



BlueCross BlueShield of Texas



**TRS** | ACTIVECARE

TEACHER RETIREMENT SYSTEM OF TEXAS

# 2021-2022 TRS-ActiveCare Employee Health Benefits



# Agenda

bswift

- Eligibility and Enrollment
- Paper and Online Enrollment

BCBSTX

- Employee Health Benefits
- Tools and Resources
- Value Added Programs

CVS

- Special Programs

BCBSTX Blue Essentials  
HMO

- Employee Health Benefits
- Tools and Resources

Baylor Scott & White

- About SWCP
- Connections
- Benefits/Costs
- Why Choose SWCP

Q&A





***HEALTHIER*** ♥

🇺🇸 ***TOGETHER***

# Key Dates for 2021-22 TRS-ActiveCare Plan Year



## Annual Enrollment

July 12 – August 23

## Plan Year Begins

September 1

## Resource Guides Mailed to New Participants

Beginning in Late October



**bswift**<sup>®</sup>



# bswift Annual Enrollment Reminders





**PAPER SUBMISSION ENROLLMENT**

# THREE STEPS TO ENROLL



- Choose your health plan
- Complete an *Enrollment Changes and Declination Form* available online or from your Benefits Administrator
- Sign, date and submit form to your Benefits Administrator



# ANNUAL ENROLLMENT



- Your District's Enrollment Period for 2021-22 Plan Year will occur between: July 12–Aug. 23 (Annual Enrollment)
- Use the Enrollment Guide and Provider Directories to pick a plan and coverage that is right for you.
  - If you are newly selecting the TRS-ActiveCare Primary, TRS-ActiveCare Primary+ or Blue Essentials (South HMO or West HMO) plans, you will need to select a Primary Care Provider (PCP).
- Your current plan election will carry forward to the new plan year (Sept. 1, 2021 through Aug. 31, 2022). You do not have to actively enroll for coverage this year.
- Your premium will be adjusted to reflect any rate change, effective Sept. 1, 2021.

# SELECTING A PRIMARY CARE PROVIDER (PCP)



- You will be prompted to select a PCP for you and your covered dependents if you elect one of these plans:
  - TRS-ActiveCare Primary
  - TRS-ActiveCare Primary+
  - Blue Essentials West Texas HMO
  - Blue Essentials South Texas HMO
- A link to BCBSTX Provider Finder search tool will be available with instructions for selection.
- If you are currently in the TRS-ActiveCare Primary+, TRS-ActiveCare Primary or Blue Essentials plans you may see a prepopulated PCP in the enrollment portal based on your PCP election as of May 10, 2021.
- You will need to select a PCP in your enrollment portal for new plan elections only.
- After Sept. 1, you may make changes to your PCP through Blue Access for Members at
- [www.bcbstx.com/trsactivecare](http://www.bcbstx.com/trsactivecare) or by calling a Personal Health Guide at **1-866-355-5999**.

# MAKING CHANGES/ SPECIAL ENROLLMENT EVENTS



Employees may be eligible to enroll for coverage, change plan options or change covered dependents during the plan year, within 31 days after a special enrollment event occurs.

- New dependent
  - Marriage, birth, adoption or placement for adoption
  - Special rules apply to newborns
- Loss of other coverage
- Changing districts/entities is not considered a special enrollment event.



# NEWBORN COVERAGE



- Covered first 31 days, if you have coverage
  - Does not apply to newborn grandchildren
- You must add your newborn with your Benefits Administrator or your district's enrollment portal within 31 days after their date of birth
- Plan changes must be made within 31 days after the baby's date of birth
- It is not necessary to wait for the baby's social security number (SSN)
  - Submit application without SSN
  - Re-submit another form after SSN is issued



# ONLINE ENROLLMENT

# THREE STEPS TO ENROLL



- Choose your health plan
- Log in to bswift and make any additions, changes or plan elections. If your district/entity uses another third-party administrator portal, see your Benefits Administrator for instructions.
- Submit your transaction. It will be reviewed and approved by your Benefits Administrator.

# ENROLLING IN THE PLAN – NEW ENROLLEE



## Complete the enrollment process by registering on bswift.

The bswift Enrollment Portal can be accessed directly by employees to enroll or change coverage/self-service sign-on.

Go to: [www.trsactivecare.bswift.com](http://www.trsactivecare.bswift.com).

### If you are a new enrollee:

- Log into bswift and find your district
- Click Create Your Account
- Enter the required information (\* indicates that it is a mandatory field)
- Once all required fields are filled in, create a username and password

### Now you are ready to enroll

- Click save and continue to the dependent page, if applicable
- If there are no dependents to enroll check Next

# ENROLLING IN THE PLAN – RETURNING ENROLLEE



**If you are a returning enrollee and you want to change your benefit plan coverage for 2021-22:**

- Log in to bswift; Go to: [www.tractivecare.bswift.com](http://www.tractivecare.bswift.com).
- Find your district
- Click Create Your Account.
- Enter your social security number and date of birth. Then create a username and password.
- Update your demographic information under My Profile or Employee Information page, if necessary.
- Click save and continue to the Family Information page, if applicable.
- Add or drop dependents
- Select a TRS-ActiveCare plan.
- Cancel and/or decline coverage





# ELIGIBILITY AND ENROLLMENT

Subtitle



# WHO IS ELIGIBLE TO ENROLL?



## To be **ELIGIBLE** for TRS-ActiveCare coverage, you must:

- Be employed by a participating district/entity **and**
  - Be an active, contributing TRS member **or**
  - Be employed 10 or more regularly scheduled hours each week

## You are **INELIGIBLE** for TRS-ActiveCare coverage if you\*:

- Are receiving health care coverage as an employee or retiree under
  - Texas State College and University Employees Uniform Insurance Benefits Act (e.g., coverage offered by The University of Texas System or the Texas A & M University System)
  - Texas Employees Uniform Group Insurance Benefits Act (e.g., coverage offered by ERS)
  - TRS-Care.

\*Note they can be covered as **dependents** of eligible employees

# DEPENDENT ELIGIBILITY



## Eligible dependent can include:

- Spouse, including common law spouse
- A child under age 26: a natural child, an adopted child (or a child who is lawfully placed for legal adoption), stepchild, foster child, or child under legal guardianship of the employee
- “Any other child” under the age of 26 (unmarried) in a regular parent-child relationship with the employee – must meet residency and support criteria
- A grandchild under age 26
- Unmarried disabled dependent (age 26+) – must live with employee
  - A dependent does not include a brother or sister of an employee unless the sibling is an unmarried individual under 26 years of age who is either: (1) under the legal guardianship of the employee, or (2) in a regular parent-child relationship with the employee and meets the “any other child” criteria
  - Parents and grandparents of the covered employee do not meet the definition of an eligible dependent

# SPECIAL ELIGIBILITY SITUATIONS



- If an employee and spouse both work for a participating district/entity:
  - A spouse may be covered as an employee or as a dependent of an employee
  - Only one parent can cover dependent children
- A child (under age 26) employed by a district/entity can be covered as a dependent:
  - If the child is a contributing TRS member and they are **not** eligible for split or pooled billing



BlueCross BlueShield of Texas



**TRS** | ACTIVECARE

TEACHER RETIREMENT SYSTEM OF TEXAS

# 2021-2022 TRS-ActiveCare Health Benefits



# PLAN BENEFITS

## Statewide Plans



Benefit	TRS-ActiveCare Primary+		TRS-ActiveCare Primary	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Individual Deductible	\$1,200	N/A	\$2,500	N/A
Family Deductible	\$3,600	N/A	\$5,000	N/A
Individual Out-of-Pocket Max	\$6,900	N/A	\$8,150	N/A
Family Out-of-Pocket Max	\$13,800	N/A	\$16,300	N/A
Office Visit	\$30 PCP Copay \$70 SPC Copay	N/A	\$30 PCP Copay \$70 SPC Copay	N/A
Urgent Care	\$50 Copay	N/A	\$50 Copay	N/A
TRS Virtual Health <b>(Medical)</b>	Covered at 100%	N/A	Covered at 100%	N/A
Preventive Care	Covered at 100%	N/A	Covered at 100%	N/A
Inpatient Admission	20% after ded.	N/A	30% after ded.	N/A
Emergency Room	20% after ded.	*Only for true emergencies	30% after ded.	*Only for true emergencies
Free-Standing Emergency Room	\$500 Copay + 20% after ded.	*Only for true emergencies	\$500 Copay + 30% after ded.	*Only for true emergencies

# 2021-22 TRS-ActiveCare Primary & Primary+ Rates



	TRS-ActiveCare Primary+		TRS-ActiveCare Primary	
	Full Monthly Premium	After State & District Contributions	Full Monthly Premium	After State & District Contributions
Employee Only	\$542	\$XX	\$417	\$XX
Employee and Spouse	\$1,334	\$XX	\$1,176	\$XX
Employee and Children	\$879	\$XX	\$751	\$XX
Employee and Family	\$1,675	\$XX	\$1,405	\$XX



# PLAN BENEFITS

## Nationwide Plans



Benefit	TRS-ActiveCare HD		TRS-ActiveCare 2	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Individual Deductible	\$3,000	\$5,500	\$1,000	\$2,000
Family Deductible	\$6,000	\$11,000	\$3,000	\$6,000
Individual Out-of-Pocket Max	\$7,000	\$20,250	\$7,900	\$23,700
Family Out-of-Pocket Max	\$14,000	\$40,500	\$15,800	\$47,400
Office Visit	30% after ded.	50% after ded.	\$30 PCP Copay \$70 SPC Copay	40% after ded.
Urgent Care	30% after ded.	50% after ded.	\$50 Copay	40% after ded.
TRS Virtual Health <b>(Medical)</b>	\$30 Cost	N/A	Covered at 100%	N/A
Preventive Care	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%
Inpatient Admission	30% after ded.	50% after ded.	\$150/day Copay + 20% after ded.	40% after ded. (\$500/day max.)
Emergency Room	30% after ded.	50% after ded.	\$250 Copay + 20% after ded.	\$250 Copay + 20% after ded.
Free-Standing Emergency Room	\$500 Copay + 30% after ded.	\$500 Copay + 50% after ded.	\$500 Copay + 20% after ded.	\$500 Copay + 40% after ded.

# 2021-22 TRS-ActiveCare HD & 2 Monthly Rates



	TRS-ActiveCare HD		TRS-ActiveCare 2	
	Full Monthly Premium	After State & District Contributions	Full Monthly Premium	After State & District Contributions
Employee Only	\$429	\$XX	\$1,013	\$XX
Employee and Spouse	\$1,209	\$XX	\$2,402	\$XX
Employee and Children	\$772	\$XX	\$1,507	\$XX
Employee and Family	\$1,445	\$XX	\$2,841	\$XX



Your BCBSTX coverage includes TRS Virtual Health choices powered by Teladoc® and RediMD.



**Medical**

- Cold and flu symptoms
- Allergies
- Bronchitis
- Respiratory infections
- Stomach upset
- Sinus problems
- Skin problems

**Mental Health**

- Depressive and anxiety disorders
- Bipolar, schizophrenia and psychotic disorders
- Attention disorders
- Alcoholism and addiction and substance-related disorders

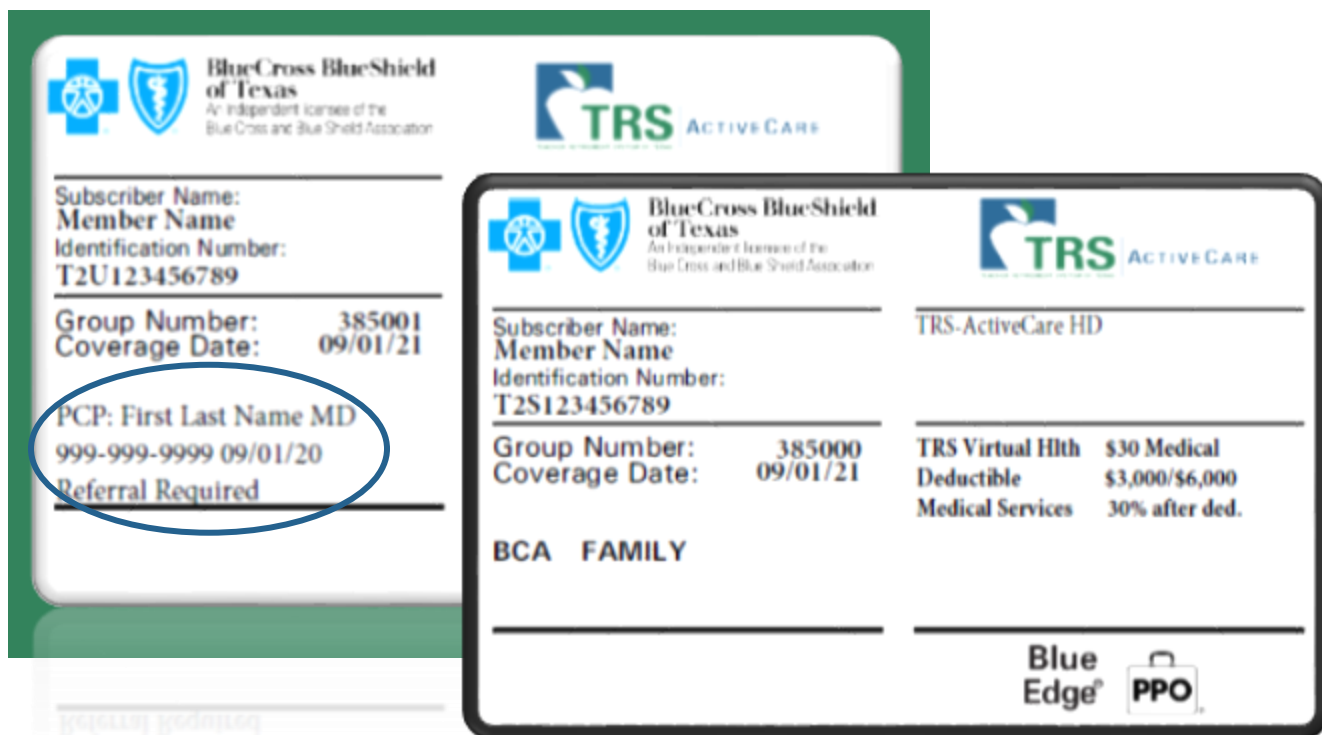


**Medical**

- Back Strains
- Ankle Injuries
- Shoulder Strains
- Pulled Muscles
- Contusions/Bruises
- Asthma
- Shortness of Breath
- Infections
- Allergies
- Chemical Exposure

# YOUR BCBSTX ID CARDS

Only individuals new to TRS-ActiveCare or electing a different plan will receive new ID cards.



