



Benefit Administrator Training

Your TRS-ActiveCare Plan

Plan Year 2025-26



A G E N D A

TRS-ActiveCare

- Overview – New Rates and Benefits

bswift

- Annual Enrollment Overview
- Key Dates

BCBSTX

- Comparing Plan Options
- What Sets TRS-ActiveCare Apart?
- Tools and Resources
- Key Dates

Express Scripts

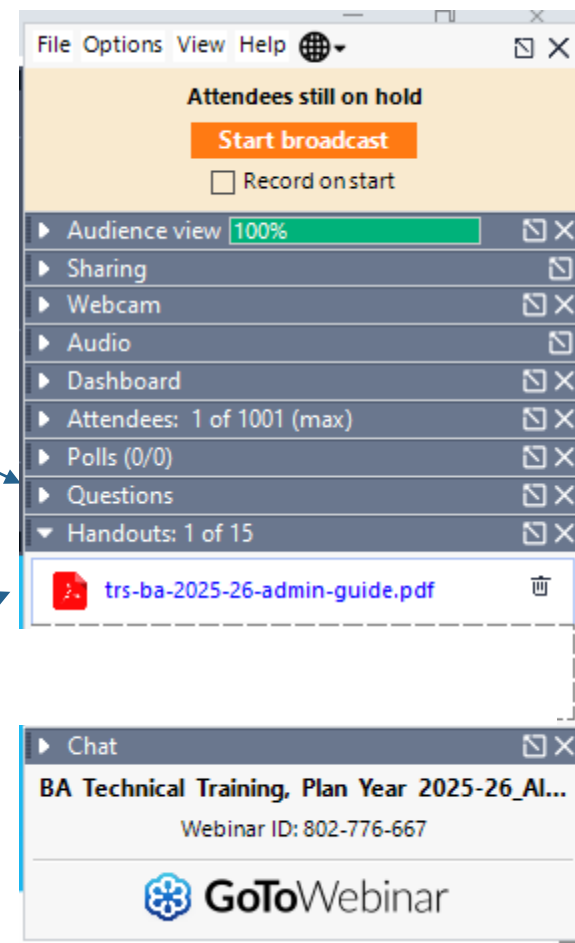
- Know the Terms
- Benefit Overview
- Tools and Resources
- FAQs

Blue Essentials HMOs

Review Questions and Answers

Housekeeping

- Anytime during the webinar, ask our subject matter experts questions in this box.
- If you don't see this handouts pane, select View>Handouts in the top menu bar of the control panel.



If you're having trouble navigating the webinar, go to support.goto.com/webinar for help.

Mission: To deliver highly-valued plans for Texas educators that provide access to affordable, quality health care.

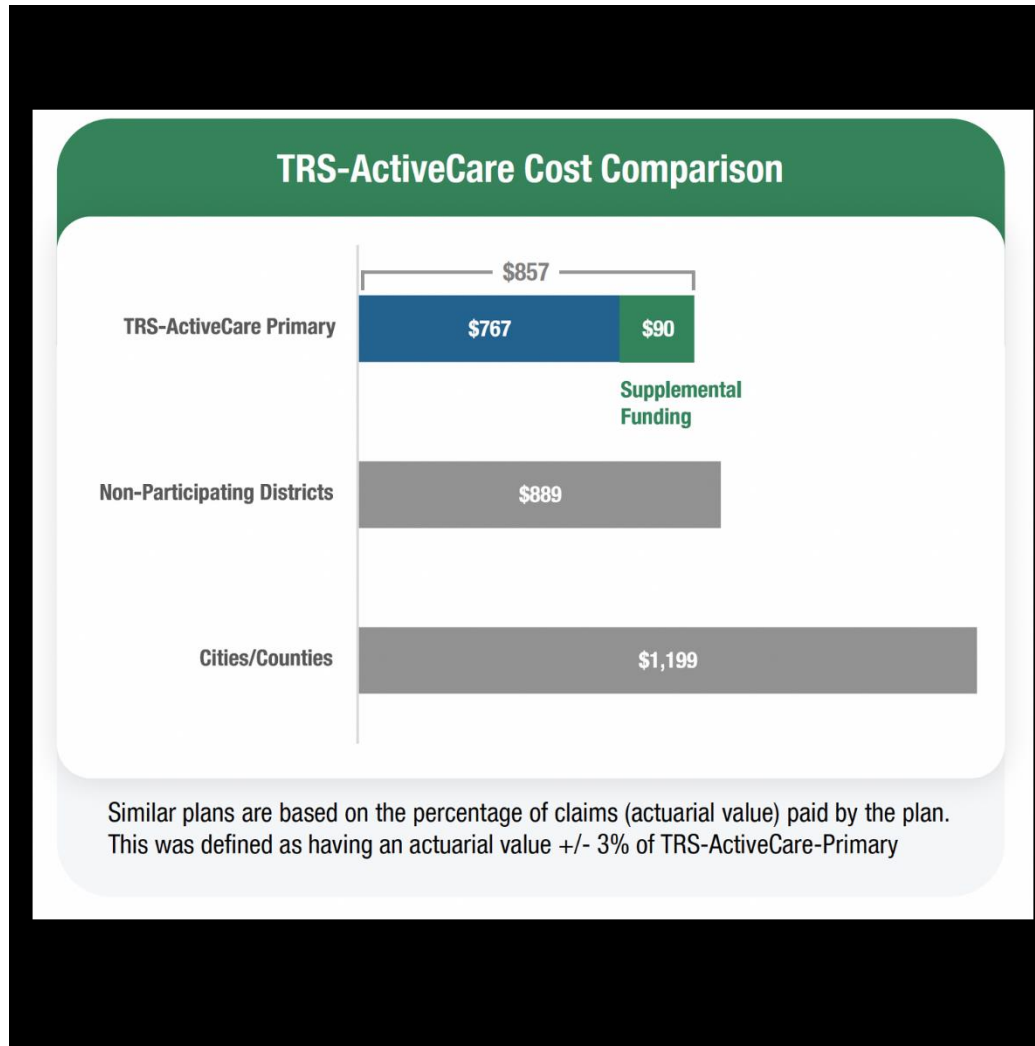
Values:

1. Stability
2. Innovation
3. Value
4. Employer focused



The reality of rising costs

TRS-ActiveCare maintains lower costs on average than similar plans.

