



Retiree Insurance Plan Rate Changes in MyTRS

Presented by
Robert M. George
Director of
Employer Information
Systems
2025



MTRS
MASSACHUSETTS TEACHERS' RETIREMENT SYSTEM

1



CHANGE


MTRS Training: Retiree Insurance Plan Rate Changes 2

Today's Agenda

Retiree Insurance: Plan rate changes

- Reminders
- What are plan rates?
- Stop with the stop dates!
- Adding plan rates directly in MyTRS
- The overnight batch
- Verify your changes the next business day
- Common mistakes to avoid
- Training videos and written guides

2



THINGS TO DO TODAY

Date _____

1. ☐

2. ☐

3. ☐

4. ☐

5. ☐

6. ☐

7. ☐

8. ☐

9. ☐

10. ☐

11. ☐

12. ☐

SPEC

MTRS Training: Retiree Insurance Plan Rate Changes 3

Before we get into rates...

Retiree Insurance: A few reminders

- Benefit month vs. Coverage effective date
- ALWAYS enter coverage based on effective date
- Monthly deadline, on MyTRS dashboard
- Guides and videos online (see later slides)
 - Guides and videos are designed to instruct by functions
 - Jump to specific subjects using the table of contents in the written guide or picking the video by topic
- Future changes can always be entered early
- Don't underestimate the impact of your insurance changes on a retiree's usable income

3

MTRS Training: Retiree Insurance Plan Rate Changes4

What are plan rates?

- Retiree insurance management in MyTRS is designed to allow employers and MTRS staff to:
 - Manage insurance plans across all employers
 - Designate particular plans to specific employers
 - Manage plan options on the employer level
 - Manage plan prices on the employer level
 - Manage individual retiree’s options
- Plan rates are the prices for insurance coverage on the employer level.
- Adding a plan rate period with a new price, when entered correctly, will trigger MyTRS to add a new plan row to every retiree on said plan who does not have a stop date in their plan row.

4

MTRS Training: Retiree Insurance Plan Rate Changes

Plan rate example

MyTRS

1007 - AVERY PUBLIC SCHOOLS

Welcome, Wagner

MyMTRS account manager

Logout

Home

Employer Information

Payroll Calendar

Import History

Deduction Reports

ETF & Payments

Employee Roster

Retiree Insurance Selections

Insurance Deduction History

Insurance Rates

Employee Reports

Insurance Premiums

Coverage Type

Insurance Carrier

Plan

Plan Coverage

Start Date

Stop Date

Premium

Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BCS)	Family	07/01/2020		966.92
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 (BCS)	Individual	07/01/2023		406.76
Medical	BLUE CROSS BLUE SHIELD	HAWK BLUE (HB)	Individual	07/01/2023		232.74
Medical	BLUE CROSS BLUE SHIELD	HAWK BLUE (HB)	Family	07/01/2023		886.53
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 MEDEXS (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 (BCS)	Senior	01/01/2024		17.90
Medical	BLUE CROSS BLUE SHIELD	HAWK BLUE (HB)	Senior	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 MEDEXS (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 for 2	01/01/2023	06/30/2023	41.16

5

MTRS Training: Retiree Insurance Plan Rate Changes6

About plan rates

- New carriers, coverage types or plans (not previously offered) all need to be added to employer by MTRS (email insuranceupdates@trb.state.ma.us)
- Adding new plan rate periods, also called plan rows, in MyTRS is fundamentally the same concept as adding a new rate period for an individual retiree in MyTRS:
 - Each new price change requires a new row.
 - If the price is not changing, leave it alone
 - Rows are added using an options wizard
 - Plan rows store on the employer just like they do for retirees.
 - All old rows and plans need to be stored historically in MyTRS. We need to store them so MyTRS can reference them for corrective bills.

