



From A to Z

Your TRS-ActiveCare Plan

Plan Year 2025-26





YOUR TRS-ACTIVECARE HEALTH BENEFITS



BlueCross BlueShield of Texas

What's New and What's Changing



**New for the
plan year
beginning
9/1/2025**

Member Rewards is expanding

- get rewarded for choosing top performing physicians

TRS-ActiveCare Primary and TRS-ActiveCare Primary+ plans:

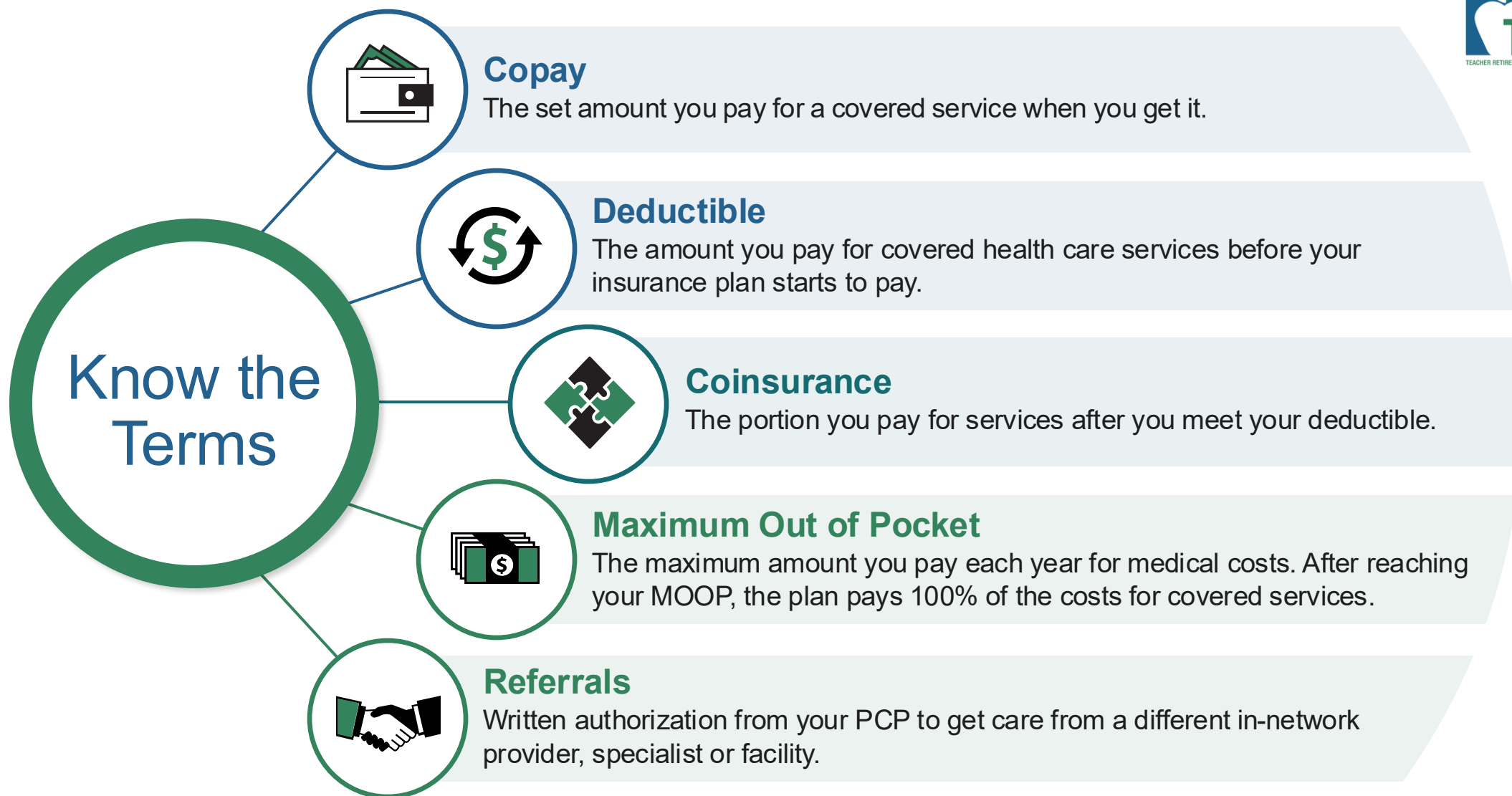
The following services will no longer require a referral

- dermatologist visits
- eye exams (both routine and diagnostic)
- physical therapy

NEW!! Airrosti Remote Recovery program gives them physical therapy services designed to relieve common aches and pains at no additional cost.



COMPARING YOUR PLAN OPTIONS



Choosing The Best Plan



You have three TRS-ActiveCare plan options.

1 TRS-ActiveCare Primary

- lowest premium
- copays for doctor visits before you meet your deductible
- statewide network
- referrals from PCP required to see specialists*
- no out-of-network coverage

2 TRS-ActiveCare Primary+

- lowest deductible
- copays for many services and drugs
- higher premium
- statewide network
- referrals from PCP required to see specialists*
- no out-of-network coverage

3 TRS-ActiveCare HD

- compatible with a Health Savings Account
- nationwide network with out-of-network coverage
- no requirement for PCPs or referrals
- must meet your deductible before plan pays for non-preventive care

TRS-ActiveCare 2 Closed to new enrollees

- current enrollees can choose to stay in plan
- lower deductible
- copays for many services and drugs
- nationwide network with out-of-network coverage
- no requirement for PCPs or referrals

*NEW for this plan year, dermatologist visits, eye exams (both routine and diagnostic) and physical therapy don't require a referral from your PCP

What Plan is Best For You?

