



TRS

TEACHER RETIREMENT SYSTEM OF TEXAS

ACTIVECARE



2026-27

ADMINISTRATIVE **GUIDE**

www.trs.texas.gov/health-benefits/employers/benefit-admins/ambassadors

ADMINISTRATIVE GUIDE

April 2026



TRS-ActiveCare is administered by Blue Cross and Blue Shield of Texas. BCBSTX provides claims payment and does not assume any financial risk or obligation with respect to claims. Prescription drug benefits for TRS-ActiveCare plans are administered by Express Scripts® Pharmacy Benefit Services, part of Evernorth Health Services. Enrollment and billing services are provided by bswift®. TRS-ActiveCare COBRA administration is provided by bswift for BCBSTX plans.

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WELCOME

Your Guide to Success as a Benefits Administrator

Overview of a Participating Employer's Responsibilities

While Teacher Retirement System of Texas is responsible for developing rules and guidelines for administering TRS-ActiveCare, each employer is responsible for:

- assisting in the administration of the TRS-ActiveCare program and plans according to TRS rules and guidelines
- assisting in account implementation and maintenance
- facilitating online enrollment, collecting enrollment applications, change forms and verifying eligibility
- reporting and correcting eligibility changes and discrepancies to bswift
- reviewing billing and audit summaries for accuracy monthly
- paying monthly premiums in a timely manner to TRS (via TEXNET)
- annual reporting of employees' cost of coverage after state and employer contributions (if you use a Third-Party Administrator, the TPA will be asked to submit data on behalf of the participating employer)
- collecting employee premiums in accordance with TRS-ActiveCare enrollment and eligibility guidelines

Know the Plan Options for Participants during Annual Enrollment

We encourage you to get to know the TRS-ActiveCare plans annually after the TRS Board of Trustees approves them each spring /summer. Review the TRS-ActiveCare Plan Highlights to familiarize yourself with the available plans.

BCBSTX administers medical plan options with prescription drug benefits administered by Express Scripts. This guide is intended to assist with enrollment administration. For complete details about plan options and benefits, refer to the **Benefits Booklet**.

Make sure to bookmark the **Benefits Administrator toolkit**. You'll find everything you need to set your employer up for a successful Annual Enrollment.

ESC Regional Rating Policy

For the purposes of regional rating, TRS-ActiveCare groups employers according to ESC region. This grouping was first established for the 2023 plan year, which began Sept. 1, 2022. The following outlines the intent of TRS-ActiveCare regarding this assignment for subsequent years:

1. **For Employers Participating in TRS-ActiveCare as of Sept. 1, 2022:** The employer's rating region assignment will not change in subsequent years regardless of whether the employer chooses to change ESCs. The assignment for the purposes of regional rating will remain consistent with the employer's ESC as of Oct. 4, 2021. This assignment can be found **here**.
2. **For Employers Entering TRS-ActiveCare After Sept. 1, 2022:** The employer's rating region will be assigned based on geographic ESC assignment. Please note this assignment is based on employer county and may be different from the ESC where the employer receives other services. This assignment is available on the TEA website.
3. **For Employers that Exited TRS-ActiveCare After Sept. 1, 2022 and Re-enter After the Mandatory Exclusion Period:** The employer's rating region will be assigned based on geographic ESC assignment. Please note this assignment is based on employer county and may be different from the ESC where the employer receives other services. This assignment is available on the TEA website.

We still have the same popular plan features that make TRS-ActiveCare stand out. Aspects like:

- broad statewide and nationwide networks
- low copays for care and TRS Virtual Health
- robust wellness programs
- specialty drug coverage

Your employees will also be able to customize their health care to their needs and remove confusing barriers with:

- Customer service through Personal Health Guides
- Health Advisors who can work directly with their doctors
- One-on-one coaching to help them reach wellness goals
- Integrated prescription, medical and family deductibles

Visit **www.bcbstx.com/trsactivecareba** for information and plan materials.

BCBSTX and TRS will post premiums and benefit designs online following approval by the TRS Board of Trustees each spring/summer. You can also find detailed plan information in the Annual Enrollment Guide and Benefits Booklets.*

BAs should bookmark **www.bcbstx.com/trsactivecareba** and frequently check for updates that include:

- Annual Enrollment Guide and plan materials
- District Ambassador Contact List
- Blue Access for EmployersSM
- Information about the pharmacy benefits provider, Express Scripts
- BA Presentation slides and recordings
- Presentation slides to present to your employees
- Downloadable forms

bswift has partnered with TRS to provide enrollment services and:

- serves as the primary contact for any billing, enrollment or eligibility questions for TRS-ActiveCare employers
- maintains all of the enrollment data for TRS-ActiveCare
- ensures that BCBSTX and Express Scripts receive the most up-to-date enrollment information
- generates monthly premium statements for employers
- provides COBRA administration services

This Administrative Guide provides detailed information for implementing TRS-ActiveCare. The guide features information on how to enroll new employees, communicate ongoing changes, eligibility rules, billing information, COBRA administration and answers to frequently asked questions.

*The portion of the total premium employees pay varies by employer.

Quick Reference Information

TRS-ACTIVECARE	
Plan Year	Sept. 1 through Aug. 31
Address for Dependent Child's Statement of Disability	BCBSTX PO Box 660044 Dallas, TX 75266-0044
Exception Requests	Use the online Exception Request form to submit requests and documentation to TRS. Please submit an exception or appeal through the bswift portal. Reference the BA Manager Guide on the home page of your bswift Enrollment Portal for more information.
TRS Enrollment Appeals* and Grievances	TRS-ActiveCare Grievance Administrator P.O. Box 149676 Austin, Texas 78714-0185 Fax: 1-512-542-6784 grievance.administrator@trs.texas.gov
Websites	www.trs.texas.gov/pages/healthcare_trs_activecare.aspx bswift Enrollment Portal: https://trsactivecare.bswift.com Enrollment Eligibility/Billing Exceptions: https://trsactivecare.bswift.com BCBSTX: www.bcbstx.com/trsactivecare Express Scripts: www.esrx.com/trsactivecare
TRS-ACTIVECARE PLANS BCBSTX	
Group Number	TRS-ActiveCare HD: 385000 TRS-ActiveCare Primary+: 385001 TRS-ActiveCare Primary: 385003 TRS-ActiveCare 2: 385002 (closed for new enrollment)
BCBSTX Alpha Numeric Prefix	TRS-ActiveCare HD: T2S TRS-ActiveCare Primary+: T2U TRS-ActiveCare Primary: T2U TRS-ActiveCare 2: T2S (closed for new enrollment)
Group Health Plan Information	BCBSTX Tax ID: 36-1236610
TRS-ActiveCare BA Advocate Team (for eligibility, enrollment, billing, and benefit inquiries)	bswift TRSBAinquiries@bsswift.com Phone: 1-877-767-5254 8 a.m. - 5 p.m. CT (Monday-Friday)
TRS-ActiveCare Customer Service, Preauthorization	BCBSTX PO Box 660044 Dallas, TX 75266-0044 Phone: 1-866-355-5999 Available from 6 a.m. - 11 p.m., seven days a week
BCBSTX Maternity Program	Phone: 1-888-421-7781
Address for Claim Forms and Claim Appeals	BCBSTX PO Box 660044 Dallas, TX 75266-0044
Transitional Care Forms	BCBSTX Utilization Management — Transitional Benefits PO Box 660044 Dallas, TX 75266-0044 Fax: 1-866-739-4093
COBRA Administration	bswift (TRS-ActiveCare) PO Box 860620 Minneapolis, MN 55486-0620 Phone: 1-833-682-8972 7 a.m. - 4 p.m. CT (Monday-Friday)

*See specific health plans for information on claim appeals.

Quick Reference Information (continued)

TRS-ACTIVECARE PLANS EXPRESS SCRIPTS	
Express Scripts Plan Information	BIN: 003858 PCN: A4 RxGRP: TRSACRX Express Scripts Tax ID: 43-1420536
TRS-ActiveCare Express Scripts Client Concierge	Phone: 1-844-238-8084 Fax: 1-877-892-2484 Hours: Monday-Friday, 8 a.m. to 5 p.m. Phone lines are closed most major holidays Email: TRSTXCSC@express-scripts.com
Accredo Client Concierge	Phone: 1-844-818-8978 Prescription Fax Line: 1-800-391-9707 Hours: Monday-Friday from 7 a.m. – 7 p.m. Phone lines are closed most major holidays Email: SpecialtyClientServiceCenter@express-scripts.com
TRS-ActiveCare Express Scripts Customer Service	TRS-ActiveCare Member Services Phone: 1-844-367-6108 , 24 hours a day 7 days a week. TRS-ActiveCare Express Scripts Pharmacist Help Desk Phone: 1-800-987-5247
Express Scripts Specialty Pharmacy (Accredo)	Phone: 1-800-596-7701 Hours: 7 a.m. -10 p.m. Monday-Friday 7 a.m. - 4 p.m. Saturday If a patient needs a nurse or pharmacist after hours, Accredo will be able to provide that support to the member www.accredo.com
Express Scripts Appeals Department	ATTN: CLINICAL APPEALS DEPARTMENT EXPRESS SCRIPTS PO BOX 66588 ST. LOUIS, MO 63166-6588 Phone: 1-800-753-2851 Fax: 1-877-852-4070
Dedicated TRS Express Scripts Website	www.express-scripts.com/trsactivecare



TRS-ActiveCare Service Teams for BAs

If an employee or one of their family members has a benefit-related question, direct them to Customer Service for their specific health plan (see Quick Reference Information, page 7-9). **Please do not share the contact information below with participants.**

For more information about who to contact, you can find the DA Contact Guide at **www.trs.texas.gov/health-benefits/employers/benefit-admins/ambassadors**.

The following TRS-ActiveCare service teams have been established exclusively for BAs and should not be used by health plan participants.

TRS-ActiveCare Operations Team

The TRS-ActiveCare Operations Team serves as the primary point of contact at TRS for district leadership participating in TRS-ActiveCare. The team is led by the TRS-ActiveCare Operations Manager and is made up of TRS-ActiveCare Consultants who are regionally assigned to districts. Your assigned Consultant works directly with district leadership to support communication, collaboration and ongoing engagement with TRS-ActiveCare.

The TRS-ActiveCare Operations Team provides several services, including:

- serving as the primary TRS point of contact for district leadership
- listening to district feedback and elevating concerns and opportunities to TRS leadership
- partnering with districts on continuous improvement and meaningful involvement of district leaders
- assisting districts with the process of requesting district-level claims data
- initiating and supporting the onboarding process for districts joining TRS-ActiveCare
- providing guidance and support for districts considering future participation in the plan
- coordinating district ambassadors and benefit administrator advocates to strengthen collaboration and communication
- providing limited, as-needed support for district meetings or health fairs in coordination with district ambassadors

Each TRS-ActiveCare Consultant is assigned to one or more regions to provide consistent, relationship-based support tailored to district needs.

bswift

BA Advocate

The bswift BA Advocate is your contact for all enrollment, eligibility and billing inquiries. Please contact your BAA at **1-877-767-5254** or email them at **TRSBainquiries@bswift.com**. Their hours are 8 a.m. to 5 p.m. CT, Monday through Friday.

Your BAA helps with:

- enrollment discrepancies and eligibility guidelines
- bill inquiries and reporting discrepancies
- exceptions
- COBRA inquiries for TRS-ActiveCare plans

TRS Medical District Ambassador

Your TRS DA connects your leadership with TRS and BCBSTX to further support your employees' health care needs and increase the value of your district's participation in TRS-ActiveCare. Your assigned DA is the primary contact for you and your district's leadership when you have ideas about how TRS can help you meet your goals.

Your DA provides several services, including:

- partnering on strategic initiatives
- assistance identifying local and plan resources for flu and vaccination clinics and tobacco cessation
- collaboration on solutions to reduce health care costs
- presentations for your administration and employees about plan benefits and wellness topics
- Annual Enrollment and health fair support

Each DA is assigned to one or more region. Search the DA directory to find DAs by region at <http://www.trs.texas.gov/health-benefits/employers/benefit-admins/ambassadors>.

BCBSTX Personal Health Guide

The BCBSTX Personal Health Guide is your contact for day-to-day, participant-level issues such as claims and general benefits questions. You can call a PHG at **1-866-355-5999**. They are available from 6 a.m. to 11 p.m., seven days a week.

Express Scripts

TRS Pharmacy District Ambassadors

Express Scripts District Ambassadors are experts on your pharmacy coverage. DAs are here to help district leaders, Benefits Administrators and employees with any questions or needs they have. They provide one-on-one pharmacy support to:

- meet with you to discuss pharmacy costs
- present to your employees
- provide prescription drug plan materials
- escalate critical, widespread issues to TRS leadership
- proactively monitor and identify trends in pharmacy use

Client Support Team

Express Scripts has a Client Support Team to assist BAs with questions and issues about prescription drug benefits for the TRS-ActiveCare plans, such as:

- price/compare medication costs (this will notify members of generic and preferred brand medications)
- medication coverage check
- home delivery
 - home delivery order status
 - order refills at HD
 - request renewal at HD
 - mail order forms
 - pay balance
- locate network pharmacy
 - link to driving directions to nearby pharmacies based on mobile device GPS
- view claims history
- print ID cards
- update communication preferences

BAs may contact the CST by phone at **1-844-238-8084**, Monday through Friday, from 8 a.m. to 5 p.m. CT or via e-mail at **TRSTXCSC@express-scripts.com**.

ENROLLMENT

Enrollment Period for the 2026-27 Plan Year

The TRS Annual Enrollment period for the 2026-27 plan year will be May 11, 2026 - August 28, 2026. Districts should schedule their Annual Enrollment between May 11, 2026 and August 14, 2026. The “supplemental” period between August 15, 2026 and August 28, 2026, allows BAs to enter enrollment for employees who were unable to make their enrollment or changes prior to August 14. During the plan enrollment period, employees may select a plan option, make plan changes, and add or delete dependents from their health coverage without a special enrollment event.

For employees already enrolled in TRS-ActiveCare: If the employee is not making any changes to their current health benefit plan, there is no need to re-enroll. Employees or their BA only need to use the bswift Enrollment Portal or their employer's TPA portal to:

- change TRS-ActiveCare plan options
- add or drop dependents
- cancel coverage under TRS-ActiveCare for the employee and dependents
- enroll in TRS-ActiveCare coverage with a different participating employer
- change a name or address and/or correct a date of birth or social security number

Employee enrollment via the bswift Enrollment Portal requires a review by the BA. Reviewing applications and changes submitted through the bswift Enrollment Portal is quick and easy. For instructions, please refer to the **BA Manager Guide located on the home page of the bswift Enrollment Portal**.

Rather than having the employee do their own entry into the portal, an employer can use an **Enrollment Application and Change Form** completed by employees to enter enrollment applications and changes via the bswift Enrollment Portal. For instructions, please refer to the **BA Manager Guide located on the home page of the bswift Enrollment Portal**.

Employees enrolling in TRS-ActiveCare for the first time: New hires can have their effective date of coverage be their actively-at-work date (the date they start to work) or the first of the month following their actively-at-work date. An option to choose between the two dates is available to employees who enroll via bswift. Either way, the full premium for the month in which the employee was hired will be due; premiums are not pro-rated. All enrollments must be submitted before:

- the end of the plan enrollment period
- 31 days after a new hire's actively-at-work date
- 31 days after a special enrollment event (*special rules apply to Medicaid, CHIP, and HIPP; see page 22 for more information*)

BAs are strongly encouraged to assist new hires with their initial enrollment. All new hires are required to either use the bswift Enrollment Portal, process their enrollment in a TPA portal, or notify their BA, even if declining coverage for themselves and/or dependents. If the bswift Enrollment Portal is used, the record of declination will be maintained by bswift. Do not send bswift declination forms, but please keep them for your files.

Note: TRS does not offer, nor does it endorse, any form of supplemental coverage for any of the health coverage plans available under TRS-ActiveCare. To obtain information about any coverage that is purported to be a companion or supplement to any TRS-ActiveCare plan, employees should contact the organization making such offerings and/or the Texas Department of Insurance at www.tdi.texas.gov or the TDI Consumer Helpline at 1-800-252-3439.

bswift Enrollment Portal

bswift provides real-time, online enrollment capabilities for participating employers in TRS-ActiveCare to simplify and enhance the enrollment experience. There are two options available to employers for using the bswift Enrollment Portal:

- Employees can enroll or make changes through the portal. Through a secure sign on, the employee will be guided through the enrollment and change process with edits and reminders included if they incorrectly enter information or do not enter required fields. Once they have completed their enrollment, they can submit and print a confirmation statement. The transaction is reviewed and approved by the employer BA prior to receipt by bswift; or
- Employers can utilize the **Enrollment Application and Change Form** with the BA accessing the bswift Enrollment Portal to enter new enrollments and changes.