6

Massachusetts Teachers’ Retirement System | April 2025

2

Retiree Insurance: Plan Rate Changes

MTRS Training: Retiree Insurance Plan Rate Changes Individual retiree example: Barbara Blackbird

7

MTRS Training: Retiree Insurance Plan Changes

Plan rate example

1007 - ANNUAL PUBLIC SCHOOLS

1007 - ANNUAL PUBLIC SCHOOLS

Welcome Wagon

Home | My Profile | My Account | My Settings

Home

Employee Information

Payroll Calendar

Import History

Inspection Reports

ETPL Payments

Retiree Status

Refine 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	07/01/2020		47.83
Dental	NOT APPLICABLE	NOT APPLICABLE (NA)	Individual Tier 2	07/01/2020		79.64
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Individual	07/01/2020		406.36
Medical	BLUE CROSS BLUE SHIELD	HMO/BLUE (H8)	Individual	07/01/2020		330.74
Medical	BLUE CROSS BLUE SHIELD	HMO/BLUE (H8)	Family	07/01/2020		846.43
Basic Life	BASIC LIFE	BASIC LIFE (2005)	Individual	07/01/2020		2.99
Medical	MEDIX HEALTH	MEDIX (M8)	Senior	01/01/2024		107.63
Medical	MEDIX HEALTH	TWO MEDIX (M82)	Senior	01/01/2024		195.23
Second Medical	MEDIX HEALTH	MEDIX (M8)	Senior	01/01/2024		307.63
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Survivor	01/01/2024		170.43
Medical	BLUE CROSS BLUE SHIELD	HMO/BLUE (H8)	Survivor	01/01/2024		5.81
Second Medical	AETNA	AETNA MEDICARE PLAN (SMR)	Senior	01/01/2024		0.01
Medical	AETNA	AETNA MEDICARE PLAN (SMR)	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	MEDIX HEALTH	MEDIX (M8)	Senior	01/01/2023	12/31/2023	189.96
Medical	MEDIX HEALTH	TWO MEDIX (M82)	Senior	01/01/2023	12/31/2023	379.12
Medical	MEDIX HEALTH	MEDIX (M8)	Senior	01/01/2023	12/31/2023	189.96
Second Life	BASIC LIFE	BASIC LIFE (2005)	Senior	01/01/2024		2.99

8



Stop with the Stop Dates!

- Before we show you how to add plans, we need to talk about stop dates.
 - When adding plan rate rows, **MyTRS** will add the stop dates to your old plans.
 - If you add a plan row and the stop date doesn't appear in the corresponding plan row for the prior period, you most likely picked the wrong option ("Senior" vs. "Individual"), **DO NOT** add the stop date.
 - When adding new price rows, **DO NOT** add stop dates to your newly added rows.
 - New prices for plans do not get added to members with rows that have stop dates so adding stop dates in error will prevent future rate distribution.

9

MTRS Training: Retiree Insurance Plan Rate Changes10

Adding plan rates directly in MyTRS

▪ Adding the plan rates is a **2-step** process:

▪ Step-1: Add a new plan rate row

▪ Step-2: Edit the plan rate of your new row

Note:

When adding plans, do not pick every option, if you only use individual and family, only pick individual and family. Extra, useless, plans just add to your annual maintenance and clutter your options menu.

Also, for plans that exist in both Medical and Second Medical, make sure to update your price in both.

10

MTRS Training: Retiree Insurance Plan Rate Changes

Step 1

▪ Click on **Add Rates**

MyTRS

0007 - JAMES PUBLIC SCHOOLS

Welcome Message

MyTRS Account Settings

Logout

Home

Employer Information

Payroll Calendar

Report History

Deduction Reports

ETF & Payments

Employee Roster

Retiree Insurance

Selections

Insurance Deduction History

Insurance Rates

Employer Reports

Insurance Premiums

Add Rates

Edit Rates

Print

Filter

Coverage Type	Insurance Center	Plan	Plan Coverage	Start Date	Stop Date	Premium
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BCS)	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 (BCS)	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 (BCS)	Survivor	01/01/2024		177.50
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 (BCS)	Individual	07/01/2022	06/30/2023	381.52
Medical	MEDEX HEALTH	TWO MEDEX'S (MX2)	Senior	01/01/2024	12/31/2024	395.24

11

MTRS Training: Retiree Insurance Plan Rate Changes

Step 1 (continued)

▪ Enter the start date, select **only** the plans you need

MyTRS

0007 - JAMES PUBLIC SCHOOLS

Welcome Message

MyTRS Account Settings

Logout

Home

Employer Information

Payroll Calendar

Report History

Deduction Reports

ETF & Payments

Employee Roster

Retiree Insurance

Selections

Insurance Deduction History

Insurance Rates

Employer Reports

Insurance Premiums

Add Rates

Edit Rates

Print

Filter

Coverage Type	Insurance Center	Plan	Plan Coverage	Start Date	Stop Date	Premium
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BCS)	Family	07/01/2020		944.38
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BCS)	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 (BCS)	Survivor	01/01/2024		177.50
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 (BCS)	Individual	07/01/2022	06/30/2023	381.52
Medical	MEDEX HEALTH	TWO MEDEX'S (MX2)	Senior	01/01/2024	12/31/2024	395.24

