



**TRRS** | ACTIVE CARE  
TEACHER RETIREMENT SYSTEM OF TEXAS

# Benefits Administrator Training

Your TRS-ActiveCare Plan

Plan Year 2026-27



# Presentation Overview

## What's New – TRS-ActiveCare

- Program Updates
- Enhancements
- Rates

## Annual Enrollment – bswift

- Annual Enrollment
- Requirements
- Resources

## Medical Benefits – BCBSTX

- Plan Comparison
- Health Cost Estimator
- Smart Shopping for Care

## Pharmacy Benefits – Evernorth/Express Scripts

- Preventive Drug List Updates
- Specialist Medication Support
- SaveOn Program

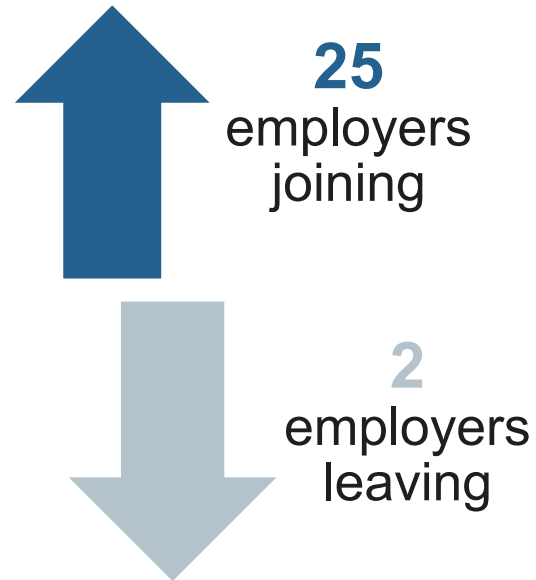


# TRS-ActiveCare Remains Plan of Choice

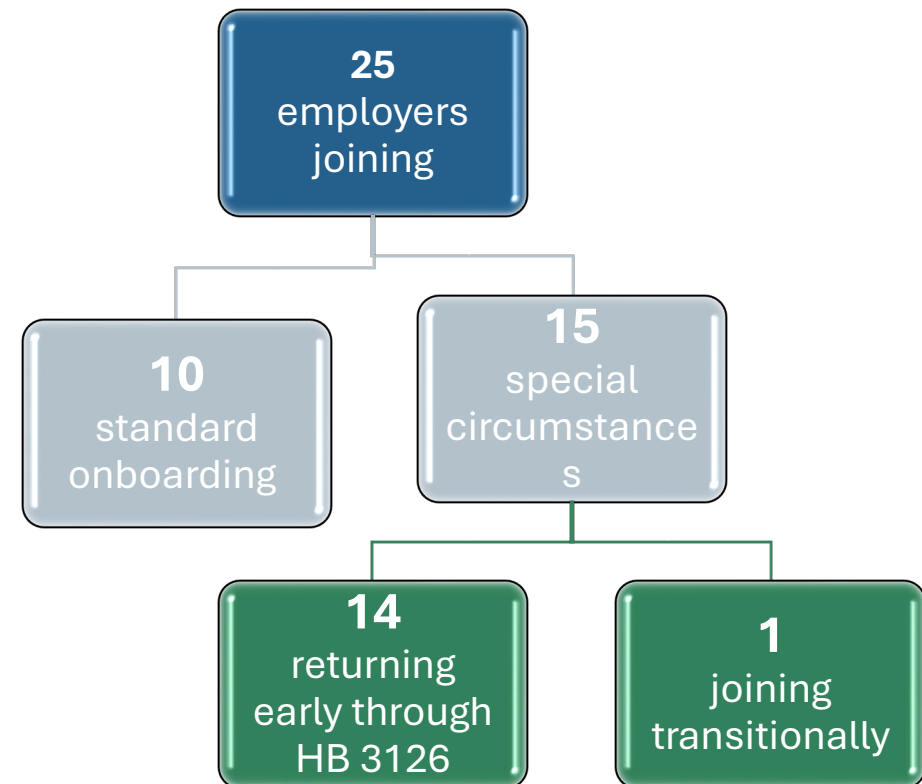


Record number of employers joining for PY27, highlighting growing interest

7% (~38,000) increase in net eligible employees covered



Breakdown of school districts joining



 **Welcome!**

**Welcoming 25 New  
and Returning  
Employers to  
TRS-ActiveCare!**

ALDINE ISD  
AMARILLO ISD  
BROOKESMITH ISD  
BROOKS COUNTY ISD  
COMPASS ROSE EDUCATION, INC.  
CONROE ISD  
EAST TEXAS ADVANCED  
ACADEMIES  
EDEN CISD  
GOLDBURG ISD  
GOOSE CREEK ISD  
HERITAGE CLASSICAL SOCIETY  
HERMLEIGH ISD  
KELLER ISD

