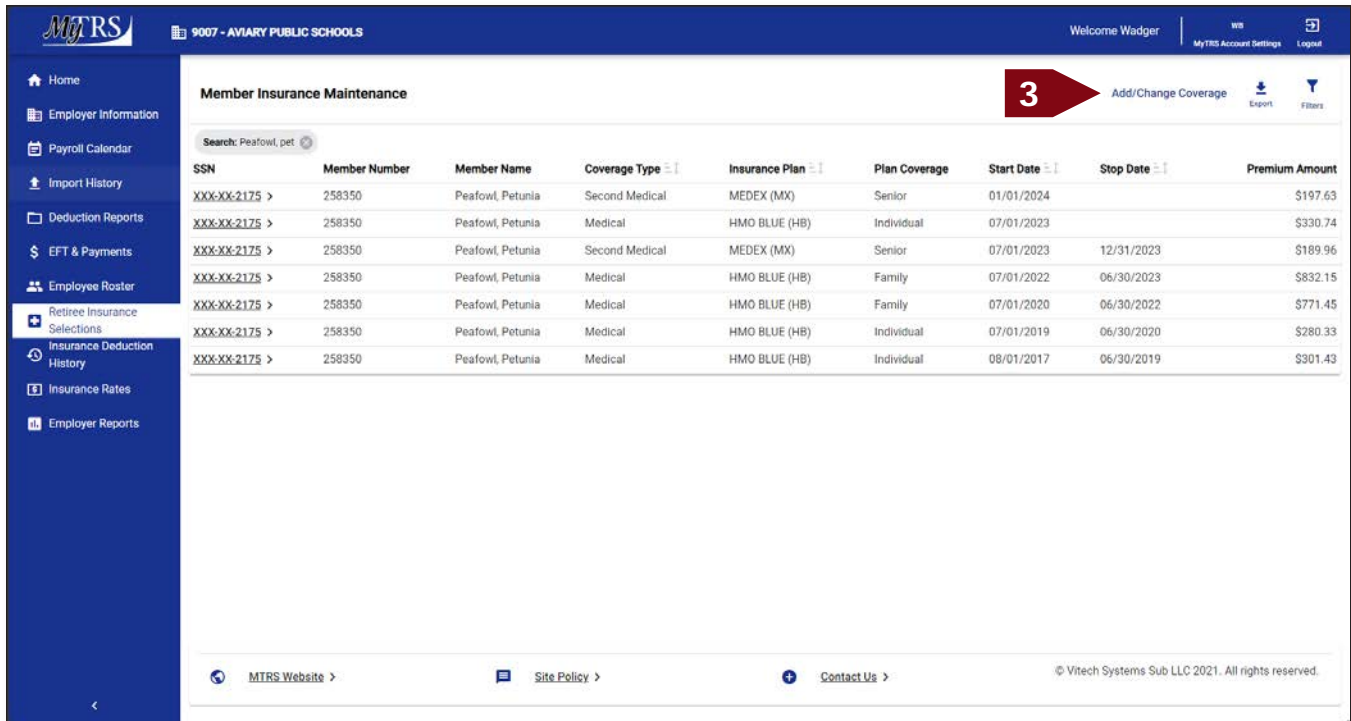


2. Enter the retiree's name (last, first), MTRS member number or Social Security number (SSN) in the search field and press **Enter** on your keyboard or click **Search** to review what plan(s) your retiree has before making a change.



3. Please review your retiree's current insurance coverages before making any changes.

Click **Add / Change Coverage**.

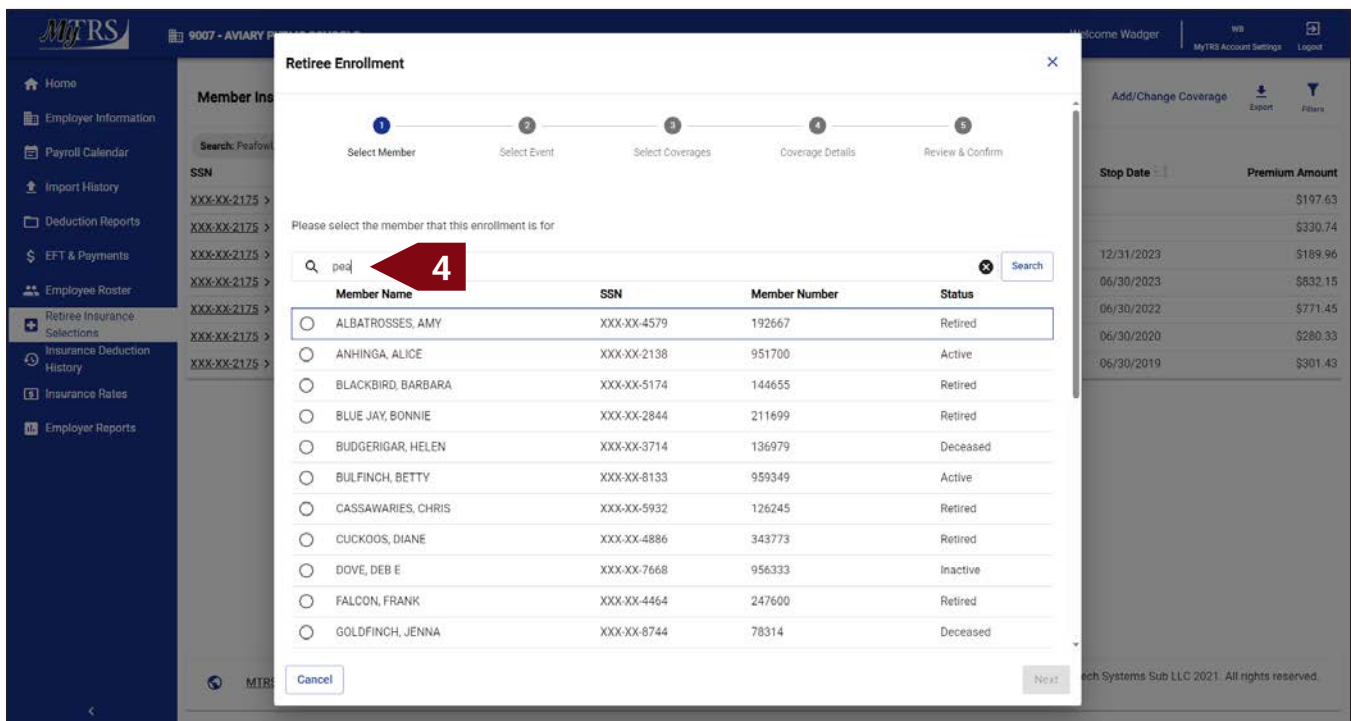


Member Insurance Maintenance

Search: Peafowl, pet

SSN	Member Number	Member Name	Coverage Type	Insurance Plan	Plan Coverage	Start Date	Stop Date	Premium Amount
XXX-XX-2175	258350	Peafowl, Petunia	Second Medical	MEDEX (MX)	Senior	01/01/2024		\$197.63
XXX-XX-2175	258350	Peafowl, Petunia	Medical	HMO BLUE (HB)	Individual	07/01/2023		\$330.74
XXX-XX-2175	258350	Peafowl, Petunia	Second Medical	MEDEX (MX)	Senior	07/01/2023	12/31/2023	\$189.96
XXX-XX-2175	258350	Peafowl, Petunia	Medical	HMO BLUE (HB)	Family	07/01/2022	06/30/2023	\$832.15
XXX-XX-2175	258350	Peafowl, Petunia	Medical	HMO BLUE (HB)	Family	07/01/2020	06/30/2022	\$771.45
XXX-XX-2175	258350	Peafowl, Petunia	Medical	HMO BLUE (HB)	Individual	07/01/2019	06/30/2020	\$280.33
XXX-XX-2175	258350	Peafowl, Petunia	Medical	HMO BLUE (HB)	Individual	08/01/2017	06/30/2019	\$301.43

4. Enter the retiree's name (last, first), MTRS member number or Social Security number (SSN) in the search field and press **Enter** on your keyboard or click **Search**.



Retiree Enrollment

1 Select Member 2 Select Event 3 Select Coverages 4 Coverage Details 5 Review & Confirm

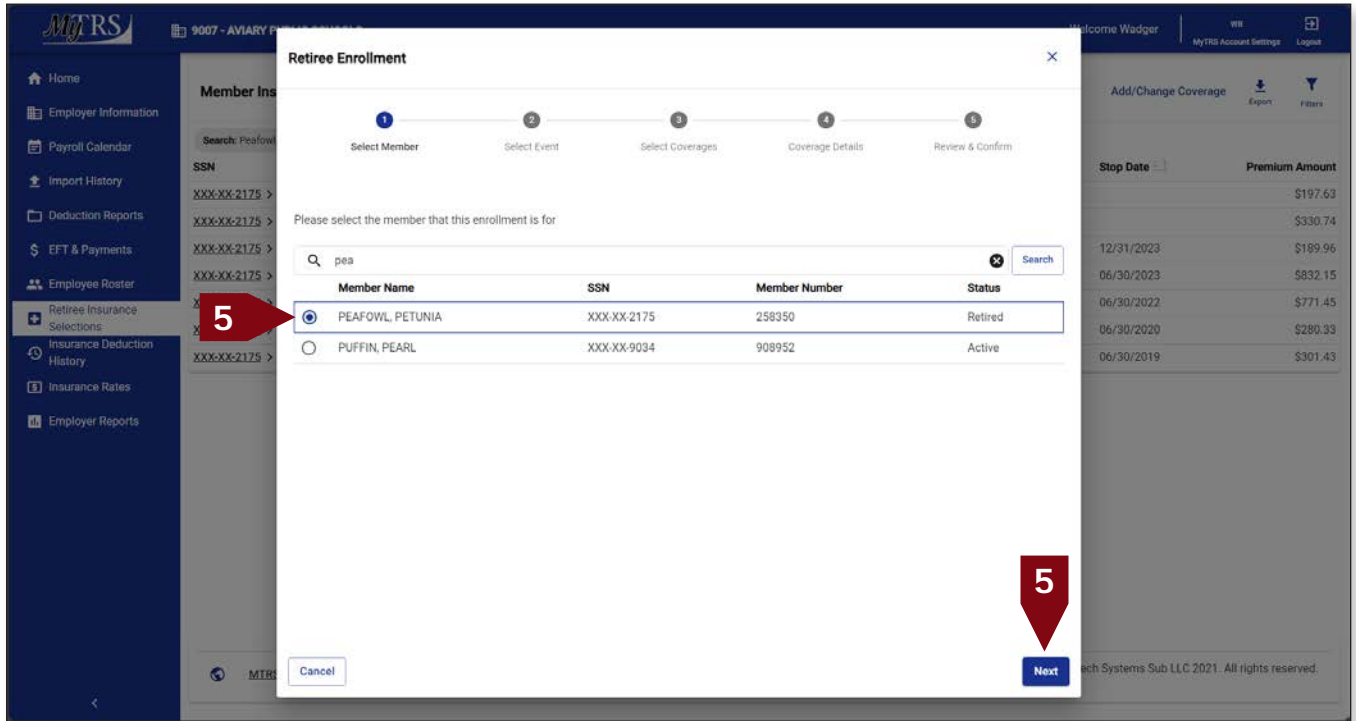
Please select the member that this enrollment is for

Search: peafowl

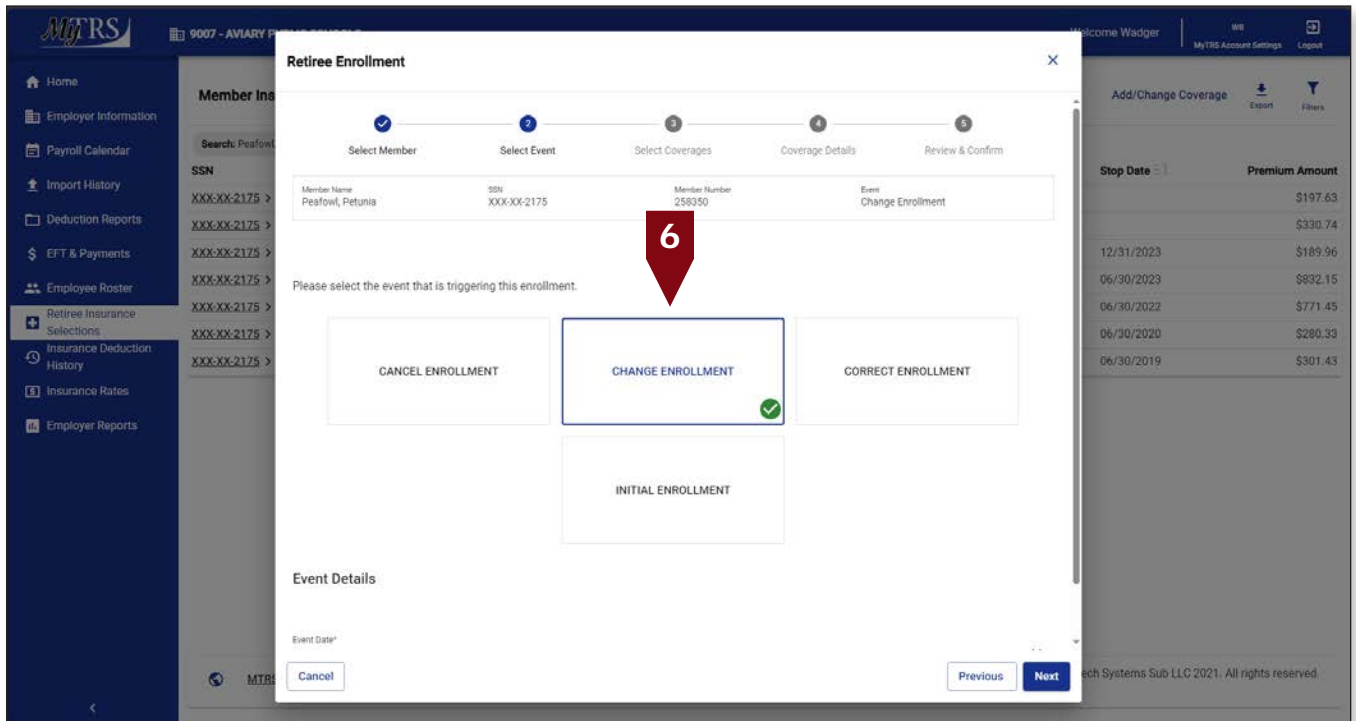
Member Name	SSN	Member Number	Status
<input type="radio"/> ALBATROSSSES, AMY	XXX-XX-4579	192667	Retired
<input type="radio"/> ANHINGA, ALICE	XXX-XX-2138	951700	Active
<input type="radio"/> BLACKBIRD, BARBARA	XXX-XX-5174	144655	Retired
<input type="radio"/> BLUE JAY, BONNIE	XXX-XX-2844	211699	Retired
<input type="radio"/> BUDGERIGAR, HELEN	XXX-XX-3714	136979	Deceased
<input type="radio"/> BULFINCH, BETTY	XXX-XX-8133	959349	Active
<input type="radio"/> CASSAWARIES, CHRIS	XXX-XX-5932	126245	Retired
<input type="radio"/> CUCKOOS, DIANE	XXX-XX-4886	343773	Retired
<input type="radio"/> DOVE, DEB E	XXX-XX-7668	956333	Inactive
<input type="radio"/> FALCON, FRANK	XXX-XX-4464	247600	Retired
<input type="radio"/> GOLDFINCH, JENNA	XXX-XX-8744	78314	Deceased

If your search returns multiple members, select the correct one from the list provided.

5. Select the radio button next to the correct member then click **Next**.



6. Click **Change Enrollment**.

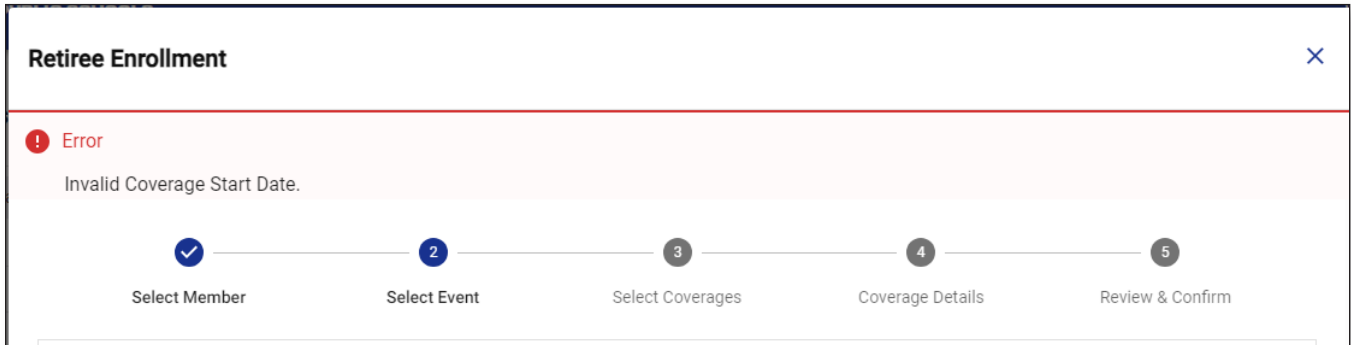


The following fields will appear:

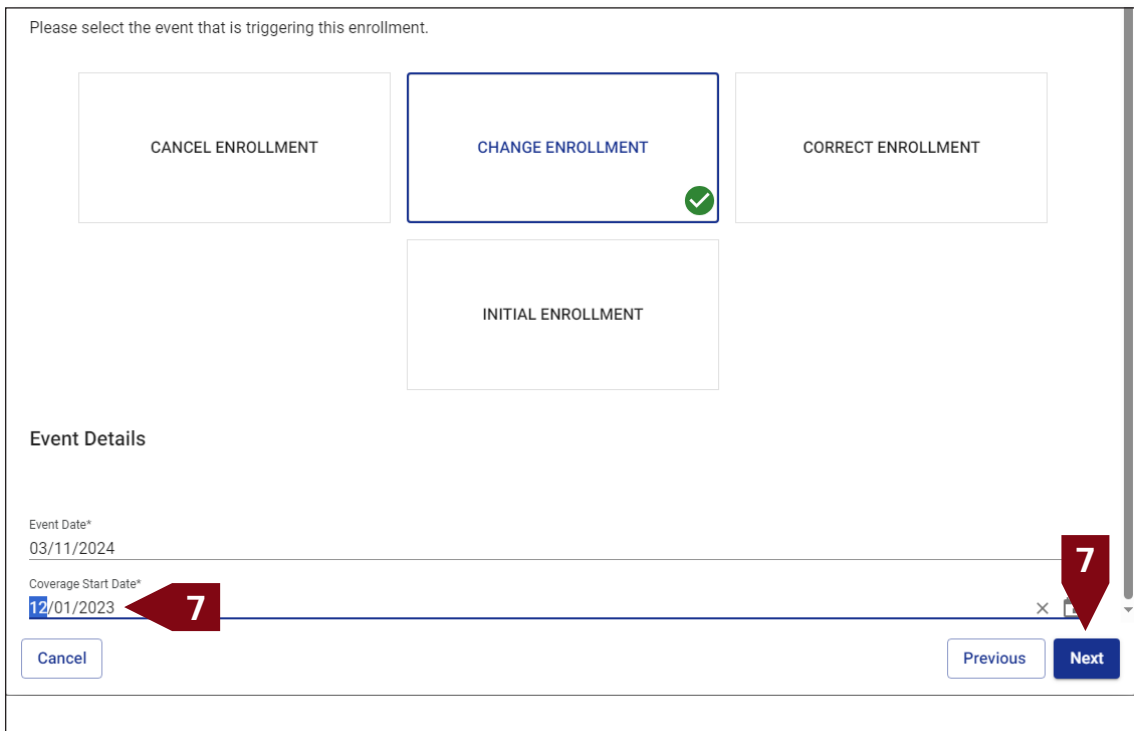
Event Date—Pre-filled with today’s date.

Coverage Start Date—Pre-filled with today’s date but **MUST** be changed to the correct start date of the coverage.

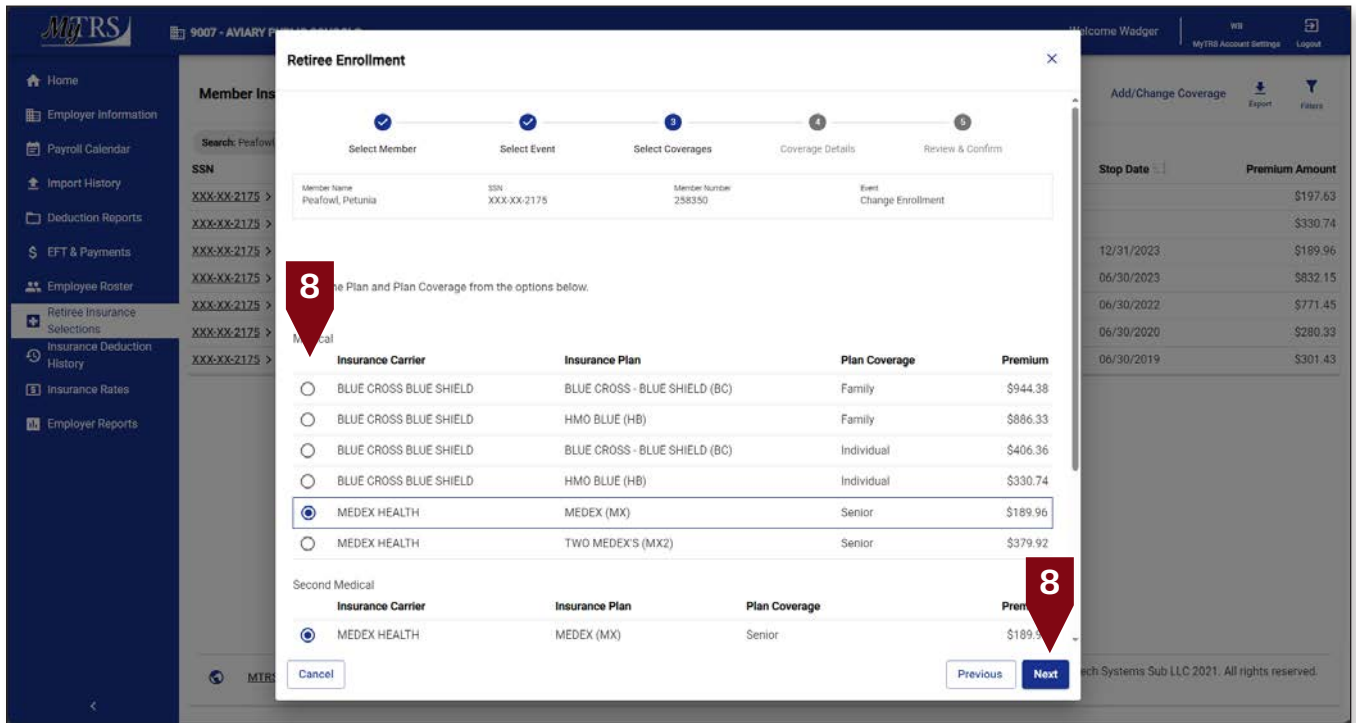
This date **MUST** be changed the correct start date, the first day of the month for Initial, Change and Correct coverage or the last day of the month for Cancelling coverage. Failure to enter a correct date or try to use a date prior to your retiree’s retirement date, will result in the following error.



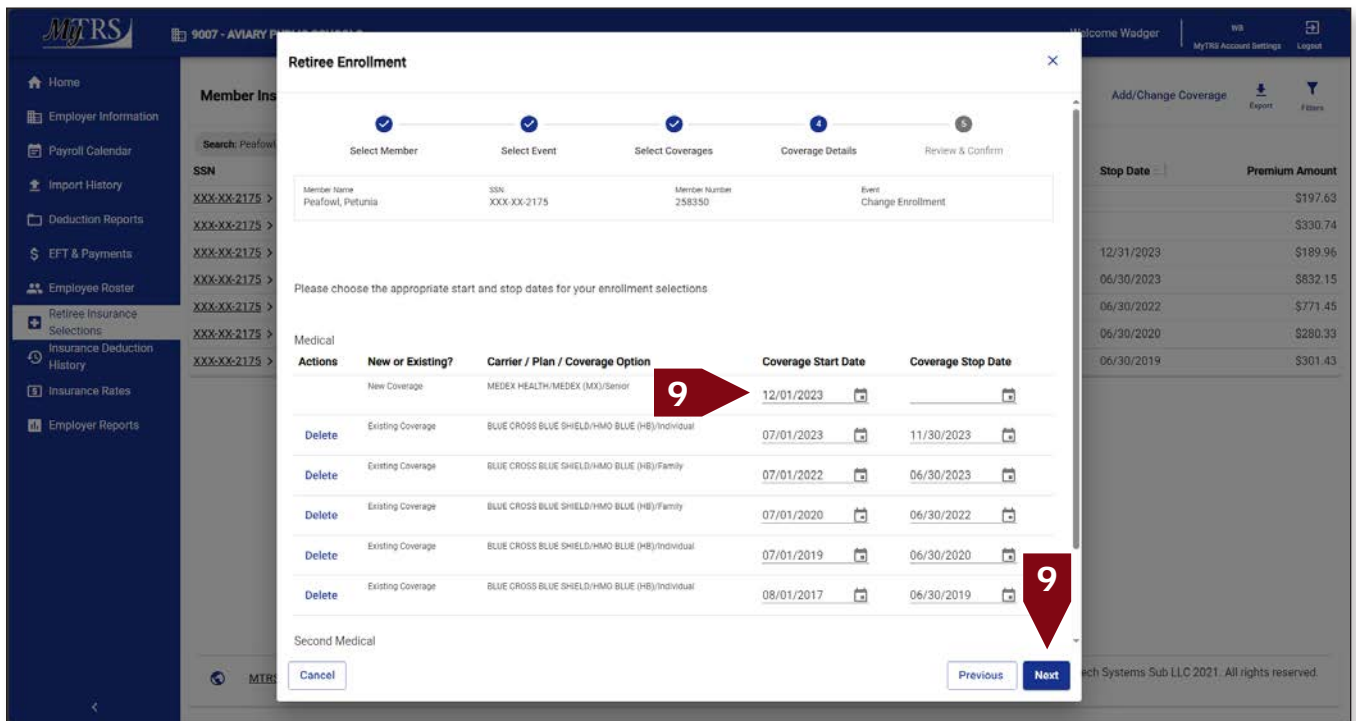
7. Once the date is fixed, click **Next**.



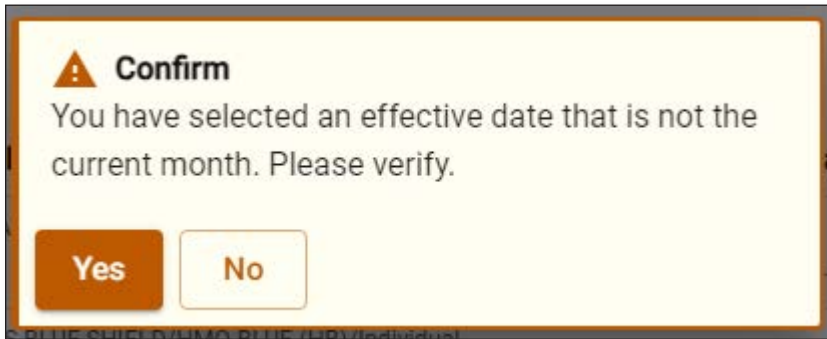
8. Select the plan from the available list, click **Next**.



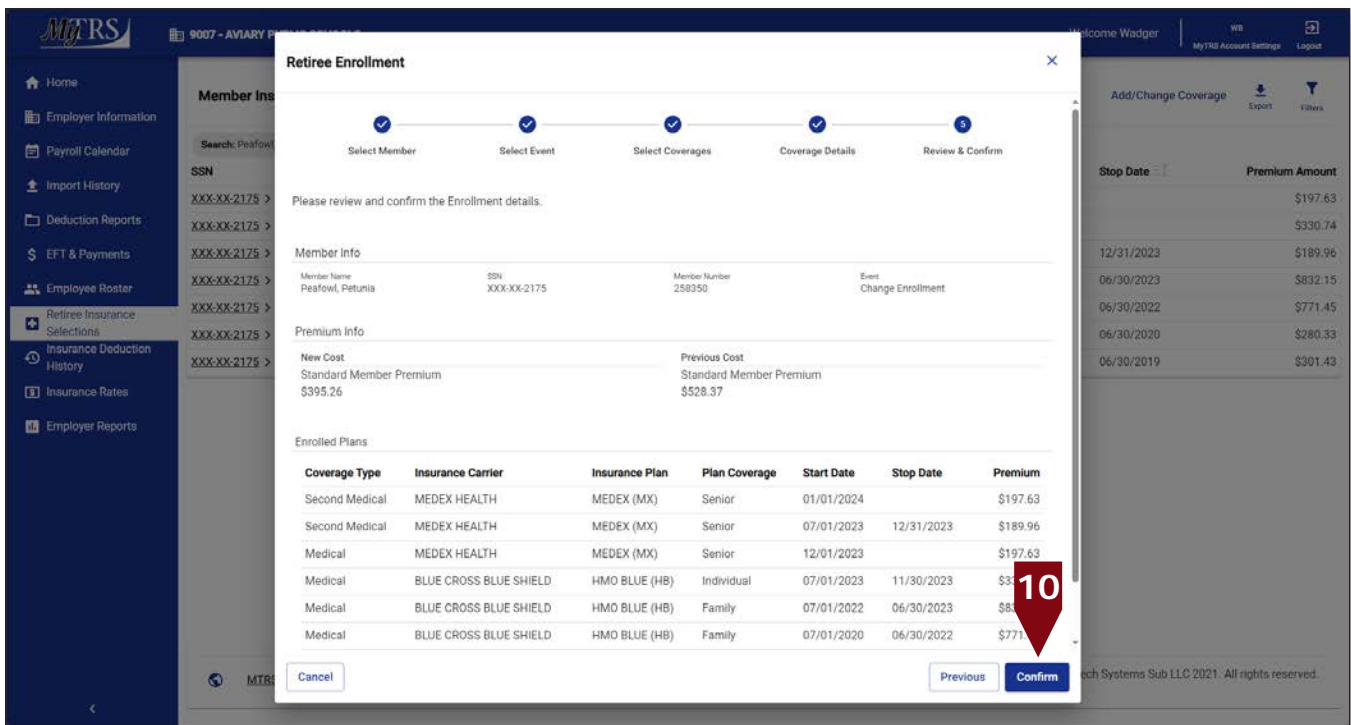
9. Make sure the appropriate start date is listed in the *Coverage Start Date* field and click **Next**.