TRS-ActiveCare Primary or TRS-ActiveCare Primary+ might be right for you if you have or are at risk for chronic conditions and want a doctor to actively coordinate your care.



- has a family history of high blood pressure
- frequently checks in with a cardiologist about his heart health
- wants predictable copays

He chose one of the TRS-ActiveCare Primary plans.



The **TRS-ActiveCare Primary** plan has the lowest premium, so you pay less per month for your coverage.

The **TRS-ActiveCare Primary+** plan can be a better value if your family needs more care. It has:

- lowest deductible
- lowest maximum out of pocket
- lowest costs for things like emergency care, medications, x-rays, and lab work

What Plan is Best For You?



TRS-ActiveCare HD might be right for you if you want to invest in a Health Savings Account, may need to get care outside of Texas, and don't have regular doctor visits.



Cindy

- goes for her annual check-up, but rarely sees a doctor
- lives in a border town close to Louisiana
- wants to be covered in Texas and Louisiana
- wants to invest in an HSA

She chose TRS-ActiveCare HD's nationwide network.

More Features Include:

- higher deductible and coinsurance rates instead of copays
- no PCP or referrals required
- out-of-network coverage

Choose a PCP for Better Health

Did you know a PCP can manage your health care and save you money?



They know you and your lifestyle best.



They'll handle your preventive care, which is covered at 100%.



They understand your medical history, medications and treatment preferences.



They'll refer you to a specialist, when needed.



They provide care centered around YOU.



They may help you have fewer sick days by keeping you healthier.

TRS-ActiveCare Primary and TRS-ActiveCare Primary+ plans require you to choose a PCP during Annual Enrollment.

If you don't, we'll choose one for you. You can change your PCP anytime.

Don't have a PCP or want to find a new one? Use **Provider Finder®** to search for providers by location, specialty, and more. You can also call a Personal Health Guide at 1-866-355-5999 for help.



WHAT SETS TRS-ACTIVECARE APART

What's Included in the Plans

- Mental Health Care
- Virtual Health
- Care for the Whole Family
- Wellness Benefits
- Cost Savings
- Member Rewards



Mental Health Care is Health Care

Your mental health is just as important as your physical health.
You have mental health coverage, and several options for getting care.



In-Person

Provider Finder

- search for in-network mental health providers

Headway

- search for an in-network licensed therapist or psychiatrist based on your location and concerns
- schedule an appointment
- see a provider in-person, by phone or video chat



Virtual

Teladoc

- speak with a licensed mental health provider by phone or video chat



Digital

Learn to Live

- get help with stress, anxiety, depression, substance abuse and more
- no added cost

Well OnTarget®

- work with a wellness coach to combat stress, sleep issues and more
- no added cost

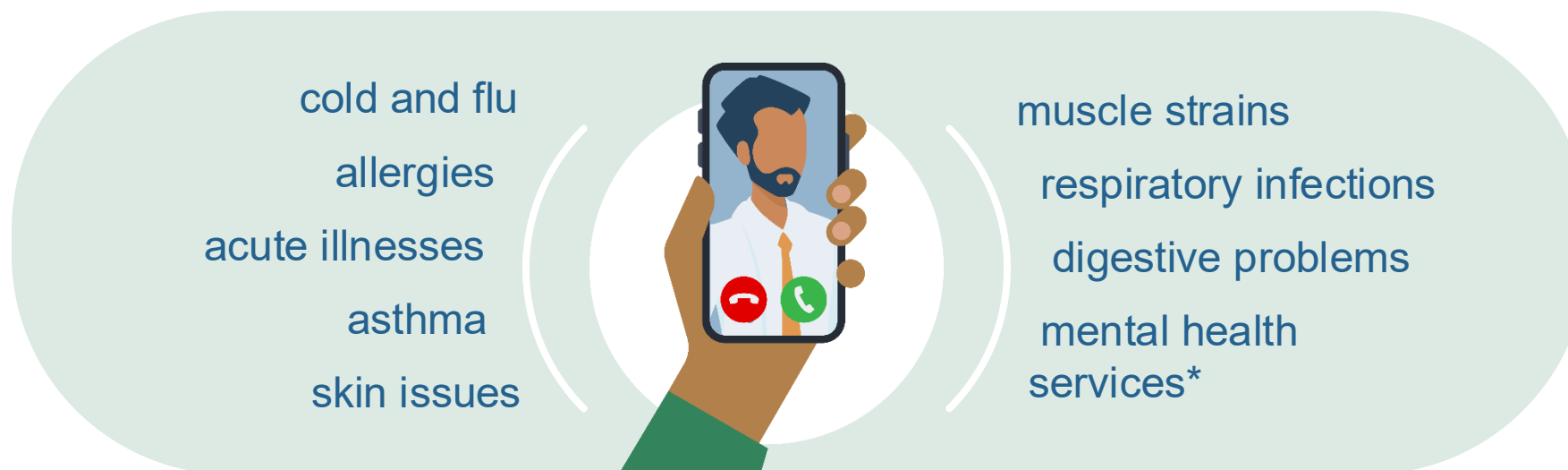
Learn to Live provides educational behavioral health programs. Members considering further medical treatment should consult with a physician. Learn to Live, Inc. is an independent company that provides online behavioral health programs and tools for members with coverage through Blue Cross and Blue Shield of Texas.

Headway is a separate company that has contracted with Blue Cross and Blue Shield of Texas to provide behavioral health management for members with coverage through BCBSTX.