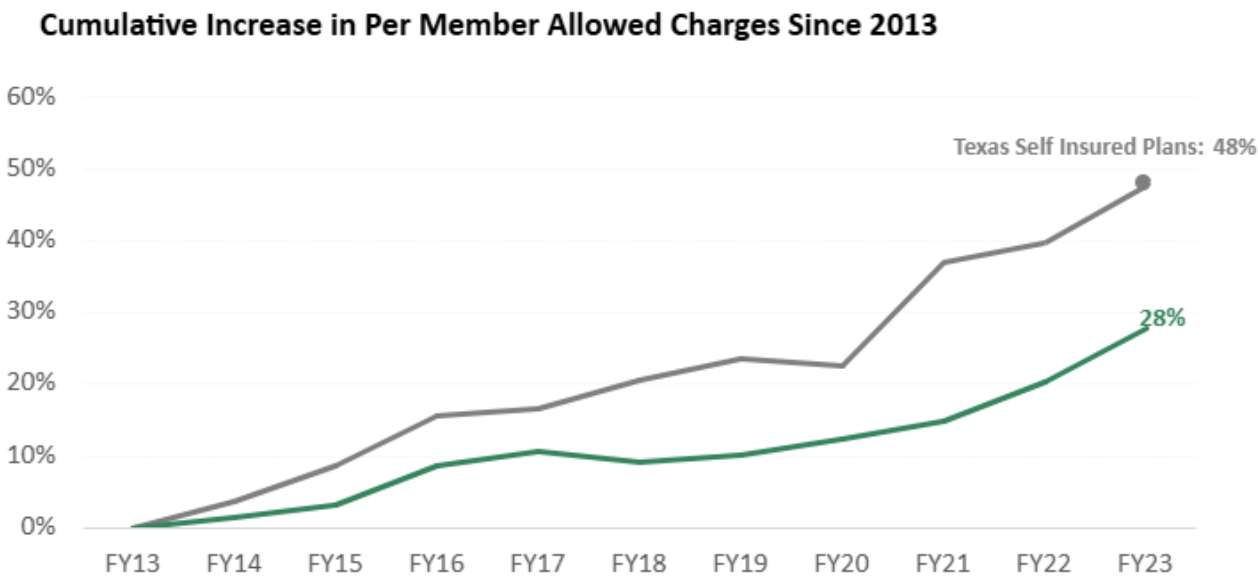


The 89th Texas Legislature appropriated \$369M to TRS-ActiveCare to help offset rate increases for Plan Years 2026 and 2027

Managing Cost



Cumulative cost growth 42% less than that of our peers.



The Benefits of Efficiency

LOWERING COSTS BY:



Claims are paid correctly and on time.



Suspicious claims are investigated.



Benefits are cost effective and high quality.

How TRS Lowers Costs Across All Plans

98%

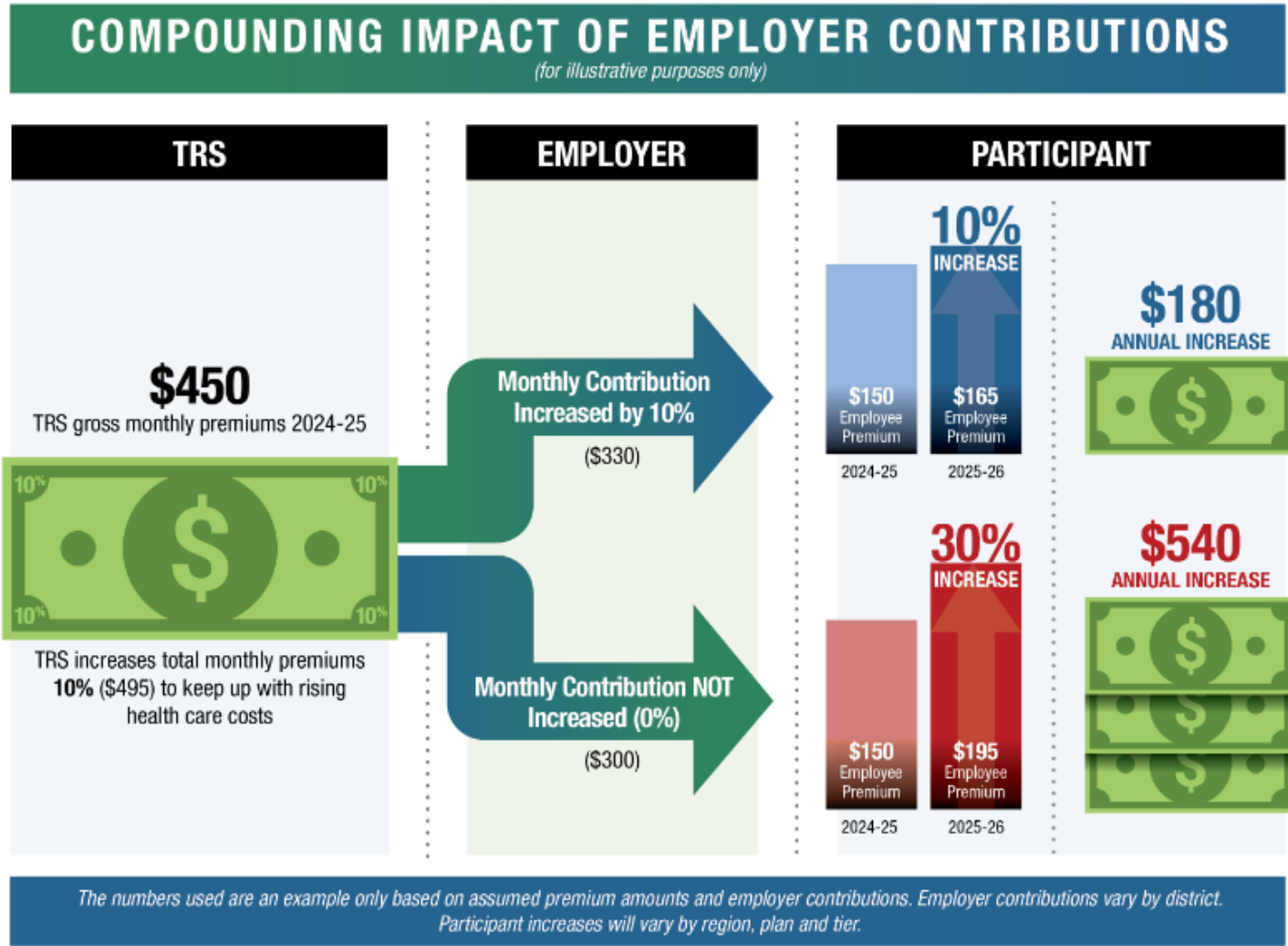
Pays for medical and prescription drug claims.