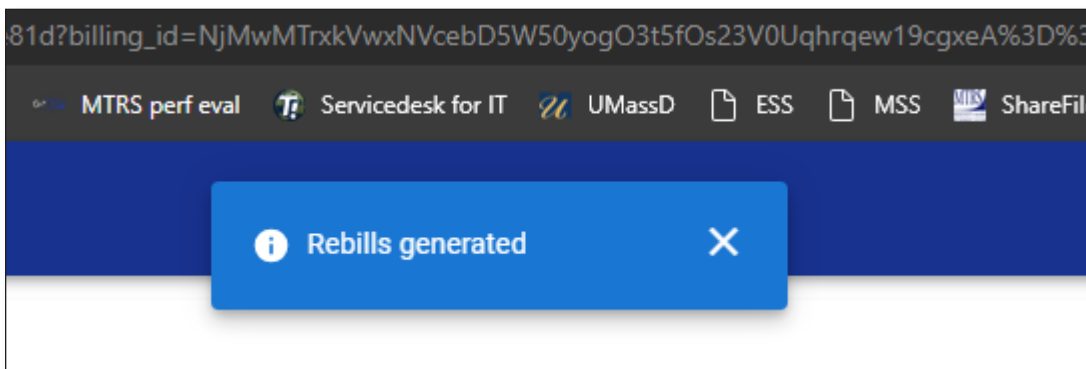
If this message is displayed due to a retroactive start date, click **Yes**.



10. On the *Review & Confirm* page, ensure everything is correct and click **Confirm**.

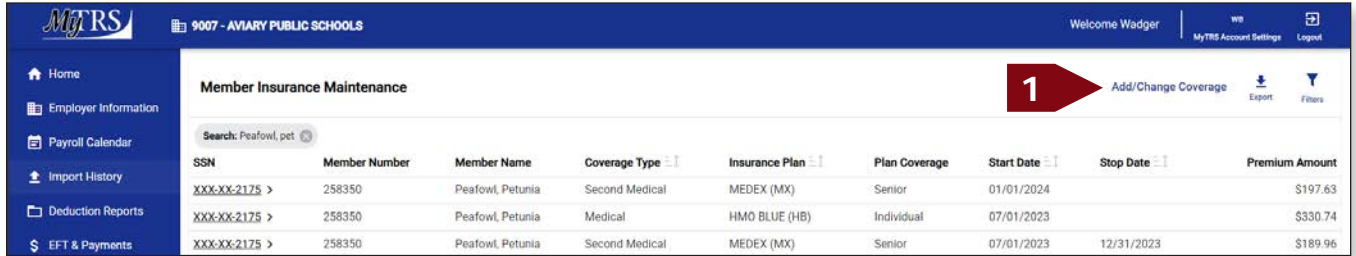


This process will result in Rebill.

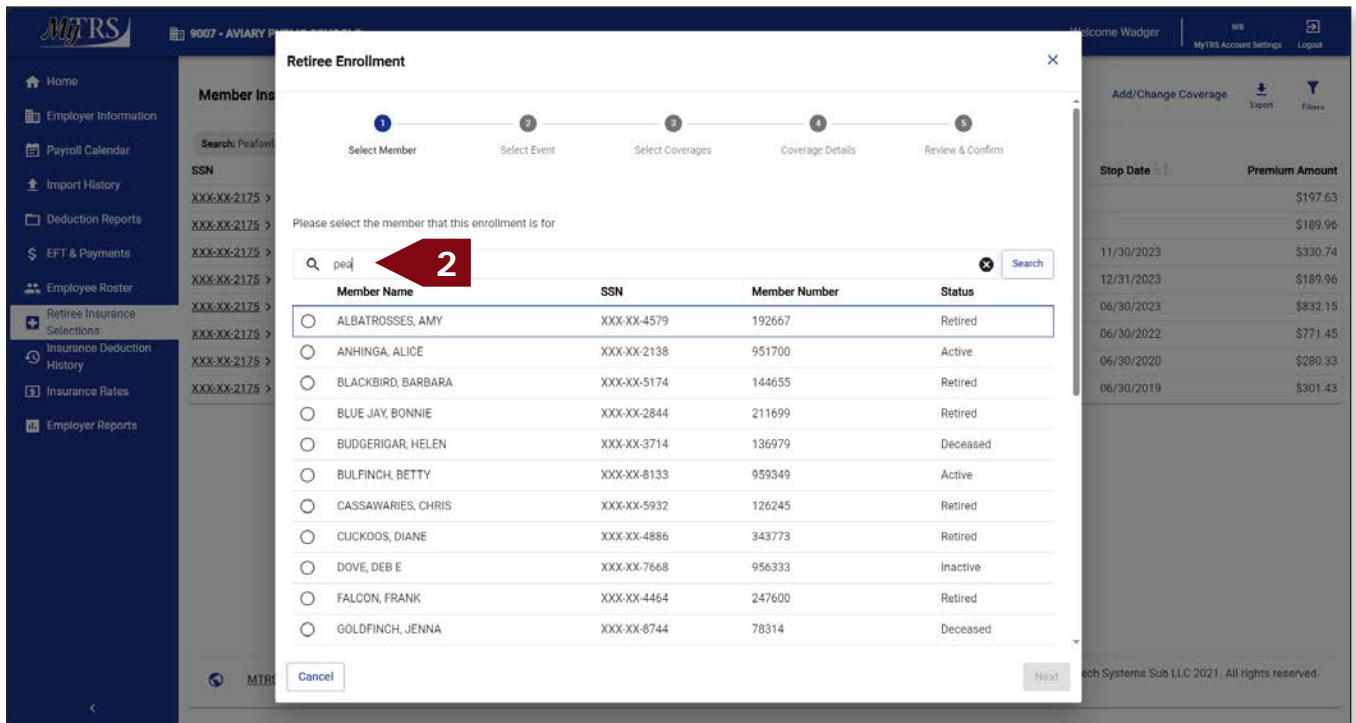


Step 2: The next step, we'll need to Cancel the coverage we just added so we can add a row for the newest rate

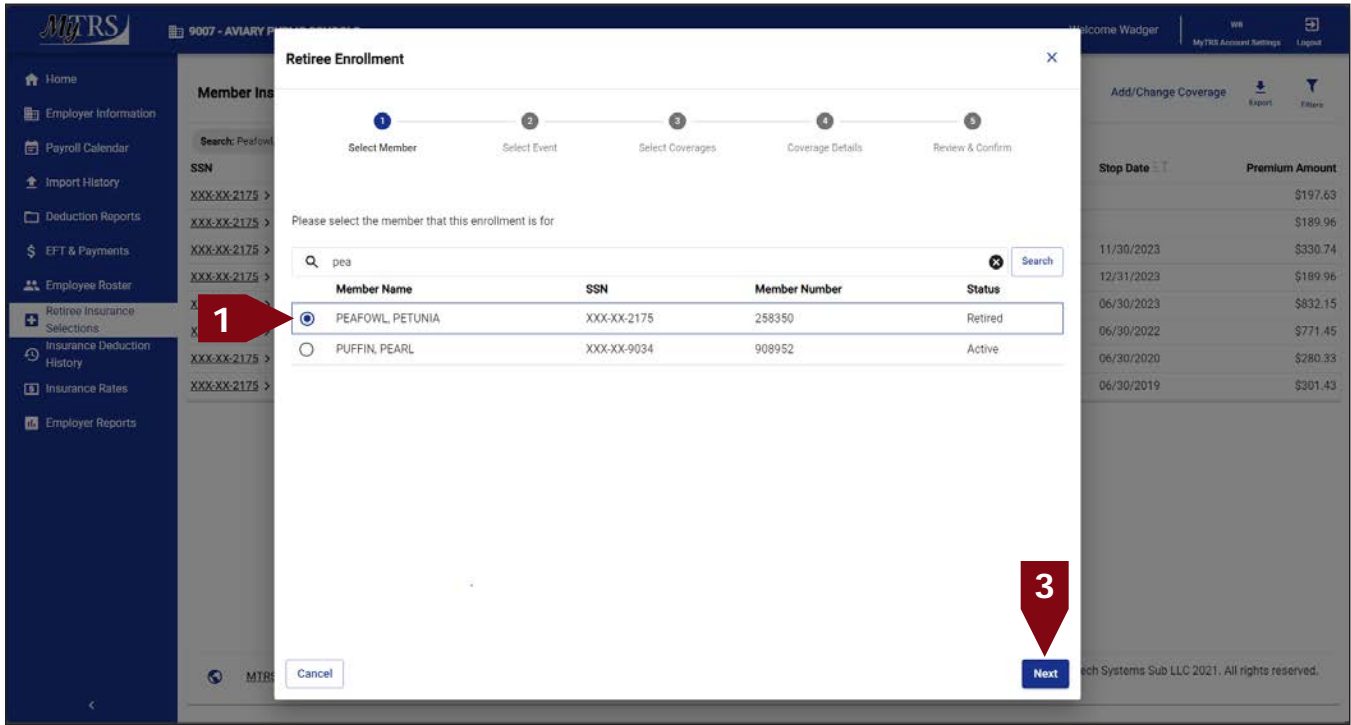
1. Click **Add/Change Coverage**.



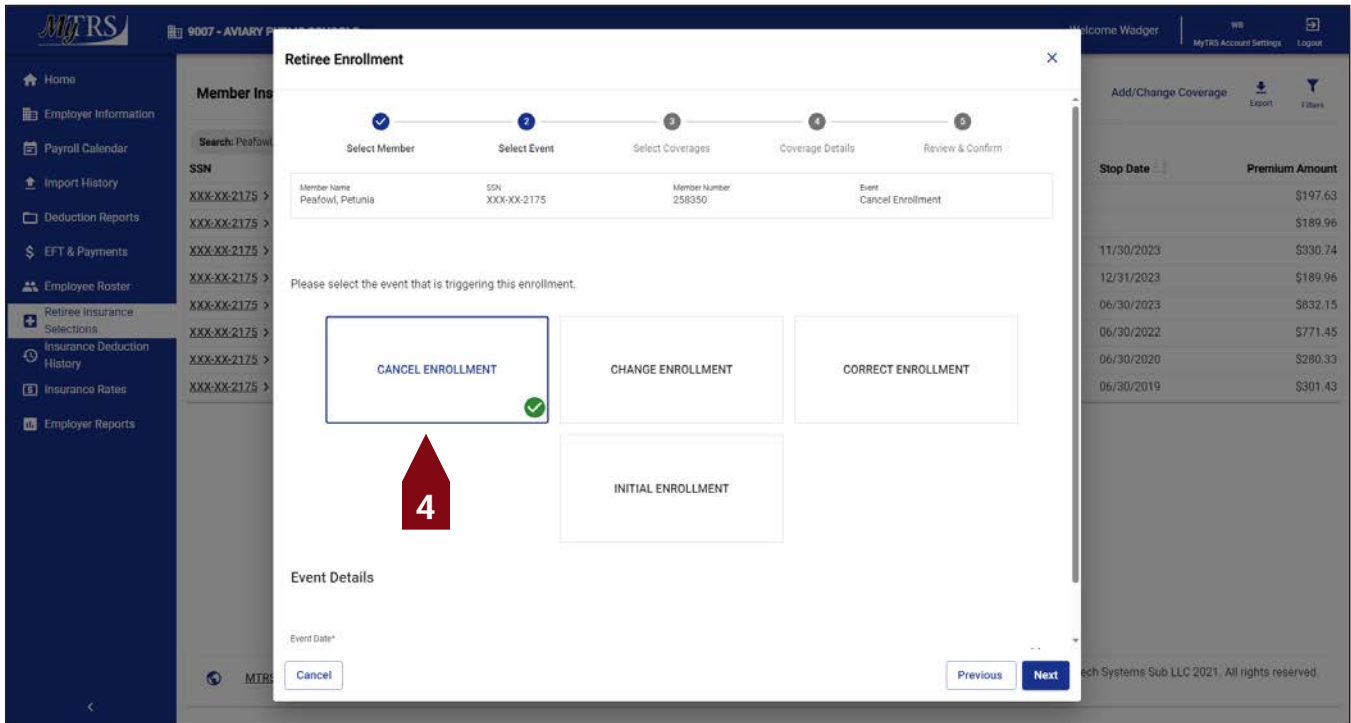
2. Again, enter the retiree's name, MTRS member number or SSN and press **Enter** on your keyboard or click **Search**. In this example, we're using the fictional name: Petunia Peafowl.



3. Select the radio button next to the retiree's name and then click **Next**.



4. Click **Cancel Enrollment** from the *Event Selection* page.

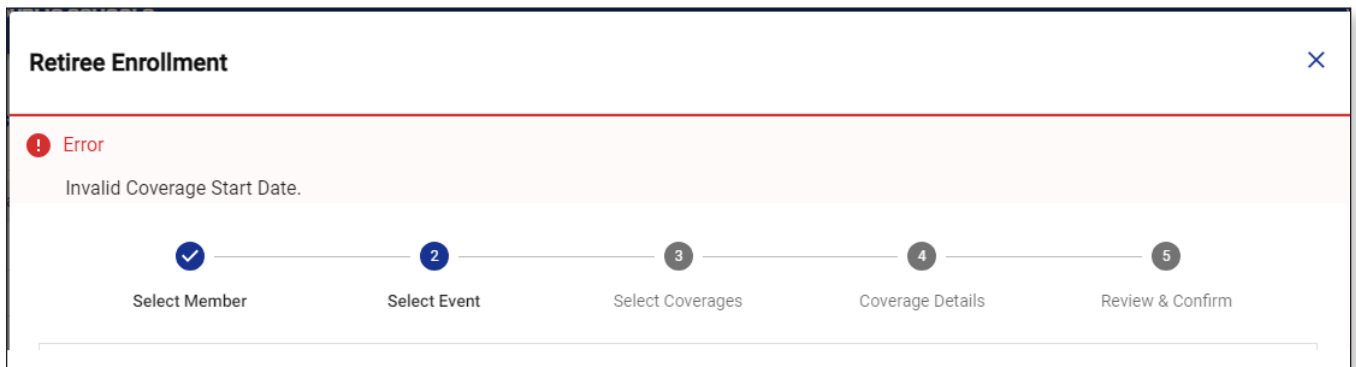


The following fields will appear:

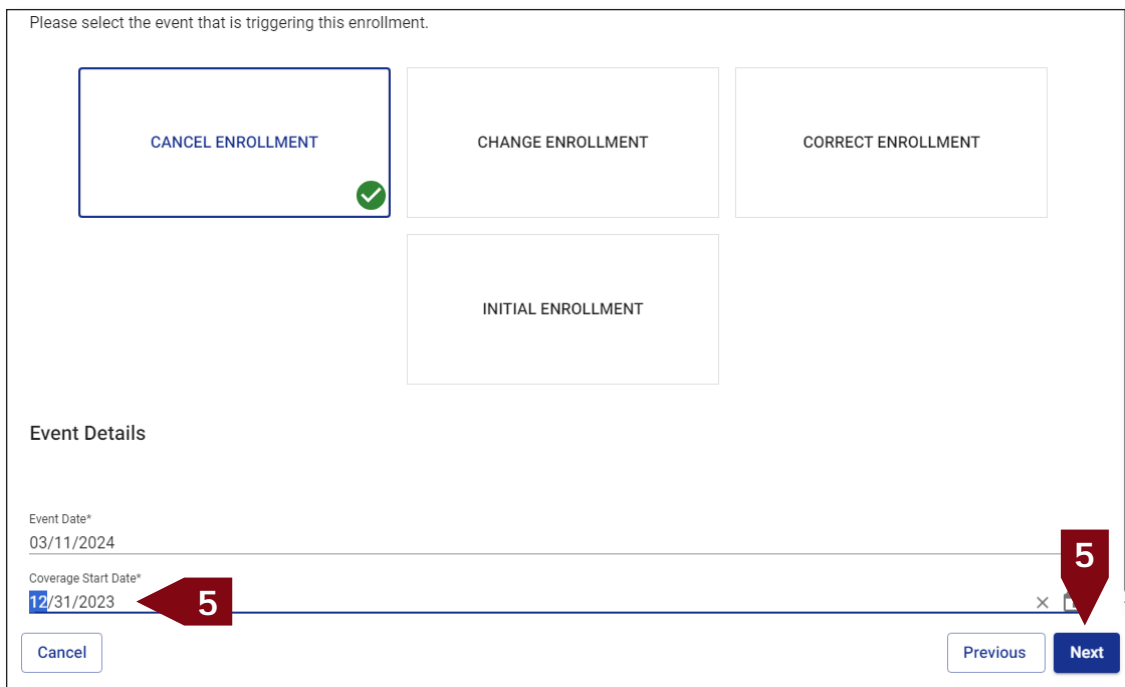
Event Date—Pre-filled with today’s date.

Coverage Start Date— This is the coverage STOP date, so it should be the last day of the coverage month. (e.g., if you want to end coverage for the September 1 premium, the Coverage Start Date should be 8/31).

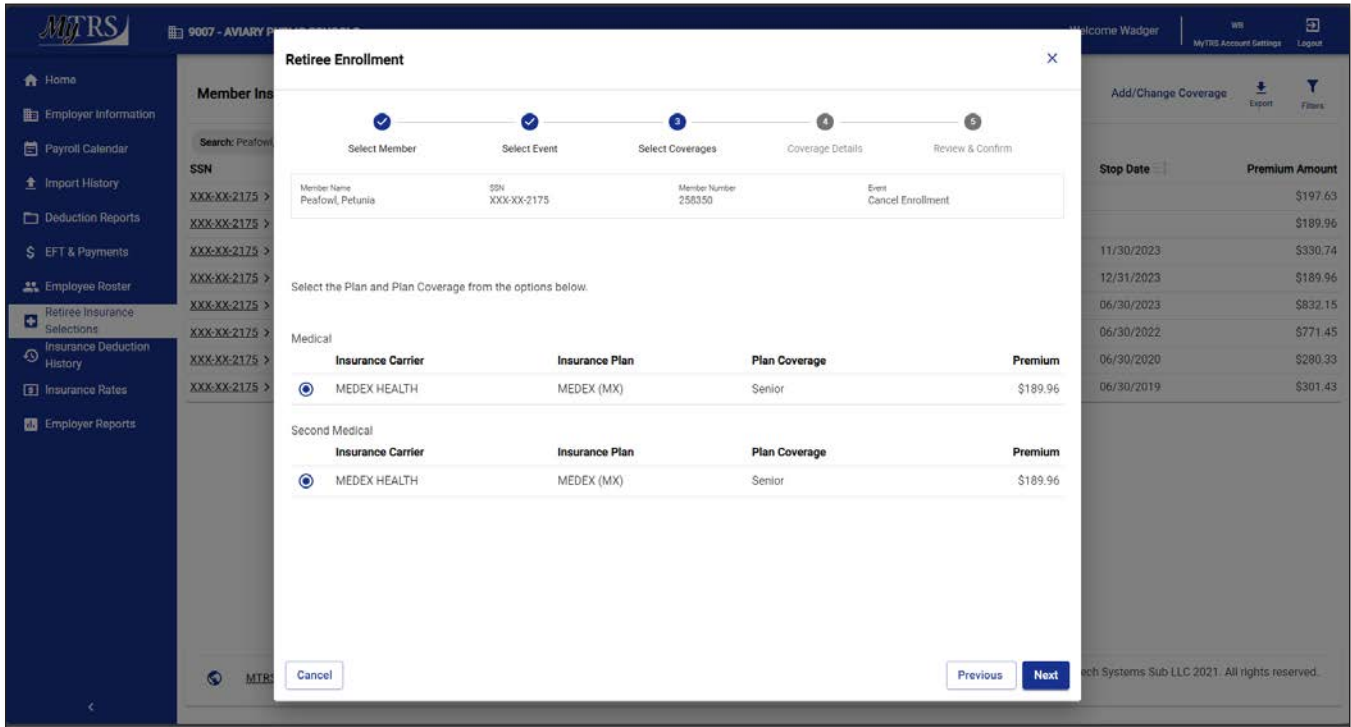
This date **MUST** be changed the correct start date, the first day of the month for Initial, Change and Correct coverage or the last day of the month for Cancelling coverage. Failure to enter a correct date or try to use a date prior to your retiree’s retirement date, will result in the following error.



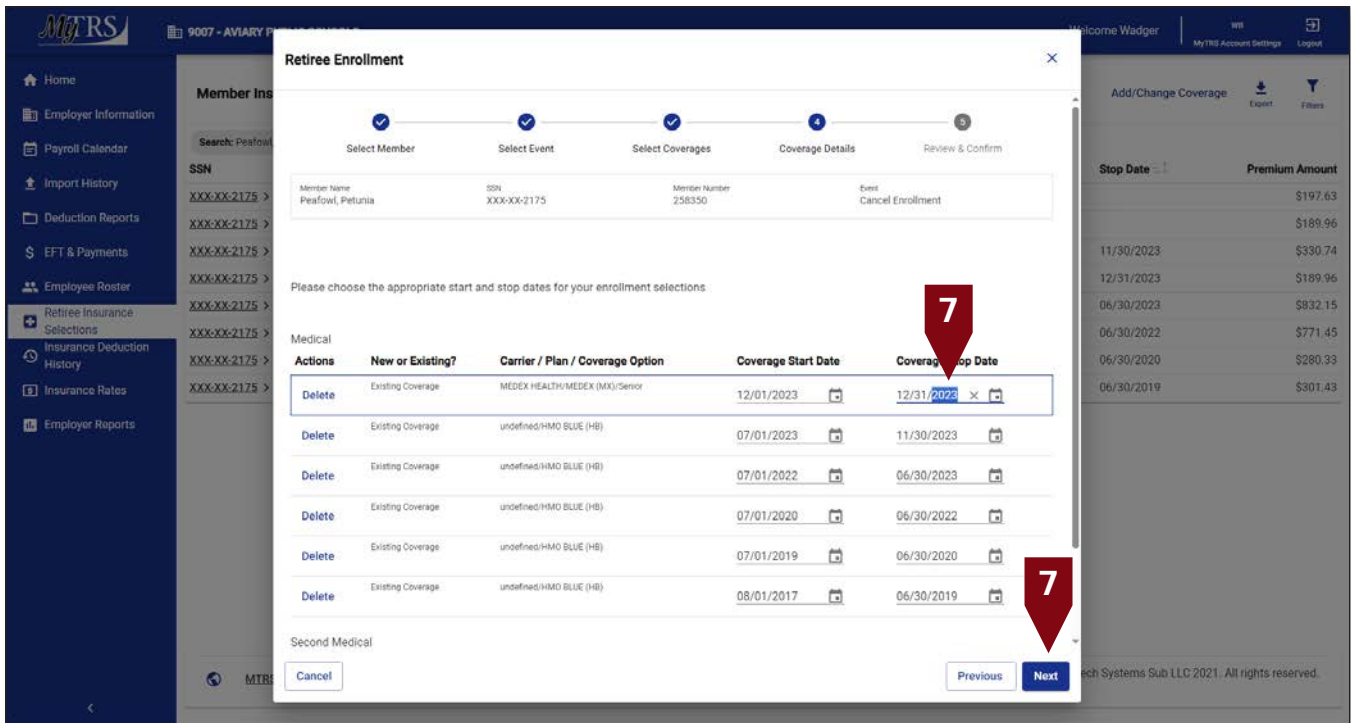
5. Once the date is fixed, click **Next** .



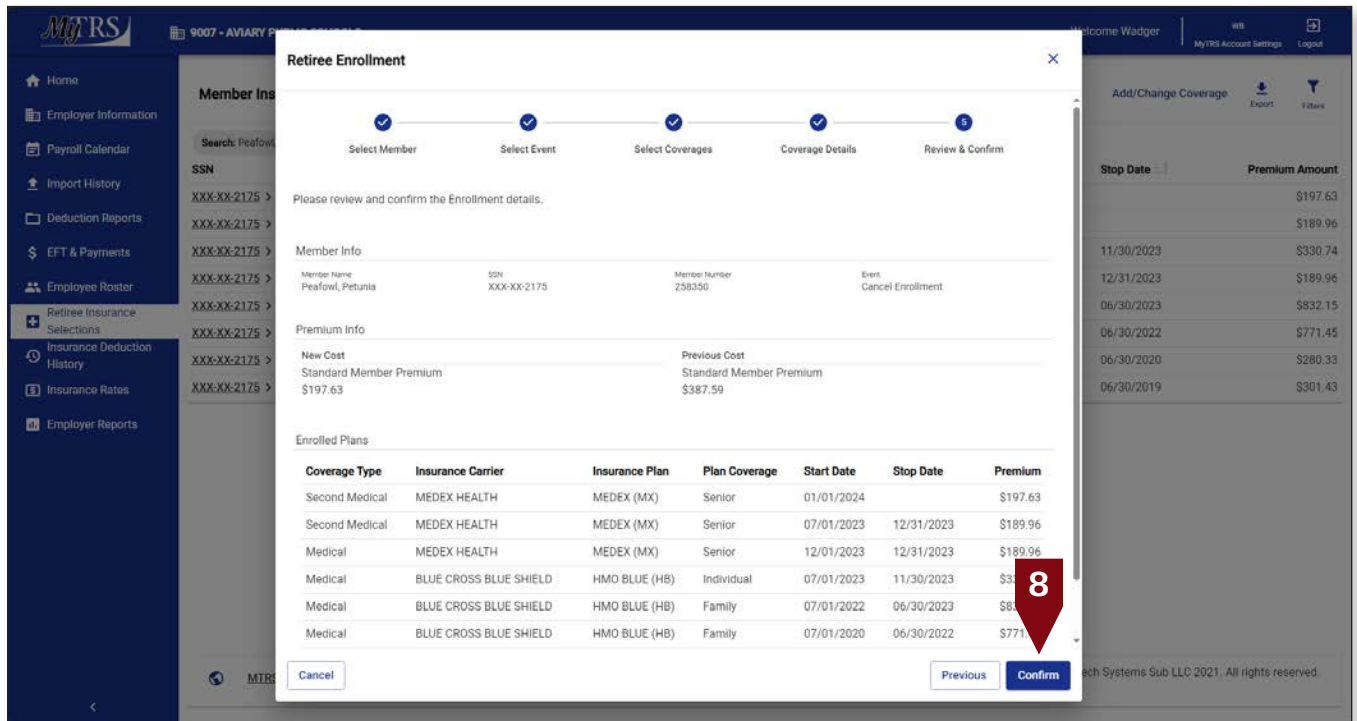
6. On the *Select Coverages* page, click **Next**.



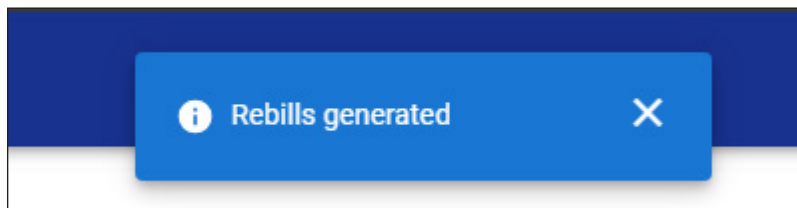
7. On the *Coverage Details* page, enter the appropriate *Coverage Stop Date* on the coverage that is ending. This should be the last day of the coverage month (e.g., the *Coverage Stop Date* is 12/31/2023). Then click **Next**.



- On the *Review & Confirm* page, check everything you entered, assuming everything is correct, click **Confirm**.

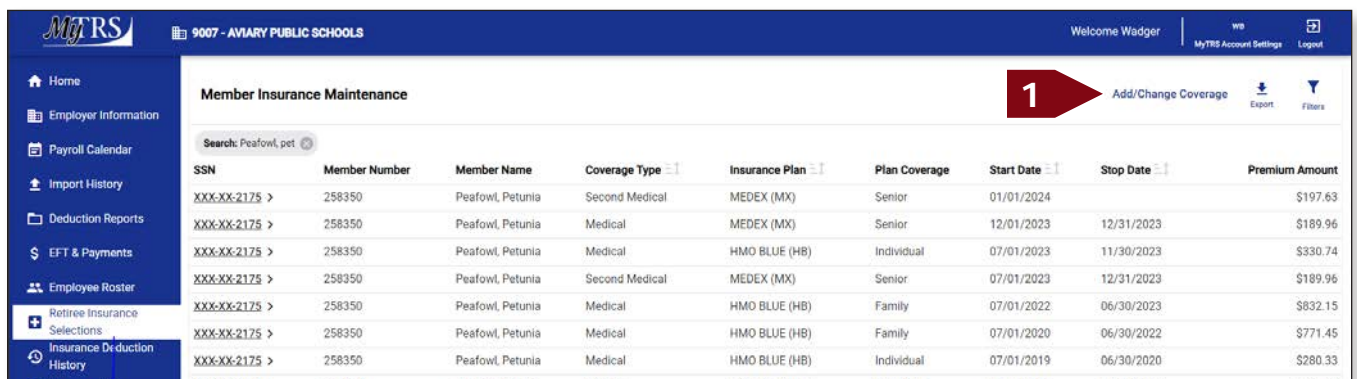


This step will also generate a rebill.



Step 3: The second row will be for the coverage period with the current rate in effect

- Click **Add/Change Coverage**.



- Again, enter the retiree's name (last, first), MTRS member number or Social Security number (SSN) in the search field and press **Enter** on your keyboard or click **Search**.