BCBSTX makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

TRS Virtual Health

Get Convenient, Quality Health Care from Home or On The Go with
TRS Virtual Health powered by Teladoc® and RediMD™



Teladoc®

1-855-Teladoc

(1-855-835-2362)



Mental health visits subject
to additional cost on the TRS-ActiveCare HD plan.

\$0 mental health copay

for TRS-ActiveCare Primary and
TRS-ActiveCare Primary+ plans
through Teladoc

RediMD™

1-866-989-CURE

(1-866-989-2873)



Registration Code: trsactivecare

*Only available through Teladoc

Teladoc and RediMD are independent companies that have contracted with your employer to provide virtual doctor visits. Both Teladoc and RediMD do not offer Blue Products or Services. BCBSTX makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

Care for the Whole Family

Support for the whole family's health in every stage of life, covered at 100%



Men

Studies show that men pay less attention to their health. You get:

- annual wellness exams
- screenings for **heart disease, cancer, mental health** and other issues
- wellness coaching to help you get and stay healthy

Women

An annual well-woman exam is crucial for overall and reproductive health. It screens for cancers and other health issues specific to women. You also get:

- **support from a maternity specialist** for high-risk pregnancies
- **electric breast pumps**, limited to two per plan year
- **hospital-grade breast pump** rentals are covered up to \$150 of allowed amount.
- **lactation counseling services**, six visits per plan year
- **Ovia Health™ apps** offer support for pregnancy, parenting, periods and menopause.

Baby and Child

Babies and children require frequent checkups. These visits include:

- tracking growth
- vision, hearing and oral health screenings
- routine immunizations

Ovia Health is an independent company that has contracted with Blue Cross and Blue Shield of Texas to provide maternity and family benefits solutions for members with coverage through BCBSTX. BCBSTX makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

Well onTarget® is a registered trademark of Health Care Service Corporation.

Where To Go For Care

| | | | | |
|--|--|---|--|--|
| <p>RECESS WITH RAGWEED</p>  | <p>RUNNING TRACK ROAD RASH</p>  | <p>IGNORED "WET FLOOR" SIGN</p>  | <p>TWO WORDS: BUNSEN BURNER.</p>  | <p>ONE WORD: DON'T</p>  |
| <p>VIRTUAL HEALTH</p> | <p>PRIMARY CARE PROVIDER</p> | <p>URGENT CARE CLINIC</p> | <p>EMERGENCY ROOM</p> | <p>FREESTANDING ER</p> |
| <p>Go here for: Allergies, asthma Colds, fevers Rashes</p> | <p>Go here for: Routine screenings Flu, COVID-19 Minor illnesses, injuries</p> | <p>Go here for: Stitches Sprains, minor breaks Severe flu symptoms</p> | <p>Go here for: Chest pain, heart attacks Strokes Broken bones</p> | <p>Rarely in network = \$\$\$\$\$\$\$</p> <p>May not be set up for true emergencies = delayed care</p> <p>Delayed care = \$\$\$\$\$\$\$\$\$ ☠</p> |
| <p>\$</p> | <p>\$</p> | <p>\$\$\$</p> | <p>\$\$\$\$</p> | |

Still stumped? Call the 24/7 Nurseline anytime at 1-833-968-1770

Wellness Benefits

Well onTarget

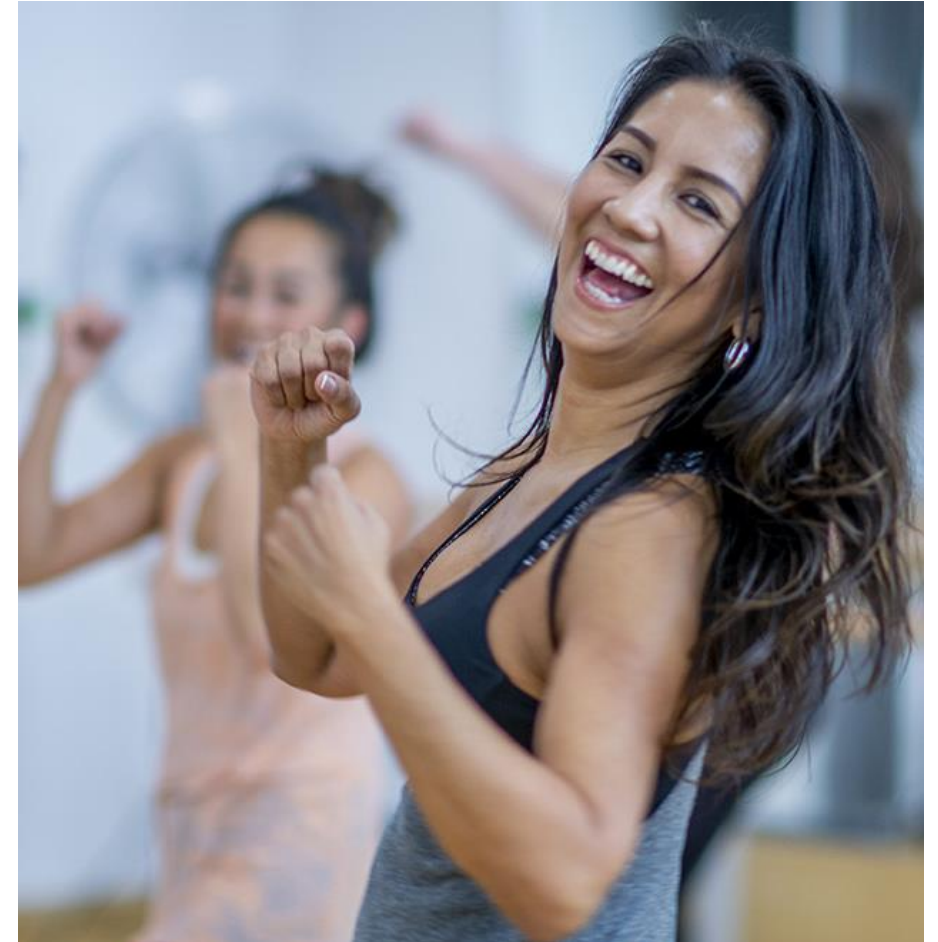
can help you manage your health and reach your wellness goals in one place. Take advantage of self-guided courses or get one-on-one support from a wellness coach with:

- managing stress
- improving fitness level and dietary habits
- losing or maintaining weight
- improving cholesterol and blood pressure

The Fitness Program

offers affordable, no-contract memberships at gyms nationwide. There's also a virtual only option.

Get More Wellness Information



Be Rewarded for Wellness



Become a Savings Superhero



Blue PointsSM lets you earn rewards for participating in healthy activities. Redeem points for gift cards to treat yourself.



Save money on health and wellness products and services from top retailers that aren't covered by insurance.

Blue365 is a discount program only for BCBSTX members. This is NOT insurance. Some of the services offered through this program may be covered under the health plan you choose to offer. Employees should check their benefit booklet or call the Customer Service number on the back of their ID card for specific benefit facts. Use of Blue365 does not change monthly payments, nor do costs of the services or products count toward any maximums and/or plan deductibles. Discounts are only given through vendors that take part in this program BCBSTX does not guarantee or make any claims or recommendations about the program's services or products. Members should consult their doctor before using these services and products. BCBSTX reserves the right to stop or change this program at any time without notice.

Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal at wellontarget.com for further information. The Well onTarget member rewards redemption service is provided by an independent third party.

NEW!! Airrosti Remote Recovery

Physical therapy services designed to relieve pain from the following areas:



Back



Knee



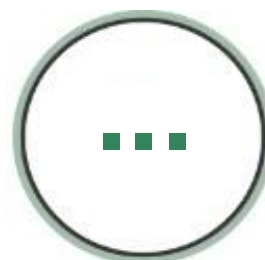
Arm



Foot



Wrist



Plus More

Fix muscle and joint pain FAST – at no additional cost if you have TRS-ActiveCare Primary or TRS-ActiveCare Primary+ plans! Airrosti will:


- connect you with an experienced provider
- create an individualized recovery plan on the Airrosti app
- give you easy-to-follow mobility and stability exercises to do at home
- mail you a Remote Recovery Kit with the tools you need to get the most out of your recovery plan

Disclaimer: In-clinic care, if elected, will be subject to regular plan benefits. You'll receive a complimentary recovery kit only after you register to begin your Airrosti Remote Recovery care plan and complete your first remote consultation with your Airrosti provider.

Airrosti is a separate company that has contracted with Blue Cross and Blue Shield of Texas to provide back and joint pain resolution services for members with coverage through BCBSTX.

Member Rewards



 Earn up to \$599 for choosing a cost-effective, trusted provider or facility for services like MRI, mammograms, colonoscopies and CT scans.



\$190
Colonoscopy



\$109
MRI



\$118
CT Scan



\$117
Specialist Visit

**AVERAGE
REWARD**

NEW this year, get rewarded for visits with a specialist or PCP.



Scan here for more information about Member Rewards



A photograph of a smiling Black man with a beard, wearing a blue button-down shirt, talking on a black smartphone and holding a light green mug.



TOOLS AND RESOURCES FOR YOU

Here for You 24/7: Personal Health Guides



We're Available 24/7!

Save **1-866-355-5999** in your contacts as Personal Health Guide or PHG for easy access. You can also download the **BCBSTX App** to chat anytime!



ID Cards

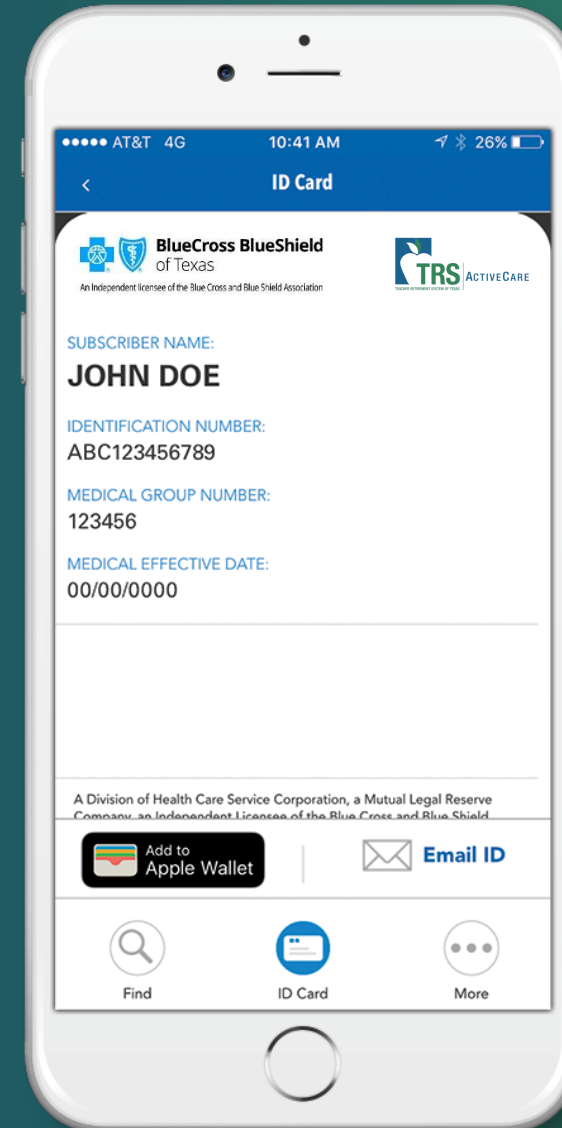
If you have TRS-ActiveCare HD, NEW to TRS-ActiveCare or switched plans, you'll get a physical ID card in the mail.

