Blue Essentials Access – Plan Highlights

TRS ActiveCare
TEACHER RETIREMENT SYSTEM OF TEXAS

- Effective September 1, 2017, Blue Cross and Blue Shield of Texas will offer Blue Essentials Access. HMO coverage was previously provide by Allegian Health Plan.
- Available for employees living, working or residing in Cameron, Hidalgo, Starr and Willacy Counties.
- The Blue Essentials Access plan was developed for members looking for cost saving alternatives, offering a choice of providers with no referral.
- Eligible members have access to a statewide Blue Essentials Network.

BlueCross BlueShield of Texas

Blue Essentials Access – Benefit Highlights

Medical 2017-2018
Deductible $500 per individual $1,000 per family
Out-of-Pocket Maximum $4,500 per individual $9,000 per family
Office Visit Primary Care – $25 Specialist – $60
Inpatient / Outpatient Copayment 20% – after deductible (member share)

BlueCross BlueShield of Texas

Blue Essentials Access – Benefit Highlights

Pharmacy 2017-2018
Deductible $100 per individual
Rx Yearly Maximum Unlimited
Copayments Tier 1 – $10 Tier 2 – $40 Tier 3 – $65 Tier 4 – 20%
Formulary Closed

Pharmacy Network excludes CVS

Blue Essentials Access
Changes effective September 1, 2017

TRS ActiveCare
TEACHER RETIREMENT SYSTEM OF TEXAS

- Visit, day and dollar limits removed for home health, skilled nursing facilities, accidental dental care, prosthetics, orthotics, spinal manipulation and durable medical equipment ;
- Hearing aids are now covered - one per ear every 36 months;
- No maximum for specialty drugs, the 20% coinsurance will apply to the overall $4500 out-of-pocket maximum;
- Pharmacy network excludes CVS

BlueCross BlueShield of Texas

Monthly Premium Rates for 2017-2018

TRS ActiveCare
TEACHER RETIREMENT SYSTEM OF TEXAS

Premium rates effective September 1, 2017

Coverage Category	2017-2018
Employee Only	$460.50
Employee and Spouse	$1,113.72
Employee and Child(ren)	$720.86
Family	$1,181.28

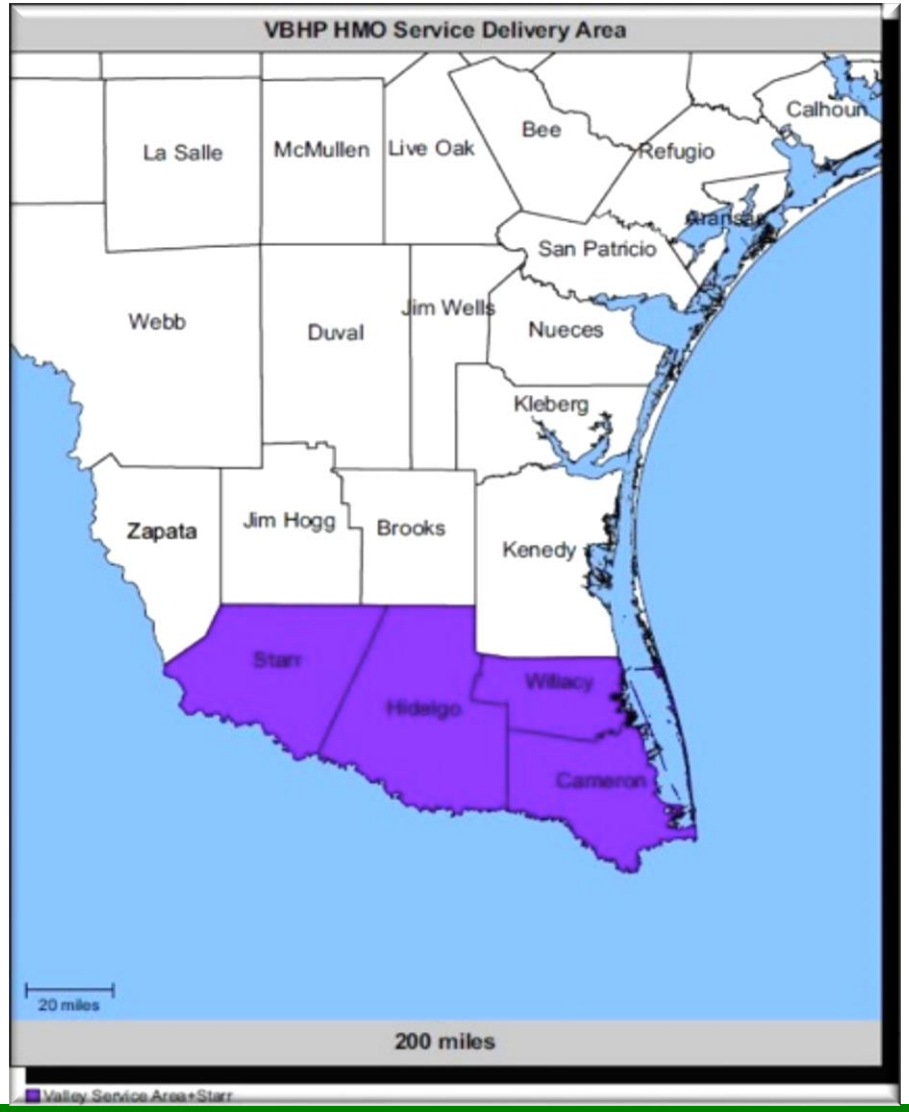
BlueCross BlueShield of Texas

Blue Essentials Access – Service Area

- Available to employees living, working or residing in the following counties:
  - Cameron
  - Hidalgo
  - Starr
  - Willacy

- Provider Network
  - Statewide Access

- Provider Finder
  - A complete list of network providers is available at: **www.bcbstx.com/trshmo**



Why Blue Essentials Access Works

- Employees can use a select network of providers statewide
- Employees traveling outside of Texas who need urgent care have access to the BlueCard® program.
- Employees have access to health and wellness programs
- A dedicated Customer Service line for TRS-ActiveCare members

BlueCross BlueShield of Texas

Blue Essentials Access - Contact us

Personalized Service

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

http://www.bcbstx.com/trshmo

BlueCross BlueShield of Texas