Retiree Enrollment

1 Select Member 2 Select Event 3 Select Coverages 4 Coverage Details 5 Review & Confirm

Please select the member that this enrollment is for

pea

Member Name	SSN	Member Number	Status
<input type="radio"/> ALBATROSSES, AMY	XXX-XX-4579	192667	Retired
<input type="radio"/> ANHINGA, ALICE	XXX-XX-2138	951700	Active
<input type="radio"/> BLACKBIRD, BARBARA	XXX-XX-5174	144655	Retired
<input type="radio"/> BLUE JAY, BONNIE	XXX-XX-2844	211699	Retired
<input type="radio"/> BUDGERIGAR, HELEN	XXX-XX-3714	136979	Deceased
<input type="radio"/> BULFINCH, BETTY	XXX-XX-8133	959349	Active
<input type="radio"/> CASSAWARIES, CHRIS	XXX-XX-5932	126245	Retired
<input type="radio"/> CUCKOOS, DIANE	XXX-XX-4886	343773	Retired
<input type="radio"/> DOVE, DEB E	XXX-XX-7668	956333	Inactive
<input type="radio"/> FALCON, FRANK	XXX-XX-4464	247600	Retired
<input type="radio"/> GOLDFINCH, JENNA	XXX-XX-8744	78314	Deceased

If your search returns multiple members, select the correct one from the list provided.

- Select the radio button next to the correct member then click **Next**.

Retiree Enrollment

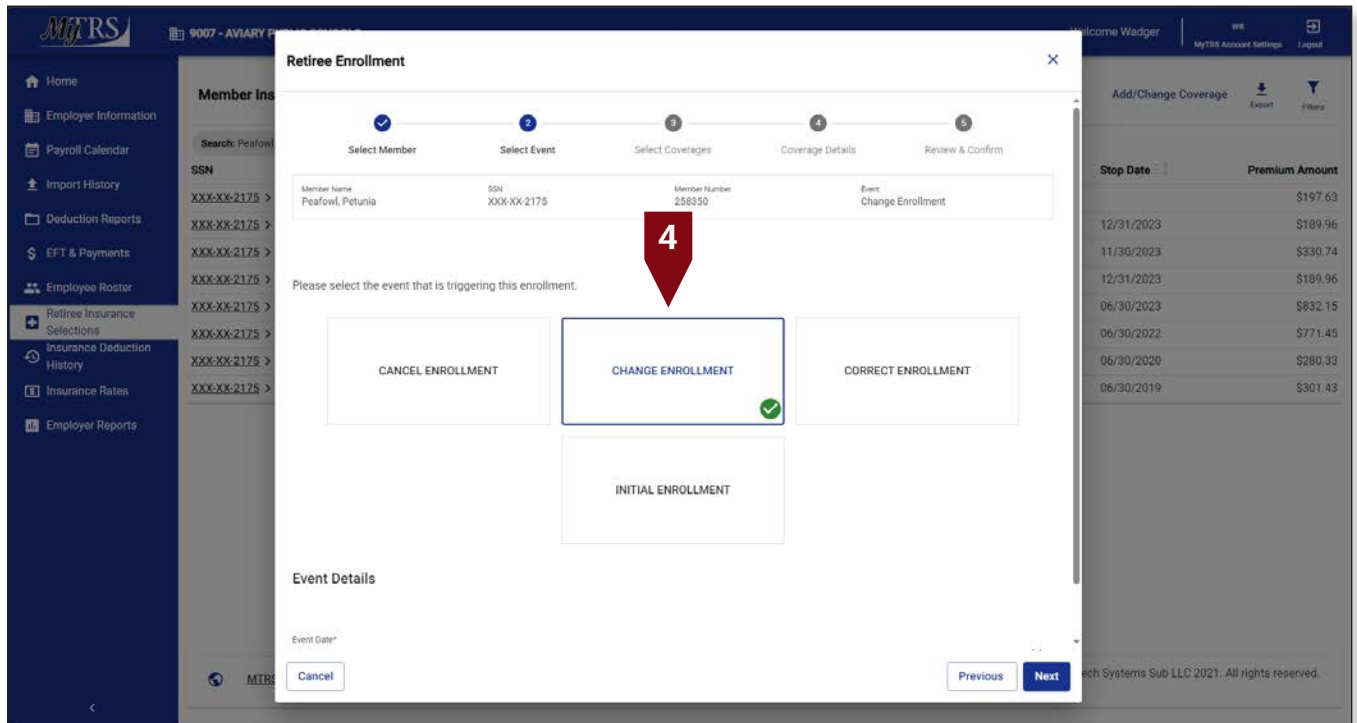
1 Select Member 2 Select Event 3 Select Coverages 4 Coverage Details 5 Review & Confirm

Please select the member that this enrollment is for

pea

Member Name	SSN	Member Number	Status
<input checked="" type="radio"/> PEAOWL, PETUNIA	XXX-XX-2175	258350	Retired
<input type="radio"/> PUFFIN, PEARL	XXX-XX-9034	908952	Active

4. Click **Change Enrollment**.

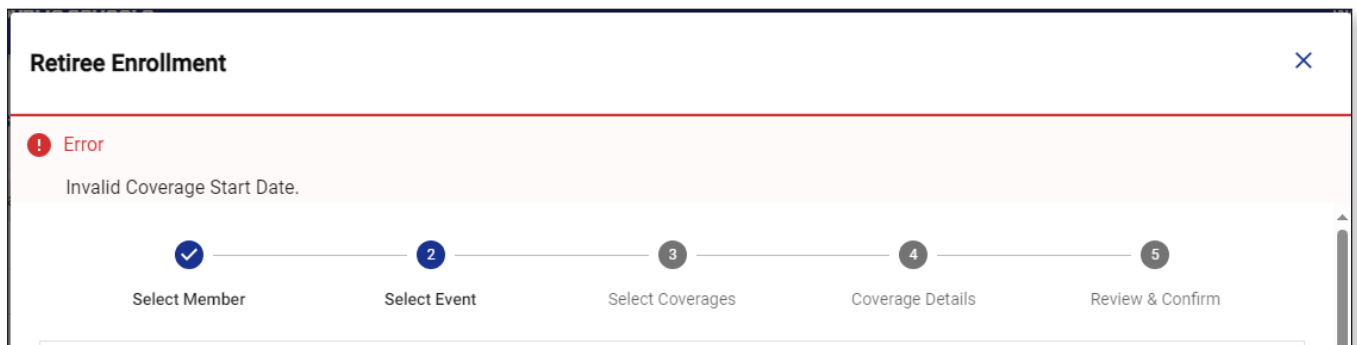


The following fields will appear:

Event Date—Pre-filled with today’s date.

Coverage Start Date—Pre-filled with today’s date but **MUST** be changed to the correct start date of the coverage.

This date **MUST** be changed the correct start date, the first day of the month for Initial, Change and Correct coverage or the last day of the month for Cancelling coverage. Failure to enter a correct date or try to use a date prior to your retiree’s retirement date, will result in the following error.



Once the date is fixed, click **Next**.

Retiree Enrollment

Step 2: Select Event

Member Name Peafowl, Petunia	SSN XXX-XX-2175	Member Number 258350	Event Change Enrollment
---------------------------------	--------------------	-------------------------	----------------------------

Please select the event that is triggering this enrollment.

CANCEL ENROLLMENT

CHANGE ENROLLMENT

CORRECT ENROLLMENT

INITIAL ENROLLMENT

Event Details

Event Date*
03/11/2024

Coverage Start Date*
01/01/2024

Cancel
Previous
Next

5. Select the radio button next to the **NEW** plan under each section on the *Select Coverages* page.

9007 - AVIARY P...

- Home
- Employer Information
- Payroll Calendar
- Import History
- Deduction Reports
- EFT & Payments
- Employee Roster
- Retiree Insurance Selections
- Insurance Deduction History
- Insurance Rates
- Employer Reports

Retiree Enrollment

1 Select Member
2 Select Event
3 Select Coverages
4 Coverage Details
5 Review & Confirm

Member Name Peafowl, Petunia	SSN XXX-XX-2175	Member Number 258350	Event Change Enrollment
---------------------------------	--------------------	-------------------------	----------------------------

Select the Plan and Plan Coverage from the options below.

Insurance Carrier	Insurance Plan	Plan Coverage	Premium
<input type="radio"/>	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Survivor \$17.50
<input type="radio"/>	BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Survivor \$0.01
<input type="radio"/>	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Family \$944.38
<input type="radio"/>	BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Family \$886.33
<input type="radio"/>	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Individual \$406.36
<input type="radio"/>	BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Individual \$330.74
<input checked="" type="radio"/>	MEDEX HEALTH	MEDEX (MX)	Senior \$1
<input type="radio"/>	MEDEX HEALTH	TWO MEDEX'S (MX2)	Senior \$3

Cancel
Previous
Next

Welcome Wadger

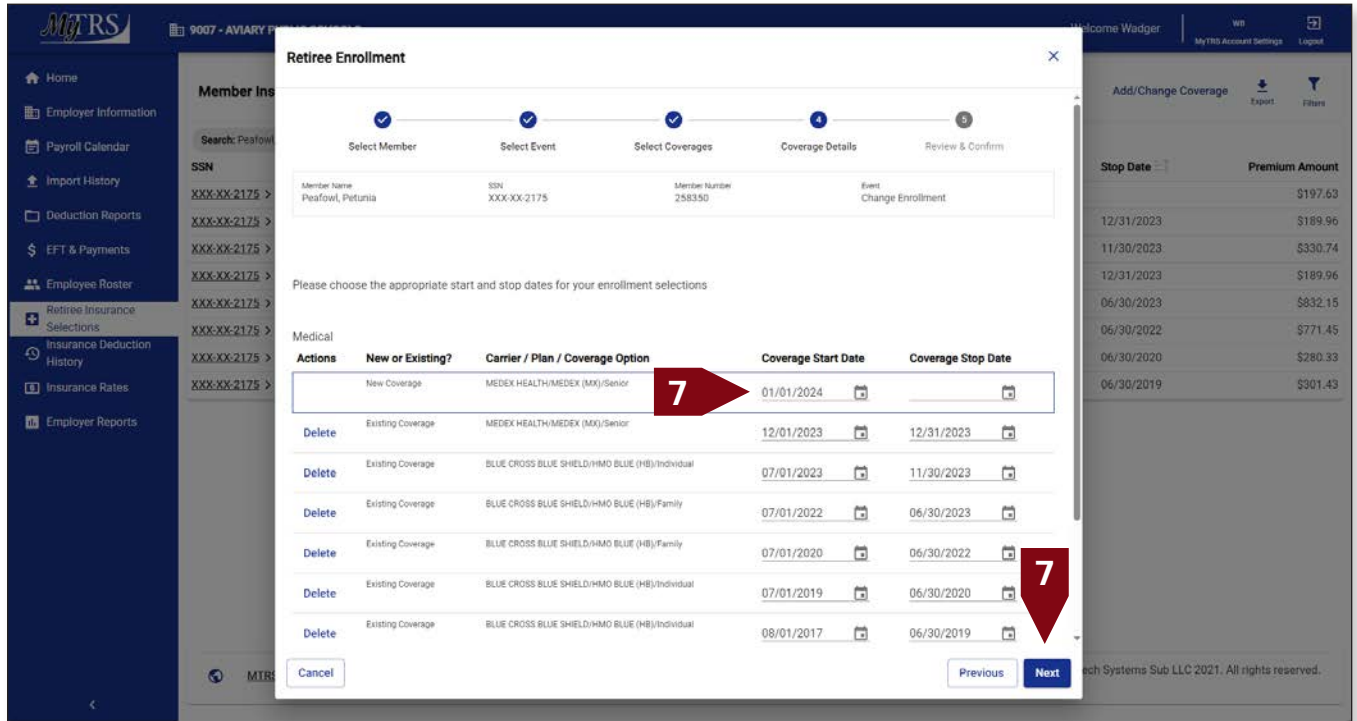
MyTRS Account Settings Logout

Add/Change Coverage Export Filter

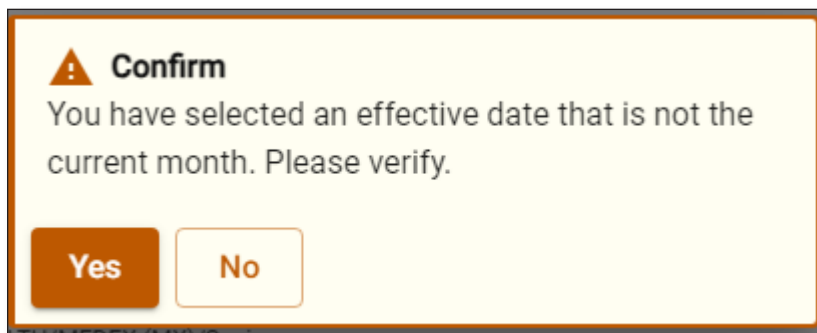
Stop Date	Premium Amount
12/31/2023	\$197.63
11/30/2023	\$189.96
12/31/2023	\$330.74
06/30/2023	\$189.96
06/30/2022	\$832.15
06/30/2022	\$771.48
06/30/2020	\$280.33
06/30/2019	\$301.43

6. Click **Next** on the *Select Enrollment* page.
7. On the *Coverage Details* page, verify enter the appropriate Coverage Start Date for the new coverage.

In this example the Coverage Start Date is 01/01/2024 then click Next.



8. If this message is displayed due to a retroactive start date, click **Yes**.



9. On the *Review & Confirm* page, click **Confirm**.

Retiree Enrollment

Select Member Select Event Select Coverages Coverage Details **Review & Confirm**

Please review and confirm the Enrollment details.

Member Info

Member Name	SSN	Member Number	Event
Peafowl, Petunia	XXX-XX-2175	258330	Change Enrollment

Premium Info

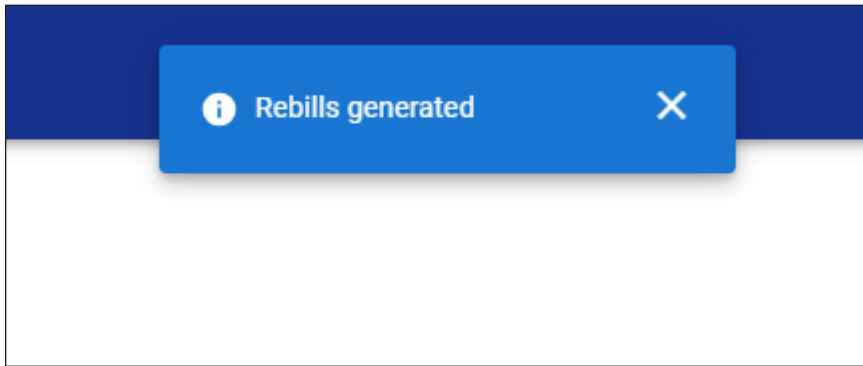
New Cost	Previous Cost
Standard Member Premium \$395.26	Standard Member Premium \$387.59

Enrolled Plans

Coverage Type	Insurance Carrier	Insurance Plan	Plan Coverage	Start Date	Stop Date	Premium
Second Medical	MEDEX HEALTH	MEDEX (MX)	Senior	01/01/2024		\$197.63
Second Medical	MEDEX HEALTH	MEDEX (MX)	Senior	07/01/2023	12/31/2023	\$189.96
Medical	MEDEX HEALTH	MEDEX (MX)	Senior	01/01/2024		\$197.63
Medical	MEDEX HEALTH	MEDEX (MX)	Senior	12/01/2023	12/31/2023	\$189.96
Medical	BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Individual	07/01/2023	11/30/2023	\$330.74
Medical	BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Family	07/01/2022	06/30/2023	\$832.15

Cancel Previous **Confirm**

Another Rebills generated message will appear:



Now you will see both rows added for the new plan showing both rates.

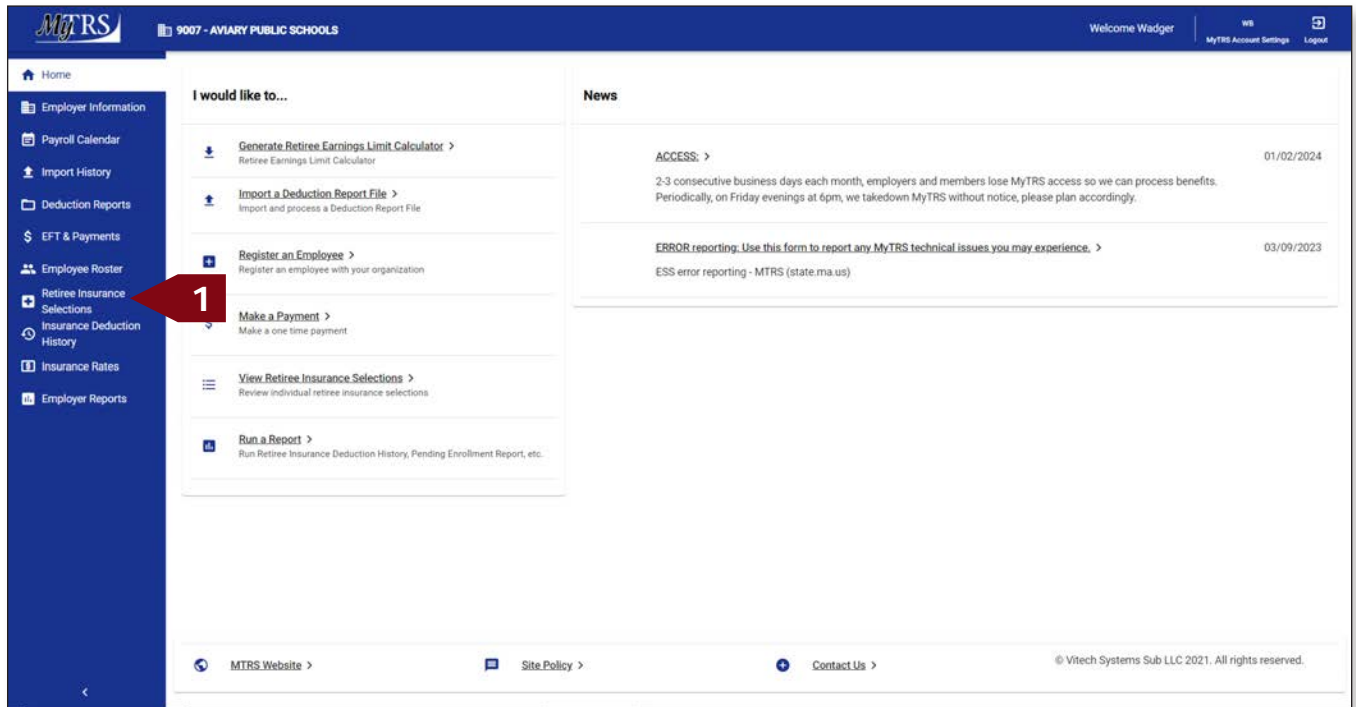
SSN	Member Number	Member Name	Coverage Type	Insurance Plan	Plan Coverage	Start Date	Stop Date	Premium Amount
XXX-XX-2175 >	258350	Peafowl, Petunia	Medical	MEDEX (MX)	Senior	01/01/2024		\$197.63
XXX-XX-2175 >	258350	Peafowl, Petunia	Second Medical	MEDEX (MX)	Senior	01/01/2024		\$197.63
XXX-XX-2175 >	258350	Peafowl, Petunia	Medical	MEDEX (MX)	Senior	12/01/2023	12/31/2023	\$189.96
XXX-XX-2175 >	258350	Peafowl, Petunia	Medical	HMO BLUE (HB)	Individual	07/01/2023	11/30/2023	\$330.74
XXX-XX-2175 >	258350	Peafowl, Petunia	Second Medical	MEDEX (MX)	Senior	07/01/2023	12/31/2023	\$189.96
XXX-XX-2175 >	258350	Peafowl, Petunia	Medical	HMO BLUE (HB)	Family	07/01/2022	06/30/2023	\$832.15
XXX-XX-2175 >	258350	Peafowl, Petunia	Medical	HMO BLUE (HB)	Family	07/01/2020	06/30/2022	\$771.45
XXX-XX-2175 >	258350	Peafowl, Petunia	Medical	HMO BLUE (HB)	Individual	07/01/2019	06/30/2020	\$280.33
XXX-XX-2175 >	258350	Peafowl, Petunia	Medical	HMO BLUE (HB)	Individual	08/01/2017	06/30/2019	\$301.43

It is imperative that you go to the Insurance Deduction History screen in MyTRS to make sure the rebill calculated is the amount you expect to be calculated based on the coverage effective periods.

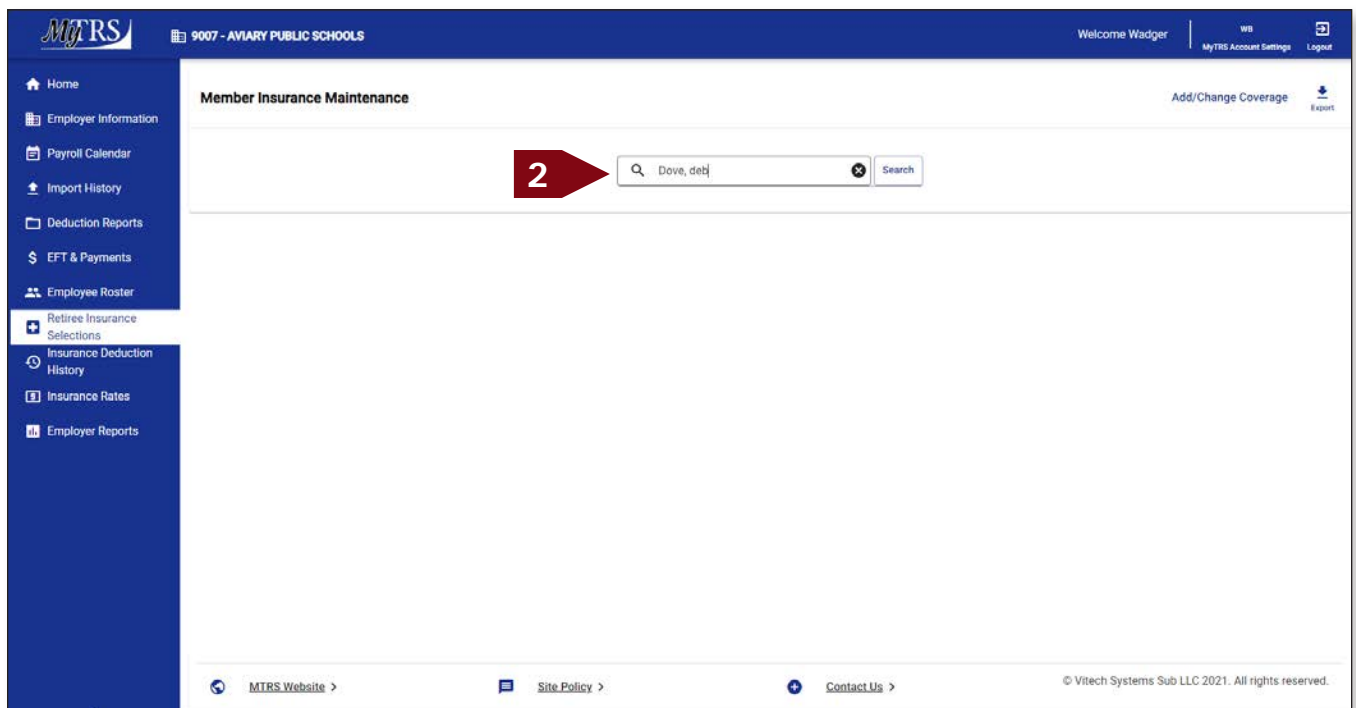
Chapter 8—Correct Enrollments

The Correct Enrollment function is exclusively used for start and/or stop date changes to existing coverage. Do not use this function if you also need to update a retiree's coverage options.

1. Click **Retiree Insurance Selections** from the *Left Navigation* menu on the *Home* page.

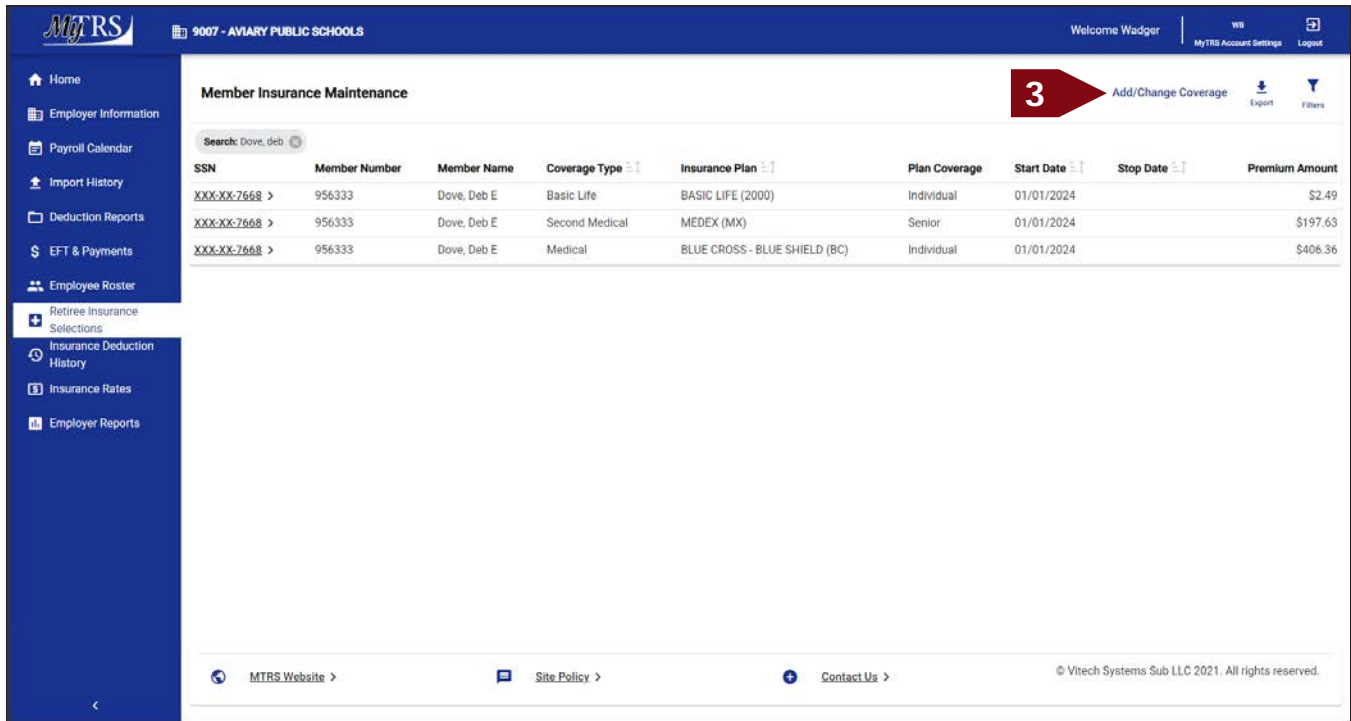


2. Enter the retiree's name (last, first), MTRS member number or Social Security number (SSN) in the search field and press **Enter** on your keyboard or click **Search**.



3. Please review your retiree's current insurance coverages before making any changes.

Click **Add /Change Coverage**.

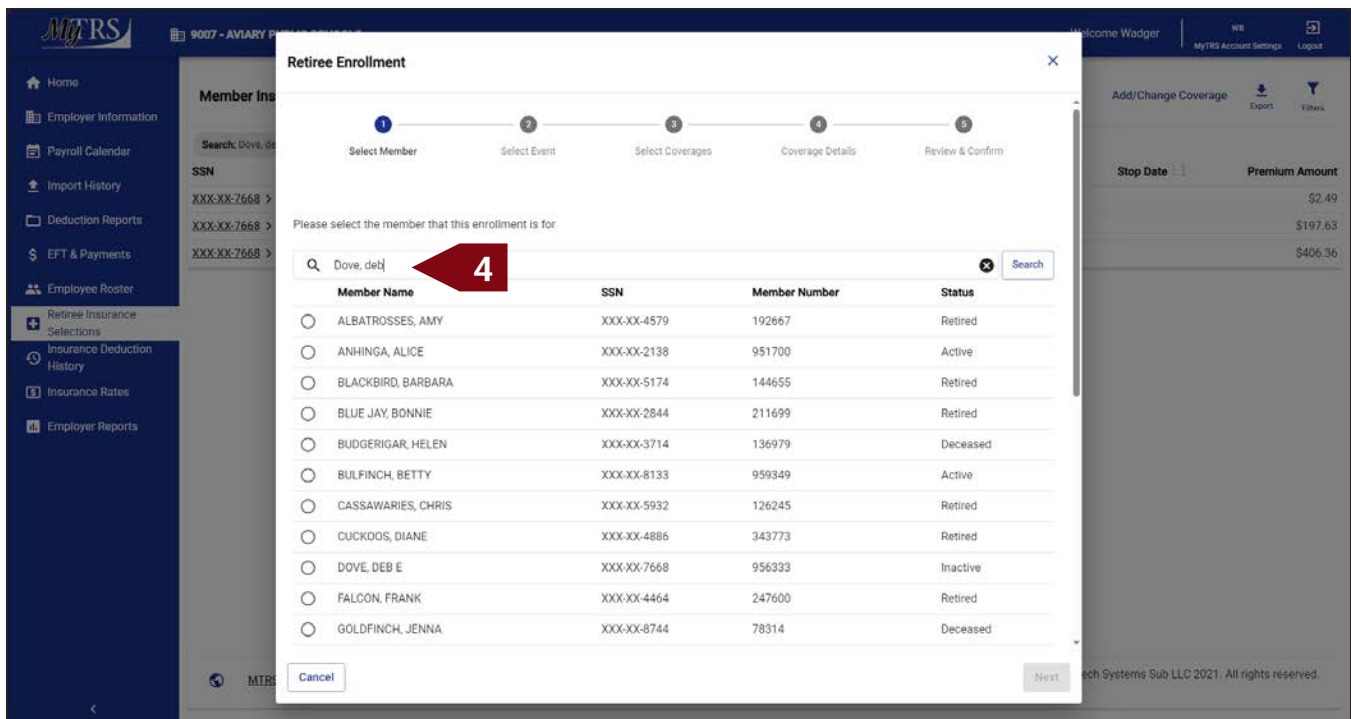


Member Insurance Maintenance

Search: Dove, deb

SSN	Member Number	Member Name	Coverage Type	Insurance Plan	Plan Coverage	Start Date	Stop Date	Premium Amount
XXX-XX-7668	956333	Dove, Deb E	Basic Life	BASIC LIFE (2000)	Individual	01/01/2024		\$2.49
XXX-XX-7668	956333	Dove, Deb E	Second Medical	MEDEX (MX)	Senior	01/01/2024		\$197.63
XXX-XX-7668	956333	Dove, Deb E	Medical	BLUE CROSS - BLUE SHIELD (BC)	Individual	01/01/2024		\$406.36

4. Again, enter the retiree's name (last, first), MTRS member number or Social Security number (SSN) in the search field and press **Enter** on your keyboard or click **Search**.