Add Rates

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

Select

Coverage Type

Insurance Center

Plan

Plan Coverage

☐

Medical

☒

Medical

☒

Second Medical

☐

AETNA

☐

AETNA

☐

AETNA

☐

Medical

☐

Medical

☐

Second Medical

☐

AETNA

☐

AETNA

☐

AETNA

☐

Medical

☐

Medical

☐

Second Medical

☐

AETNA

☐

AETNA

☐

AETNA

Cancel

Done


12

Retiree Insurance: Plan Rate Changes

MTRS Training: Retiree Insurance Plan Rate Changes

Step 2

- Your new plans will add at the rate of \$0.01 (see example)
Click on **Edit Rates**


METRO AREA PUBLIC SCHOOLS

Welcome Wadner

[Home](#)
[Employee Information](#)
[Payroll Calendar](#)
[Import History](#)
[Induction Reports](#)
[IT & Networks](#)
[Employee Roster](#)
[Retiree Insurance](#)
[Insurance Deduction History](#)
[History](#)
[Insurance Claims](#)
[Employee Reports](#)

[Add Rates](#)
[Edit Rates](#)
[Reports](#)
[Filter](#)

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		\$44.38
Dental	NOT APPLICABLE	NOT APPLICABLE (NA)		01/01/2019		\$74.70
Dental	NOT APPLICABLE	NOT APPLICABLE (NA)		01/01/2019		\$1.81
Dental	NOT APPLICABLE	NOT APPLICABLE (NA)	Individual for 2	01/01/2021		\$5.64
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Individual	07/01/2020		\$50.36
Medical	BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Individual	07/01/2020		\$30.74
Medical	BLUE CROSS BLUE SHIELD	HMO BLUE (HB)	Family	07/01/2020		\$85.33
Basic Life	BAQO LIFE	BAQO LIFE (2000)	Individual	07/01/2020		\$1.46
Medical	MEDEX HEALTH	MEDEX (MK)	Senior	01/01/2024		\$107.63
Medical	MEDEX HEALTH	TWO MEDEX (MK2)	Senior	01/01/2024		\$55.24
Second Medical	MEDEX HEALTH	MEDEX (MK)	Senior	01/01/2024		\$107.63
Medical	BLUE CROSS BLUE SHIELD	BLUE CROSS - BLUE SHIELD (BC)	Senior	01/01/2024		\$7.50
Medical	BLUE CROSS BLUE SHIELD	BAQO LIFE (2000)	Senior	01/01/2024		\$2.03
Second Medical	ACNIA	ACNIA MEDIGARE PLAN (AMP)	Senior	01/01/2024		\$0.01
Medical	ACNIA	ACNIA MEDIGARE PLAN (AMP)	Senior	01/01/2024		\$0.01
Second Medical	TUFTS HEALTH	TUFTS TH	Senior	12/01/2024		\$0.01
Medical	TUFTS HEALTH	TUFTS TH	Senior	01/01/2024		\$0.01
Second Medical	MEDEX HEALTH	MEDEX (MK)	Senior	01/01/2023	12/31/2023	\$189.94
Medical	MEDEX HEALTH	TWO MEDEX (MK2)	Senior	01/01/2023	12/31/2023	\$319.92
Medical	MEDEX HEALTH	MEDEX (MK)	Senior	01/01/2023	12/31/2023	\$189.94
Medical	BAQO LIFE	BAQO LIFE (2000)	Senior	01/01/2023	12/31/2023	\$1.46

13

MTRS Training: Retiree Insurance Plan Rate Changes

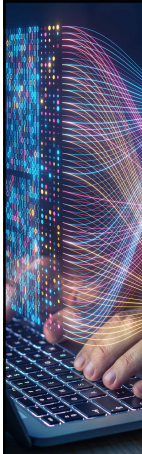
Step 2 (continued)

- Edit the price for the row you just added

The screenshot shows the 'Edit Rates' interface in the MTRS Training system. It features a table with columns for Coverage Type, Insurance Center, Plan, Plan Coverage, Start Date, Stop Date, and Premium. A red arrow highlights the 'Rate' column for the 'HMO BLUE CROSS BLUE SHIELD' plan, indicating the current rate of \$98.10 and the new rate being entered, \$96.10.