LEGACY PREPARATORY  
CHARTER ACADEMY  
MILES ISD  
PATHWAY ACADEMY  
PLAINS ISD  
REGION 14 ED SERV CENTER  
ROPES ISD  
ROSCOE ISD  
SCHLEICHER CTY ISD  
SPRING ISD  
SULPHUR BLUFF ISD  
THE POSSABLE DREAM  
THE TEXAS GIRLS SCHOOL

# PY 27 TRS-ActiveCare Benefit Changes



**Maintaining benefits** for the TRS-ActiveCare Primary and Primary+ plans that cover 75% of members

	Benefit Changes	Current PY 26	Proposed PY 27
<b>TRS-ActiveCare Primary+</b>	Specialty drug cap	30% coinsurance	20% coinsurance; \$500 cap per month
<b>TRS-ActiveCare HD</b>	In-network deductibles <i>(IRS requirement)</i>	\$3,300 (individual) / \$6,600 (family)	\$3,400 (individual) / \$6,800 (family)
	Out-of-network deductibles	\$6,600 (individual) / \$13,200 (family)	\$6,800 (individual) / \$13,600 (family)
<b>TRS-ActiveCare 2</b> <i>(closed for new enrollment)</i>	PCP copay	\$30	<b>Tier 1: \$20</b> <b>Tier 2: \$40</b>
	Specialist copay	\$70	<b>Tier 1: \$55</b> <b>Tier 2: \$85</b>
	Outpatient mental health – Office setting	\$30	\$20

# Member Rewards Enhancements

Member Rewards Benefits - Earn up to \$599 in cash per year!





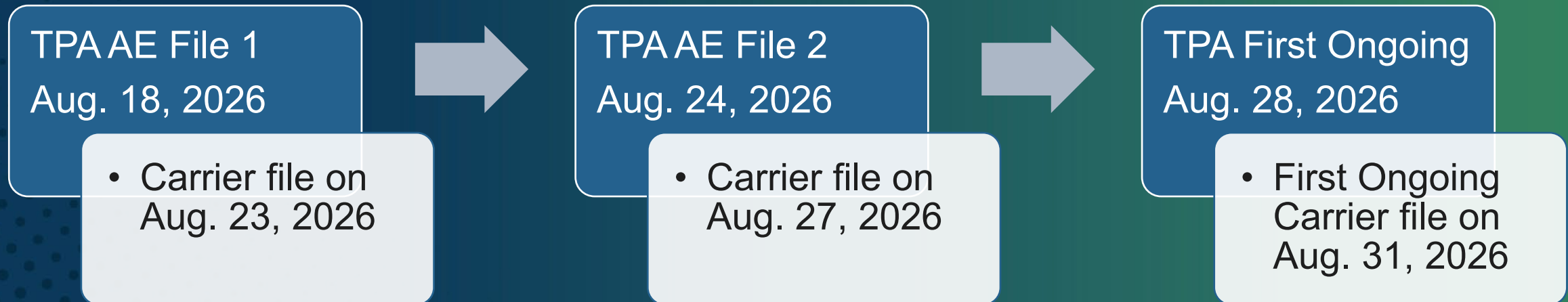
# BSWIFT + TRS-ACTIVECARE

# PY 2026-27 Annual Enrollment Overview



- Enrollment is Passive (except for New Districts)
- Extended primary AE window will be May 11 – Aug. 14, 2026
  - Existing districts can choose a targeted window within this span for their AE
  - New districts must have a 31-day initial active enrollment window
- “Supplemental Enrollment” from Aug. 15 – 28, 2026
- Reporting of AE windows
- Blue Essentials HMO will not be available after Aug. 31, 2026
- Push for digital ID card options

# File Schedule



# SSN Requirements

- PY 2026-27 will require SSN/ITIN for all dependents age of 1 year and older
- If no SSN/ITIN is available, contact bswift to review
- Admin Guide updated with clear language
- **ACTION REQUIRED:** Districts must review & report missing values
  - Report available in "bswift Report Center"



# 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
- Preferred process for requests

**Bookmark the “Hotfile Submission Form”**

**[hotfile-request.bswift.com](https://hotfile-request.bswift.com)**

# bswift for TRS-ActiveCare



- Self-paced web modules
- Ideal as a refresher or for new to role
- Topics include:
  - Introduction to bswift
  - The Billing Process
  - Discrepancy Reports for TPA Districts
  - Unique Billing & Terminations
  - A Dive in the Administrative Guide
  - The Exception Process
- Earn your badge!