Retiree Enrollment

1 Select Member 2 Select Event 3 Select Coverages 4 Coverage Details 5 Review & Confirm

Please select the member that this enrollment is for

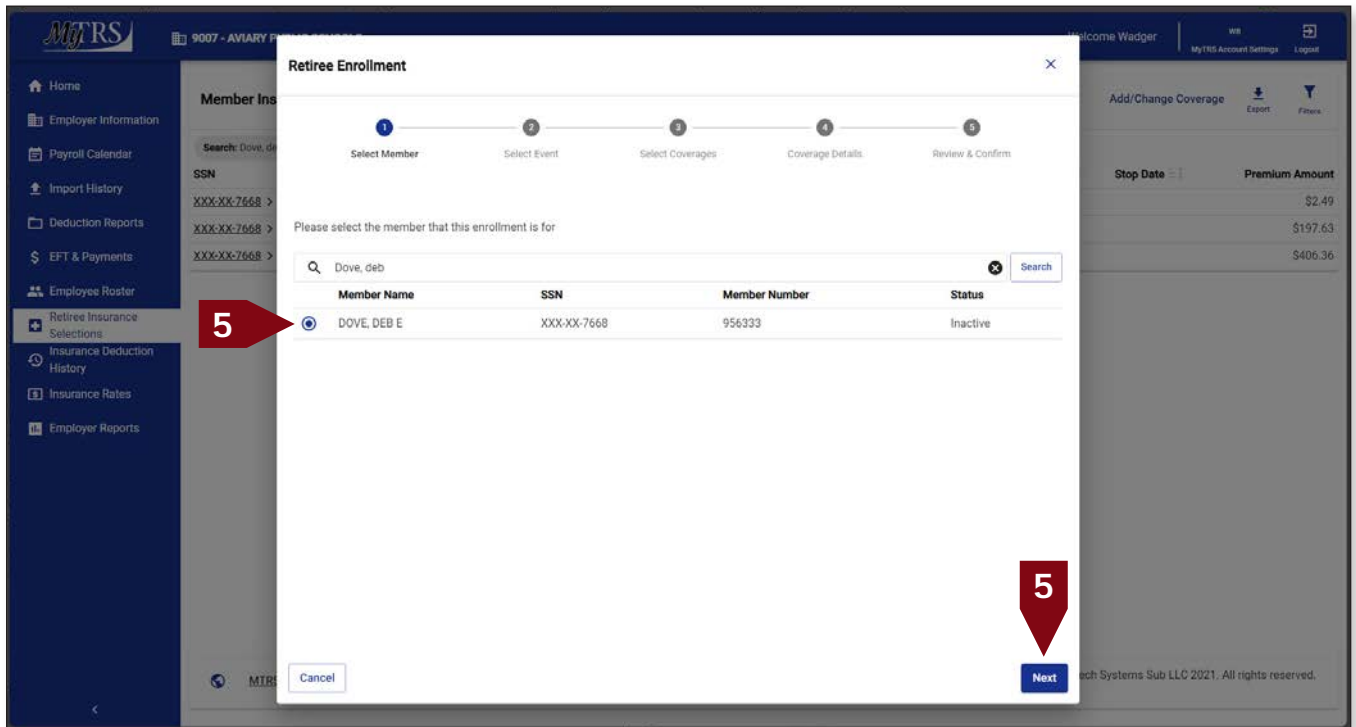
Q Dove, deb

4

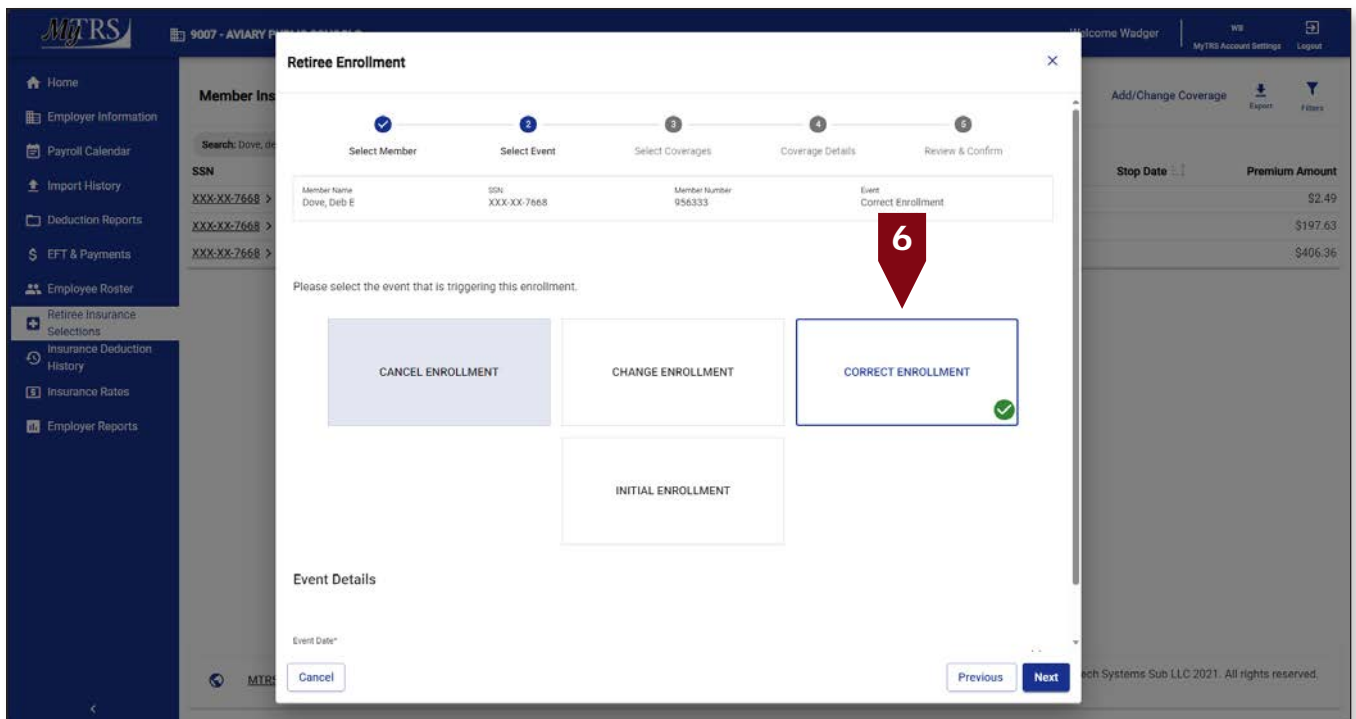
Member Name	SSN	Member Number	Status
<input type="radio"/> ALBATROSSES, AMY	XXX-XX-4579	192667	Retired
<input type="radio"/> ANHINGA, ALICE	XXX-XX-2138	951700	Active
<input type="radio"/> BLACKBIRD, BARBARA	XXX-XX-5174	144655	Retired
<input type="radio"/> BLUE JAY, BONNIE	XXX-XX-2844	211699	Retired
<input type="radio"/> BUDGERIGAR, HELEN	XXX-XX-3714	136979	Deceased
<input type="radio"/> BULFINCH, BETTY	XXX-XX-8133	959349	Active
<input type="radio"/> CASSAWARIES, CHRIS	XXX-XX-5932	126245	Retired
<input type="radio"/> CUCKOOS, DIANE	XXX-XX-4886	343773	Retired
<input type="radio"/> DOVE, DEB E	XXX-XX-7668	956333	Inactive
<input type="radio"/> FALCON, FRANK	XXX-XX-4464	247600	Retired
<input type="radio"/> GOLDFINCH, JENNA	XXX-XX-8744	78314	Deceased

If your search returns multiple members, select the correct one from the list provided.

5. Click the radio button next to the member you searched for and click **Next**.



6. Click **Correct Enrollment**.



The following fields will appear:

Event Date—Pre-filled with today's date.

Coverage Start Date—Pre-filled with today's date but **MUST** be changed to the correct start date of the coverage.

This date **MUST** be changed the correct start date, the first day of the month for Initial, Change and Correct coverage or the last day of the month for Cancelling coverage. Failure to enter a correct date or try to use a date prior to your retiree's retirement date, will result in the following error.

Retiree Enrollment [Close]

Error
Invalid Coverage Start Date.

Progress: 1 (Select Member) ✓, 2 (Select Event), 3 (Select Coverages), 4 (Coverage Details), 5 (Review & Confirm)

a. Once the date is fixed, click Next .

Retiree Enrollment [Close]
Step 2: Select Event

Member Name Dove, Deb E	SSN XXX-XX-7668	Member Number 956333	Event Correct Enrollment
----------------------------	--------------------	-------------------------	-----------------------------

Please select the event that is triggering this enrollment.

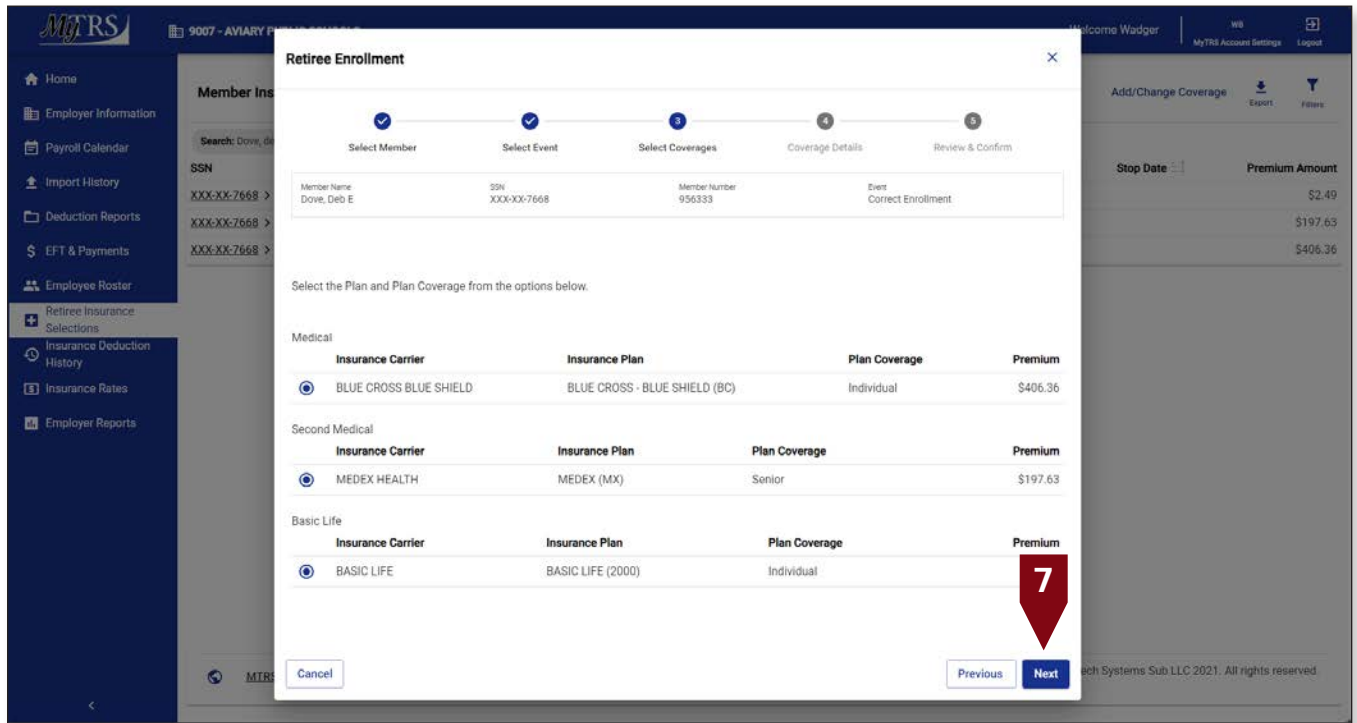
Event Details

Event Date*
03/11/2024

Coverage Start Date*
02/01/2024

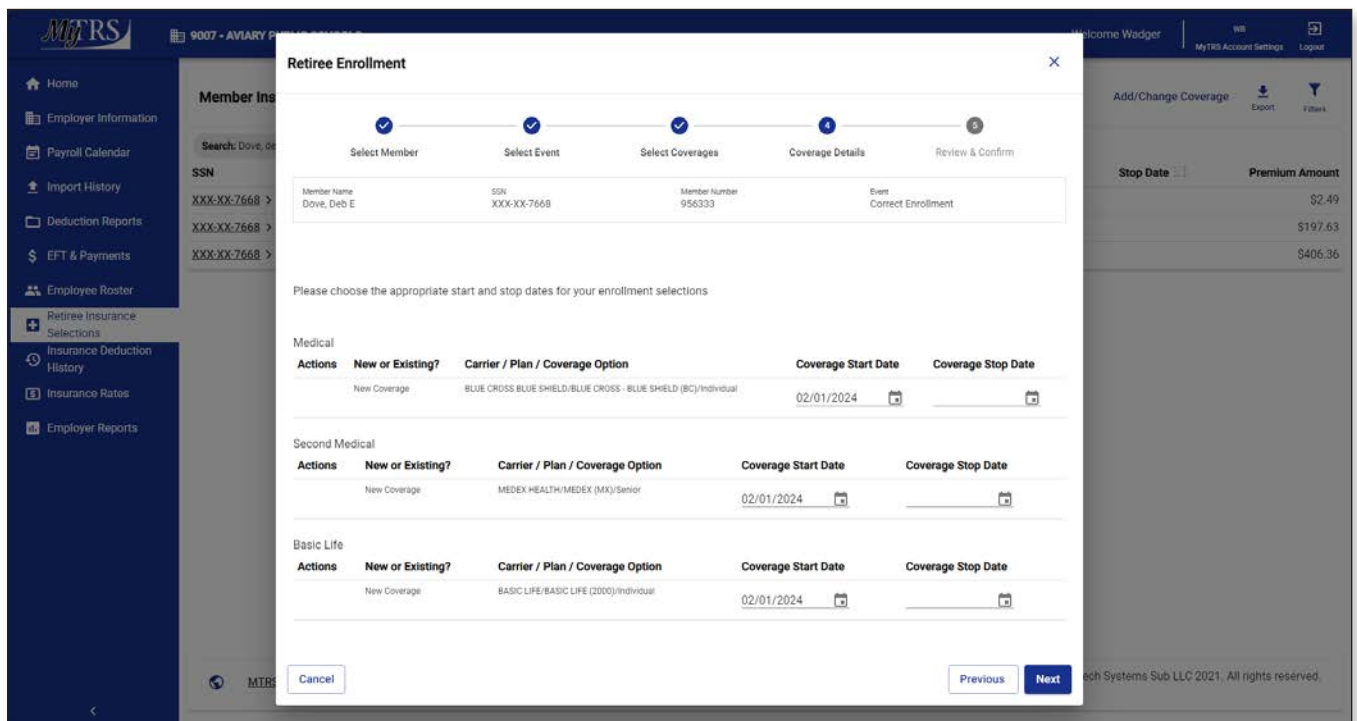
a

7. On the *Select Coverages* page, click **Next**. (Nothing is changing here.)

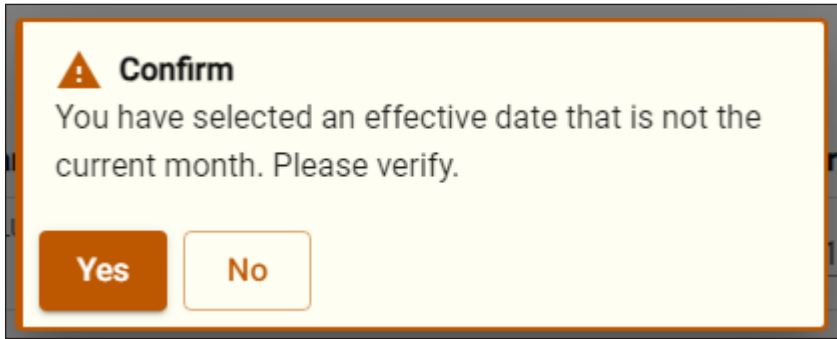


8. On the *Coverage Details* page, correct the date(s) that need to be updated.

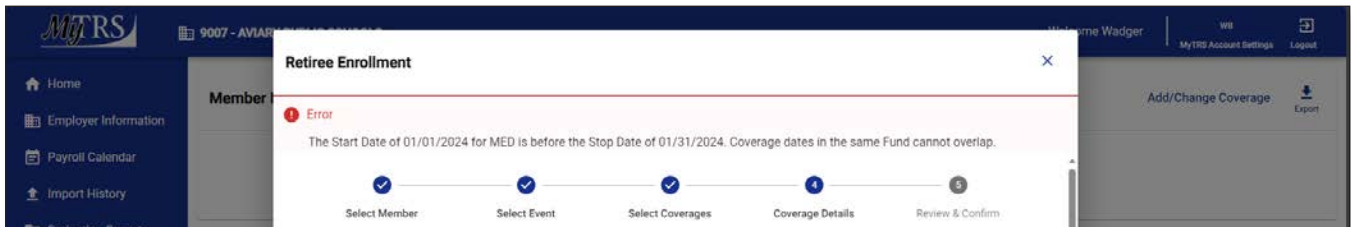
Remember that if you are entering a new **Coverage Start Date**, you may also have to correct the corresponding **Coverage Stop Date** as well. There should not be a gap between the two unless there is an intentional gap in coverage (such as rate holiday). Once your dates are corrected, click **Next**.



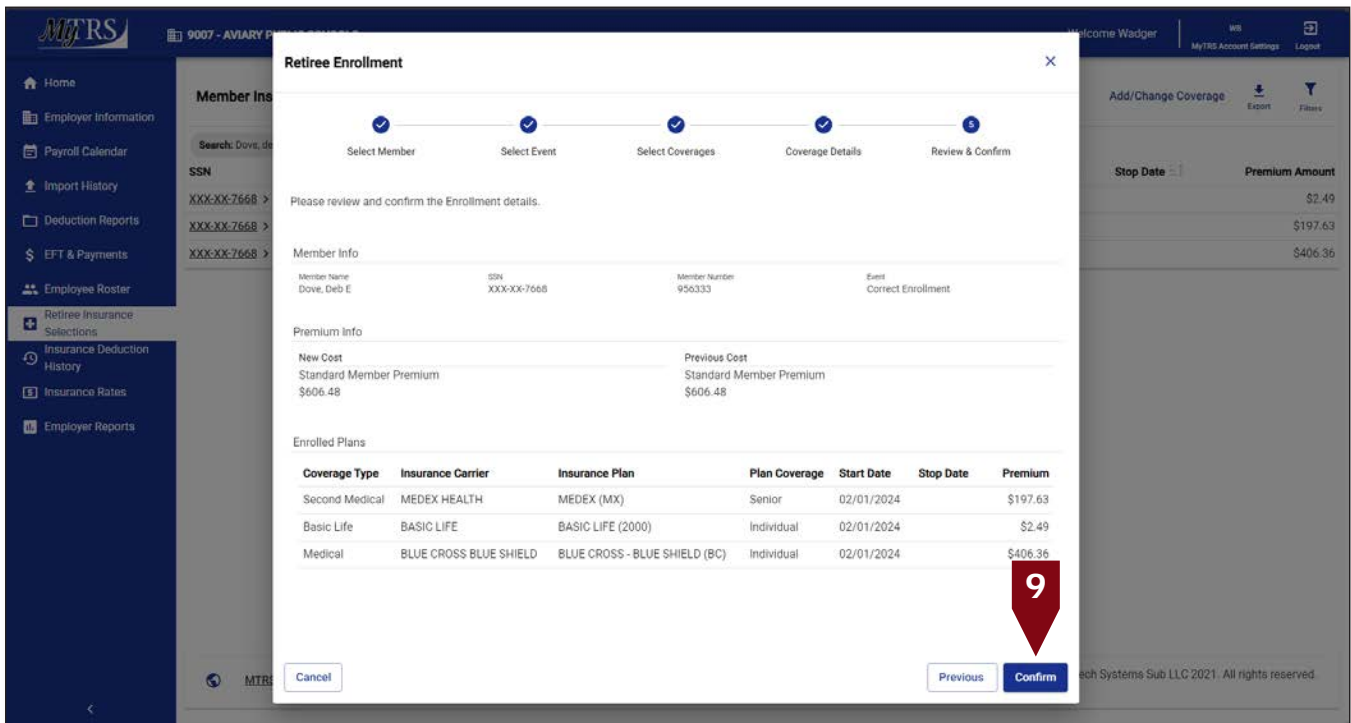
If the coverage change you are making requires a retroactive period, this message is displayed, click Yes.



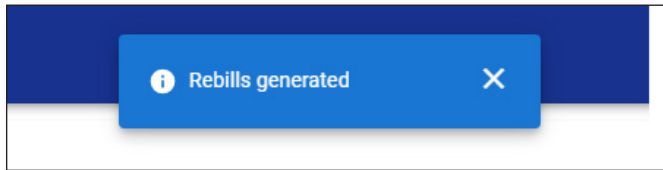
For an example where the correction is to existing coverage and new coverage is being set to an earlier start date, not fixing the corresponding stop date for the earlier plan will result in this error message.



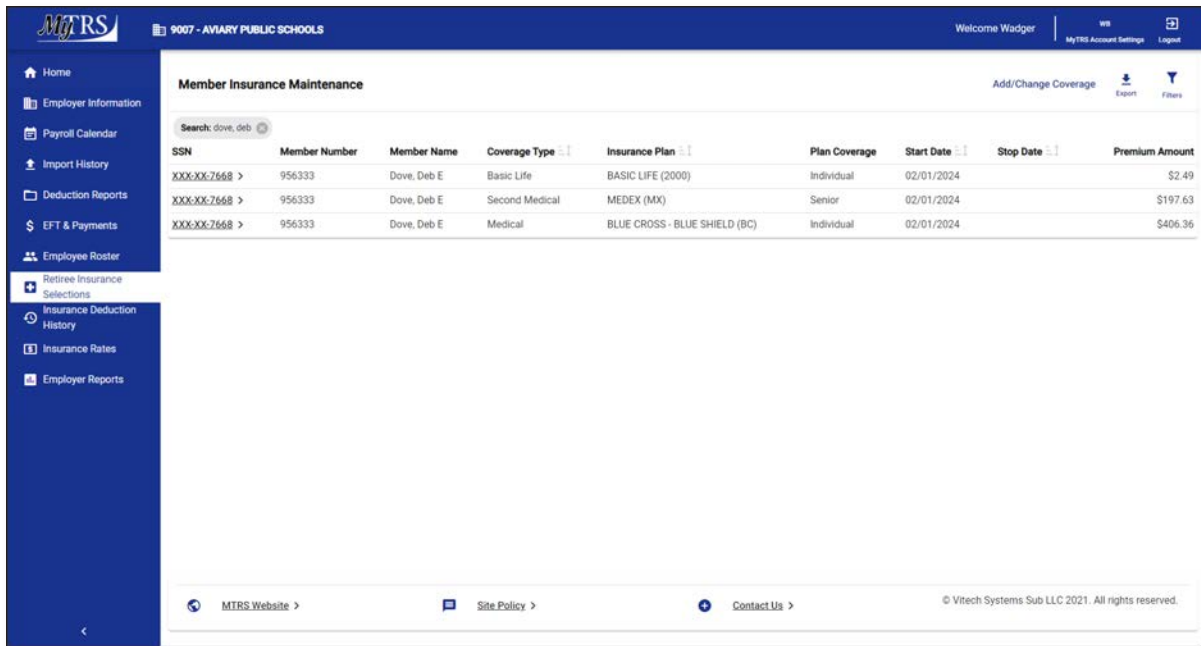
9. On the *Review & Confirm* page, click **Confirm**.



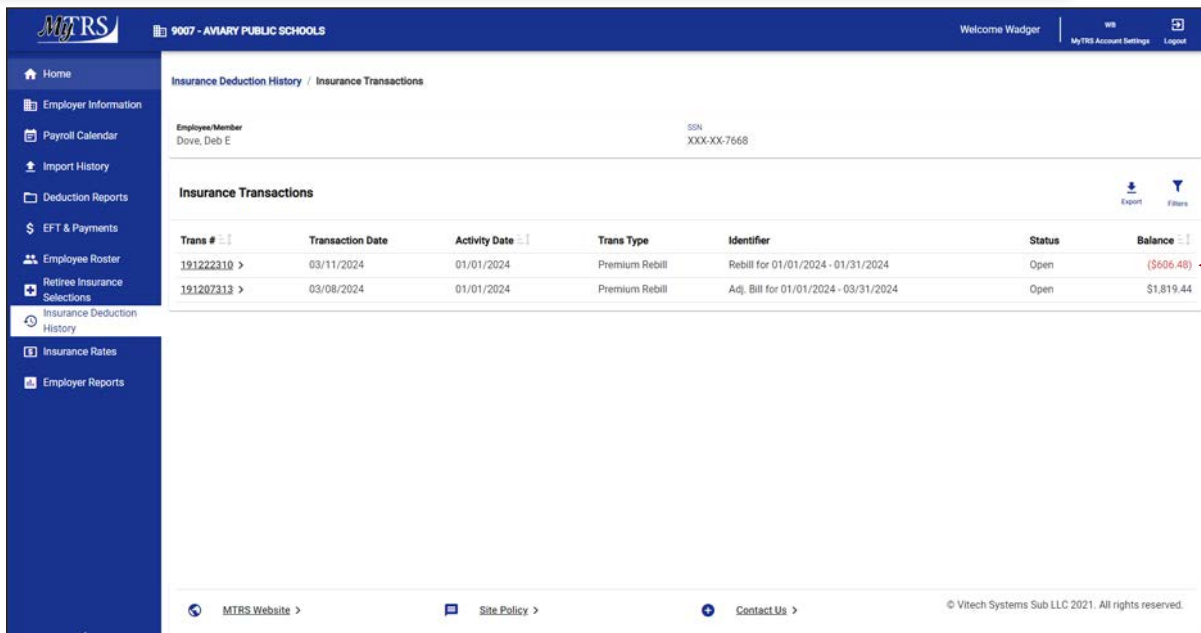
A rebill will be generated.



Now your correction is complete.



It is imperative that you go to the Insurance Deduction History screen in MyTRS to make sure the rebill calculated is the amount you expect to be calculated based on the coverage effective periods.

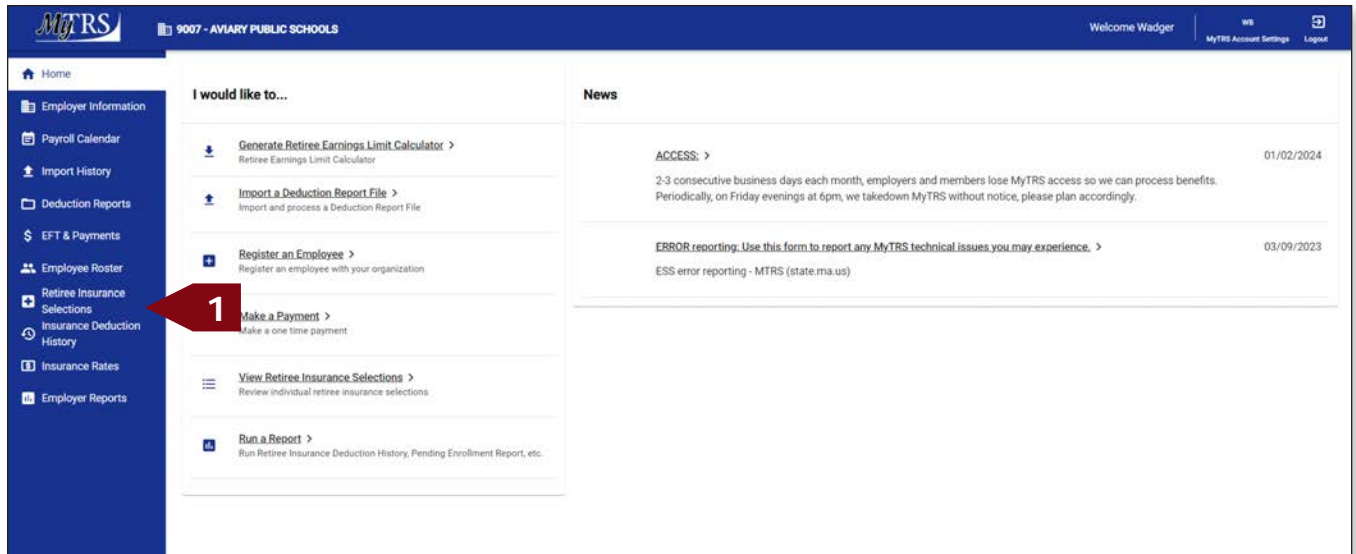


Chapter 9—Cancel Enrollments

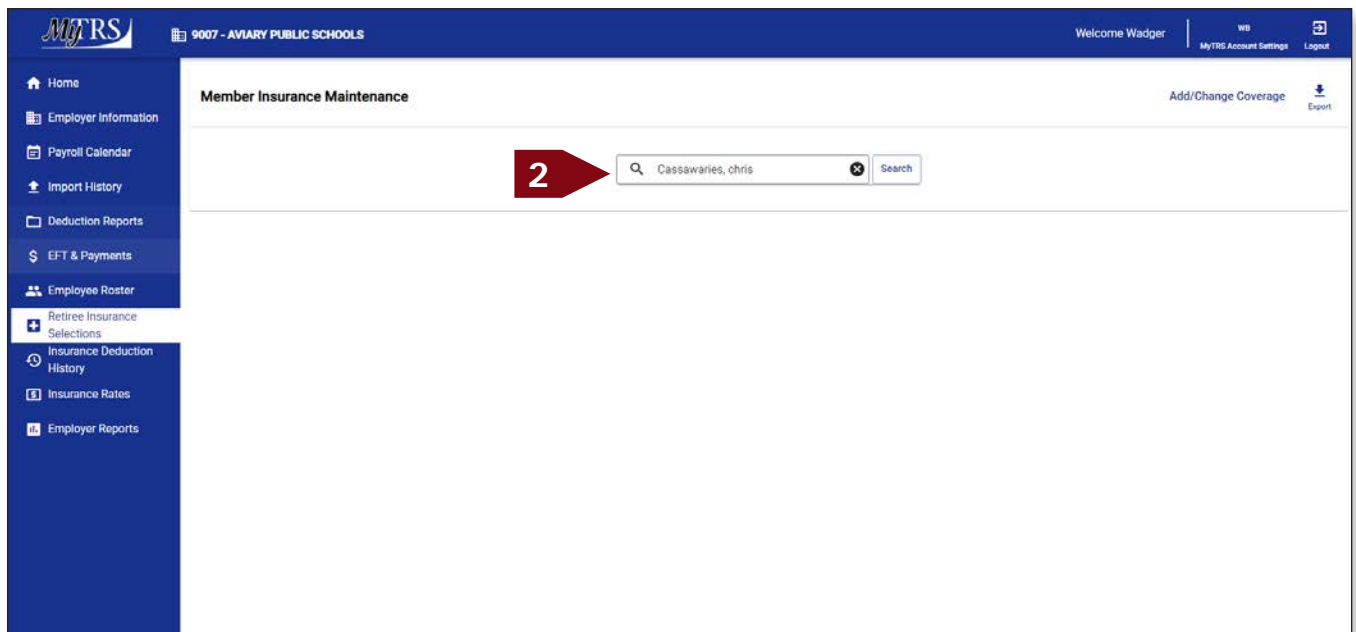
In the case of a death for a retiree, please see the required procedure mentioned in the Retiree Insurance Guidelines in Chapter 2 of this guide.

