



BlueCross BlueShield of Texas



TRS-ActiveCare

LOCAL HEALTH CARE. TEXAS-SIZED BENEFITS.



2022-23 Benefits Administrator Training



Agenda



TRS

- Key Dates
- Regional Rates – No Increase
- 2022-23 Benefit Changes
- New Enhancements

bswift

- Annual Enrollment Reminders

BCBSTX

- Employee Health Benefits
- Tools and Resources
- Expanded Member Rewards

Agenda



CVS

- New! PrudentRX Specialty Drugs Program
- Insulin Price Cap

BCBSTX Blue Essentials HMO

- Employee Health Benefits
- Tools and Resources

Baylor Scott & White

- About SWCP
- Connections
- Benefits/Costs
- Why Choose SWCP

Q&A

2022-2023
TRS-ActiveCare

HEALTH BENEFITS

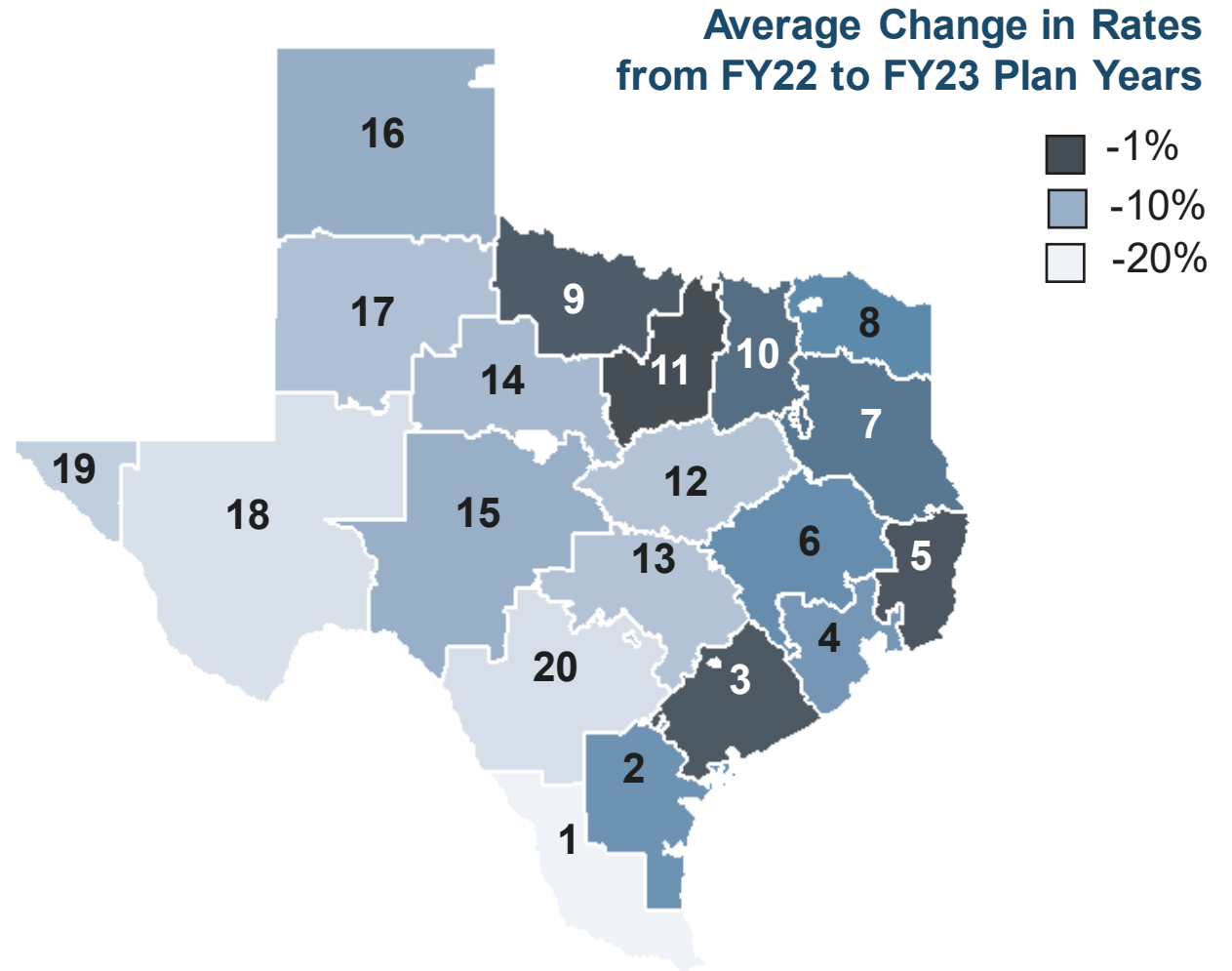
TRS-ActiveCare Overview

2022-2023 Rates & Benefits

Plan Year 2023 Regionally Rated Premiums – Regional Impact



- No increase in the total premium charged by TRS for any plan or tier for PY 2022-23 self-insured plans
- Fully regional rated across the state based on local cost
- All regions will experience a decrease in average total premium, ranging from ~1% to 20%.



Key Dates for 2022-23 TRS-ActiveCare Enrollment



Annual Enrollment

July 5 - Aug.18

Supplemental Enrollment Period

Aug.19 - 31 (BA Only)

Plan Year Begins

Sept. 1

Resource Guides Mailed to New Participants

Beginning in Late October

TRS-ActiveCare Remains Texas-Strong



After Year One of Senate Bill 1444:



90% of districts chose to remain in TRS-ActiveCare



No impact on the premiums of participating districts

TRS-ActiveCare Benefit Changes



Benefit	Primary		Primary+ & AC 2		HD	
	FY2022	FY2023	FY2022	FY2023	FY2022	FY2023
Virtual Health	\$0	Teladoc \$12 RediMD No Change	\$0	Teladoc \$12 RediMD No Change	\$30	Teladoc \$42 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 <i>MOOP = Maximum Out of Pocket</i>		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.

New Enhancements: Insulin Cap

Participants with diabetes now have more affordable access to insulin.



- Capped costs for **Primary, Primary+ and AC2**
 - \$25 for 1-31 Day Supply
 - \$75 for a 60-90 Day Supply
- Helps keep patients with diabetes on their medication and less likely to have expensive hospital stays.

Benefit Enhancements: Cancer Screening Age Reduction

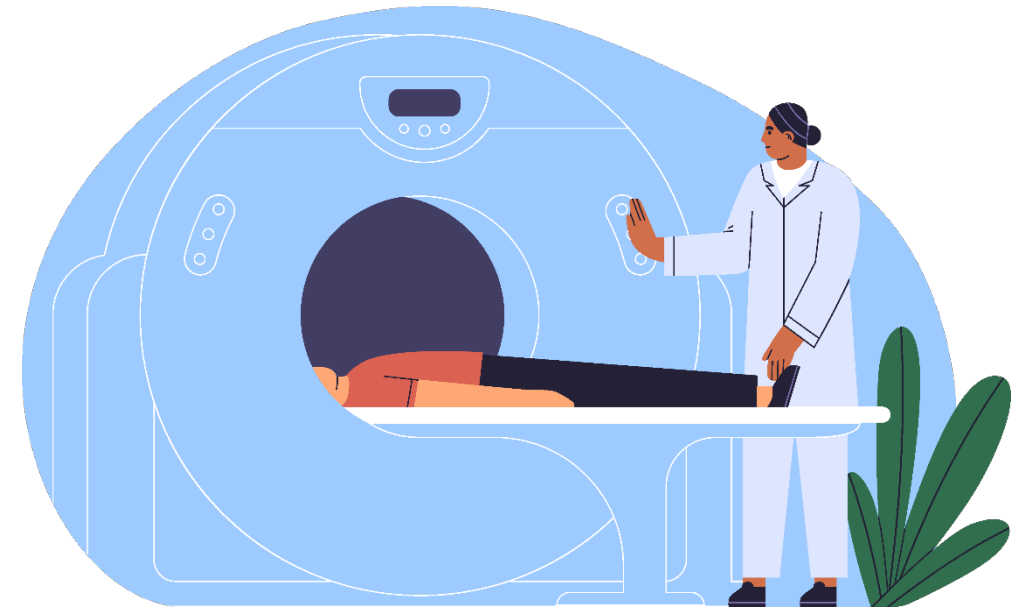
Reduced Cancer Screening Ages

- 40 → 35 for breast cancer
- 50 → 45 for colorectal cancer

More Ways to Save: Enhanced Member Rewards



- Expand member rewards with **119 new procedures**, including lab services at LabCorp and Quest.
- Implement **limited purpose HCA** for the high deductible plan; dental and vision only reimbursable expenses.
- Implement the **Dynamic Incentives**: earn a predetermined percentage of savings instead of predetermined dollar amounts.
- Rewards will continue to be capped at **\$599 per year** for each member
- If a member changes plan (Primary to HD, HD to Primary +, etc.) **their balances will transfer** with them and will convert to the appropriate HCA type (standard vs limited purpose)



New Solutions for Lifesaving Specialty Drugs: Prudent Rx



	Specialty Drugs Eligible for PrudentRx*	Specialty Drugs Not Eligible for PrudentRx
TRS-ActiveCare HD	Not eligible for PrudentRx	20% after deductible
TRS-ActiveCare Primary	0%, deductible waived*	30% after deductible
TRS-ActiveCare Primary+	0%, deductible waived*	30% after deductible
TRS-ActiveCare 2	0%, deductible waived*	30% after deductible

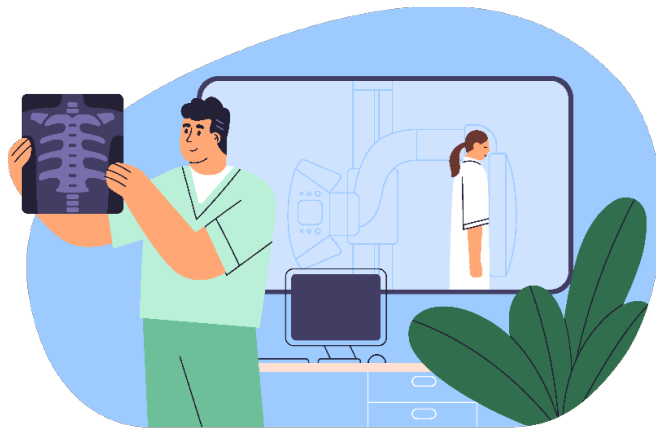
**Participants that decline enrollment in PrudentRx will pay 30% coinsurance after deductible.*

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!**



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

	Airrosti Remote Recovery	Hinge Health
Regions	Dallas-Fort Worth (10 & 11) Houston (4 & 6)	
Eligible Plans	Primary, Primary+, AC2	Primary, Primary+, AC2, HD
Member Cost Share	\$0	\$0
Remote	Yes	Yes
In-office option*	Yes	No

*Standard benefits apply

2022-2023
TRS-ActiveCare

HEALTH BENEFITS

Enrollment & Eligibility

Enrollment & Eligibility with bswift



- Enrollment may be handled with your TPA or through bswift
 - Important data elements
 - PCP selection
 - Timing of ID cards
 - The enrollment process
- Eligibility is based on TRS guidelines
 - Your role in the process
 - Who to call and when
 - Exceptions

Important Data Elements



- **Social Security Numbers** are not required for dependents but are very important for identifying dual coverage across districts and for reporting. Please make every effort to provide these for all dependents.
- **Email addresses and phone numbers** allow us to contact members for BCBS and CVS programs as well as for COBRA continuation coverage.
- **Terminations** should be sent in a timely fashion and should include a termination reason which allows proper COBRA notices to be sent.

Primary Care Physician (PCP) Selection



- PCPs are required for new enrollments in the Primary, Primary+ and Blue Essentials HMO plans.
- The full PCP number should be included in the enrollment transaction.
- Missing or invalid PCPs will trigger an outreach from BCBS.
- PCP values must not include lower case characters.
- Changes to a PCP after the initial enrollment will need to be done with BCBS.

Annual Enrollment Timing, ID Cards & Supplemental Enrollment Period

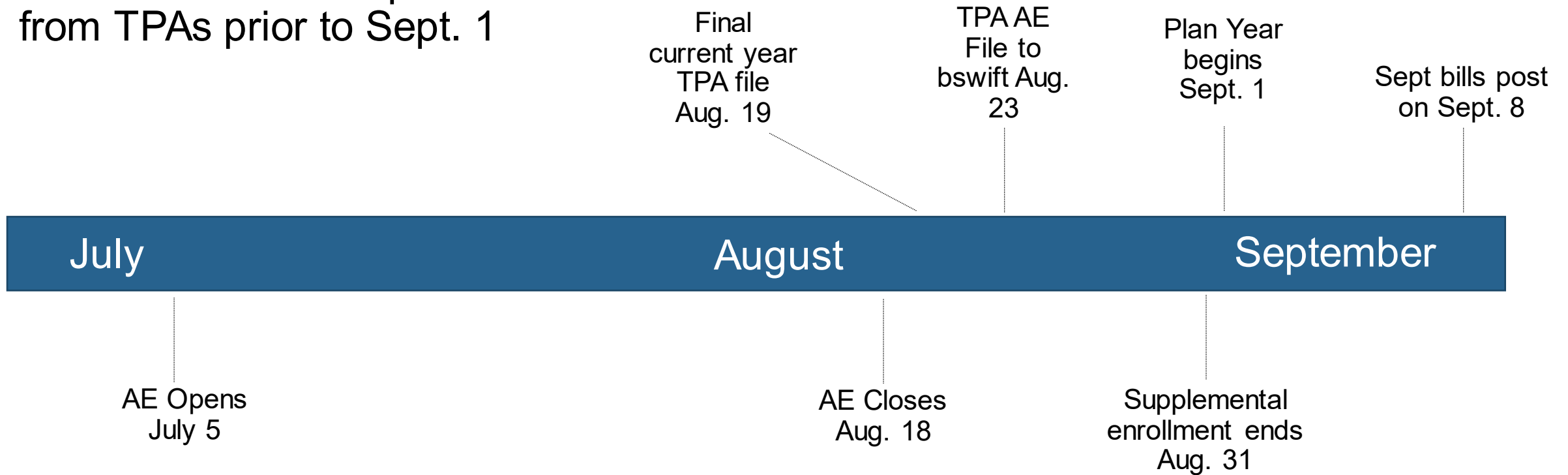


- Annual Enrollment will be July 5 – Aug. 18.
- All enrollments made by Aug. 18 will be passed from TPAs by Aug. 23. These will then be passed to the carriers to have employees enrolled by Sept. 1.
- Enrollments passed to bswift after the Aug. 23 TPA Annual Enrollment file will not be sent to the carriers until Sept. 7.
- Member ID numbers do not change for active participants. Therefore, they can use existing ID card for appointments until their new one is received.
- New members and those changing plans will need to use Blue Access for Employers (BAE) to access digital ID cards for Sept. 1.
- BAs will have a **supplemental enrollment period from Aug. 19 - 31**. Enrollments made during this window will be considered as Annual Enrollment elections but will not pass to the carriers until after Sept. 1.
- This is an administrative window and **should not be communicated to employees**.