Get a digital ID card:

- open the **BCBSTX App**
- select **View ID Card**

Each family member enrolled in the TRS-ActiveCare Primary or TRS-ActiveCare Primary+ plan will get their own ID card with their PCP's name printed on it.

www.bcbstx.com/trsactivecare



Resources at Your Fingertips




Welcome, TRS-ActiveCare Participants!

This Enrollment toolkit contains 2024-25 TRS-ActiveCare plan year resources.

On this page, you'll find information about the 2024-25 TRS-ActiveCare health plans and links to the resources you need to get and stay healthy.

Looking for 2023-24 resources? Review our [Coverages and Benefits](#) page.



2024-25 Annual Enrollment Guide

The TRS-ActiveCare Annual Enrollment Guide contains details about each health plan, wellness benefits and other important information.

[View AE Guide](#)



2024-25 Annual Enrollment Videos

We created a series of videos to help you make the most out of your TRS-ActiveCare plan. Video topics include how to choose the right plan, how to understand insurance terminology and more!



[View Enrollment Videos](#)



2024-25 Annual Plan Highlights

Each region across Texas has different TRS-ActiveCare rates depending on their Education Service Center (ESC). Review your regional materials by clicking the link below to choose your region from a drop-down menu.

[View Plan Highlights](#)



Physician Directed

Messages

My Account

Dashboard

Claims

Coverage

Spending

My Health

Pharmacy

Support

Hello

Find Care

Member ID Cards

Coverage

PHYSICIAN DIRECTED

Plan Type: PHYSICIAN DIRECTED

Additional Benefits: Pharmacy

Effective Date: 09/01/2024

ID Number:

Subscriber:

End Date: -

Group Number:

View All Coverage

Find Care

Medical






Doctors and hospitals, nurseline, hearing aids

Virtual Health

Book a live consultation with a board-certified provider

Find All Care

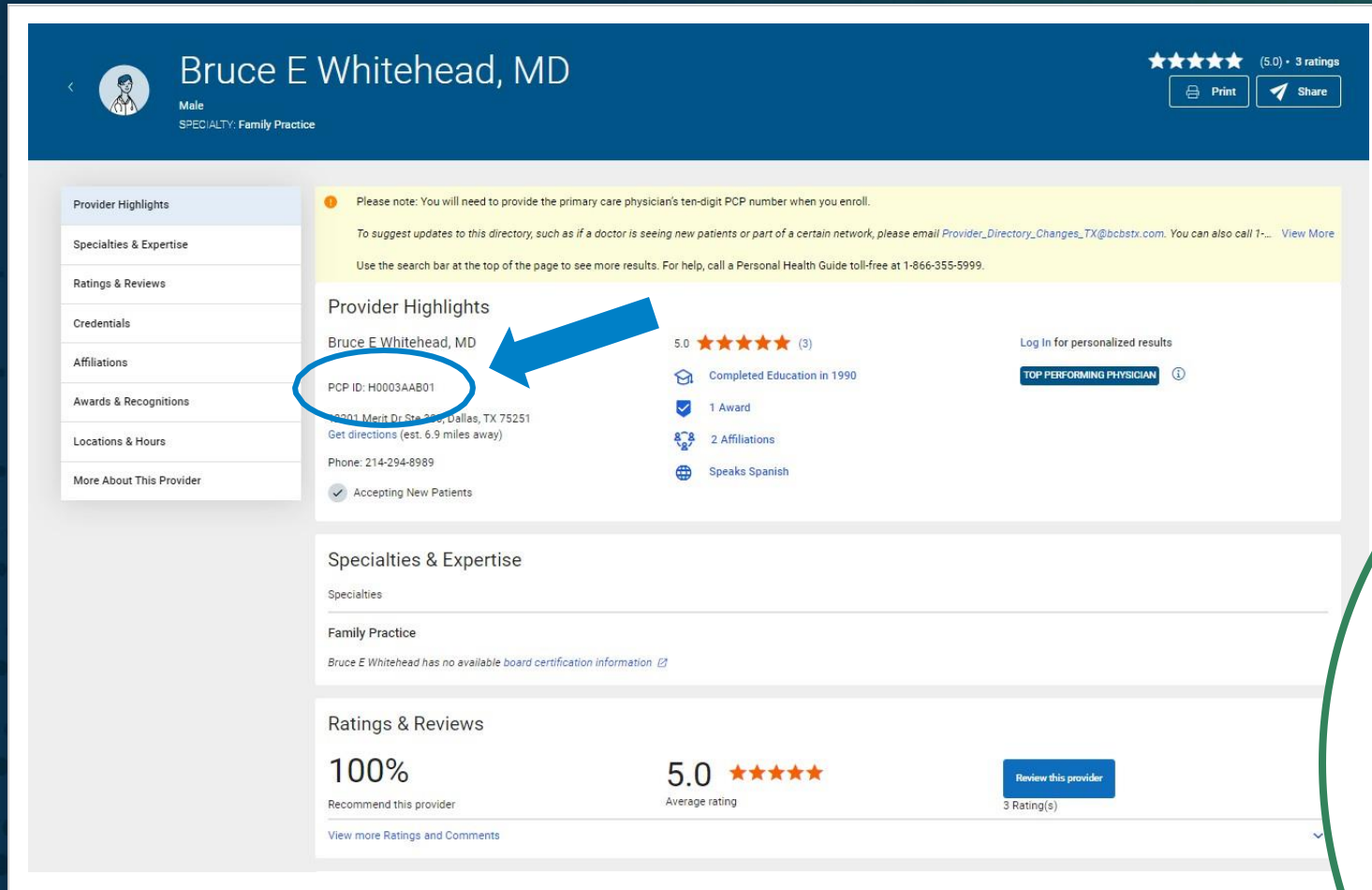
Most Recently Updated Claims

| Provider | Your Responsibility | Visited on | Last Updated on | Status |
|--|---------------------|--------------|-----------------|---------------------------|
|  TEXAS HEALTH PHYSICIANS GROUP | \$0.00 | Feb 17, 2025 | Feb 20, 2025 | <div>Fully Paid</div> |
|  TEXAS HEALTH PHYSICIANS GROUP | \$0.00 | Feb 17, 2025 | Feb 19, 2025 | <div>Fully Paid</div> |
|  UROLOGY CLINICS OF NORTH TEXAS | \$0.00 | Jan 22, 2025 | Jan 24, 2025 | <div>Fully Paid</div> |
|  TELADOC | \$12.00 | Jan 21, 2024 | Jul 12, 2024 | <div>Partially Paid</div> |
|  EMERGENCY CARE OF MESQUITE LLC | \$557.83 | Jan 19, 2024 | Jun 3, 2024 | <div>Partially Paid</div> |

View All Claims

www.bcbstx.com/trsactivecare

Resources at Your Fingertips



Bruce E Whitehead, MD
Male
SPECIALTY: Family Practice

★★★★★ (5.0) • 3 ratings
Print Share

Please note: You will need to provide the primary care physician's ten-digit PCP number when you enroll.
To suggest updates to this directory, such as if a doctor is seeing new patients or part of a certain network, please email Provider_Directory_Changes_TX@bcbstx.com. You can also call 1-866-355-5999. View More
Use the search bar at the top of the page to see more results. For help, call a Personal Health Guide toll-free at 1-866-355-5999.

Provider Highlights

Bruce E Whitehead, MD

PCP ID: H0003AAB01

5.0 ★★★★★ (3)

Completed Education in 1990

1 Award

2 Affiliations

Speaks Spanish

Log In for personalized results

TOP PERFORMING PHYSICIAN

Specialties & Expertise

Specialties

Family Practice

Bruce E Whitehead has no available board certification information.

Ratings & Reviews

100%

5.0 ★★★★★

Recommend this provider

Average rating

Review this provider

3 Rating(s)

View more Ratings and Comments

Detailed Provider Profile Page

Providers who perform well are designated as a **Top-Performing Physician**.

A Top-Performing Physician:

- is cost-efficient
- follows best practice clinical guidelines
- provides quality care, consistently

www.bcbstx.com/trsactivecare



TRS-ACTIVECARE PHARMACY BENEFITS

Plan Year 2025-26

Presented by
Express Scripts

WHO WE ARE

New Look, Same Trusted Service

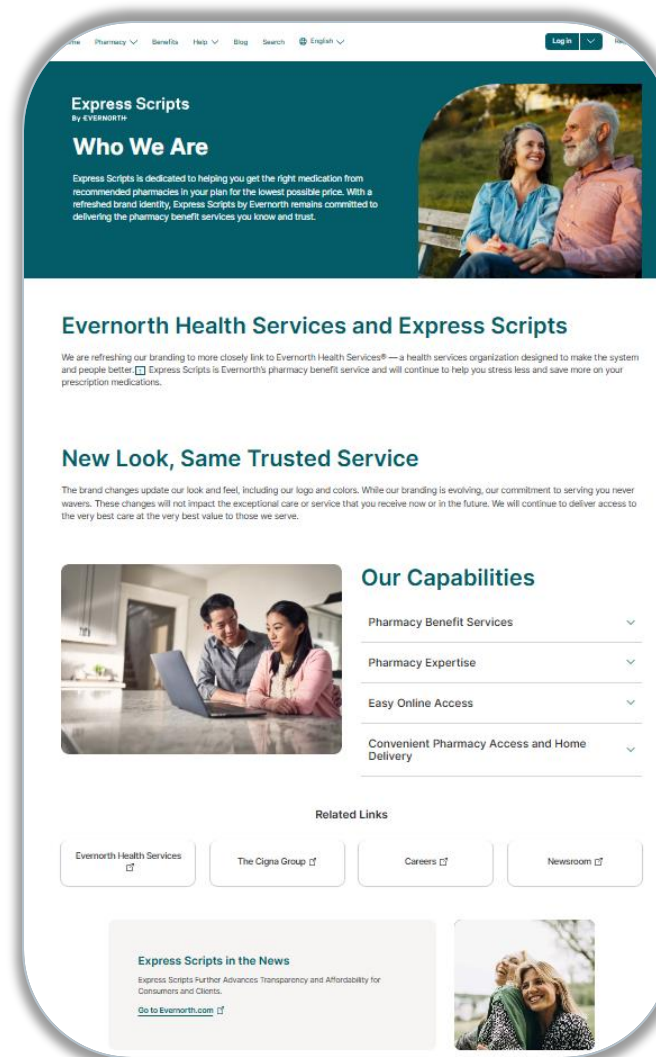
Express Scripts

By EVERNORTH

We've refreshed our brand for a closer connection to Evernorth Health Services®—Express Scripts is Evernorth's pharmacy benefit service.