- For physician-directed plans, each family member will get their own ID card with their PCP's name printed on it.
- Members can call a Personal Health Guide or log on to Blue Access for Members<sup>SM</sup> to order additional or replacement ID cards.

[www.bcbstx.com/trsactivecare](http://www.bcbstx.com/trsactivecare)

# PLAN BENEFIT HIGHLIGHTS

STATEWIDE NETWORK



In-Network coverage ONLY

PCP selection REQUIRED to have access to benefits. Otherwise claims deny.

Referral REQUIRED to see Specialists

Access to a **statewide** network

**TRS-ActiveCare Primary+**  
**TRS-ActiveCare Primary**

# PLAN BENEFIT HIGHLIGHTS

NATIONWIDE NETWORK



In-Network and  
**Out-of-Network**  
benefits available

PCP selection  
**not** required to  
access benefits

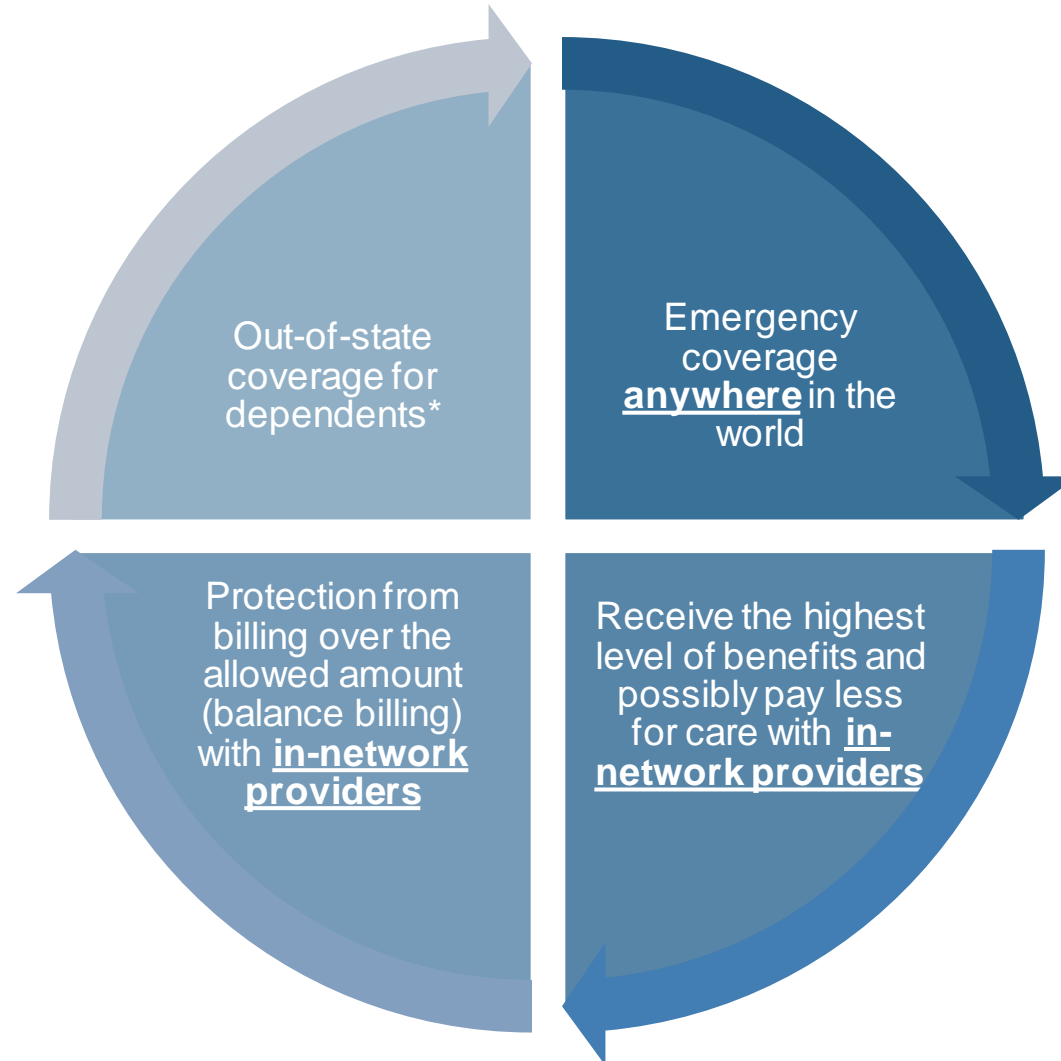
Referrals **not**  
required to see  
Specialists

Access to a  
statewide and  
**national** network

**TRS-ActiveCare HD**  
**TRS-ActiveCare 2**



# NETWORKS OF CONFIDENCE



# Understanding your FAMILY DEDUCTIBLE

**Juarez Family: \$5,000 deductible**  
Individual/Family Maximum Out-of-Pocket: **\$8,150/\$16,300**

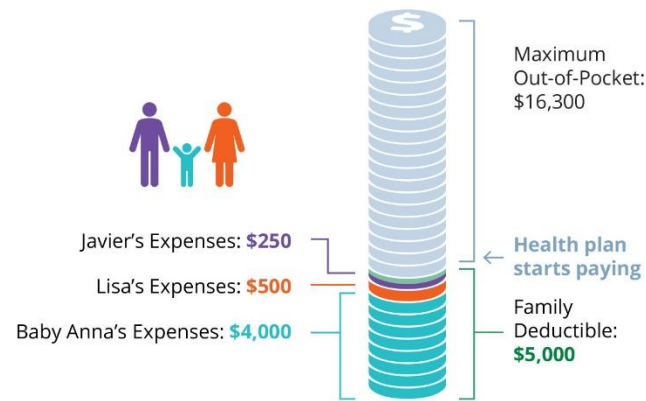
MEDICAL EXPENSES THIS YEAR →

Javier: **\$250**

Lisa: **\$500**

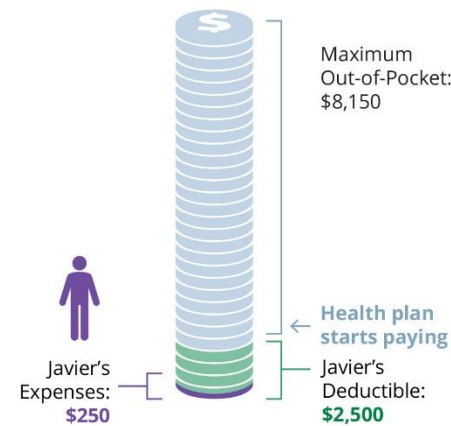
Baby Anna: **\$4,000**

## AGGREGATE DEDUCTIBLE (non-embedded)

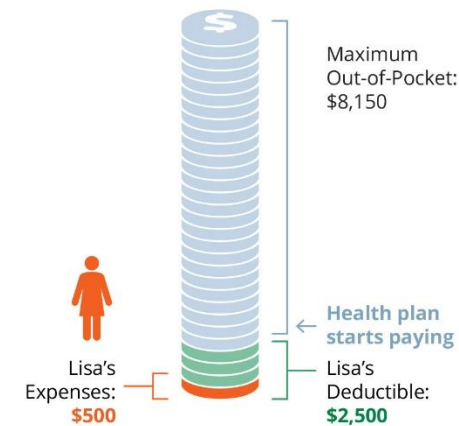


Does **NOT** meet family deductible

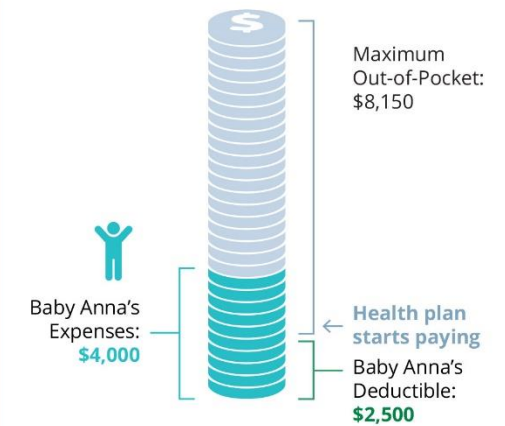
## EMBEDDED DEDUCTIBLE



Does **NOT** meet individual deductible



Does **NOT** meet individual deductible



**MEETS** her individual deductible

## TRS-ACTIVECARE PLANS

# IN-NETWORK VALUE

## In-Network Providers

- Receive the highest level of benefits and possibly pay less for care
- No claim forms (providers submit claims)
- Protection from billing over the allowed amount (balance billing)

## Out-of-Network Providers

- Receive fewer benefits out-of-network and pay more for care
- You may need to file your own claims
- Risk being billed over the allowed amount (balance billing)

**\*Out-of-network benefits only apply to Nationwide Network plans: TRS-ActiveCare HD, TRS-ActiveCare 2**

# PREVENTIVE CARE COVERAGE


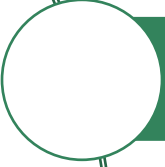
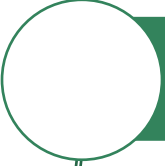
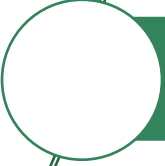

## What's Covered?

- **Recommended routine gender and age-specific preventive care and screenings** – including yearly general wellness exams, recommended vaccines and screenings for conditions like diabetes, cancer and depression – both facility and professional services
- **In-network preventive care covered at 100% with no copay, no deductible.** Out-of-network benefits may vary.
- **Note: TRS-ActiveCare Primary and TRS-ActiveCare Primary+ plans require preventive services to be rendered by your selected in-network PCP to receive 100% coverage with no copay.**
- **IMPORTANT to remember:** Lab tests related to a condition such as diabetes or asthma – **are not** considered preventive and are covered under applicable deductible and coinsurance levels.



Stay Healthy  
by Getting  
Regular Check-  
Ups

# VALUE IN YOUR PCP RELATIONSHIP

-  A PCP provides routine medical care. This may identify early signs of chronic conditions, such as high blood pressure or stress. Together, you can develop a care plan.
-  A PCP gets to know you, your medical history, treatment preferences, medication and lifestyles.
-  People who see a PCP tend to live longer, healthier lives.
-  A PCP provides routine medical care. This may identify early signs of chronic conditions, such as high blood pressure or stress. Together, you can develop a care plan.
-  You can often schedule a same-day or virtual appointment with your PCP for non-emergency medical issues like colds, flu, rashes, or ear infections.

# IMPORTANCE OF PCP SELECTION

- During Annual Enrollment it is very important that you select the PCP you want to direct your care if you enroll in a plan that requires a PCP selection (**TRRS-ActiveCare Primary and TRRS-ActiveCare Primary+**).
- EVERY family member covered on one of these plans must have their own PCP selected.
- If you don't use your PCP for routine medical care, obtain referrals from your PCP to see specialists, or use in-network providers, you won't have coverage. Claims **will deny** and you will be responsible for payment to the provider.

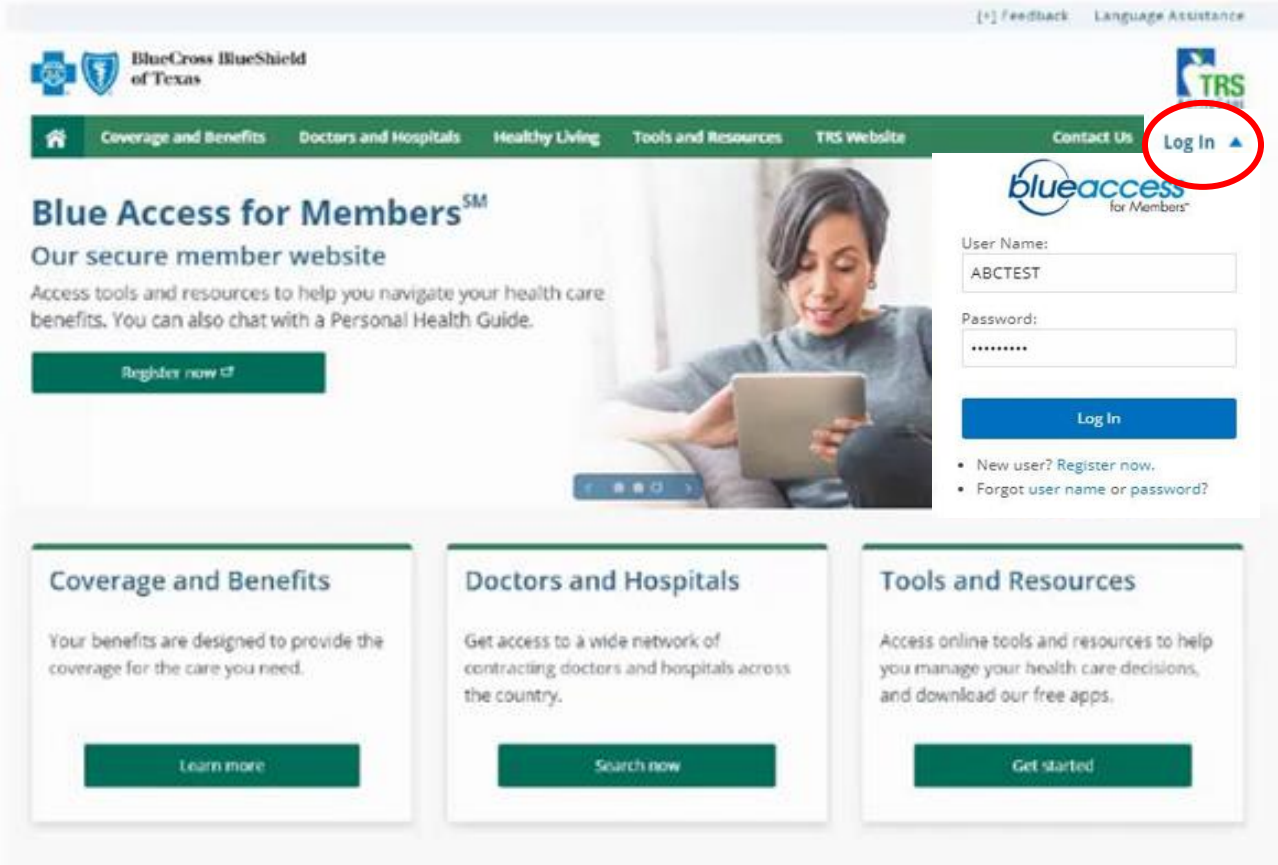




# TOOLS AND RESOURCES



# Member Website



## Website for TRS-ActiveCare Participants

- General Tools and Resources
- Find an in-network doctor, hospital, or other provider
- Get plan information
- Get the latest news and updates
- Download forms and documents
- Learn about health and wellness resources