Employers choosing to have BAs enter enrollments on behalf of employees should make sure to have the employee's completed **Enrollment Application and Change Form** before updating the employee's records. If you enroll an employee or update an employee's records using bswift, please also submit the **Enrollment Application and Change Form** to the Employee File for that member. For instructions, you can reference the **BA Manager Guide** located on the home page of the bswift Enrollment Portal.

Note: BAs are responsible for administering the eligibility requirements listed in this guide.

The simplest way to apply for coverage or make changes to existing coverage is to use the bswift Enrollment Portal, <https://trsactivecare.bswift.com>. If an employer chooses this option, bswift will provide the employer BAs with a guide for completing enrollment using the portal. Information maintained by bswift, including names, relationships, social security numbers, addresses and currently chosen plan, has already been loaded. If there are no changes, the employee can indicate that. If they want to make any changes, they update all the information for covered individuals, change coverage, or decline coverage. In all cases, they will be able to print or email a copy of their confirmation statement that includes all of the information and choices shown in the portal.

New employees and those previously declining coverage should receive the **New Hire Guide** located in the Library on the bswift Enrollment Portal. In this case, they will need to enter names, relationships, social security numbers, addresses, and benefit selections.

The bswift Enrollment Portal can be used to process all the following types of enrollment transactions:

- apply for coverage
- select initial PCP during new enrollment
- add a dependent
- terminate enrollment
- terminate dependent coverage
- change coverage
- change address
- change name
- decline coverage
- correct demographic information
- print an enrollment or declination confirmation
- add a deceased date

All enrollments and changes completed by employees will be pended for review and approval by BAs. Once signed in to the bswift Enrollment Portal as an Administrator, the BA will be provided with a list of employees who have completed enrollment or changes. The list can be accessed through an alert on the Manager Home Page of the bswift Enrollment Portal.

Instructions for reviewing, approving, or rejecting proposed changes or pending elections can be found in the **BA Manager Guide** in the Library on the bswift Enrollment Portal as well as on the Manager Home Page.

Any pending enrollment that is not approved within 45 days of the effective date will be declined because it is outside of the enrollment processing guidelines. An exception will need to be submitted at that point. Please see the exception section for more information.



bswift Enrollment Steps

Employers that use bswift will have a six-step enrollment process for employees:

1. Review and Confirm Personal Information: Employees will be required to review and sign off on their personal information. Any required field on this page will have an asterisk next to it. Additional required fields are:

i. **Tobacco Status:** Designate if the employee and/or spouse have used tobacco products in the last three months.

Note: To qualify as a non-tobacco user, the employee must certify that the following is true.

- You cannot have used any of the following in the past three months:
 - Tobacco products (including cigarettes, pipe tobacco, cigars, chewing tobacco, tobacco snuff and hookah tobacco)
 - Non-Food and Drug Administration approved nicotine-based products (like e-cigarettes, nicotine gels and dissolvables)
- You can use the following if you are using them to quit tobacco/nicotine use:
 - Over-the-counter FDA-approved nicotine replacement products (skin patches, chewing gum and lozenges)
 - Prescription drugs (Chantix, Zyban and Nicotrol)

ii. **Electronic Consent:** Employees will be asked to designate if they want to receive benefit communications via email or postal mail.

iii. **Status of Membership:** Employees will be asked to record if they are active contributing or actively at work.

2. Review and Confirm Family Information: Employees will need to review and confirm their family details during enrollment. Required fields are marked with an asterisk. This step also allows employees to enter or update dependent information.

- i. **Providing a Social Security Number is mandatory for all insured individuals, including dependents. In some cases, an Individual Tax ID Number may be used instead. This requirement ensures compliance with federal regulations. Missing SSNs may delay enrollment or prevent verification of health coverage.** The bswift system will not allow employees to proceed with enrollment if they add or update a dependent over the age of one without entering an SSN. SSNs are required fields in bswift. Employees who do not provide an SSN will be prompted to do so up to three times per year. BAs have the ability to update records on the employee's behalf when necessary.

Note: Newborns can be added without an SSN. However, once the child turns one, bswift will flag the record and require an SSN for any future enrollment changes. If an SSN is still missing at that point, the employee will be blocked from continuing enrollment unless a BA intervenes to complete the process.

For guidance or support, administrators can direct inquiries to the bswift BA Advocate team.

3. Benefits Enrollment: After the first two steps are completed, the employee will be brought to the enrollment section. If they are a new hire, they will be asked to designate their desired plan effective date (actively-at-work date or the first of the following month) before selecting a medical plan. All other current employees will just see their medical plan options.

4. Enrollment Questions: Once the employee chooses a medical plan and the dependents they would like to cover, they will be asked two questions. These questions must be answered for each covered dependent.

- i. **Do you have other insurance?:** This question captures if an employee or covered dependent has medical coverage elsewhere.
- ii. **Medicare Coverage Type:** This question captures if an employee has Medicare coverage and, if so, the Medicare plan.

5. Review and Confirm Elections: Employees will review their medical election and dependents on this page. They must click **I Agree** at the bottom of the page to save their enrollment.

6. Confirmation Page: Once elections are signed off on, employees will have an option to print or email a copy of their confirmation statement.

Very Important Fields

The following fields are required for applicable case management and utilization management outreach.

- email address
- telephone number (personal or work)

Employees should keep copies of their confirmation of coverage from the electronic enrollment system.

If you are considering offering an electronic enrollment through an established TPA, you must contact your BA Advocate by calling or emailing at least 60 days prior to implementation. New vendors will require a minimum of 90 days to implement.

If you need to add a new employer contact, you must submit an Administrator Access Form to the BA Advocate team. This form is located at www.bcbstx.com/trsactivecareba/documents-forms.



ELIGIBILITY

Employee Eligibility

To be eligible for TRS-ActiveCare, an individual:

- Must either be (i) a participating member who is currently employed by a participating employer in a position that is eligible for membership in the TRS pension, or (ii) an individual who is currently employed by a participating employer for 10 or more regularly scheduled hours each week in a position that is not eligible for membership; **and**
 - Is **not** receiving health care coverage as an employee or retiree under (i) the 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), (ii) the Texas Employees Uniform Group Insurance Benefits Act (e.g., coverage offered by ERS); or (iii) TRS-Care
- NOTE:** Medicare-eligible retirees ARE eligible to enroll in TRS-ActiveCare.

If a current employee was an eligible part-time employee during an enrollment opportunity for the current plan year, and later during the current plan year the employee becomes an eligible full-time employee, the employee will have a 31-day opportunity, beginning on the first day that this employee becomes an eligible full-time employee, to enroll himself or herself, as well as, his or her eligible dependents in TRS-ActiveCare during the current plan year. This enrollment opportunity exists even if enrollment in TRS-ActiveCare during the current plan year was previously declined by this employee.

An eligible full-time employee is a participating member of the TRS pension who is:

- currently employed by a participating employer;
- employed in a position that IS eligible for membership in the TRS pension; and
- not receiving coverage as an employee or retiree from TRS-Care or a uniform group insurance or health benefits program offered by ERS, the University of Texas, or Texas A&M University.

An eligible part-time employee is an individual who is:

- currently employed by a participating employer;
- employed in a position that IS NOT eligible for membership in the TRS pension or is not eligible for membership in the TRS pension because of a service or disability retirement; and
- not receiving coverage as an employee or retiree from TRS-Care or a uniform group insurance or health benefits program offered by ERS, the University of Texas, or Texas A&M University.

NOTE: Medicare-eligible retirees ARE eligible to enroll in TRS-ActiveCare.

Accordingly, for purposes of enrollment in TRS-ActiveCare, individuals who are hired in a substitute position or who have retired under the TRS pension will be considered part-time employees.

Part-time employees are not entitled to a state contribution toward the purchase of their TRS-ActiveCare coverage. The participating employer that employs a part-time employee may, but is not required to, provide a contribution toward the purchase of TRS-ActiveCare coverage for the part-time employee.

Note: Although under their particular circumstances, a retiree, a higher education employee, or a state employee may not be covered as an **employee** of a participating reporting employer, he or she may be able to be covered as a **dependent** of an eligible employee. Employees covered as dependents by a higher education employer or a state program may also be covered under TRS-ActiveCare as an employee.

Medicare Secondary Payer for Medicare-Eligible Return-to-Work Retirees

Under the [Medicare Secondary Payer Law](#), Medicare-eligible TRS-Care retirees can enroll in TRS-ActiveCare if they return to work for a TRS-covered employer.

Return-to-Work Retirees Who Are Not Eligible for Medicare

Return-to-work retirees who aren't eligible for Medicare may have enrolled in TRS-Care Standard. Retirees who return to work for 10 or more hours per week for a Texas employer who participates in TRS-ActiveCare are eligible to enroll in TRS-ActiveCare. However, they aren't required to and can stay in TRS-Care Standard. State law prohibits them from being enrolled in both. Return-to-work retirees should review the TRS-ActiveCare plan options to see if they want to enroll. If they do nothing, they'll stay with TRS-Care Standard.

Their options are:

- make no changes – keep TRS-Care Standard and do not enroll in TRS-ActiveCare
- contact TRS to drop TRS-Care Standard and enroll through their employer in TRS- ActiveCare*

*When the return-to-work employee leaves employment with their employer, they're eligible to reenroll in TRS-Care because this loss of coverage is a Special Enrollment Event. TRS must receive their application to reenroll within 31 days of leaving employment.

Return-to-Work Retirees Who are Eligible for Medicare

Return-to-work retirees who are eligible for Medicare may have enrolled in the TRS-Care Medicare Advantage plan. Retirees who return to work for 10 or more hours per week for a Texas employer who participates in TRS-ActiveCare are eligible to enroll in TRS-ActiveCare.

Under the MSP law, retirees can keep their current TRS-Care Medicare Advantage coverage and sign up for TRS-ActiveCare. However, return-to-work retirees aren't required to do so. Return-to-work retirees should review the TRS-ActiveCare plan options to see if they want to enroll. If they do nothing, they'll stay in the TRS-Care Medicare Advantage plan.

Their options are:

- make no changes – keep TRS-Care Medicare Advantage and do not enroll in TRS-ActiveCare
- contact TRS to drop TRS-Care Medicare Advantage and enroll through their employer in TRS-ActiveCare*
- keep TRS-Care Medicare Advantage and enroll through their employer in TRS-ActiveCare* (In this case, the employer-sponsored plan, TRS-ActiveCare, is primary and TRS-Care Medicare Advantage is the secondary plan.)

*When the return-to-work employee leaves employment with their employer, they're eligible to reenroll in TRS-Care because this loss of coverage is a Special Enrollment Event. TRS must receive their application within 31 days of leaving employment.

Keep in mind, if they enroll in TRS-ActiveCare and keep their TRS-Care Medicare Advantage plan, they'll pay three separate premiums:

1. TRS-ActiveCare through their employer,
 2. TRS-Care Medicare Advantage, to TRS, and
 3. Medicare Part B to the Social Security Administration.
- (TRS recommends the retiree contact Medicare to inform them of their return-to-work status.)

Summer Deferment

Under Section 22.004, Texas Education Code, an employee who is participating in TRS-ActiveCare is entitled to continue participating in TRS-ActiveCare if the employee resigns after the end of the instructional year. TRS Rule, Section 41.38, Texas Administrative Code, will be applied by TRS-ActiveCare in determining the appropriate termination date of TRS-ActiveCare coverage.

NOTE: Participants entitled to summer deferment must be given the opportunity to accept or decline TRS-ActiveCare coverage through the remainder of the plan year.



Who is eligible for TRS-ActiveCare coverage?

Teachers, administrative personnel, substitutes, bus drivers, librarians, crossing guards, cafeteria workers, among others, are all eligible for coverage, provided no exception applies, if they are employed by a participating employer, not volunteers and are either active contributing TRS members or are employed by a participating employer for 10 or more regularly scheduled hours each week.

Substitutes and return-to-work retirees are always considered part-time regardless of the number of hours worked. However, in order to be eligible for TRS-ActiveCare benefits they must have a minimum of 10 or more regularly scheduled hours per week.

Independent contractors and volunteers are **not** employees and are **not** eligible for TRS-ActiveCare coverage.

Note: The above eligibility guidelines apply only to TRS-ActiveCare and do not apply to eligibility for membership in the TRS pension plan. Only employees who are active contributing TRS members are eligible for funding provided under Chapter 1581, Texas Insurance Code.

Dependent Eligibility

An employee may also cover his or her eligible dependents at the same time he or she enrolls in coverage. **No person may be covered under TRS-ActiveCare as both an employee and as a dependent, or as a dependent of more than one employee.** Eligible dependents include:

- A spouse, including a common law spouse (A common law spouse is not considered eligible unless there is a Declaration of Informal Marriage filed with an authorized government agency.)
- A child under 26, who is one of the following:
 - a natural child
 - an adopted child or a child who is lawfully placed for legal adoption
 - a stepchild
 - a foster child
 - a child under the legal guardianship of the employee
- A grandchild* under 26 whose primary residence is the household of the employee and who is a dependent of the employee for federal income tax purposes for the reporting year in which coverage of the grandchild is in effect.
- “Any other dependent” (other than those listed above) under 26 in a regular parent-child relationship with the employee, meeting all four of the following requirements:
 - The child’s primary residence is the household of the employee;
 - The employee provides at least 50% of the child’s support;
 - Neither of the child’s natural parents resides in that household; and
 - The employee has the legal right to make decisions regarding the child’s medical care.*

*This requirement does not apply to dependents 18 and over.

- A child, 26 or over, of a covered employee may be eligible for dependent coverage, provided that the child is either mentally or physically incapacitated to such an extent that they are dependent on the employee on a regular basis as determined by TRS, and meet other requirements as determined by TRS.

A dependent does not include a brother or a sister of an employee, unless the brother or sister is an individual under 26 who is either: (1) under the legal guardianship of an employee, or (2) in a regular parent-child relationship with an employee, as defined in the “any other child” category above. Parents and grandparents of the covered employee do not meet the definition of an eligible dependent.

Please see the “Changing Employment between Participating Employers and Rehires” section for more details around dual coverage.

Note: It is against the law to elect coverage for an ineligible person. Violations may result in prosecution and/or expulsion from the TRS-ActiveCare program for up to five years. TRS-ActiveCare eligibility audits may be conducted periodically. Audit notifications will be mailed to TRS-ActiveCare plan participants when TRS-ActiveCare needs to verify participants, or their covered dependents, meet plan eligibility requirements. During an eligibility audit, participants may be asked to provide satisfactory proof of eligibility to the Benefits Administrator, and if unsatisfactory, he or she will have a limited time to cancel coverage for the ineligible persons without incurring penalties that may include expulsion under TRS rules published in the Texas Administrative Code and recovery of paid claims. It is the responsibility of the Benefits Administrator to obtain and maintain documentation.

Dependent Social Security Requirements In compliance with federal regulations, all individuals enrolled in coverage, including dependents, must provide a valid Social Security Number. In limited circumstances, an Individual Tax Identification Number may be accepted.

Newborn dependents may be enrolled without an SSN/ITIN; however, once a dependent is over age one, an SSN/ITIN is required. Enrollment cannot be completed for any dependent age one or older without this information. Employees must enter the SSN/ITIN when adding or updating dependents, and Benefits Administrators may update this information on the employee’s behalf when necessary.

Disabled Dependents

A covered employee's child, 26 and over, may be eligible for dependent coverage provided that the child is either mentally or physically incapacitated to such an extent that they are dependent on the employee on a regular basis as determined by TRS, and the child meets other requirements as determined by TRS. The employee must complete the Disabled Dependent Authorization Form and the Disabled Dependent Physician Certification Form to provide satisfactory proof of the disability and dependency, and return it to:

Blue Cross and Blue Shield of Texas

PO Box 660044

Dallas, TX 75266-0044

The forms must be submitted no later than 31 days after the date the child turns 26, or after the event date. To avoid any gap in coverage, the forms should be submitted and approved prior to the end of the month the child turns 26, or prior to the event date.

If the participant misses the applicable 31-day deadline for submission of the forms to BCBSTX, the participant may submit the forms for review prior to the Annual Enrollment deadline for an effective date of Sept. 1 (the beginning of the new plan year).

Once the forms are approved, BCBSTX will notify bswift and the dependent's record will then be updated with the disabled flag. Until approval has been determined, the dependent record should not be updated on a Third-Party Enrollment Portal. Coverage will not be updated for dependents until approval has been received from BCBSTX.

The **Disabled Dependent Authorization** Form is available on the BCBSTX TRS-ActiveCare website www.bcbstx.com/trsactivecare/tools-and-resources/forms.