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

# What's New and What's Changing



**NEW**

**for the plan  
year beginning  
Sept. 1, 2026**

## **NEW tiering feature in Provider Finder® for TRS-ActiveCare 2 and TRS-ActiveCare Primary**

### **The Member Rewards program is even better**

- you'll get your reward in cash, in the form of a check that's mailed to your home

### **Blue Essentials – South Texas HMO<sup>SM</sup> and Blue Essentials – West Texas HMO<sup>SM</sup> plans won't be offered**

- participants enrolled in one of these plans will need to enroll in a different plan this year or they'll be moved to the TRS-ActiveCare Primary+ plan

# Welcome Your New Employees to TRS-ActiveCare



Use this new resource to help your employees understand their options *before enrolling* and how they can *take advantage of all the perks that come with their plan!*

## 1 Welcome

Welcome to TRS-ActiveCare!

We're glad you're here. It's not always easy to get to know a new health plan - you've made it to the right place to start!

These resources will help you understand your options before enrolling to make sure you're choosing the best plan for you and your family. Bookmark this page and come back to learn how to take advantage of all the perks that come with your plan!

**Before Your New Plan Starts**

Get to know the TRS-ActiveCare health plans and prepare for enrollment.

### Provider Finder®

Is your current provider in the TRS-ActiveCare network? You don't have to wait to find out.

Provider Finder makes it easy to find a doctor, hospital or other types of medical care. You'll have access to in-network providers in all 254 counties in Texas. You can search by location, gender, specialty, patient reviews, certifications and more.

Providers who are highly rated for quality, cost-efficient care and appropriate treatment plans have a Top-Performing Physician badge. You can even earn a reward for seeing them.

[Search for Your Provider](#)

### Plan Information

Everything you need to enroll in your TRS-ActiveCare plan is in this online toolkit.

With just one click, you can get resources like:

- annual enrollment guide
- plan highlights with benefit details
- healthcare cost worksheet
- coverage information
- wellness resources
- and more!

[Explore the Enrollment Toolkit](#)

## 2 After Choosing Your Plan

After Choosing Your Plan

You've picked the perfect plan! *What's next?* Get familiar with your benefits and learn how to make the most of your plan.

### "How To" Videos

It's time to use your coverage. *But how?!*

If you want to know how to do things like get your ID card or figure out where to go for care, get quick, easy answers in these short "how to" videos.

[Get the Videos](#)

### Learn How to Save \$\$\$\$

- Earn up to \$599 per year when you use Member Rewards for certain services, procedures or Top-Performing Physicians.
- Know [where to go for care](#) for mild illnesses, urgent care, emergencies, labs and imaging.

[Start Saving](#)

### Get Well with TRS-ActiveCare

Your plan offers you more than just coverage for doctors' visits. It includes a variety of programs to help you take a well-rounded approach to your health and wellness.

From diet and exercise to mental health, family planning and addressing aches and pains, you have resources available to you at **little to no extra cost.**

[Get Started](#)

## 3 After Your Plan Starts

After Your Plan Starts

You'll get an ID card in the mail with important coverage information.

### Save your Personal Health Guide's Phone Number

Have a question? Call or chat with a plan specialist. PHGs are your plan experts.

They make your health plan easy to understand and help you get the most from your benefits. They can assist you with *claims and benefits questions, finding a provider, cost estimates, scheduling appointments* and more! Connect with a PHG by:

- calling 1-866-355-5999. Save this number in your contacts for easy access.
- chatting through the BCBSTX App.

[Learn More About PHGs](#)

### Log In to Blue Access for Members™

BAM™ gives you and every member of your family helpful resources at your fingertips.

Using your computer, phone or tablet, BAM lets you:

- download your digital ID card
- find care
- live chat with a Personal Health Guide
- view claims, coverage and more!

[Create Your Account](#)

### Go Paperless

Life gets busy and finding time to call about your benefits can be tough.

