

TRS-ActiveCare TRS-ActiveCare LOCAL HEALTH CAKE, ICAL HEALTH CAKE, BENEFITS TEXAS - SIZED

SACTIVECARE

2022-23 Medical Benefits

Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association





Plan Highlights

- Regional Rates No Increase
- 2022-23 Benefit Changes
- New! PrudentRX Specialty Drugs Program
- New! Insulin Price Cap

Click to add text

Using Your Health Benefits

- BCBSTX Tools
- ID Cards

Value Added Programs

- New! Learn to Live
- New! Expanded Member Rewards



Plan Highlights

TRS ACTIVECARE

Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

TRS-ActiveCare Benefit Changes



Benefit	Prir	nary	Primary+ & AC 2		HD	
	FY2022	FY2023	FY2022	FY2023	FY2022	FY2023
		Teladoc \$12		Teladoc \$12		Teladoc \$42
Virtual Health	\$0	RediMD No Change	\$0	RediMD No Change	\$30	RediMD No Change
Insulin Out-of-Pocket Costs	30% after deductible	\$25 copay for 31-day supply; \$75 for 61-90	25% after deductible	\$25 copay for 31-day supply; \$75 for 61-90		No Change
Individual In-Network MOOP Family In-Network MOOP MOOP = Maximum Out of Pocket		No Change		No Change	\$7,000 \$14,000	\$7,050 \$14,100
Specialty Drugs Not Eligible for PrudentRx Specialty Drugs Eligible for PrudentRx*	Ded, 30% Ded, 30%	Ded, 30% 0%*	Ded, 20% Ded, 20%	Ded, 30% 0%*		No Change

*Participants that decline enrollment in PrudentRx will pay 30% coinsurance after deductible. For drugs that are PrudentRx- eligible and members participate, deductible is waived and there's no member cost-sharing.

PLANS ON THE STATEWIDE NETWORK



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	TRS-Active	Care Primary	TRS-ActiveCare Primary+	
Benefit	In-Network	Out-of-Network	In-Network	Out-of-Network
Individual Deductible	\$2,500	N/A	\$1,200	N/A
Family Deductible	\$5,000	N/A	\$3,600	N/A
Individual Out-of-Pocket Max	\$8,150	N/A	\$6,900	N/A
Family Out-of-Pocket Max	\$16,300	N/A	\$13,800	N/A
Office Visit	\$30 PCP Copay \$70 SPC Copay	N/A	\$30 PCP Copay \$70 SPC Copay	N/A
Urgent Care	\$50 Copay	N/A	\$50 Copay	N/A
TRS Virtual Health (Medical)	\$12 Copay Teladoc \$0 Copay RediMD	N/A	\$12 Copay Teladoc \$0 Copay RediMD	N/A
Preventive Care	Covered at 100%	N/A	Covered at 100%	N/A
Inpatient Admission	30% after deductible	N/A	20% after deductible	N/A
Emergency Room	30% after deductible	*Only for true emergencies	20% after deductible	*Only for true emergencies
Free-Standing Emergency Room	\$500 Copay + 30% after deductible	*Only for true emergencies	\$500 Copay + 20% after deductible	*Only for true emergencies
Pharmacy Deductible	Integrated with deductible	N/A	\$200 Brand drugs only	N/A
*Insulin Out of Pocket	\$25 copay for 31-day supply \$75 for 61–90-day supply	N/A	\$25 copay for 31-day supply \$75 for 61–90-day supply	N/A

Employee Monthly Costs



	TRS-ActiveCare Primary			TRS-ActiveCare Primary+		
STATEWIDE PLANS	Total Premium	State & District Contributions	Your Premium	Total Premium	State & District Contributions	Your Premium
Employee Only	\$	-\$XX	\$XX	\$	-\$XX	\$XX
Employee and Spouse	\$	-\$XX	\$XX	\$	-\$XX	\$XX
Employee and Children	\$	-\$XX	\$XX	\$	-\$XX	\$XX
Employee and Family	\$	-\$XX	\$XX	\$	-\$XX	\$XX