Note: A sibling who is over 26 may qualify as a disabled dependent. 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 employer, the spouse may be covered as an employee or as a dependent of an eligible employee. Only one parent may enroll dependent children for coverage. If both parents enroll the dependent children, the newest coverage record will be accepted.
- A child (under 26) who is employed by an employer and is a contributing TRS member can be covered as a dependent on his or her parent's TRS-ActiveCare coverage. However, current law only allows pooling of state and employer funds for "married couples." An employee who is covered as a dependent child will not be entitled to state or employer funding.
- A retiree who returns to work for a participating employer in TRS-ActiveCare is eligible for TRS-ActiveCare coverage if the retiree meets TRS-ActiveCare eligibility requirements, regardless of any prior coverage under TRS-Care.
- Accordingly, for purposes of enrollment in TRS-ActiveCare, individuals who are hired in a substitute position or who have retired under the TRS pension will be considered part-time employees, regardless of the number of hours they work for the participating employer.
- Part-time employees are not entitled to state assistance in the purchase of their TRS-ActiveCare coverage. The participating employer that employs a part-time employee may, but is not required to, provide assistance in the purchase of TRS-ActiveCare coverage for the part-time employee.
- Upon termination of a retiree's TRS-ActiveCare coverage, the retiree may enroll in TRS-Care if the retiree: leaves active employment with a participating employer, turns 65 or has a special enrollment event. The opportunity to enroll in TRS-Care under these rights is limited in time.
- If a participant has employee and spouse coverage, and the spouse is hired by a participating employer, the employee may drop the spouse (unless restricted by employer's Section 125 cafeteria plan rules) so that the spouse may enroll as a new hire. (The cancellation reason would be considered voluntary and would not be eligible for COBRA.)
- If a participant has employee-only or employee and child coverage, and the spouse is hired by a participating employer, the employee cannot enroll the spouse because the spouse is a new hire; there must be a loss of other coverage. The employee may enroll the spouse within 31 days of the spouse's event date for loss of other coverage.

Court-ordered Dependent Children

If the participating employer receives a court order or national medical support notice that directs an **employee** to provide health coverage for a dependent child, the court-ordered dependent child will be automatically enrolled **from the date the participating employer receives notification of the court order or national medical support notice**.

A court order or national medical support notice that directs anyone other than the employee to provide health coverage for a dependent child does not require TRS-ActiveCare to provide dependent coverage for the dependent child and is not a special enrollment event for the employee or any of the employee's eligible dependents.

The court order or national medical support notice that is directed to the employee is a special enrollment event for an employee and the applicable dependents. Therefore, if an eligible employee is not covered by TRS-ActiveCare at the time the participating employer receives the court order or national medical support notice, the employee, the employee's spouse, and the employee's dependent children may be enrolled in TRS-ActiveCare.

With regard to any individuals who are not the subject of the court order or national medical support notice, normal eligibility and special enrollment event rules apply (for example, a request, along with supporting documentation, to enroll such individuals must be received within 31 days of the receipt by the participating employer of the court order or national medical support notice).

You will need to contact your BA Advocate if you need to enroll an employee's dependent children for court-ordered coverage when the employee decides not to enroll. If you are enrolling through a Third-Party Enrollment Portal you can make the update on that portal or notify your Benefits Administrator.

If the employee is adding only one child, he or she should submit the child's information. The child will be set up with a single ID number and the employee-only premium rate will be charged. If the employee is adding more than one child, the eldest child will be set up with an ID number and that child's information should be submitted. The other children will be listed as dependents and the employee and children premium rate will be charged.

If a participating employer receives a court order or national medical support notice to add coverage for an employee's dependent children, the children may be added to the employee's current TRS-ActiveCare plan if the employee is already enrolled. The employee may also select a different plan

at this time. If the employee is not enrolled in TRS-ActiveCare, the employee may select a plan for the dependent children.

If the employee refuses to sign an application, the participating employer should consult with its legal counsel to determine what action should be taken. If the participating employer determines it should enroll the child, the Benefits Administrator should make note of this action for their records. It is the participating employer responsibility to complete any forms required and to update the appropriate eligibility in the enrollment portal.

Note: Failure to comply with a court order or national medical support notice may subject the employer to penalties under state law. Consult with your legal counsel if you have questions concerning a particular court order or national medical support notice.

Other Court-ordered Dependents

A court order or national medical support notice that directs an employee to provide health coverage for a spouse, for an ex-spouse or for other dependents that are not eligible children under TRS-ActiveCare eligibility standards do not require TRS-ActiveCare to provide dependent coverage as a result of the court order or national medical support notice. Additionally, this type of court order or national medical support notice does not qualify as a special enrollment event to make plan changes. An ex-spouse is not eligible for TRS-ActiveCare coverage unless the ex-spouse is already covered as a COBRA continuation participant.

Active Contributing vs. Active Working

It is a TRS requirement that employees enter a status of Active Contributing or Active Working on either the bswift Enrollment Portal or the TPA site. It is the Benefits Administrator's responsibility to review the status to ensure it was entered correctly by the employee. Below is the definition of each status.

- **Active Contributing:** those who are currently working for TRS-covered employers and are contributing to the TRS retirement plan.
- **Active Working:** those who fit into one of the three following categories: (1) have at least five years of service credit and are not currently employed in a TRS-covered position, (2) have less than five years of service credit and are currently employed by a TRS-covered employer but not in a membership eligible position, or (3) have less than five years of service credit and have been absent from employment with a TRS-covered employer for less than five years.

New Hire Event

New hires have 31 days from their actively-at-work date (the date they start to work) to enroll or decline coverage for themselves or their dependents. New hires may choose their actively-at-work date or the first of the month following their actively-at-work date as their effective date of coverage.

Important: If choosing the actively-at-work date, the full premium for the month in which the employee was hired will be due, regardless of that date; premiums are not prorated. Employees should be made aware of this when electing coverage to avoid adjustments to the effective date.

Making Changes/Special Enrollment Events

A special enrollment event, as defined by the Health Insurance Portability and Accountability Act, provides a special enrollment period for employees and dependents when there is a loss of other coverage or a gain of additional dependents (e.g., birth, adoption/placement for adoption, and marriage).

An employee may be able to enroll in coverage, change plan options, or change the dependents he or she covers during a plan year if the employee, or the dependent, has a special enrollment event under applicable law. **Changes in employee and/or dependent coverage must be requested within 31 days of the special enrollment event. “Requested” is defined as processing the change in the bswift Enrollment Portal or processing the change in a Third-Party Enrollment Portal.** If the employee does not request the appropriate changes during the applicable special enrollment period, the changes cannot be made until the next plan enrollment period or, if applicable, until another special enrollment event occurs.

For most special enrollment events, the effective date of coverage will be the first of the month after the event date. Refer to the Effective Date of Coverage charts on page 28-35 for more information.

A change request submitted through a Section 125 vendor (if applicable) will not automatically result in changes to an employee’s TRS-ActiveCare coverage. Changes to TRS-ActiveCare coverage can be submitted using the bswift Enrollment Portal or processing the change in a Third-Party Enrollment Portal.

New Dependents

An employee may have a special enrollment event when a new dependent is added to his or her family as a result of marriage, birth, adoption or placement for adoption. Common

law marriage is not considered a special enrollment event unless there is a Declaration of Common Law Marriage filed with an authorized government agency.

How are newborns covered by TRS-ActiveCare?

Employees must enroll newborns within 31 days from the date of birth.

TRS-ActiveCare automatically provides coverage for a newborn child of a covered employee for the first 31 days after the date of birth. However, the employee must add coverage for the newborn by either enrolling the child through the bswift Enrollment Portal, processing the change in a Third-Party Enrollment Portal or notifying their Benefits Administrator within 31 days from the date of birth. The effective date of coverage for the newborn child is the date of birth.

If the enrollment via the bswift Enrollment Portal or the Third-Party Enrollment Portal is not entered, or the employee does not notify the Benefits Administrator within the above-noted 31-day period, the request to add coverage will be denied — even if there would be no change in premium. Any employer enrolling through their Third-Party Enrollment Portal must have the Third-Party send the date of birth as the newborns coverage date to prevent a gap in coverage. This is referenced in the TPA’s companion guide.

Note: Newborn grandchildren are not automatically covered by TRS-ActiveCare for the first 31 days; however, a covered employee may enroll eligible newborn grandchildren within 31 days after the newborn’s date of birth.

It is not necessary to wait for the newborn’s Social Security number to enroll. The employee should use the bswift Enrollment Portal or process the change through a third-party Enrollment Portal without the social security number to add coverage, then update the enrollment record by submitting another change once the number has been issued.

Changing plans must be made within 31 days after the newborn’s date of birth (the plan change becomes effective the first of the month following the date of birth).

If the intent is to cover a newborn under another commercial plan, this should be provided to the hospital upon admission instead of the TRS-ActiveCare policy information.

If the child has been added automatically to the TRS-ActiveCare plan due to a claim but that was not the intent, please contact BCBSTX Customer Service to have this coverage removed.

Loss of Coverage

Loss of coverage qualifies as a special enrollment event if:

- The employee or dependent(s) lost other group coverage due to a loss of eligibility.
- The employee and/or dependent(s) exhausted their COBRA continuation coverage.
- Loss of coverage from the following also qualifies as a special enrollment event:
 - Medicare
 - Medicaid
 - CHIP
 - HIPP
- Individual coverage when outside the control of the individual. For example: the insurance company claims bankruptcy, the insurance company withdraws from doing business in the state or the insurance company cancels the block of business.

For loss of Medicaid, CHIP, or HIPP the employee must notify the Benefits Administrator within 60 days from the date of the notification that coverage has terminated. Loss of Medicaid, CHIP, or HIPP due to incorrect or missing information is not considered a special enrollment event. To qualify for a special enrollment event, the loss must be due to losing eligibility for the coverage due to age, income, etc.

The following reasons for loss of other coverage do not qualify as special enrollment events:

- an increase in the premium cost
- a reduction in the employer's contribution to the premium
- voluntary termination of coverage, including failure to pay premium
- any additional surcharge or benefit reduction for spouse coverage
- any reduction of benefits such as an increase in deductible or change in the coordination of benefits
- a doctor or other health care provider no longer participates in the plan's network
- failure to act or respond to an employer's eligibility audit, which results in loss of coverage for dependents
- employee or dependent(s) elected to drop the other group health coverage because the employer stopped all employer contributions toward the premium (including any employer-paid COBRA premium)

Voluntary terminations of other coverage, such as dropping other coverage during a spouse's enrollment period or a Section 125 cafeteria plan enrollment period due to premium or benefit changes, including spousal surcharges or coverage restrictions, are not special enrollment events for TRS-ActiveCare. An employee cannot change plans when dropping a dependent, or a dependent aging-out, from TRS-ActiveCare coverage. An involuntary termination may occur when an employee is terminated or leaves employment resulting in an involuntary loss of eligibility. An involuntary loss of coverage is considered a special enrollment event for TRS-ActiveCare.

In order to have a special enrollment event when the employee or dependent of an employee loses other health coverage, the employee or dependent must have had other health coverage when coverage under TRS-ActiveCare was previously declined in writing. If the other coverage was COBRA continuation coverage, special enrollment can be requested only after the COBRA continuation coverage is exhausted. If the other coverage was not COBRA continuation coverage, special enrollment can be requested when the individual loses eligibility for the other coverage.

If an employee enrolls via the bswift Enrollment Portal or their Third-Party Enrollment Portal due to "loss of other coverage," the employee's original application must be checked to verify that coverage was declined (in section 6) due to other coverage. If a declination of coverage was not completed, proof of coverage loss in lieu of a declination must be provided by the employee for a special enrollment event. If documentation is not made available, the employee's request to add coverage will be denied.

Dropping Coverage

TRS-ActiveCare participants may drop coverage during a plan year, unless restricted from doing so by their employer's Internal Revenue Code Section 125 cafeteria plan. Please consult your cafeteria 125 plan administrator to determine if this is allowed.

Note: An employee cannot change plans when dropping a dependent, or a dependent turning 26, from TRS-ActiveCare coverage.



Can an employee drop health coverage during the plan year?

Unless he or she is restricted due to participation in an Internal Revenue Code Section 125 cafeteria plan, an employee may drop all coverage or remove dependents. If he or she drops coverage during the plan year, the individual will not be eligible to re-enroll in TRS-ActiveCare until the next plan enrollment period unless there is a special enrollment event.

Note: An employee cannot elect to drop coverage retroactively; a future cancellation date is required. The cancellation must be received by bswift within the membership processing guidelines; see page 37.

Can employees change plan options during the plan year?

If an employee or dependent has a special enrollment event under applicable law, the employee may change plan options when exercising a special enrollment right. Plan changes are also permitted if the employee is directed by a court order or national medical support notice to provide health coverage for a dependent child.

Coverage Continuation while on Leave without Pay

Employees must meet the participating employer's requirements for leave-without-pay status, including the requirements under the Family and Medical Leave Act. Eligible employees may continue TRS-ActiveCare coverage while on leave without pay for a period not to exceed six months.

For example, if your participating employer only allows three months for leave without pay, at which time his or her employment is terminated, the employee could continue coverage under TRS-ActiveCare for three months. If your participating employer allows 12 months for leave without pay, TRS-ActiveCare coverage will end after six months.

Coverage for an individual on leave without pay ends the earlier of the:

- last calendar day of the month for which premiums are paid;
- last calendar day of the month in which the employee's employment ends;
- last calendar day of the month in which an individual is no longer eligible for coverage due to requirements unrelated to leave-without-pay status; or
- last calendar day of the sixth month following the month in which coverage for leave without pay began.

Once the employee returns to active employment, and meets eligibility requirements, he or she can re-enroll for TRS-ActiveCare coverage within 31 days. If the employee returns to active employment within the same plan year and chooses to re-enroll in TRS-ActiveCare, the employee must select the same plan option in which he or she was previously enrolled. If the employee has exhausted their six months of coverage while on leave without pay, they may qualify for COBRA.



What happens to employees on leave without pay when their employer begins participation in TRS-ActiveCare?

- Individuals who had health coverage provided through their employer on the day prior to the date the employer begins participation in TRS-ActiveCare may enroll in TRS-ActiveCare.
- Individuals who were not covered by their employer's health coverage plan on the day prior to the date the employer began participation in TRS-ActiveCare cannot enroll until they return to work and meet eligibility requirements.

What happens if an employee enters military service?

If an employee enters into active, full-time military, naval, or air service, he or she may continue TRS-ActiveCare coverage while on leave without pay. Employees on military leave without pay will be treated in the same manner as other employees on leave without pay in accordance with the participating employer's requirements for leave-without-pay status, for a period not to exceed six months.

An individual who elected coverage on or before Dec. 9, 2004, may elect under the Uniformed Services Employment and Reemployment Rights Act to continue health coverage with his or her employer's plan for a maximum coverage period of 18 months. An individual who elected coverage on or after Dec. 10, 2004, may elect under USERRA to continue health coverage with his or her employer's plan for a maximum coverage period of 24 months. Under most circumstances, the coverage period under COBRA and USERRA runs concurrently during the first 24 months. Coverage may be elected from USERRA or COBRA, but not both.

Once the employee returns to active employment and meets eligibility requirements, he or she can re-enroll for TRS-ActiveCare coverage within 31 days. If the employee returns to active employment within the same plan year and chooses to re-enroll in TRS-ActiveCare, the employee must select the same plan option in which he or she was previously enrolled.

Pooling Funds/Split Premium

Married employees who are active contributing TRS members may “pool” their local employer and state funding to use toward the cost of TRS-ActiveCare coverage.

Pooling

If an employee and spouse both work for the **same** participating employer, funds may be pooled.

Note: Pooling is handled internally at the employer and not tracked or submitted to bswift.

- One employee selects employee and spouse coverage, and the spouse declines coverage; or
- One employee selects employee and family coverage, and the spouse declines coverage.

Split Premium

If an employee and spouse work for **different** participating employers, they may wish to pool funds. The decision to enter into a split premium arrangement must be made during Annual Enrollment or within the election period of a special enrollment event.

- One employee selects employee and spouse coverage, and the spouse declines coverage; or
- One employee selects employee and family coverage, and the spouse declines coverage.

Employees will be billed for the full premium until their application is reviewed and approved. When an application is approved, the change to a split premium will go into effect first of the following month. For example, someone who submits their application on Aug. 10 and is approved on Sept. 2 will move to split premiums effective Oct. 1. For the employee and spouse who choose this option, the cost of coverage will be split between and billed to the two employers. Each employer will be billed 50% of the total cost of coverage. The participating employer employing the spouse who declined coverage will consider the employee as covered under a group health plan for funding purposes and the participating employer's premium billing statement will list the employee under their spouse's ID number.