The Cancel Enrollment function is used to stop insurance coverage for a retiree when no replacement plan will be assigned.

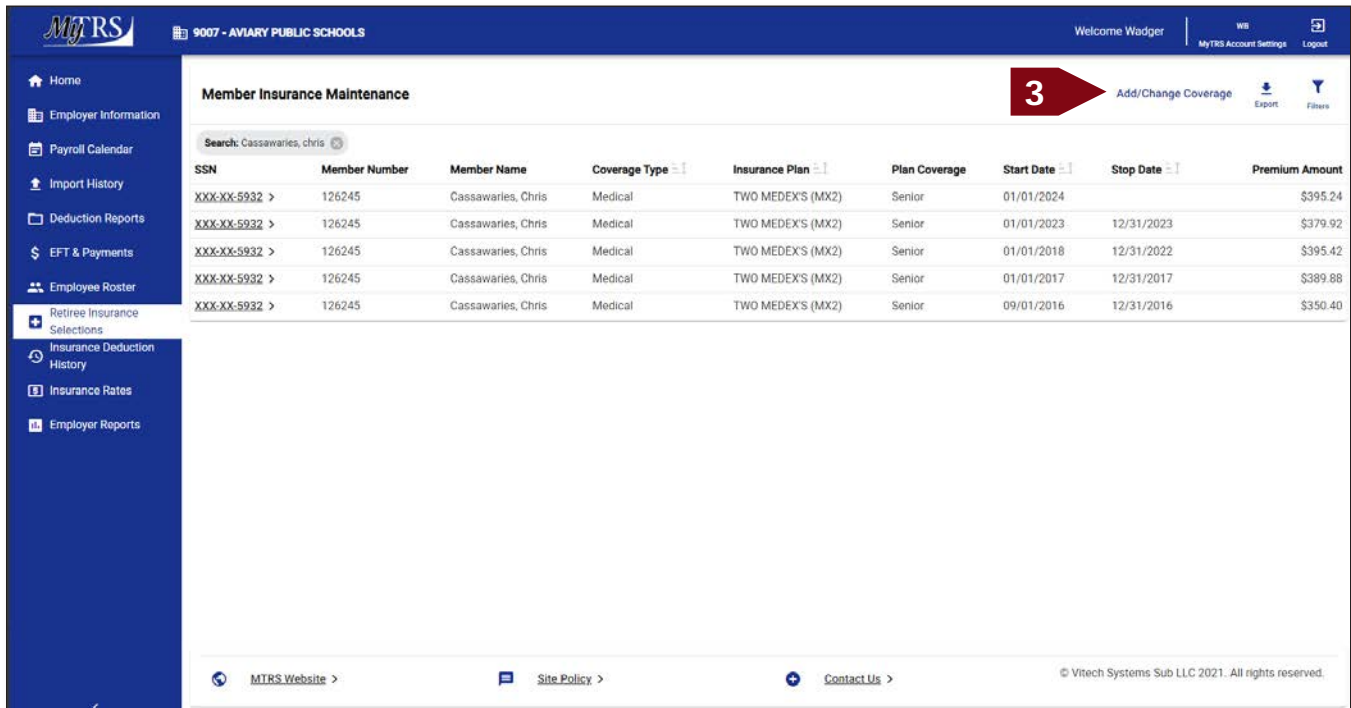
1. Click **Retiree Insurance Selections** from the *Left navigation* menu on the *Home* page.



2. Enter the retiree's name (last, first), MTRS member number or Social Security number (SSN) in the search field and press **Enter** on your keyboard or click **Search** to review your retiree's coverage before making a change.



3. Click **Add / Change Coverage**.

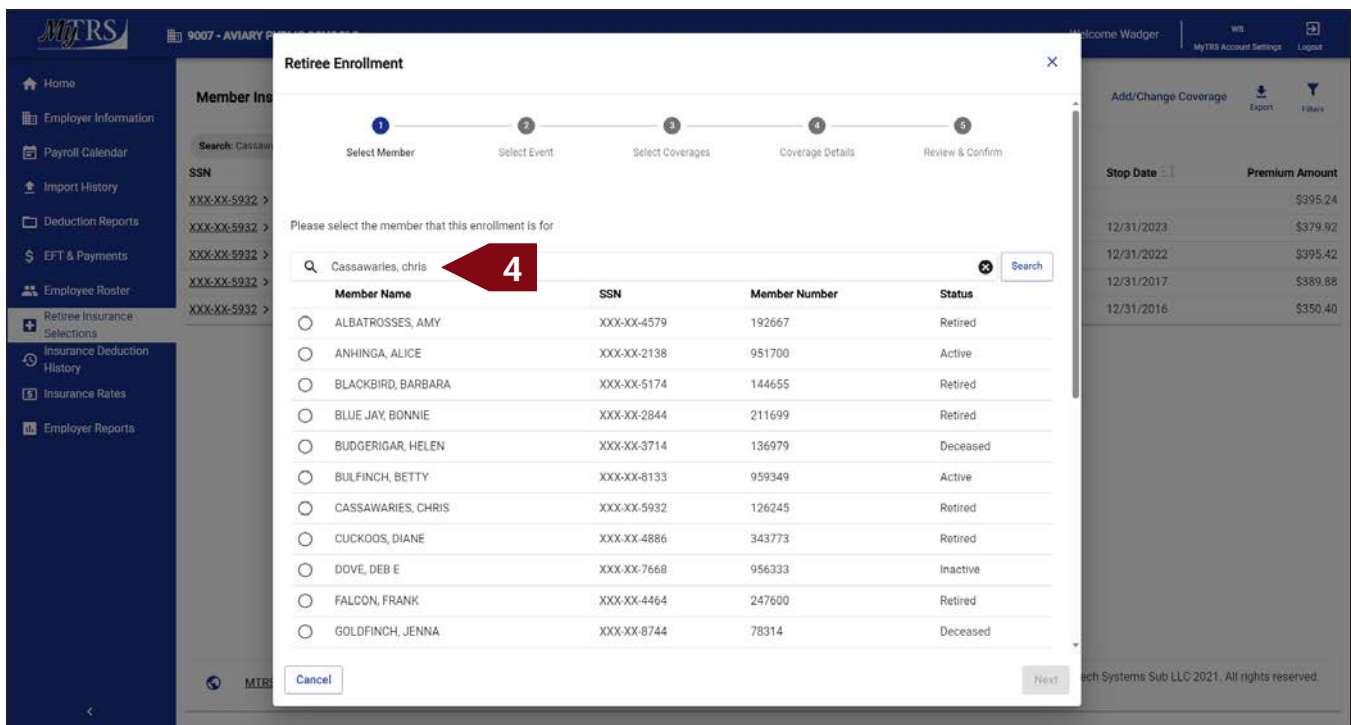


Member Insurance Maintenance

Search: Cassawaries, chris

SSN	Member Number	Member Name	Coverage Type	Insurance Plan	Plan Coverage	Start Date	Stop Date	Premium Amount
XXX-XX-5932 >	126245	Cassawaries, Chris	Medical	TWO MEDEX'S (MX2)	Senior	01/01/2024		\$395.24
XXX-XX-5932 >	126245	Cassawaries, Chris	Medical	TWO MEDEX'S (MX2)	Senior	01/01/2023	12/31/2023	\$379.92
XXX-XX-5932 >	126245	Cassawaries, Chris	Medical	TWO MEDEX'S (MX2)	Senior	01/01/2018	12/31/2022	\$395.42
XXX-XX-5932 >	126245	Cassawaries, Chris	Medical	TWO MEDEX'S (MX2)	Senior	01/01/2017	12/31/2017	\$389.88
XXX-XX-5932 >	126245	Cassawaries, Chris	Medical	TWO MEDEX'S (MX2)	Senior	09/01/2016	12/31/2016	\$350.40

4. Again, enter the retiree's name (last, first), MTRS member number or Social Security number (SSN) in the search field and press **Enter** on your keyboard.



Retiree Enrollment

1 Select Member 2 Select Event 3 Select Coverages 4 Coverage Details 5 Review & Confirm

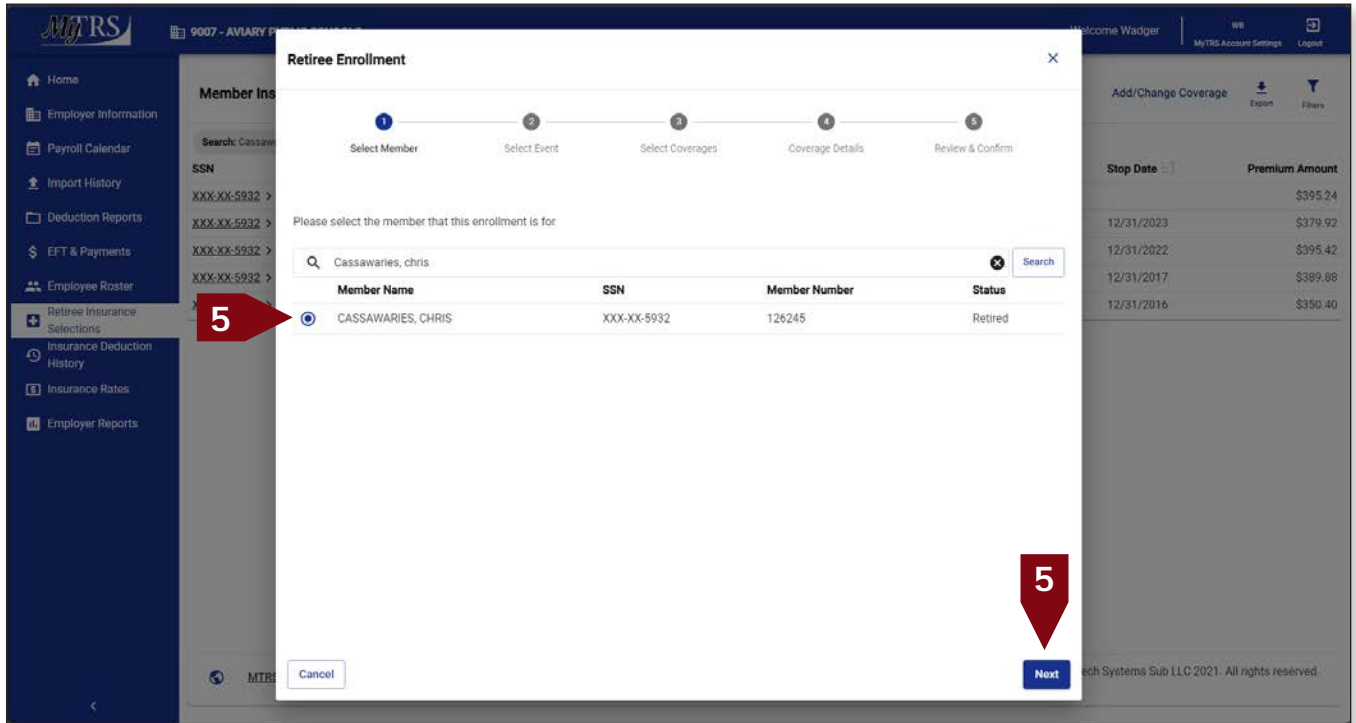
Please select the member that this enrollment is for

Search: Cassawaries, chris

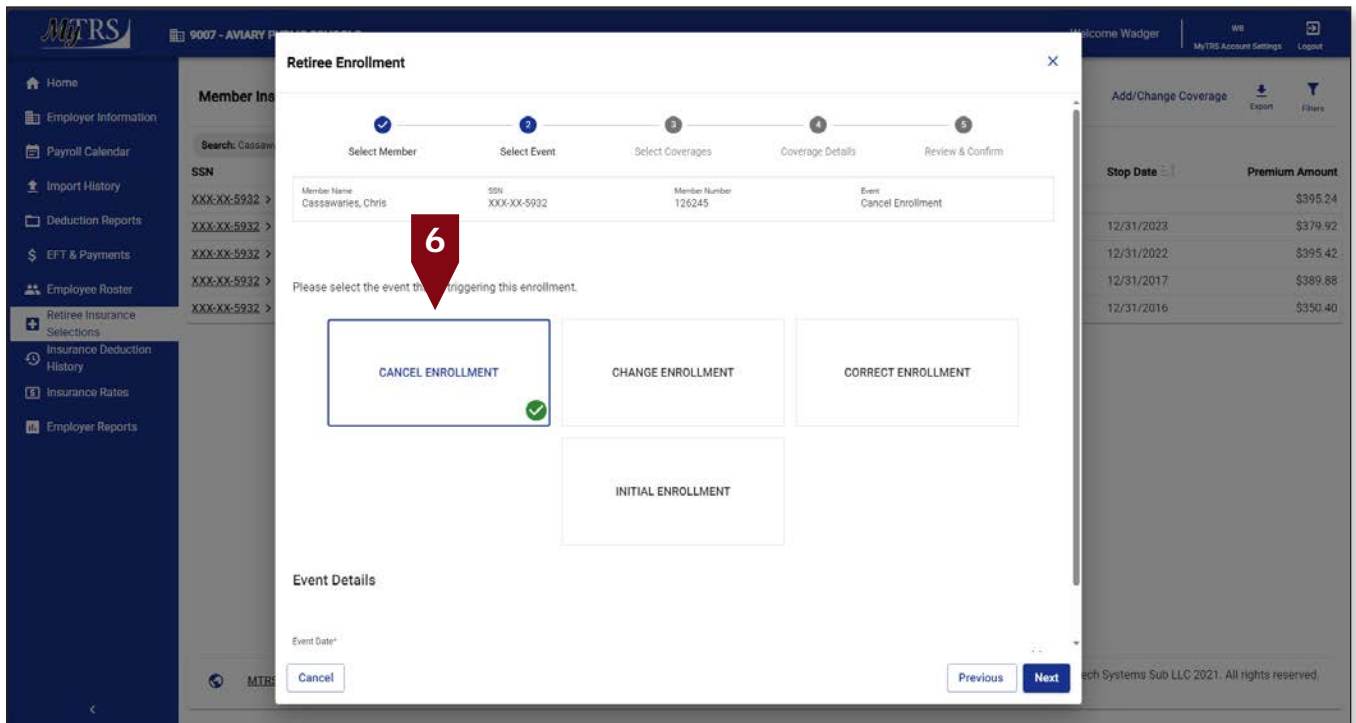
Member Name	SSN	Member Number	Status
<input type="radio"/> ALBATROSSES, AMY	XXX-XX-4579	192667	Retired
<input type="radio"/> ANHINGA, ALICE	XXX-XX-2138	951700	Active
<input type="radio"/> BLACKBIRD, BARBARA	XXX-XX-5174	144655	Retired
<input type="radio"/> BLUE JAY, BONNIE	XXX-XX-2844	211699	Retired
<input type="radio"/> BUDGERIGAR, HELEN	XXX-XX-3714	136979	Deceased
<input type="radio"/> BULFINCH, BETTY	XXX-XX-8133	959349	Active
<input type="radio"/> CASSAWARIES, CHRIS	XXX-XX-5932	126245	Retired
<input type="radio"/> CUCKOOS, DIANE	XXX-XX-4886	343773	Retired
<input type="radio"/> DOVE, DEB E	XXX-XX-7668	956333	Inactive
<input type="radio"/> FALCON, FRANK	XXX-XX-4464	247600	Retired
<input type="radio"/> GOLDFINCH, JENNA	XXX-XX-8744	78314	Deceased

If your search returns multiple members, select the correct one from the list provided.

5. Click the radio button for the member you searched for and click **Next**.



6. Click **Cancel Enrollment**.

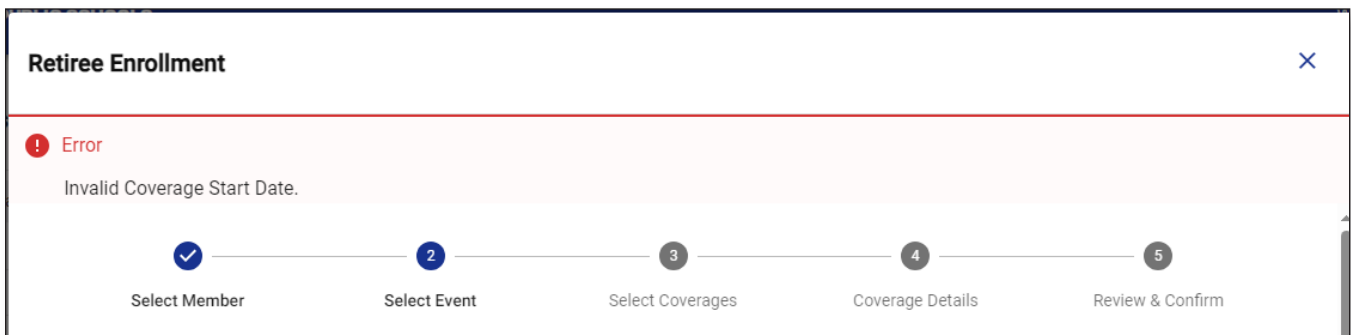


The following fields will appear:

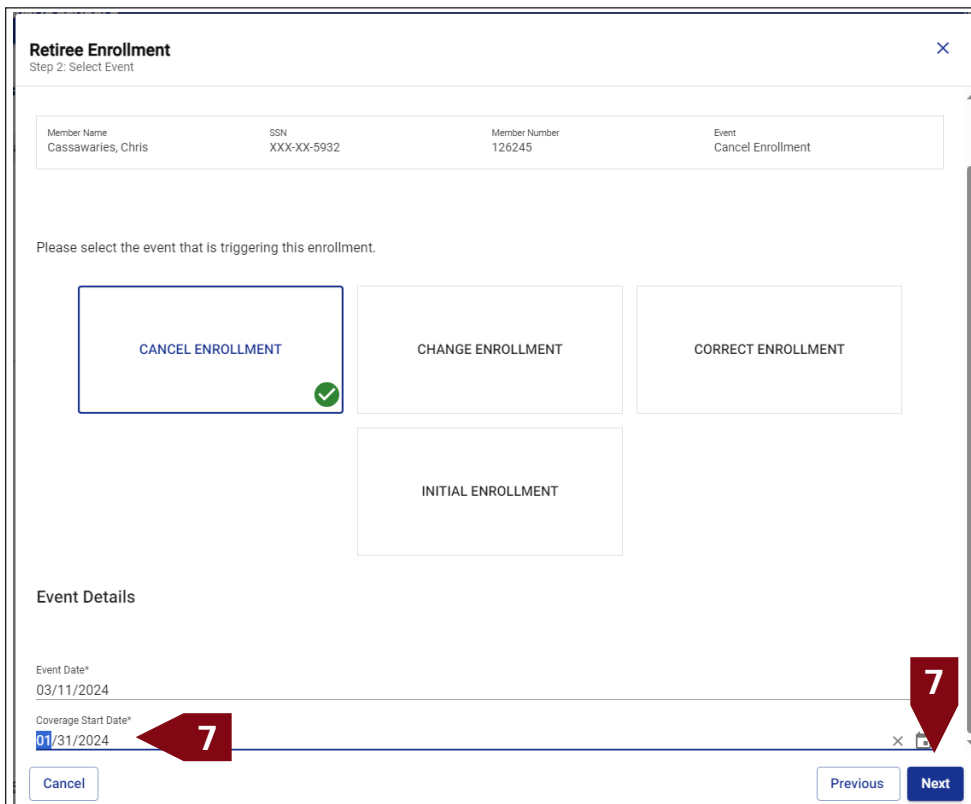
Event Date—Pre-filled with today’s date.

Coverage Start Date— This is the coverage STOP date, so it should be the last day of the coverage month. (e.g., if you want to end coverage for the September 1 premium, the Coverage Start Date should be 8/31).

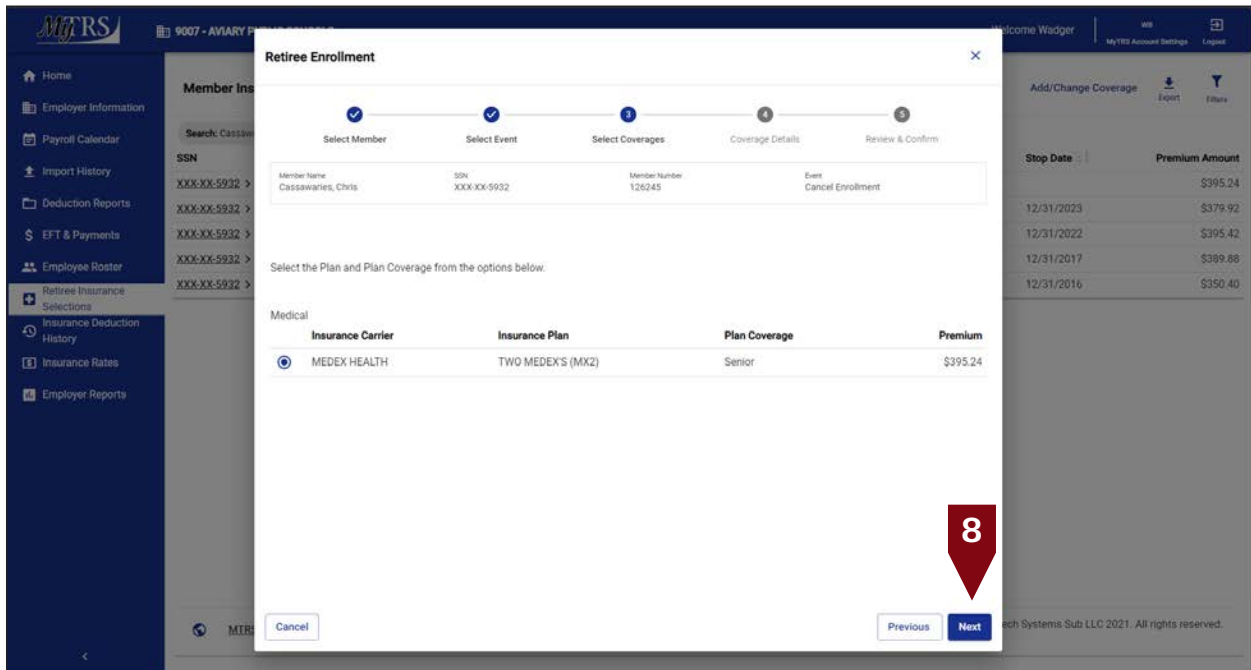
This date **MUST** be changed the correct start date, the first day of the month for Initial, Change and Correct coverage or the last day of the month for Cancelling coverage. Failure to enter a correct date or try to use a date prior to your retiree’s retirement date, will result in the following error.



7. Once the date is fixed, click **Next**.



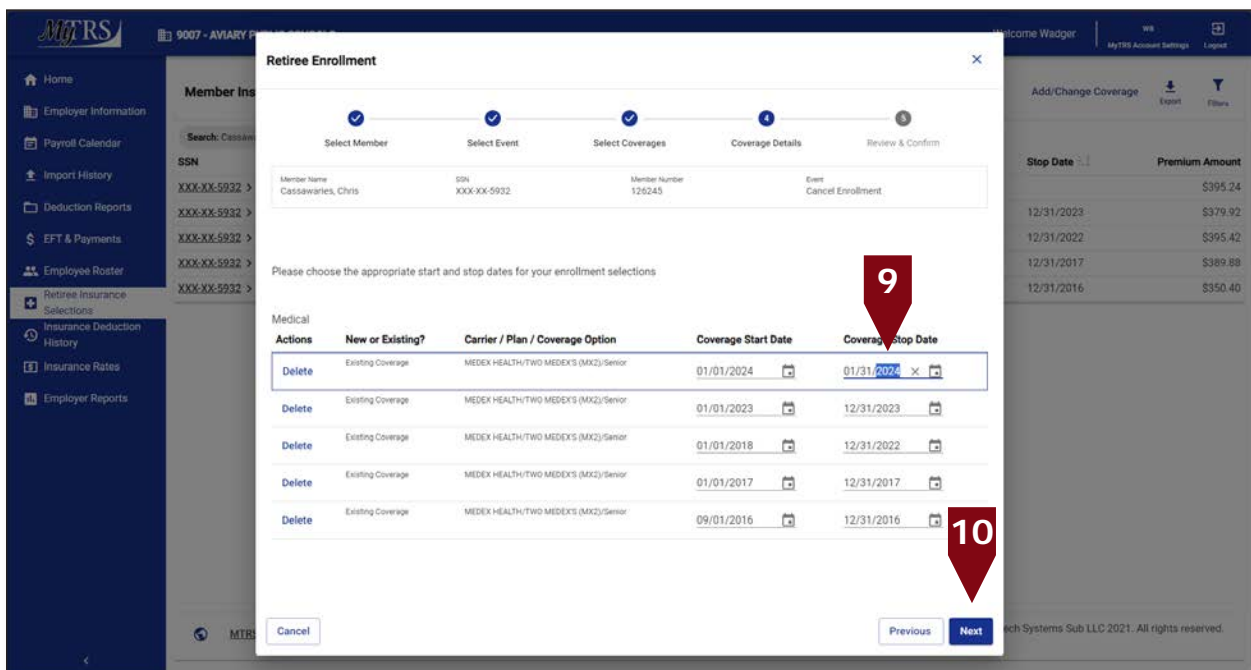
8. On the *Select Coverages* page, click **Next**



9. On the *Coverage Details* page, enter the appropriate Coverage Stop Date on the coverage that is ending. This should be the last day of the coverage month. (e.g., if you want to end coverage for the February 1 premium, the Coverage Stop Date should be 01/31).

- If the Stop Date you enter is in the past, MyTRS will automatically process a refund (negative rebill) of deductions that will be processed on the next warrant.
- If you delete the row entirely (by clicking the **Delete** link to the left of the coverage), ALL the deductions the retiree has paid associated to that row will be refunded on the retiree payroll.

Click **Next**



10. On the *Review & Confirm* page, click **Confirm**.

Retiree Enrollment

Select Member Select Event Select Coverages Coverage Details **Review & Confirm**

Please review and confirm the Enrollment details.

Member Info

Member Name Cassawaries, Chris	SSN XXX-XX-5932	Member Number 126245	Event Cancel Enrollment
-----------------------------------	--------------------	-------------------------	----------------------------

Premium Info

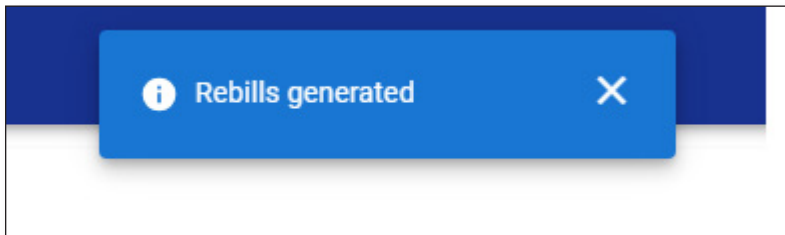
New Cost \$0.00	Previous Cost Standard Member Premium \$395.24
--------------------	--

Enrolled Plans

Coverage Type	Insurance Carrier	Insurance Plan	Plan Coverage	Start Date	Stop Date	Premium
Medical	MEDEX HEALTH	TWO MEDEX'S (MX2)	Senior	01/01/2024	01/31/2024	\$395.24
Medical	MEDEX HEALTH	TWO MEDEX'S (MX2)	Senior	01/01/2023	12/31/2023	\$379.92
Medical	MEDEX HEALTH	TWO MEDEX'S (MX2)	Senior	01/01/2018	12/31/2022	\$395.42
Medical	MEDEX HEALTH	TWO MEDEX'S (MX2)	Senior	01/01/2017	12/31/2017	\$389.88
Medical	MEDEX HEALTH	TWO MEDEX'S (MX2)	Senior	09/01/2016	12/31/2016	\$350.40

Cancel Previous **Confirm**

A rebill will be generated in this example so this message will display.



Now the member will display with the coverage cancelled.