PLANS ON THE NATIONWIDE NETWORK



	TRS-Activ	veCare HD	TRS-Act	veCare 2
Benefit	In-Network	Out-of-Network	In-Network	Out-of-Network
Individual Deductible	\$3,000	\$5,500	\$1,000	\$2,000
Family Deductible	\$6,000	\$11,000	\$3,000	\$6,000
Individual Out-of-Pocket Max	\$7,050	\$20,250	\$7,900	\$23,700
Family Out-of-Pocket Max	\$14,100	\$40,500	\$15,800	\$47,400
Office Visit	30% after deductible	50% after deductible	\$30 PCP Copay \$70 SPC Copay	40% after deductible
Urgent Care	30% after deductible	50% after deductible	\$50 Copay	40% after deductible
TRS Virtual Health (Medical)	\$42 Consult Fee Teladoc \$30 Consult Fee RediMD	N/A	\$12 Copay Teladoc \$0 Copay RediMD	N/A
Preventive Care	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%
Inpatient Admission	30% after deductible	50% after deductible.	\$150/day + 20% after deductible	40% after deductible (\$500/day max)
Emergency Room	30% after deductible	50% after deductible	\$250 + 20% after deductible	\$250 +20% after deductible
Free-Standing ER	\$500 + 30% after deductible	\$500 + 50% after deductible	\$500 + 20% after deductible	\$500 + 40% after deductible
Pharmacy Deductible	Integrated with deductible	Integrated with deductible	\$200 Brand drugs only	Integrated with deductible
*Insulin Out of Pocket	Integrated with deductible	Integrated with deductible	\$25 copay for 31-day supply \$75 for 61-90-day supply	Integrated with deductible

Employee Monthly Costs



	TRS-ActiveCare HD			TRS-ActiveCare 2		
NATIONWIDE PLANS	Total Premium	State & District Contributions	Your Premium	Total Premium	State & District Contributions	Your Premium
Employee Only	\$	-\$XX	\$XX	\$	-\$XX	\$XX
Employee and Spouse	\$	-\$XX	\$XX	\$	-\$XX	\$XX
Employee and Children	\$	-\$XX	\$XX	\$	-\$XX	\$XX
Employee and Family	\$	-\$XX	\$XX	\$	-\$XX	\$XX

TRS Virtual Health



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



855-Teladoc (835-2362)

*Mental Health visits subject to additional cost



866-989-CURE (2873), option 3

Diabetic meter and supplies

Better diabetes management with OneTouch and Accu-Chek no-cost meters

To take advantage of this offer, members must:

- Be enrolled in the prescription benefit plan
- Have diabetes
- Have a valid prescription for blood glucose test strips. Participants who don't already have a prescription can request one at <u>Caremark.com/managingdiabetes</u>.

Next steps:

Call the CVS Caremark[®] Member Services Diabetic Meter Team at **1-800-588-4456**. Have their prescription ID number and their doctor's name and phone number ready when you call. Additional requirements or limitations may apply. Meters will be shipped to members within 7 to 10 days of order. 90-Day Supply at Retail-*Plus* Network Pharmacy or Caremark Mail Order Pharmacy

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



New! Diabetic Insulin Cap



- Starting on September 1st, 2022, TRS-ActiveCare Primary, Primary+ and AC2 plans will cap the cost of formulary insulins.
 - \$25 for a 1-31 Days Supply
 - \$75 for a 60-90 Days Supply
- For a list of the covered formulary insulins, visit info.caremark.com/trsactivecare and view the CVS/Caremark Formulary list
- If your insulin is not part of the formulary, please contact Customer Care at **1-866-355-5999** and our Care representatives will assist you with a formulary exception process.

Insulins include:

- BASAGLAR
- FIASP
- HUMULIN R U-500
- LEVEMIR
- NOVOLIN 70/30
- NOVOLIN N
- NOVOLIN R

New! PrudentRX Co-Pay Program for Specialty Medications



Primary, Primary + and AC 2 Plans

- Out-of-pocket cost for prescriptions covered under the PrudentRx Co-Pay Program will be \$0.
- Members will have assistance with enrolling in manufacturer co-pay assistance programs.
- Otherwise, non-eligible medications in the specialty tier will remain subject to a 30% co-insurance.