Benefits Administrators must complete the online **Application to Split Premium Form**. This Form should be submitted through the online **Application to Split Premium Form** at the same time as either (i) an enrollment or change processed through the bswift Enrollment Portal is approved or (ii) an enrollment or change is made through a Third-Party Enrollment Portal.

To access the online **Application to Split Premium Form** go to **TRS split bill**.

Please Note: A child (under 26) who is employed by an employer and is a contributing TRS member can be covered as a dependent on his or her parent's TRS-ActiveCare coverage. However, under current law, pooling of state and employer funds is only allowed for “married couples,” an employee who is covered as a dependent child will not be entitled to state or employer funding.

Note: Both participating employers need to have the same effective date of coverage for married employees to enter a split premium arrangement except for the following: If an employee already has employee and family coverage and the spouse is hired by another participating employer, the spouse can decline coverage and complete an online **Application to Split Premium Form** to be effective on the first of the month following the spouse's actively-at-work date. Requests for a split premium arrangement must be signed, dated and submitted to the Benefits Administrator within the plan enrollment period and received by bswift within the membership processing guidelines. Requests for exceptions can be made through the bswift Exception and Appeals Portal (<https://www.tractivecare.bswift.com>).

Important: If either employee changes employment to another participating employer, a new online Application to Split Premium Form will be required. A new form is needed if there is any change to an existing split premium arrangement.

To terminate a split premium arrangement an online **Application to Terminate Split Premium Form** must be completed. Benefits Administrators must complete the online **Application to Terminate Split Premium Form**. This form should be submitted online.

To access the online **Application to Terminate Split Premium Form** go to **TRS split bill**.

Termination of employment will terminate an existing split premium arrangement. If either employee is sent via a TPA file or entered on the bswift Enrollment Portal as a termination, the following actions would apply in the absence of an online **Application to Terminate Split Premium Form**:

- Termination of the primary employee.
 - All members on the policy would be terminated with this transaction. The secondary split member would have 31 days from the date of the primary termination to apply for coverage under a special enrollment event.
- Termination of secondary employee (previously declined spouse).
 - The secondary employee's split billing will be terminated. The coverage would continue under the primary insured and a notice sent to the primary insured's Benefits Administrator to collect full premium.

Split premium arrangements will need to be applied for each year during Annual Enrollment. Any split premium arrangement currently in place will terminate on Aug. 31 unless a new online **Application to Split Premium Form** is received. Applications that are submitted and approved by Aug. 31 will be effective Sept. 1. Any application submitted after Aug. 31 will be effective first of the following month after it is approved.

Dual Enrollment Processing

TRS rules do not allow double coverage under TRS-ActiveCare. If a member is already covered under one TRS-ActiveCare policy, then the member cannot enroll in and maintain coverage under a second policy. This applies to employees and dependents.

If bswift receives an enrollment from a member who is currently enrolled in TRS-ActiveCare, the coverage with the newest effective date will remain in force. TRS-ActiveCare coverage with the oldest effective date will be terminated. In the instance that the new coverage begins mid-month (e.g. a new hire has chosen actively-at-work date), then the new coverage date will be adjusted to the first of the following month and the old coverage will be ended at the end of the preceding month to avoid an overlap in coverage.

bswift will notify the respective employers with the date the coverage was terminated. If the coverage should have been terminated on any other date, it is the responsibility of the Benefits Administrator at the respective employer to report the correct termination date to bswift. (If a dependent is going directly from dependent coverage to coverage as an employee, the dependent's effective date of coverage under the new plan will be the first of the month following their actively-at-work date.)

In cases where the effective date of coverage at each employer are identical, most commonly seen at Annual Enrollment, the bswift BA Advocate team will work with the two employers and any TPAs to determine which employer maintains the coverage. Until a response is received from the respective BAs, bswift will maintain coverage under the employer who sent coverage most recently.

PROCESSING GUIDELINES

Effective Date of Coverage

The effective date is the date TRS-ActiveCare coverage begins for a participant. See the chart below to help determine the effective date of coverage. Pre-existing condition waiting periods and creditable coverage requirements do not apply.

EFFECTIVE DATE OF COVERAGE		
If...	The employee's effective date is... <i>* For benefit elections that allow an actively at work date or first of the following month effective date an employee may choose either date even if the enrollment portal is set to default to first of the following month.</i>	The employee's eligible dependent effective date is...
NEW PARTICIPATING EMPLOYER		
The employer first begins participation in TRS-ActiveCare on Sept.1 and the employee enrolls during summer enrollment.	Sept. 1	Sept. 1
The employer begins participation in TRS-ActiveCare after Sept.1 and the employee enrolls.	The date the employer first begins participation in TRS-ActiveCare.	The same date as the employee's effective date of coverage. <i>In no event will the dependent's coverage become effective prior to the employee's effective date.</i>
DECLINES		
The employee enrolls during the enrollment period and had originally declined coverage under TRS-ActiveCare.	Sept. 1	Sept. 1

If...	The employee's effective date is...	The employee's eligible dependent effective date is...
NEW HIRES		
A new hire in a TRS-covered position, who is a TRS member on his or her actively-at-work date, enrolls within 31 days after the actively-at-work date.	The employee's choice of: (1) his or her actively-at-work date, or (2) the first of the month following the employee's actively-at-work date. Premium is billed for the full month in which coverage begins. <i>New hires must choose the effective date of coverage within 31 days after the actively-at-work date.</i>	The same date as the employee's effective date of coverage. <i>In no event will the dependent's coverage become effective prior to the employee's effective date.</i>
A new hire in a non-TRS-covered position who is regularly scheduled to work 10 or more hours per week on his or her actively-at-work date enrolls within 31 days after the actively-at-work date.	The employee's choice of: (1) his or her eligibility date, or (2) the first of the month following the employee's eligibility date. Premium is billed for the full month in which coverage begins. <i>The employee must choose the effective date of coverage within 31 days after the eligibility date.</i>	The same date as the employee's effective date of coverage. <i>In no event will the dependent's coverage become effective prior to the employee's effective date.</i>
NON-TRS-COVERED POSITIONS		
An employee in a non-TRS-covered position who works less than 10 regularly scheduled hours per week becomes employed in a TRS-covered position and enrolls within 31 days after the date he or she becomes an eligible employee. Note: If a current employee was an eligible part-time employee during an enrollment opportunity for the current plan year and later during the current plan year, the employee becomes an eligible full-time employee, the employee will have a 31-day opportunity, beginning on the first day that this employee becomes an eligible full-time employee, to enroll both himself or herself as well as his or her eligible dependents in TRS-ActiveCare during the current plan year. This enrollment opportunity exists even if enrollment in TRS-ActiveCare during the current plan year was previously declined by this employee.	The employee's choice of: (1) his or her eligibility date, or (2) the first of the month following the employee's eligibility date. Premium is billed for the full month in which coverage begins. <i>The employee must choose the effective date of coverage within 31 days after the eligibility date.</i>	The same date as the employee's effective date of coverage. <i>In no event will the dependent's coverage become effective prior to the employee's effective date.</i>
An employee in a non-TRS-covered position who works less than 10 hours per week begins to work 10 or more regularly scheduled hours per week and enrolls within 31 days after the date he or she becomes an eligible employee.	The employee's choice of: (1) his or her eligibility date, or (2) the first of the month following the employee's eligibility date. Premium is billed for the full month in which coverage begins. <i>The employee must choose the effective date of coverage within 31 days after the eligibility date.</i>	The same date as the employee's effective date of coverage. <i>In no event will the dependent's coverage become effective prior to the employee's effective date.</i>

If...	The employee's effective date is...	The employee's eligible dependent effective date is...
MILITARY		
The employee returns from military service and enrolls (or re-enrolls) in TRS-ActiveCare within 31 days after his or her actively-at-work date. If the employee returns to active employment within the same plan year and chooses to re-enroll in TRS-ActiveCare, the employee must select the same plan option in which he or she was previously enrolled.	The employee's choice of: (1) his or her actively at work date, or (2) the first of the month following the employee's actively at work date. Premium is billed for the full month in which coverage begins. <i>The employee must choose the effective date of coverage within 31 days after the eligibility date.</i>	The same date as the employee's effective date of coverage. <i>In no event will the dependent's coverage become effective prior to the employee's effective date.</i>
LEAVE WITHOUT PAY		
The employee returns from leave- without-pay status and enrolls (or re-enrolls) for coverage within 31 days after his or her actively-at-work date. If the employee returns to active employment within the same plan year and chooses to re-enroll in TRS-ActiveCare, the employee must select the same plan in which he or she was previously enrolled.	The employee's choice of: (1) his or her actively at work date, or (2) the first of the month following the employee's actively at work date. Premium is billed for the full month in which coverage begins. <i>The employee must choose the effective date of coverage within 31 days after the eligibility date.</i>	The same date as the employee's effective date of coverage. <i>In no event will the dependent's coverage become effective prior to the employee's effective date.</i>

If...	The employee's effective date is...	The employee's eligible dependent effective date is...
NEWBORN / ADOPTION / LEGAL GUARDIAN		
A covered employee has a newborn child, the employee may enroll: (1) newborn only, or (2) spouse only, or (3) spouse and newborn. Other eligible dependents can also be added at this time. Subject to applicable law, the spouse and other eligible dependents can only be added within 31 days after the newborn's date of birth.		The newborn's date of birth. If only enrolling the newborn, premium is waived for the first calendar month if the date of birth is other than the first of the month. If enrolling any other eligible dependents, premium is billed for the full month in which the dependents' coverage begins. TRS-ActiveCare automatically provides coverage for a newborn child of a covered employee for the first 31 days after the date of birth, but this coverage ends unless the newborn is added to employee's coverage within 31 days of the newborn's date of birth. For example: Employee adds newborn (along with other eligible dependents): Newborn is born March 5. Coverage for newborn is effective March 5; coverage for other eligible dependents is effective April 1. Premium change begins April 1 and will also reflect any change of plan made at the same time. Employee adds newborn (no other dependents are currently on the plan): Newborn is born March 5. Effective date is March 5. Premium change begins April 1 and will also reflect any change of plan made at the same time. Employee does not add the newborn: Newborn is born March 5. Coverage is effective March 5 - April 5. No premium impact.
An eligible, but not covered employee, has a newborn child, the employee may enroll: (1) employee only, or (2) employee and spouse only, or (3) employee and newborn, or (4) employee, spouse, and newborn.	The newborn's date of birth. Premium is billed for the full month in which coverage begins.	The newborn's date of birth. Premium is billed for the full month in which coverage begins.
A covered employee adopts a child and chooses to enroll within 31 days after the date of adoption or date on which the child to be adopted is placed with the employee, the employee may enroll: (1) the adopted child only, or (2) spouse only, or (3) spouse and the adopted child.		The date of adoption on which the child to be adopted is placed with the employee. If only enrolling the adopted child, premium is waived for the first calendar month if the date of adoption is other than the first of the month. If enrolling any other eligible dependent, premium is billed for the full month in which coverage begins.

If...	The employee's effective date is...	The employee's eligible dependent effective date is...
An eligible, but not covered employee, adopts a child and chooses to enroll within 31 days after the date of adoption or date on which the child to be adopted is placed with the employee, the employee may enroll: (1) employee only, or (2) employee and spouse, or (3) employee and adopted child, or (4) employee, spouse, and adopted child.	The date of adoption or date on which the child to be adopted is placed with the employee. Premium is billed for the full month in which coverage begins.	The date of adoption or the date on which the child to be adopted is placed with the employee. Premium is billed for the full month in which coverage begins.
A covered employee becomes a legal guardian of an eligible dependent child and chooses to enroll the dependent within 31 days after the date the legal guardianship is granted. Other eligible dependents can also be added at this time. An award of legal guardianship is not a special enrollment event for a non-covered employee or his or her dependents.		The date the guardianship is granted. Premium is waived for the first calendar month if the date of notification is other than the first of the month.
A covered employee adds a court-ordered eligible dependent child after the participating employer receives notice of the court order or national medical support notice. Other eligible dependents can also be added at this time. A court order on the spouse (or ex-spouse) of a covered employee does not require TRS-ActiveCare to provide dependent coverage.		The date the participating employer receives notification of the court order or national medical support notice. Premium is waived for the first calendar month if the date of notification is other than the first of the month.
An eligible, but not covered employee adds a court-ordered eligible dependent child after the participating employer receives notice of the court order or national medical support notice. Other eligible dependents can also be added at this time. A court order is a special enrollment event for the employee. If the employee chooses to enroll himself and other eligible dependents, he or she has 31 days after the date the participating employer receives notice of the court order or national medical support order.	The date the participating employer receives notification of the court order or national medical support notice. Premium is billed for the full month in which coverage begins.	The date the participating employer receives notification of the court order or national medical support notice. Premium is billed for the full month in which coverage begins.
A covered employee adds an eligible grandchild or another child who is in a regular parent child relationship with the employee within 31 days after the child qualifies as a dependent. Adding a grandchild or another child who is in a regular parent child relationship with the employee is not a special enrollment event for a non-covered employee or his or her dependents.		First of the month following the date the child qualifies as a dependent.

If...	The employee's effective date is...	The employee's eligible dependent effective date is...
MARRIAGE/NAME CHANGE		
A covered employee gets married and chooses to enroll within 31 days after the date of marriage, the employee may enroll: (1) spouse only (2) spouse's eligible children, or (3) spouse and spouse's eligible children. Other eligible dependents can also be added at this time.		The first of the month following the date of marriage.
An eligible, but not covered employee gets married and chooses to enroll within 31 days after the date of marriage, the employee may enroll: (1) employee only, or (2) employee and spouse, or (3) employee and spouse's eligible children, or (4) employee, spouse, and spouse's eligible children. Other eligible dependents can also be added at this time.	The first of the month following the date of marriage.	The first of the month following the date of marriage.
SPECIAL ENROLLMENT SITUATIONS		
An employee receives an Insurance Enrollment Notification letter from the Texas Health and Human Services agency regarding eligibility for HIPP and chooses to enroll within 60 days after the date of eligibility.	The first of the month following the date of the notification letter.	The first of the month following the date of the notification letter.
The employee makes changes to coverage due to other special enrollment events within 31 days after the qualifying event.	The first of the month following the event date.	The first of the month following the event date.

When Coverage Ends

Upon timely notice to TRS-ActiveCare from the participating employer, TRS-ActiveCare employee coverage will end:

- The last day of the month the employee's employment ends unless otherwise provided by TRS rules or law.
- The last day of the month the employee is expelled from the TRS-ActiveCare program.
- The last day of the month in which an employee is no longer eligible for TRS-ActiveCare coverage (such as the employee's TRS retirement date or as allowed by TRS Rule 41.38).*
- The last day of the month for which the employee made the required premium contribution payments.
- The last day of the month in which the employee enters into active, full-time military, naval, or air service except as provided under the Uniformed Services Employment and Reemployment Rights Act of 1994 or other applicable law.
- The last day of the month in which eligibility for COBRA continuation coverage expires.
- If a participating employer fails to make all premium payments for a period of at least 90 days.
- The day the TRS-ActiveCare program is terminated.
- End of the plan year in which your employer discontinues participation in TRS-ActiveCare.

Based on the rules listed above mid-month coverage cancellations are not allowed. An employee may still terminate mid-month but coverage must go through the end of the month.

Benefits Administrators should enter future termination dates for employees using the bswift Enrollment Portal or your Third-Party Enrollment Portal.

Upon timely notification to TRS-ActiveCare from the participating employer, a dependent's coverage will end:

- When the employee's coverage ends.
- The last day of the month in which he or she loses their status as an eligible dependent (for example, a spouse's coverage will end if an employee gets divorced).
- The last day of the month in which he or she enters into active, full-time military, naval or air service except as provided under the Uniformed Services Employment and Reemployment Rights Act of 1994 or other applicable law.
- The last day of the month in which eligibility for COBRA continuation coverage expires.
- The last day of the month for which the employee made the required premium contribution payments for dependent coverage.

Note: When coverage ends, participating employers are responsible for reporting timely cancellations for employees and dependents in the bswift Enrollment Portal or in their Third-Party Enrollment Portal, including the reason for termination of coverage from the choices provided. Exceptions may be granted for extraordinary circumstances constituting "good cause." Exceptions are not a guarantee of coverage reinstatement, billing credit or enrollment. The definition of "good cause" means that a person's failure to act was not because of a lack of diligence to reasonably take prompt and timely action. If an employee or Benefits Administrator submits an exception and it does not meet guidelines as noted on pages 38-39, the request will be denied.