Annual Enrollment Timeline



2022-23 Annual Enrollment will have one file requested from TPAs prior to Sept. 1



Enrollment Transactions for TRS-ActiveCare



Up to 3 days to pass to BCBS
Up to 7 days to pass to HMO
Up to 3 days to pass to CVS



Initial enrollment completed in TPA or bswift portal



Direct update for bswift users. TPA updates pass to bswift on Fridays.

Up to 7 days to send to bswift for TPA files



Eligibility reviewed by bswift for accuracy. EDI transfer of data to carriers on agreed upon dates each week.



CVS- Mon, Tues, Wed and Thurs each week. Files post same day.



BCBS of Texas- Mon and Thurs of each week. Files post within 72 hours.



HMOs- Wed of each week. Files post within 24 hours.



ID Cards sent

Enrollment can take between 3 and 10 days to pass to carriers once an employee makes an election. Carrier processing should allow between 1-3 days. ID cards average between 7-10 days to receive once the carriers receive the enrollment

Your Role in the Process



- The Benefits Administrator is the gatekeeper and has access to the employee.
- Discrepancies that bswift or the carriers identify will go to you for validation. Your responses are critical in addressing employee discrepancies that require correction.
- Billing reconciliation is expected from each district each month. Corrections should be reported directly to your bswift BA Advocate.
- Districts should be aware of discrepancies on TPA files. We will work with you and your TPA to resolve any issues.
- If an exception is needed, we will let you know. Exceptions are required to document any changes outside of processing guidelines.

When to Contact bswift

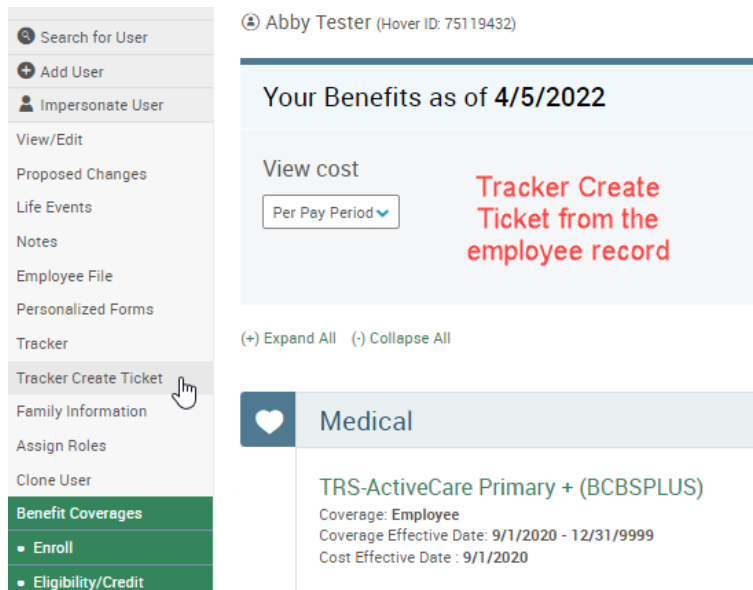


- For all things related to enrollment and eligibility you can contact your bswift BA Advocate. This includes:
 - Billing inquiries or discrepancies
 - Eligibility inquiries
 - Exceptions
 - Discrepancy reports
 - COBRA
 - Coverage reports for ACA
 - bswift system assistance and training
- The bswift BA Advocate team is available M-F from 8-5 CST. You can call or email your BAA directly or the general line is 1-877-767-5254 and the general mailbox is TRSBAINquiries@bswift.com.

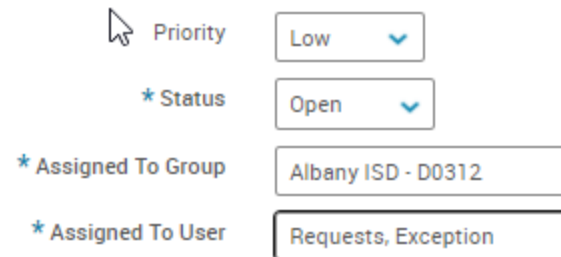
Exceptions



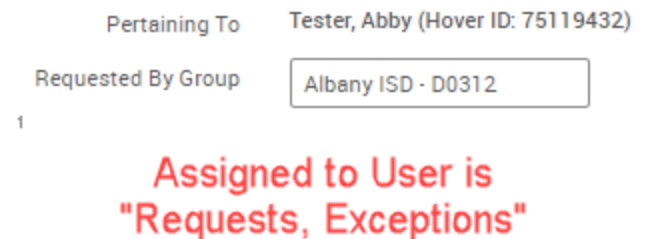
- bswift administers the exception process in coordination with TRS. A successful submission requires these important steps to be completed:
 - The exception should be filed in the bswift tracker under the employee record
 - The submission must be assigned to “Request, Exceptions” to make it to the correct queue
 - Documentation should be included in your original submission. If documentation is requested, then you must submit this in a timely fashion or an exception may be closed



A screenshot of the bswift user interface. On the left is a navigation menu with options like "Search for User", "Add User", "Impersonate User", "View/Edit", "Proposed Changes", "Life Events", "Notes", "Employee File", "Personalized Forms", "Tracker", "Tracker Create Ticket" (highlighted with a mouse cursor), "Family Information", "Assign Roles", "Clone User", and "Benefit Coverages" (with sub-items "Enroll" and "Eligibility/Credit"). The main content area shows the profile for "Abby Tester (Hover ID: 75119432)". Under "Your Benefits as of 4/5/2022", there is a "View cost" section with a "Per Pay Period" dropdown and a red text overlay: "Tracker Create Ticket from the employee record". Below this is a "Medical" section for "TRS-ActiveCare Primary + (BCBSPLUS)" with coverage details: "Coverage: Employee", "Coverage Effective Date: 9/1/2020 - 12/31/9999", and "Cost Effective Date: 9/1/2020".



A screenshot of a form with several fields: "Priority" set to "Low", "* Status" set to "Open", "* Assigned To Group" set to "Albany ISD - D0312", and "* Assigned To User" set to "Requests, Exception".



A screenshot of a form with "Pertaining To" set to "Tester, Abby (Hover ID: 75119432)" and "Requested By Group" set to "Albany ISD - D0312". A red text overlay below the form reads: "Assigned to User is 'Requests, Exceptions'".

2022-2023
TRS-ActiveCare

HEALTH BENEFITS



Plan Highlights

PLANS ON THE STATEWIDE NETWORK



Benefit	TRS-ActiveCare Primary		TRS-ActiveCare Primary+	
	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

PLANS ON THE NATIONWIDE NETWORK



Benefit	TRS-ActiveCare HD		TRS-ActiveCare 2	
	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

TRS Virtual Health



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



Medical

- Cold and flu symptoms
- Allergies
- Bronchitis
- Respiratory infections
- Stomach upset
- Sinus problems
- Skin problems

*Mental Health

- Depressive and anxiety disorders
- Bipolar, schizophrenia and psychotic disorders
- Attention disorders
- Alcoholism and addiction and substance-related disorders

member.teladoc.com/trsactivecare

855-Teladoc (835-2362)

*Mental Health visits subject to additional cost



Medical

- Back Strains
- Ankle Injuries
- Shoulder Strains
- Pulled Muscles
- Contusions/Bruises
- Asthma
- Shortness of Breath
- Infections
- Allergies
- Chemical Exposure

redimd.com/trsactivecare

866-989-CURE (2873), option 3

2022-2023
TRS-ActiveCare

HEALTH BENEFITS



Using Your Benefits

Understanding your Deductible



Each member of the Lawler family has a **\$2,500 individual deductible.**

The Lawler family has a **\$5,000 family deductible.**

Maximum Out of Pocket

Individual: **\$8,150**

Family: **\$16,300**

Medical expenses for this year



John
\$250

- Still needs \$2,250 to reach individual deductible



Alex
\$500

- Still needs \$2,000 to reach individual deductible



Anna
\$4,000

- ✓ Individual deductible has been met
- ✓ At \$2,501 expenses are paid at 30%

Embedded Deductible

Maximum Out of Pocket : \$8,150

MEETS individual deductible

\$2,500 Individual Deductible

Anna's Expenses

ANNA

FAMILY

Coinsurance

\$4,000

Total : \$4,750

\$5,000 Family Deductible

Family Expenses

Family Maximum Out of Pocket: \$16,300

Does **NOT** meet family deductible

Network Plan Highlights



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

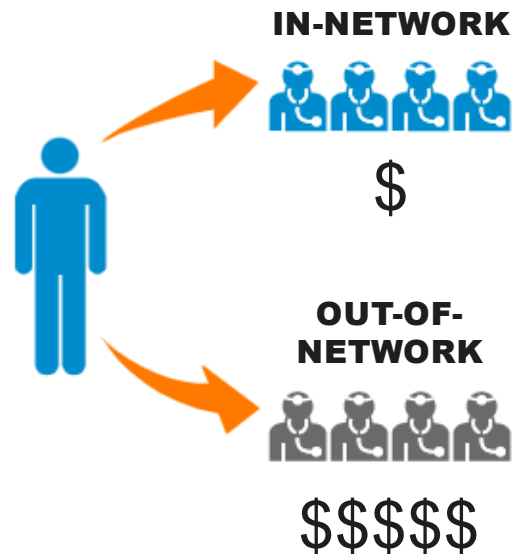
TRS-ActiveCare Primary
TRS-ActiveCare Primary+



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 submit 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:

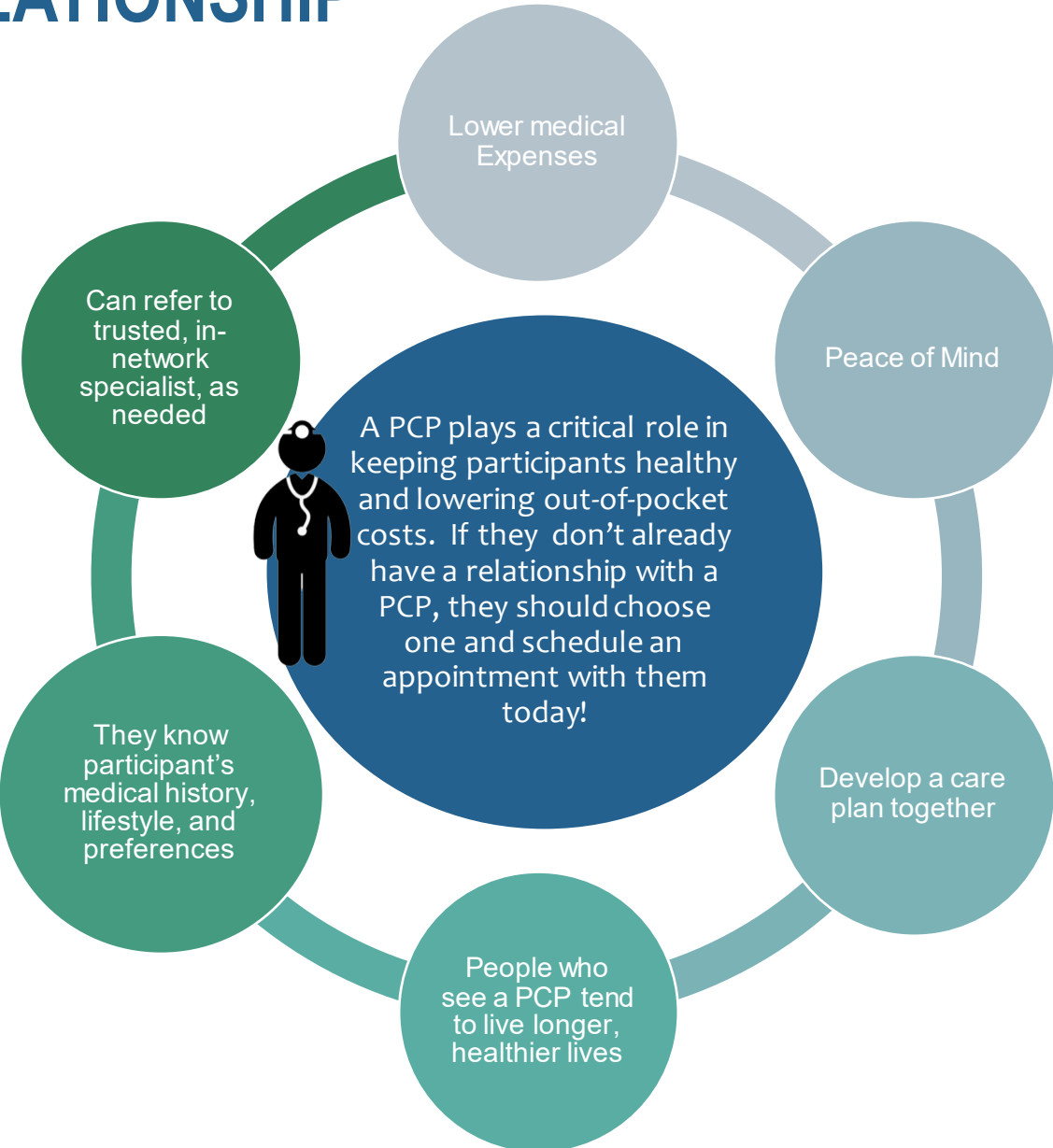
Lab tests related to a condition such as diabetes or asthma **are not** considered preventive and are covered under applicable deductible and coinsurance levels.

Note: TRS-ActiveCare Primary and TRS-ActiveCare Primary+ plans require preventive services to be rendered by your selected in-network PCP to receive 100% coverage with no copay.



Stay Healthy
by Getting
Regular Check-
Ups

VALUE IN A PCP RELATIONSHIP



****Reminder for TRS-ActiveCare Primary and Primary+ Participants:**
New participants to these plans must select a PCP during Annual Enrollment & obtain referrals for in-network specialists

2022-2023
TRS-ActiveCare

HEALTH BENEFITS



BCBS Tools and Resources

Participant Website



Search

Enrollment Toolkit Coverage and Benefits Doctors and Hospitals Health and Wellbeing Tools and Resources Contact Us **Log In**

Personal Health Guides

Personal Health Guides are health advocates who make your health plan easy to use and help you maximize your benefits at no extra cost to you, available 24/7.

Call or Chat Now

User Name:

Password:

Log In

- New user? Register now.
- Forgot user name or password?

COVID-19 Vaccine Coverage

All TRS health plans cover the COVID-19 vaccination at no cost.