2%

Pays for administration and claims processing.

The employer contribution



1. **Minimum employer contribution** required by 2001 law for TRS-ActiveCare is **\$225/month**.
2. **Average state and employer contribution** across all regions and tiers for TRS-ActiveCare in FY 2025 was **\$355/month**.
3. When TRS' gross premium increase is fully passed on to employees it results in a significantly higher percentage increase for employees and their families.

Rate Change – PY 25-26: Overview

TRS



Premium increase is 9.7% on average



Supplemental funding covers 8% of total premium cost

Remember: Premiums listed are gross, not net. Apply your district's contribution to determine what your employees will pay.

TRS-ActiveCare continues to offer a competitive option compared to other health plans offered to public school employers.

Rate Change – PY 25-26: Regions 18 & 19



TRS-Active Care PY 2025-26		Region 18	Region 19
Average PEPM % Rate Increase		5.6%	12.8%
Primary Plan Employee Only Tier	Dollar Increase from PY24-25	\$23	\$52
	Gross Premium	\$418/mo	\$452/mo

Please Note: The premiums and dollar increase listed here are for the Employee Only Tier, and DO NOT include the contribution your district will be making. This means that they are **not** representative of what your employees will pay.

Benefit Alignment-TRS-ActiveCare HD Plan



	Benefit Alignment	Current PY 25	Proposed PY 26
TRS-ActiveCare HD Plan	In-network deductibles <i>(IRS requirement)</i>	\$3,200 (Individual) / \$6,400 (Family)	\$3,300 (Individual) / \$6,600 (Family)
	In-network maximum out-of-pocket (MOOP)	\$8,050 (Individual) / \$16,100 (Family)	\$8,300 (Individual) / \$16,600 (Family)
	Out-of-network deductibles	\$6,400 (Individual) / \$12,800 (Family)	\$6,600 (Individual) / \$13,200 (Family)
	Out-of-network maximum out-of-pocket (MOOP)	\$20,250 (Individual) / \$40,500 (Family)	\$20,500 (Individual) / \$41,000 (Family)

What's New and What's Changing



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

Member Rewards is expanding

- get rewarded for choosing top performing physicians

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

The following services will no longer require a referral

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

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



BSWIFT + TRS-ACTIVECARE

PY26 Annual Enrollment Overview



- Enrollment is Passive
- No BCBS HMO service area changes
- Primary AE window will be 7/7/25 - 8/15/25
 - 2 files will be supported post AE in advance of 9/1
- Supplemental Enrollment Window will be 8/16/25 - 8/29/25
- Rates and plan changes were made available following the 6/3/25 Board of Trustees Meeting
- Push for digital ID card options
- SSN requirements for invalid SSN and dependents

Key Dates



Annual Enrollment

- AE Begins
 - 7/7/25
- AE Ends
 - 8/15/25
- Supplemental Begins
 - 8/16/25
- Supplemental Ends
 - 8/29/25

EDI Files - TPA

- Final Current Year
 - 8/15/25
- First AE
 - 8/18/25
- Second AE
 - 8/25/25
- First Ongoing
 - 8/29/25
- Dual Plan Year
 - 9/18/25
 - 10/16/25

EDI Files - Carrier

- Final Current Year
 - 8/18/25
- First AE
 - 8/22/25
- Second AE
 - 8/28/25
- First Ongoing
 - 9/4/25
- Dual Plan Year
 - 9/22/25
 - 10/20/25

Other Key Dates

- Plan Year Begins
 - 9/1/25
- September Bills Post
 - 9/5/25
- Membership Processing Deadline for 9/1/25
 - 10/15/25

Access to Care

- What is Access to Care?
 - Immediate need for medical or pharmacy benefits and timing is expected to be an issue
- Documentation is critical so include attachments
- Updates are temporary and should be prioritized for “True Access to Care”
- Submit your request using the form on the Admin Homepage in bswift

Bookmark the “Hotfile Submission Form”
hotfile-request.bswift.com



BCBSTX and TRS-ActiveCare
**YOUR EMPLOYEES'
HEALTH BENEFITS**

Choosing The Best Plan



Your employees have three TRS-ActiveCare plan options.