The refresh changes our look and feel, including our logos and colors, and our commitment to you remains the same.

We will continue to deliver exceptional pharmacy care.



WHO WE ARE

Express Scripts by Evernorth: Your Pharmacy Benefit Services Provider for TRS-ActiveCare



We deliver pharmacy benefits that benefit you by:



Leading PBM serving nearly **187 million** Americans



Saving our members approximately **\$32 billion** each year



Safe and efficient access to affordable prescription medication



Offering specialized pharmacists, nurses, and other clinicians in **condition-specific** Therapeutic Resource Centers



Access to **60k+ retail pharmacies** nationwide and a convenient option to **Home Delivery services**



Providing simpler, more affordable pharmacy care 24/7



Before We Start: A Few Important Terms

Short-term Medication



Treats short term illness or condition expected to clear up in a short term

Maintenance Medication



Treats chronic or ongoing condition, often available in 3-month supplies. (example: blood pressure, diabetic medications)

Formulary/Preferred Drug List



Preferred list of commonly prescribed drugs covered by the plan selected on the basis of safety, efficacy and cost

Generic



FDA-approved medications that contain the same active ingredients as brand name counterparts.

Preferred Brand



Brand-name drugs that are included on the plan's formulary

Nonpreferred



Brand-name drugs that are not included on the plan's formulary

Specialty Drug



Medications used to treat complex health conditions

Biosimilar



"Biologic" medication approved by the FDA nearly identical to a biologic drug.

Prior Authorization



Verification that must be obtained before a medication is dispensed that ensures it is being used for a medically-approved indication.

In-network Pharmacy



Pharmacy networks set up to help plans and members save on prescription costs

How to Fill Your Prescription



Your prescription conveniently available the way you prefer

Express Scripts® Pharmacy*

Maintenance medication

- 3-month supply delivered straight to your door with FREE standard shipping
- Transfer prescriptions easily online, by phone, or via Express Scripts® mobile app
- Auto-refills and refill reminders available
- Talk with a pharmacist by phone 24/7

Participating Retail Pharmacy

Short-term and Maintenance medications

- Go to a convenient location near you
- 3-month supply for maintenance medication
- Up to 31-day supply for short-term medications
- Transfer your prescription easily in-store, by phone, or online
- Find your nearest participating pharmacy at **express-scripts.com/trsactivecare**

Get Started: Log in or register at **express-scripts.com/trsactivecare** or call the TRS-ActiveCare dedicated services number services number on your ID card at **1-844-367-6108**

*Maintenance prescriptions are taken on a regular basis for a long period of time to treat chronic conditions. Please note that prescriptions for 35 days or less cannot be filled by Express Scripts Pharmacy and should be filled by a participating retail pharmacy.



Accredo, Evernorth's specialty pharmacy



Personalized patient care for a wide range of complex and chronic conditions — plus coordination with your doctor



Specialty clinicians are your guide — offering individualized counseling, education, clinical support



An easy route for getting your medication. Have questions? **Call 1-800-596-7701**



Navigate insurance and financial assistance — with access to SaveOnSP

LET'S LOOK AT MORE SPECIFICS

Copay Assistance Through SaveOnSP

If your specialty medication is on the list of select medications, **contact SaveOnSP to get yours at a reduced cost.**

Before the first fill after your benefit goes live, speak with SaveOnSP for copay assistance.

Scan the QR code for resources and a list of covered drugs. Call SaveOnSP at **1-800-683-1074** to enroll.



Monday – Thursday 8 a.m.–11 p.m. Eastern
Friday 8 a.m.–9 p.m. Eastern



Choosing the Best Plan



1 TRS-ActiveCare Primary

- Combined medical and prescription deductible
- Select preventive generics covered at \$0
- Generic has copays
- Shares lowest generic copays with Primary+
- SaveOnSP available

2 TRS-ActiveCare Primary+

- Separate prescription deductible for brand drug only
- Lowest out of pocket
- Shares lowest generic copays with Primary
- Generic has copays
- Coinsurance max preferred brand
- SaveOnSP available

3 TRS-ActiveCare HD

- Combined medical and prescription deductible
- Highest out of pocket
- Select preventive generics covered at \$0
- Generics have coinsurance
- SaveOnSP not available


TRS-ActiveCare 2 *(Closed to new enrollees)*

- Separate prescription deductible for brand drug only
- Coinsurance max for brand and specialty drugs
- Generic has copays
- SaveOnSP available

Plan Comparison



| Benefit | TRS-ActiveCare Primary | TRS-ActiveCare Primary+ | TRS-ActiveCare HD | TRS-ActiveCare 2 (Closed to new enrollees) |
|--|---|---|---|--|
| Deductible | Individual = \$2,500 Family = \$5,000 | \$200 per Individual Brand Drug Only (Rx Only) | Individual = \$3,300 Family = \$6,600 | \$200 per Individual Brand Drug Only (Rx Only) |
| Out of Pocket | Individual = \$8,050 Family = \$16,100 | Individual = \$6,900 Family = \$13,800 | Individual = \$8,300 Family = \$16,600 | Individual = \$7,900 Family = \$15,800 |
| Generic (31day/ 90 day) | \$15 / \$45 | \$15 / \$45 | 20% after deductible | \$20 / \$45 |
| Preferred Brand (31 day / 90 day) | 30% after deductible | 25% after deductible (max \$100) / (max \$265) | 25% after deductible | 25% after deductible min \$40 to max \$80 / min \$105 to max \$210 |
| Nonpreferred Brand (31 day / 90 day) | 50% after deductible | 50% after deductible | 50% after deductible | 50% after deductible min \$100 to max \$200 / min \$215 to max \$430 |
| Specialty Medication – 31 day | 30% after deductible | 30% after deductible | 20% after deductible | 30% after deductible min \$200 to max \$900 |
| SaveOnSp | Yes | Yes | No | Yes |
| Select Preventive Generics covered at \$0 | Yes | No | Yes | No |