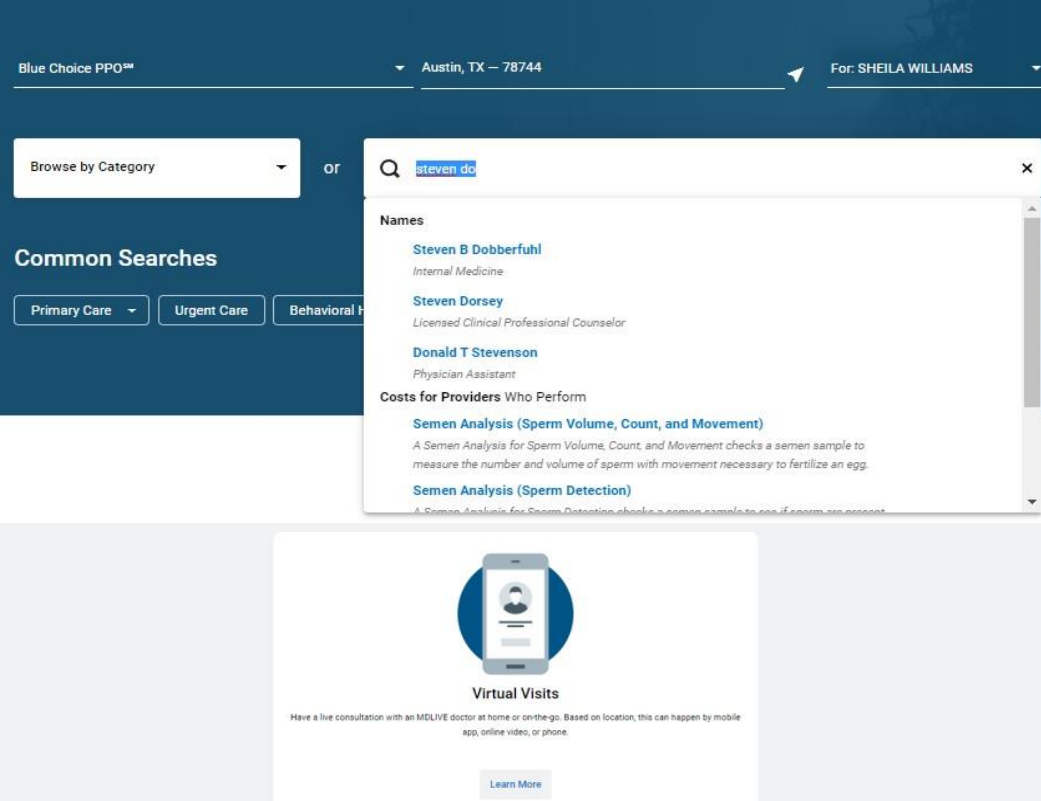
### Blue Access for Members

- Select or change your PCP
- View claims and Explanation of Benefits (EOB)
- Check the costs of doctors and services covered under your plan
- Download a temporary ID Card

[www.bcbstx.com/trsactivecare](http://www.bcbstx.com/trsactivecare)

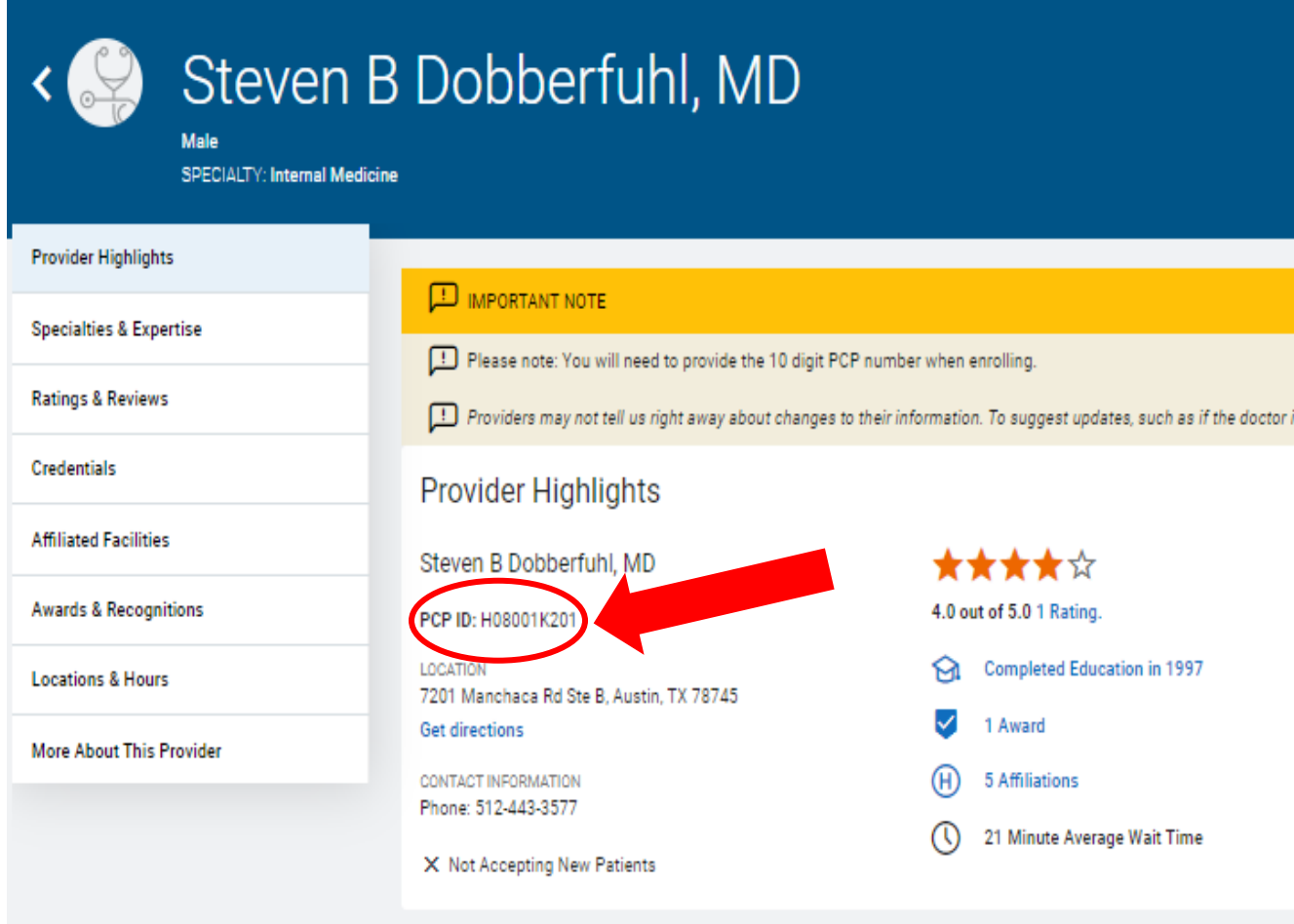
# Provider Finder<sup>®</sup>

## Search Bar



The screenshot shows the search bar interface. At the top, it displays "Blue Choice PPO™", "Austin, TX — 78744", and "For: SHEILA WILLIAMS". Below this is a search input field with "steven do" entered. A dropdown menu shows search results for "Names": Steven B Dobberfuhl (Internal Medicine), Steven Dorsey (Licensed Clinical Professional Counselor), and Donald T Stevenson (Physician Assistant). There are also sections for "Common Searches" (Primary Care, Urgent Care, Behavioral Health) and "Costs for Providers Who Perform" (Semen Analysis (Sperm Volume, Count, and Movement), Semen Analysis (Sperm Detection)).

## Detailed Provider Profile Page

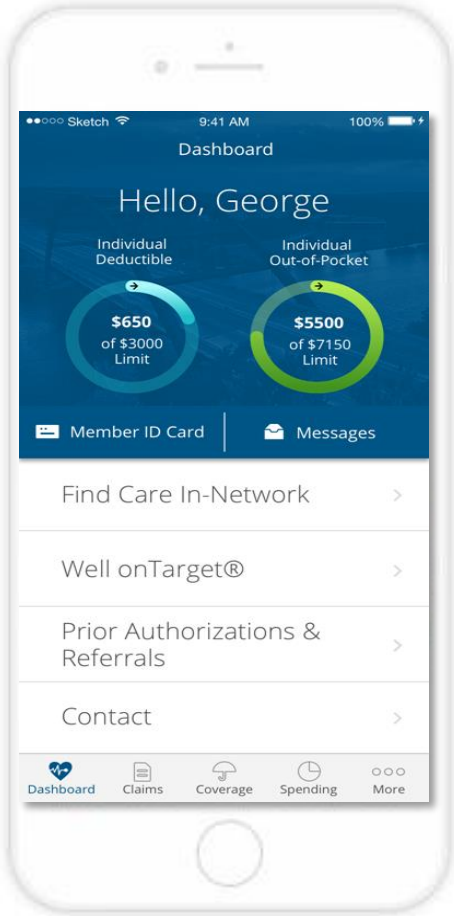


The screenshot shows the detailed provider profile page for Steven B Dobberfuhl, MD. The page includes a navigation menu on the left with categories like "Provider Highlights", "Specialties & Expertise", "Ratings & Reviews", "Credentials", "Affiliated Facilities", "Awards & Recognitions", "Locations & Hours", and "More About This Provider". The main content area displays the provider's name, gender (Male), and specialty (Internal Medicine). A yellow banner highlights an "IMPORTANT NOTE" about providing a 10-digit PCP number. The "Provider Highlights" section shows the provider's name, a circled "PCP ID: H08001K201" with a red arrow pointing to it, a 4.0 out of 5.0 rating, and other details like "Completed Education in 1997", "1 Award", "5 Affiliations", and "21 Minute Average Wait Time".

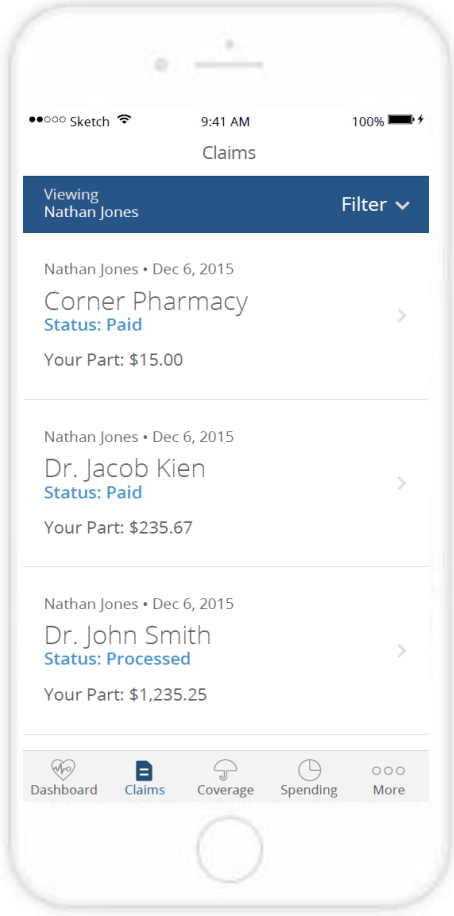
# Mobile Access



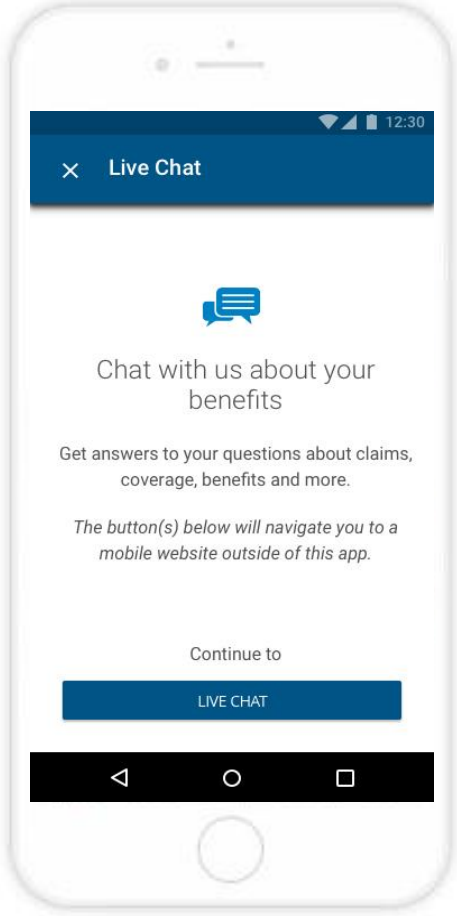
Text\* **BCBSTXAPP**  
to **33633** to get the  
app.