Don't worry — you can get all the information you need on your phone, tablet or computer.

- Opt in to get text messages and emails from BCBSTX.
- Get a digital copy of your ID card so you're not caught without it at doctors' appointments.
- Download the BCBSTX App by texting BCBSTXAPP to 33633.

[Get Benefits at Your Fingertips](#)

<https://www.bcbstx.com/trsactivecare/welcome>

# Choosing The Best Plan



Your employees have three TRS-ActiveCare plan options.

## 1 TRS-ActiveCare Primary

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

## 2 TRS-ActiveCare Primary+

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

## 3 TRS-ActiveCare HD

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

## TRS-ActiveCare 2 Closed to new enrollees

- current enrollees can choose to stay in plan
- lower deductible
- copays for many services and drugs
- nationwide network with out-of-network coverage
- no requirement for Primary Care Providers or referrals
- tiering feature that lowers out-of-pocket costs when you choose cost-effective, quality providers for your care

# 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.



- 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

# Plan Comparison



Benefit	TRS-ActiveCare Primary	TRS-ActiveCare Primary+
	In-Network Only	In-Network Only
Individual and Family Deductible	\$2,500/\$5,000	\$1,200/\$2,400
Pharmacy Deductible	Integrated with deductible	\$200 Brand drugs only
Individual and Family Out-of-Pocket Max	\$8,050/\$16,100	\$6,900/\$13,800
Preventive Care	Covered at 100%	Covered at 100%
Office Visit	\$30 PCP Copay \$70 SPC Copay	\$15 PCP Copay \$70 SPC Copay
Urgent Care	\$50 Copay	\$50 Copay
TRS Virtual Health <b>(Medical)</b>	\$12 Copay Teladoc \$0 Copay RediMD	\$12 Copay Teladoc \$0 Copay RediMD
Inpatient Admission	30% coinsurance	20% coinsurance
Outpatient Costs	30% coinsurance	20% coinsurance
Emergency Room	30% coinsurance	20% coinsurance
Free-Standing ER	\$500 Copay + 30% coinsurance	\$500 Copay + 20% coinsurance

Remember: Coinsurance is the portion you pay for services after you meet your deductible.

# 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

# Plan Comparison



Benefit	TRS-ActiveCare HD	TRS-ActiveCare 2 (Closed)
	In-Network & Out-of-Network	In-Network & Out-of-Network
Individual Deductible	\$3,400 / \$6,800	\$1,000 / \$2,000
Family Deductible	\$6,800 / \$13,600	\$3,000 / \$6,000
Pharmacy Deductible	Integrated with deductible	\$200 Brand drugs only / Integrated with deductible
Individual Out-of-Pocket Max	\$8,300 / \$20,500	\$7,900 / \$23,700
Family Out-of-Pocket Max	\$16,600 / \$41,000	\$15,800 / \$47,400
Preventive Care	Covered at 100%	Covered at 100%
Office Visit	30% coinsurance / 50% coinsurance	<b>Tier 1: \$20 PCP Copay, \$55 SPC Copay</b> <b>Tier 2: \$40 PCP Copay, \$85 SPC Copay</b> <b>OON: 40% coinsurance</b>
Urgent Care	30% coinsurance / 50% coinsurance	\$50 Copay / 40% coinsurance
TRS Virtual Health ( <b>Medical</b> )	\$42 Consult Fee Teladoc \$30 Consult Fee RediMD	\$12 Copay Teladoc \$0 Copay RediMD
Inpatient Admission	30% coinsurance / 50% coinsurance (\$500/day max)	\$150/day + 20% coinsurance / 40% coinsurance (\$500/day max)
Outpatient Costs	30% coinsurance / 50% coinsurance	\$150/day + 20% coinsurance / \$150/day + 40% coinsurance
Emergency Room	30% coinsurance / 50% coinsurance	\$250 + 20% coinsurance
Free-Standing ER	\$500 + 30% coinsurance / \$500 + 50% coinsurance	\$500 + 20% coinsurance / \$500 + 40% coinsurance

Remember: Coinsurance is the portion you pay for services after you meet your deductible.