[Get more information about the COVID-19 vaccine](#)

Member Rewards

Save money and earn credit toward future medical expenses with Member Rewards on your next medical procedure, like an ultrasound, MRI and more!

Discover More

Doctors and Hospitals

Use our Provider Finder to find an in-network doctor, hospital or other types of medical care. You can search by location, gender or specialty.

Search Now

Fitness Program

Join the Fitness Program today and choose from a wide range of facilities, including boutique-style classes and specialty gyms.

Sign Up

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

Provider Finder[®]



Search Bar

Browse by Category

Q **brim** X

Names

- Matthew Brimberry
Family Practice
- Bradley Brimhall
Pathology


Specialties Associated With

- Acquired Brain Injury

VIEW ONLY: Accepting New Patients WITHIN: 50 miles

Your benefits plan may cover Blue Distinction Plus and Blue Distinction Centers at a higher level of benefits, which will be

Detailed Provider Profile Page

<  **Matthew Brimberry, MD**
Male
SPECIALTY: Family Practice

Provider Highlights

Specialties & Expertise

Ratings & Reviews

Credentials

Affiliations

Awards & Recognitions

Locations & Hours

More About This Provider

IMPORTANT NOTE

- Please note: You will need to provide the primary care physician's ten-digit PCP number when you enroll.
- To suggest updates to this directory, such as if a doctor is seeing new patients or part of a certain network.
- Use the search bar at the top of the page to see more results. For help, call a Personal Health Guide toll-free at 1-800-453-4343.

Provider Highlights

Matthew Brimberry, MD




PCP ID: H08KK14901

LOCATION
1108 Lavaca St Ste 110-320, Austin, TX 78701
[Get directions](#) (est. 2.6 miles away)

CONTACT INFORMATION
Phone: 512-477-4088

Accepting New Patients

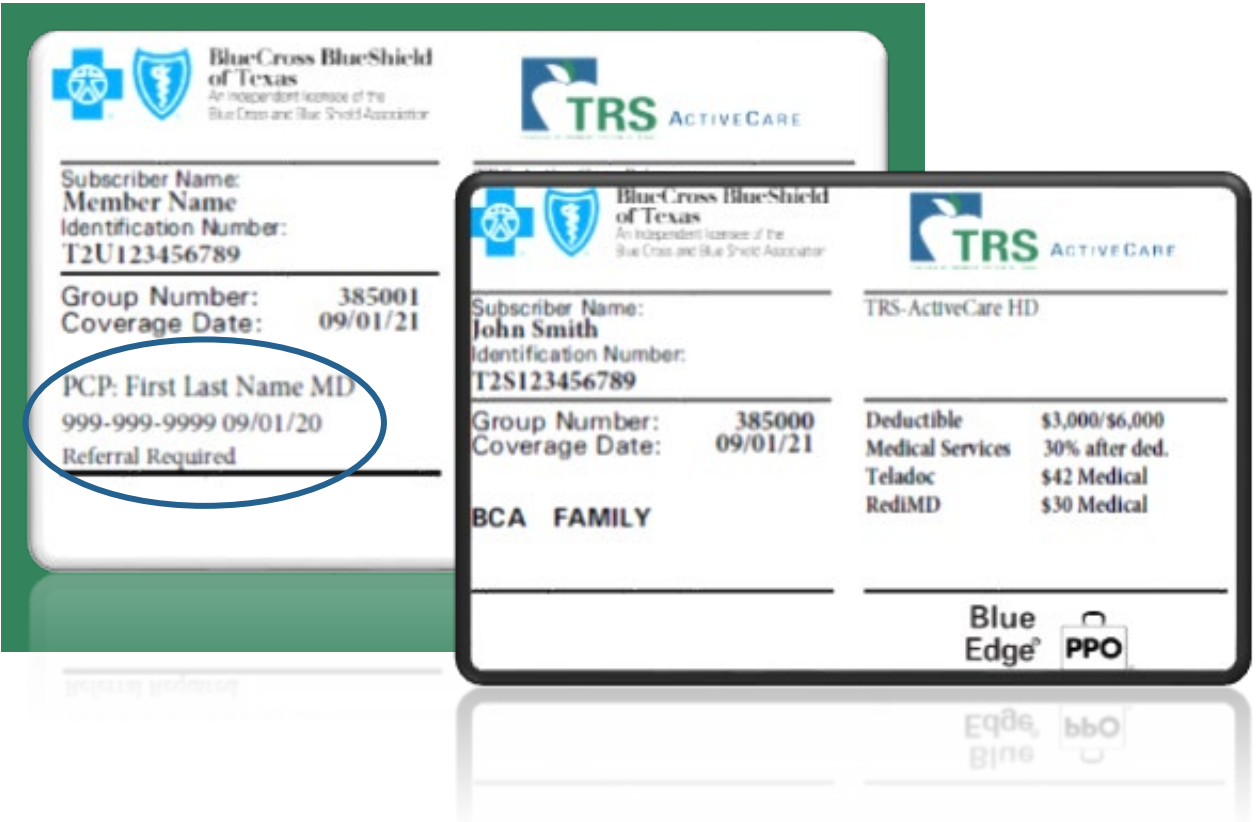
★ ★ ★ ★ ☆
4.2 out of 5.0 5 ratings.

-  Completed Education in 2009
-  2 Affiliations
-  Speaks Spanish

YOUR BCBSTX ID CARDS



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



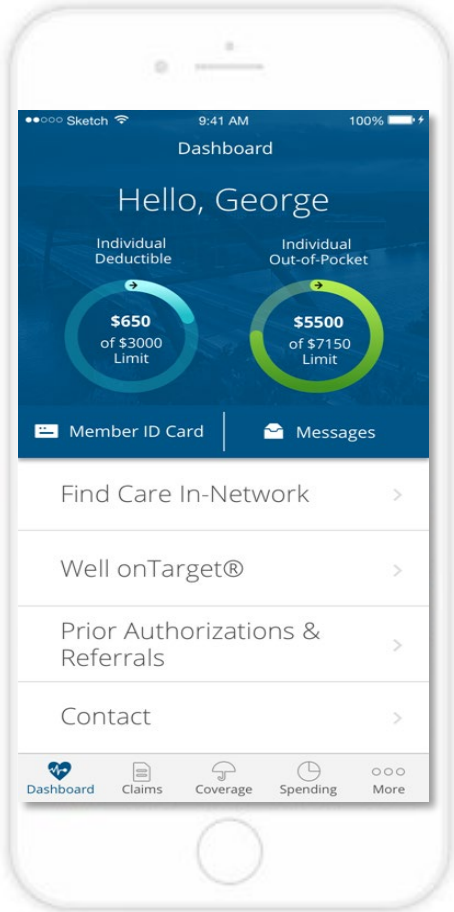
- For physician-directed plans, each family member will get their own ID card with their PCP's name printed on it
- Your employees can call their Personal Health Guides or log on to Blue Access for MembersSM to order additional or replacement ID cards
- Newly issued cards will include enhanced benefit information

www.bcbstx.com/trsactivecare

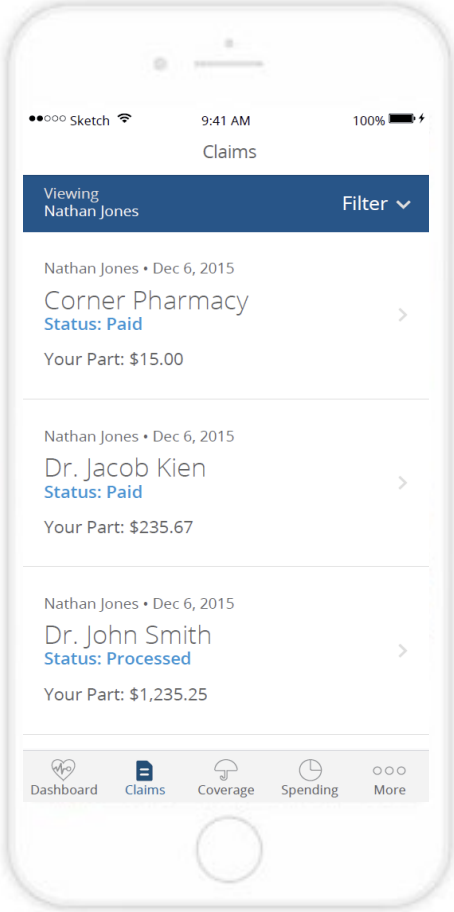
Mobile Access



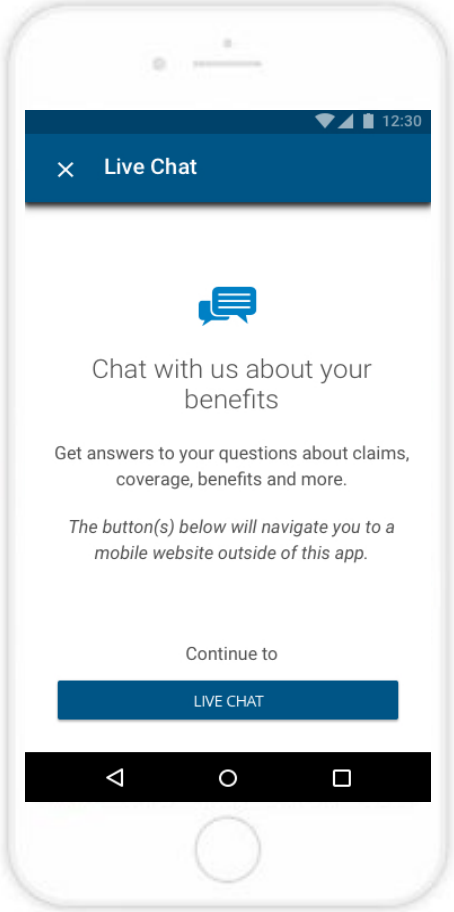
Text* **BCBSTXAPP**
to **33633** to get the
app.



Dashboard



See claims and EOBs



Live chat
24/7

2022-2023
TRS-ActiveCare

HEALTH BENEFITS



District Support

Your TRS District Ambassador!



Your **TRS District Ambassador** can help you get the most out of your TRS-ActiveCare plans.

We're here to:

- partner with you on district-specific strategic initiatives like health fairs, benefits presentations, and Annual Enrollment support
- analyze your district utilization trends to help your employees maximize their benefits and reduce out-of-pocket costs
- provide education and guidance about developments in TRS and legislation affecting your district health plans

We're available throughout the Lone Star State to give you the exceptional, localized support your district deserves!

<https://www.bcbstx.com/trsactivecareba/da/da-directory>

SUPPORT FOR YOU AND YOUR EMPLOYEES



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)



BLUE ACCESS FOR EMPLOYERS (BAESM)

LOGGING IN TO THE EMPLOYER PORTAL

Blue Access for Employers

Allows you to easily check participant eligibility and order ID cards to be mailed or emailed at your convenience

New Users: Must complete the BAE access request form.

- Allow up to three business days for processing
- Access request form and tutorial video can be accessed from the BA toolkit
- No Changes can be made in BAE
- **Note:** Access will not be granted to TPA's or Brokers



Ordering ID Cards through BAESM

- 1 On the BAE home page, 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 Social Security number/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 Health Plans
- Update Profile

Place Logo

Demo Company

Account #: DEMO
Effective Date: 01/01/2001
Renewal Date: 01/01/2014

Employee Maintenance I want to: Request/Print ID Card

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 a temporary ID card.

Find an Employee/Dependent

Employee Dependent

SSN or ID Number OR

Last Name First Name

Find

2022-2023
TRS-ActiveCare

HEALTH BENEFITS



Value Added Programs

HIGHLIGHTING WELLNESS AND FAMILY PLANNING



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



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



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



Private, convenient entry point for mental health concerns

- Depression
- Stress, Anxiety & Worry
- Social Anxiety
- 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+



1



Compare

Call a Personal Health Guide or search Provider Finder[®] to find a rewards-eligible location for your procedure or service

2



Schedule

Call your Primary Care Provider for a referral. Get the procedure or service at the rewards-eligible location you choose

3



Earn

A deposit will be made into a Health Care Account (HCA) once you've completed your treatment, your claim is paid, and the location is verified as reward eligible*

Earn up to \$599 Annually!

Learn more at
www.bcbstx.com/trsactivecare

1



Compare

Call a Personal Health Guide or search Provider Finder[®] to find a rewards-eligible location for your procedure or service

2



Schedule

Schedule the procedure or service at the rewards-eligible location you choose

3



Earn

After you get the procedure at a rewards-eligible location, you submit the Health Care Account (HCA) reimbursement form after you incur dental and vision expenses



Earn up to \$599 Annually!

Learn more at
www.bcbstx.com/trsactivecare

MEMBER REWARDS®

TRS-ACTIVECARE PRIMARY, TRS-ACTIVECARE PRIMARY+, HD



	TRS-ActiveCare Primary & Primary +	New! TRS-ActiveCare HD
New! Expanded member rewards	✓	✓
New! Dynamic Incentives included	✓	✓
Referral Required before service	✓	
Rewards can be used towards eligible medical, pharmacy, dental, vision expenses	✓	
Rewards can ONLY be use towards eligible dental, vision expenses		✓
Earned rewards automatically applied to offset member share on claims or by submitting reimbursement form (i.e. for prescriptions)	✓	
Reimbursement is provided only through an HCA-submitted reimbursement form		✓

AVERAGE REWARD

\$121 Colonoscopy	\$89 MRI	\$45 Ultrasound	\$10 Lab (New!)
-----------------------------	--------------------	---------------------------	---------------------------

Women's and Family Health

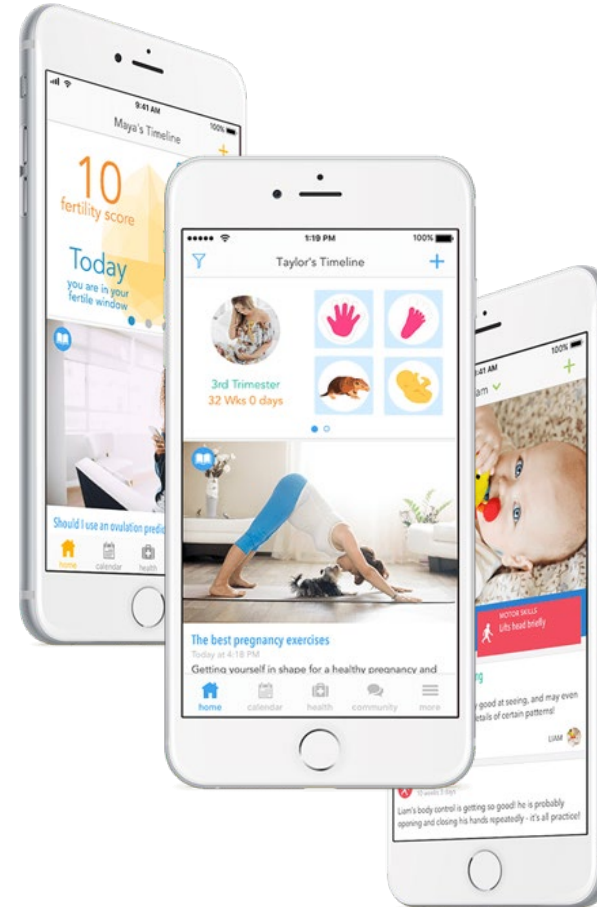
An Innovative Approach for the Journey into Parenthood



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



Additional Benefits offered by your TRS plan.