Dashboard



See claims and EOBs



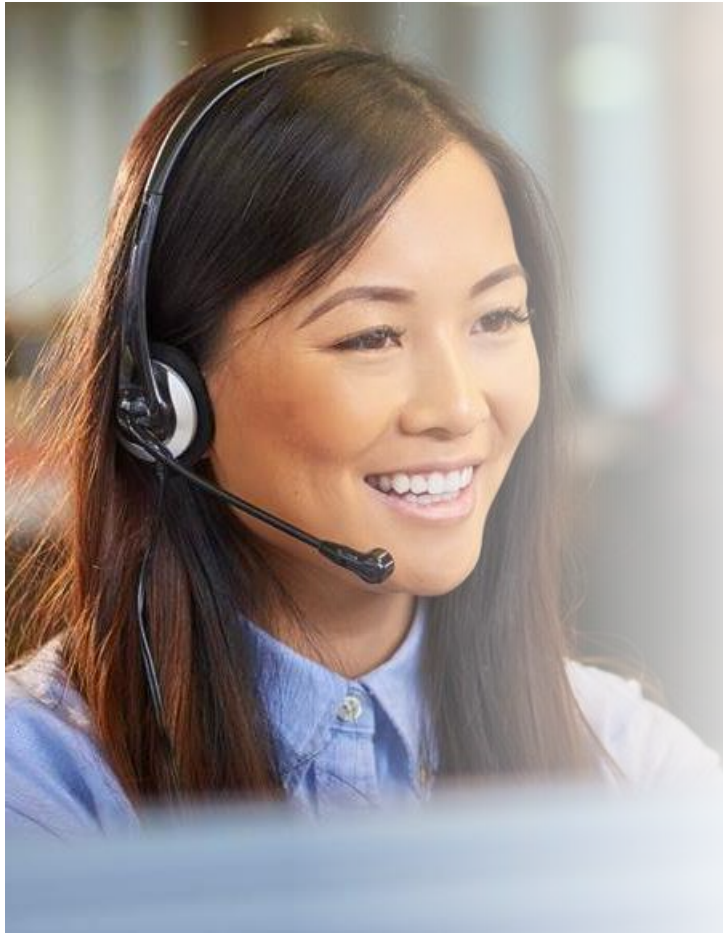
Live chat  
Monday-Friday 7:00AM-6:00PM

# SUPPORT FOR YOU AND YOUR FAMILY



## Personal Health Guides (PHGs)

- **Answer questions about benefits**
  - Assist with prior authorizations and referrals
  - Find and assign an in-network PCP
  - Address claim and billing inquiries
- **Explain health care costs and options for care**
  - Locate in-network provider options
  - Scheduling appointments
  - Options for Care Steerage
- **Help you use self-service tools**
- **Connect you to other resources**
  - Clinicians
  - Community resources
  - TRS Benefit vendors



**Call toll-free: (866) 355-5999**

*Available 24/7*





# VALUE ADDED PROGRAMS

Highlighting Wellness and Family Planning



**BlueCross BlueShield**  
of Texas



# MEMBER REWARDS®

ONLY AVAILABLE ON TRS – ACTIVECARE PRIMARY AND PRIMARY+



## Targeted Redirection with Member Rewards

### Save on your Colonoscopy with Biopsy

You can choose high-quality, better value healthcare.

Provider	Save	Best Value	Next Best Value
St Davids Medical Center	\$0	Stonegate Surgery Center Lp	Strictly Pediatrics Surg Ctr
Your Estimated Cost: \$1,867		Your Estimated Cost: \$1,555	Your Estimated Cost: \$1,563
Member Rewards Cash Reward: \$0		Member Rewards Cash Reward: \$250	Member Rewards Cash Reward: \$250
Distance 7 miles		Distance 4 miles	Distance 9 miles
Select this Provider		Select this Provider	Select this Provider

## HOW IT WORKS

### Participants can:

1. Go to [www.bcbstx.com/trsactivecare](http://www.bcbstx.com/trsactivecare) and log in to **BAM**.
2. Click on the **Doctors and Hospitals** tab – then on the **Doctors and Hospitals** link.
3. Use Provider Finder to search for a Member Rewards eligible facility.
4. Call their PCP to ask for a referral to the Member Rewards eligible facility or provider. The provider may give them a referral and send the preauthorization, if applicable, to BCBSTX for approval.
5. When they've completed their treatment, their claim has been paid and the location has been verified as rewards eligible, a deposit will be made into their Health Care Account (HCA).\*

\*BCBSTX has set up a HCA for all Member Rewards participants. This is separate from any Flexible Spending Account or Health Savings Account offered by their district.

# 24/7 Nurseline

Staffed by registered nurses, 24/7 Nurseline provides answers to general health questions and guides participants to their primary care physician, urgent care center, the ER, Virtual Health provider or other care, as necessary.

Help participants choose the right level of care and address their health concerns about:

- Asthma
- Back Pain
- Cuts or Burns
- Diabetes
- Fever
- And much more

Over 300 Audio Health Library topics ranging from allergies to surgeries **available in English and Spanish!**



To reach the Nurseline, call your dedicated team of Personal Health Guides available at:

**1-866-355-5999**

# Women's and Family Health

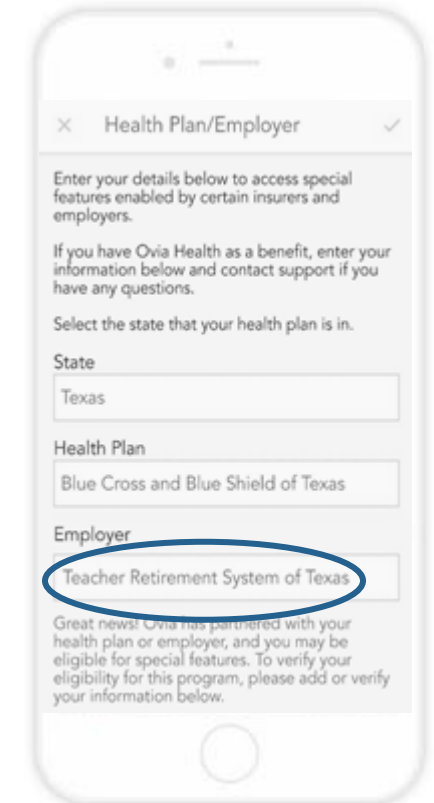
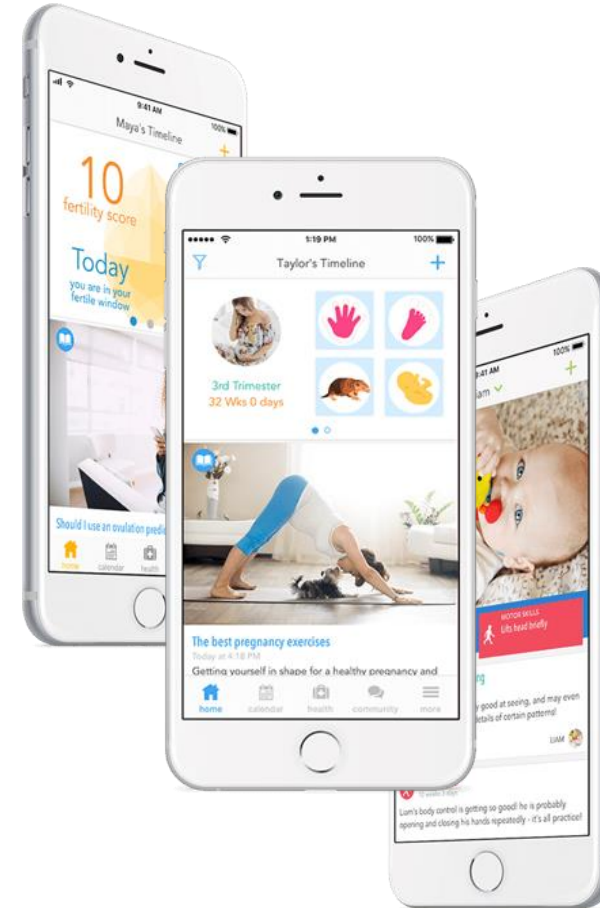
## An Innovative Approach for the Journey into Parenthood



Our programs feature education, coaching and maternity management solutions, and can result in improved clinical outcomes and cost savings.

### Ovia Health Apps: Videos, tips, coaching and more

- **Ovia Fertility:** Helps participants track their cycle and predict when they are more likely to get pregnant
  - **Ovia Pregnancy:** Participants can monitor their pregnancy and baby's growth week by week leading up to the baby's due date
  - **Ovia Parenting:** Allows participants to keep up with their child's growth and milestones from birth through three years old
- 
- **High-risk Maternity Management:** Maternity specialists conduct phone outreach and provide ongoing support to expectant mothers identified with high-risk pregnancies
  - **Well on Target Programming:** Interactive online courses designed to optimize the health of women and their babies



**New Users** are prompted to enter their Employer as: Teacher Retirement System of Texas

# Well onTarget® Participant Portal



RELEVANT.  
TIMELY.  
IMPACTFUL.  
**PERSONALIZED.**

- Health Assessment
- Digital self-management programs
- Trackers and tools
- Blue Points<sup>SM</sup> Rewards
- Fitness Program
- Tracking for fitness and nutrition and also device integration
- Personal wellness challenges



# ONLINE RESOURCES AND COACHING

Helping You Hit Health Targets

## DIGITAL SELF-MANAGED PROGRAMS

### Coaching Topics

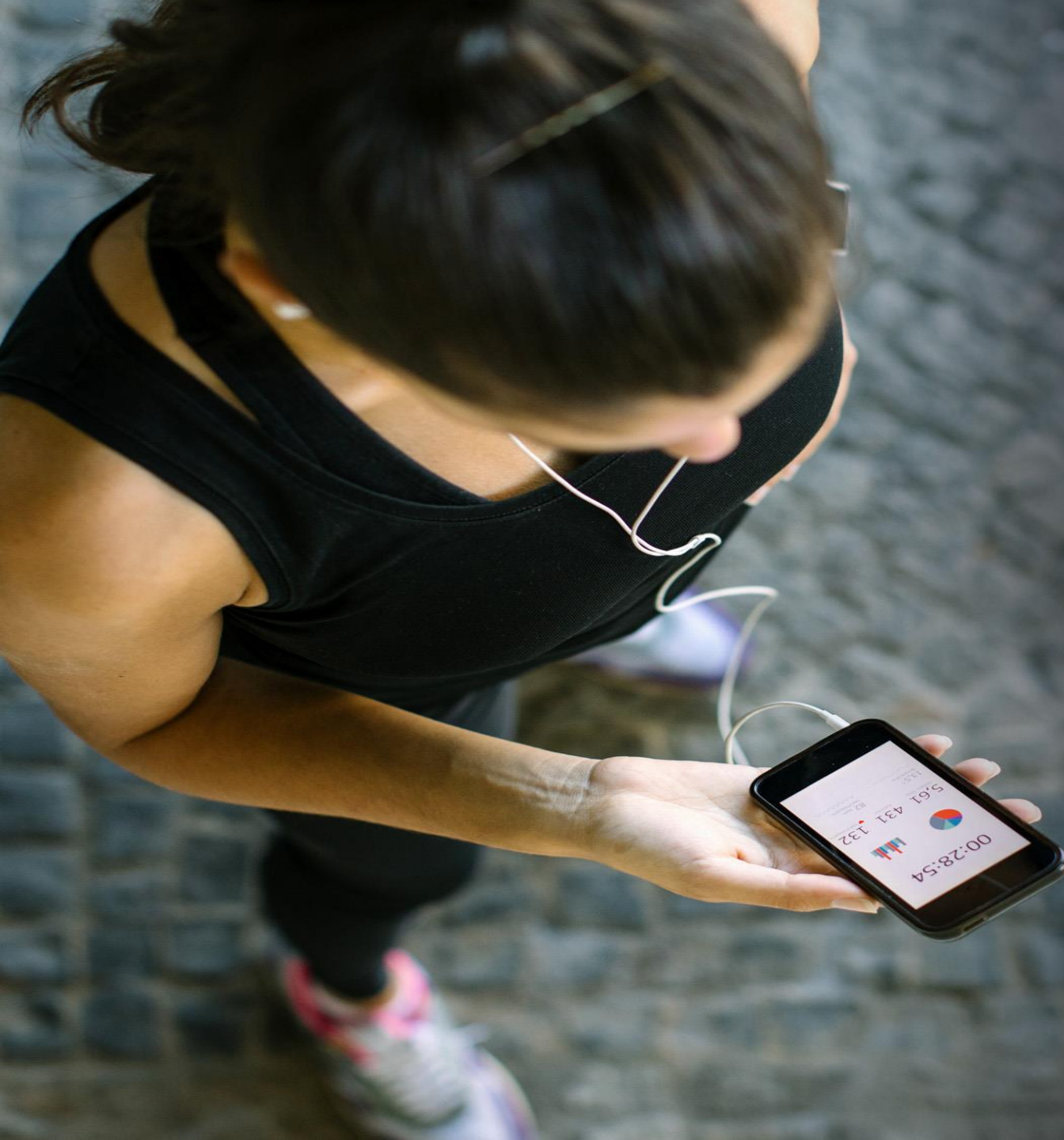
- Manage Stress
- Improve Fitness Level
- Improve Dietary Habits
- Quit Tobacco
- Improve Blood Pressure
- Improve Cholesterol
- Decrease Weight
- Maintain Tobacco-Free Status
- Maintain Weight

### Interactive

- Enhancing your Physical Activity
- Managing Your Stress
- Improving Your Sleep
- Living with Diabetes
- Quitting Tobacco
- Staying Tobacco Free
- Achieving Your Healthy Weight
- Maintaining Your Healthy Weight
- Nutrition for Better Health
- Improving Your Blood Pressure
- Financially Fit
- Improving Your Oral Health

### Educational

- Managing Your Metabolic Syndrome
- Preventing Diabetes
- Healthy Bones and Joints
- Living With Asthma
- Living With Chronic Obstructive Pulmonary Disease (COPD)
- Living With Congestive Heart Failure (CHF)
- Living With Coronary Artery Disease (CAD)
- Improving Your Cholesterol
- Healthy Pregnancy
- Preventive Health: Reducing Your Risks



# Blue Points **BUILT-IN** **REWARDS**



## Offerings that earn points:

- Use of Online Trackers
- Connecting and syncing a fitness device or app
- Health Assessment completion
- Digital Self-management Program completion
- Fitness Program visits

**Redeem points in the online Shopping Mall with over a million products!**

# FITNESS PROGRAM

Provides you a flexible option to live a healthy lifestyle with multiple gym packages and pay-as-you-go studio classes

## Tiered Gym Network



Base	Core	Power	Elite
\$19 per month	\$29 per month	\$39 per month	\$99 per month
\$19 Initiation Fee			

### Studio Class Network

Includes boutique-style classes and specialty gyms with pay-as-you-go option and 30% off every 10th class

### Family Friendly

Gym network provides access to dependents at bundled price discount

### Mobile App

Allows participants to access location search, studio class registration, location check-in and activity history

### New! Digital-Only (BurnAlong)

For only \$10 per month participants get full access to thousands of digital videos and live classes including cardio, boot camps, Barre, yoga and more.