Coverage Type	Insurance Center	Plan	Plan Coverage	Start Date	Stop Date	Premium
Second Medical	TUFTS HEALTH	TUFTS LT	Senior	10/01/2024		\$97.45
Vocarete	HMO BLUE CROSS BLUE SHIELD	HMO BLUE (HE)	Senior	01/01/2024		\$98.10
Second Medical	AETNA	AETNA MEDICARE PLAN (AMP)	Senior	01/01/2024		\$98.10
Medical	TUFTS HEALTH	TUFTS LT	Senior	01/01/2024		\$97.45
Health Life	BASIC LIFE	BASIC LIFE (DSD)	Individual	01/01/2023		\$2.15
Basic Life	BASIC LIFE	BASIC LIFE (DSD)	Individual	01/01/2023		\$2.48
Medical	HMO BLUE CROSS BLUE SHIELD	HMO BLUE CROSS BLUE SHIELD (BC)	Senior	01/01/2024		\$117.30
Dental	NOT APPLICABLE	DENTAL LOW (DL)	Individual	01/01/2020	05/31/2022	\$29.24
Dental	NOT APPLICABLE	NOT APPLICABLE (NA)	Individual	04/01/2019	03/31/2017	\$47.57
Vision	NOT APPLICABLE (NA)	Individual	01/01/2022		\$47.90	
Dental	NOT APPLICABLE	NOT APPLICABLE (NA)	Individual	04/01/2017	05/31/2019	\$45.00
Dental	NOT APPLICABLE	NOT APPLICABLE (NA)	Family	04/01/2019	03/31/2017	\$46.82
Dental	NOT APPLICABLE	NOT APPLICABLE (NA)	Family	04/01/2019	03/31/2017	\$55.12

14

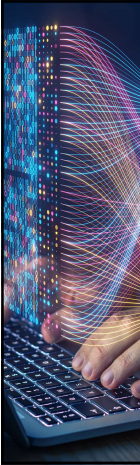


MTRS Training: Retiree Insurance Plan Rate Changes

Rates added to retirees overnight

- 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.

15



MTRS Training: Retiree Insurance Plan Rate Changes16

Rates added to retirees overnight cont.

- If you are changing plan prices retroactively (happens to all of us), please remember that MyTRS is going to charge the new rate plus the cost between the new rate and the old rate going back to the effective date of the new rate.
- It is your duty to warn your retirees of this one-time make-up charge and notify them of when it will affect them. Do the math, let them know.
- If there is a large price difference and you fail to update the prices in a reasonable timeframe, MTRS may adjust your changes to the current month.

16

MTRS Training: Retiree Insurance Plan Rate Changes

Verify your changes the next business day

- Don't forget to check a sample of retirees the next day to make sure your rates distributed as expected

Home

Manage Information

Payment Calendar

Payment History

Declaration Reports

ET & Payments

Employee Roster

Retiree Insurance

Insurance Deduction History

Insurance Rates

Employee Reports

11007 - JANUARY PUBLIC SCHOOLS

MyTRS Manager

ADD CHANGE COVERAGE

Print

Help

Member Insurance Maintenance

Search: Pfrstfnd, jnt

SSN	Member Number	Member Name	Coverage Type	Insurance Plan	Plan Coverage	Start Date	Stop Date	Premium Amount
X000.00.2123 >	236030	Pfrstfnd, Petrina	Second Medical	MEDICA (M0)	Senior	01/01/2024		\$197.43
X000.00.2123 >	236030	Pfrstfnd, Petrina	Medical	HMO BLUE (H0)	Individual	01/01/2023		\$202.14
X000.00.2123 >	236030	Pfrstfnd, Petrina	Second Medical	MEDICA (M0)	Senior	01/01/2023	12/31/2023	\$199.56
X000.00.2123 >	236030	Pfrstfnd, Petrina	Medical	HMO BLUE (H0)	Family	01/01/2022	06/30/2022	\$822.15
X000.00.2123 >	236030	Pfrstfnd, Petrina	Medical	HMO BLUE (H0)	Family	01/01/2020	06/30/2022	\$771.43
X000.00.2123 >	236030	Pfrstfnd, Petrina	Medical	HMO BLUE (H0)	Individual	01/01/2019	06/30/2020	\$280.23
X000.00.2123 >	236030	Pfrstfnd, Petrina	Medical	HMO BLUE (H0)	Individual	08/01/2017	06/30/2019	\$281.43


MTRS Institute >

Site Policy >

Contact Us >

© Vitech Systems Sub LLC 2022. All rights reserved.