- **Electric breast pumps:** limited to two per plan year at 100% using in-network providers
- **Lactation counseling:** limited to six visits per plan year, at 100% using in-network providers

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!**

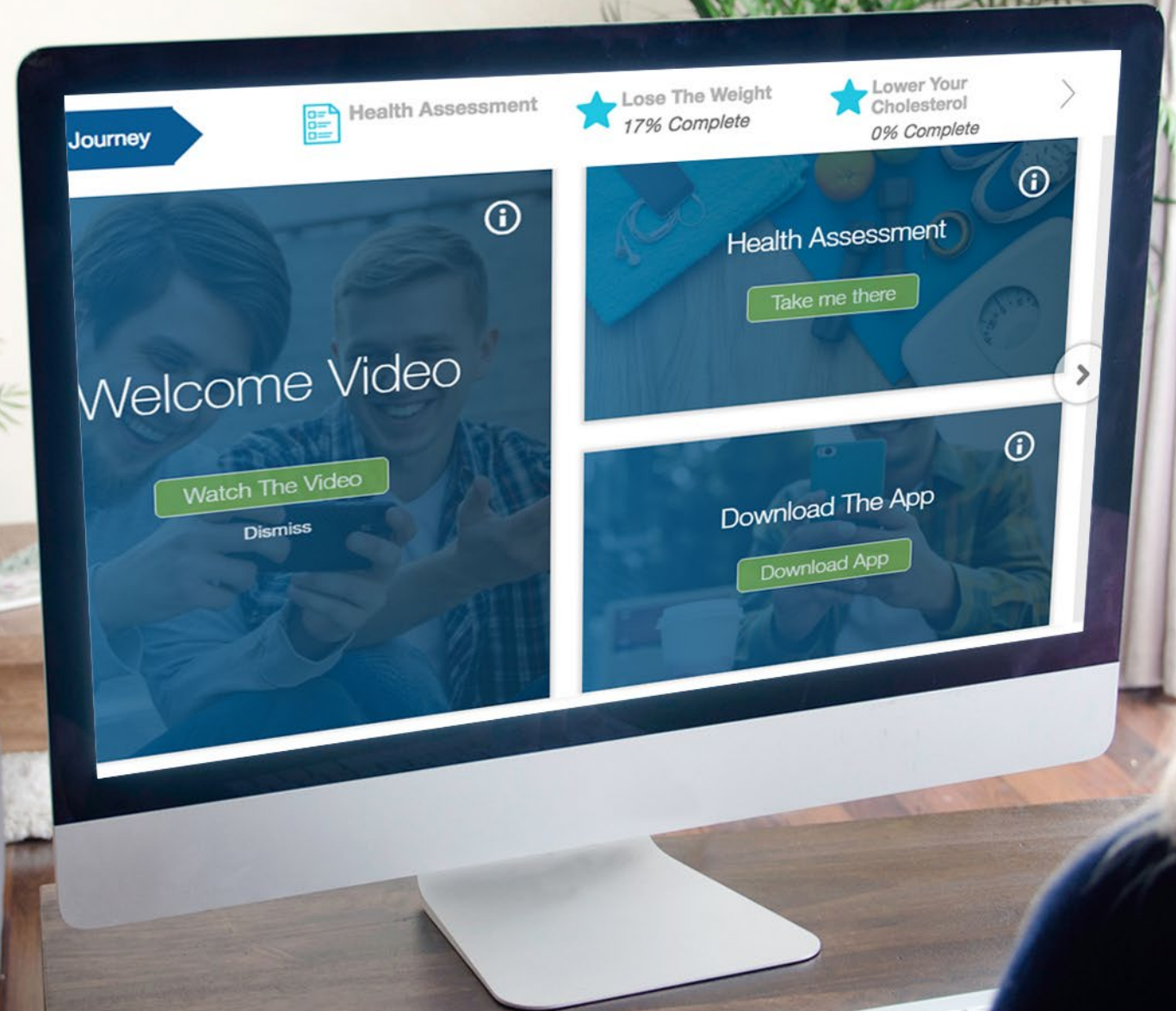


To reach the Nurseline,
call:

1-833-968-1770

Well onTarget®

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

<input type="radio"/> Barely any or none
<input type="radio"/> A little bit
<input type="radio"/> Some
<input type="radio"/> Quite a bit
<input checked="" type="radio"/> A lot

Steps

1 2 3

Stress goal
No Stress

Achieve By
mm/dd/yyyy

Personalize your goal.

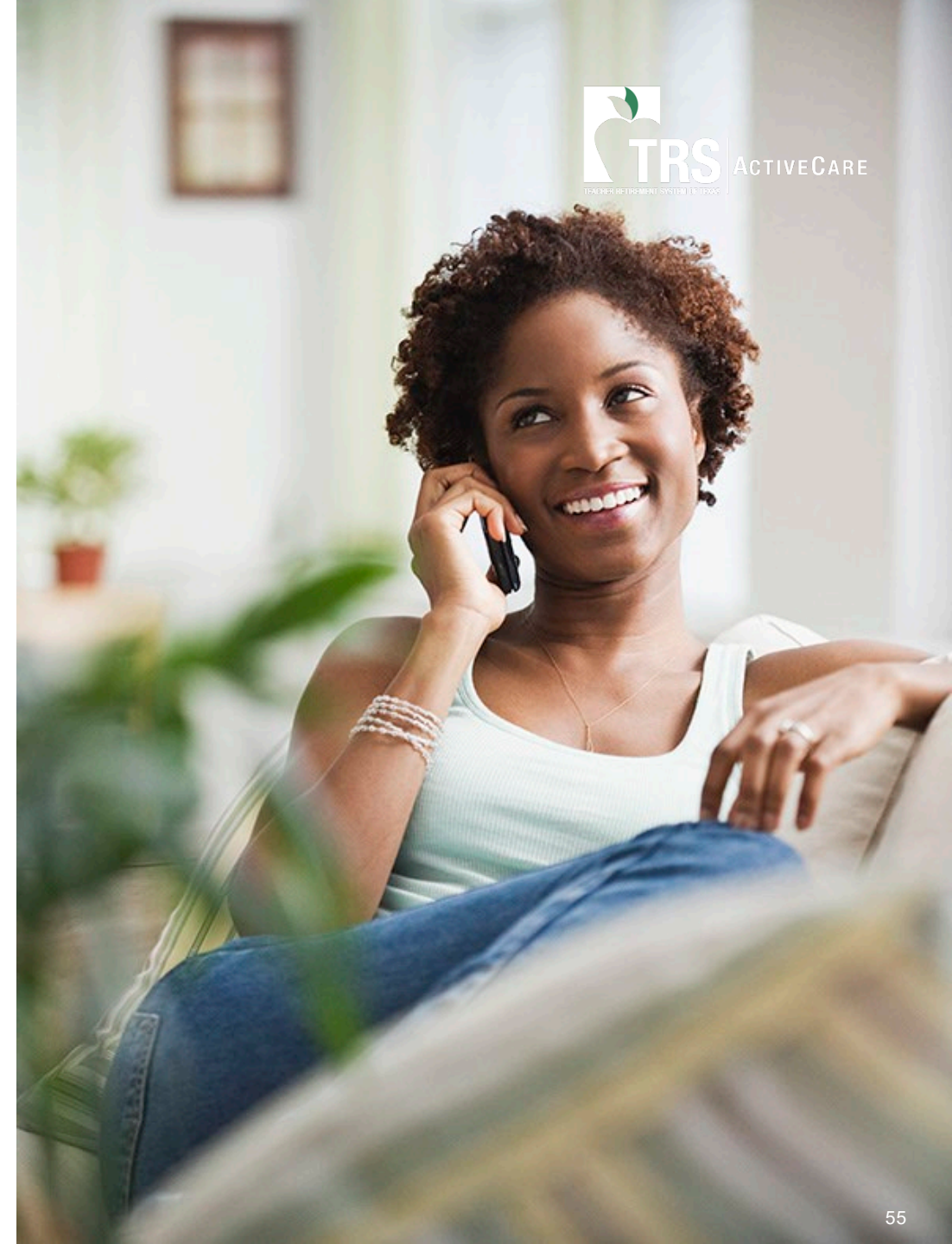
[Cancel](#) [Next](#)

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
- Improve Fitness Level
- Improve Dietary Habits
- Quit Tobacco
- Improve Blood Pressure
- Improve Cholesterol
- Decrease Weight
- Maintain Tobacco-Free Status
- Maintain Weight



BUILT-IN INCENTIVES BLUE POINTSSM



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 PointsSM

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 MembersSM and click Wellness then click “Blue365 Member Discount Program” to join and view your available discounts and to register for weekly emails

Customer Service: 855-511-2583



BlueCross BlueShield Blue365

About Blue365 For Employers Healthy Tips / Español

Search [] SIGN IN JOIN

ALL DEALS APPAREL & FOOTWEAR FITNESS HEARING & VISION HOME & FAMILY NUTRITION PERSONAL CARE TRAVEL

Personal Care Deals

Showing 1-13 of 16 Deals

YOUR SELECTION [Clear All](#)

Personal Care

CATEGORY

- Apparel & Footwear (3)
- Fitness (26)
- Hearing & Vision (12)
- Home & Family (15)
- Nutrition (16)
- Personal Care (16)
- Travel (3)

SORT

- Expiring Soon
- Newest
- Best Sellers

KEYWORD [] GO

PERSONAL CARE

PHILIPS sonicare

20% Off Philips Sonicare Oral Care Products

DETAILS 1.1k Favorites

PERSONAL CARE

Tune Up

20% Off Tune Up Hand Care Balm

PERSONAL CARE

Medisafe

Advanced Medication Management App
- Free (Regularly \$40)

PERSONAL CARE

StickyJ

30% Off Medical Alert Jewelry

2022-2023
TRS-ActiveCare

HEALTH BENEFITS




Take charge of your healthcare with
TRS-ACTIVECARE!

Thank you!

2022-2023
TRS-ActiveCare

HEALTH BENEFITS



 **CVS caremark**[®]

PHARMACY BENEFITS

OVERVIEW OF TRS-ACTIVECARE PRESCRIPTION DRUG BENEFITS




	TRS-ActiveCare Primary	TRS-ActiveCare HD	TRS-ActiveCare Primary+	TRS-ActiveCare 2
Drug Deductible (per person, per plan year)	\$2,500 Individual \$5,000 Family	\$3,000 Individual \$6000 Family	\$0 generic; \$200 brand only RX	\$0 generic; \$200 brand only RX
Maximum Out of Pocket Medical + Pharmacy Combined	\$8,150 Individual \$16,300 Family	\$7,050 Individual \$14,100 Family	\$6,900 Individual \$13,800 Family	\$7,900 Individual \$15,800 Family
Short-Term Supply at a Retail Location (up to 31-day supply limit)				
Generic	\$15 copay (bypass deductible)	20% coinsurance (generic preventive drugs bypass ded)	\$15 copay (bypass deductible)	\$20 copay (bypass deductible)
Preferred Brand with Generic	30% coinsurance	25% coinsurance	25% coinsurance	25% coinsurance (Min \$40/Max \$80)
Preferred Brand with No Generic	30% coinsurance	25% coinsurance	25% coinsurance (Max \$100)	25% coinsurance (Min \$40/Max \$80)
Non-Preferred Brand	50% coinsurance	50% coinsurance	50% coinsurance	50% coinsurance (Min \$100/Max \$200)
Extended-Day Supply with Mail Order or Retail-Plus Pharmacy Location (60 to 90 day supply)				
Generic*	\$45 copay (bypass deductible) *(\$0 for preventive generics)	20% coinsurance (generic preventive drugs bypass ded) *(\$0 for preventive generics)	\$45 copay (bypass deductible)	\$45 copay (bypass deductible)
Preferred Brand with Generic	30% coinsurance	25% coinsurance	25% coinsurance	25% coinsurance (Min \$105/Max \$210)
Preferred Brand with No Generic	30% coinsurance	25% coinsurance	25% coinsurance (Max \$265)	25% coinsurance (Min \$105/Max \$210)
Non-Preferred Brand	50% coinsurance	50% coinsurance	50% coinsurance	50% coinsurance (Min \$215/Max \$430)
Specialty Medications				
<u>31-Day Supply Limit</u>	30% coinsurance	20% coinsurance	30% coinsurance	30% coinsurance (Min \$200/Max \$900)
Insulin Out- of- Pocket				
31DaySupply Limit	\$25 copay		\$25 copay	\$25 copay
61-90 Day Supply Limit	\$75 copay		\$75 copay	\$75 copay

Caremark.com and the CVS Caremark App



Everything members need to manage their medications anytime and anywhere

- **Review** their plan details
 - **Check medication** costs and find ways to save
 - **Find in-network pharmacies** or start delivery by mail
 - **Order mail service refills** and track shipments
 - **View history** of their prescriptions
 - **Track progress** toward their deductible or out-of-pocket maximum
 - **Set alerts and reminders** to help them stay on track
- 
- **Once they're registered, download the CVS Caremark App from their preferred app store to manage their medications on their smart phone**

Generic Preventive Drug List HD and Primary Plan



- Medications on the HD and Primary plan's generic preventive drug list are covered under the plan at no-cost from day one and bypass the deductible
 - ✓ Manage certain health conditions, like high blood pressure, diabetes, or high cholesterol
 - ✓ Help to quit smoking or using tobacco
 - ✓ Prepare for certain health screenings in adults

Find the full list by visiting: info.Caremark.com/trsactivecare

Or

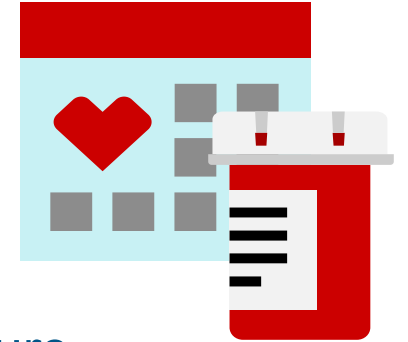
Call CVS Caremark at **1-866-355-5999**



What are Maintenance Medications?