# WHAT SETS TRS-ACTIVECARE APART

# 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<sup>®</sup>

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

# 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

# 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.

WellonTarget® 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 Coordinator

Your district has access to a BCBSTX wellness coordinator 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 Wellness Pulse Check Survey

# Be Rewarded for Wellness



Blue Points<sup>SM</sup> 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](#)



# Where To Go For Care

RECESS WITH RAGWEED

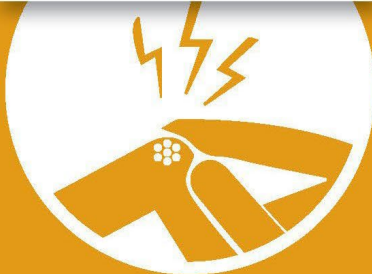


**VIRTUAL HEALTH**

Go here for:  
Allergies, asthma  
Colds, fevers  
Rashes

\$

RUNNING TRACK ROAD RASH




**PRIMARY CARE PROVIDER**

Go here for:  
Routine screenings  
Flu, COVID-19  
Minor illnesses, injuries

\$

IGNORED "WET FLOOR" SIGN




**URGENT CARE CLINIC**

Go here for:  
Stitches  
Sprains, minor breaks  
Severe flu symptoms

\$\$\$

TWO WORDS: BUNSEN BURNER.



**EMERGENCY ROOM**

Go here for:  
Chest pain, heart attacks  
Strokes  
Broken bones

\$\$\$\$

ONE WORD: DON'T



**FREESTANDING ER**

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

# Lantern

## A Surgery Benefit for Regions 10, 11 and 14

### What is it?

- A **surgery program** that can match enrollees with the best surgeon for a plannable **joint, spine or bariatric surgery**.
- TRS-ActiveCare Primary, TRS-ActiveCare Primary+ and TRS-ActiveCareFPO participants will see their **out-of-pocket costs offset by up to \$1,500**.
- TRS-ActiveCare HD participants will also have **out-of-pocket costs offset by \$1,500 after their deductible has been met**.



### Travel Support

- **Car allowance**

Miles Traveled	0-99	100-199	200+
Allowance	\$25	\$50	\$100

- **Per Diem**

Participant and a companion are provided a per diem of \$35/person/day for food and other essentials.

- **Airfare**

The highest quality surgeon specializing in a certain procedure may require travel. **If a flight is required, Lantern will book a flight for the participant and a companion.**



If participants have questions about Lantern, they can contact a Care Advocate at **1-833-423-0960**.



\*Participants will be issued a 1099 for tax purposes.

# Airrosti Remote Recovery

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



Back



Knee



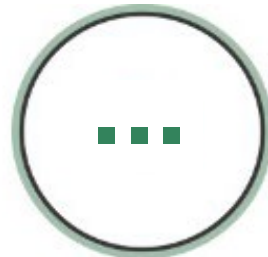
Arm



Foot



Wrist



Plus More

TRRS-ActiveCare Primary, TRRS-ActiveCare Primary+ and TRRS-ActiveCare HD\* 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

\*No-cost after deductible is met if you have the TRRS-ActiveCare HD 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.

# Member Rewards

Are your employees paying more than they need to for medical services?



Why pay extra for the exact same care? They don't have to. Participants can **save money on coinsurance and earn up to \$599 per year** if they use Member Rewards to shop for their health care.

## Services they'll save on:

- **Doctor Visits:** with a Primary Care Provider, OBGYN and Specialists.
- **Heart:** echocardiograms, stent placement and more.
- **Women's and Pregnancy Services:** fetal ultrasounds, hysterectomy, biopsies and more.
- **Imaging and Scans:** X-rays, MRIs, CT scans, PET scans and more.
- **Surgery and Procedures:** joint repair or replacements, colonoscopies, hernia repairs, ENT, sinus, tonsil and more.

**NEW!!!**

Your employees will **get a CASH reward** by check.\*

Scan here for  
more information  
about Member  
Rewards



\*TRS-ActiveCare HD participants must meet their deductible before they'll get their reward