Member Insurance Maintenance

Search: Cassawaries, chris

SSN	Member Number	Member Name	Coverage Type	Insurance Plan	Plan Coverage	Start Date	Stop Date	Premium Amount
XXX-XX-5932 >	126245	Cassawaries, Chris	Medical	TWO MEDEX'S (MX2)	Senior	01/01/2024	01/31/2024	\$395.24
XXX-XX-5932 >	126245	Cassawaries, Chris	Medical	TWO MEDEX'S (MX2)	Senior	01/01/2023	12/31/2023	\$379.92
XXX-XX-5932 >	126245	Cassawaries, Chris	Medical	TWO MEDEX'S (MX2)	Senior	01/01/2018	12/31/2022	\$395.42
XXX-XX-5932 >	126245	Cassawaries, Chris	Medical	TWO MEDEX'S (MX2)	Senior	01/01/2017	12/31/2017	\$389.88
XXX-XX-5932 >	126245	Cassawaries, Chris	Medical	TWO MEDEX'S (MX2)	Senior	09/01/2016	12/31/2016	\$350.40

It is imperative that you go to the Insurance Deduction History screen in MyTRS to make sure the rebill calculated is the amount you expect to be calculated based on the coverage effective periods.

Insurance Deduction History / Insurance Transactions

Employee/Member: Cassawaries, Chris | SSN: XXX-XX-5932

Insurance Transactions

Trans #	Transaction Date	Activity Date	Trans Type	Identifier	Status	Balance
191217316 >	03/11/2024	02/01/2024	Premium Rebill	Rebill for 02/01/2024 - 03/31/2024	Open	(\$790.48)
191123488 >	02/15/2024	02/15/2024	Disbursement Deduction	Disb Request	Closed	\$0.00
190996768 >	02/15/2024	03/01/2024	Premium Bill	EBILL for 03/01/2024 - 03/31/2024	Closed	\$0.00
185203460 >	01/22/2024	01/22/2024	Disbursement Deduction	Disb Request	Closed	\$0.00
185120593 >	01/22/2024	02/01/2024	Premium Bill	EBILL for 02/01/2024 - 02/29/2024	Closed	\$0.00
179404973 >	12/19/2023	12/19/2023	Disbursement Deduction	Disb Request	Closed	\$0.00
179266485 >	12/19/2023	01/01/2024	Premium Bill	EBILL for 01/01/2024 - 01/31/2024	Closed	\$0.00
174073454 >	11/16/2023	11/16/2023	Disbursement Deduction	Disb Request	Closed	\$0.00
173909045 >	11/16/2023	12/01/2023	Premium Bill	EBILL for 12/01/2023 - 12/31/2023	Closed	\$0.00
168400122 >	10/19/2023	10/19/2023	Disbursement Deduction	Disb Request	Closed	\$0.00
168281212 >	10/19/2023	11/01/2023	Premium Bill	EBILL for 11/01/2023 - 11/30/2023	Closed	\$0.00
162517283 >	09/20/2023	09/20/2023	Disbursement Deduction	Disb Request	Closed	\$0.00
162448893 >	09/20/2023	10/01/2023	Premium Bill	EBILL for 10/01/2023 - 10/31/2023	Closed	\$0.00
156576411 >	08/22/2023	08/22/2023	Disbursement Deduction	Disb Request	Closed	\$0.00
156433756 >	08/22/2023	09/01/2023	Premium Bill	EBILL for 09/01/2023 - 09/30/2023	Closed	\$0.00

Chapter 10—Check Insurance Deduction History

Reviewing historical transactions in MyTRS.

MyTRS allows you to view the insurance deductions that have been taken from a retiree's check. Previously processed transactions for a retiree can be viewed in MyTRS via the *Insurance Deduction History* link in the left navigation menu.

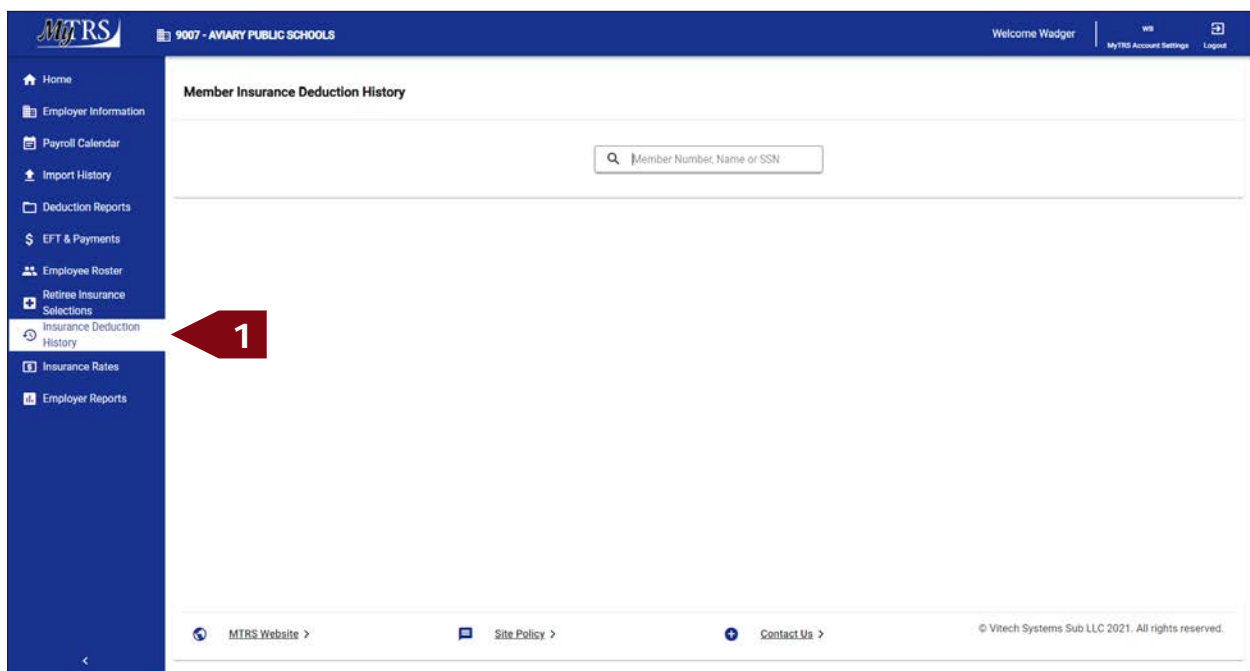
There are 3 types of transactions viewable:

- **Premium Bill** – This is the standard transaction created by the retiree payroll that bills the member for insurance. All insurance types are rolled into one bill each month.
- **Disbursement Deduction** – This is the standard transaction processed during the retiree payroll through which MyTRS processes the bill and applies funds from the retiree's benefit to pay the employer as part of the monthly insurance check.
- **Premium Rebill** - When there is a retroactive insurance coverage change in MyTRS, the system will automatically calculate the refund or balance due amount. These adjustments in MyTRS are called "rebills." Premium Rebills are calculated by taking the difference between what was deducted from a retiree before the change and what should have been deducted based on the change entered. Rebills can be created to retroactively bill a member (shows in black text) or to refund a member, shows in red text and in brackets. A simple way to remember which is which is to think of it as black = bill to the retiree while red = refund to the retiree.

When you make coverage changes that are retroactive it is very important to check the Insurance Deduction History screen to ensure that a rebill has been created and is for the correct amount.

To check a transaction:

1. Click **Insurance Deduction History** from the left navigation menu.



2. Enter the retiree's name (last, first), MTRS member number or Social Security number (SSN) in the Search field and press **Enter** on your keyboard or clicking **Search**.

The screenshot shows the MyTRS web application interface. The top navigation bar includes the MyTRS logo, the employer name '9007 - AVIARY PUBLIC SCHOOLS', and user information 'Welcome Wadger'. A left-hand sidebar contains various menu items, with 'Insurance Deduction History' highlighted. The main content area is titled 'Member Insurance Deduction History' and features a search bar with the text 'Peafowl, petu' entered. A red arrow with the number '2' points to the search input field. Below the search bar is a large empty space, indicating that the search results have not yet been displayed.

If your search returns multiple members, select the correct one from the list provided.

3. Once your retiree appears, click on your employee's masked SSN to open their account:

The screenshot shows the same MyTRS web application interface, but now with search results displayed. The search bar still contains 'Peafowl, petu'. Below the search bar is a table with the following data:

SSN	Member Number	Name	Member Status
XXX-XX-2175 >	258350	PEAFOWL, PETUNIA	Retired

A red arrow with the number '3' points to the masked SSN 'XXX-XX-2175' in the first row of the table. The rest of the interface, including the sidebar and top navigation, remains the same.

4. Once your retiree’s account opens, you’ll see any open rebills and/or processed transactions from previous retiree payrolls.

Notes:

- a. The Transaction Date is the date that the entry was made.
- b. The Activity Date is the effective date of the change.
- c. The Status field will show as “Open” if a bill or rebill will be processed on the next retiree payroll and “Closed” if it has already been processed on a prior retiree payroll.
- d. The Balance field will be \$0.00 for all closed transactions.

When a rebill has been generated, it will be listed as “Rebill...” under the Identifier column. The rebill amount will only be listed as open until the warrant is processed.

In our example, Petunia has both open rebills and a history of closed transactions. Petunia happens to have both positive and negative rebills from a complex correction from another section of our materials.

5. To see the details of a rebill, click on the **Transaction #**.

Trans #	Transaction Date	Activity Date	Trans Type	Identifier	Status	Balance
191217310	03/11/2024	01/01/2024	Premium Rebill	Rebill for 01/01/2024 - 03/31/2024	Open	\$592.89
191212313	03/11/2024	01/01/2024	Premium Rebill	Rebill for 01/01/2024 - 03/31/2024	Open	(\$592.89)
191212310	03/11/2024	12/01/2023	Premium Rebill	Rebill for 12/01/2023 - 03/31/2024	Open	(\$540.11)
191116902	02/15/2024	02/15/2024	Disbursement Deduction	Disb Request	Closed	\$0.00
191116901	02/15/2024	02/15/2024	Disbursement Deduction	Disb Request	Closed	\$0.00
190996762	02/15/2024	03/01/2024	Premium Bill	EBILL for 03/01/2024 - 03/31/2024	Closed	\$0.00
185169310	01/22/2024	01/22/2024	Disbursement Deduction	Disb Request	Closed	\$0.00
185169309	01/22/2024	01/22/2024	Disbursement Deduction	Disb Request	Closed	\$0.00
185120587	01/22/2024	02/01/2024	Premium Bill	EBILL for 02/01/2024 - 02/29/2024	Closed	\$0.00
179335833	12/19/2023	12/19/2023	Disbursement Deduction	Disb Request	Closed	\$0.00
179335832	12/19/2023	12/19/2023	Disbursement Deduction	Disb Request	Closed	\$0.00
179266479	12/19/2023	01/01/2024	Premium Bill	EBILL for 01/01/2024 - 01/31/2024	Closed	\$0.00
173957763	11/16/2023	11/16/2023	Disbursement Deduction	Disb Request	Closed	\$0.00
173957762	11/16/2023	11/16/2023	Disbursement Deduction	Disb Request	Closed	\$0.00
173909040	11/16/2023	12/01/2023	Premium Bill	EBILL for 12/01/2023 - 12/31/2023	Closed	\$0.00

If the rebill is a bill, the total balance will be in black font and if the rebill is a refund, the total balance will be in red font and in parentheses.

- 6. Once the transaction opens, you can see the activity date, billing details by insurance category, the transaction total and the period the rebill covers. The same options are available for Premium Bills and Disbursement

The screenshot shows the 'Transaction Details' page for a Premium Rebill. The breadcrumb trail is 'Insurance Deduction History / Insurance Transactions / Transaction Details'. The page title is 'Transaction Summary'. Below this, there is a table with one row of transaction data:

Activity Date	Trans #	Trans Type	Trans Identifier	Status	Balance
01/01/2024	191212313	Premium Rebill	Rebill for 01/01/2024 - 03/31/2024	Open	(\$592.89)

Below the summary table is a 'Transaction Details' section with a table showing breakdowns by category:

Activity Date	Type	Total Amount	Medical	Second Medical	Third Medical	Basic Life	Optional Life	Dental	Vision	QIC Medical	QIC Dental
01/01/2024	Original	(\$592.89)	(\$592.89)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

At the bottom of the page, there are links for 'MTRS Website', 'Site Policy', and 'Contact Us', along with a copyright notice: '© Vitech Systems Sub LLC 2021. All rights reserved.'

- 7. To return to the account, click on the **Insurance Transactions** and you'll be returned to the list of transactions.

This screenshot shows the top navigation bar of the MyTRS application. A red arrow with the number '7' points to the 'Insurance Transactions' link in the breadcrumb trail: 'Insurance Deduction History / Insurance Transactions / Transaction Details'. The breadcrumb trail is highlighted in white against the dark blue background of the navigation bar.

This will return you the *Insurance Deduction History* Screen.

The screenshot shows the 'Insurance Transactions' list screen. The breadcrumb trail is 'Insurance Deduction History / Insurance Transactions'. The page displays employee information for Peafowl, Petunia (SSN: XXXXX2175). Below this is a table listing various transactions:

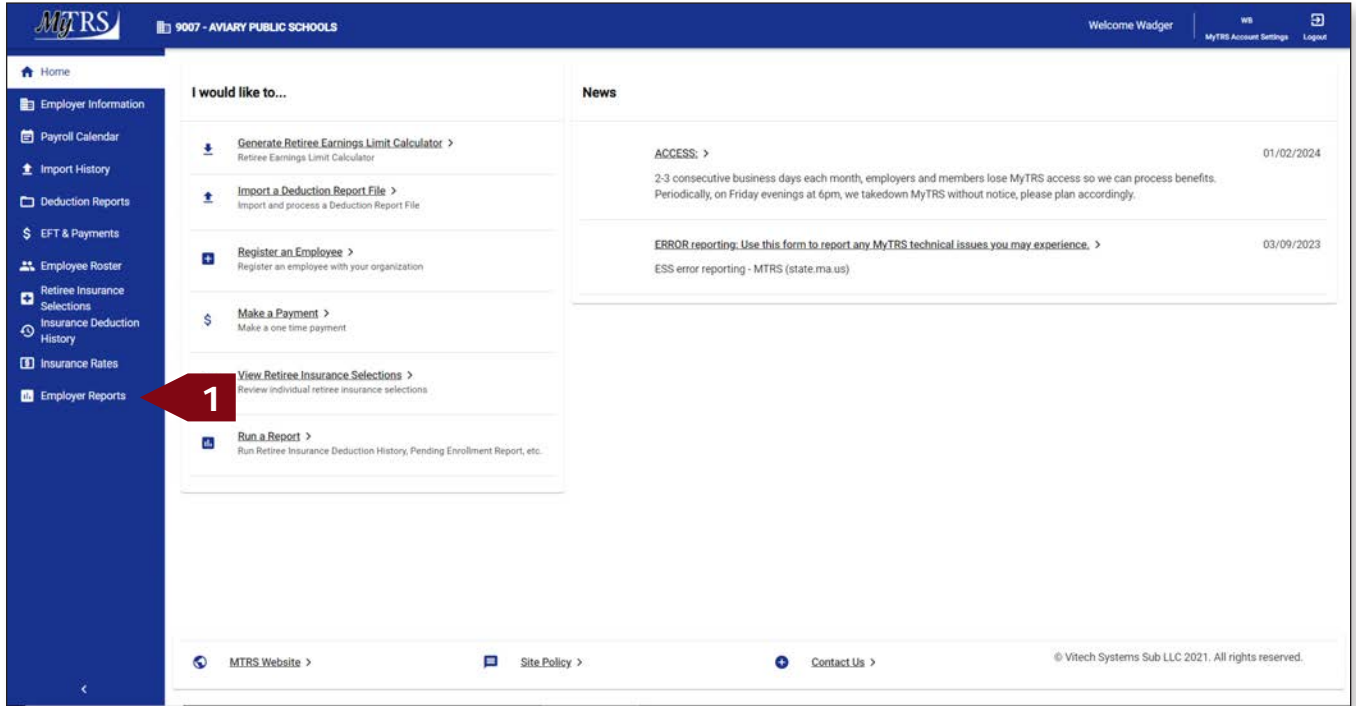
Trans #	Transaction Date	Activity Date	Trans Type	Identifier	Status	Balance
191212310	03/11/2024	01/01/2024	Premium Rebill	Rebill for 01/01/2024 - 03/31/2024	Open	\$592.89
191212313	03/11/2024	01/01/2024	Premium Rebill	Rebill for 01/01/2024 - 03/31/2024	Open	(\$592.89)
191212310	03/11/2024	12/01/2023	Premium Rebill	Rebill for 12/01/2023 - 03/31/2024	Open	(\$540.11)
191116902	02/15/2024	02/15/2024	Disbursement Deduction	Disb Request	Closed	\$0.00
191116901	02/15/2024	02/15/2024	Disbursement Deduction	Disb Request	Closed	\$0.00
190996762	02/15/2024	03/01/2024	Premium Bill	EBILL for 03/01/2024 - 03/31/2024	Closed	\$0.00
185169310	01/22/2024	01/22/2024	Disbursement Deduction	Disb Request	Closed	\$0.00
185169309	01/22/2024	01/22/2024	Disbursement Deduction	Disb Request	Closed	\$0.00
185120587	01/22/2024	02/01/2024	Premium Bill	EBILL for 02/01/2024 - 02/29/2024	Closed	\$0.00
179335833	12/19/2023	12/19/2023	Disbursement Deduction	Disb Request	Closed	\$0.00
179335832	12/19/2023	12/19/2023	Disbursement Deduction	Disb Request	Closed	\$0.00
179286479	12/19/2023	01/01/2024	Premium Bill	EBILL for 01/01/2024 - 01/31/2024	Closed	\$0.00
173957763	11/16/2023	11/16/2023	Disbursement Deduction	Disb Request	Closed	\$0.00
173957762	11/16/2023	11/16/2023	Disbursement Deduction	Disb Request	Closed	\$0.00
173909040	11/16/2023	12/01/2023	Premium Bill	EBILL for 12/01/2023 - 12/31/2023	Closed	\$0.00

At the bottom of the page, there is a pagination control showing '1 - 15 of 173' and 'Page 1 of 12'.

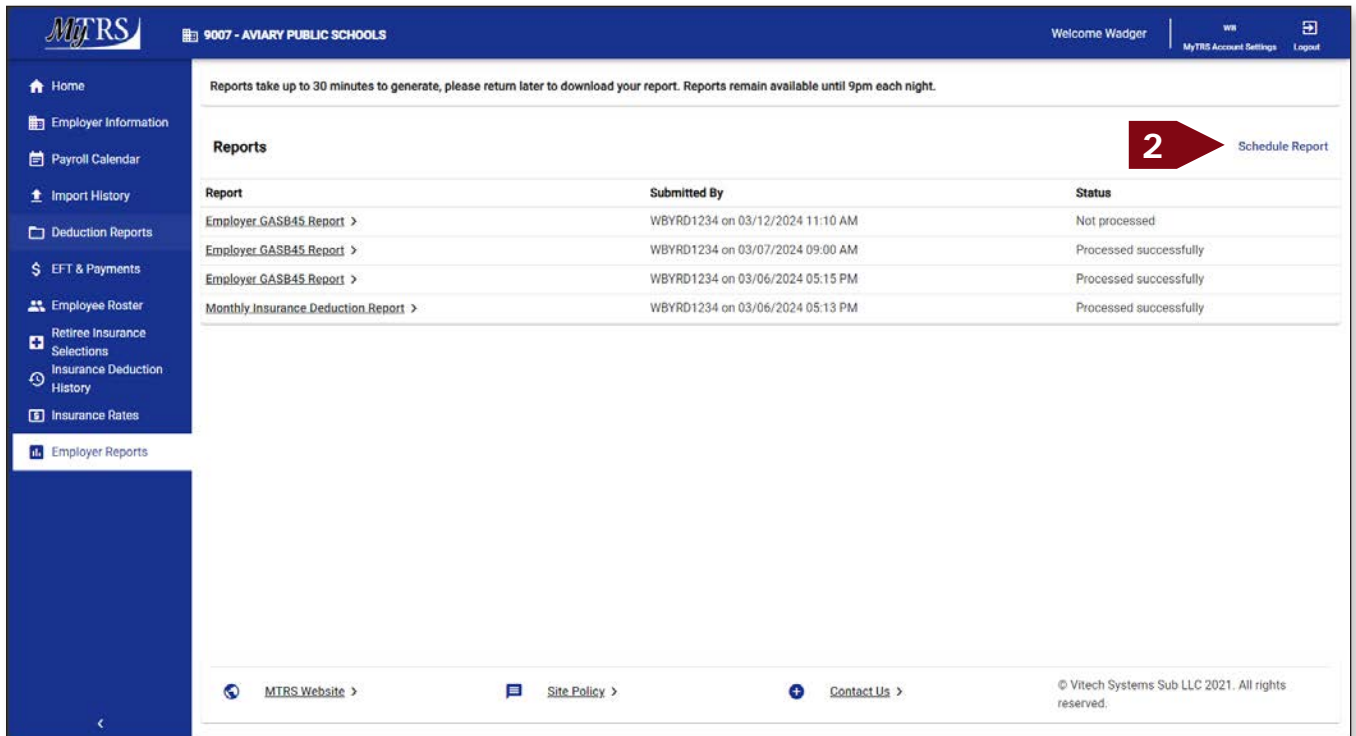
Chapter 11—Insurance Reports

MyTRS allows employers to view and download four distinct reports to manage their insurance process and meet their reporting needs.

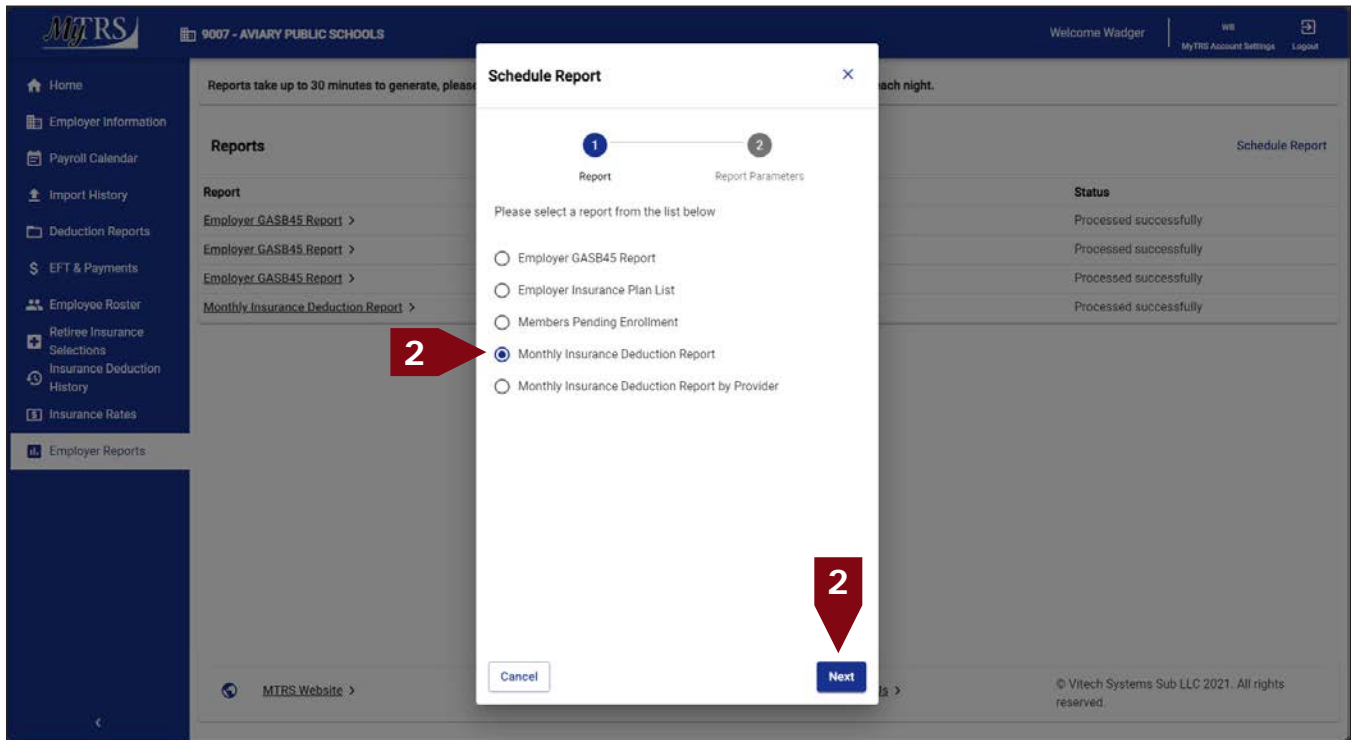
1. Click *Employer Reports* from the left navigation menu.



2. Click *Schedule Report*.



2. Select the report you want to schedule, click **Next**.



Explanation of each report:

- *Employer GASB report*—This report can be exported to be used for your actuarial reporting. It can also be used export contact information for open enrollment.
- *Employer Insurance plan list*—This report allows employers to export their insurance plans.
- *Members Pending Enrollment*—This is not a retiree insurance report, it lists members who failed to enroll for MTRS membership.
- *Monthly Insurance Deduction Report*—This is the standard report most employers use to balance their insurance payment against their insurance roster from their carrier(s).
- *Monthly Insurance Deduction Report by Provider*—This report organizes monthly deductions by carrier type and plans.

3. On the Report Parameters page:
 - a. Select the file Export Type you prefer (PDF or CSV). We'd recommend CSV (opens in Excel).
 - b. Leave the Run Date as-is.
 - c. The Employer Code will be pre-filled with your employer code and cannot be changed.
 - d. Enter the deduction month you'd like to be contained in the report.

The report month defaults to the current month and year. You will need to change this date if the month's retirement payroll hasn't been processed, or if you want to access a prior month's report. You should enter the mm/yyyy for the check you are pulling a report for.

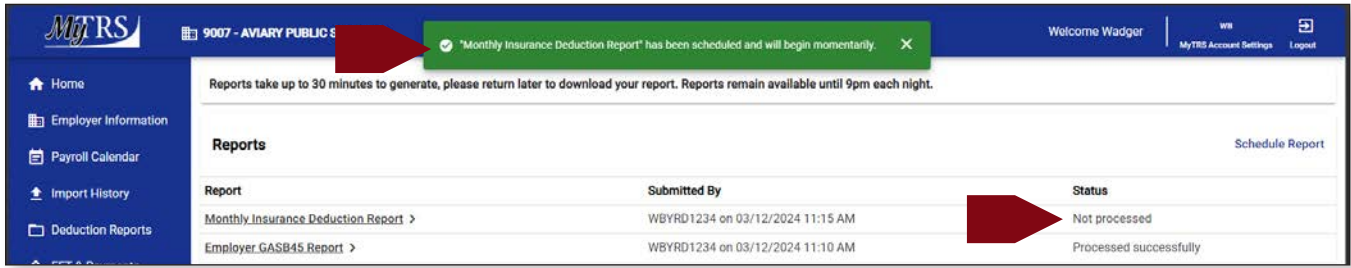
- e. Click **Schedule**.

The screenshot displays the MTRS Employer Training Guide interface. The main page shows the 'Reports' section for '9007 - AVIARY PUBLIC SCHOOLS'. A 'Schedule Report' dialog box is open, showing the 'Report Parameters' step. The dialog box contains the following fields and options:

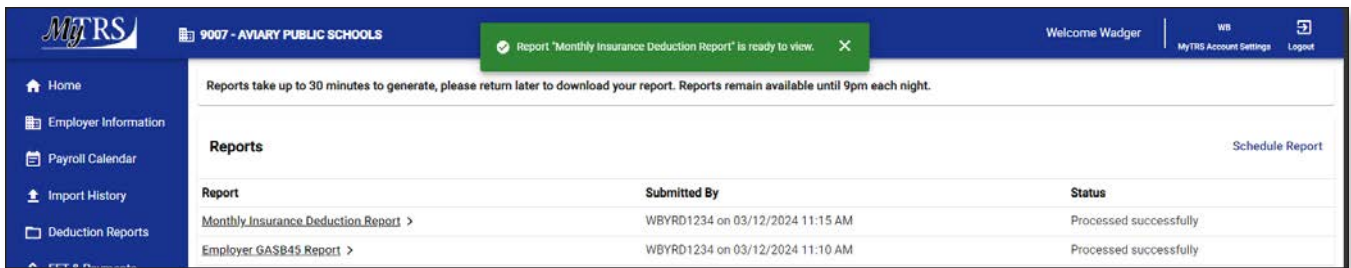
- Export Type:** Radio buttons for 'PDF' and 'CSV' (selected).
- Run Date*:** A date picker set to '03/12/2024'.
- Employer Code:** A text field containing '9007'.
- Month:** A text field containing '12/2023'.

At the bottom of the dialog box, there are three buttons: 'Cancel', 'Previous', and 'Schedule'. Red arrows labeled 'a' through 'e' point to the 'CSV' radio button, the 'Run Date' field, the 'Employer Code' field, the 'Month' field, and the 'Schedule' button respectively.

This message will be displayed if the data you entered is sufficient and the queued report will be displayed with a Status of “Not Processed.”

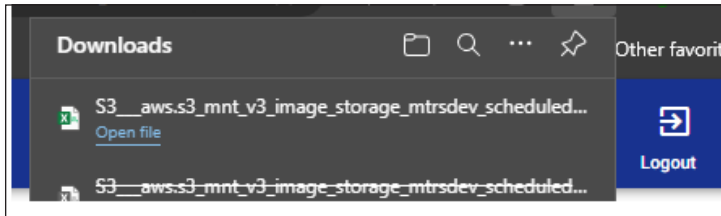


4. When the report has been successfully processed, This message will be displayed and the report status will update to “processed.” Click the Report link to open report.



Depending on the browser you are using to access MyTRS, and the format you chose, the report will download or open accordingly.

For example, in Edge .csv files will not automatically open.