Maintenance medications are medications commonly used to treat conditions that are considered chronic or long-term. These conditions usually require regular, daily use of medicines.



- Get the medications taken regularly (such as diabetes, asthma or high blood pressure medications) in 90-day supplies. 90-day supplies are more convenient and may cost less
- TRS members can fill a 90-day supply of medication at Caremark Mail Order Pharmacy or a Retail-Plus store. 90-day supplies are more convenient and may cost less
- You can find a Retail-Plus store nearest you by going to our dedicated website info.caremark.com/trsactivecare and clicking on the find a pharmacy link or by calling 1-866-355-5999.

Convenient no-cost vaccinations



Getting recommended vaccinations is more important than ever.

Members can get their no-cost flu, pneumonia and shingles vaccination at any of the 68,000 pharmacies in our vaccination network/any of 9,900 CVS Pharmacy locations nationwide. They won't need an appointment and can avoid an extra visit to their doctor's office.

Login at Caremark.com or visit info.caremark.com/trsactivecare to find a network pharmacy that provides vaccinations.

- Click on Find a Pharmacy
- Enter your ZIP code
- Click on Advanced Options
- Click on Vaccine Network
- Look for the syringe icon

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 [Caremark.com/managingdiabetes](https://www.caremark.com/managingdiabetes).

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)

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

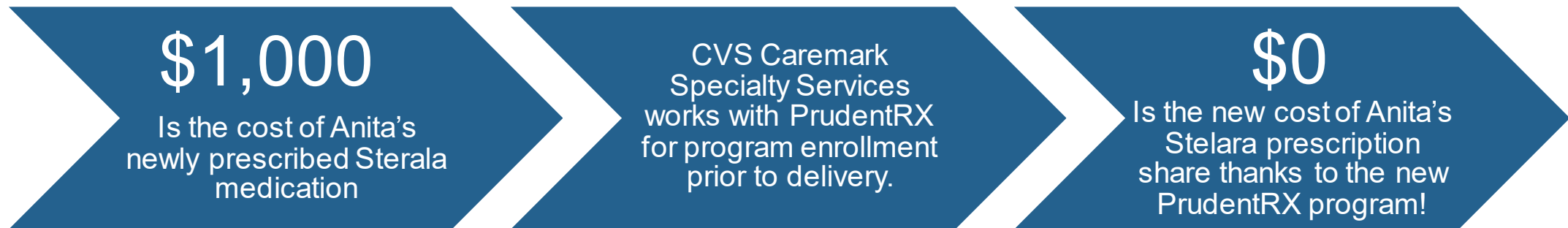
PrudentRx Co-Pay Program for Specialty Medications

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:

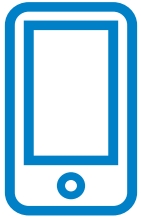


If currently taking one or more medications included in the PrudentRx Program Drug List, the member will receive a welcome letter and phone call from PrudentRx that provides specific information about the program as it pertains to their medication.

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

Access to ID Cards

Member Resources



Mobile App

Log onto their account and have their ID card at the palm of their hand.

[CVS Caremark Mobile App](#)



Caremark.com

Log into Caremark.com and print an ID card.



Caremark Customer Care

Employees can contact a Customer Care Rep at 1-866-355-5999




Info.Caremark.com/trsactivecare

BA's can go to our dedicated TRS website and print a temporary card.

[Temporary ID Card \(PDF\)](#)

Creating Temporary ID Cards



RxBIN: 004336
RxPCN: ADV
RxGRP: RX1296
Issuer (80840): 9151014609

ID: _____
NAME: _____

Visit [Caremark.com](https://www.caremark.com) for easy refills, timesaving tools and more.

Present this prescription card to fill your prescription at any participating retail pharmacy.

Customer Care Representative: 1-866-355-5999
Pharmacy Help Desk for Pharmacists: 1-800-364-6331

Submit paper claims to:
CVS Caremark Claims Department
P.O. Box 52136, Phoenix, AZ 85072-2136

Go to info.caremark.com/trsactivecare and click on temporary ID card. Fill in the underlined areas with member's name and ID number.

(This information is needed by the pharmacist to process prescriptions.)

Beginning on plan start date, members may sign in or register at [Caremark.com/startnow](https://www.caremark.com/startnow) or download the CVS Caremark mobile app to view or print an ID card.

2022-2023
TRS-ActiveCare

HEALTH BENEFITS

Thank You!



Prescription Drug Questions (CVS Caremark):

1-866-355-5999

<https://info.caremark.com/trsactivecare>

2022-2023
TRS-ActiveCare

HEALTH BENEFITS



Blue Essentials – South & West Texas HMO

Reminders About the HMO



- Each covered employee and dependent must choose a Primary Care Physician (PCP) from participating Medical Groups/IPAs; female members may also choose an OB/GYN (must have referral arrangement with PCP)
- Visits to specialists must be referred by your PCP
- All services must be coordinated through the PCP
- No out-of-network benefits on the HMO plan except in cases of emergency
- The BlueCard® Program covers members traveling outside of Texas who need medical attention when it is not an emergency; members must access a BCBS-affiliated doctor to receive benefits
- The Away From Home Care® Program covers members who are living out of the participating service area for at least 90 consecutive days; members can become a guest member with full benefits at an affiliated BCBS HMO in another state

Simple, Affordable and Easy to Use

Patient-Centered, Physician-Guided Care



Blue Essentials SM	SOUTH TEXAS HMO
Deductible	\$500 Ind/\$1,000 Family
Out-of-Pocket Maximum (Applies to both medical and pharmacy)	\$4,500 Ind/\$9,000 Family
Office Visits Primary/Specialist	\$25 Copay/\$60 Copay
Preventive Care	100%
Emergency Room Copayment	After deductible, plan pays 80%; you pay 20%
Urgent Care Copayment	\$75 Copay
Outpatient	After deductible, plan pays 80%; you pay 20%
Inpatient Copayment	After deductible, plan pays 80%; you pay 20%
Pharmacy	\$100 Copay per Member Generic: \$10 Retail; \$30 Mail Order Preferred: \$40 Retail; \$120 Mail Order Non-Preferred: \$60 Retail; \$195 Mail Order

Monthly Premium Rates Effective 09/01/2022

SOUTH TEXAS HMO



Coverage Category	2022-2023
Employee Only	\$614.64
Employee and Spouse	\$1,484.16
Employee and Child(ren)	\$961.22
Family	\$1,579.76

SOUTH TEXAS HMO



**Available to employees living, working or residing
In the following counties:**

Cameron, Hidalgo, Starr, Willacy

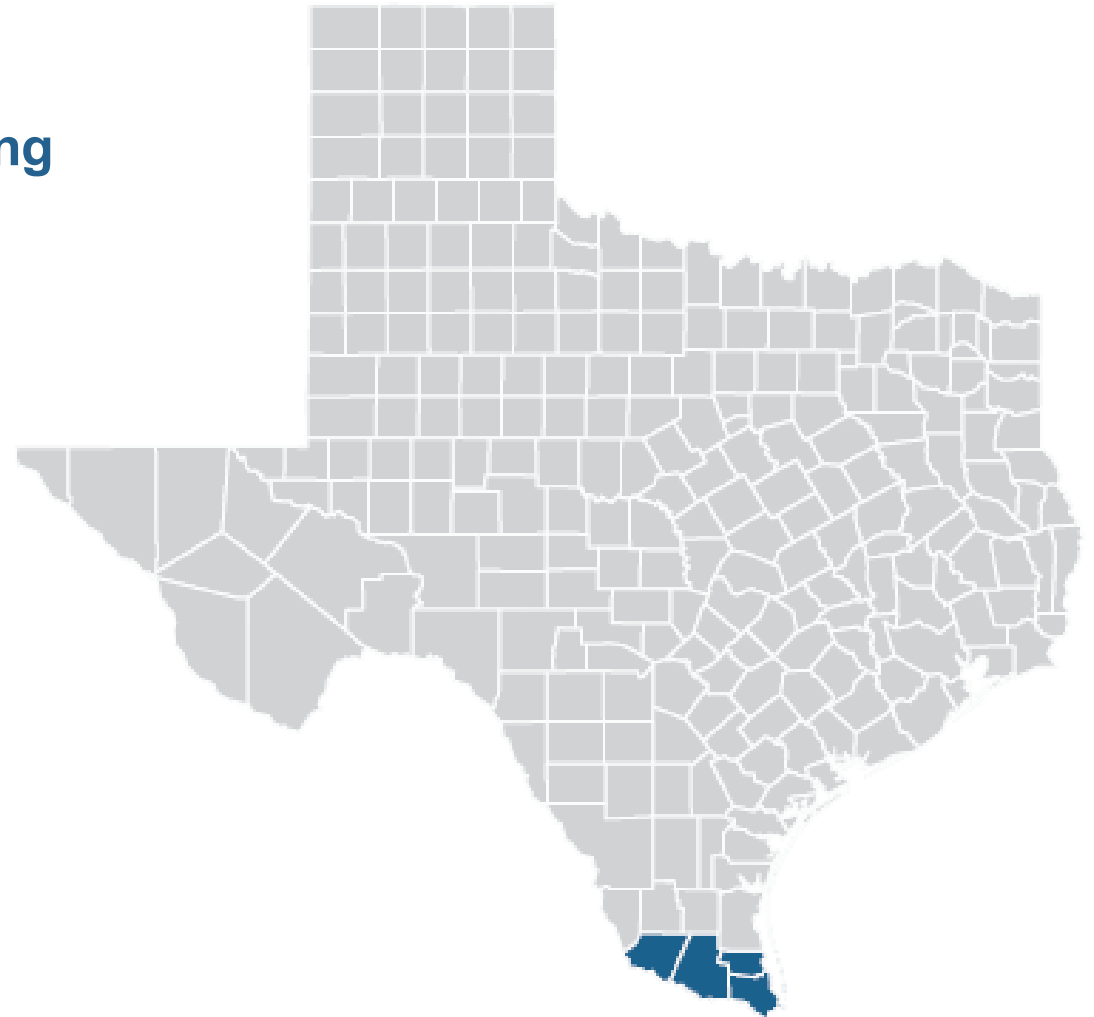
Provider Network

- Blue Essentials

Provider Finder

- A complete list of network providers is available at:

www.bcbstx.com/trshmo



Simple, Affordable and Easy to Use

Patient-Centered, Physician-Guided Care



Blue EssentialsSM WEST TEXAS HMO



Annual Deductible	\$950 Ind/\$2,850 Family
Out-of-Pocket Maximum (Applies to both medical and pharmacy)	\$7,450 Ind/\$14,900 Family
Office Visits Primary/Specialist	\$20 Copay/ \$70 Copay
Preventive Care	100%
Emergency Room Copayment	\$500 Copay; 25% after deductible
Urgent Care Copayment	\$50 Copay per visit
Outpatient	\$500 Deductible; 25% after deductible is met
Inpatient	\$500 Deductible; 25% after deductible is met
Pharmacy	<p>\$150 Deductible</p> <p>Generic: \$5 Retail/\$12.50 Mail Order</p> <p>Preferred Brand: 30% after Pharmacy Deductible</p> <p>Non-Preferred Brand: 50% after Pharmacy Deductible</p>

Monthly Premium Rates Effective 09/01/2022

WEST TEXAS HMO



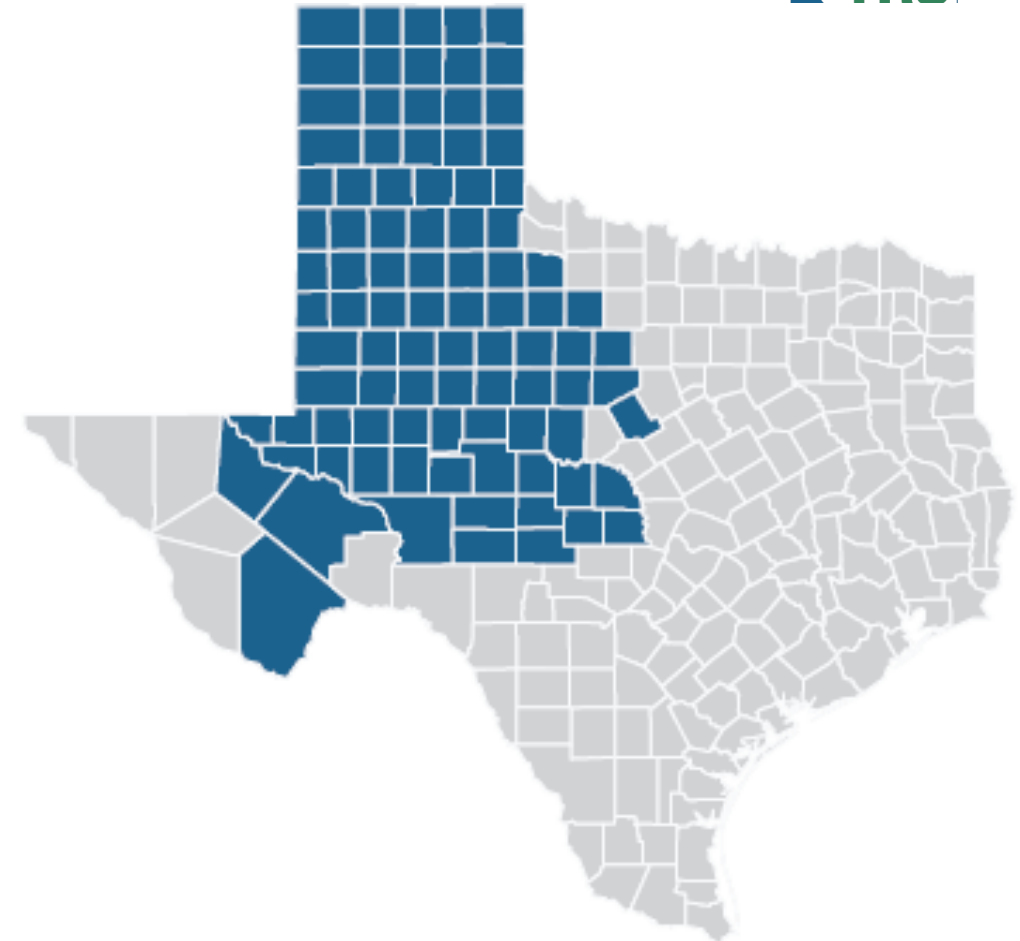
Coverage Category	2022-2023
Employee Only	\$689.60
Employee and Spouse	\$1,672.26
Employee and Child(ren)	\$1,083.58
Family	\$1,775.58

WEST TEXAS HMO



Available to employees living, working or residing in the following counties:

Andrews, Armstrong, Bailey, Borden, Brewster, Briscoe, Callahan, Carson, Castro, Childress, Cochran, Coke, Coleman, Collingsworth, Comanche, Concho, Cottle, Crane, Crockett, Crosby, Dallam, Dawson, Deaf Smith, Dickens, Donley, Eastland, Ector, Fisher, Floyd, Gaines, Garza, Glasscock, Gray, Hale, Hall, Hansford, Hartley, Haskell, Hemphill, Hockley, Howard, Hutchinson, Irion, Jones, Kent, Kimble, King, Knox, Lamb, Lipscomb, Llano, Loving, Lubbock, Lynn, Martin, Mason, McCulloch, Midland, Mitchell, Moore, Motley, Nolan, Ochiltree, Oldham, Parmer, Pecos, Potter, Randall, Reagan, Reeves, Roberts, Runnels, San Saba, Scurry, Schleicher, Shackelford, Sherman, Stephens, Sterling, Stonewall, Sutton, Swisher, Taylor, Terry, Throckmorton, Tom Green, Upton, Ward, Wheeler, Winkler, Yoakum



Provider Network

- Blue Essentials

Provider Finder

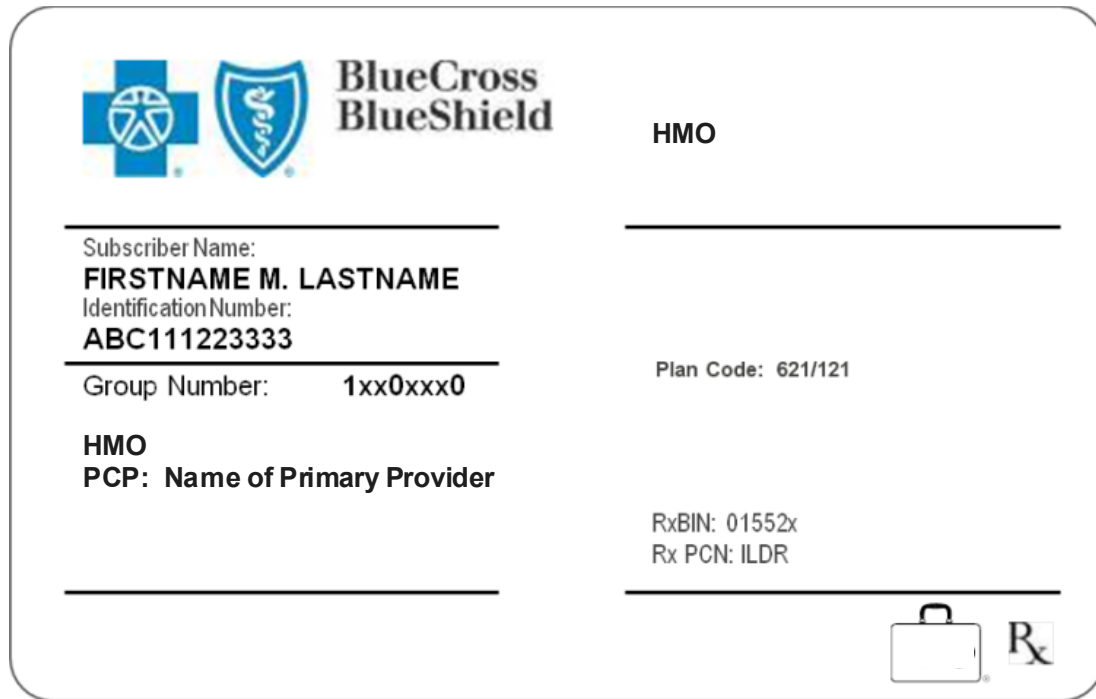
- A complete list of network providers is available at:

www.bcbstx.com/trshmo

YOUR BCBSTX ID CARDS

All enrolled members will receive new ID cards.

You should receive your new ID cards by late August.



Each enrolled member will receive an ID card.

ID card will be mailed to your home address

You can call Customer Service or log on to Blue Access for MembersSM to order additional or replacement ID cards.

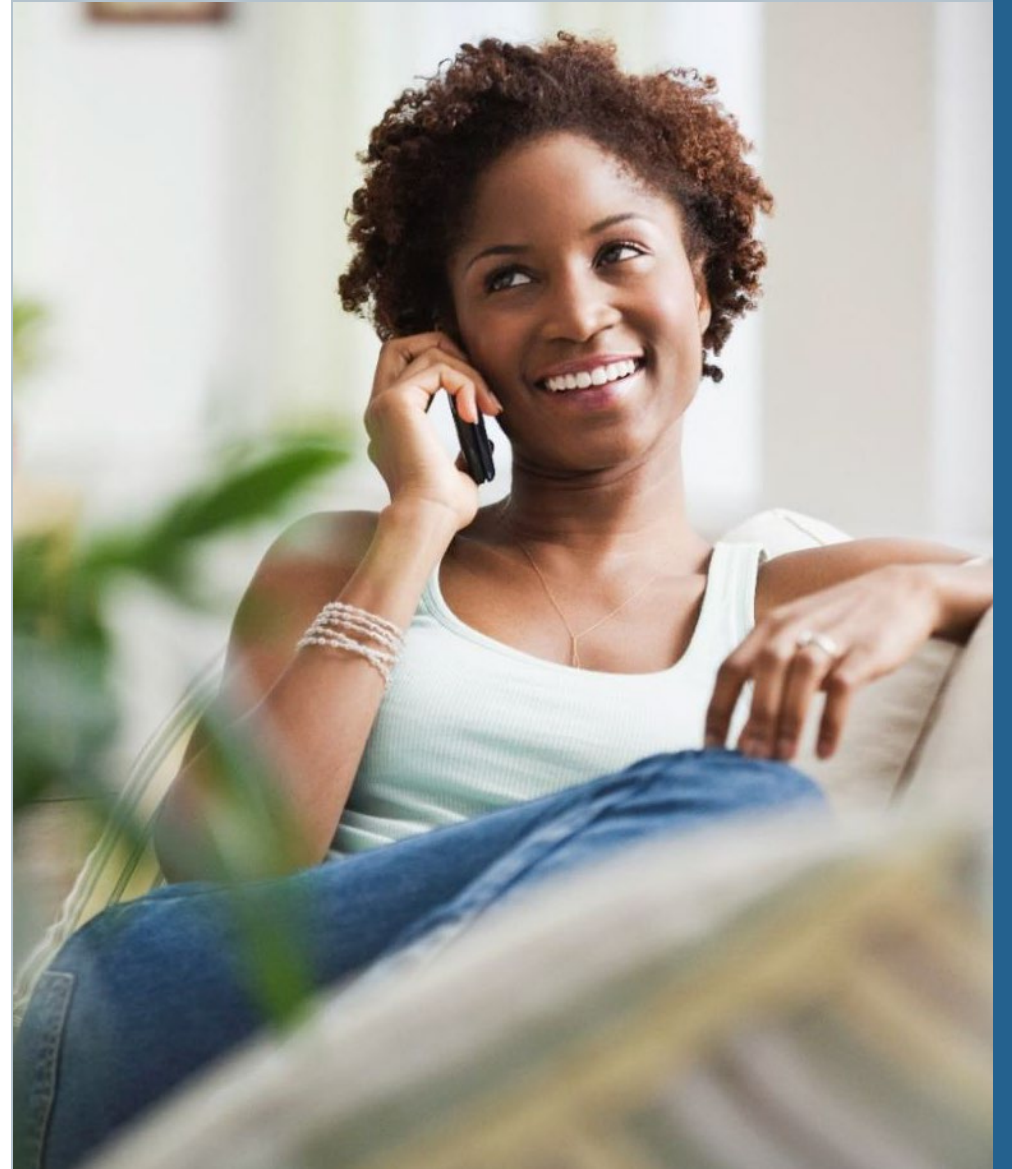
CUSTOMER SERVICE

Call Customer Service for assistance and questions about:

- Claims
- Medical benefit coverage
- Finding network providers
- Membership and eligibility
- Navigating digital tools and resources
- ID card requests
- Health education and transfer to other health programs
- Transition of care

www.bcbstx.com/trshmo

888-378-1633



STAY ENGAGED DIGITAL CAPABILITIES

- Blue Access for Members
- Provider Finder
- BCBSTX App



BLUE ACCESS FOR MEMBERS

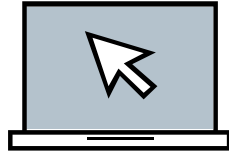
AT YOUR FINGERTIPS

- Get a temporary ID card
- Confirm your coverage and eligibility information
- Access health and wellness information and guides
- Find in-network doctors, hospitals and other health care providers
- Review claims for medical, pharmacy and dental services* all in one place
- Sign up for electronic EOBs, and save paper



Log and perform protected transactions
24 hours a day, 7 days a week*

How to Find a Provider



- From your computer or mobile device, log on to bcbstx.com/trshmo and click on **Provider Finder**[®]



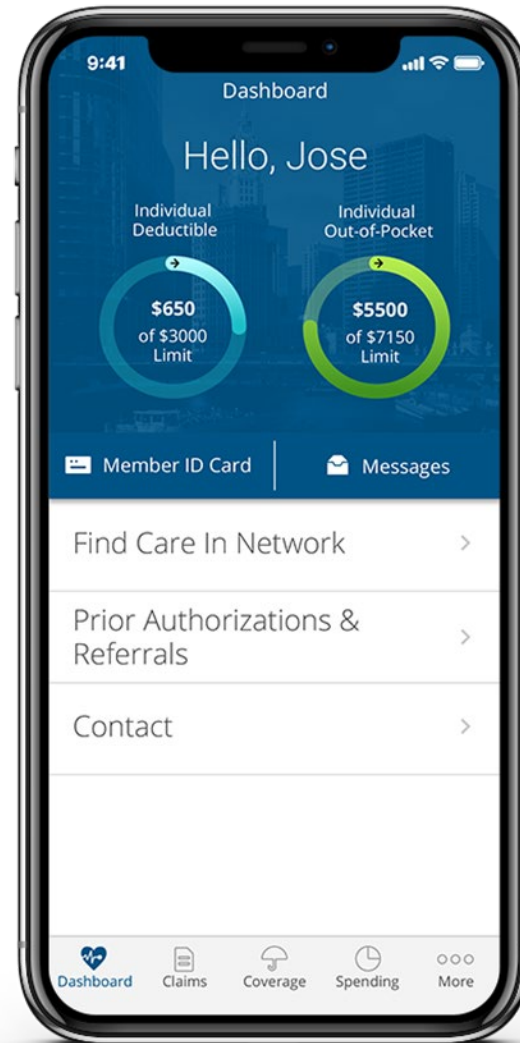
- Call the Customer Service number on your ID card **888-378-1633**



- Speak with your provider's office

BCBSTX App for Mobile Devices

- Find an in-network doctor, hospital or urgent care facility or search for Spanish-speaking doctors
- Access your claims, coverage and deductible information
- Access temporary digital member ID card
- Secure login with Face ID (iOS only) and Fingerprint ID
- **Let us know your communication preferences**



- To download the app, go to Google Play, the App Store or text* **BCBSTXAPP** to 33633

HEALTH AND WELLNESS

24/7 Nurseline

Wellness Portal – Well on Target

Fitness Program

Learn to Live - NEW



24/7 Nurseline

Advice anytime.

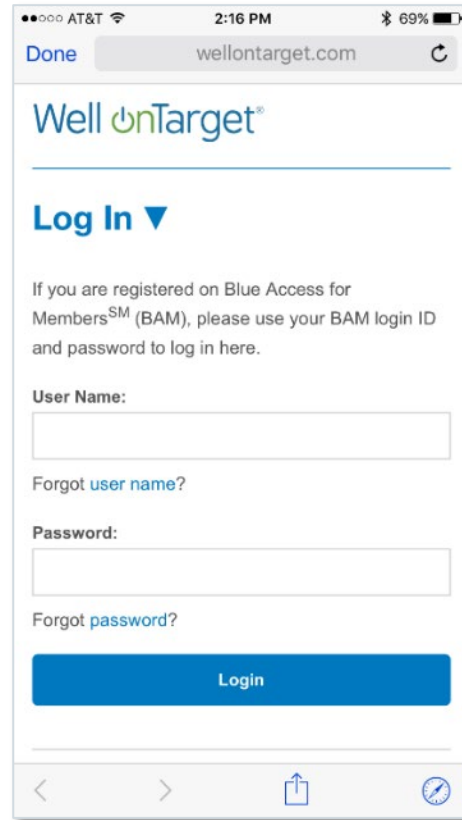
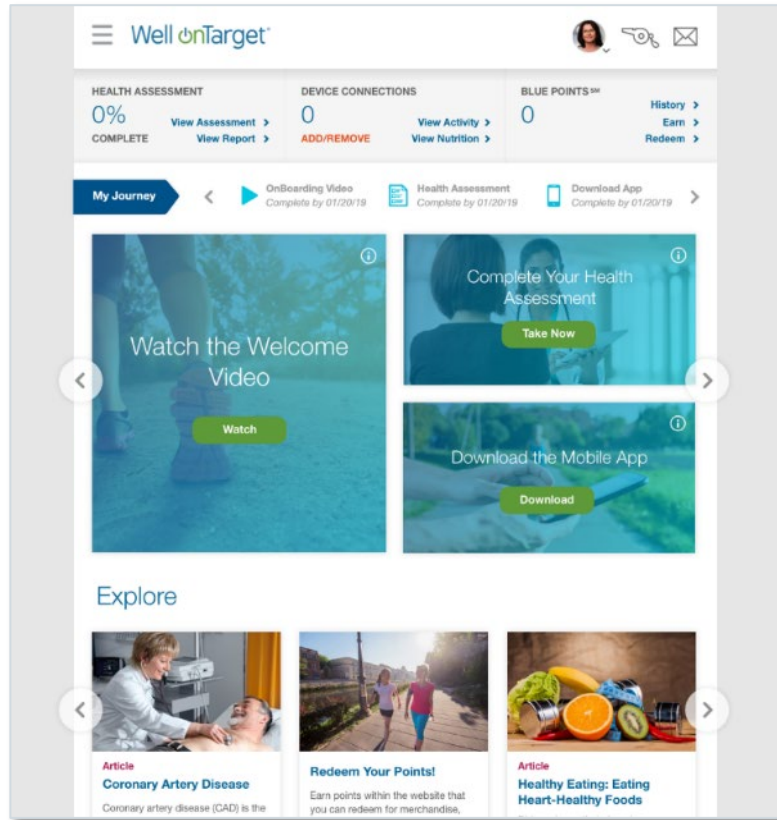
Advice isn't just needed from 9 to 5.