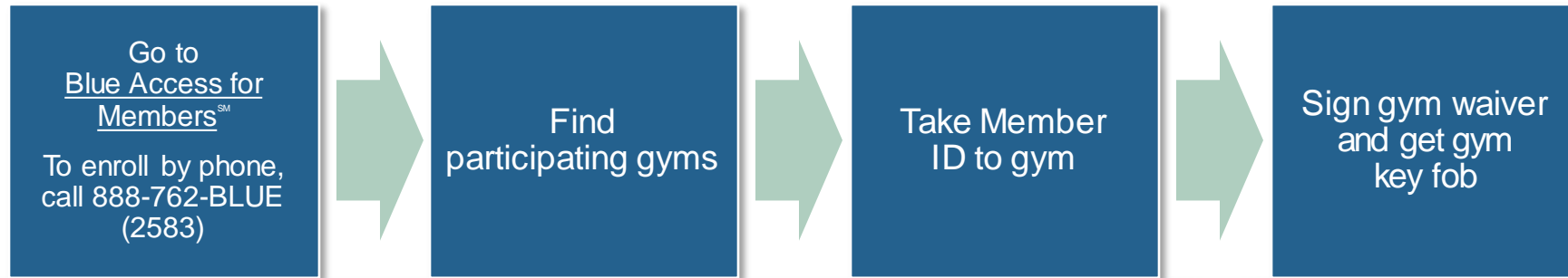
### Additional Perks

- No long-term contract
- Additional access to other discounts, such as complementary and alternative medicine
- Blue Points for joining and using regularly
- Real-time data provided to the mobile app and Well onTarget® portals, feeding Blue Points<sup>SM</sup>



# How the Program Works

It's easy for Blue Cross and Blue Shield of Texas members and dependents to get started.





# THANK YOU!

[www.bcbstx.com/trsactivecare](http://www.bcbstx.com/trsactivecare)  
1-866-355-5999



 **CVS caremark**<sup>®</sup>

 **TRS** | **ACTIVECARE**  
TEACHER RETIREMENT SYSTEM OF TEXAS



# OVERVIEW OF TRS-ACTIVECARE PRESCRIPTION DRUG BENEFITS



Benefit	TRS - Active Care Primary	TRS - ActiveCare HD	TRS - ActiveCare Primary+	TRS - ActiveCare 2
<b>Drug Deductible</b> (per person, per plan year)	\$2,500 individual, \$5,000 family	<b>\$3,000 individual, \$6,000 family</b>	\$0 generic; \$200 brand only RX	\$0 generic; \$200 brand only RX
<b>Maximum Out of Pocket</b> Medical + Pharmacy Combined	\$8,150 individual, \$16,300 family	<b>\$7,000 individual, \$14,000 family</b>	\$6,900 individual, \$13,800 family	\$7,900 individual, \$15,800 family
<b>Short-Term Supply at a Retail Location (up to a 31 - day supply limit)</b>				
Generic	\$15 copay	20% coinsurance	\$15 copay	\$20 copay
Preferred Brand with Generic	30% coinsurance	25% coinsurance	25% coinsurance	25% coinsurance (Min \$40/ Max \$80)
Preferred Brand with no Generic	30% coinsurance	25% coinsurance	25% coinsurance (Max \$100)	25% coinsurance (Min \$40/ Max \$80)
Non-Preferred Brand	50% coinsurance	50% coinsurance	50% coinsurance	50% coinsurance (Min \$100/ Max \$200)
<b>Extended-Day Supply at Mail Order or Retail-Plus Pharmacy Location (60 to 90 day supply)</b>				
Generic	\$45 copay	20% coinsurance	\$45 copay	\$45 copay
Preferred Brand with Generic	30% coinsurance	25% coinsurance	25% coinsurance	25% coinsurance (Min \$105/ Max \$210)
Preferred Brand with no Generic	30% coinsurance	25% coinsurance	25% coinsurance (Max \$265)	25% coinsurance (Min \$105/ Max \$210)
Non-Preferred Brand	50% coinsurance	50% coinsurance	50% coinsurance	50% coinsurance (Min \$215/ Max \$430)
<b>Speciality Medications</b> <b>31-Day Supply Limit</b>	30% coinsurance	20% coinsurance	20% coinsurance	20% coinsurance (Min \$200/ Max \$900)

## Caremark.com and the CVS Caremark App

### Everything you need to manage their medications anytime and anywhere

- **Review** their plan details
- **Check medication** costs and find ways to save
- **Find in-network pharmacies** or start delivery by mail
- **Order mail service refills** and track shipments
- **View history** of their prescriptions
- **Track progress** toward their deductible or out-of-pocket maximum
- **Set alerts and reminders** to help you stay on track



Once you're registered, download the **CVS Caremark App** from their preferred app store to manage their medications on their smart phone

# Preventive Drug List

## TRSAActiveCare HD and Primary Plans

Medications on the HD and Primary plan's preventive drug list are covered under the plan at no-cost from day one and bypass the deductible

- ✓ Manage certain health conditions, like high blood pressure, diabetes, or high cholesterol
- ✓ Help you quit smoking or using tobacco
- ✓ Prepare for certain health screenings in adults

Find the full list by visiting: [info.Caremark.com/trsactivecare](http://info.Caremark.com/trsactivecare)

Or

Call CVS Caremark at **1-866-355-5999**

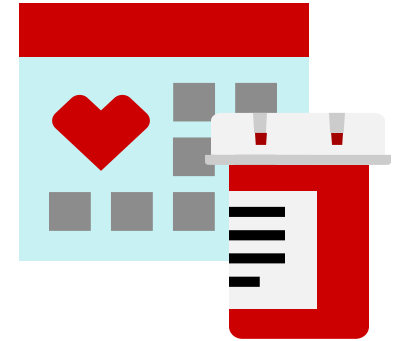




# What are Maintenance Medications?

Maintenance medications are medications commonly used to treat conditions that are considered chronic or long-term. These conditions usually require regular, daily use of medicines.

- Get the medications you take regularly (such as diabetes, asthma or high blood pressure medications) in 90-day supplies. 90-day supplies are more convenient and may cost less
- TRS members can fill a 90-day supply of medication at Caremark Mail Order Pharmacy or a Retail-Plus store. 90-day supplies are more convenient and may cost less
- You can find a Retail-Plus store nearest you by going to our dedicated website [info.caremark.com/trsactivecare](https://info.caremark.com/trsactivecare) and clicking on the find a pharmacy link or by calling **1-866-355-5999**.



# Convenient no-cost vaccinations



Getting recommended vaccinations is more important than ever.

Members can get their no-cost flu, pneumonia and shingles vaccination at any of the 68,000 pharmacies in our vaccination network/any of 9,900 CVS Pharmacy locations nationwide. They won't need an appointment and can avoid an extra visit to their doctor's office.

Login at [Caremark.com](https://www.caremark.com) or visit [info.caremark.com/trsactivecare](https://info.caremark.com/trsactivecare) to find a network pharmacy that provides vaccinations.

- Click on Find a Pharmacy
- Enter your ZIP code
- Click on Advanced Options
- Click on Vaccine Network
- Look for the syringe icon



# Diabetic meter and supplies

## Better diabetes management with OneTouch no-cost meters

### To take advantage of this offer, members must:

- Be enrolled in the prescription benefit plan
- Have diabetes
- Have a valid prescription for blood glucose test strips. Members who don't already have a prescription can request one at [Caremark.com/managingdiabetes](https://www.caremark.com/managingdiabetes).

### Next steps:

Call the CVS Caremark® Member Services Diabetic Meter Team at **1-800-588-4456**.

Have their prescription ID number and their doctor's name and phone number ready when you call.

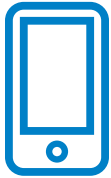
Additional requirements or limitations may apply. Meters will be shipped to members within 7 to 10 days of order.

90-Day Supply at  
Retail-Plus Network Pharmacy or  
Caremark Mail Order Pharmacy

- Members pay \$0 for all needles, lancets and syringes, regardless of manufacturer
- To obtain test strips at no cost, members must use the preferred brand (OneTouch)

# Access to ID Cards

## Member Resources



### Mobile App

Log onto their account and have their ID card at the palm of their hand.

[CVS Caremark Mobile App](#)



### Caremark.com

Log into Caremark.com and print an ID card.



### Caremark Customer Care

Employees can contact a Customer Care Rep at 1-866-355-5999




### Info.Caremark.com/trsactivecare

BA's can go to our dedicated TRS website and print a temporary card.

[Temporary ID Card \(PDF\)](#)

# Creating Temporary ID Cards



**RxBIN:** 004336  
**RxPCN:** ADV  
**RxGRP:** RX1296  
**Issuer (80840):** 9151014609

**ID:** \_\_\_\_\_  
**NAME:** \_\_\_\_\_

**Visit [Caremark.com](https://www.caremark.com) for easy refills, timesaving tools and more.**

Present this prescription card to fill your prescription at any participating retail pharmacy.

Customer Care Representative: 1-866-355-5999  
Pharmacy Help Desk for Pharmacists: 1-800-364-6331

Submit paper claims to:  
CVS Caremark Claims Department  
P.O. Box 52136, Phoenix, AZ 85072-2136

Go to [info.caremark.com/trsactivecare](https://info.caremark.com/trsactivecare) and click on temporary ID card. Fill in the underlined areas with member's name and ID number.

(This information is needed by the pharmacist to process prescriptions.)

Beginning on plan start date, members may sign in or register at [Caremark.com/startnow](https://www.caremark.com/startnow) or download the CVS Caremark mobile app to view or print an ID card.



BlueCross BlueShield of Texas



**TRS** | ACTIVECARE

TEACHER RETIREMENT SYSTEM OF TEXAS

## Blue Essentials

A lower-cost option with a focus on quality

September 2021





# Why Blue Essentials<sup>SM</sup>?

## Delivering Value, Focusing on Quality



### AFFORDABILITY

A more cost-effective network of select providers at a lower cost than a traditional PPO



### ACCESS

The statewide Blue Essentials<sup>SM</sup> network offers members access without compromising benefits, quality or services



### MEMBER ENGAGEMENT

Web and mobile tools such as Provider Finder<sup>®</sup> help guide decision-making



# Blue Essentials<sup>SM</sup>

**Members select a primary care physician (PCP) who coordinates care with referrals to specialists.**

## **Members enjoy:**




- Affordable, predictable costs
- Patient-centric, PCP-guided care
- Access to a statewide network of high-quality health care providers
- 100% coverage of recommended routine preventive care and screenings
- Self-service tools that support decision-making when it comes to selecting a provider, using benefits and understanding treatment costs



[www.bcbstx.com/trshmo](http://www.bcbstx.com/trshmo)



# ID Cards (mailed to your home)

- All new HMO participants will receive ID cards
- Each individual covered under the plan will receive a card
- Extra ID cards can request free of charge
- **One** card for both **Medical** and **Pharmacy**
- Participants should expect to receive new cards around late-August.
- Participants making changes after the replacements have been mailed will result in a second set of cards being sent.

 <b>BlueCross BlueShield of Texas</b> <small>An independent member of the Blue Cross and Blue Shield Association</small>		<b>HMO</b>			
<b>Subscriber Name:</b> <b>John Doe</b>		<b>Dependent Name:</b> <b>Jane Doe</b>			
<b>Identification Number:</b> <b>ZGZ829457119</b>					
<b>Group Number:</b> 212824 <b>Coverage Date:</b> 09/01/17 <b>Member Effective:</b> 09/01/17		<b>Primary Care</b> \$25 <b>Specialist</b> \$60 <b>Urgent Care</b> \$75 <b>Emergency Room</b> 20% after ded			
<b>HMO TDI</b> <b>Blue Essentials</b>		<b>RxBIN:</b> 011552 <b>RxPCN:</b> BCTX			
		 <b>Rx</b>			

<a href="http://www.bcbstx.com">www.bcbstx.com</a>	
 <b>BlueCross BlueShield of Texas</b>	
<small>Some services must be pre-authorized, including Mental Health (MH) and Chemical Dependency (CD).          Claims should be mailed to: Blue Cross Blue Shield of Texas, P.O. Box 680044, Dallas, TX 75266-0044.</small>	
<b>Customer Service</b> 1-888-378-1633 <b>Guest Membership</b> 1-888-522-2396 <b>Preauth-Medical</b> 1-800-441-9188 <b>Preauth-MH/Cd</b> 1-800-729-2422 <b>Blue Card Access</b> 1-800-810-2583 <b>Provider Service</b> 1-800-676-2583	<b>www.bcbstx.com/trshmo</b>
	
Pharmacy Benefits Manager	



**BLUE ESSENTIALS – SOUTH TEXAS**



# Simple, Affordable and Easy to Us

## Patient-Centered, Physician-Guided Care



### Blue Essentials<sup>SM</sup> SOUTH TEXAS HMO

Deductible	\$500 Ind/\$1,000 Family
Out-of-Pocket Maximum (Applies to both medical and pharmacy)	\$4,500 In/\$9,000 Family
Office Visits Primary/Specialist	\$25 Copay/\$60 Copay
Preventive Care	100%
Emergency Room Copayment	After deductible, plan pays 80%; you pay 20%
Urgent Care Copayment	\$75 Copay
Outpatient	After deductible, plan pays 80%; you pay 20%
Inpatient Copayment	After deductible, plan pays 80%; you pay 20%
Pharmacy	\$100 Copay per Member <b>Generic:</b> \$10 Retail; \$30 Mail Order <b>Preferred:</b> \$40 Retail; \$120 Mail Order <b>Non Preferred:</b> \$60 Retail; \$195 Mail Order



# Monthly Premium Rates Effective Sept. 1, 2021

## SOUTH TEXAS HMO



Coverage Category	2021-2022
Employee Only	\$524.90
Employee and Spouse	\$1,264.90
Employee and Child(ren)	\$819.60
Family	\$1,345.58