How it works:

\$1,000 Is the cost of Anita's newly prescribed Sterala medication

If currently taking one or more medications included in the PrudentRx Program Drug List, the member will receive a welcome letter and phone call from PrudentRx that provides specific information about the program as it pertains to their medication. Call: **1-866-355-5999 and say pharmacy.**

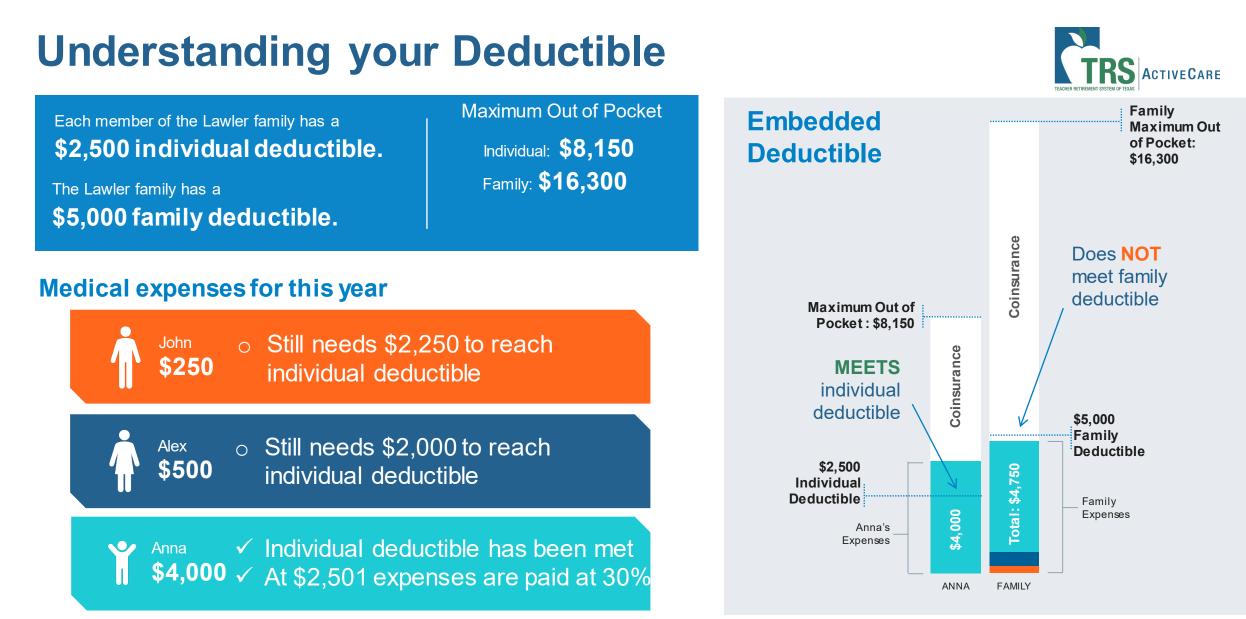
*Eligible members who choose to decline enrollment would be responsible for the full amount of the 30% co-insurance.



Using Your Benefits



Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association



Once the **family deductible** of \$5,000 is met, plan benefits begin for **every** person active on the policy, even if all individual deductibles have not been met.

Network Plan Highlights



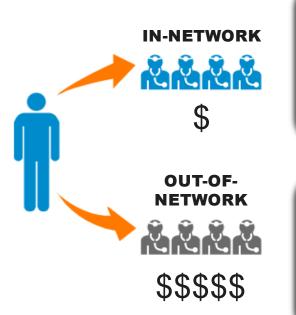
	STATEWIDE NETWORK	NATIONWIDE NETWORK
In-Network Coverage	\checkmark	\checkmark
Out-of-Network Coverage		\checkmark
PCP Selection Required to access benefits	\checkmark	
Referral REQUIRED to see Specialists	\checkmark	
Access to Statewide network	\checkmark	\checkmark
Access to Nationwide Network		\checkmark

TRS-ActiveCare Primary TRS-ActiveCare Primary+ TRS-ActiveCare HD TRS-ActiveCare 2



In-Network Value





In-Network Providers

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

Out-of-Network Providers

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

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

All 4 plans offer:

- Emergency coverage anywhere in the world
- Provide coverage for dependents that live out of state

Preventive Care Coverage

What's Covered?