Round-the-clock health and wellness advice from licensed nurses

Plus, you can also listen to more than 1,000 health topics



MEMBER WELLNESS PORTAL



The portal includes recommended activities that make up your Personal Member Journey.

The Fitness Program is provided by Tivity Health™ Services, LLC, an independent contractor which administers the Prime® Network of fitness centers. The Prime Network is made up of independently-owned and managed fitness centers. Prime is a registered trademark of Tivity Health, Inc. Tivity Health is a trademark of Tivity Health, Inc.

Blue Cross®, Blue Shield® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

Well onTarget® Highlights

- Health Assessment
- Member dashboard
- Digital self-management programs
- Trackers and tools
- Interactive symptom checker
- Health and wellness content
- Secured messaging
- Blue PointsSM rewards*
- Fitness Program
- Tracking for fitness and nutrition and also device integration
- Personal wellness challenges
- Mobile app (AlwaysOn)

*Blue Points program rules are subject to change without prior notice. Member agrees to comply with all applicable federal, state and local laws, including making all disclosures and paying all taxes with respect to their receipt of any reward.

AlwaysOn is owned and operated by Onlife Health Inc. an independent company that has contracted with Blue Cross and Blue Shield of Texas to provide digital health management for members with coverage through BCBSTX. BCBSTX makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

FLEXIBLE GYM NETWORK

A choice of gym networks to fit budgets and preferences.*

Plan 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:** Boutique-style classes and specialty gyms are pay-as-you-go with 30% off every 10th class.
- **Family Friendly:** Expands gym network access to your covered dependents at a bundled price discount. Member pays only one enrollment fee per family.
- **Convenient Payment:** Monthly fees are paid via automatic credit card or bank account withdrawals.

*Represents possible network locations. Check local listings for exact network options as some locations may not participate. Network locations are subject to change without notice.

Selecting Options

- You can select an option based on your preference. Once you pay, you'll have access to all locations within the purchased plan and those at the lower price, too.
- The Elite plan will have the option to select one home elite gym and access to all other gyms.
- You have the option to change your Elite home gym monthly.

DIGITAL MENTAL HEALTH



Online programs through Learn to Live at no added cost for:

- Stress, anxiety and worry
- Depression
- Social anxiety
- Insomnia
- Substance use



New

- Available to employees and their family members 13 and older
- Programs in English and Spanish
- Personal coaching by phone, text or email

Get started with a mental health assessment:

- Log in to Blue Access for MembersSM
- Choose Wellness, then find Digital Mental Health

Your Health and Wellbeing Programs

TO HELP YOU FIT BETTER HEALTH INTO YOUR SCHEDULE

1. Log in at bcbstx.com/trshmo
2. Click the My Health tab



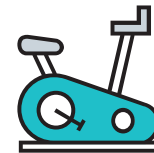
Well onTarget® helps you reach your health and wellness goals through online self-management programs and rewards.



Digital Mental Health supports your mental wellbeing with programs for stress, depression, sleep problems and substance use.



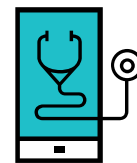
24/7 Nurseline conveniently answers your health questions.



Fitness Program gives you access to a network of gyms that fit your budget and lifestyle.



Women's and Family Health provides support for cycle tracking, pregnancy and parenting.



Digital programs help you manage your weight, diabetes, high blood pressure and joint and spine issues through digital coaching programs.

2022-2023
TRS-ActiveCare

HEALTH BENEFITS



Thank you

2022-2023
TRS-ActiveCare

HEALTH BENEFITS

Baylor Scott & White Health Plan

Plan Year 2022-2023

Same Commitment. New Brand.



is now



BSWHP is Removing Barriers to Care



Open Access HMO

- **NO referrals needed** to see a network provider
- **NO requirement** to select a Primary Care Physician (PCP)

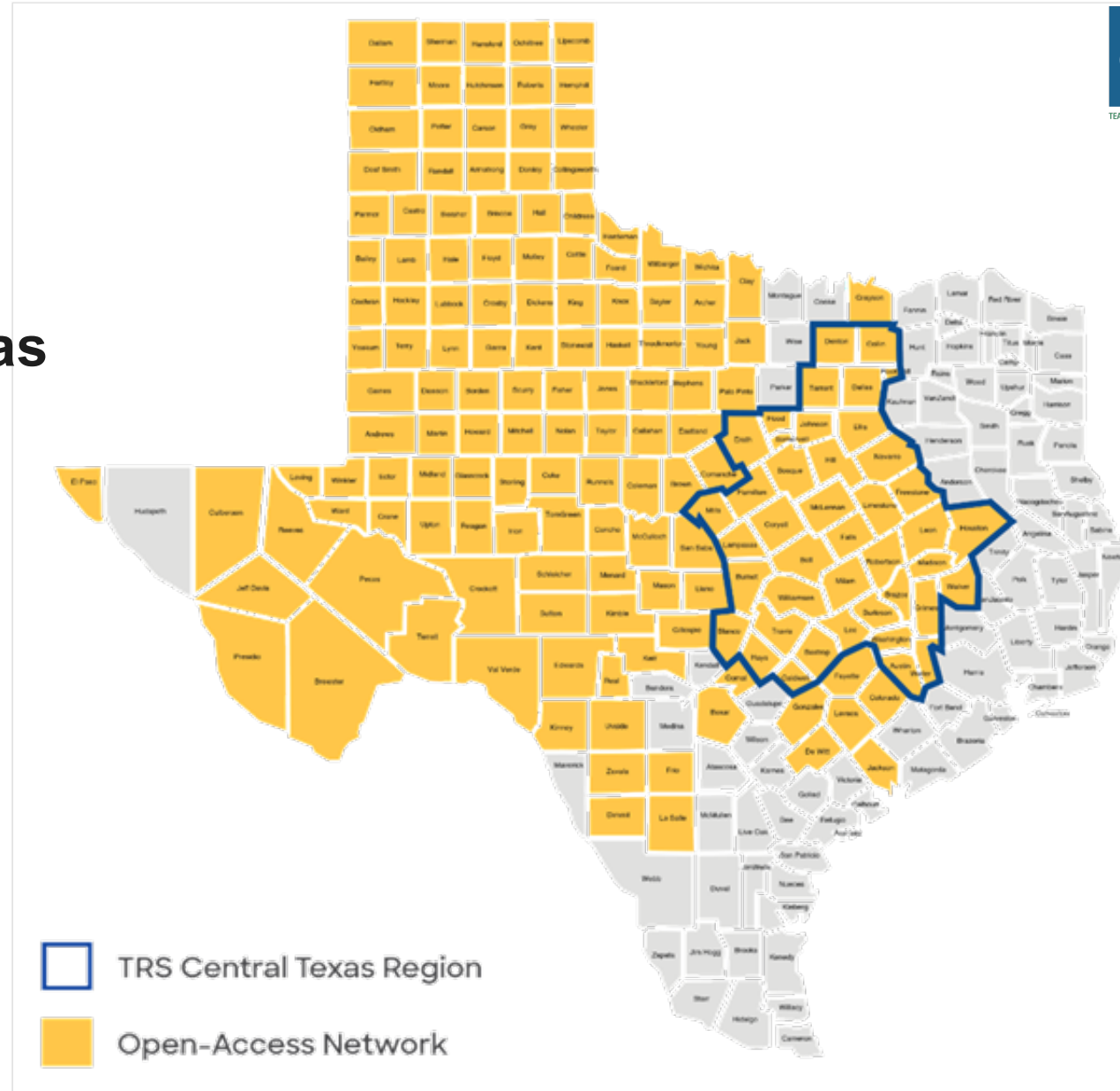
\$0 Copay for...

- Preventive Care Coverage
- Virtual care
- First in-person sick visit
 - Additional visits now cost less, too!
- PCP visits for dependents under age 19

Our Coverage Area



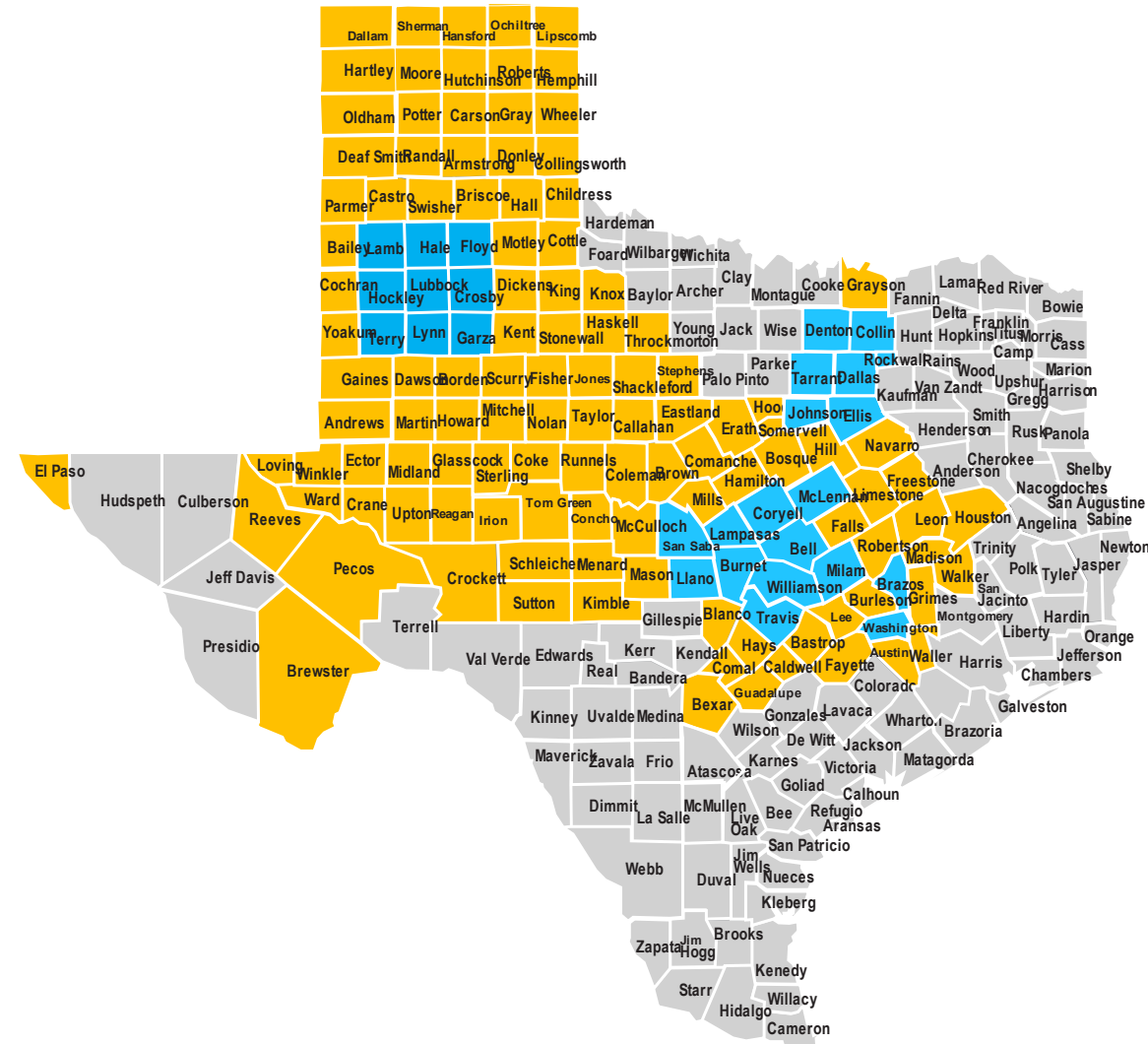
TRS Central Texas Region



New Network: BSW Premier HMO



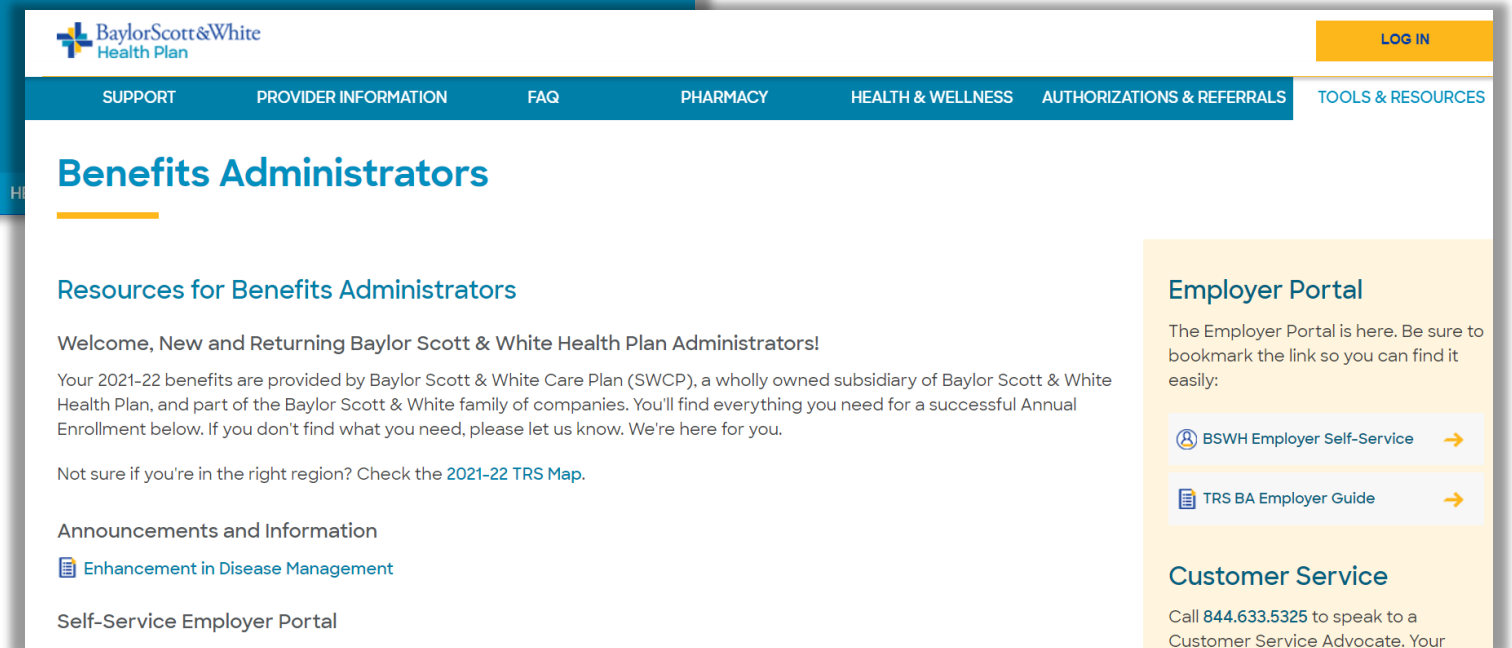
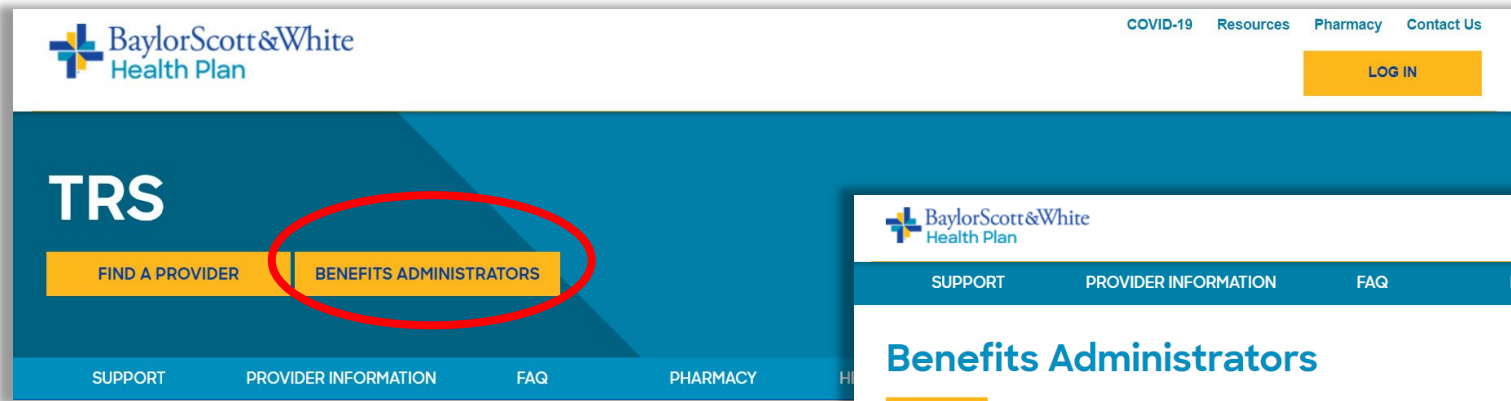
- Counties in blue have a different provider mix than TRS has had in the past
- **Current members will need to confirm their current providers are in the BSW Premier network**