# SOUTH TEXAS

ACTIVECARE

**Available to employees living, working or residing in the following counties:**

- Cameron
- Hidalgo
- Starr
- Willacy

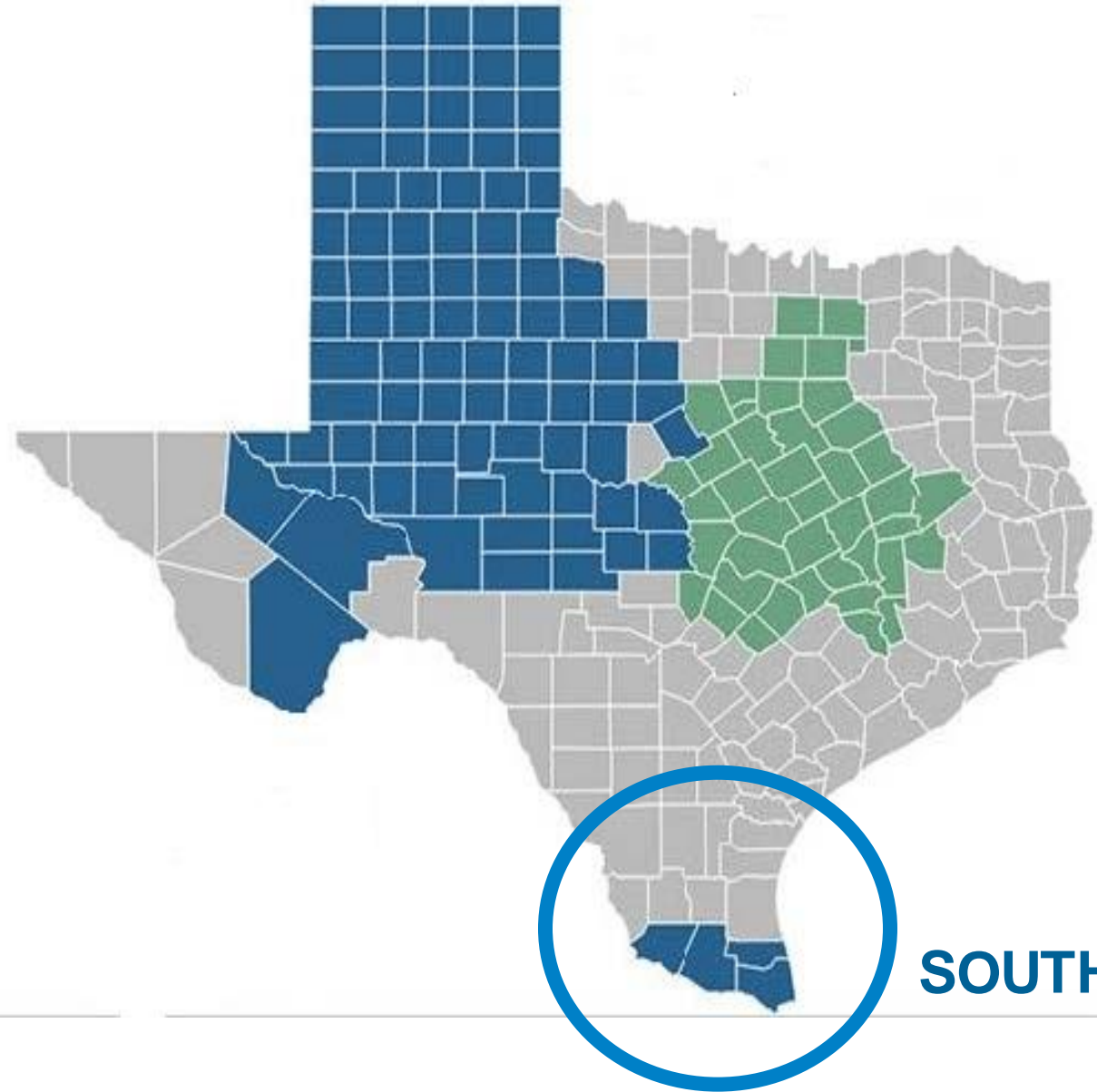
## **Provider Network**

- Blue Essentials

## **Provider Finder**

- Blue Essential network providers can be found online at:

[www.bcbstx.com/trshmo](http://www.bcbstx.com/trshmo)





# BLUE ESSENTIALS – WEST TEXAS

# Simple, Affordable and Easy to Use

## Patient-Centered, Physician-Guided Care



### Blue Essentials<sup>SM</sup> WEST TEXAS HMO

Annual Deductible	\$950 Ind/\$2,850 Family
Out-of-Pocket Maximum (Applies to both medical and pharmacy)	\$7450 Ind/\$14,900 Family
Office Visits Primary/Specialist	\$20 Copay/ \$70 Copay
Preventive Care	100%
Emergency Room Copayment	\$500 Copay; 25% after deductible
Urgent Care Copayment	\$50 Copay per visit
Outpatient	\$500 Deductible; 25% after deductible is met
Inpatient	\$500 Deductible; 25% after deductible is met
Pharmacy	<p><b>\$150 Deductible</b></p> <p><b>Generic:</b> \$5 Retail/\$12.50 Mail Order</p> <p><b>Preferred Brand:</b> 30% after Pharmacy Deductible</p> <p><b>Non Preferred Brand:</b> 50% after Pharmacy Deductible</p>



# Monthly Premium Rates Effective Sept. 1, 2021



## WEST TEXAS HMO

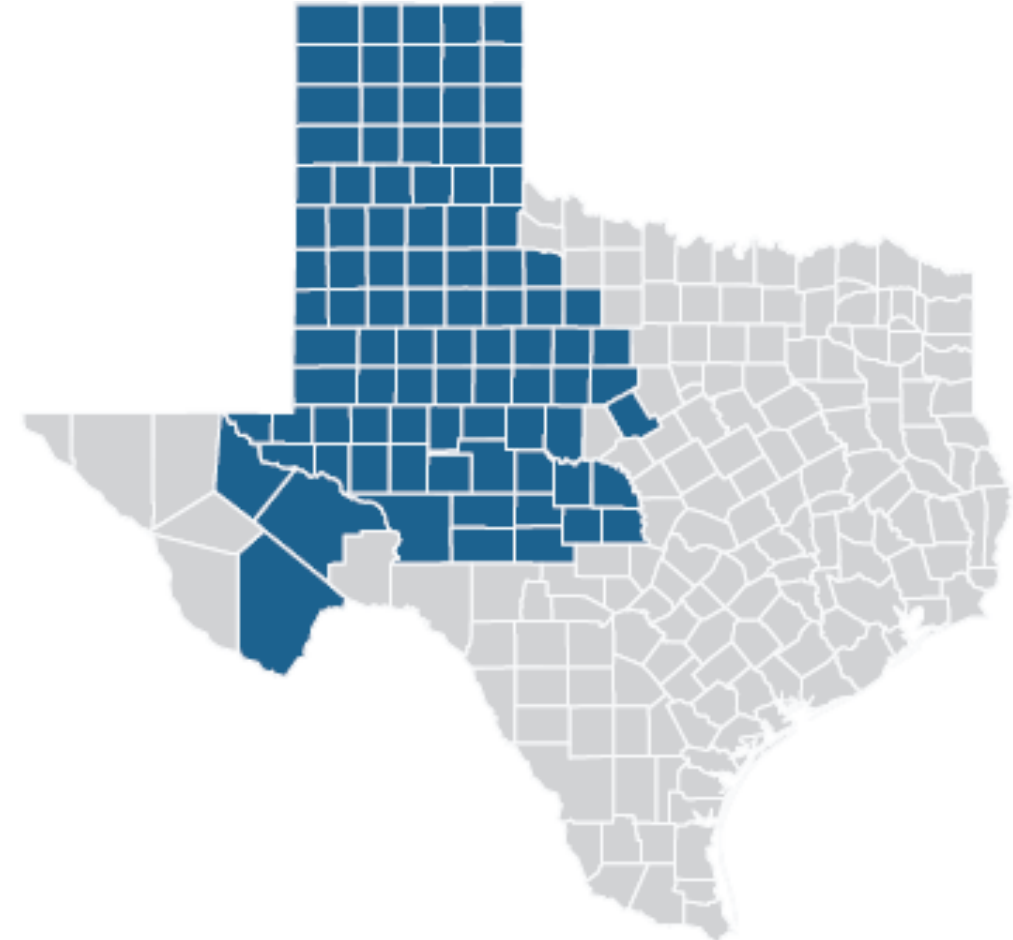
Coverage Category	2021-2022
Employee Only	\$596.54
Employee and Spouse	\$1,443.66
Employee and Child(ren)	\$936.18
Family	1,532.74

# WEST TEXAS HMO



## Available to employees living, working or residing in the following counties:

Andrews, Armstrong, Bailey, Borden, Brewster, Briscoe, Callahan, Carson, Castro, Childress, Cochran, Coke, Coleman, Collingsworth, Comanche, Concho, Cottle, Crane, Crockett, Crosby, Dallam, Dawson, Deaf Smith, Dickens, Donley, Eastland, Ector, Fisher, Floyd, Gaines, Garza, Glasscock, Gray, Hale, Hall, Hansford, Hartley, Haskell, Hemphill, Hockley, Howard, Hutchinson, Irion, Jones, Kent, Kimble, King, Knox, Lamb, Lampasas, Lipscomb, Llano, Loving, Lubbock, Lynn, Martin, Mason, McCulloch, Midland, Mitchell, Moore, Motley, Nolan, Ochiltree, Oldham, Parmer, Pecos, Potter, Randall, Reagan, Reeves, Roberts, Runnels, San Saba, Scurry, Schleicher, Shackelford, Sherman, Stephens, Sterling, Stonewall, Sutton, Swisher, Taylor, Terry, Throckmorton, Tom Green, Upton, Ward, Wheeler, Winkler, Yoakum



## Provider Network

- Blue Essentials

## Provider Finder

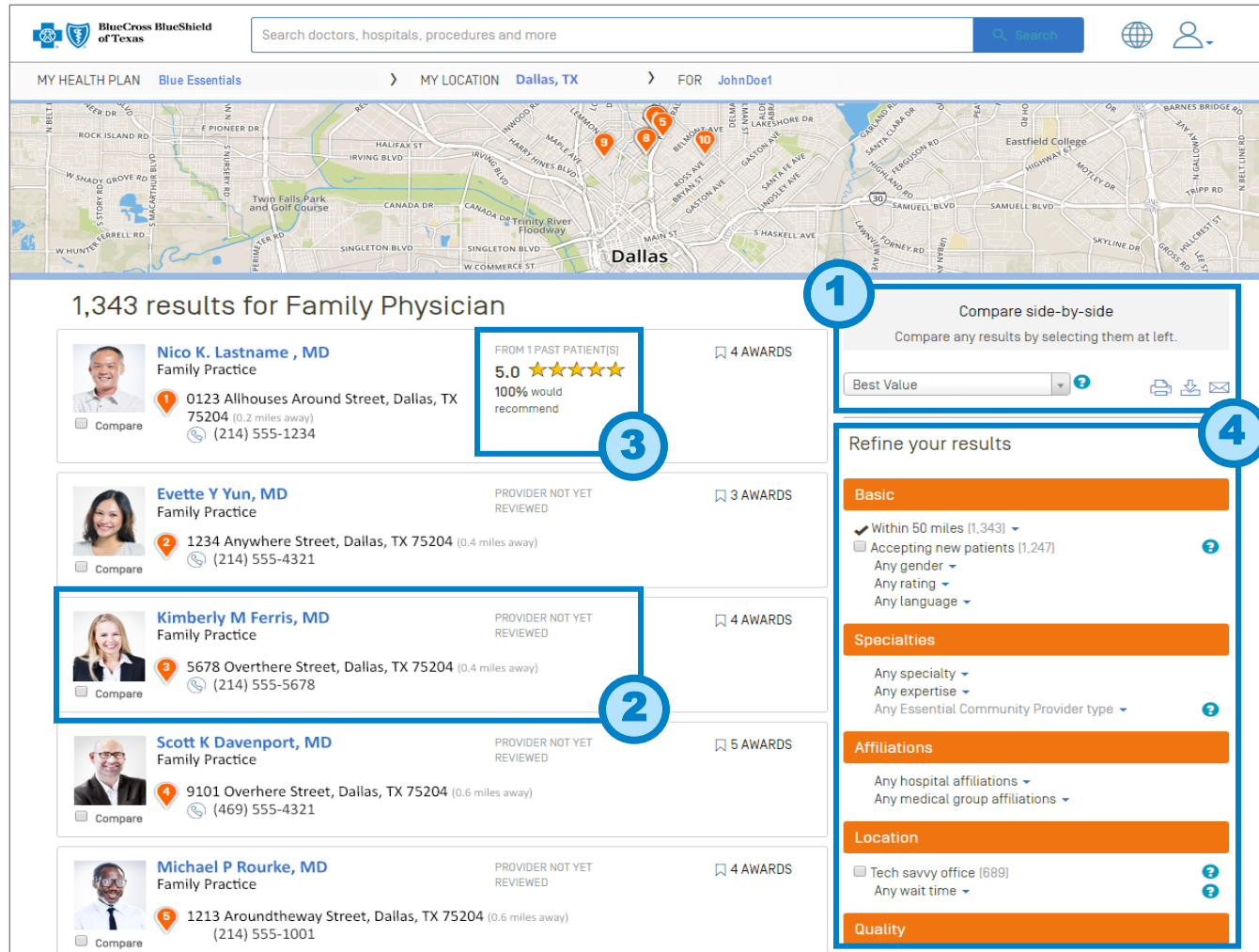
- A complete list of network providers is available at:

[www.bcbstx.com/trshmo](http://www.bcbstx.com/trshmo)



# ONLINE RESOURCES

# Find Doctors ... Fast



The screenshot shows a search results page for 'Family Physician' in Dallas, TX. The interface includes a search bar at the top, a map showing the location, and a list of five doctor profiles. Callout 1 points to the 'Compare side-by-side' section, callout 2 to a doctor's profile, callout 3 to a patient rating, and callout 4 to the 'Refine your results' sidebar.