# TOOLS AND RESOURCES FOR YOU

# Here for You: Personal Health Guides



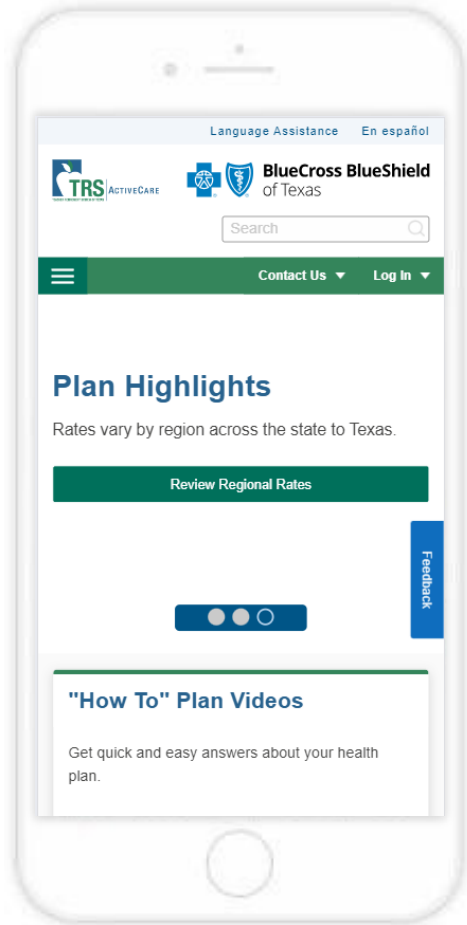
- Schedule appointments
- Find In-Network Doctors and Facilities
- Get Cost Estimates
- Track Your Spending
- Find Mental Health Resources
- Anything Related to TRS-ActiveCare Medical Plans

**We're available every day, from 6 a.m. to 11 p.m.**

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!



# Resources at Your Employees' Fingertips



## Blue Access for Members<sup>SM</sup> and the BCBSTX App

- select or change your PCP
- view claims and Explanation of Benefits
- compare costs of doctors and services
- download a digital ID card
- live chat with a PHG