- In-network care covered at 100% with no copay, no deductible. Out-of-network benefits may vary
- Recommended routine gender and age-specific preventive care and screenings

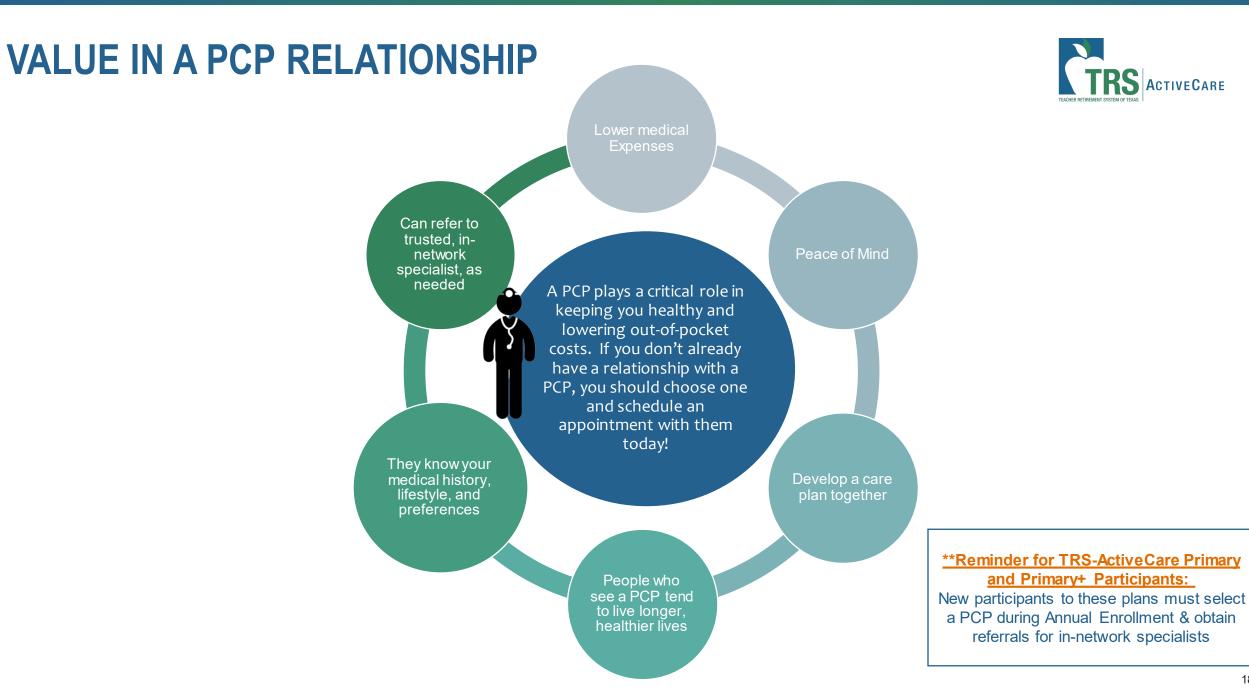
IMPORTANT to remember:

Lab tests related to a condition such as diabetes or asthma **are not** considered preventive and are covered under applicable deductible and coinsurance levels.

Note: TRS-ActiveCare Primary and TRS-ActiveCare Primary+ plans require preventive services to be rendered by your selected innetwork PCP to receive 100% coverage with no copay. Stay Healthy by Getting Regular Check-Ups