**1,343 results for Family Physician**

**1** Compare side-by-side  
Compare any results by selecting them at left.

**2** Nico K. Lastname, MD  
Family Practice  
0123 Allhouses Around Street, Dallas, TX 75204 (0.2 miles away)  
(214) 555-1234  
4 AWARDS

**3** FROM 1 PAST PATIENT(S)  
5.0 ★★★★★  
100% would recommend

**4** Refine your results

- Basic
  - ✓ Within 50 miles (1,343)
  - ☐ Accepting new patients (1,247)
  - Any gender
  - Any rating
  - Any language
- Specialties
  - Any specialty
  - Any expertise
  - Any Essential Community Provider type
- Affiliations
  - Any hospital affiliations
  - Any medical group affiliations
- Location
  - ☐ Tech savvy office (689)
  - Any wait time
- Quality

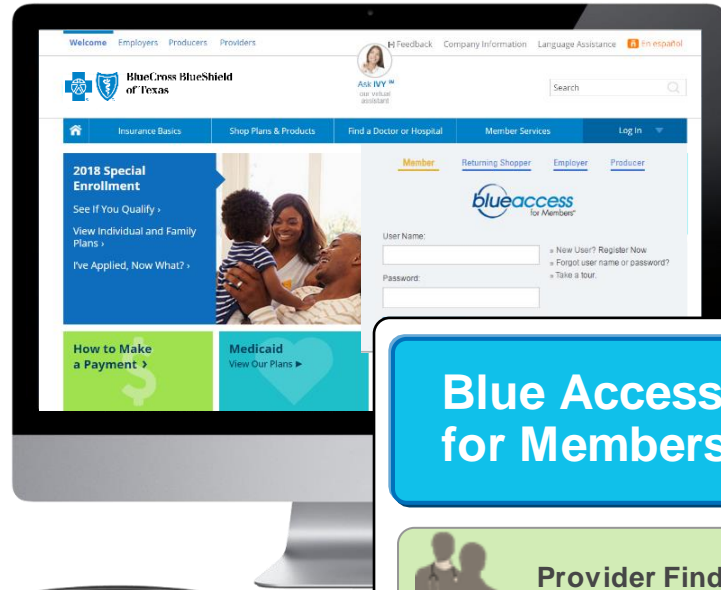
Other doctor profiles shown include Evette Y Yun, MD; Kimberly M Ferris, MD; Scott K Davenport, MD; and Michael P Rourke, MD.

- 1 Refine results with side-by-side comparison
- 2 Advanced demographics information such as doctor photos and highlights help members feel at ease when choosing providers
- 3 View what other members think about the doctor
- 4 Further refine your search to find the most pertinent providers


[bcbstx.com/trshmo](http://bcbstx.com/trshmo)






# Online Tools and Resources










## Blue Access for Members<sup>SM</sup>



-  **Provider Finder<sup>®</sup>**
-  **Claim History and Health Snapshot**
- Well onTarget<sup>®</sup> Member Wellness Portal**
-  **Health Assessment**



-  *ID Card Management*
-  *Mobile Preferences*
-  *Benefits and Claims*
-  *eCards for Health<sup>®</sup>*
-  *Member Care Profile*
-  *Special Beginnings<sup>®</sup>*
-  *Blue365<sup>®</sup> Discount Program*



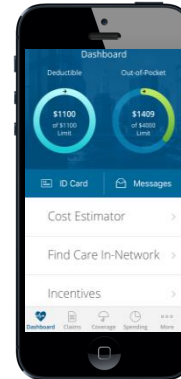
[www.bcbstx.com/trshmo](http://www.bcbstx.com/trshmo)

# Increase Member Engagement with Blue Access Mobile<sup>SM</sup>



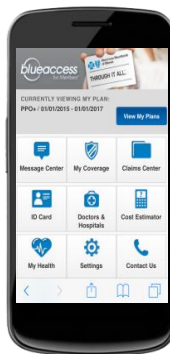
## PUBLIC SITE No log-in required

- Insurance basics
- Find network providers
- Log-in or register for Blue Access for Members<sup>SM</sup>
- Contact us



## BCBSTX APP

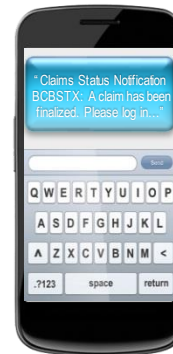
- Quick access to member claims, coverage, ID information and more
- Ability to email your ID or send to Apple Wallet
- Available in English and Spanish



## BLUE ACCESS FOR MEMBERS

Secure Site: log-in required

- Digital ID card
- Benefits/eligibility
- Claims status
- User profile
- Pay My Bill
- My Care Profile
- Health and wellness resources



## TEXT MESSAGING

### Static

- Rx reminders, diabetes diet tips, heart health tips, claim status notifications, exercise and fitness tips

### Dynamic

- ID card management, coverage management





# Well onTarget®

Empowering, engaging and motivating members



# Well onTarget<sup>®</sup> Member Portal

## Portal Highlights

- Health Assessment
- Member dashboard
- Explore your wellbeing
- My Journey recommended activities
- Digital self-management programs
- Trackers and tools
- Interactive symptom checker
- Health and wellness content
- Secured messaging
- Blue Points <sup>SM</sup> rewards
- Personal wellness challenges
- Corporate challenges
- Fitness and nutrition tracking and device integration





# Interactive Health Coaching\*

## Together, you and your Health Coach will:

- Evaluate your current lifestyle and health habits
- Determine your priorities and wellness goals
- Topics include:
  - Decrease Weight
  - Maintain Weight
  - Manage Stress
  - Quit Tobacco
  - Improve Blood Pressure
  - Improve Cholesterol
  - Improve Dietary Habits
  - Improve Fitness Level
  - Maintain Tobacco-Free Status
- Members receive an enrollment outreach call from a dedicated Health Coach\*\*

### Add a Goal

#### Manage Stress

##### Goal Specifics

You've chosen a stress management goal — That's great! In order to track your progress, we need just a little more information.

##### Let us capture your current status

<input checked="" type="radio"/> Barely any or none
<input type="radio"/> A little bit
<input type="radio"/> Some
<input type="radio"/> Quite a bit
<input type="radio"/> A lot

##### Steps

1 — 2 — 3

**Stress goal**  
No Stress

**Achieve By**

Personalize your goal.

# AlwaysOn Mobile App

## Mobile App Features

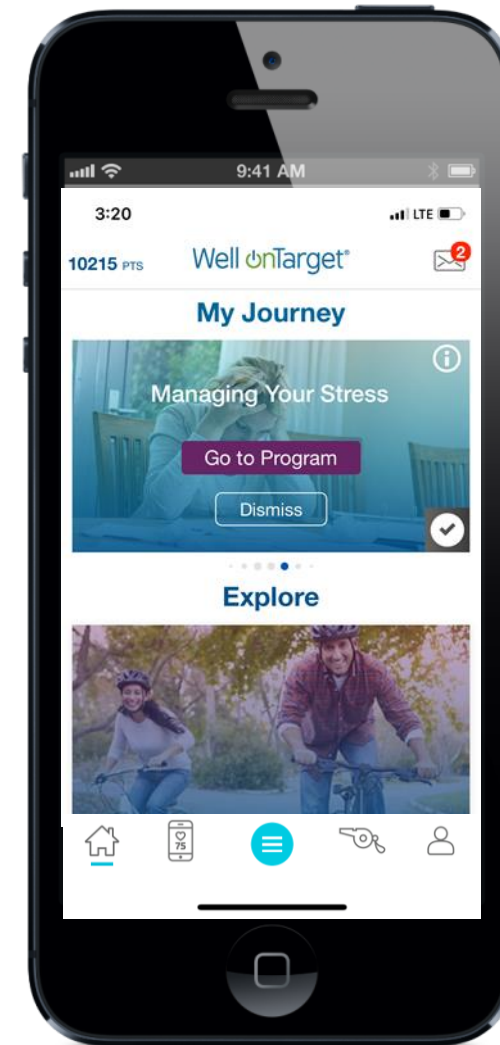
- Mobile Health Assessment
- Secure messaging with Health Coach
- Health dashboard and trackers
- Blue Points <sup>SM</sup> balance
- Sync a fitness and nutrition device or app

## Fitness Integration

- Member can choose a fitness device to connect and monitor their activity
- Metrics include steps, miles, minutes and calories
- Samsung Health and Apple Health are available via the AlwaysOn mobile app

## Nutrition Integration

- Member can choose a nutrition app to connect to and monitor their intake
- Metrics include calorie target, carbs, fats, protein and more
- Apps include Fitbit and MyFitnessPal
- Nutrition app FAQs available



# FITNESS PROGRAM

Provides you a flexible option to live a healthy lifestyle with multiple gym packages and pay-as-you-go studio classes

## Tiered Gym Network



Base	Core	Power	Elite
\$19 per month	\$29 per month	\$39 per month	\$99 per month
\$19 Initiation Fee			

### Studio Class Network

Includes boutique-style classes and specialty gyms with pay-as-you-go option and 30% off every 10th class

### Family Friendly

Gym network provides access to dependents at bundled price discount

### Mobile App

Allows participants to access location search, studio class registration, location check-in and activity history

### New! Digital-Only (BurnAlong)

For only \$10 per month participants get full access to thousands of digital videos and live classes including cardio, boot camps, Barre, yoga and more.

### Additional Perks

- No long-term contract
- Additional access to other discounts, such as complementary and alternative medicine
- Blue Points for joining and using regularly
- Real-time data provided to the mobile app and Well onTarget® portals, feeding Blue Points<sup>SM</sup>

## BlueCard® Access

Employees traveling outside of Texas who need urgent care can receive coverage for care through a BCBS-affiliated provider

## Away from Home Care®

Employees and covered dependents temporarily residing outside of Texas may be eligible to obtain covered services from a BCBS-affiliated HMO





# WOMEN'S AND FAMILY HEALTH

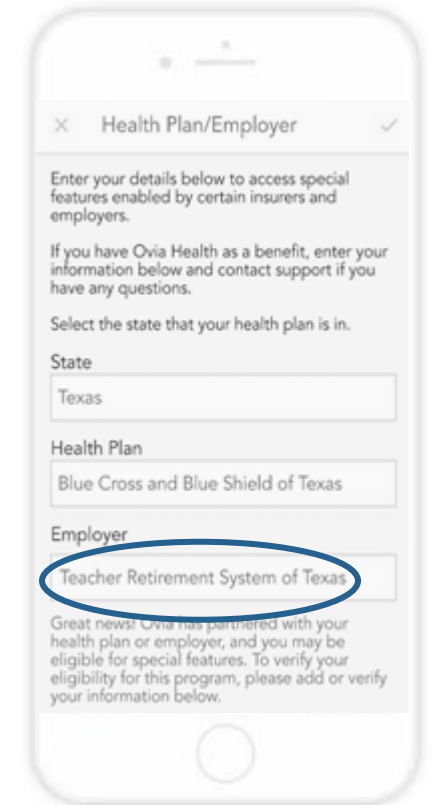
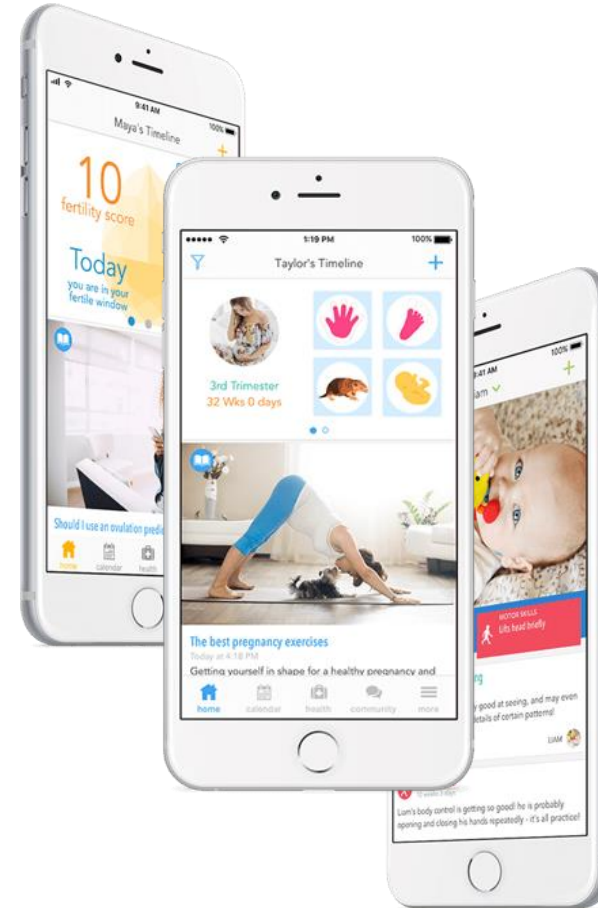
## An Innovative Approach for the Journey into Parenthood



Our programs feature education, coaching and maternity management solutions, and can result in improved clinical outcomes and cost savings.

### Ovia Health Apps: Videos, tips, coaching and more

- **Ovia Fertility:** Helps participants track their cycle and predict when they are more likely to get pregnant
  - **Ovia Pregnancy:** Participants can monitor their pregnancy and baby's growth week by week leading up to the baby's due date
  - **Ovia Parenting:** Allows participants to keep up with their child's growth and milestones from birth through three years old
- 
- **High-risk Maternity Management:** Maternity specialists conduct phone outreach and provide ongoing support to expectant mothers identified with high-risk pregnancies
  - **Well onTarget Programming:** Interactive online courses designed to optimize the health of women and their babies



**New Users** are prompted to enter their Employer as: Teacher Retirement System of Texas

# BLUE ESSENTIALS – CONTACT US



## Personalized Service

### Dedicated Customer Service:

- Claim questions/status
- Network provider information
- Medical and Rx coverage questions
- ID card requests
- Transition of care information
- Help with online tools

[www.bcbstx.com/trshmo](http://www.bcbstx.com/trshmo)



# Thank You





BlueCross BlueShield of Texas



**TRS** | ACTIVECARE

TEACHER RETIREMENT SYSTEM OF TEXAS

# Scott & White Care Plans

September 2021







# Who We Are:



# How We Serve Members



- Access to thousands of providers throughout Texas in our 140-county service area
- In-network coverage from doctors, specialists and facilities of the Baylor Scott & White Health system
- **No referral needed to see in-network specialists**
- Part of TRS-ActiveCare program since 2003
- Currently cover 22,000 school employees + dependents



# What We Strive For: Well-Being for All



## Our Mission

To promote the wellbeing of all individuals, families and communities

## Our Ambition

To be the trusted leader, educator and innovator in value-based care delivery, customer experience and affordability.