1 TRS-ActiveCare Primary	2 TRS-ActiveCare Primary+	3 TRS-ActiveCare HD	TRS-ActiveCare 2 Closed to new enrollees
<ul style="list-style-type: none">• lowest premium• copays for doctor visits before you meet your deductible• statewide network• referrals from Primary Care Provider required to see specialists*• no out-of-network coverage	<ul style="list-style-type: none">• lowest deductible• copays for many services and drugs• higher premium• statewide network• referrals from Primary Care Provider required to see specialists*• no out-of-network coverage	<ul style="list-style-type: none">• compatible with a Health Savings Account• nationwide network with out-of-network coverage• no requirement for Primary Care Providers or referrals• must meet your deductible before plan pays for non-preventive care	<ul style="list-style-type: none">• current enrollees can choose to stay in plan• lower deductible• copays for many services and drugs• nationwide network with out-of-network coverage• no requirement for Primary Care Providers or referrals

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

What Plan is Best For Your Employee?

Primary/Primary+ might be right for them if they have or are at risk for chronic conditions, and want a doctor actively involved in coordinating their care.



Derek

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

He chose one of the TRS-ActiveCare Primary plans.



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

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

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

What Plan is Best For Your Employee?



HD might be right for them if they want to invest in a Health Savings Account, may need to seek care outside of Texas, and don't have regular doctor visits.



Cindy

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

She chose TRS-ActiveCare HD's nationwide network.

More Features Include:

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



WHAT SETS TRS-ACTIVECARE APART

What's Included in the Plans

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



Mental Health Care is Health Care



Your employees' mental health is just as important as their physical health. They have mental health coverage, and several options for getting care.



In-Person

Provider Finder

- search for in-network mental health providers

Headway

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



Virtual

Teladoc

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



Digital

Learn to Live

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

Well OnTarget®

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

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

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

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

TRS Virtual Health

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



cold and flu
allergies
acute illnesses
asthma
skin issues



muscle strains
respiratory infections
digestive problems
mental health
services*

Teladoc®

1-855-Teladoc
(1-855-835-2362)



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

\$0 mental health copay

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

RediMD™

1-866-989-CURE
(1-866-989-2873)



Registration Code: trsactivecare

*Only available through Teladoc

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

Care for the Whole Family

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



Men

Studies show that men pay less attention to their health. They need:

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

Women

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

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

Baby and Child

Babies and children require frequent checkups. These visits include:

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

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

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

Wellness Benefits



Well onTarget

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

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

The Fitness Program

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



Wellness Consultant

Your district has access to a BCBSTX wellness consultant that can help you:

- earn or maintain a Worksite Wellness Award
- have a current and active Employee Wellness Program and Employee Wellness Committee
- offer ongoing wellness initiatives like Be Well Challenges, Wellness 5k events, health education events, TRS-ActiveCare Wellness campaigns, and health fairs
- complete the OntheMark Culture and Environment Assessments or Onthemark Wellness Pulse Check Survey

The Fitness Program is provided by Tivity Health, an independent contractor which administers the Prime Network of fitness centers. The Prime Network is made up of independently-owned and managed fitness centers. Onthemark tool is owned by GuideWell, an independent company. Onthemark provides worksite consulting services for Blue Cross and Blue Shield of Texas. Onthemark and GuideWell are solely responsible for the products or services they provide.

Be Rewarded for Wellness



Become a Savings Superhero



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



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

Get More Wellness Information



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

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

Where To Go For Care

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

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

NEW!! Airrosti Remote Recovery

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



Back



Knee



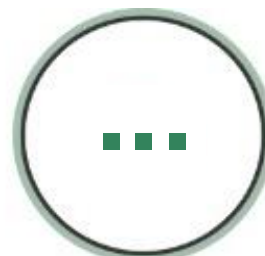
Arm



Foot



Wrist



Plus More

TRS-ActiveCare Primary and TRS-ActiveCare Primary+ participants can fix muscle and joint pain FAST – at no additional cost! Airrosti will:


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

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

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

Member Rewards



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



\$190
Colonoscopy



\$109
MRI



\$118
CT Scan



\$117
Specialist Visit

**AVERAGE
REWARD**

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



Scan here for more information about Member Rewards



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



TOOLS AND RESOURCES FOR YOU

Here for You 24/7: Personal Health Guides

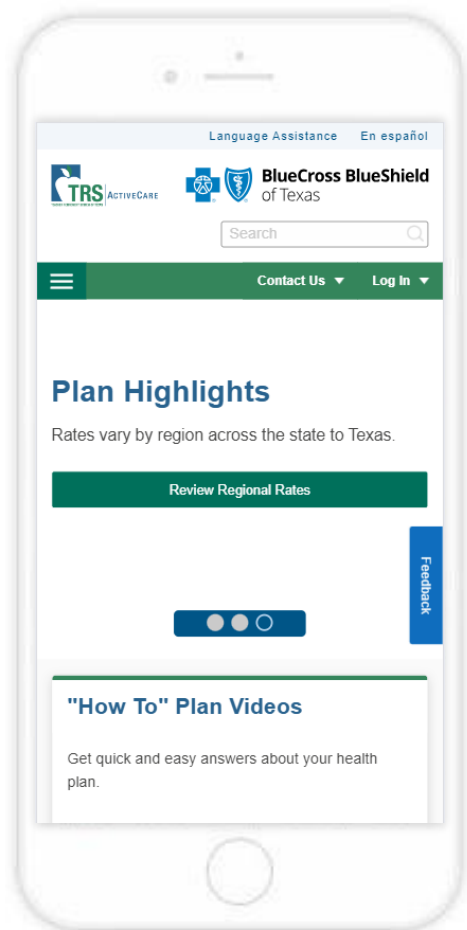


We're Available 24/7!