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

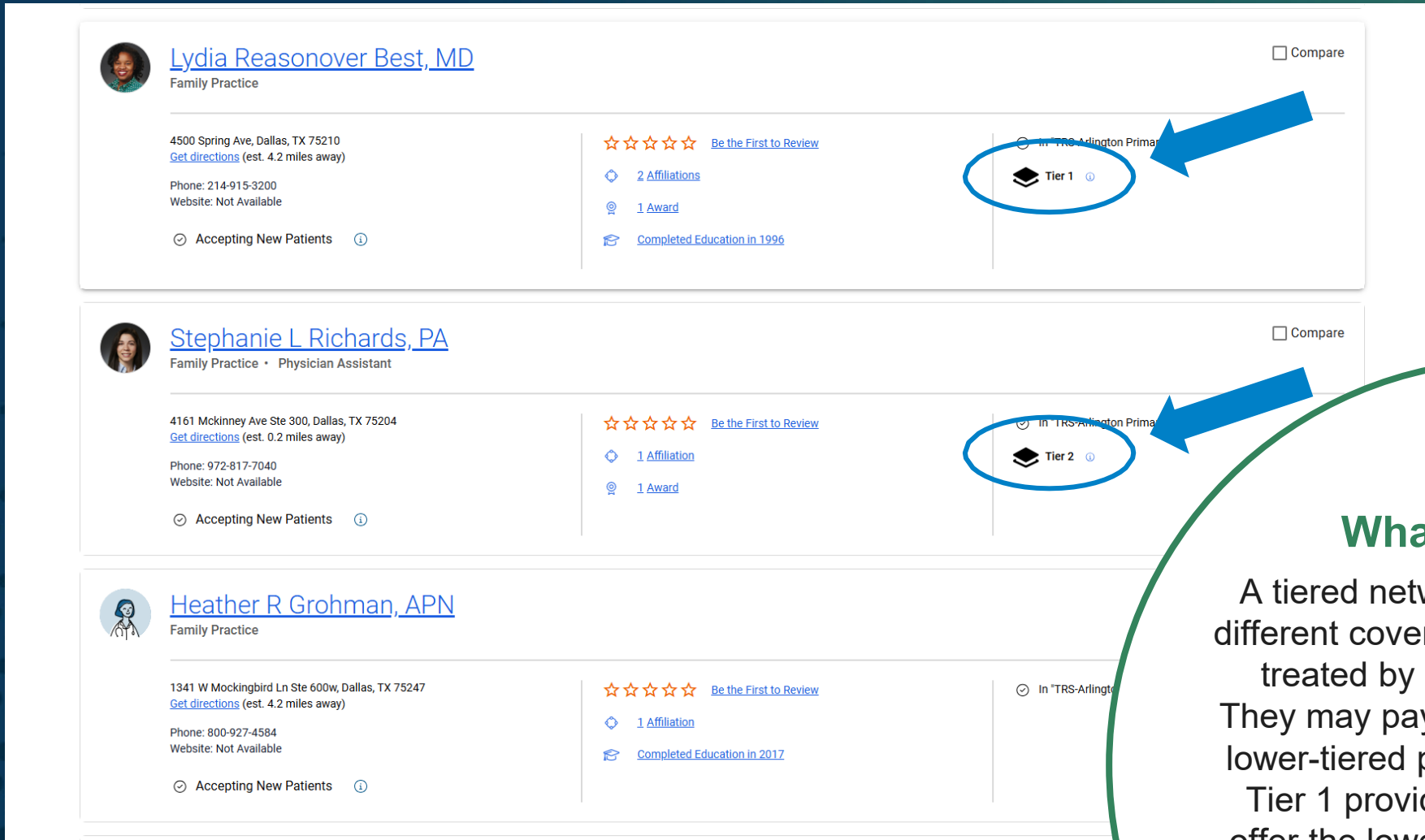
## Other Resources

- 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.



# Provider Finder



**Lydia Reasonover Best, MD**  
Family Practice  
4500 Spring Ave, Dallas, TX 75210  
Phone: 214-915-3200  
Website: Not Available  
Accepting New Patients  
5 Stars (Be the First to Review)  
2 Affiliations  
1 Award  
Completed Education in 1996  
Tier 1

**Stephanie L Richards, PA**  
Family Practice • Physician Assistant  
4161 McKinney Ave Ste 300, Dallas, TX 75204  
Phone: 972-817-7040  
Website: Not Available  
Accepting New Patients  
5 Stars (Be the First to Review)  
1 Affiliation  
1 Award  
Tier 2

**Heather R Grohman, APN**  
Family Practice  
1341 W Mockingbird Ln Ste 600w, Dallas, TX 75247  
Phone: 800-927-4584  
Website: Not Available  
Accepting New Patients  
5 Stars (Be the First to Review)  
1 Affiliation  
Completed Education in 2017

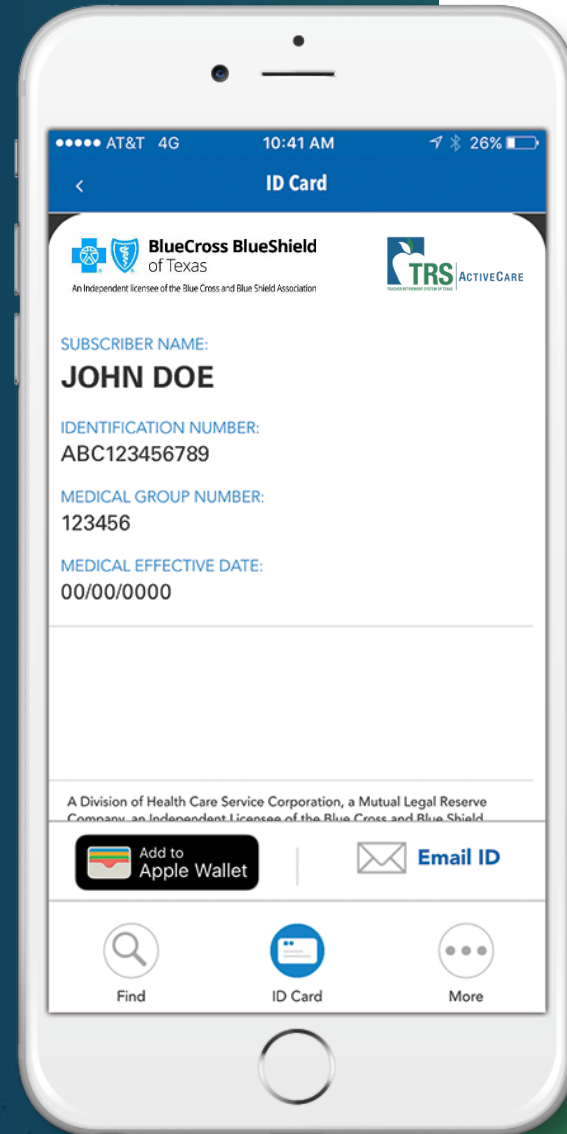
## What's Tiering?

A tiered network gives participants different coverage levels when they're treated by in-network providers. They may pay less out of pocket with lower-tiered providers. For example, Tier 1 providers and facilities may offer the lowest out-of-pocket costs.