*Section 22.004 of the Texas Education Code reads, in part, as follows: k) Notwithstanding any other law, an employee of a participating employer in the uniform group coverage program under Subsection (a) or providing group health coverage under Subsection (b) whose resignation is effective after the last day of an instructional year is entitled to participate or be enrolled in the uniform group coverage plan or the group health coverage through the earlier of: (1) the first anniversary of the date participation in a coverage under the uniform group coverage plan or the group health coverage was made available to employees for the last instructional year in which the employee was employed by the employer; or (2) the last calendar day before the first day of the instructional year immediately following the last instructional year in which the employee was employed by the employer (l) If an employee's resignation is effective after the last day of an instructional year, the employer may not diminish or eliminate the amount of a contribution available to the employee under Chapter 1581, Insurance Code, before the last date on which the employee is entitled to participation or enrollment under Subsection (k).

When is a dependent child no longer eligible for coverage?

Coverage for a dependent child terminates at the end of the month the child turns 26 or enters into active, full-time military service, whichever occurs first, unless eligible as a disabled dependent. Refer to the COBRA Administration section of this guide for information on how to assist the child in applying for COBRA continuation coverage following termination.

If an employee has a disabled dependent child, 26 or over, the child may be eligible for dependent coverage provided that the child is either mentally or physically incapacitated to such an extent that they are dependent on the employee on a regular basis and the child meets other requirements as determined by TRS. The employee (and the dependent's attending physician) must complete the **Disabled Dependent Authorization Form** and the **Disabled Dependent Physician Certification Form** to provide satisfactory proof of the disability and dependency. The form must be submitted within 31 days after the date the child turns 26, or after the event date. To avoid any gap in coverage, the form must be submitted and approved prior to the end of the month the child turns 26, or prior to the event date.

Note: The Benefits Administrator does not need to take action to cancel coverage for an over-age dependent. The coverage for the dependent child automatically terminates the last day of the child's 26th birthday month. Benefits Administrators will also receive an email alert as well as have the alert available on their home page when logging in to bswift that lists all dependents who are approaching 26 in the next 90 days. It is the responsibility of the Benefits Administrator to report the cancellation due to age in their Third-Party enrollment portal. Auto-cancellation does not apply to a dependent over the age of 26 who has already been approved for extended coverage as a disabled dependent. When applicable, the Benefits Administrator will see an adjustment in the employee's premium on the employer's billing.

Summer Deferment

Under Section 22.004, Texas Education Code, an employee who is participating in TRS-ActiveCare is entitled to continue participating in TRS-ActiveCare if the employee resigns after the end of the instructional year. TRS Rule, Section 41.38, Texas Administrative Code, will be applied by TRS-ActiveCare in determining the appropriate termination date of TRS-ActiveCare coverage.

NOTE: Participants entitled to summer deferment must be given the opportunity to accept or decline TRS-ActiveCare coverage through the remainder of the plan year.

Summer Deferment Considerations

When an employee resigns at the end of the instructional year there are several considerations from an administrative perspective:

1. At the time of resignation, it is mandatory to enter a specific last day of coverage (coverage end date) into the system in addition to the employment termination date. Without an explicit coverage termination date, health coverage will remain active and the employee will continue to appear on bills.
2. If an employee who resigns moves to another employer that is part of TRS-ActiveCare, they may not have coverage in both employers at once. The following examples illustrate how the system will make adjustments to prevent duplicate coverage and coverage gaps if overlapping coverage is sent on employer files:
 - Employee has coverage at employer ABC that ends Aug. 31. Employee elects coverage at employer XYZ effective on actively at work date (Aug. 15). System will adjust coverage effective date at employer XYZ to Sept. 1.
 - Employee has coverage at employer ABC that ends July 31. Employee elects coverage at employer XYZ effective on actively at work date (Aug. 15). System will adjust coverage effective date at employer XYZ to Aug. 1 (to prevent a gap).
 - Employee has coverage at employer ABC that ends Aug. 31. Employee elects coverage at employer XYZ effective on the first of the following month after starting on July 29. System will adjust coverage end date at employer ABC to July 31.



Changing Employment between Participating Employers and Rehires

When a covered employee changes employment to another participating employer, both employers must utilize the bswift Enrollment Portal or submit a processing change (termination/new hire transaction) in their Third-Party Enrollment Portal. **The Benefits Administrator of the prior employer must submit a termination at the time the employee terminates.** The employee's coverage will terminate at the end of the month. **The Benefits Administrator of the current employer will enroll the employee at the beginning of the employment month.** *Because they are switching employers, their original enrollment information (names, relationships, social security numbers, addresses, etc.) will not automatically populate as it is linked to the original employer for security purposes.* As such, the Benefits Administrator will need to enroll as if they were a New Employee as shown in the **BA Manager Guide** included on the bswift Enrollment Portal.

There is no break in coverage if the individual is employed by a new participating employer (or rehired by the same participating employer) no later than the last day of the next calendar month following the month in which employment terminated with the previous employer. The employee must elect coverage within 31 days after his or her actively-at-work date and elect coverage to be effective on the actively-at-work date to ensure no break in coverage.

If the employee elects his or her effective date to be the first of the month following the actively-at-work date, there will be a gap in coverage, and no benefits will be available for that period of time (unless the employee elects COBRA/continuation coverage).

For example, John Doe terminates with ABC employer on Oct. 15. His coverage continues through Oct. 31. John Doe begins working for XYZ employer on Nov. 12. He elects his actively-at-work date as his effective date of coverage. He is responsible for the entire employee contribution for a full month of coverage. In this example, there is no gap in coverage. However, if John Doe elects Dec. 1 to be his effective date, there will be no coverage for the month of November unless he elects COBRA/continuation coverage.

An employee changing employment to another participating employer (or rehired by the same employer) must enroll via the bswift Enrollment Portal or have the Benefits Administrator submit a change in the Third-Party Enrollment Portal and choose the same plan. **The employee cannot change his or her current plan option for the remainder of the plan year unless a special enrollment event occurs.** Dependents cannot be added to coverage unless a special enrollment event or plan enrollment period occurs. Plan year deductibles, out-of-pocket maximums and other accumulators will follow and apply to the employee and his or her covered dependents. If the dependent of an employee who is currently not employed with a TRS-ActiveCare employer becomes an employee of a TRS-ActiveCare employer and chooses to enroll in his or her own plan, plan year deductible, out-of-pocket maximums and other accumulators will follow and apply to the employee provided that they choose the same plan they were enrolled in as a dependent previously. In this case, both employees will receive credit for the accumulators for his or her claims only. If the employee does not enroll in the plan he or she was enrolled in as a dependent, the plan year deductible, out-of-pocket maximums and other accumulators will not follow the employee.

Reporting Terminations

When reporting a termination in the bswift Enrollment Portal, Benefits Administrators should use the Terminate Employment button on the left-hand navigation panel of the employee's record. After clicking this button, enter the last day worked. Last day worked corresponds with the employment termination date. Next, the system will prompt you for a termination date. This date should be set to the date that coverage ends and should always be the last day of a month. When you click save, a medical coverage termination date will pop up for verification. That date will be set to the day you entered for the employee termination date, or the last day of the month of termination if you did not enter the last day of the month on the previous screen. Note: In most cases the termination date should be the end of the month of the last day worked, but for employees who terminate at the end of the instructional year, the date may need to be set to a later date. In no instance should the coverage termination date for an employee extend past the end of the plan year that employment ends. The bswift system will automatically end coverage at midnight on the medical coverage termination date. For example, if an employee terminates on May 15, a May 31 health termination date should be entered on the employee record. The bswift system will end coverage on May 31 at 11:59 p.m. CT. The first day of no coverage for the employee will be June 1.

Note: Refer to page 26 for information on reporting terminations for employees set up under a split premium arrangement.

When reporting any termination of coverage, you must note the reason for termination. Any reason listed in the below chart, Cancel Reasons are COBRA eligible. Choosing a reason outside of these will result in a non-COBRA eligible termination of coverage.

Note: For instructions on how to report a termination through your Third-Party Enrollment Portal, please contact your TPA. Important: Report terminations as they occur and with time for the TPA to submit to bswift to ensure processing prior to the creation of the current month's bill.

Reporting Terminations: Cancel Reasons

TPA ENROLLMENT PORTAL	BSWIFT ENROLLMENT PORTAL
Employee and Dependents	
Contact TPA for applicable options	Death
	Divorce
	Ineligible Child
	Medicare/Termination
	Reduction in Hours
	Separation
	Termination

Membership Processing Guidelines

All new enrollments and changes in enrollment as a result of a qualifying event must be submitted to bswift through the bswift Enrollment Portal, or notifying the Benefits Administrator via the Third-Party Enrollment Portal by the end of the plan enrollment period or within 31 days after the qualifying event date. **If a form is not signed and dated within the appropriate timeframe, it should not be submitted for processing.**

Participating employers should report enrollments, cancellations and other changes to bswift in a timely manner. The charts below provide the deadlines for submitting and processing membership transactions. **Membership processing guidelines apply to all transactions except for dropping coverage. All transactions must be signed and dated within the appropriate timeframe.**

For transactions effective this month...*	The Benefits Administrator must process the transaction through the bswift Enrollment Portal or the TPA file to bswift by...
08/01/2026	09/15/2026
09/01/2026	10/16/2026
10/01/2026	11/15/2026
11/01/2026	12/16/2026
12/01/2026	01/15/2027
01/01/2027	02/15/2027
02/01/2027	03/18/2027
03/01/2027	04/15/2027
04/01/2027	05/16/2027
05/01/2027	06/15/2027
06/01/2027	07/16/2027
07/01/2027	08/15/2027
08/01/2027	09/15/2027

* These transaction dates are for first-of-the-month transactions. For any transaction that does not take place on the first of the month, (i.e., the effective date is actively-at-work date that does not fall on the first of the month), count 45 days from that date for the transaction to be entered into bswift. This ensures the BA has the full 45 days to process changes in bswift. All employee submissions must be made within the appropriate enrollment window. The membership processing guidelines only apply to Benefits Administrator submission and entry into the enrollment portal.

Membership Processing Example

An employee has an actively-at-work date of May 13 and they want coverage to start on that date. The BA has until June 27 to enter the change. If the employee selected June 1 as their start date, the BA would have until July 16 to enter the change.

On May 29, an employee makes the initial election and on June 1 they make a change while still within their enrollment window. Even though these transactions may not post on the June bill, it is important to check in bswift for the update. The update must be made by the applicable membership processing guidelines for the selected effective date.

What are the processing guidelines for dropping coverage for non-payment of premium?

If an employer is cancelling coverage for an employee due to non-payment, the cancellation will be effective in the month in which the termination is processed in the bswift Enrollment Portal or the automated eligibility processing file is received by bswift. For example, if the cancellation is received in April, it will be effective April 1 regardless of the date requested on the form.

If you are terminating coverage due to non-payment of premiums, the effective date of the change must be the first of the following month of the non-payment notice. For example, if an employee stopped making payments and their last payment made was Feb. 15, their first day of no coverage would be March 1. For those using the bswift Enrollment Portal, BAs will record this in the special enrollment section of the employee's record.

What happens if an employee voluntarily drops (declines) coverage?

An employee cannot elect to drop coverage retroactively; a future cancellation date is required. The employee's signature date will be used to determine the cancellation date. For example, if the form is signed in August for a Sept. 1 cancellation date, the cancellation will be effective Sept. 1.

If the form is signed in September for a Sept. 1 cancellation date, the cancellation will be effective Oct. 1. Entering a termination date outside of guidelines will not be accepted. If you feel you submitted a timely cancellation, the employer may request an exception for a retroactive termination through the bswift Exception and Appeals portal within the membership processing guidelines.

Note: If coverage is voluntarily dropped during the plan year, the individual will not be eligible to re-enroll in TRS-ActiveCare until the next enrollment period, unless there is a special enrollment event.

What if additional information is needed to complete processing?

If bswift receives an incomplete enrollment via the bswift Enrollment Portal, the bswift BA Advocate will contact the BA by phone or email. If the information is not readily available or is not provided to the BA Advocate within three business days, the BA will receive a request for additional information.

Request for Exceptions*

The following request for exceptions process is separate and apart from an employee's filing an appeal about a denial of eligibility addressed in TRS Rule, Section 41.51, Texas Administrative Code.

Exceptions may be granted for extraordinary circumstances constituting "good cause." Exceptions are not a guarantee of coverage reinstatement, billing credit or enrollment. The definition of "good cause" means that a person's failure to act was not because of a lack of diligence to reasonably take prompt and timely action. BAs should ask employees to review the first statement they receive after enrolling in coverage to ensure their plan selection and payroll deductions are correct. If the employee waits to request an exception, or the BA does not report the request for an exception in a timely manner, the exception request will not be granted.

If an employee or BA submits an exception and it does not meet the guidelines outlined above, it will be denied. Please do not submit an exception if it does not meet these guidelines. Employees and BAs from participating employers will be held accountable for their decisions and must abide by TRS Rules and the TRS-ActiveCare membership processing guidelines.

*Find "Steps to Report an Exception" in the BA Manager Guide within bswift.

Note: If the BA is unsure if a reason meets "good cause," they should reach out to their BA Advocate.

Examples: A BA or TPA does not send termination for an employee in a timely manner. An exception request for credit will not be granted for this scenario. For instance, a BA sends a termination on May 1, 2027 for an employee who should have been terminated Sept. 1, 2026. This would not be considered timely.

A new employee (participant) requests the effective date of their date of hire (April 22). The employee then realizes that they had to pay the full premium for the partial month (April). However, the employee does not communicate the issue until May 27. In this case, a credit and change of effective date will not be granted because the change was needed by May 23, within 31 days of the hire date.

bswift will coordinate exception requests with TRS through its exception portal within the bswift platform. The portal allows a BA to create an exception request directly within an employee's record in bswift. This ensures that all correspondence between a BA, TRS and bswift will be documented and attached to the employee's record with the exception. BAs can explain the request, including all pertinent information and important dates. Fields such as "Request Type" will be used for tracking. BAs can reference the Processing an Exception document on their bswift homepage for more information.

Note: When completing an exception request, the BA will be prompted to complete the **TRS Appeal/Questionnaire**. This questionnaire must be completed before TRS will approve the exception.

In no event will retroactive coverage be effective on a date earlier than the beginning of the current plan year or result **in more than six months of credit** being issued to the employer. Retroactive credit will not be granted due to BA or TPA errors.

Example: In May 2027, an employee requests to change their coverage back to September of 2026. In this case, a credit and change of plan back to September of 2025 will not be granted.

If applicable, the BA should inform the employee they will be responsible for any retroactive premiums. **Please do not submit an exception if the employee is not willing to pay retroactive premiums.** Exceptions submitted by the BAs are sent to TRS for review within 48 hours of submission. The timeframe for a decision from TRS varies based upon the complexity and volume of the requests. To ensure an efficient resolution time, it is important that BAs supply as much detail as possible and state what the desired outcome is.

TRS will notify bswift when an exception request is approved or denied. bswift will process the request and notify the BA via the ticket in the exception portal when an exception request is completed. The BA will then need to notify the employee of the determination and any additional premiums. Any applicable updates due to the exception decision must also be made in the enrollment portal. A denial by TRS of an exception concerning a retroactive termination and credit cannot be appealed under TRS Rule, Section 41.51, Texas Administrative Code.

Request for Appeals Resulting in a Denial of Eligibility

If an employee whose application to enroll themselves and their dependents in TRS-ActiveCare is denied by either TRS, the health plan administrator of TRS-ActiveCare, or a participating employer, the employee may file an appeal under TRS Rule, Section 41.51, Texas Administrative Code. Along with this appeal, the employee may submit additional explanations and documentation that have not previously been submitted to TRS. The appeal can be initiated by the employee following the instructions provided in the denial letter from TRS. Responses will be sent directly to the employee.



TRANSITION OF CARE

TRS-ActiveCare Plans administered by BCBSTX and Express Scripts

Transition of care applies to new enrollees as of the date their employer begins participating in TRS-ActiveCare, to new hires, to new dependents entering the plan upon a qualifying event or changing their TRS-ActiveCare medical plan.

If an employee or covered dependent is undergoing a course of medical treatment at the time of enrolling in a TRS-ActiveCare plan and the participant's doctor is not in network, ongoing care with the current doctor may be requested for a limited period of time, not to exceed six months. Transitional care benefits may be available if an employee or their covered dependents are being treated for any of the following conditions by a non-network doctor:

- Pregnancy (second trimester or high-risk)
- Newly diagnosed cancer
- Terminal illness
- Recent heart attack
- Other ongoing acute care



To request transition of care benefits, the employee must complete a **Transition of Care Form**, which can be found on the TRS-ActiveCare website, www.bcbstx.com/trsactivecare. If the participant's doctor is in network, a **Transition of Care Form** is not required.

Instructions for submitting the request to BCBSTX are on the form. All requests are subject to approval. If the transition of care request is approved, the participant may continue to see their out-of-network doctor and receive in-network benefits. If the transition of care request is denied, the participant may continue to see the current doctor, but benefits will be paid at out-of-network rates.