17



MTRS Training: Retiree Insurance Plan Rate Changes18


Common mistakes to avoid

- **Do not** overwrite current rates!
 - Overwriting current rates will backdate the price to the start date of the plan row and create a **HUGE** bill or refund
- If you realize you overwrote a rate:
 - Fix it back to the old rate,
 - WAIT a day,
 - then add the new rate row.

If you try to fix it all at once, MyTRS might get confused.....

- Don't forget, no manual stop dates in plan rates!

18




MTRS Training: Retiree Insurance Plan Rate Changes19

Common mistakes to avoid cont.

- You need to enter the rate change in one transaction. If you start a rate change and realize you don't have the new rate, add the row for the same rate and then fix it the next day.
- Process 1-2 plan changes at a time
 - Direct access eliminates the wait, don't rush, mistakes have consequences
- When selecting plans, only selected the options you really need. Selecting every option clutters your menus or results in lingering penny rates
- Senior vs. Individual rates
 - If your current plan is a senior or individual plan, make sure the new rate you are choosing is the same option

19



MTRS Training: Retiree Insurance Plan Rate Changes20

An updated processing manual is online

- The new retiree insurance manual is online (2024)
- Each section has been rewritten with new screenshots and additional information
- 2 new chapters for specific types of individual changes
- The MTRS has physical books which will be mailed to employers who request them.

<https://mtrs.state.ma.us/employers/online-training/>

Please email insuranceupdates@trb.state.ma.us with the subject **"Updated Manual"** or respond in the chat if you would like to request that MTRS provide a physical manual.

20



MTRS Training: Retiree Insurance Plan Rate Changes21

Training videos online

- In addition to the updated written guides, we've also expanded our library of instructional videos with videos on individual retiree changes and plan price changes.
- Videos for individual retiree changes
 - Initial Enrollments
 - Change & Correct Enrollments
 - Cancel Enrollments
 - Viewing insurance deduction history
- Videos for plan price changes
 - Viewing and filtering plans
 - Adding plan rates

<https://mtrs.state.ma.us/employers/online-training/>

21

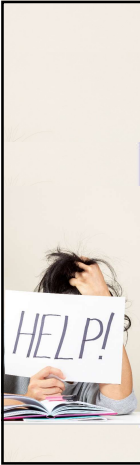


MTRS Training: Introduction to the MTRS22

You are a key partner in helping us administer your employees’ benefits


- Determining MTRS membership eligibility
- Registering your employees, track enrollment
- Understanding “regular compensation”
- Reporting members’ retirement deductions
- Informing the MTRS of changes in employment status
- Completing service purchase applications
- Verifying service and retaining records
- Refund and retirement applications

22



MTRS Training: Introduction to the MTRS

Questions?

 Proudly serving Massachusetts educators since 1914
Massachusetts Teachers' Retirement System

[Home](#) [Members](#) [Retirees](#) [Employers](#) [Forms](#)

[MyTRS Employer sign in](#)

[Online training and guides](#)

[News and email archive](#)

[ETS error reporting form](#)

Employer forms

Contact Employer Services

Please contact us if you need any assistance or have any questions. We truly value your efforts throughout the year on behalf of our members and the MTRS!

Email

employers@state.ma.us

Address

Main office, 500 Rutherford Avenue, Suite 230, Charlestown, MA 02129-1629

Employer Services staff

To find out which Employer Reporting Analyst is assigned to your district, please sign into MyTRS, click [Employer Information](#) under the first heading, and then click on the [Additional Information](#) tab. For detailed instructions, see [Guided Practice 6: Viewing Employer Information](#)

MTRS membership eligibility

Please do not include information of a confidential nature in your messages. The MTRS cannot guarantee or ensure the privacy, confidentiality and/or security of any messages submitted via email.

Employee enrollment procedure

Behaving a MA public retiree

23