WELCOME TO YOUR TRS-ActiveCare Prescription Benefits Plan


[Explore Your Plan](#)[Register Now](#)

Already have an account? [Log in](#)

ID Cards

Express Scripts will issue new enrollees an ID card that is effective for the upcoming plan year. If you don't receive a card or ID number, please download the Temporary ID Card template or you can call Express Scripts' TRS-ActiveCare Customer Support at (844) 367-6108.

[Temporary ID Card Template](#)



Check Medication Costs

We make it easy to price a medication. Once your plan year deductible is met, you'll pay the copay or coinsurance for each prescription until your out-of-pocket maximum is reached.

[Explore Your Plan](#)



Create Your Own Account Now



Just **5 clicks** and **2 minutes** and you'll create a **powerful, personal account**

- Sign up for text alerts so that you never miss an opportunity to save
- Get transparent pricing on all your medications
- And so much more!

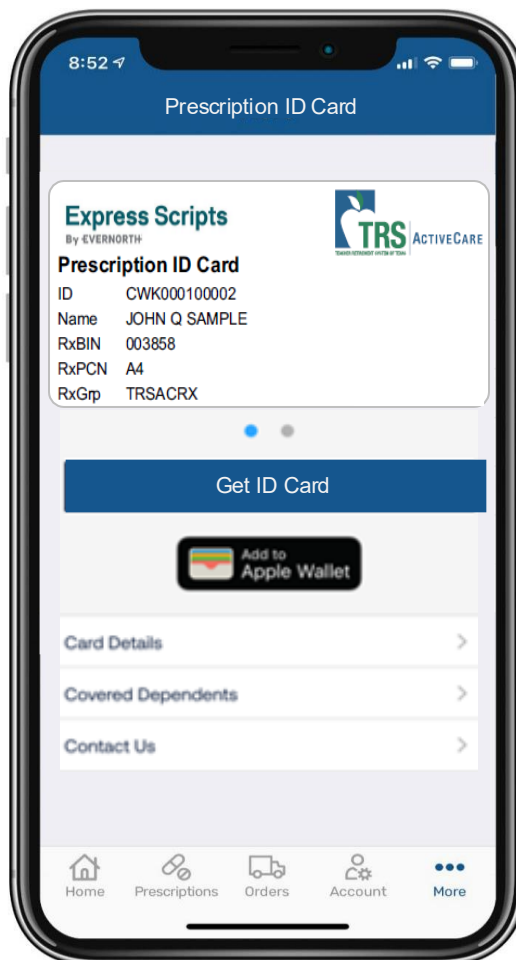
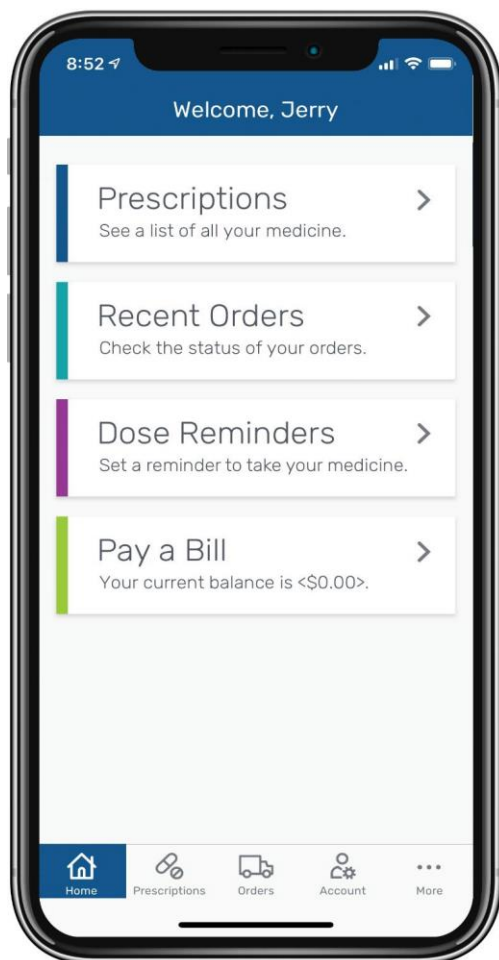
Go ahead, we'll wait. Get started at **express-scripts.com/trsactivecare** or scan the **QR code** to create a digital account today. Use your member ID number or social security number.

YOU CAN ACCESS ACCOUNT FEATURES ONLINE OR THROUGH OUR MOBILE APP!



Scan the QR Code to create a
digital account today

The Express Scripts Mobile App & Digital Prescription ID Card



Download your Digital ID card here!



Download it to your phone, print a copy or do both.

We are here to Help

We Are Here to Help.



- **express-scripts.com/trsactivecare** — get anywhere, anytime access to your pharmacy benefits with an online account
- **Express Scripts mobile app** — explore your digital account on the go with our highly rated app
- **24/7 customer service** — call the TRS-ActiveCare dedicated phone line for general support or to talk to a specially trained pharmacist for complex concerns or health conditions. **Your number: 1-844-367-6108.**



Register at express-scripts.com/trsactivecare or scan the QR Code

Thank You!