OUT-OF-STATE DEPENDENT COVERAGE



Dependents enrolled in TRS-ActiveCare Primary or TRS-ActiveCare Primary+ plans who live out of state can receive coverage outside of Texas. The policy subscriber (employee) must complete an **Out-of-State Dependent/Attestation Form**, which they can get from their PHG, bswift or their BA at their employer. This form will be sent to BCBSTX to process, providing the dependent access to benefits outside of Texas. After completing the **Out-of-State Dependent/Attestation Form**, the dependent will receive an exception letter stating they can receive out-of-state coverage through the Participating Provider nationwide network. To search for a participating plan provider, the dependent can go to **www.bcbstx.com/trsactivecare** and click on the **Doctors and Hospitals** tab.

Once the form has been approved, the dependent can see providers outside of Texas, but the other individuals on the policy plan are still required to obtain referrals and see providers within Texas. The dependent will not receive a new or separate ID card or ID number. They will receive an exception letter that will need to be used when seeing their providers.

TRS-ActiveCare HD and TRS-ActiveCare 2 plans are offered through a nationwide network. All participants enrolled in these plans will have out-of-state coverage and will not need to complete a form.

TRS-ACTIVECARE ID CARDS

TRS-ActiveCare Plans administered by BCBSTX and Express Scripts

Separate ID Cards for Medical and Prescription Drug Benefits

Participants enrolled in the TRS-ActiveCare plans will have two ID cards — one from BCBSTX for the medical benefits and a separate card from Express Scripts for prescription drug benefits.

ID Cards for Medical Benefits

Participants changing plans and new participants enrolling in TRS-ActiveCare will receive new ID cards for the plan year. The employee's name will appear on the card. Participants on a TRS-ActiveCare Primary or TRS-ActiveCare Primary+ family plan will each get their own card with their PCP's name printed on it. Employees on a TRS-ActiveCare HD or TRS-ActiveCare 2 family plan will receive two cards. Employees can also get their ID card through Blue Access for MembersSM. Digital ID cards can be used at provider appointments. These ID cards will only have the primary subscriber/policyholder's name on them with all covered family members listed. Cards can be used by all dependents enrolled in the plan.

Employees may also call a Personal Health Guide at **1-866-355-5999** to report incorrect information listed on their ID cards or to replace lost or damaged cards. There is no charge for additional ID cards.

ID Cards for Prescription Drug Benefits

Employees who make plan changes during Annual Enrollment should use this card until they receive an updated card in September. Any employees who terminate coverage during Annual Enrollment should dispose of the Express Scripts card securely.

New enrollees will be mailed ID cards in September. Until they receive that card, they can go to **www.express-scripts.com/trsactivecare** to print a temporary card or contact Express Scripts at **1-844-367-6108** for assistance printing a temporary card. There is no charge for additional ID cards.



BILLING

Billing Summary

bswift will generate each participating employer's billing summary on the first of each month. The chart on the next page shows the billing dates through the end of the 2026-27 plan year.

Note: Each participating employer is required to:

- review billing and audit summaries for accuracy on a monthly basis
- pay monthly premiums in a timely manner to TRS (via TEXNET)

For transactions effective this month...	Billing will generate on...	And payment will be due by...
09/01/2026	09/04/2026	09/15/2026
10/01/2026	10/01/2026	10/15/2026
11/01/2026	11/01/2026	11/13/2026
12/01/2026	12/01/2026	12/15/2026
01/01/2027	01/01/2027	01/15/2027
02/01/2027	02/01/2027	02/15/2027
03/01/2027	03/01/2027	03/15/2027
04/01/2027	04/01/2027	04/15/2027
05/01/2027	05/01/2027	05/14/2027
06/01/2027	06/01/2027	06/15/2027
07/01/2027	07/01/2027	07/15/2027
08/01/2027	08/01/2027	08/13/2027

Billing will be based on covered enrollees in all TRS-ActiveCare plans as of the date the bill is produced. The billing summary will list employee names, masked SSNs, dates of birth, types of coverage and premiums due for the billing period.

Note: You can download and/or print a copy of your billing statement through the bswift Enrollment Portal as soon as it is ready, which will be no later than the first business day of each month. Bills will be available to download in both PDF and excel formats.

Remittance

Payment is due by the 15th of the month. If the 15th of the month is not a business day, payment is due by the last business day prior to the 15th.

Please call or email your BA Advocate if you need copies of your billing statement or to discuss any proposed adjustments to the bill such as coverage changes, terminations, or new enrollees. Remit payment via TEXNET to TRS-ActiveCare by the due date. Contact TRS if you have any questions about paying the bill. Approved adjustments will be reflected on a future bill.

View Billing Summaries Online

On the first workday of each month (billing dates are listed above), the BA will be able to access bills in both PDF and Excel formats from the library on the bswift portal. September is the only month that doesn't begin on the first workday of the month.

Split Premium

This applies only to married employees working for different participating employers.

Once the split request is approved, the cost for TRS-ActiveCare coverage will be split between, and billed to, the two employers. Each employer will be billed 50% of the total cost of the TRS-ActiveCare plan and coverage category selected. The participating employer of the spouse who declined coverage will consider the employee as covered under a group health plan for funding and reporting purposes.

BAs will be able to identify employees electing to split premium on the monthly billing summaries.

COBRA ADMINISTRATION

Health Plan	Contacts for Applications and Inquiries
TRS-ActiveCare Plans	bswift (TRS-ActiveCare) PO Box 860620 Minneapolis, MN 55486-0620 Phone: 1-833-682-8972 7 a.m. - 7 p.m. CT (Mon-Fri)



Qualifying Events for COBRA Continuation Coverage

The COBRA legislation passed by the 99th Congress provides that when employees and covered dependents lose their eligibility for group medical insurance coverage because of any of the events listed below, they may elect to continue group medical plan participation. The continued coverage can remain in effect for a maximum period of either 18, 29, or 36 months depending on the reason the coverage was terminated.

Qualifying Events for 18-Month Continuation	Qualifying Events for 29-Month Continuation	Qualifying Events for 36-Month Continuation
• loss of eligibility due to reduction of employee work hours • voluntary employee termination including retirement (early or disability) • employee layoff for economic reasons • employee discharge, except for gross misconduct • failure of a participating employer to pay all premiums for at least 90 days	• loss of coverage by an employee or dependent if determined by the Social Security Administration to be disabled at any time during the first 60 days after the initial COBRA qualifying event date <i>To receive the additional 11 months of COBRA continuation coverage, the plan's COBRA administrator must receive a copy of the SSA's determination letter before the end of the 18-month period of COBRA continuation.</i>	• death of an employee • divorce or legal separation of an employee, so long as the spouse was previously enrolled as a covered participant • employee becomes eligible for Medicare, leaving dependents without group medical coverage (as in the case of an employee who reaches 65, retires and begins Medicare coverage) • children who lose coverage due to plan provisions (for example, reaching the maximum age of 26)

Note: Non-payment of premiums is not a qualifying event for COBRA continuation coverage.

Eligibility

Employees and dependents covered by TRS-ActiveCare on the day before the qualifying event are eligible to continue coverage. Employees or dependents not previously enrolled cannot elect to begin coverage.

Note: Employees may not make plan changes during a plan year unless there is a special enrollment event, even if changing from active to COBRA status.

Notification

The COBRA notification process includes the following steps:

- The bswift Enrollment Portal, or the TPA portal, must be used by the BA to report a termination of coverage.
- If the bswift Enrollment Portal is used, the termination date and reason for the termination or qualifying life event and life event date must be entered.
- If the Enrollment Application and Change Form is utilized, the termination date and reason must be entered, and the BA must process the termination via the bswift Enrollment Portal or their TPA portal.
- bswift will process the change. If the qualified participant was enrolled in a TRS-ActiveCare plan, the Qualifying Event Notice will be automatically mailed to the participant.
- The Qualifying Event Notice will include:
 - an explanation of group health continuation under COBRA
 - a COBRA election form with premium information

If the applicable COBRA administrator receives the COBRA election and initial premium payment within the time periods specified in the Qualifying Event Notice, the participant's coverage will be reinstated and they will receive a coupon book. If the COBRA Election Form and all premiums due are not received within the time periods specified in the Qualifying Event Notice, the qualifying participant will be notified they are unable to continue and their check will be returned.

- Timelines:
 - The employer has 30 days to notify their administrator of a qualifying event.
 - The administrator has 14 days to send the notice from the date they are notified.
 - The participant has 60 days from the later of the date the administrator mails the notice or the date they lost their coverage to enroll.
 - The participant has 45 days from the date they postmark their election to postmark their initial payment (all retroactive premiums due).
 - All payments after the initial payment are due on the first of each coverage month (payment for January is due Jan. 1). There is also a 30-day grace period, so a payment for January that was postmarked on Jan. 31 would be considered timely.
- Two things to keep in mind:
 - COBRA timelines revolve around postmark (and to a lesser extent, email and fax) dates. A payment doesn't have to be received by Jan. 31 to be considered timely for January; it must be postmarked by Jan. 31.
 - The grace period is 30 days from the first of the month, not one month. For example; a June payment postmarked on July 1 would be considered timely. The length of the grace period does not change based on the length of the month.

Employer Responsibilities

While bswift administers COBRA eligibility and membership processing for TRS-ActiveCare, the participating employers retain certain obligations under federal law. Recent changes to COBRA may impact your obligations.

For example:

Notice of Unavailability of Continuation Coverage is required of employers. This is different from the Notice of Continuation Coverage Rights under COBRA provided by TRS-ActiveCare.



The use of a **Notice of Unavailability** by the employer may be appropriate in situations including, but not necessarily limited to, the following:

- failure to notify the employer or COBRA administrator within 60 days of the qualifying event
- coverage was canceled due to non-payment of premium
- voluntary termination of coverage by the employee
- termination of employment due to gross misconduct

TRS recommends that participating employers obtain their own legal counsel regarding their responsibilities under COBRA and any other applicable state or federal law.

What happens if an employee terminates within two months before the employer begins participating in TRS-ActiveCare?

Terminated employees who are in their 60-day election period for COBRA continuation coverage on the date the employer begins participation in TRS-ActiveCare must receive a COBRA packet from the employer's current COBRA administrator and one from bswift for TRS-ActiveCare. The employer's BA should report the employee's termination to both administrators. The individual then has two options:

1. For continuous coverage, the individual must elect COBRA continuation coverage under the current plan, pay the premium due and then elect TRS-ActiveCare as of the effective date of the employer's participation in TRS-ActiveCare; or
2. The individual may choose only to elect TRS-ActiveCare as of the date the employer begins participation in TRS-ActiveCare. If the employee chooses this option, the individual will not have coverage from the date coverage ended under the current plan until coverage begins under TRS-ActiveCare.

How will COBRA participants enroll in TRS-ActiveCare for Annual Enrollment?

COBRA participants will receive an enrollment kit in July or August. The kit will include a cover letter with rates (total TRS cost, excluding supplemental state contributions, plus 2%), an enrollment guide and COBRA enrollment application. The COBRA participants will have a choice of selecting TRS-ActiveCare Primary, TRS-ActiveCare HD, TRS-ActiveCare Primary+ or TRS-ActiveCare 2, if available.

BAs should not receive COBRA applications. If you receive a COBRA application in error, please forward it immediately to the appropriate COBRA administrator as listed on page 46.

Any eligible individual electing to continue TRS-ActiveCare coverage must pay the total TRS cost, excluding supplemental state contributions, plus a 2% administrative fee.* The COBRA participant will receive coupons and remit premiums directly to the COBRA administrator (bswift for the TRS-ActiveCare Primary, TRS-ActiveCare HD, TRS-ActiveCare Primary+ and TRS-ActiveCare 2 plans). The COBRA administrator will send all notifications of premium changes, health care benefit changes and the COBRA coverage termination date to the participant.

Premium payments are due the first of each month. Premium payments must be postmarked within 30 days of the premium due date (grace period) or COBRA coverage will be terminated. If premium payments are not received by the 20th of the month, a reminder notice will be sent.

Note: If a participant does not make a payment within the grace period, their coverage will be terminated as of the last month of full payment.

Benefits for COBRA participants will be the same as those for active employees. COBRA participants must elect the same plan they had at termination. COBRA participants will have the same rights as active employees at the next plan enrollment period.

The rate charged for COBRA coverage will be determined as follows:

- Any spouse, dependent child or employee continuing coverage as an individual will be charged the rate for employee-only coverage.
- An employee and spouse continuing coverage will be charged the rate for employee and spouse coverage.
- Any adult continuing coverage with dependent children will be charged the rate for employee and child coverage.
- If the entire family continues coverage, they will be charged the rate for employee and family coverage.
- If more than one child continues coverage (without an adult), the coverage will be set up under the youngest child's identification number and they will be charged the rate for employee and child coverage.

***Disability extension:** Qualified medical plan beneficiaries, who have been determined by the SSA to be disabled, and are eligible for the 11-month disability extension of COBRA coverage, **will be charged up to 150%** of the applicable cost during the additional months of COBRA coverage (up to 11 months) based on Department of Labor rules.

When COBRA Coverage Ends

COBRA continuation coverage ends if:

- The benefits continuation period expires (COBRA participants will receive an End of Eligibility Notice 60 days prior to the expiration of their continuation period.)
- Premiums are not postmarked within 30 days of the due date.
- The COBRA participant becomes covered under another group health plan as an employee, spouse or dependent.
- The COBRA participant becomes entitled to Medicare benefits.
- TRS-ActiveCare no longer provides group medical coverage for public school employees.

There is no conversion privilege available for any of the TRS-ActiveCare medical. The premiums and coverage are subject to change in accordance with any updates made to the TRS-ActiveCare medical.



ONLINE RESOURCES

Website Features

You can access helpful information and administrative forms from TRS, BCBSTX, bswift and Express Scripts through the TRS-ActiveCare, BCBSTX, bswift and Express Scripts websites. Health plans are solely responsible for the accuracy and security of information maintained on or sent through their websites.

The chart below highlights online capabilities for BAs to use for TRS-ActiveCare enrollment and plan maintenance.

TEACHER RETIREMENT SYSTEM OF TEXAS	
Health Benefits	For Benefits Administrators
www.trs.texas.gov • List of Participating Employers • TRS-ActiveCare website • Frequently Asked Questions	www.trs.texas.gov/health-benefits/employers/benefit-admins/ambassadors • Contributions to TRS-ActiveCare • TRS-Care Surcharge Information • Plan Highlights • Current and Historical Monthly Bills

TRS-ACTIVECARE PLANS	
Health Benefits	Pharmacy Benefits
www.bcbstx.com/trsactivecare • Provider Finder® • Annual Enrollment Guide • Forms • Benefits Booklet • Contact Information • ID Cards Request • View Claim History • Cost Estimator tool • PCP Change • Well onTarget Wellness Program	www.esrx.com/trsactivecare • Pharmacy Benefits • Retail Pharmacy Locator • Drug Name Search • Preferred Drug List • Access Claims • Plan Year Benefits Balances • Drug List • Mail-Order Forms • Online Refills





SUPPLIES

Annual Enrollment Guides will be available online. Printed copies are not available.

Benefits Booklets for the TRS-ActiveCare medical plans will be available online. Printed copies are not available. TRS-ActiveCare benefits will be paid according to the Benefits Booklet and other legal documents governing the plan.

FORMS

The following forms are available at
www.bcbstx.com/trsactivecareba/documents-forms.

bswift Access

If you have a new BA who needs administrator access to the bswift system, the bswift Administrator Access form must be completed and submitted to your BA Advocate.

Blue Access for Employers

Any administrator who needs access to BAESM can complete the BAE Access Request form and return it to **TRS_BAE_Access@bcbstx.com**. Please allow 3 full business days for processing. Once your form is approved and processed, you will receive an automated email from BAE Security with your User ID and password. You may view the [BAE training video](#) for further guidance on navigating the portal upon login. If you experience any log-in issues, please contact the Helpdesk at **1-888-706-0583**.

Enrollment, Change and Declination Form

Employees can select coverage and enroll in TRS-ActiveCare by downloading this change form. Once completed, the employee can print the application, sign and date it, and submit it to their employer's BA. The application cannot be submitted online or saved to a hard drive. Be sure to print an extra copy for the employee's records.

Transition of Care Coverage Form

If an employee or covered dependent will be undergoing a course of medical treatment at the time of joining TRS-ActiveCare and the physician is not in network, ongoing care with the current doctor may be requested for a period of time. To receive the highest level of benefits, a Transition Coverage Request must be completed and approved. Instructions for submitting the request are on the form.

Note: *This form is not required if the physician is in network.*

HIPAA Disclosure Authorizations

A standard authorization form to authorize BCBSTX to disclose protected health information to a specific person or employer.

Dependent Child Statement of Disability

If you are applying for coverage for a dependent over 26, this form must be completed by the policyholder and attending physician and submitted with your enrollment application for TRS-ActiveCare.