Sample view of a csv report:

	A	B	C	D	E	F	G	H	I	J	K	L
1	Monthly Insurance Deduction Report for 12/2023											
2	Employer: 9007 - AVIARY PUBLIC SCHOOLS											
3	Total Premium: \$5,258.96											
4	No. of Members: 19											
5	Name	SSN	MED	MED 2	MED 3	LIFE	OPT LIFE	DENTAL	VISION	Total Premium		
6	ALBATROS	XXX-XX-45	197.63	197.63	0	0	0	0	0	\$395.26		
7	BLACKBIRI	XXX-XX-51	330.74	0	0	2.49	0	47.83	0	\$381.06		
8	BLUE JAY,	XXX-XX-28	197.63	0	0	0	0	0	0	\$197.63		
9	BUDGERIG	XXX-XX-37	197.63	0	0	2.49	0	47.83	0	\$247.95		
10	CASSAWA	XXX-XX-59	395.24	0	0	0	0	0	0	\$395.24		
11	HORNBILL	XXX-XX-71	330.74	0	0	0	0	47.83	0	\$378.57		
12	KINGFISHI	XXX-XX-40	406.36	0	0	2.49	0	47.83	0	\$456.68		
13	MALLARD,	XXX-XX-65	197.63	197.63	0	2.49	0	0	0	\$397.75		
14	NYCTIBIU	XXX-XX-18	0	0	0	2.49	0	95.64	0	\$98.13		
15	PASSERIN	XXX-XX-01	197.63	0	0	0	0	0	0	\$197.63		
16	PEAFOWL	XXX-XX-21	330.74	197.63	0	0	0	0	0	\$528.37		
17	PENGUIN,	XXX-XX-52	197.63	0	0	0	0	47.83	0	\$245.46		
18	RAVEN, R/	XXX-XX-67	0	0	0	2.49	0	0	0	\$2.49		
19	REDTAIL, F	XXX-XX-60	197.63	0	0	0	0	0	0	\$197.63		
20	ROBINS, R	XXX-XX-70	197.63	0	0	0	0	47.83	0	\$245.46		
21	SPARROW	XXX-XX-22	197.63	0	0	2.49	0	0	0	\$200.12		
22	STORK, SA	XXX-XX-42	197.63	0	0	2.49	0	47.83	0	\$247.95		
23	VULTURE,	XXX-XX-66	197.63	0	0	2.49	0	47.83	0	\$247.95		
24	WOODPE	XXX-XX-92	197.63	0	0	0	0	0	0	\$197.63		
25	TOTALS		#####	\$592.89	\$0.00	\$22.41	\$0.00	\$478.28	\$0.00	#####		
26	Page 1 of	1										
27												
28												
29												
30												
31												

If the report opens in a different browser tab, go back to the Employer Reports page by clicking on the original tab you were working in.

Notes:

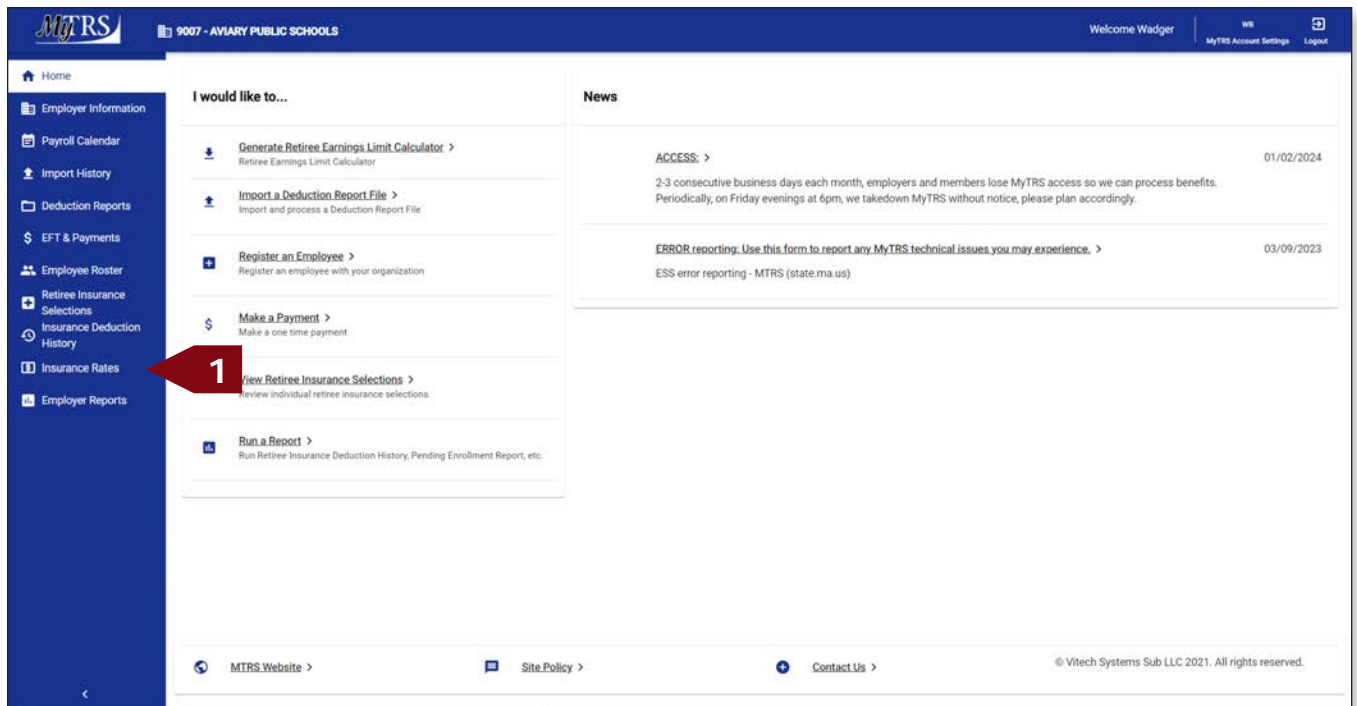
- The report may take up to 30 minutes to process. We recommend requesting the report, then checking back in later for the report rather than waiting while it runs. If you are working on something else in MyTRS, the confirmation message will pop-up on the screen you are working in.
- The report will be available to you under Employer Reports until 9pm the same day.
- If we have an email address on file for your account, you will receive an email when the report has been successfully completed. This takes the guess work out of knowing when the report is ready!
- Reports can be run for any month/year going back to Oct 2013.
- Please remember that the GASB45 report is designed to be your OPEB information source and can be used to locate contact information for your retirees. The GASB45 will not always reflect the deductions taken for that period and should not be used to verify your check amount or actual deductions taken for the associated period. The Monthly Insurance Deduction Report is designed to meet that need.

Chapter 12—View Plan Rates

MyTRS allows employers to view retiree plan information and the corresponding monthly premium costs.

To review your rates:

1. Click *Insurance Rates* from the left navigation menu.

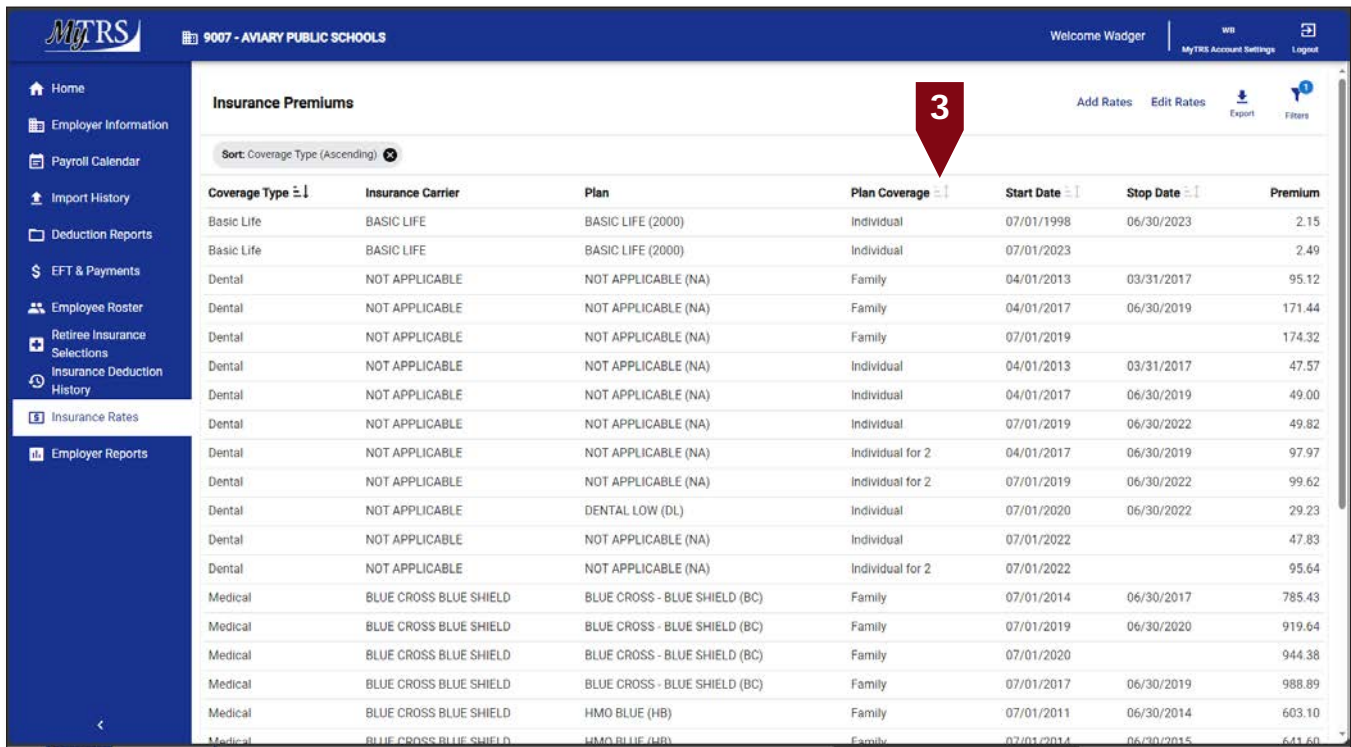


2. The insurance plans and premiums will be displayed.

The screenshot shows the 'Insurance Premiums' table in the MyTRS interface. The table lists various insurance plans and their associated monthly premium costs. The columns are: Coverage Type, Insurance Carrier, Plan, Plan Coverage, Start Date, Stop Date, and Premium.

Coverage Type	Insurance Carrier	Plan	Plan Coverage	Start Date	Stop Date	Premium
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Family	07/01/2020		944.38
Dental	NOT APPLICABLE	NOT APPLICABLE (NA)	Family	07/01/2019		174.32
Dental	NOT APPLICABLE	NOT APPLICABLE (NA)	Individual	07/01/2022		47.83
Dental	NOT APPLICABLE	NOT APPLICABLE (NA)	Individual for 2	07/01/2022		95.64
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Individual	07/01/2023		406.36
Medical	BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Individual	07/01/2023		330.74
Medical	BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Family	07/01/2023		886.33
Basic Life	BASIC LIFE	BASIC LIFE (2000)	Individual	07/01/2023		2.49
Medical	MEDEX HEALTH	MEDEX (MX)	Senior	01/01/2024		197.63
Medical	MEDEX HEALTH	TWO MEDEX'S (MX2)	Senior	01/01/2024		395.24
Second Medical	MEDEX HEALTH	MEDEX (MX)	Senior	01/01/2024		197.63
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Survivor	01/01/2024		17.50
Medical	BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Survivor	01/01/2024		0.01
Second Medical	MEDEX HEALTH	MEDEX (MX)	Senior	01/01/2023	12/31/2023	189.96
Medical	MEDEX HEALTH	TWO MEDEX'S (MX2)	Senior	01/01/2023	12/31/2023	379.92
Medical	MEDEX HEALTH	MEDEX (MX)	Senior	01/01/2023	12/31/2023	189.96
Basic Life	BASIC LIFE	BASIC LIFE (2000)	Individual	07/01/1998	06/30/2023	2.15
Medical	BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Individual	07/01/2022	06/30/2023	310.52
Medical	BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Family	07/01/2022	06/30/2023	832.15
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Individual	07/01/2022	06/30/2023	381.52

3. The plans grid can be sorted by any of the columns with the sort icon showing. Some fields cannot be used to sort in view mode but are available to sort by in edit mode. When sorted, you'll see the sort indicated by a filter bubble above the grid.



The screenshot shows the MyTRS interface for 9007 - AVIARY PUBLIC SCHOOLS. The main content area is titled "Insurance Premiums" and displays a table of insurance plans. The table has the following columns: Coverage Type, Insurance Carrier, Plan, Plan Coverage, Start Date, Stop Date, and Premium. The table is sorted by Coverage Type (Ascending). A red arrow labeled "3" points to the sort icon above the Plan Coverage column.

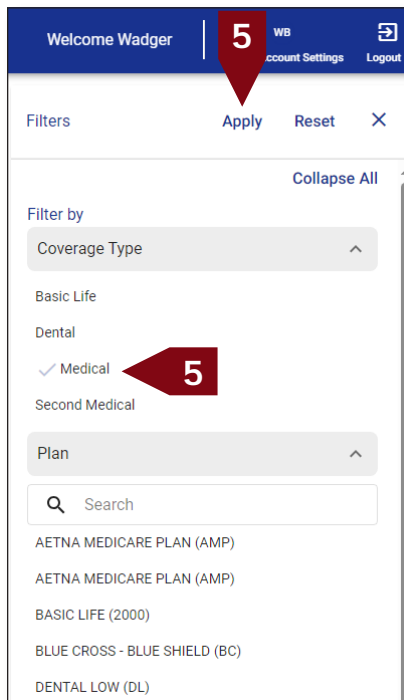
Coverage Type	Insurance Carrier	Plan	Plan Coverage	Start Date	Stop Date	Premium
Basic Life	BASIC LIFE	BASIC LIFE (2000)	Individual	07/01/1998	06/30/2023	2.15
Basic Life	BASIC LIFE	BASIC LIFE (2000)	Individual	07/01/2023		2.49
Dental	NOT APPLICABLE	NOT APPLICABLE (NA)	Family	04/01/2013	03/31/2017	95.12
Dental	NOT APPLICABLE	NOT APPLICABLE (NA)	Family	04/01/2017	06/30/2019	171.44
Dental	NOT APPLICABLE	NOT APPLICABLE (NA)	Family	07/01/2019		174.32
Dental	NOT APPLICABLE	NOT APPLICABLE (NA)	Individual	04/01/2013	03/31/2017	47.57
Dental	NOT APPLICABLE	NOT APPLICABLE (NA)	Individual	04/01/2017	06/30/2019	49.00
Dental	NOT APPLICABLE	NOT APPLICABLE (NA)	Individual	07/01/2019	06/30/2022	49.82
Dental	NOT APPLICABLE	NOT APPLICABLE (NA)	Individual for 2	04/01/2017	06/30/2019	97.97
Dental	NOT APPLICABLE	NOT APPLICABLE (NA)	Individual for 2	07/01/2019	06/30/2022	99.62
Dental	NOT APPLICABLE	DENTAL LOW (DL)	Individual	07/01/2020	06/30/2022	29.23
Dental	NOT APPLICABLE	NOT APPLICABLE (NA)	Individual	07/01/2022		47.83
Dental	NOT APPLICABLE	NOT APPLICABLE (NA)	Individual for 2	07/01/2022		95.64
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Family	07/01/2014	06/30/2017	785.43
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Family	07/01/2019	06/30/2020	919.64
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Family	07/01/2020		944.38
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Family	07/01/2017	06/30/2019	988.89
Medical	BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Family	07/01/2011	06/30/2014	603.10
Medical	BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Family	07/01/2014	06/30/2015	641.60

4. Use the **Filters** button to filter or sort the list (e.g., by Coverage Type or Start Date).



The screenshot shows the MyTRS interface for 9007 - AVIARY PUBLIC SCHOOLS. The main content area is titled "Insurance Premiums" and displays the same table as above. A red arrow labeled "4" points to the "Filters" button in the top right corner of the table area.

- The view defaults to display ALL the plans you offer; however, you can choose a more refined list by using the Filters button to filter by Coverage Type (for example). Click Medical, then click Apply.

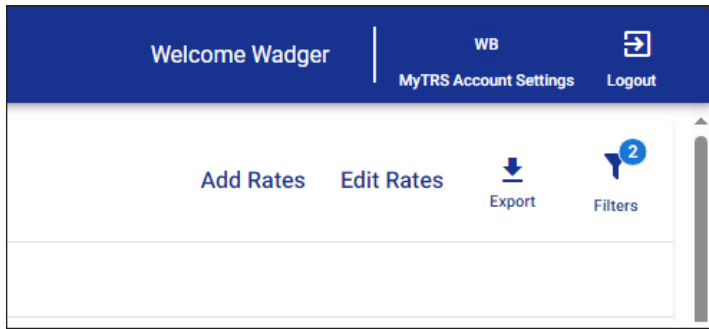


- MyTRS will now display your plans, as specified and show both filter bubbles indicating the filter and sorting options.

The screenshot displays the 'Insurance Premiums' page in MyTRS. The page header includes the MyTRS logo, the school name '9007 - AVIARY PUBLIC SCHOOLS', and the user name 'Welcome Wadger'. On the left is a navigation sidebar with options like Home, Employer Information, Payroll Calendar, etc. The main content area shows a table of insurance plans. At the top of the table, there are filter and sort options: 'Filter: Coverage Type (Medical)' and 'Sort: Coverage Type (Ascending)'. The table has seven columns: Coverage Type, Insurance Carrier, Plan, Plan Coverage, Start Date, Stop Date, and Premium. The table contains 20 rows of data, all with 'Medical' as the Coverage Type. A red arrow labeled '2' points to the 'Filters' button in the top right corner of the table area.

Coverage Type	Insurance Carrier	Plan	Plan Coverage	Start Date	Stop Date	Premium
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Family	07/01/2014	06/30/2017	785.43
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Family	07/01/2019	06/30/2020	919.64
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Family	07/01/2020		944.38
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Family	07/01/2017	06/30/2019	988.89
Medical	BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Family	07/01/2011	06/30/2014	603.10
Medical	BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Family	07/01/2014	06/30/2015	641.60
Medical	BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Family	07/01/2015	06/30/2016	711.54
Medical	BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Family	07/01/2019	06/30/2020	751.24
Medical	BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Family	07/01/2020	06/30/2022	771.45
Medical	BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Family	07/01/2016	06/30/2017	776.72
Medical	BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Family	07/01/2017	06/30/2019	807.79
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Individual	07/01/2013	06/30/2014	279.14
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Individual	07/01/2014	06/30/2015	294.16
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Individual	07/01/2015	06/30/2016	326.22
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Individual	07/01/2019	06/30/2020	344.43
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Individual	07/01/2020	06/30/2022	353.69
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Individual	07/01/2016	06/30/2017	356.11
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Individual	07/01/2017	06/30/2019	370.35
Medical	BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Individual	07/01/2013	06/30/2014	227.19

7. You may want to export your information to excel to sort and organize yourself before deciding what changes needed to be made. To export this information, click Export and the report automatically downloads to an Excel file.



Note:

- This information can also be accessed by using the Employer Reports function. See Chapter 11 for more details.

Chapter 13—Add / Edit Plan Rates

Process Insurance Plan Rate Changes

Maintaining insurance plans and the plan prices was previously exclusively managed by the MTRS but this process can now be done directly in MyTRS. Employer users can add a row for any plan associated to their employer.

Please note: Associating new plans to an employer will still be managed by the MTRS indefinitely.

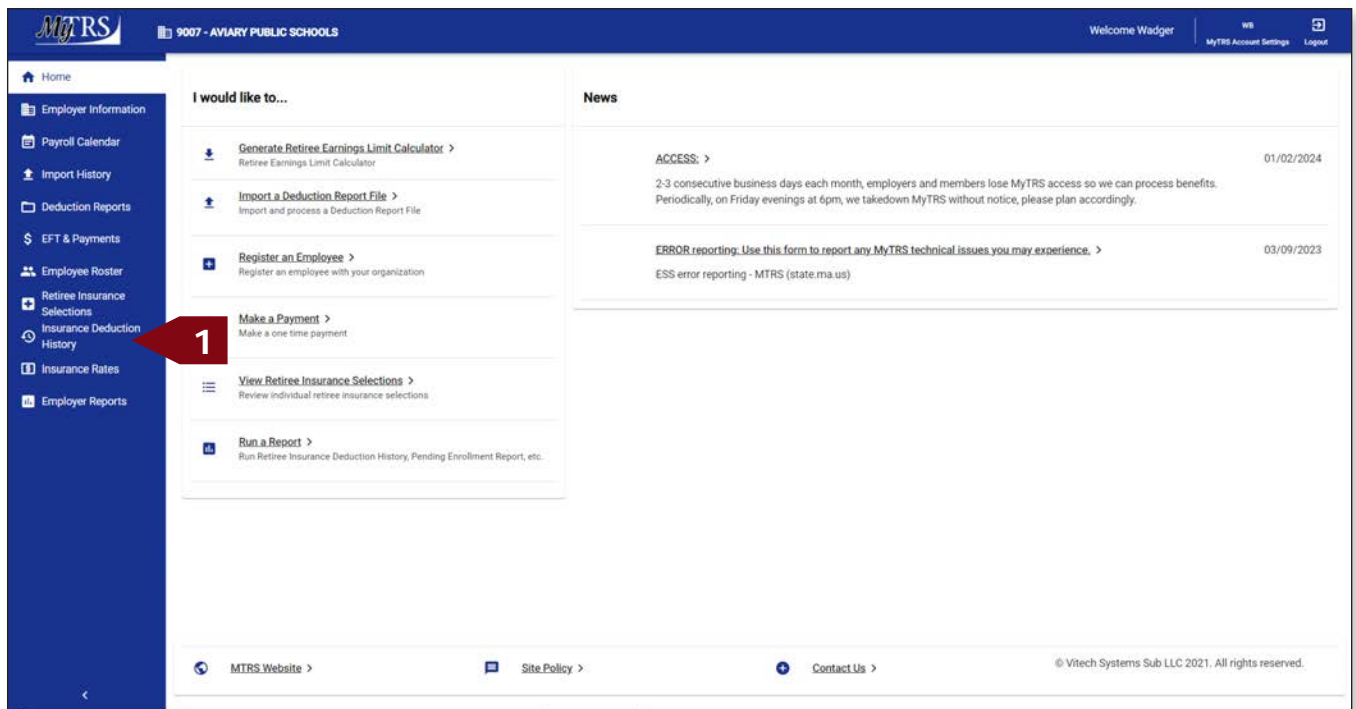
Creating new rate periods for a plan price change, requires users to add a new row at the new price level. Overwriting existing plans will result in the original deductions being refunded.

To add a new plan rate row, there is a two-step process:

1. Add the new rate row to the plan via the Add Rates function.
2. The row adds with a rate of \$ 0.01 so the new premium rate must be changed via the Edit Rates function.

Add Plan Rates

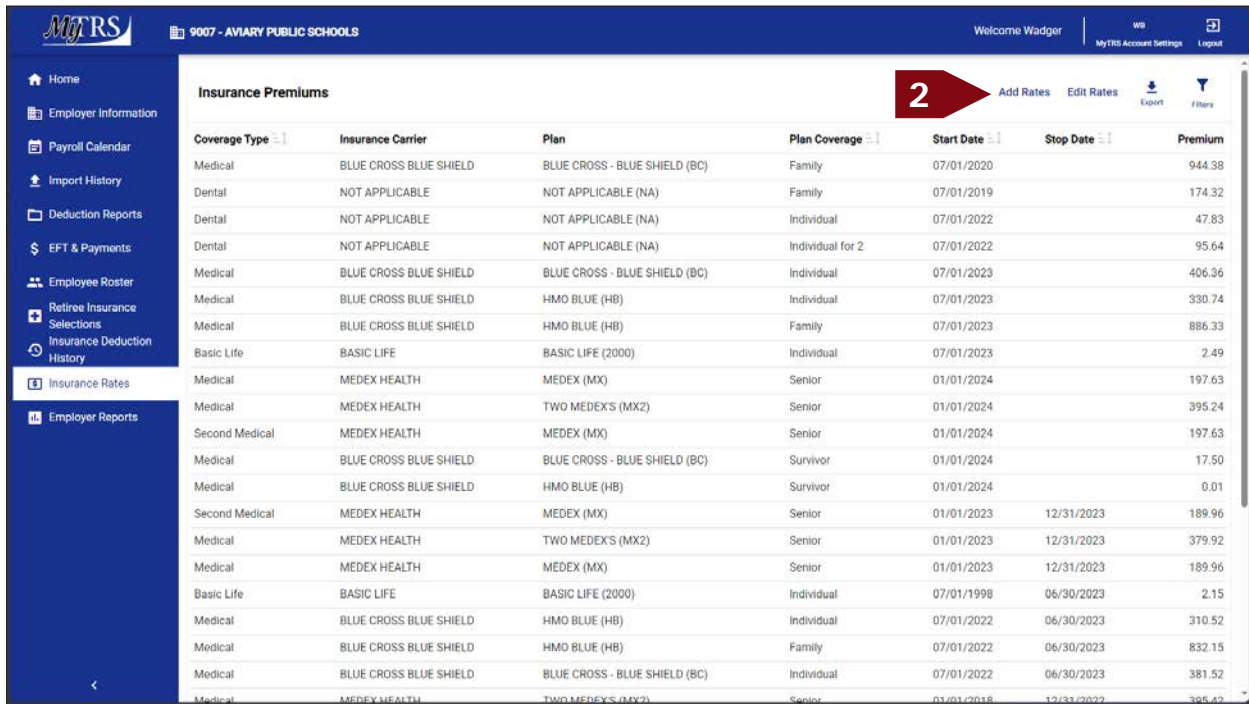
1. Select *Insurance Rates* from the left navigation menu.



Note:

Each of the View Rates, Add Rates and Edit Rates has a distinctly configured filter function so depending on preference, users can filter for plans to add before going into the Add Rates feature or use the filtering in the Add Rates function to filter for selections. For these instructions, we've assumed you're filtering using in the Add Rates stage, for the View Rates filtering, see the View Rates section of these instructions.

2. Click **Add Rates**.



9007 - AVIARY PUBLIC SCHOOLS

Welcome Wadger

WB

MyTRS Account Settings Logout

Home

Employer Information

Payroll Calendar

Import History

Deduction Reports

EFT & Payments

Employee Roster

Retiree Insurance Selections

Insurance Deduction History

Insurance Rates

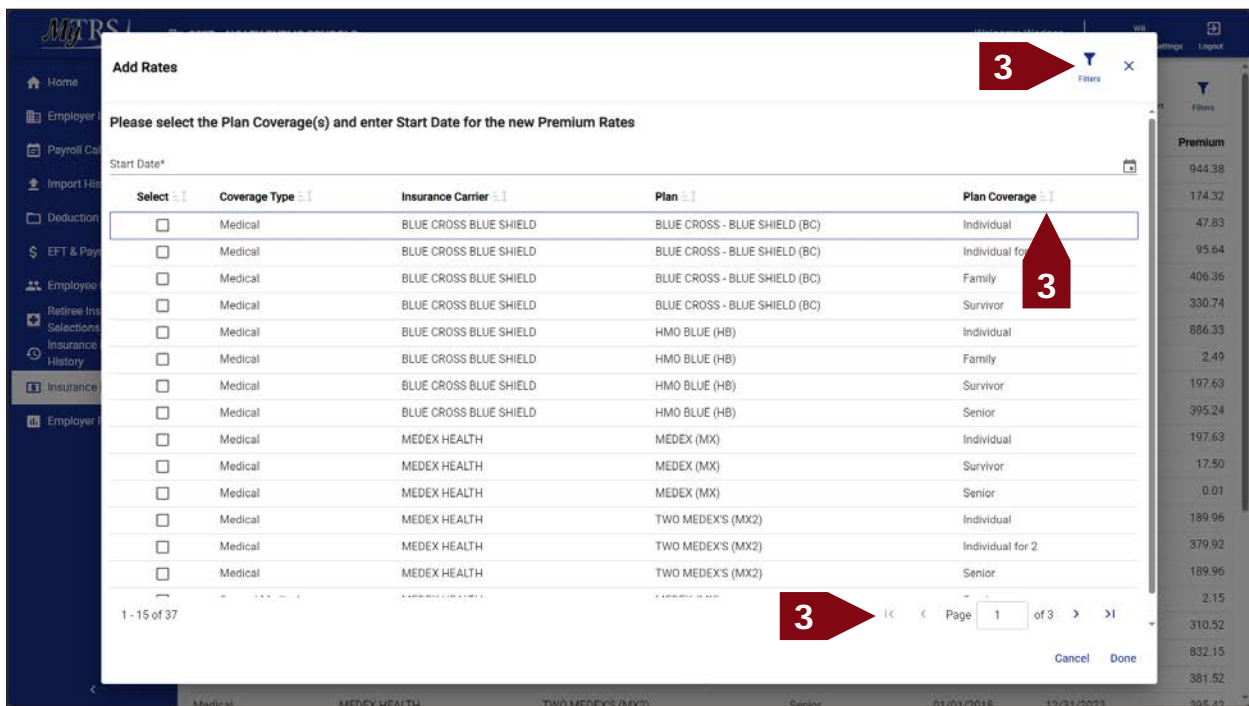
Employer Reports

Insurance Premiums

Coverage Type	Insurance Carrier	Plan	Plan Coverage	Start Date	Stop Date	Premium
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Family	07/01/2020		944.38
Dental	NOT APPLICABLE	NOT APPLICABLE (NA)	Family	07/01/2019		174.32
Dental	NOT APPLICABLE	NOT APPLICABLE (NA)	Individual	07/01/2022		47.83
Dental	NOT APPLICABLE	NOT APPLICABLE (NA)	Individual for 2	07/01/2022		95.64
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Individual	07/01/2023		406.36
Medical	BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Individual	07/01/2023		330.74
Medical	BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Family	07/01/2023		886.33
Basic Life	BASIC LIFE	BASIC LIFE (2000)	Individual	07/01/2023		2.49
Medical	MEDEX HEALTH	MEDEX (MX)	Senior	01/01/2024		197.63
Medical	MEDEX HEALTH	TWO MEDEX'S (MX2)	Senior	01/01/2024		395.24
Second Medical	MEDEX HEALTH	MEDEX (MX)	Senior	01/01/2024		197.63
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Survivor	01/01/2024		17.50
Medical	BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Survivor	01/01/2024		0.01
Second Medical	MEDEX HEALTH	MEDEX (MX)	Senior	01/01/2023	12/31/2023	189.96
Medical	MEDEX HEALTH	TWO MEDEX'S (MX2)	Senior	01/01/2023	12/31/2023	379.92
Medical	MEDEX HEALTH	MEDEX (MX)	Senior	01/01/2023	12/31/2023	189.96
Basic Life	BASIC LIFE	BASIC LIFE (2000)	Individual	07/01/1998	06/30/2023	2.15
Medical	BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Individual	07/01/2022	06/30/2023	310.52
Medical	BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Family	07/01/2022	06/30/2023	832.15
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Individual	07/01/2022	06/30/2023	381.52
Medical	MEDEX HEALTH	TWO MEDEX'S (MX2)	Senior	01/01/2018	12/31/2022	395.47

3. Once the rates are viewable, you can locate the plan option you would like to add by either:

- Sorting the column by clicking on the header
- Migrating page by page using the arrows in the bottom right corner or,
- Using the Edit Rates Filter where you can filter by typing in values.