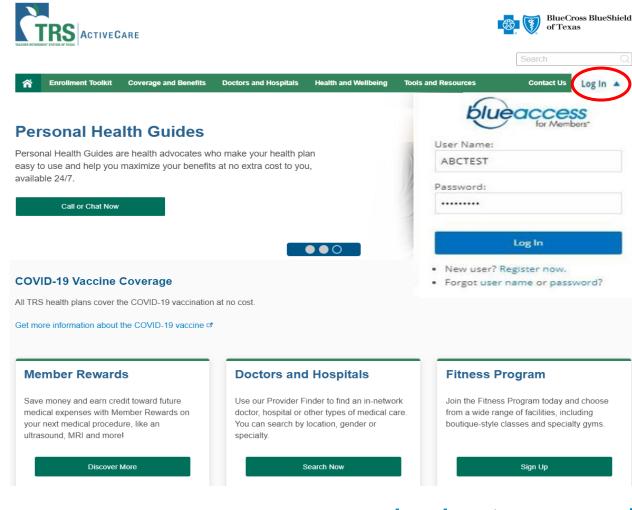


BCBS Tools and Resources



Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

Participant Website



Website for TRS-ActiveCare Participants

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

Blue Access for Members

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

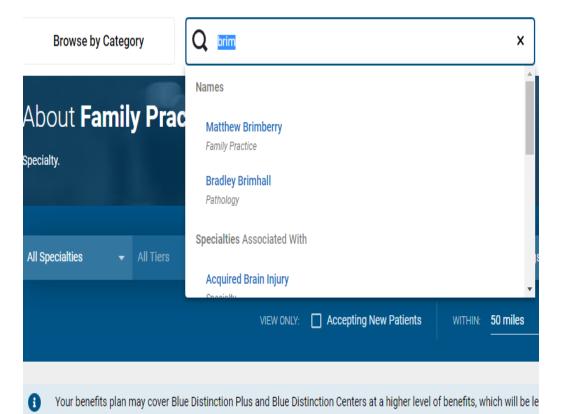
www.bcbstx.com/trsactivecare

ACTIVECARE

Provider Finder[®]



Search Bar



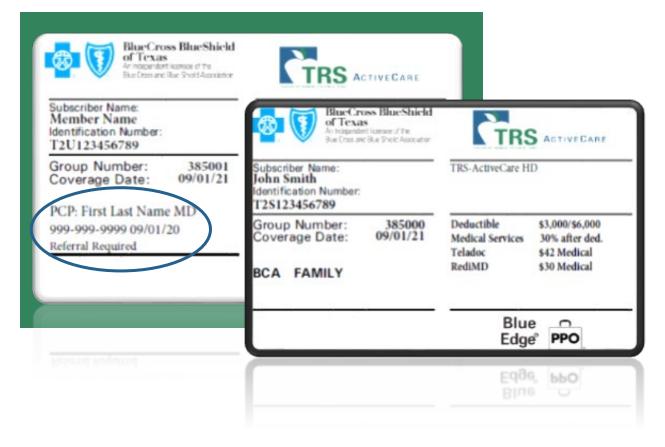
Detailed Provider Profile Page

<	Matthew Male SPECIALTY: Family Practice	/ Brimberry, MD			
Provider Highlights					
Specialties & Exper	tise		ian's tan digit DCD number when you area		
Ratings & Reviews		Please note: You will need to provide the primary care physician's ten-digit PCP number when you enro To suggest updates to this directory, such as if a doctor is seeing new patients or part of a certain netwo			
Credentials		Use the search bar at the top of the page to see more results. For help, call a Personal Health Guide to			
Affiliations		Provider Highlights			
Awards & Recognit	ions	Matthew Brimberry, MD	★★★★☆		
Locations & Hours		PCP ID: H08KK14901	4.2 out of 5.0 5 ratings.		
More About This Pr	rovider	LOCATION 1108 Lavaca St Ste 110-320, Austin, TX 78701 Get directions (est. 2.6 miles away)	Completed Education in 2009		
		CONTACT INFORMATION Phone: 512-477-4088 Accepting New Patients	Speaks Spanish		

YOUR BCBSTX ID CARDS



All participants will get new ID cards, but existing cards can be used until new one received.



For physician-directed plans, each family member will get their own ID card with their PCP's name printed on it

Your employees can call their Personal Health Guides or log on to Blue Access for Members[™] to order additional or replacement ID cards

Newly issued cards will include enhanced benefit information

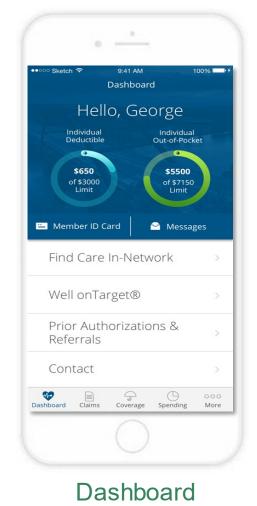
www.bcbstx.com/trsactivecare

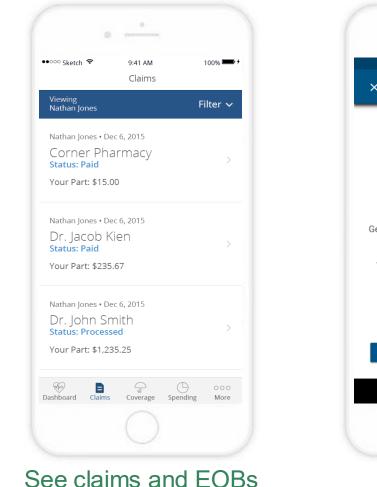
Mobile Access

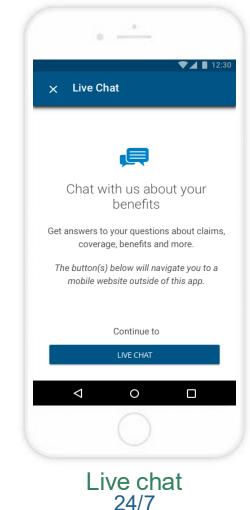




Text* **BCBSTXAPP** to **33633** to get the app.