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



Resources at Your Employees' Fingertips



Blue Access for MembersSM

- select or change your PCP
- view claims and Explanation of Benefits
- compare costs of doctors and services

BCBSTX App

- download a temporary ID card
- live chat 24/7
- text **BCBSTXAPP** to **33633** to get the app

Other Resources

- watch “How To” video series
- explore the enrollment toolkit
- access Provider Finder and more

Participants can access these resources and more on the TRS-ActiveCare website.



ID Cards

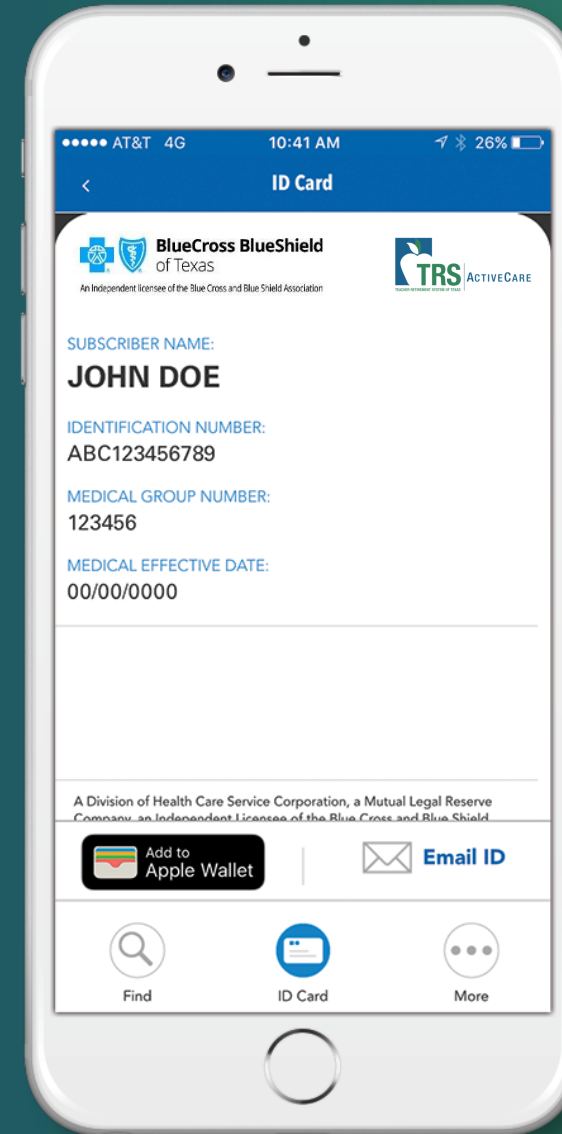
Only TRS-ActiveCare HD participants, NEW enrollees or employees that switch plans will get a physical ID card in the mail.

Get a digital ID card:

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

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

www.bcbstx.com/trsactivecare



Benefits Administrator Toolkit



A screenshot of the TRS-ActiveCare Benefits Administrator Toolkit website. The header includes the TRS ACTIVECARE logo on the left and the BlueCross BlueShield of Texas logo on the right, with a search bar in between. The main content area has a green border and contains three columns of information. The first column is titled "2024-25 Annual Enrollment Guide" and describes the guide's contents, with a "View AE Guide" link at the bottom. The second column is titled "2024-25 Annual Enrollment Videos" and describes a series of videos, with a "Watch Videos" link at the bottom. The third column is titled "District Ambassadors" and describes their role, with "Learn More" and "DA Directory" links at the bottom. Each column includes a representative image at the top.



Admin Guide



Plan Highlights



Reference Guide and FAQ



Benefit Booklets



Personal Journey Videos



BA Trainings



Blue Access for EmployersSM

<https://www.bcbstx.com/trsactivecareba/ba-toolkit>

Your TRS Medical District Ambassador!



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



Every plan year, we connect with you virtually and travel the Lone Star State to help you:

- with your district-specific initiatives like health fairs, benefits presentations and Annual Enrollment support
- help your employees maximize their benefits and reduce out-of-pocket costs
- understand developments in TRS that affect your district health plans

