

TRS-ActiveCare COST EXAMPLE

Lily's journey with multiple sclerosis



Lily's dealing with a new diagnosis.

Let's look at what Lily might pay on each 2022-23 TRS-ActiveCare plan from Blue Cross and Blue Shield of Texas.¹

This example includes in-network care:

- PCP visit - 1x
- \$0 wellness visit
- Specialist visit - 4x
- Monthly specialty medication
- MRI
- Physical therapy - 8x
- Lab work - 2x

COST OF CARE \$106,450*	TRS-ACTIVECARE PRIMARY	TRS-ACTIVECARE PRIMARY+	TRS-ACTIVECARE HD
Deductible	\$2,500	\$1,200	\$3,000
Coinsurance	30% after deductible	20% after deductible	30% after deductible
Copay/coinsurance for PCP	\$30	\$30	30% after deductible
Copay/coinsurance for specialist	\$70	\$70	30% after deductible
Copay/coinsurance for physical therapy	\$30	\$30	30% after deductible
Coinsurance for high-tech radiology	30% after deductible	20% after deductible	30% after deductible
Lab work	\$0	\$0	30% after deductible
Specialty medication copay/coinsurance Based on a yearly cost of \$104,400	\$0 through PrudentRX Specialty Medication Copay Assistance Program	\$0 through PrudentRX Specialty Medication Copay Assistance Program	20% after deductible**

WHAT LILY MAY PAY BASED ON \$106,450 TOTAL COST OF CARE

Deductible	\$750 for MRI	\$750 for MRI	\$3,000
Copays	\$550	\$550	No copays
Coinsurance	\$0	\$0	\$4,050
Health plan paid	\$105,150	\$105,150	\$99,400
Total paid by Lily	\$1,300	\$1,300	\$7,050

*Total cost of care does not include your monthly premiums.

**Some specialty medications may qualify for third-party copay assistance programs, which can lower your out-of-pocket costs.

Making the most of Lily's benefits.

Through her plan, Lily can:

- use a Member Rewards-eligible imaging center instead of a hospital for her MRI
- get specialty meds for \$0 with PrudentRx^{2***}
- connect with a Health Advisor³ to help manage her condition
- get lab work for \$0 at her doctor's office or an independent lab^{***}

***doesn't apply to TRS-ActiveCare HD

Get more information about the 2022-23 TRS-ActiveCare plans in the [Enrollment Guide](#).

¹ Lily's journey is being used solely as an example and doesn't reflect an actual patient

² PrudentRx is an independent company that has contracted with your employer to provide pharmacy benefit management. PrudentRx does not offer Blue Products or Services.

³ Health Advisors can be reached at **1-866-355-5999**, Monday – Friday, 7 a.m. – 6 p.m. Health Advisors do not replace the care of a doctor. You should talk to your doctor about any medical questions or concerns.



BlueCross BlueShield of Texas

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