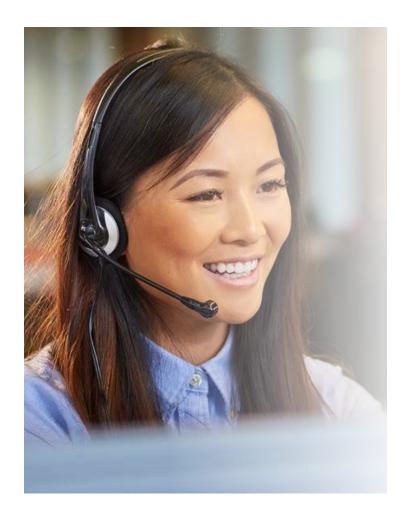


Participant Support



Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

SUPPORT FOR YOU AND COVERED FAMILY MEMBERS



Personal Health Guides (PHGs)

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

Call toll-free: (866) 355-5999

Available 24/7 (except for some Holidays)





2022-2023 TRS-ActiveCare

Value Added Programs

HIGHLIGHTING WELLNESS AND FAMILY PLANNING



Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

NEW! FOR 2022 DIGITAL MENTAL HEALTH **POWERED BY LEARN TO LIVE**

Iearntolive



Fewer than 50% of people with a mental health condition receive treatment*



Targeted, online programs and services based on proven cognitive behavioral therapy principles

ACTIVECARE

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Private, convenient entry point for mental health concerns

- Depression
- Stress, Anxiety & Worry
- Social Anxiety ۲
- Insomnia
- Substance Use



No cost to employee

*Mental Health by the Numbers. National Alliance on Mental Health. 2019.

Learn to Live, Inc. is an independent company that provides online behavioral health programs and tools for members with coverage through Blue Cross and Blue Shield of Texas

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

Member Rewards[®] TRS-ActiveCare Primary, TRS-ActiveCare Primary+, and TRS-ActiveCare 2 CTIVECARE NEW! For AC2 Earn up to plan Call a Personal Health Guide or search Compare \$599 Provider Finder to find a rewards-eligible location for your procedure or service. Annually! Call your Primary Care Provider for a Schedule referral. Get the procedure or service at the rewards-eligible location. A deposit will be made into a Health Care Account (HCA) once you've completed Earn

your treatment, your claim is paid, and the

location is verified as rewards-eligible.

Learn more at www.bcbstx.com/trsactivecare

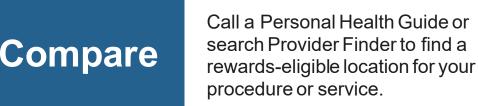
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Member Rewards

Schedule

Earn

TRS-ActiveCare HD





Schedule the procedure or service at the rewards-eligible location.

After you get the procedure at a rewardseligible location, you submit a Health Care Account (HCA) reimbursement form after you incur dental or vision expenses.

Earn up to \$599 Annually!

NEW! For HD

plan



Learn more at www.bcbstx.com/trsactivecare

Member Rewards

TRS-ActiveCare Primary, TRS-ActiveCare Primary+, TRS-ActiveCare 2, & TRS-ActiveCare HD



	TRS-ActiveCare Primary, Primary +, & AC 2	New! TRS-ActiveCare HD	AVERAGE REWARD
New! Expanded member rewards	\checkmark	\checkmark	4 1 1
New! Dynamic incentives included	\checkmark	\checkmark	\$121 Colonoscopy
Referral required before service	\checkmark		
Rewards can be used towards eligible medical and pharmacy expenses	\checkmark		\$89
Rewards can ONLY be use towards eligible dental and vision expenses		\checkmark	MRI
Earned rewards automatically applied to offset member share on claims or by submitting reimbursement form (i.e., for prescriptions)	\checkmark		\$45
Reimbursement is provided only through an HCA-submitted reimbursement form		\checkmark	Ultrasound

NEW! Musculoskeletal Alternative Care: Airrosti & Hinge Health Pilot Programs



Designed to relieve pain from the following areas:

- Knee
- Hip
- Low back
- Shoulder
- Neck
- Arm
- Foot
- Wrist
- And More!