## Our Goal

To engage you in your own care and give you tools and resources you need









**CONNECTIONS: [TRS.SWHP.ORG](https://TRS.SWHP.ORG)**



# Member Resources at trs.swhp.org



- Member Guides and Benefits Booklets
- Provider search tool
- Wellness resources
- Information on pharmacy, claims, customer service, and more
- Log in to the **MyBSWHealth Member Portal**

A screenshot of the Scott & White Health Plan website. The header includes a "MENU" button, the Scott & White Health Plan logo, and navigation links for "Non-Medicare Member Support", "Medicare Member Support", and "Send a Message to Support". A red circle highlights the "LOG IN" button. Below the header is a yellow and blue banner with a "Benefits Administrators" button. The main content area features a "Welcome, TRS-ActiveCare Participants" heading, followed by a welcome message, a scroll-down instruction, and sections for "Important Information about Your Member ID Card and Customer Service Number" and "Provider Search".

Scott & White HEALTH PLAN

Non-Medicare Member Support  
Medicare Member Support  
Send a Message to Support

LOG IN

Benefits Administrators

## Welcome, TRS-ActiveCare Participants

Welcome to Scott & White Care Plans (SWCP), a wholly owned subsidiary of Scott and White Health Plan, and part of the Baylor Scott & White family of companies. We are proud to partner with TRS to offer healthcare coverage to TRS-ActiveCare members like YOU.

Scroll down for information on the benefits we have to offer, a map showing the TRS Central Texas region and how it fits into our service area, a member guide, presentations and other resources to guide you through 2020-21 Annual Enrollment and the year ahead. Click on the links below to find the information you need.

### Important Information about Your Member ID Card and Customer Service Number

Be sure to always show your new Member ID card to your provider, *even if your coverage has not changed*. You may have a new Member ID Number or the phone number for Customer Service may have changed. Your provider will need this information to confirm coverage and process your claims.

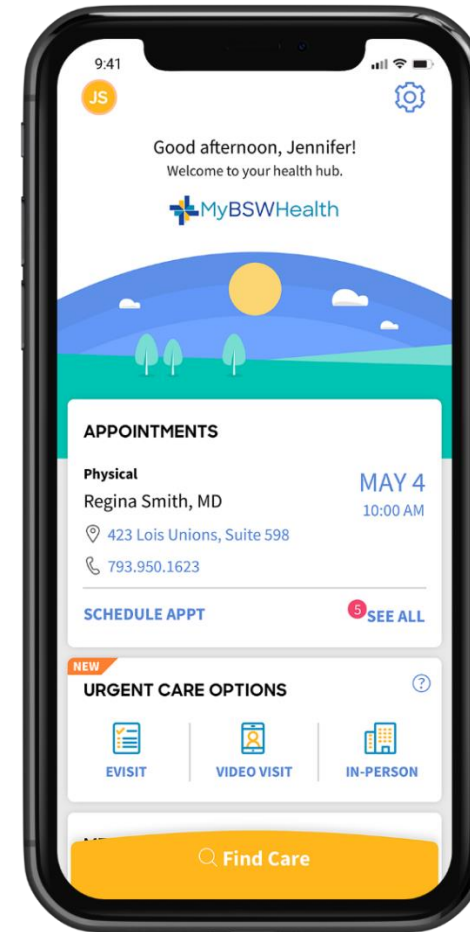
### Provider Search

SWCP TRS members can see providers anywhere in our service area, no matter where they live. Our open access HMO means members are free to see any network provider without a referral.

# Spotlight: MyBSWHealth App and Member Portal

With MyBSWHealth, you can:

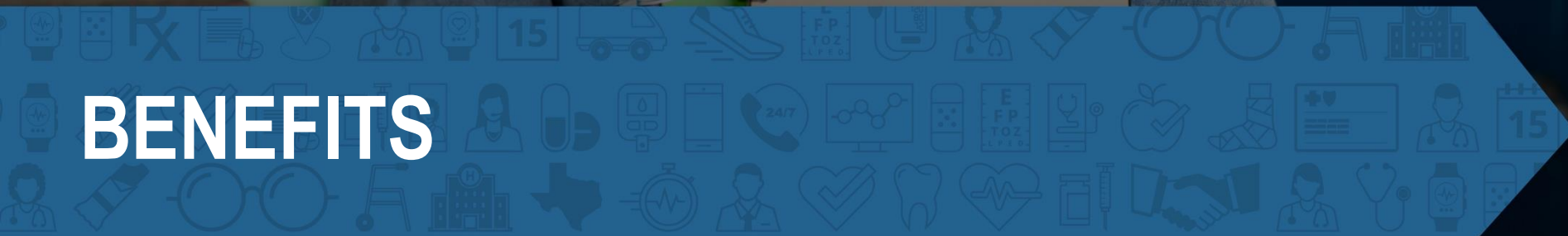
- Access and print ID cards
- Find a provider
- Refill prescriptions
- Track appointments
- View test results
- See claims and copays
- Send a secure message
- Receive care through eVisits or video visits







# BENEFITS



# Benefits Highlights for 2021-2022



- 100% coverage for preventive care
- **First in-person sick visit \$0 copay**
- Virtual care—like eVisits and video visits—for a \$0 copay
- No copay for PCP visits for dependents under age 19
- Maximum out-of-pocket includes medical and prescription drug deductibles, copays and coinsurance

# Benefits Highlights for 2021-2022 (continued)



- No referrals needed for in-network physicians
- Comprehensive network of quality physicians
- Texas-based customer service
- Worldwide emergency care
- Digital wellness coaching available to all members
- Wondr Health™ (formerly Naturally Slim™) available to all members
- *Expecting the Best*™ maternity program

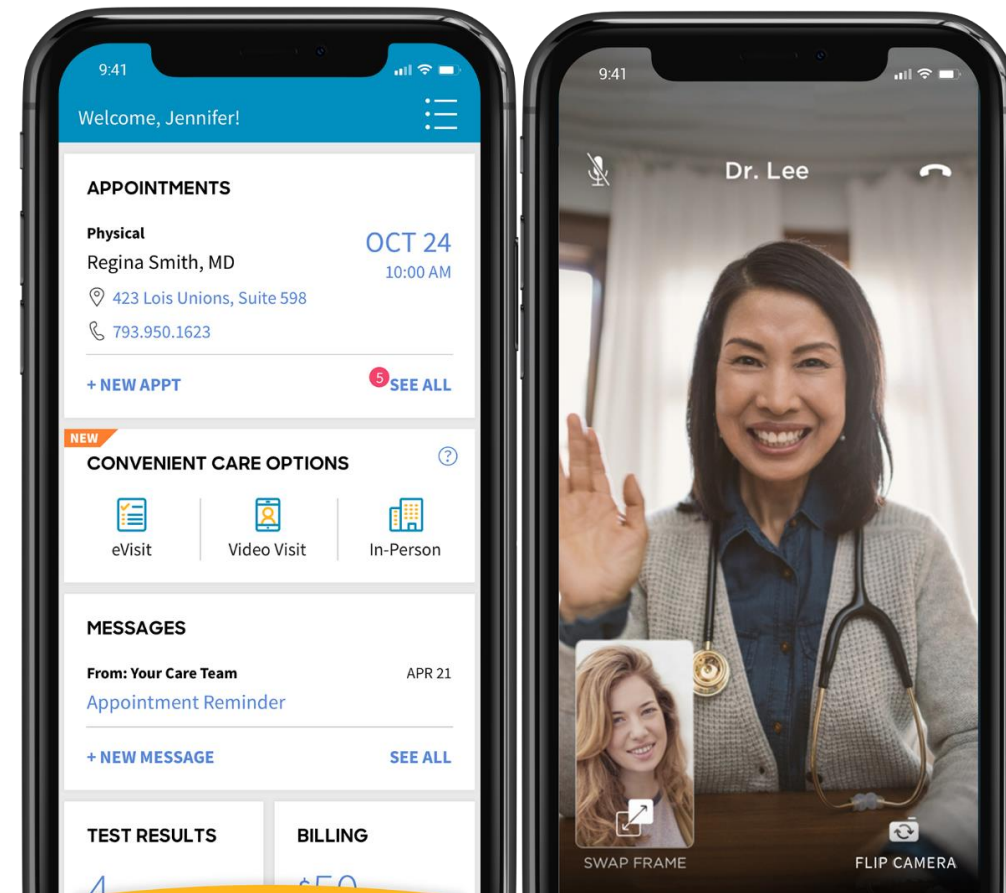
# Spotlight: Virtual Care at \$0 Copay

## MyBSWHealth

- eVisits – 5-10 minute online interviews
- Video Visits - face-to-face with a doctor in real time
- MyBSWHealth.com or MyBSWHealth app

## MDLIVE

- Talk to doctors, licensed therapists and more,
- Visit by phone, secure video, or MDLIVE app

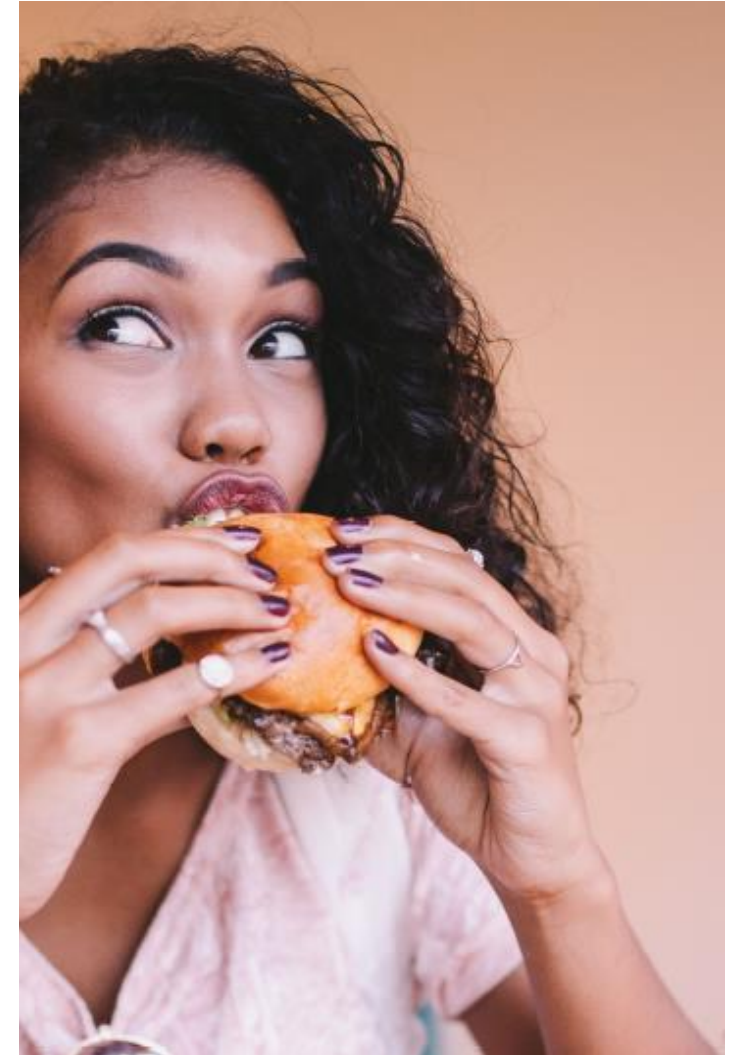




# Spotlight: Wondr Health™

Wondr Health (formerly Naturally Slim™) is a mindful-eating program that helps people learn the skills to lose weight and improve their health—while eating foods they love.

- **No cost** to SWCP TRS members
- **No waiting** for a class to form
- Accessible via computer and mobile device
- Learn more at [trs.swhp.org](https://trs.swhp.org)



# Expecting The Best®

- Helping expectant mothers enjoy a healthy pregnancy
- Continues for duration of pregnancy +1 year
- Sign up by calling the Customer Service number on the back of your member ID card
- Opt in or out at any time



# Medical Coverage Overview



- **NO PCP copay** for first sick visit – in addition to preventive care
- **NO PCP copay** for dependents under age 19

2021-22	
<b>Deductible</b>	\$1,150 per individual / \$3,450 per family
<b>Out-of-Pocket Maximum</b> - Includes medical/drug deductible, copayments & coinsurance	\$7,450 per individual / \$14,900 per family
<b>Office Visit</b> Primary Care: Primary Care for Dependents: Specialists Visits:	\$20 (\$0 for 1 <sup>st</sup> visit) \$0 \$70
<b>Inpatient/Outpatient Services</b>	20% of charges after deductible
<b>Preventive Care</b>	\$0 with no deductible

# Pharmacy Coverage Overview



- **\$0 copay** on ACA Preventive Medications

2021-22	
<b>Rx Deductible</b>	\$200 per individual Rx (ACA Preventive and Preferred Generics excluded)
<b>Rx Out-of-Pocket Maximum</b>	Included in medical Out-of-Pocket Maximum
<b>Retail 30-Day Supply</b>	
ACA Preventive	\$20 (\$0 for 1 <sup>st</sup> visit)
Preferred Generics	\$10
Preferred Brand	30% after Rx deductible
Non-preferred Brand	
Non-preferred Generics	50% after Rx deductible
Tier 1 and 2:	15% after Rx deductible
Tier 3:	25% after Rx deductible





# Know Where To Go for Care



- **Emergency Room (ER)** – when a person’s life or function may be in danger
- **Urgent Care Clinics** – for fast but non-emergency help
- **Virtual Care** – for less-than-urgent needs (\$0 copay)
- **Talk to a Nurse** – Need advice? Call the nurse line! The number is on the back of your ID card
- **Use in-network doctors** to keep costs low
- **Choose generic (instead of brand) medications** and consider getting a **90-day supply**





# WHY CHOOSE SWCP



# Benefits and Service, with Your Texas Partners



- NO out-of-pocket costs for preventive care service
- NO primary care copays for dependents under age 19
- NO referrals required
- Telehealth: MyBSWHealth, MDLIVE and Nurse Advice Line
- Wellness: Online coaching, Wondr Health™ and Expecting the Best
- Texas-based customer service
- Worldwide emergency care
- Dedicated website at [trs.swhp.org](https://trs.swhp.org)
- Claims and benefit information available 24/7



# Texas-Based Customer Service for Members

- Texas-Based Customer Service: **844.633.5325**
- Website: **trs.swhp.org**
- MyBSWHealth app and member portal, featuring secure messaging with our Customer Service team

# THANK YOU!

We value our partnership with TRS  
and look forward to serving you this year!



Scott & White  
CARE PLANS