**Plan Year
2023-24
Wrapped:**



5,225

overall
engagements



722

in-person
visits



222

benefit fairs, health fairs
and presentations attended



TRS-ACTIVECARE PHARMACY BENEFITS

Plan Year 2025-26

Presented by
Express Scripts by Evernorth

WHO WE ARE

New Look, Same Trusted Service



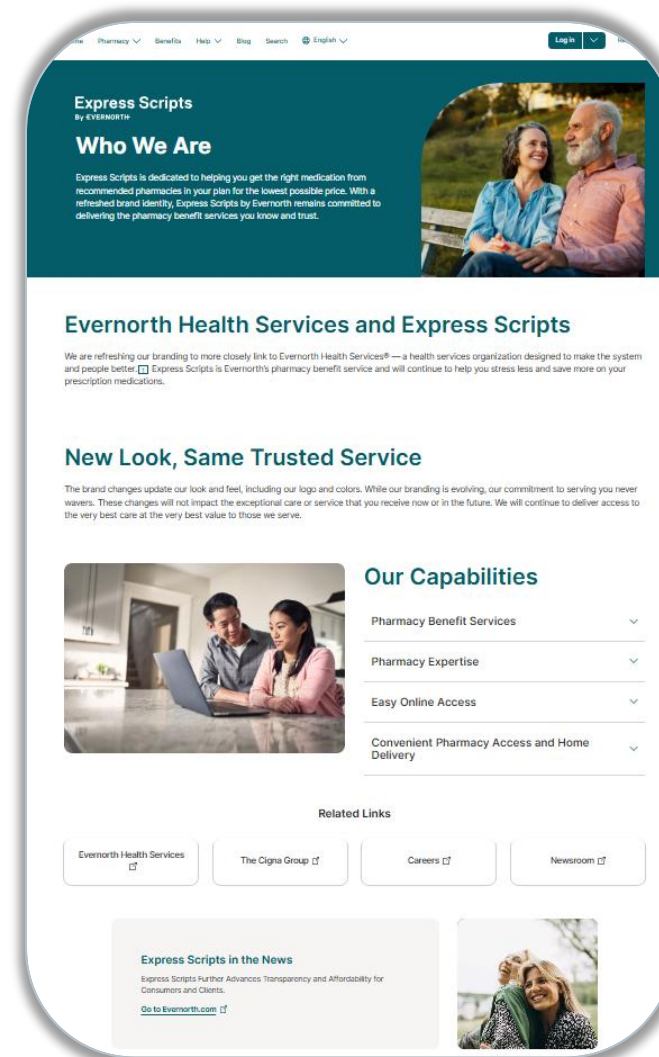
Express Scripts

By EVERNORTH

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

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

We will continue to deliver exceptional pharmacy care.



+ + + + + +

+ + + + + +

+ + + + + +

PHARMACY BENEFIT OVERVIEW

Today's agenda

+ + + + + +

+ + + + + +

+ + + + + +

+ + + + + +



Who We Are



Commonly Used Terms



TRS-ActiveCare Prescription Benefits



Pharmacy Resources and Tools



Frequently asked Questions

WHO WE ARE

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



We deliver pharmacy benefits that benefit you by:



Leading PBM serving nearly **187 million** Americans



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



Safe and efficient access to affordable prescription medication



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



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



Providing simpler, more affordable pharmacy care 24/7



Before We Start: A Few Important Terms

Short-term Medication



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

Maintenance Medication



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

Formulary/Preferred Drug List



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

Generic



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

Preferred Brand



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

Nonpreferred



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

Specialty Drug



Medications used to treat complex health conditions

Biosimilar



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

Prior Authorization



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

In-network Pharmacy



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

Short-term Medications



Choose an in-network retail pharmacy when they need a short-term supply for 31-day supply or less

Participating Pharmacy

- Go to a convenient nearby location anywhere
- Many options for the nearest participating pharmacy
- **Stress less and save more!** Your employee can speak with their doctor about preferred generics
- Search for drugs to see if it's covered on **express-scripts.com/trsactivecare** or in the **Express Scripts® mobile app**
- Inquire with their doctor if a 3-month supply is an option



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

Maintenance Medications



Choices on how to save with a 3-month supply of maintenance medications*

Express Scripts® Pharmacy

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

Participating Pharmacy

- Go to a convenient location nearby
- Transfer their prescription easily in-store, by phone, or online
- Ask about auto refills and refill reminders
- Find their nearest participating pharmacy at **express-scripts.com/trsactivecare**

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

*Maintenance prescriptions are taken on a regular basis for a long period of time to treat chronic conditions. Please note that prescriptions for 1-month or less cannot be filled by Express Scripts Pharmacy and should be filled by a participating retail pharmacy.



Accredo, Your specialty pharmacy



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



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



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



Navigate insurance and financial assistance — with access to SaveOnSP

LET'S LOOK AT MORE SPECIFICS

Copay Assistance Through SaveOnSP

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

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

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



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



Choosing the Best Plan



1 TRS-ActiveCare Primary

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

2 TRS-ActiveCare Primary+

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

3 TRS-ActiveCare HD

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

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

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

Plan Comparison



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



PHARMACY RESOURCES AND TOOLS

24/7 Resources Right Within Reach, Using Your Online Account or Mobile App


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



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

express-scripts.com/trsactivecare





Welcome to your TRS-ActiveCare Prescription Benefits Plan


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

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

ID Cards

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

[Temporary ID Card Template](#)



Check Medication Costs

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

[Explore Your Plan](#)