BA Help and Support



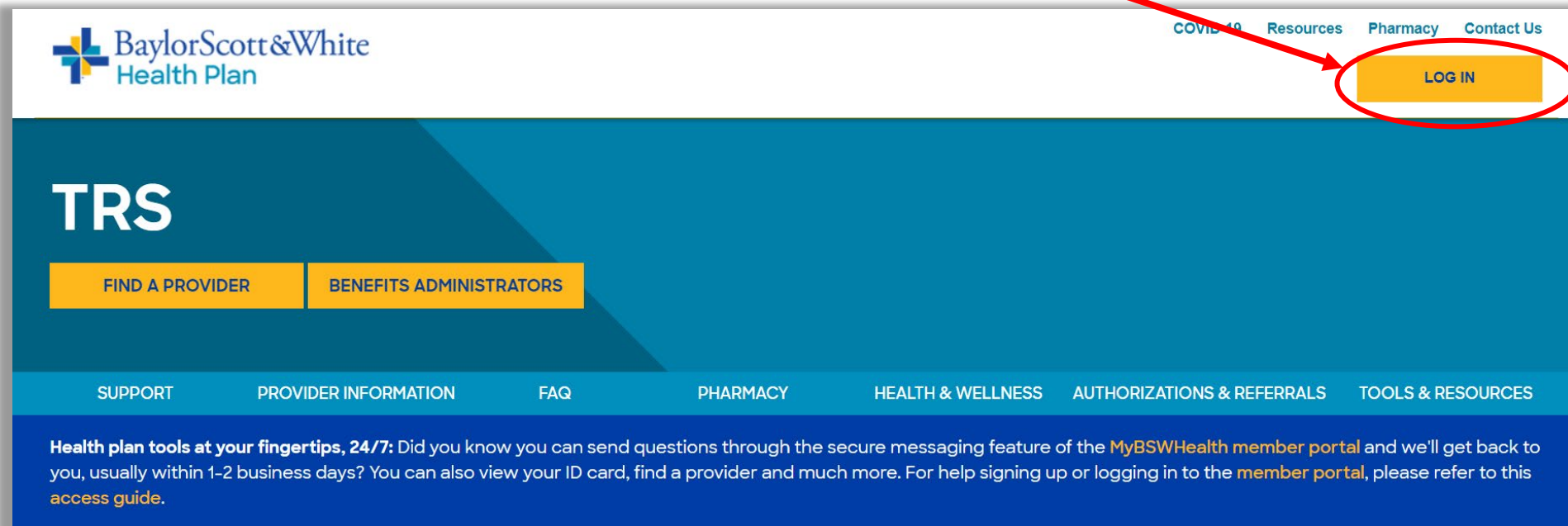
- Connect with us at BSWHealthPlan.com/TRS
- Find information on plans
- Get help with benefits administration
- Access forms and documents



Member Resources at BSWHealthPlan.com/TRS



- Member Guides and Benefits Booklets
- Provider search tool
- Wellness resources
- Information on pharmacy, claims, customer service, and more
- Log in to the **MyBSWHealth Member Portal**



2022-2023
TRS-ActiveCare

HEALTH BENEFITS



Benefits

Benefits Highlights for 2022-2023



- 100% preventive care coverage
- Low deductible option
- Access to virtual care—like eVisits and video visits—for a \$0 copay
- First in-person sick visit \$0 copay
- No copay for PCP visits for dependents under age 19
- Award-winning MyBSWHealth app
- Maximum out-of-pocket includes medical and prescription drug deductibles, copays and coinsurance



Benefits Highlights for 2022-2023 (continued)



- No referrals needed for in-network physicians
- Comprehensive network of quality physicians
- Worldwide emergency care
- Local offices and Texas-based customer service
- Digital wellness coaching available to all members
- Wondr Health™ weight loss program available to all members
- Maternity care management program

For additional plan information, see the Benefit Administrators section at BSWHealthPlan.com/TRS



\$0 Copay Options



MyBSWHealth

- eVisits - Online diagnosis and treatment plan for common medical conditions
- Video Visits - Online with a doctor, face-to-face in real time
- Both available at MyBSWHealth.com or the MyBSWHealth app

MDLIVE

- Talk to doctors, licensed therapists and more, for general health and behavioral health concerns
- Visit by phone, secure video, or the MDLIVE app

24/7 Nurse Line

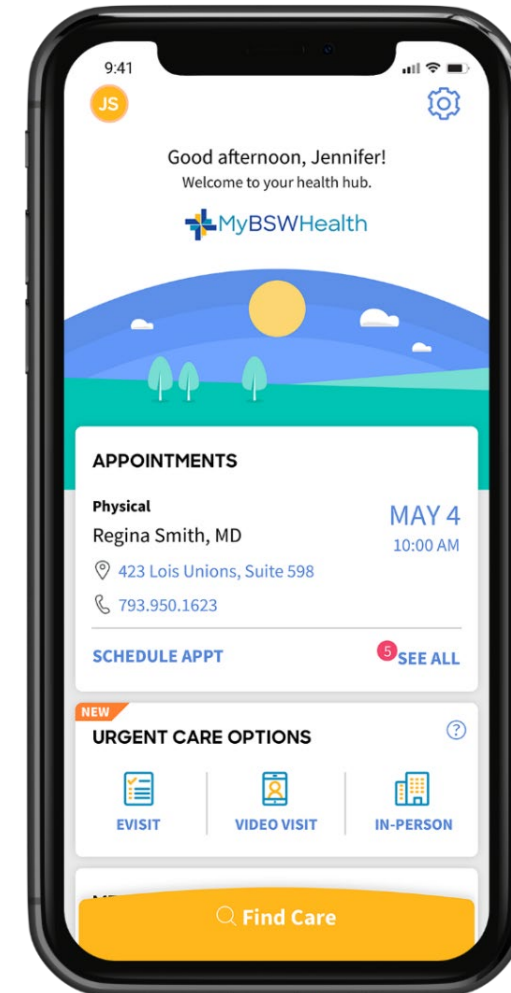
- Managed by Baylor Scott & White Health staff
- Immediate support, 24/7
- Discuss symptoms and concerns
- ER/Urgent care guidance



Spotlight: MyBSWHealth App and Member Portal



- MyBSWHealth is a digital resource available as an app or through the Member Portal website
- With MyBSWHealth, members can:
 - Access and print ID cards
 - Find a provider
 - Refill prescriptions
 - Track appointments
 - View test results
 - See claims and copays
 - Send a secure message
 - Experience eVisits or video visits





Wellness and Value-added Programs



Wondr Health™

- Unique mindful-eating curriculum combined with technology
- Teaches skills needed to sustainably lose weight & improve health
- Proven to deliver
 - sustainable weight loss
 - meaningful reversal of MetS risk factors like hypertension / prediabetes




Maternity Care

- Assistance during pregnancy + 1 year after birth
- Access to a nurse 24/7
- In-home support for high-risk conditions
- Mental health screening after delivery
- And much more!



Webinars & Newsletters





Join us for a Wellness Webinar

Stress Reset
 April 14th, 11 am - 11:30 am
Is stress making you frustrated and irritable? Stress relievers can help you seemly to your chaotic life. Join us to discuss top and tried techniques.

[\[Click here to pre-register\]](#)

Diabetes Education Panel
 May 12th, 11 am - 12 pm
Please join us for a unique diabetes education opportunity. We specialt answering questions about diabetes care, nutrition, and more. You are a family member, then questions, we're got answers.

[\[Click here to pre-register\]](#)

Men's Health
 June 16th, 11 am - 11:30 am
Do you know which types of cancers affect men the most? What can prevent them? Join us for an education webinar that will empower answers to these important questions.

[\[Click here to pre-register\]](#)

Women's Health
 June 16th, 12 pm - 12:30 pm
Do you know which types of cancers affect women the most? What can help prevent them? Join us for an education webinar that will empower answers to these important questions.


[\[Click here to pre-register\]](#)

Be Well
 Winter 2022

Happy 2022, Y'all!
 Are you crushing your wellness-related New Year's resolutions? If not, no worries. There's still plenty of time to reflect on your goals and make tangible changes to turn them into reality. You'll find plenty of ideas for healthy living inside these pages. Enjoy them and Be Well!

In this issue

- ☑ Meet WebMD
- ☑ Are you winter-ready?
- ☑ Finding help just got easier
- ☑ #WebinarWednesdays
- ☑ Cervical cancer: Are you at risk?
- ☑ Wondr Health
- ☑ 4 tips for a healthier diet
- ☑ Take your best shot



Medical Coverage Overview



- **NO PCP copay** for first sick visit
- **NO PCP copay** for dependents under age 19

2022-23

Deductible	\$1,900 per individual / \$4,750 per family
Out-of-Pocket Maximum - Includes medical/drug deductible, copayments & coinsurance	\$8,000 per individual / \$15,000 per family
Office Visit Primary Care: Primary Care for Dependents: Specialists Visits:	\$15 (\$0 for 1 st visit) \$0 \$70
Inpatient/Outpatient Services	20% of charges after deductible
Preventive Care	\$0 with no deductible



Pharmacy Coverage Overview

- **\$0 copay** on ACA Preventive Medications

2022-23	
Rx Deductible	\$200 per individual Rx (ACA Preventive and Preferred Generics excluded)
Rx Out-of-Pocket Maximum	Included in medical Out-of-Pocket Maximum
Retail 30-Day Supply	
ACA Preventive	\$0
Preferred Generics	\$12
Preferred Brand	30% after Rx deductible
Non-preferred Brand/Generic	50% after Rx deductible
Specialty Tier 1	25% after Rx deductible
Specialty Tier 2	25% after Rx deductible
Specialty Tier 3	35% after Rx deductible

2022-2023
TRS-ActiveCare

HEALTH BENEFITS



COSTS

Premium Information for 2022-2023



For detailed information, see the Benefit Administrators section at BSWHealthPlan.com/TRS

Coverage Category	Region 4	Region 6	Region 10	Region 11	Region 12	Region 13
Employee Only	\$527.81	\$527.81	\$543.35	\$569.24	\$491.55	\$491.55
Employee and Spouse	\$1,325.22	\$1,325.22	\$1,364.92	\$1,431.08	\$1,232.58	\$1,232.58
Employee and Child(ren)	\$848.31	\$848.31	\$873.57	\$915.65	\$789.39	\$789.39
Family	\$1,525.20	\$1,525.20	\$1,570.98	\$1,647.24	\$1,418.42	\$1,418.42



Strategies to Reduce Costs



Less \$

VIRTUAL CARE – \$0 Copay using your mobile device or computer

PRIMARY CARE DOCTOR – Best choice for care when it's not an emergency

WALK-IN CLINICS – Same-day appointments when your doctor is not available

URGENT CARE – Need immediate attention but it's not life-threatening

EMERGENCY ROOM – Any condition you believe to be life-threatening

More \$



2022-2023
TRS-ActiveCare

HEALTH BENEFITS



Why Choose BSWHP?



Benefits and Service from Your Texas Partners



Say NO to...

- **Out-of-pocket costs** for preventive care service
- **Primary care copays** for dependents under age 19
- **Referrals**
- **Copays for Telehealth:** MyBSWHealth, MDLIVE and Nurse Advice Line

Say YES to...

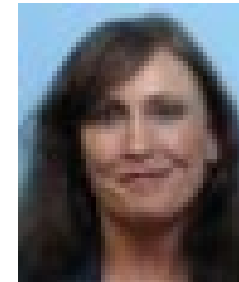
- **Wellness:** Online coaching, Wondr Health™ and Maternity Care Management
- **Texas-based customer service**
- **Worldwide emergency care**
- **Dedicated webpage** at BSWHealthPlan.com/TRS
- **Claims and benefit information available 24/7**

Local Account Management and BA Support



Chris Gravitt
Client Manager

Christopher.Gravitt@BSWHealth.org



Debbie Harvey
Client Manager

Deborah.MannHarvey@BSWHealth.org

Texas-Based Customer Service for Members



- Texas-Based Customer Service: **844.633.5325**
- Website: **BSWHealthPlan.com/TRS**
- Secure messaging with Customer Service: **MyBSWHealth** app and member portal

2022-2023
TRS-ActiveCare

HEALTH BENEFITS



Thank You!

**We value our partnership with TRS
and look forward to working with you this year!**



**Baylor Scott & White
Health Plan**

**2022-2023
TRS-ActiveCare**

HEALTH BENEFITS

Q&A

Connect with TRS!

healthcarecomm@trs.texas.gov

Your TRS District Ambassador

<https://www.bcbstx.com/trsactivecareba/da/da-directory>