Add Rates

Please select the Plan Coverage(s) and enter Start Date for the new Premium Rates

Start Date*

Select	Coverage Type	Insurance Carrier	Plan	Plan Coverage
<input type="checkbox"/>	Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Individual
<input type="checkbox"/>	Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Individual for 2
<input type="checkbox"/>	Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Family
<input type="checkbox"/>	Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Survivor
<input type="checkbox"/>	Medical	BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Individual
<input type="checkbox"/>	Medical	BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Family
<input type="checkbox"/>	Medical	BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Survivor
<input type="checkbox"/>	Medical	BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Senior
<input type="checkbox"/>	Medical	MEDEX HEALTH	MEDEX (MX)	Individual
<input type="checkbox"/>	Medical	MEDEX HEALTH	MEDEX (MX)	Survivor
<input type="checkbox"/>	Medical	MEDEX HEALTH	MEDEX (MX)	Senior
<input type="checkbox"/>	Medical	MEDEX HEALTH	TWO MEDEX'S (MX2)	Individual
<input type="checkbox"/>	Medical	MEDEX HEALTH	TWO MEDEX'S (MX2)	Individual for 2
<input type="checkbox"/>	Medical	MEDEX HEALTH	TWO MEDEX'S (MX2)	Senior

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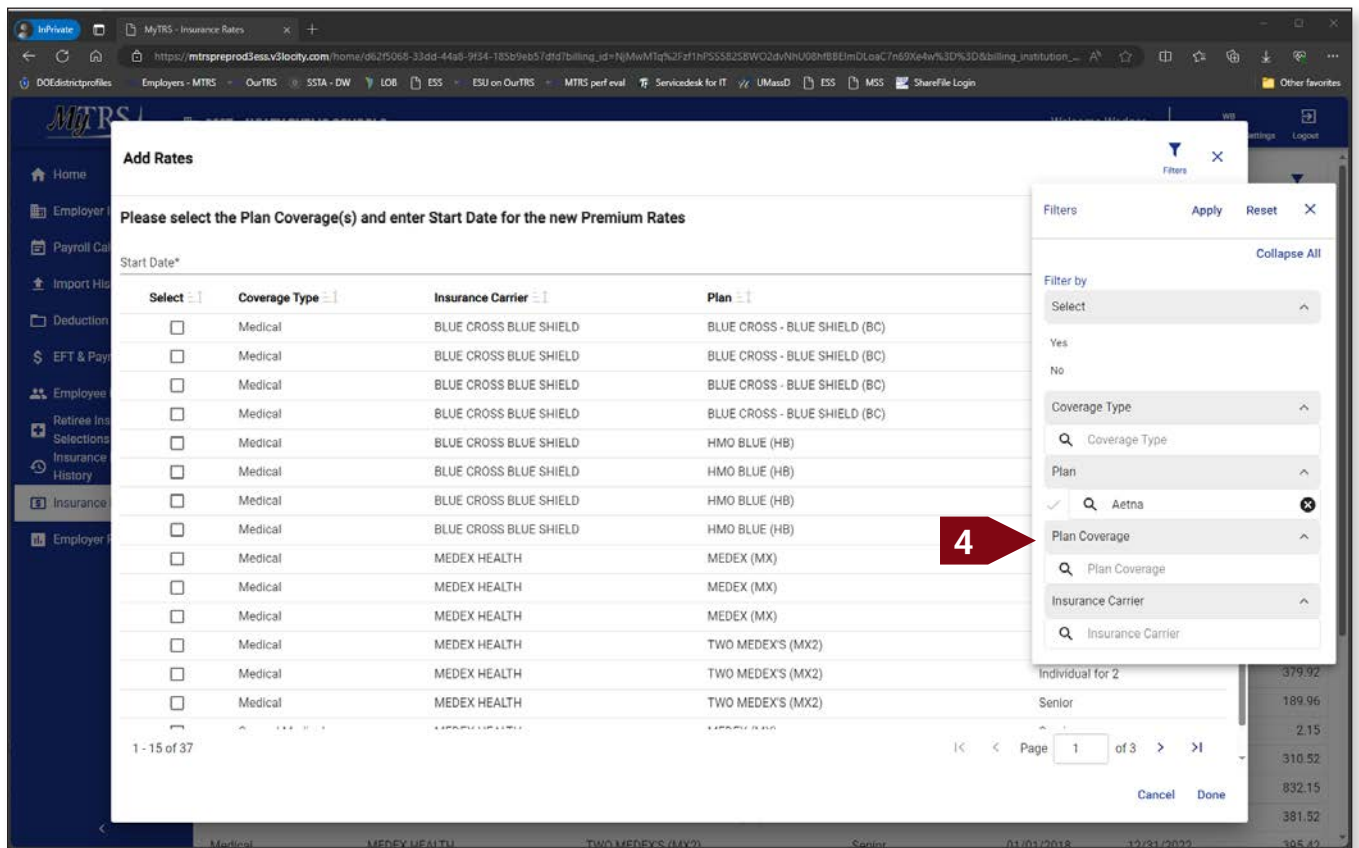
Page 1 of 3

Cancel Done

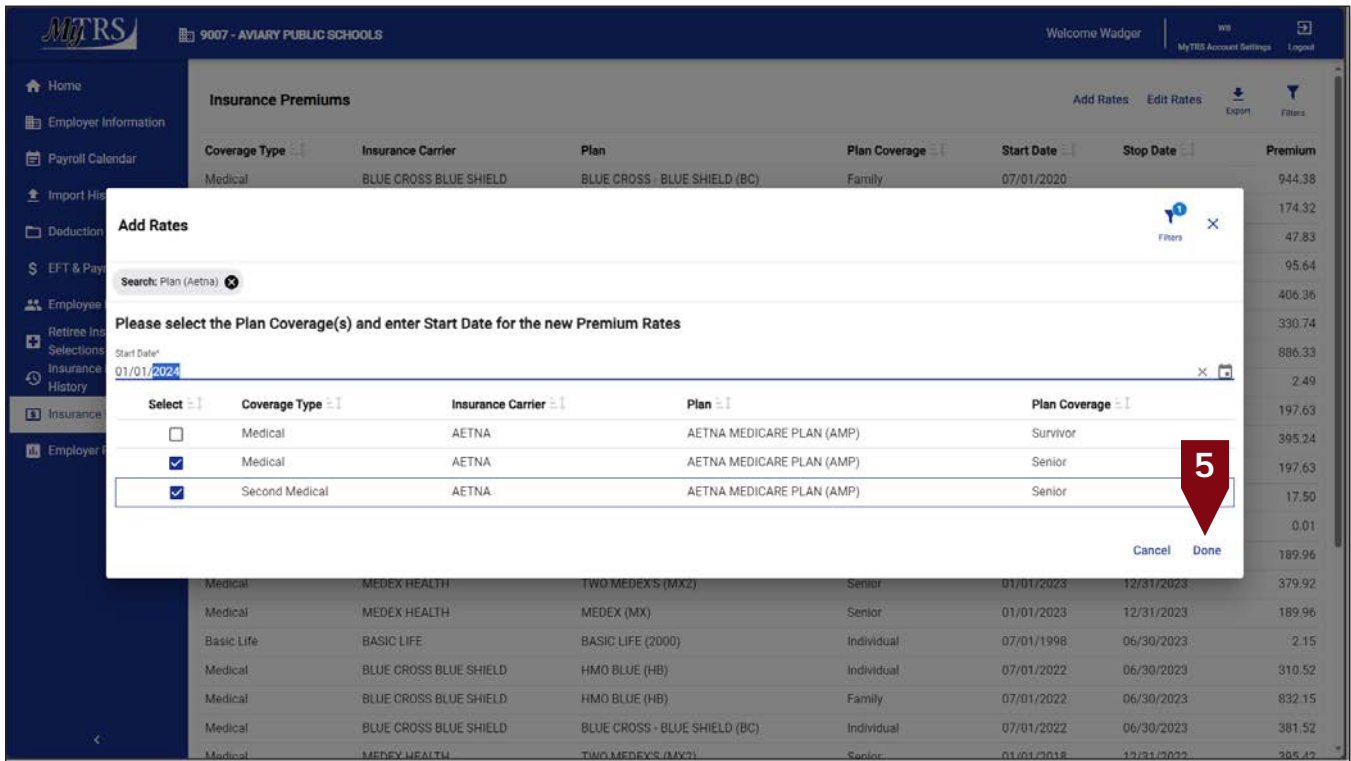
4. In the example below, a filter has been applied to only show Aetna plans.

Now that the Aetna options are viewable, enter the Start Date for the new rate then check the select box next to the plan(s) that need a new rate added. When selecting plans to update, please make sure to only select the plans and coverage types (individual, family, senior, etc.) you currently need to avoid cluttering up your options with plans you don't use/need.

You may need to scroll through the pages if you need to add multiple types of plans. The check boxes remain checked as you scroll through the pages. I would recommend adding a few plans and prices at a time to avoid confusion and/or mistakes.

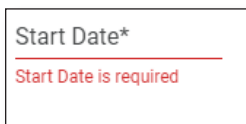


5. Click **Done** once the **Start Date** is entered and options are selected.

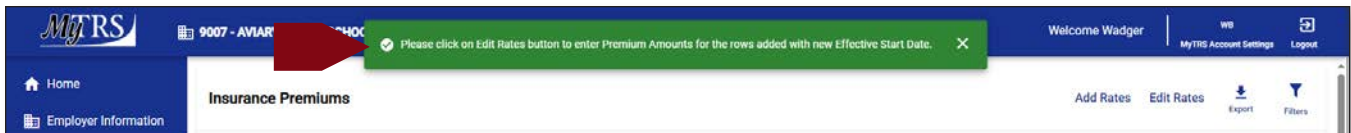


Note:

Failing to enter a start date will trigger the following error and any date entered that is not the first of the month will be corrected to the first day of the month and year entered as coverage can only be entered as full-month coverage.



This message will be displayed if the plan has been successfully added.



Important!

You'll see that all of the plans that you added will be added with a premium of \$0.01 and the stop dates for the previous periods will have a stop date of one day before the new plan price start date. Please proceed to the next section on editing rates to add the proper price to your plan rates.

Coverage Type	Insurance Carrier	Plan	Plan Coverage	Start Date	Stop Date	Premium
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Family	07/01/2020		944.38
Dental	NOT APPLICABLE	NOT APPLICABLE (NA)	Family	07/01/2019		174.32
Dental	NOT APPLICABLE	NOT APPLICABLE (NA)	Individual	07/01/2022		47.83
Dental	NOT APPLICABLE	NOT APPLICABLE (NA)	Individual for 2	07/01/2022		95.64
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Individual	07/01/2023		406.36
Medical	BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Individual	07/01/2023		330.74
Medical	BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Family	07/01/2023		886.33
Basic Life	BASIC LIFE	BASIC LIFE (2000)	Individual	07/01/2023		2.49
Medical	MEDEX HEALTH	MEDEX (MX)	Senior	01/01/2024		197.63
Medical	MEDEX HEALTH	TWO MEDEX'S (MX2)	Senior	01/01/2024		395.24
Second Medical	MEDEX HEALTH	MEDEX (MX)	Senior	01/01/2024		197.63
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Survivor	01/01/2024		17.50
Medical	BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Survivor	01/01/2024		0.01
Second Medical	AETNA	AETNA MEDICARE PLAN (AMP)	Senior	01/01/2024		0.01
Medical	AETNA	AETNA MEDICARE PLAN (AMP)	Senior	01/01/2024		0.01
Second Medical	TUFTS HEALTH	TUFTS (T)	Senior	12/01/2024		0.01
Medical	TUFTS HEALTH	TUFTS (T)	Senior	01/01/2024		0.01
Second Medical	MEDEX HEALTH	MEDEX (MX)	Senior	01/01/2023	12/31/2023	189.96
Medical	MEDEX HEALTH	TWO MEDEX'S (MX2)	Senior	01/01/2023	12/31/2023	379.92
Medical	MEDEX HEALTH	MEDEX (MX)	Senior	01/01/2023	12/31/2023	189.96
Basic Life	BASIC LIFE	BASIC LIFE (2000)	Individual	07/01/2023	06/30/2023	2.15

Edit Plan Rates

The Edit Plan Rates function in MyTRS allows employer users to change or correct the price of health plan. IF you are looking to change the rate for a plan effective for a new period, you MUST add a new row using the Add Plans instructions. DO NOT change the existing rate or your rate change will be retroactive. If you change the start date to a row that correctly had deductions, MyTRS will refund the associated deductions. If this is unclear, please contact us at insuranceupdates@trb.state.ma.us BEFORE you make any changes.

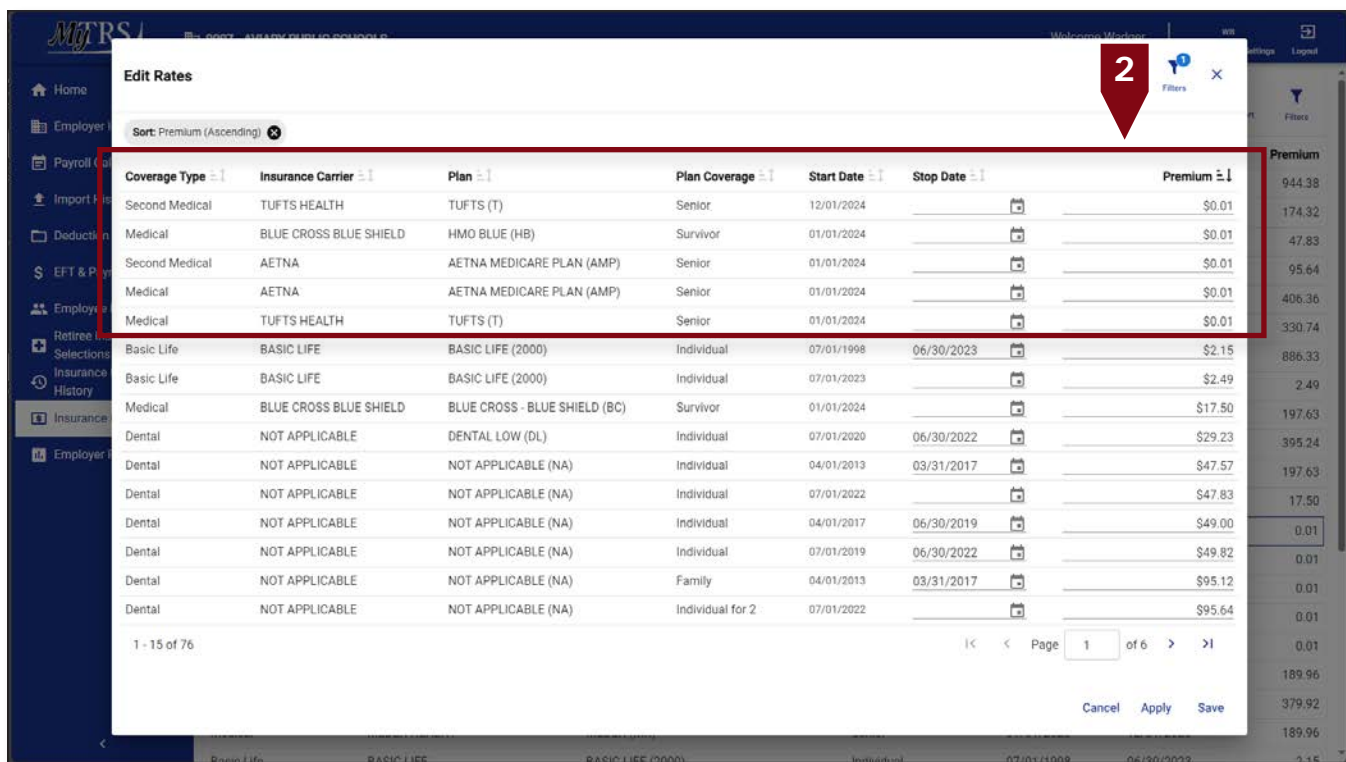
1. From the Insurance Rates screen, Click **Edit Rates**.

The screenshot shows the MyTRS interface for 9007 - AVIARY PUBLIC SCHOOLS. The user is logged in as Wadger. The 'Insurance Rates' section is active, displaying a table of insurance premiums. A red arrow labeled '1' points to the 'Edit Rates' button in the top right corner of the table area.

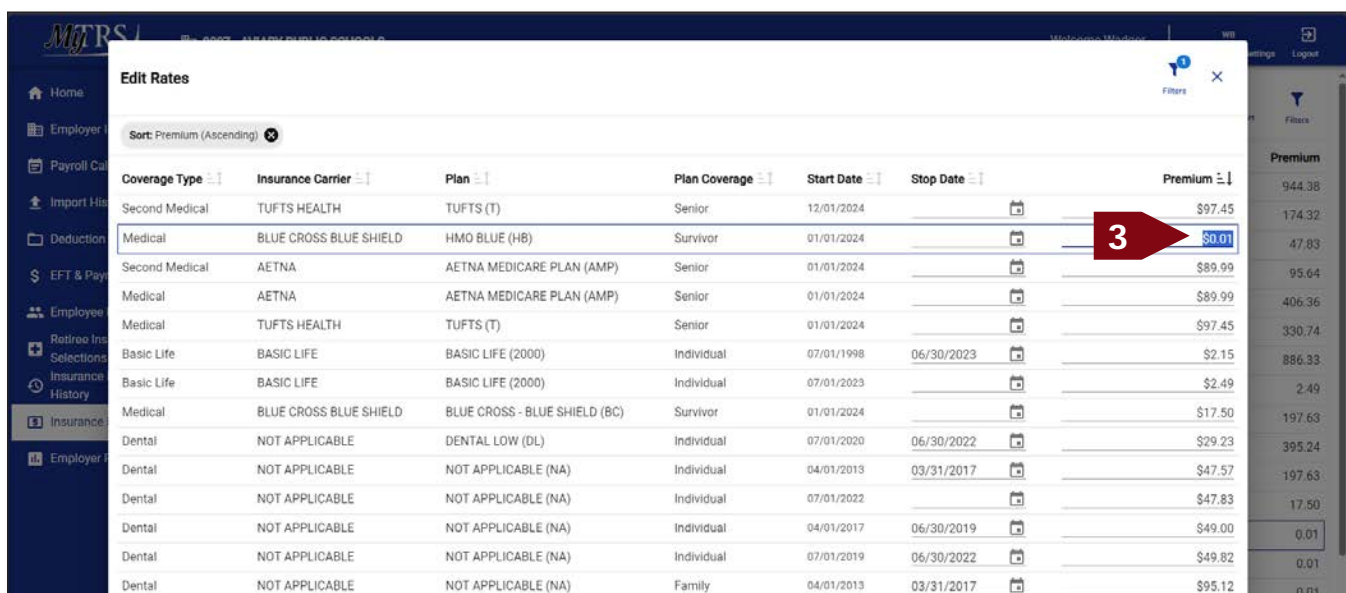
Coverage Type	Insurance Carrier	Plan	Plan Coverage	Start Date	Stop Date	Premium
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Family	07/01/2020		944.38
Dental	NOT APPLICABLE	NOT APPLICABLE (NA)	Family	07/01/2019		174.32
Dental	NOT APPLICABLE	NOT APPLICABLE (NA)	Individual	07/01/2022		47.83
Dental	NOT APPLICABLE	NOT APPLICABLE (NA)	Individual for 2	07/01/2022		95.64
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Individual	07/01/2023		406.36
Medical	BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Individual	07/01/2023		330.74
Medical	BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Family	07/01/2023		886.33
Basic Life	BASIC LIFE	BASIC LIFE (2000)	Individual	07/01/2023		2.49
Medical	MEDEX HEALTH	MEDEX (MX)	Senior	01/01/2024		197.63
Medical	MEDEX HEALTH	TWO MEDEX'S (MX2)	Senior	01/01/2024		395.24
Second Medical	MEDEX HEALTH	MEDEX (MX)	Senior	01/01/2024		197.63
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Survivor	01/01/2024		17.50
Medical	BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Survivor	01/01/2024		0.01
Second Medical	AETNA	AETNA MEDICARE PLAN (AMP)	Senior	01/01/2024		0.01
Medical	AETNA	AETNA MEDICARE PLAN (AMP)	Senior	01/01/2024		0.01
Second Medical	TUFTS HEALTH	TUFTS (T)	Senior	12/01/2024		0.01
Medical	TUFTS HEALTH	TUFTS (T)	Senior	01/01/2024		0.01
Second Medical	MEDEX HEALTH	MEDEX (MX)	Senior	01/01/2023	12/31/2023	189.96
Medical	MEDEX HEALTH	TWO MEDEX'S (MX2)	Senior	01/01/2023	12/31/2023	379.92
Medical	MEDEX HEALTH	MEDEX (MX)	Senior	01/01/2023	12/31/2023	189.96
Basic Life	BASIC LIFE	BASIC LIFE (2000)	Individual	07/01/2008	06/30/2023	2.15

- 2. Depending on why you are editing rates, you may want to filter or sort the plans shown to locate the rate you want to edit. Unlike the View Rates Screen, every column in Edit Rates can be sorted by clicking on the header.

For our example, we'll be adding prices for the plans added in the Add Plans section of these instructions. To target all of the plans we just added, we're going to sort the screen by the premium value so all plans with a price of \$0.01 are listed first. If you prefer a different filtering or sorting method, each will work.



- 3. To add the price to our newly created plans, simply click on their premium field and key in the correct price.



4. Click **Apply** to save the changes made. You can click **Save** if you have completed all the rate changes.
5. To update other plan rates, filter or sort accordingly and follow the instructions to make your changes.
6. Click **Save** when you have completed all the updates.
7. The new rates are now set for each plan effective on the Coverage Start Date entered.

Coverage Type	Insurance Carrier	Plan	Plan Coverage	Start Date	Stop Date	Premium
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Family	07/01/2020		944.38
Dental	NOT APPLICABLE	NOT APPLICABLE (NA)	Family	07/01/2019		174.32
Dental	NOT APPLICABLE	NOT APPLICABLE (NA)	Individual	07/01/2022		47.83
Dental	NOT APPLICABLE	NOT APPLICABLE (NA)	Individual for 2	07/01/2022		95.64
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Individual	07/01/2023		406.36
Medical	BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Individual	07/01/2023		330.74
Medical	BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Family	07/01/2023		886.33
Basic Life	BASIC LIFE	BASIC LIFE (2000)	Individual	07/01/2023		2.49
Medical	MEDEX HEALTH	MEDEX (MX)	Senior	01/01/2024		197.63
Medical	MEDEX HEALTH	TWO MEDEX'S (MX2)	Senior	01/01/2024		395.24
Second Medical	MEDEX HEALTH	MEDEX (MX)	Senior	01/01/2024		197.63
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Survivor	01/01/2024		17.50
Medical	BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Survivor	01/01/2024		660.00
Second Medical	AETNA	AETNA MEDICARE PLAN (AMP)	Senior	01/01/2024		89.99
Medical	AETNA	AETNA MEDICARE PLAN (AMP)	Senior	01/01/2024		89.99
Second Medical	TUFTS HEALTH	TUFTS (T)	Senior	12/01/2024		97.45
Medical	TUFTS HEALTH	TUFTS (T)	Senior	01/01/2024		97.45
Second Medical	MEDEX HEALTH	MEDEX (MX)	Senior	01/01/2023	12/31/2023	189.96
Medical	MEDEX HEALTH	TWO MEDEX'S (MX2)	Senior	01/01/2023	12/31/2023	379.92
Medical	MEDEX HEALTH	MEDEX (MX)	Senior	01/01/2023	12/31/2023	189.96
Basic Life	BASIC LIFE	BASIC LIFE (2000)	Individual	07/01/2008	06/30/2023	2.15

Notes:

- When global plan rate changes are completed by an employer in MyTRS, an overnight batch process is triggered at the MTRS that:
 - Identifies that employer's retirees or survivors with that plan coverage,
 - Enters a Stop Date on the existing rate event for each retiree, and
 - Creates a new coverage event at the updated cost for each retiree, effective for the date specified when setting up the new rate.
- This process enables MyTRS to globally update the rate for all affected benefit recipients, thereby eliminating the need for the employer to manually update each retiree each year. Keeping the rate history also allows MyTRS to calculate rebills properly when needed.

Chapter 14—Premium Rate Holidays

If your town offers premium rate holidays, you will need to process them directly in MyTRS.

There are typically three types of rate holidays implemented by employers. Below are the options available in MyTRS to accommodate those three types of rate holidays.

1. Every enrollee skips payment for a month (plan-price method):

If you offer a full rate holiday (no premiums paid for a month), you can enter that plan at the cost of one penny for the month. You cannot enter a plan at the cost of \$0.00.

To process this type of rate holiday:

- a. Add a price change for that plan—leave the premium rate = “.01” for the month of the rate holiday. The system does not allow the rate to be set to \$0 without cancelling the plan entirely. (See Chapter 13 for instructions on how to Add & Edit Rates).
 - b. The next day, select the plans which you previously set to “.01”—on this new entry you will set the rate back to the full premium amount with a start date of the 1st of the next month (see Chapter 13 for instructions on how to Add & Edit Rates).
- This results in three entries for the same plan:
 - Original entry at the full premium rate.
 - An entry with the rate = .01 for the month of the rate holiday.
 - Final entry back at the full premium rate.

2. Plan price reduction:

If you offer a partial or discounted rate holiday (partial premium paid for a month), you can enter that plan at a reduced rate for the month.

To process this type of rate holiday:

- a. Add a price change for that plan at the lower rate (See Chapter 13 for instructions on how to Add & Edit Rates).
 - b. The next day, add another price change for that same plan—on this entry you will set the rate back to the full premium amount (see Chapter 13 for instructions on how to Add & Edit Rates).
- This results in three entries for the same plan:
 - Original entry at the full premium rate.
 - An entry with the reduced rate for the month of the rate holiday.
 - Final entry back at the full premium rate.

3. Per retiree rate holidays:

If you offer a full rate holiday and setting the plan to one penny will not suffice or if your holiday doesn't apply to all enrollees, you can implement your rate holiday manually per retiree by stopping deductions on their current row then adding a new row to restart deductions.

- a. Go to the retiree's Insurance Maintenance screen.
 - b. Initiate a Cancel Enrollment, add a Coverage Stop Date to the retiree's coverage so no deductions will be taken for the month of the premium holiday. (See Chapter 9 for instructions on how to cancel enrollments.)
 - c. Initiate a Change Enrollment, add a new row (re-select existing plan) with a Coverage Start Date one month (or more) after the Coverage Stop Date of the previous row to resume deductions. (See Chapter 5 for instructions on how to change enrollments.)
- This results in the retiree having two entries for the same plan:
 - Original entry at the full premium rate.
 - Second entry at the full premium rate with a new Coverage Start Date a month (or more) later than the Coverage Stop Date of the previous entry. See below for an example of a member with a holiday for the period of December 2023.

In the example below, the coverage stop date of 11/30/2023, and coverage restart date of 01/01/2024 represents no charge for the December 2023 coverage period.

SSN	Member Number	Member Name	Coverage Type	Insurance Plan	Plan Coverage	Start Date	Stop Date	Premium Amount
XXX-XX-6637 >	94669	Vulture, Vicky	Medical	MEDEX (MX)	Senior	01/01/2024		\$197.63
XXX-XX-6637 >	94669	Vulture, Vicky	Basic Life	BASIC LIFE (2000)	Individual	07/01/2023		\$2.49
XXX-XX-6637 >	94669	Vulture, Vicky	Medical	MEDEX (MX)	Senior	01/01/2023	11/30/2023	\$189.96
XXX-XX-6637 >	94669	Vulture, Vicky	Dental	NOT APPLICABLE (NA)	Individual	07/01/2022		\$47.83
XXX-XX-6637 >	94669	Vulture, Vicky	Medical	MEDEX (MX)	Senior	01/01/2022	12/31/2022	\$199.96
XXX-XX-6637 >	94669	Vulture, Vicky	Dental	NOT APPLICABLE (NA)	Individual	07/01/2019	06/30/2022	\$47.83
XXX-XX-6637 >	94669	Vulture, Vicky	Medical	MEDEX (MX)	Senior	01/01/2018	12/31/2021	\$197.71
XXX-XX-6637 >	94669	Vulture, Vicky	Dental	NOT APPLICABLE (NA)	Individual	04/01/2017	06/30/2019	\$49.00
XXX-XX-6637 >	94669	Vulture, Vicky	Medical	MEDEX (MX)	Senior	01/01/2017	12/31/2017	\$194.94
XXX-XX-6637 >	94669	Vulture, Vicky	Medical	MEDEX (MX)	Senior	01/01/2016	12/31/2016	\$175.20
XXX-XX-6637 >	94669	Vulture, Vicky	Medical	MEDEX (MX)	Senior	01/01/2015	12/31/2015	\$166.57
XXX-XX-6637 >	94669	Vulture, Vicky	Medical	MEDEX (MX)	Senior	07/01/2014	12/31/2014	\$160.70
XXX-XX-6637 >	94669	Vulture, Vicky	Medical	MEDEX (MX)	Senior	07/01/2013	06/30/2014	\$274.80
XXX-XX-6637 >	94669	Vulture, Vicky	Dental	NOT APPLICABLE (NA)	Individual	04/01/2013	03/31/2017	\$47.57
XXX-XX-6637 >	94669	Vulture, Vicky	Basic Life	BASIC LIFE (2000)	Individual	08/01/2000	06/30/2023	\$2.15

If you have any questions, please contact us at insuranceupdates@trb.state.ma.us.