Create Your Own Account Now

Just **5 clicks** and **2 minutes** to create one **powerful, personal account**

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

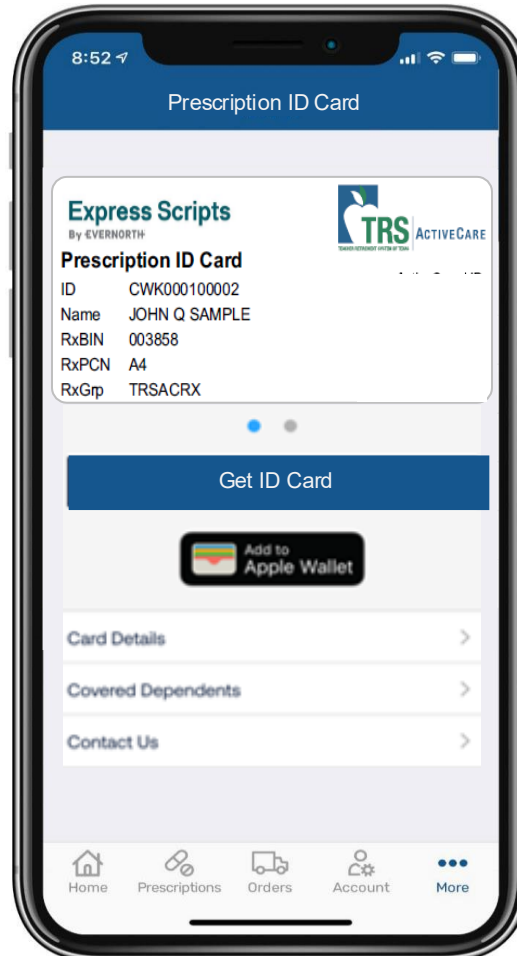
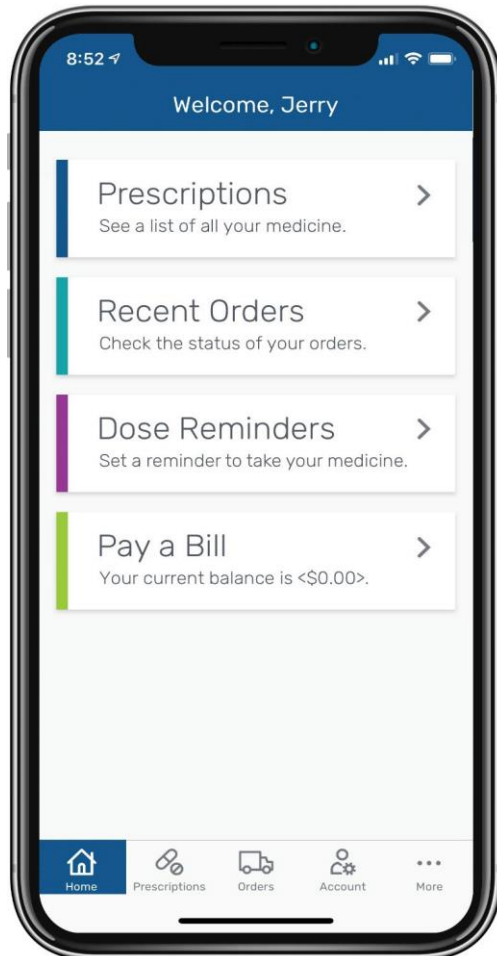
Go ahead, we'll wait. Get started at **express-scripts.com/trsactivecare** or scan the **QR code** to create a digital account today – use a member ID number or social security number to register.

ACCESS ACCOUNT FEATURES ONLINE
OR THROUGH OUR MOBILE APP!



Scan the QR Code to create a
digital account today

The Express Scripts Mobile App & Digital Prescription ID Card



Download your Digital ID card here!



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

DISTRICT AMBASSADORS



Your TRS Pharmacy District Ambassador



Jose Hinojosa

Regions 1 - 6, 20

Jose.Hinojosa@express-scripts.com



Caleb Brewer

Regions 7 - 12

Caleb_Brewer@express-scripts.com



Yesenia Perez

Regions 13 - 19

Yesenia.Perez@express-scripts.com



BCBSTX HEALTH MAINTENANCE ORGANIZATION (HMO) PLANS

TRS-ActiveCare HMO Plans



Blue Essentials – West Texas HMOSM

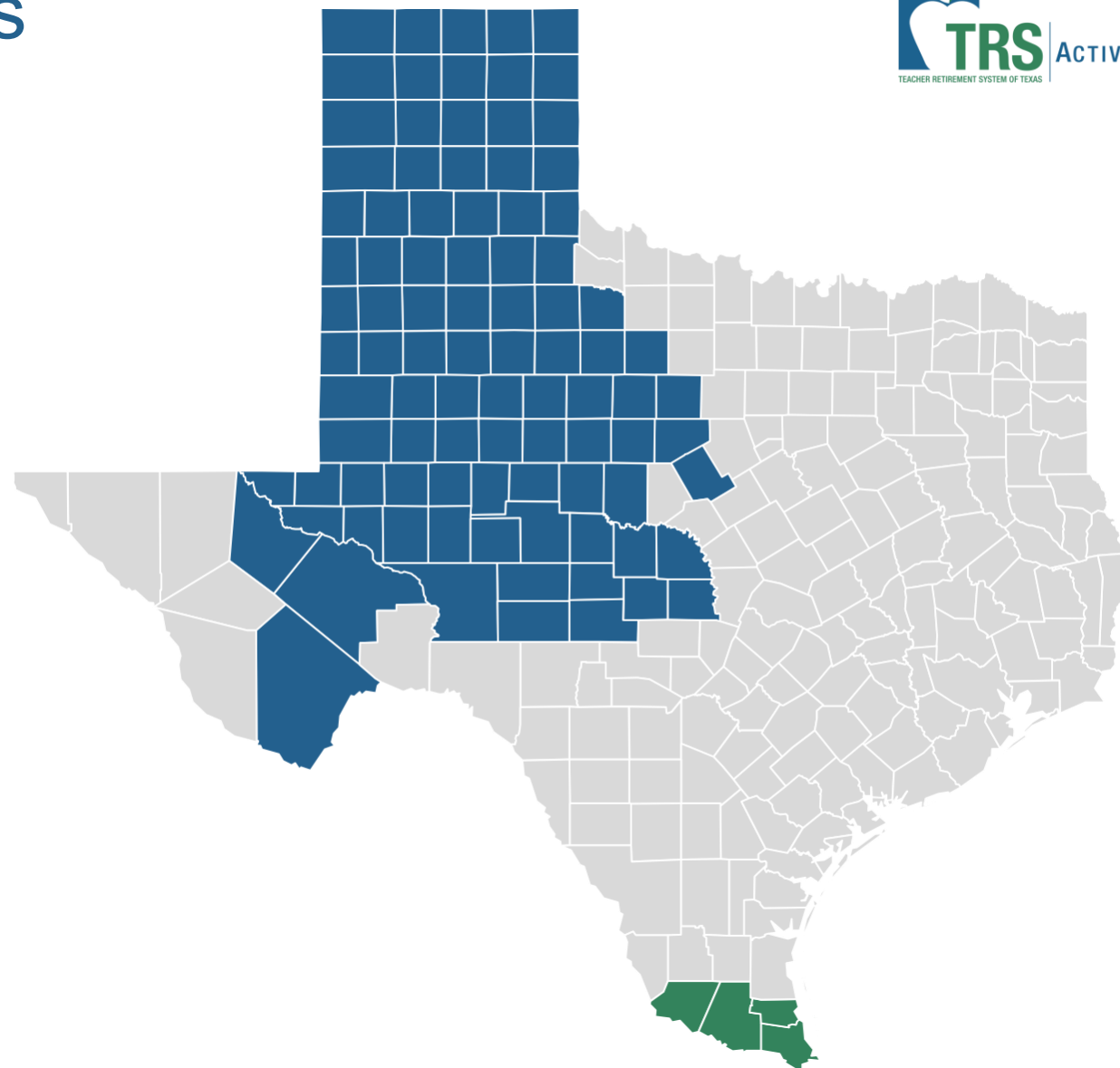
Available to employees living, working or residing in the following counties:

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, Lampasas, 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

Blue Essentials – South Texas HMOSM

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

Cameron, Hidalgo, Starr, Willacy



Simple, Affordable and Easy to Use HMOs

Patient-Centered, Physician-Guided Care



	Blue Essentials – South Texas HMO	Blue Essentials – West Texas HMO
Plan Features		
Type of Coverage	In-Network Coverage Only	In-Network Coverage Only
Individual/Family Deductible	\$500/\$1,000	\$950/\$2,850
Coinsurance	You pay 20% after deductible	You pay 25% after deductible
Individual/Family Maximum Out of Pocket	\$4,500/\$9,000	\$7,450/\$14,900
Doctor Visits		
Primary Care	\$25 copay	\$20 copay
Specialist	\$60 copay	\$70 copay
Immediate Care		
Urgent Care	\$75 copay	\$50 copay
Emergency Care	You pay 20% after deductible	\$500 copay before deductible + 25% after deductible
Prescription Drugs		
Drug Deductible	\$100	\$150
Days Supply	30-day supply/90-day supply	30-day supply/90-day supply
Generics	\$10/\$30 copay	\$5/\$12.50 copay; \$0 for certain generics
Preferred Brand	\$40/\$120 copay	You pay 30% after deductible
Non-preferred Brand	\$65/\$195 copay	You pay 50% after deductible
Specialty	You pay 20% after deductible	You pay 15%/25% after deductible (preferred/non-preferred)



ADDITIONAL SUPPORT AND PROGRAMS





HMO Customer Service and ID Cards

Call Customer Service at 1-888-378-1633 for help and questions about:

- claims
- finding an in-network provider
- medical benefits and coverage
- membership and eligibility
- using digital tools and resources
- ID cards
- wellness benefits and programs
- transition of care



Employees and their covered dependents will each receive an ID card if newly enrolling in the plan.

 BlueCross BlueShield of Texas <small>An Independent licensee of the Blue Cross and Blue Shield Association</small>	HMO 								
<hr/>									
Subscriber Name: JOHN SMITH									
Identification Number: ZGZ123456789									
Group Number: 295430									
Member Effective: 09/01/17									
HMO TDI									
PCP: DIANA H LOZANO MD									
956-440-2800 09/01/22									
<hr/>									
CCTX									
<hr/>									
Rx In/Out of Network Ded \$100/\$100									
	<table><tr><td>Primary Care</td><td>\$25</td></tr><tr><td>Specialist</td><td>\$60</td></tr><tr><td>Urgent Care</td><td>\$75</td></tr><tr><td>Emergency Room</td><td>20% after ded</td></tr></table>	Primary Care	\$25	Specialist	\$60	Urgent Care	\$75	Emergency Room	20% after ded
Primary Care	\$25								
Specialist	\$60								
Urgent Care	\$75								
Emergency Room	20% after ded								
	RxBIN: 011552 RxPCN: BCTX								
	 								

HMO Tools and Resources



Resources for Employees

**Blue Access for MembersSM
and Mobile App**

Blue365[®]

Blue PointsSM

Well onTarget

Ovia HealthTM

The Fitness Program

**Participants can access these resources and
more on the TRS HMO website**



HMO No Cost Health and Wellness Programs for Better Health



Weight loss

What employees get:

- online program and mobile app
- skills for long-term weight loss
- personalized weekly master classes
- expert team of health coaches



Diabetes management

(for participants with diabetes)

What employees get:

- glucose tracking tools and data trends
- test strips and lancets
- personalized tips in real time



Diabetes prevention and hypertension management

(for participants who are at risk for type 2 diabetes or heart disease)

What employees get:

- one-on-one health coaching
- small, private support group
- tracking tools to see your progress
- weekly lessons for getting healthier



Musculoskeletal therapy

What employees get:

- personal care team
- physical therapy sessions as needed
- wearable sensors and a tablet
- App for live feedback

www.bcbstx.com/trshmo

Wondr Health®, formerly Naturally Slim, is an independent company that has contracted with Blue Cross and Blue Shield of Texas to provide metabolic syndrome reduction program for members with coverage through BCBSTX. Omada is an independent company that provides chronic disease prevention solutions for Blue Cross and Blue Shield of Texas. Omada is solely responsible for the products and services that it provides.

Hinge Health is an independent company that provides an online musculoskeletal program for Blue Cross and Blue Shield of Texas. Hinge Health is solely responsible for the products and services that it provides. BCBSTX makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.



REVIEW OF QUESTIONS AND ANSWERS

Thank You!