Airrosti Remote Recovery	Hinge Health
Dallas-Fort Worth (10 & 11) Houston (4 & 6)	
Primary, Primary+, AC2	Primary, Primary+, AC2, HD
\$0	\$0
Yes	Yes
Yes	No
	Remote Recovery Dallas-Fort W Houston Primary, Primary+, AC2 \$0 Yes

*Standard benefits apply

Helping participants save money and time to get back to the activities they love!

24/7 Nurseline

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

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

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

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





To reach the Nurseline, call:

1-833-968-1770

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Women's and Family Health

An Innovative Approach for the Journey into Parenthood

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

Ovia Health Apps: Videos, tips, coaching and more

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



 Lactation counseling: limited to six visits per plan year, at 100% using in-network providers





Well UnTarget®

An Integrated Approach to Healthy Living

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



Interactive Health Coaching

All coaches go through extensive behavior change training to help members achieve their personal wellness goals



You have access to Coaching!

A coach can work with you to create a personalized plan and help make sure you stay on track to reach your goal. Take the next step by setting a goal today!

Get Started Now

Add a Goal

Manage Stress

Goal Specifics

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

Let us capture your current status

Barely any or none	
A little bit	
Some	
Quite a bit	
A lot	



No Stress



Personalize your goal.

Cancel

Recommendations

Prolonged stress can lead to numerous health problems including physical, psychological and behavioral conditions. Implementing positive strategies for stress management is an important part of a healthy lifestyle.

Coaching Topics

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

 Maintain Tobacco-Free Status

Next

• Maintain Weight



BUILT-IN INCENTIVES BLUE POINTS^M



Offerings that earn points:

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

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

Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well on Target Member Wellness Portal at wellontarget.com for further information.

FITNESS PROGRAM

Provides employees a flexible option to live a healthy lifestyle with multiple gym packages and access to digital fitness content.

More Flexibility

Multiple Plan Options

A choice of gym networks to fit your budget and preferences



Digital Content

Access thousands of digital fitness videos and live classes

Options	Digital Only	Base	Core	Power	Elite
Monthly Fee	\$10	\$19	\$29	\$39	\$99
Gym Facility Network Size	Digital Access Only	3,000	7,500	12,000	12,400
\$19 Initiation Fee (no initiation fee for Digital Only option)					

Studio Class Network

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

Family Friendly

Expands gym network access to beneficiaries at bundled 12% price discount

Enhanced Functionality

Mobile App

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

Real-time Data

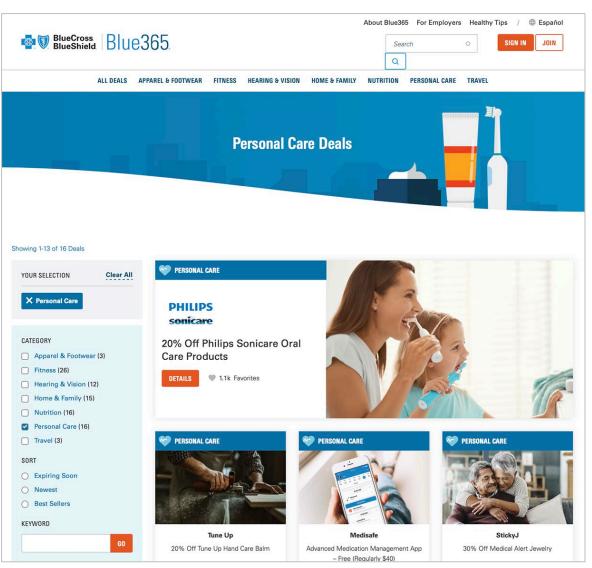
Provided to the mobile app and Well onTarget[®] portals, feeding Blue Points[™]

Blue Points Program Rules are subject to charge without prior notice. See the Program Rules on the Well on Target Member Wellness Portal at wellontarget.com for further information.

Blue365[®]

- Exclusive health and wellness discounts for members
- Top national and local brands and retailers
- Save on fitness gear, family activities, healthy eating, dental, vision, hearing aids and more
- Log in to Blue Access for Members[™] and click Wellness then click "Blue365 Member Discount Program" to join and view your available discounts and to register for weekly emails











Take charge of your healthcare with TRS-ACTIVECARE!

Thank you!