TPA Transfer Form

If you are switching to a new TPA platform, this form must be completed and submitted to your BA Advocate 60 days prior to the requested change date (90 days prior if the TPA is new to TRS).

Application to Split Premium Form (online only)

If you have an employee who wants their premium split with a spouse who is employed at a different participating employer, this form must be completed and submitted to your BA Advocate. To access the online form, go to **TRS split bill**.

Application to Terminate Split Premium Form (online only)

If you have an employee who wants to terminate a split premium arrangement, this form must be completed and submitted to your BA Advocate. To access the online form, go to **TRS split bill**.

Out-of-State Dependent/Attestation Form

If your employee is enrolled in a TRS-ActiveCare Primary or TRS-ActiveCare Primary+ family plan and has a dependent who is living outside of Texas, this form must be completed and submitted to bswift to get the dependent out-of-state coverage.

BENEFITS ADMINISTRATOR TRAINING GUIDE



Accessing bswift

Go to **<http://trsactivecare.bswift.com>** to access the bswift enrollment platform.

Searching for Users

1. Search for the Employee using the User Admin or site search functionality.
2. You can search by a user's name when using the site search functionality. If you enter a name into the site search functionality, a dropdown will appear with a snapshot of the user's information, as well as quick links to various pages on the user's account.

You can click on “View User Information” to be taken to the user’s main information page.

The screenshot shows the user profile for 'Generic Username'. The profile includes the following details:

- Client Name: Richardson ISD - D1062
- User Name: RISDTest1
- Login Status: Enabled
- Employment Status: Active
- Benefit Class: Benefits Eligible
- Hire Date: Feb 01, 2024

Below the profile information, there is a list of quick links:

- View Family Information
- Reset Password
- New Special Enrollment
- View Benefit Coverages
- View Employee File
- View User Information
- Add New Life Event
- Impersonate User

3. When utilizing User Admin, you can also search for an employee's name, but may also use the Advanced Search. Within Advanced Search, you can filter on various categories in order to narrow down your search.
 - a. To find users in a particular employment status, be sure to select “Active,” “Not Active” or “COBRA” from the Employment Status dropdown within Advanced Search.

Please note: bswift will only be housing COBRA members that are BCBSTX users.

- b. After entering your search terms, you will click “Search” and then click on the user's Last Name to be taken to their account page.

The screenshot shows the Advanced Search interface. It includes a search bar at the top with the text 'Generic Username'. Below the search bar, there are several dropdown menus for filtering:

- Names
- Users
- Employment Status
- Benefit Class
- Department
- Division
- Location

On the right side, there is a 'Display Columns' section with a list of columns that can be toggled on or off:

- Last Name
- First Name
- MI (Remove)
- Suffix (Remove)
- SSN (Remove)
- Employee ID (Remove)
- Employment Status (Remove)
- Benefit Class (Remove)
- Medical Member ID (Remove)
- Import ID (Remove)

At the bottom, there is a 'Search' button, a 'Reset Fields' button, and a '+ Add a New User' button. Below the search results, there is a table with columns: Last Name, First Name, MI, Suffix, SSN, Employee ID, Employment Status, and Benefit Class. The first row of data shows 'Username', 'Generic', and 'Active'.

- c. Once on the user's main account page (the “View/Edit” page), you will be able to see an overview of the most current information stored for this user. It is important to note that you can find a user's hire date and employment status on their Employment tab.

Viewing Employee Coverage History

1. Search for the user within User Admin or through the site search functionality using the steps previously outlined. Click on “Benefit Coverages” on the left navigation panel once on the user's main View/Edit page.

The screenshot shows the 'Generic Username' user profile page. The left navigation menu includes options like 'Search for User', 'Add User', 'Impersonate User', 'View/Edit', 'Proposed Changes', 'Life Events', 'Notes', 'Employee File', 'Tracker', 'Tracker Create Ticket', 'Family Information', 'Benefit Coverages' (highlighted with a red arrow), 'EDI History', and 'ACA Rerun'. The main content area displays 'Demographic Information' for the user, including fields for First Name (Generic), Middle Initial, Last Name (Username), Suffix, Social Security Number, Date of Birth (1/1/1982), Age (42), Gender (Female), Race (Other), Marital Status (Married), Tobacco User, and Import User ID.

2. Benefit Coverages contains the current employee coverages as well as the history of coverage that bswift stores. The top of the page presents options for displaying benefits as of a specific date, displaying pending coverage or just active coverage, and cost. This page will default to showing coverage as of today. To look at benefits as of a different effective date, input a new date in the “View your benefits as of another date” box.

The 'Benefit Coverages' page for 'Generic Username' displays 'Your Benefits as of 2/22/2024'. It includes a 'View cost' dropdown set to 'Per Month' and a 'View Active/Pending' section with radio buttons for 'Active Only (Include Waives & Expired Enrollments)', 'Active Only (No Waives)', and 'Pending, if exists, otherwise Active' (selected). A 'PRINT' button is also present. The 'Medical' section is expanded, showing 'TRS-ActiveCare Primary + (BCBSPLUS)' coverage. The coverage is for 'Employee + Family' with an effective date of 2/1/2024 to 12/31/9999. The cost is \$1,746.00 per month. A table lists who is covered on this plan:

Who will be covered on this plan:	Coverage
Generic Username (Employee)	Covered (2/1/2024 - 12/31/9999)
Hubby Username (Spouse)	Covered (2/1/2024 - 12/31/9999)
Kidd1 Username (Child)	Covered (2/1/2024 - 12/31/9999)

- a. Clicking on “Additional Information” will give some additional details about the election, the reason it was saved, who saved it and when.

The 'Additional Information' section provides details about the election: Deduction Type: Pre-Tax, Reason for Change: New Hire Enrollment - Special, Saved By: Colin Oliver bswift, and Saved Date: 02/22/2024 12:45 PM CT.

b. Clicking on the plan name for any plan will bring you to the history of elections for that plan.

c. You may click on the arrow next to each row to view additional details for the row.

 **Medical**

[TRS-ActiveCare Primary + \(BCBSPLUS\)](#)
Coverage: **Employee + Family**
Coverage Effective Date: **2/1/2024 - 12/31/9999**
Cost Effective Date : **2/1/2024**

Who will be covered on this plan:

Coverage ⓘ

Generic Username	Employee	✓ Covered	2/1/2024 - 12/31/9999
Hubby Username	Spouse	✓ Covered	2/1/2024 - 12/31/9999
Kidd1 Username	Child	✓ Covered	2/1/2024 - 12/31/9999

Show All Enrollment Activity

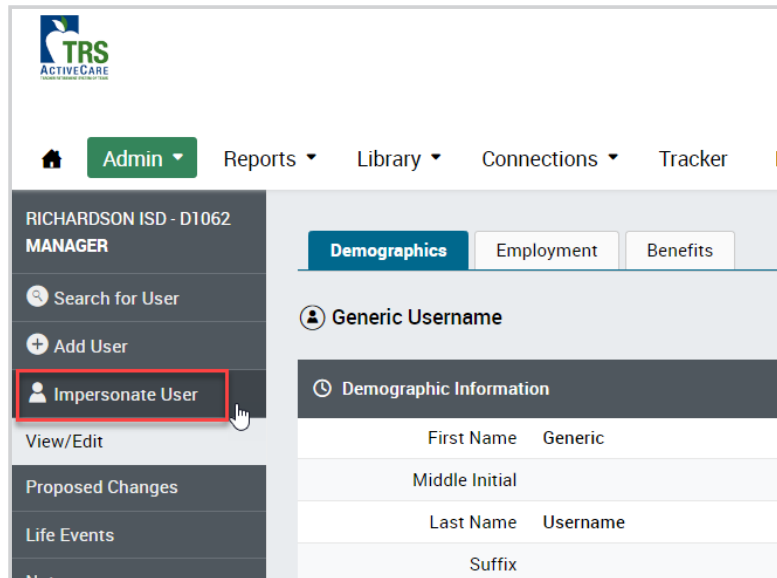
Benefit Plan	Coverage Type	Cost/Tier/Amount Date	Employee Credit Per Month	Employee Cost per Month	Employer Cost per Month
TRS-ActiveCare Primary + (BCBSPLUS)	Employee + Family	2/1/2024-12/31/9999	\$0.00	\$1,746.00	\$0.00
✓ / Generic Username	Relationship Employee	Enrollment Status Covered	Coverage Dates 2/1/2024-12/31/9999	Last Saved By Colin Oliver bswift	Saved Date 2/22/24 12:45 PM
✓ / Hubby Username	Relationship Spouse	Enrollment Status Covered	Coverage Dates 2/1/2024-12/31/9999	Last Saved By Colin Oliver bswift	Saved Date 2/22/24 12:45 PM
✓ / Kidd1 Username	Relationship Child	Enrollment Status Covered	Coverage Dates 2/1/2024-12/31/9999	Last Saved By Colin Oliver bswift	Saved Date 2/22/24 12:45 PM

Benefit Plan	Coverage Type	Cost/Tier/Amount Date	Employee Credit Per Month	Employee Cost per Month	Employer Cost per Month
TRS-ActiveCare Primary + (BCBSPLUS)	Employee + Family	2/1/2024-12/31/9999	\$0.00	\$1,746.00	\$0.00
^ / Generic Username	Relationship Employee	Enrollment Status Covered	Coverage Dates 2/1/2024-12/31/9999	Last Saved By Colin Oliver bswift	Saved Date 2/22/24 12:45 PM
ADDITIONAL INSURANCE INFORMATION		ADDITIONAL PHYSICIAN INFORMATION			
Group Name		PCP name			
Group ID		PCP ID			
Reason for Change		New Hire Enrollment - Special	Existing Patient	No	
Deduction		Pre-Tax			
^ / Hubby Username	Relationship Spouse	Enrollment Status Covered	Coverage Dates 2/1/2024-12/31/9999	Last Saved By Colin Oliver bswift	Saved Date 2/22/24 12:45 PM
ADDITIONAL INSURANCE INFORMATION		ADDITIONAL PHYSICIAN INFORMATION			
Group Name		PCP name			
Group ID		PCP ID			
Reason for Change		New Hire Enrollment - Special	Existing Patient	No	
Deduction		Pre-Tax			

Life Events and Special Enrollments (bswift direct users only)

For employers using bswift, enrollment changes can be processed in bswift through Life Events or Special Enrollments. Life Events are configured in bswift to only allow changes for an employee up to 30 days. Special Enrollments should only be initiated when the 31-day window has passed but the change is still within 45 days. Instructions on completing a Special Enrollment can be found in the online copy of the BA Manager Guide.

1. When an employee experiences a qualifying life event to make a mid-year change to benefits coverage (such as a Marriage, Divorce, or Newborn event), that employee has the ability to create and save a life event directly on bswift. Benefits Administrators may create and save a life event on an employee's behalf by navigating to Life Events on the Employee Home Page. From the user record, click Impersonate User (see Impersonate User section for more information).



The screenshot displays the bswift user interface. At the top left is the TRS ACTIVECARE logo. Below it, a navigation bar includes 'Admin', 'Reports', 'Library', 'Connections', and 'Tracker'. The left-hand navigation menu for 'RICHARDSON ISD - D1062 MANAGER' contains options like 'Search for User', 'Add User', 'Impersonate User' (highlighted with a red box and a mouse cursor), 'View/Edit', 'Proposed Changes', and 'Life Events'. The main content area shows tabs for 'Demographics', 'Employment', and 'Benefits'. Under the 'Demographics' tab, there is a 'Generic Username' section and a 'Demographic Information' table.

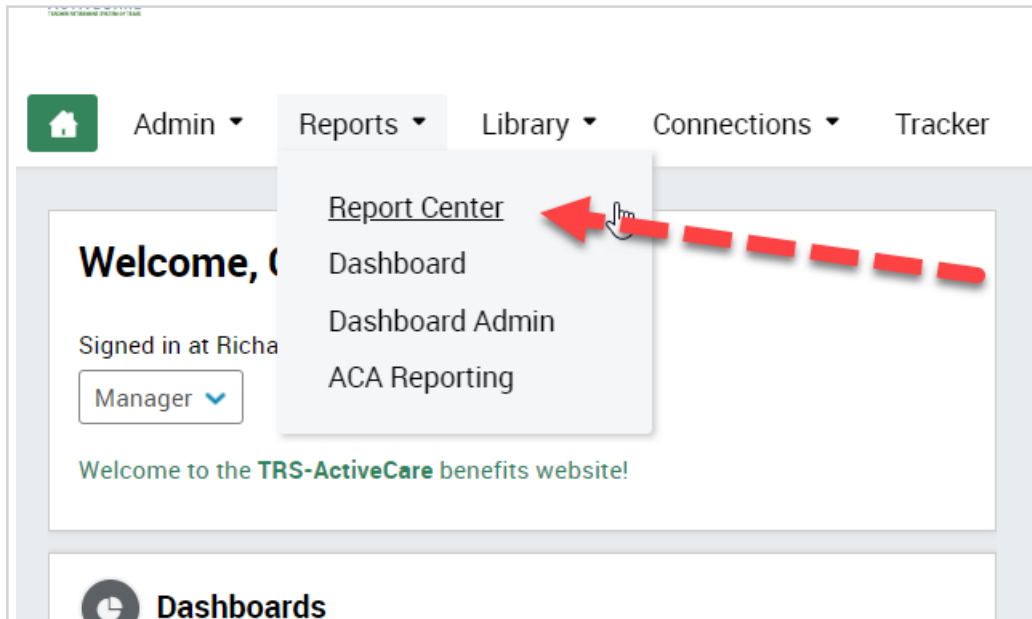
Demographic Information	
First Name	Generic
Middle Initial	
Last Name	Username
Suffix	

2. Choose the applicable event from the Life Event panel on the Employee Home Page. Click All other Life Events to see all options. From here, you may choose and create a life event, or you can view any life events previously saved to a user record.
3. Enter the effective date of the life event in the field for Enter a date. If the life event effective date is more than 31 days ago (unless it is a Medicaid, CHIP or HIPP event which allows for 60 days), the system will show a warning that the Life Event Date is out of bounds.
4. You will be taken to the Enrollment Page where you can complete and save the enrollment event on the employee's behalf. Make any applicable changes for the employee.
5. Review and confirm changes. Scroll to the bottom of the page and check the box for I agree, and I'm finished with my enrollment. Then, click Complete Enrollment.
6. Exit impersonation of the employee. Click Pending Enrollments on the left-hand navigation pane. Click approve and save the record.

Deleting a life event or special enrollment does not remove or undo the changes already saved. For example, if a life event was saved with an incorrect effective date and the employee or Benefits Administrator already saved changes with the incorrect date, the incorrect changes will remain in place even if the life event is deleted.

Running a report

1. On **your** bswift administrator home page, hover over “Reports” on the top navigation. Then, you will click on “Report Center.”



2. All reports that are available for running will be listed on the Report Center landing page. You may also search for a specific report by the report name or report category.



3. You can also sort reports by clicking on the various headings on the reports page.

Report Name	Category	Creator	Create Date
☆ Approved Qualified Life Event Enrollment	Pending		
☆ Assigned HR Admin Users	Admin		
☆ Benefit Elections (EE & Dep. No Codes)	Benefit		
☆ Benefit Elections (EE Only No Codes)	Benefit		
☆ Benefit Plan Participation Detail (counts and details per benefit plan)	Benefit		

4. To run a report, click on the Report Name to customize it. Upon opening the report, it will open with the default selections chosen for that template. You can run the report as is, or you can customize the report to pull additional information. You are able to add or remove certain fields to be reported on, as well as select the users that will appear on the report by certain Benefit Class, Location, Employment Status, etc.

Report Setup

Report Template

Report Template: Benefit Elections (EE & Dep. No Codes)

Report Fields

From 'Available Report Fields,' choose the fields to display in your report. Selecting a field will automatically display it (and any fields below it) in the 'Selected Report Fields' area.

Available Report Fields - 24 Selected

Search by Keyword or Number

- Demographics
- Employment
- Benefits
- Client Options

Selected Report Fields

- Client Name
- Employee ID
- Relationship (No Codes)
- Import User ID
- Group Number
- Last Name
- First Name
- Middle Initial
- Social Security Number

Global Categories

Choose a category below to see corresponding category options. Refine the category options to display in your report for the selected fields above. By default, all category options are selected.

- Benefit Plan Type (All Selected)
- Vendor (All Selected)
- Plan (All Selected)
- Benefit Class (All Selected)

Employment Status

- ☐ Not Active
- ☒ Active
- ☐ COBRA
- ☐ Retiree
- ☐ Unassigned

Relationship Type

- ☒ Employee
- ☒ Spouse
- ☒ Domestic Partner
- ☒ Child

User Type

- ☒ Users
- ☐ Test Users

5. You can then customize what date your report pulls data as of. Some reports also allow you to specify a date range. Add other custom filters by clicking Add Condition. You can add a custom filter for any of the data elements you have selected to show in your report. If you add multiple filters, only results that match all filters you've added will be returned.

Report Dates

Effective Date: Rolling date | 0 | days | before today

Report Filters

Add Condition

Additional Filters

Show Waives ☐

Show Header ☐

Run Offline ☒ Offline Report Name

Output Type: Web

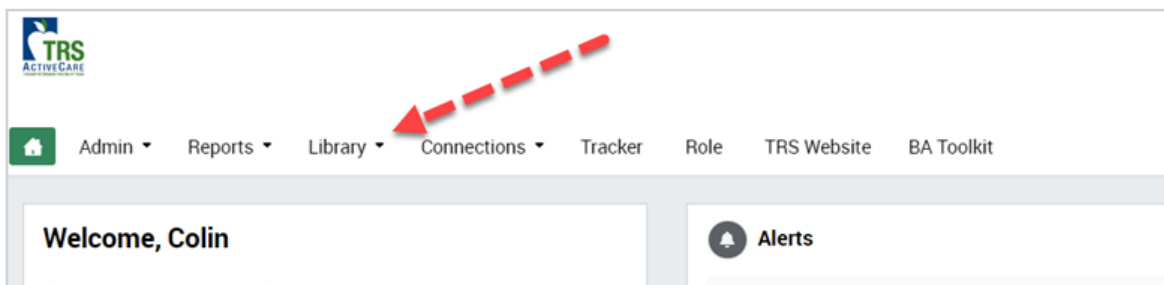
Run Save As

6. Select your report output preferences from the Report Output section. Output Type defaults to Web which will open your results in a separate tab or window in your browser. Excel or CSV will allow you to download the results in either format. Click “Run” when you’re finished and would like to run the report.

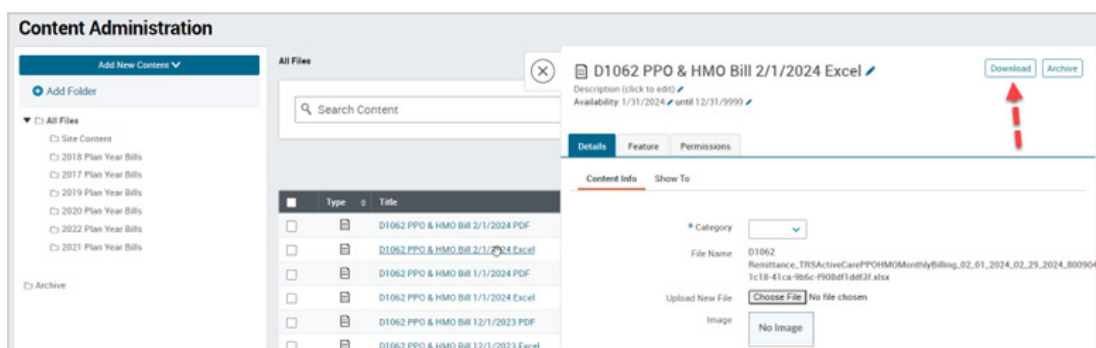
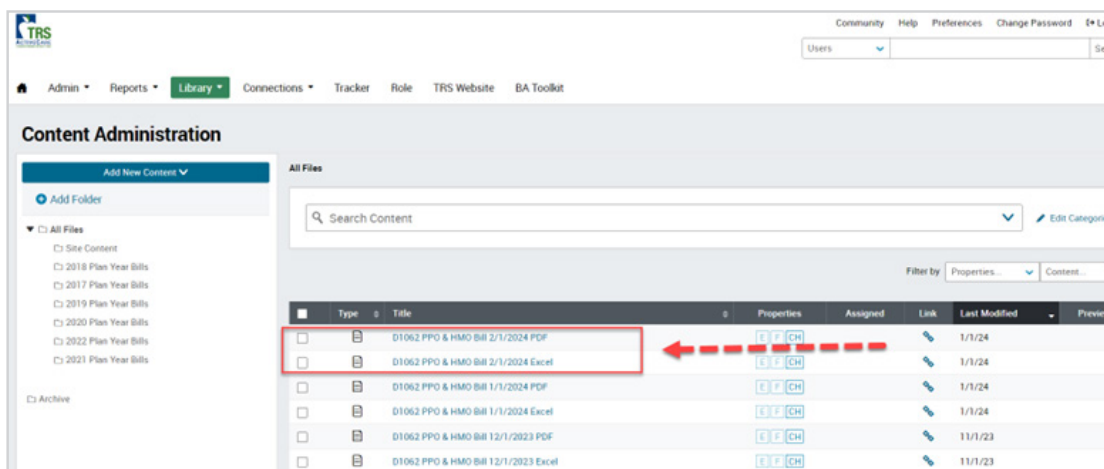
a. Important note regarding reporting on COBRA users: bswift will only be housing COBRA members that are BCBSTX users.

Accessing and downloading a bill

1. On your bswift administrator home page, hover over “Library” on the top navigation. Then, you will click on “Content” and click on the name of the bill you would like to access..



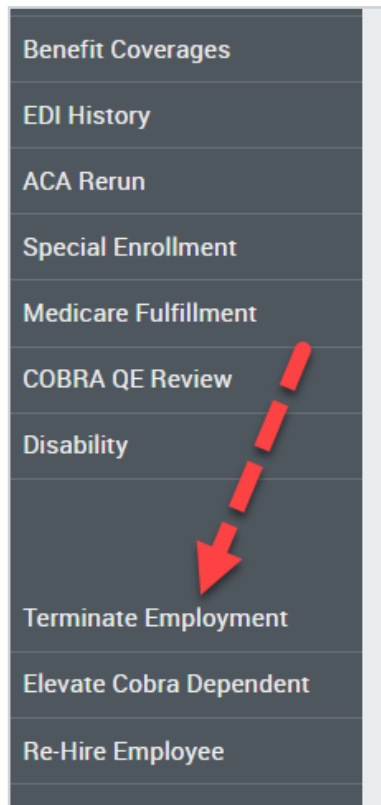
2. Decide the bill period that you would like to review and find the bills with that month at the end of the title. The bills are produced in both Excel and PDF formats each month. To open the bill, click the title and then click the download button.



3. Every bill is divided into 4 sections: The bill will list the cost by member and include current cost, retro cost and total cost.

Terminating an employee (bswift direct users only)

1. Use the Terminate Employment button on the left-hand navigation panel of the employee's record.



2. After clicking this button, enter a termination reason and the last day worked (employment termination date).

Demographics **Employment** Benefits

👤 Generic Username > Edit Employment Termination Information

Termination Reason:

Last Day Worked:

Termination Date:

Su	Mo	Tu	We	Th	Fr	Sa
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

3. Next, the system will prompt you for a coverage termination date. This date should be set to the date that coverage ends and should always be the last day of a month. In most cases, the termination date will be the last day of the month of the last day worked, but that may vary for employees who terminate at the end of the instructional year.

Demographics **Employment** Benefits

Generic Username > Edit Employment Termination Information

Termination Reason: Termination

Last Day Worked: 03/22/2024

Termination Date: mm/dd/yyyy

Calendar: Feb 2024

Su	Mo	Tu	We	Th	Fr	Sa
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29		

Save Cancel

4. Next, a last day of coverage date will pop up for verification. That date will be set to the day you entered for the termination date, or the last day of the month of termination if you did not enter the last day of the month on the previous screen. If the date is correct, click Save.

Terminate Benefits

Subscriber	Benefit Plan	Last Day of Coverage
Generic Username	TRS-ActiveCare Primary +	2/29/2024

Save Cancel

Split Premiums – Requesting and Terminating Split Billing Arrangements

Requesting a Split Billing Arrangement

1. The Benefits Administrator for the Primary initiates the process by completing the online split premium application form and submitting to bswift. Go to **TRS split bill**.

All Split Premium arrangements will automatically terminate 8/31. In order to continue the Split Premium arrangement for each upcoming plan year, the Primary Benefits Administrator will need to take action by 8/1.

2. Select radio button for Application to Split Premium. The online form will activate and prompt you to complete the required fields. When all required fields are complete, click Submit. The split is then reviewed by bswift and sent to the BA for the Secondary.

TRS ACTIVECARE

Status : New Request

I am the ☒ Employee's BA

and would like to submit an ☒ Application to Split Premium
☐ Application to Terminate Split Premium

This form is required when an employee and spouse employed by different districts/entities participating in TRS-ActiveCare wish to split the cost of coverage. This only applies to those enrolled in employee and spouse or employee and family coverage. Filling out and submitting this form authorizes that the employee has authorized his or her Benefits Administrator to complete this application and that he or she understand the terms of the Split Premium process. This application is for billing purposes only. All enrollments must be completed by way of the standard enrollment process prior to a split premium being established.

- The primary employee identified in Section 1 below is required to select a plan under TRS-ActiveCare. The employee's spouse, identified in Section 3, is required to decline (waive) TRS-ActiveCare coverage. The employing district/entity of the employee who is identified in Section 1 is responsible for completing and submitting this form in its entirety. The form will then be passed along to the employing district/entity of the employee in Section 3 for acknowledgement before the split premium arrangement is applied.
- The cost for TRS-ActiveCare coverage will be split between the two employers. Each employer will be billed 50 percent of the total cost of the TRS-ActiveCare plan selected by the employee in Section 1.
- The entity employing the spouse who declined coverage will consider the employee as covered under a group health plan for funding purposes.

3. If you are the Benefits Administrator for the Secondary, you will receive a ticket from bswift thru Ticket Tracker. Review the application and assign back to bswift with approval. To access the ticket, go to the secondary employee's record. Click Ticket in the left-hand navigation menu. Then, chose the relevant ticket and click on the ticket name.
4. When the ticket is opened, you have two options to approve the split:
 - a. Download the attached pdf. Sign and reattach by clicking Choose File. Reassign to the bswift team by clicking Assign to Last Saved by User. Then, click Save.
 - b. Scroll down to the ticket history box. Enter the following text "I approve the split request" in the box. Reassign to the bswift team by clicking Assign to Last Saved by User. Then, click Save.

bswift will review the approved application. If any information on the application is missing or if the employees' enrollments are not correct, bswift will return the ticket with a rejection. If the approval is complete and the employees are enrolled correctly (primary enrolled; secondary declined), bswift will update the employees' records with the Split Billing Indicator and reassign the ticket with an approval.
5. If you are a Benefits Administrator at an employer that uses a TPA, update the TPA with the split premium information. If you are a Benefits Administrator at an employer that enrolls directly on bswift, no further action is needed. Close the ticket by changing the Status to Closed.
6. It is the Benefits Administrator's responsibility to ensure payroll is updated accordingly. On the first of the month bill after split premium approval, you will see 50% premium on the monthly billing report with appropriate billing code. In addition, you will now be able to see the Split Premium Indicator in the employee's record under the Benefits tab.

Terminating a Split Billing Arrangement

1. The Benefits Administrator for the Primary initiates the process by completing the online split premium application form and submitting to bswift. bswift will review the application and forward to the Secondary Benefits Administrator for approval. Go to **TRS split bill**.

2. Select radio button for Application to Terminate Split Premium. The online form will activate and prompt you to complete the required fields. When all required fields are complete, click Submit.

Automatic Termination of Split Billing Arrangements

If the Primary employee terminates employment, the split premium indicator will automatically be removed. The Secondary employee must complete a Mid-year Change life event to enroll in coverage and will pay 100% of the premium. (See Life Events and Special Enrollments section for more information.)

If the Secondary employee terminates employment, the split premium indicator will automatically be removed. The Primary employee takes no action, and the premium will reflect as 100% on the following billing cycle.

Steps to Report an Exception

1. Navigate to the employee record in bswift. Search using the navigation bar in the upper-right or click User Admin. Click on the employee to enter the employee record.
2. **Review the information on the record to make sure an exception is needed. Click on benefits coverage on the left-navigation bar to review coverage information.**
3. If an exception is needed, navigate to the Exception Request Form. In the top-navigation bar, you will see an Exception Submission tab. Click Exception Submission. **Note: You are no longer required to link this to the employee profile.**
4. The form will open in a new window. Complete all required fields and provide the necessary information as shown below. Please note that certain fields are mandatory and the form cannot be submitted until those fields are filled in.

TRS-ActiveCare Exception Request

By submitting this exception, I confirm:

- This change is allowed under our Section 125 Cafeteria Plan
- If approved, the employee has been advised they will be responsible for retro premiums, if applicable
- The request for an exception meets the definition of "good cause" as described on page 40 of the TRS-ActiveCare Administrative Guide
- I reviewed my invoice to ensure an adjustment was not previously issued

Documentation should be attached and a detailed request in the comments section to ensure timely processing of the exception.

* District Name

--None-- Select from the drop-down

Submitter Name

Admin submitting the ticket

* Submitter Email

you@example.com Submitter's Email that will receive updates

Additional Email

you@example.com Additional Admin Email that will receive updates

* Employee Name

Employee that the exception is being submitted for

* Employee SSN

Employee Social Security Number (no special characters)

Plan Election

--None-- select from the drop-down the expected plan

Request Type

--None-- Select the option that matches closest

* Comments

Detail the request here on exactly what the issue is and the expected outcome if approved.

Upload Files to Include with your Case

Upload Files Or drop files

Successful exceptions should have an attachment!

Next

5. If you have documentation to attach, you can click "Upload Files" and follow the prompts to add your document(s).
 - a. The Submitter Email field is used to enter the email address of the person submitting the form. The *Additional Email Address* field allows you to include one additional contact who should also receive notifications.
Note: The form accepts only two email addresses. If the information needs to be shared with anyone else, you may forward the email to them for tracking purposes once the ticket is updated.
6. Once the exception is submitted, you will receive a confirmation email with the exception ticket number. Please retain this email in case you need to check the status by contacting the BA Advocate team at **877-767-5254**.
7. All communications will be via email, so if additional information is needed, simply reply to the email for the requested information to be updated to your request.
8. If you have any questions on the exception process or eligibility questions you can contact your Single Point of Contact or email **TRSAActivecare@bswift.com**.



HOW TO ORDER REPLACEMENT OR TEMPORARY BCBSTX ID CARDS

1. On the **BAE** home page, **www.bcbstx.com/employer**, select the **Request/Print ID Card** option from the **I want to** drop-down menu.
2. Select the **Employee** or **Dependent** radio button as appropriate.
3. Enter the employee or dependent's **SSN/ID number** or **Last Name**.
4. Click the **Find** button.
5. Click the employee's or dependent's name in the **Search Results** table. This will take you to the **Request/Print ID Card** screen.
6. Select the type of card needed.
7. Click the **Submit** button.
8. You will also see an option to print or email a temporary ID card.

Account Summary
▶ [View Details](#)
▶ [View Plan Documents](#)

TRS - ACTIVECARE
Account #: 385000
Effective Date: 09/01/2020
Renewal Date: 09/01/2025

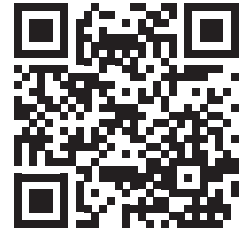
Employee Maintenance I want to: **Request/Print ID Card**

Find an Employee/Dependent
☒ **Employee** ☐ **Dependent**
SSN or ID Number OR
Last Name First Name
Find

Request/Print ID Card
Find an employee or dependent to:
1. Request a new ID card to be mailed to the employee's home or an alternate address.
2. Print/Email a temporary ID card.

HOW TO ORDER REPLACEMENT OR TEMPORARY EXPRESS SCRIPTS ID CARDS

1. Visit the TRS-ActiveCare Express Scripts home page, www.express-scripts.com, to print a temporary card.
2. Select the **Register Now** button and complete the online registration for access to your Express Scripts account and your member ID card.
3. You will see an option to print or email a temporary ID card at the bottom of the page. You can also download your digital ID card to your phone through the Express Scripts mobile app.
4. You can also call Express Scripts TRS-ActiveCare Customer Support at 1-844-367-6108 to order a new card.



Express Scripts
By EVERNORTH

TRS
ActiveCare

English ▾



Welcome to your TRS-ActiveCare Prescription Benefits Plan

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

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



Express Scripts is the pharmacy benefits manager (PBM) for TRS-ActiveCare. We're here to help you understand your prescription benefits and make it convenient and affordable for you and your family to get the prescription medications you may need. [Learn more](#) about why TRS chose Express Scripts to serve you.

If one of your medications is no longer covered under your new plan, Express Scripts will contact you with instructions for finding an alternative medication.

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](#)

NOTES

NOTES

[illegible]



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ACTIVECARE

www.bcbstx.com/trsactivecareba



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