# ID Cards

Your employees will get a physical ID card in the mail if they're:

- currently enrolled in the TRS-ActiveCare HD or TRS-ActiveCare 2 plan
- new enrollees
- switching plans



**Get a digital ID card:**

- open the **BCBSTX App** and select **View ID Card**
- download from **BAM<sup>SM</sup>**

# Benefits Administrator Toolkit



The screenshot shows the TRS ActiveCare website interface. At the top left is the TRS ActiveCare logo. To the right is the BlueCross BlueShield of Texas logo. Below these is a search bar. A green navigation bar contains links for Toolkit, Coverage and Benefits, Documents and Forms, Regional Rates, Wellbeing, District Ambassadors, Contact Us, and Log In. The main content area has a heading 'Welcome, Benefits Administrators!' followed by a sub-heading 'This toolkit contains 2026-27 TRS-ActiveCare plan year resources.' and a paragraph: 'You can easily find enrollment materials and other important tools to help your employees navigate their coverage options, save money and more!'. Below this are three featured cards: 1. '2026-27 Annual Enrollment Guide' with a photo of a teacher and students, and links 'View AE Guide' and 'View AE Guide in Spanish'. 2. '2026-27 Annual Enrollment Videos' with a photo of a teacher and students, and a link 'Watch AE Videos'. 3. 'District Ambassadors' with a photo of a teacher and students, and links 'Learn More' and 'DA Directory'.



Admin Guide



Plan Highlights



Reference Guide and FAQ



Benefit Booklets



Personal Journey Videos



BA Trainings



Blue Access for Employers<sup>SM</sup>

<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  
2024-25  
Wrapped:**



**10,137**

overall  
engagements



**646**

in-person  
visits



**269**

benefit fairs, health fairs  
and presentations attended



Express Scripts by Evernorth & TRS-ActiveCare

# YOUR EMPLOYEES' PHARMACY BENEFITS

WHO WE ARE

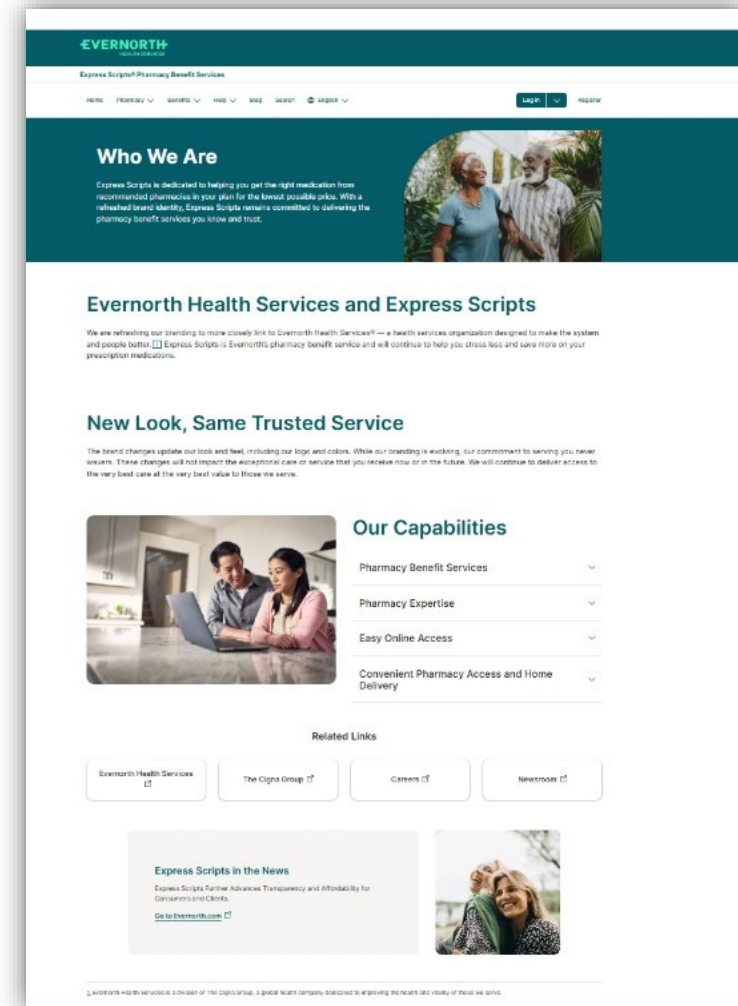
# New Look, Same Trusted Service



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



TRRS-ActiveCare Prescription Benefits



Pharmacy Resources and Tools



Frequently asked Questions

WHO WE ARE

# Express Scripts: 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



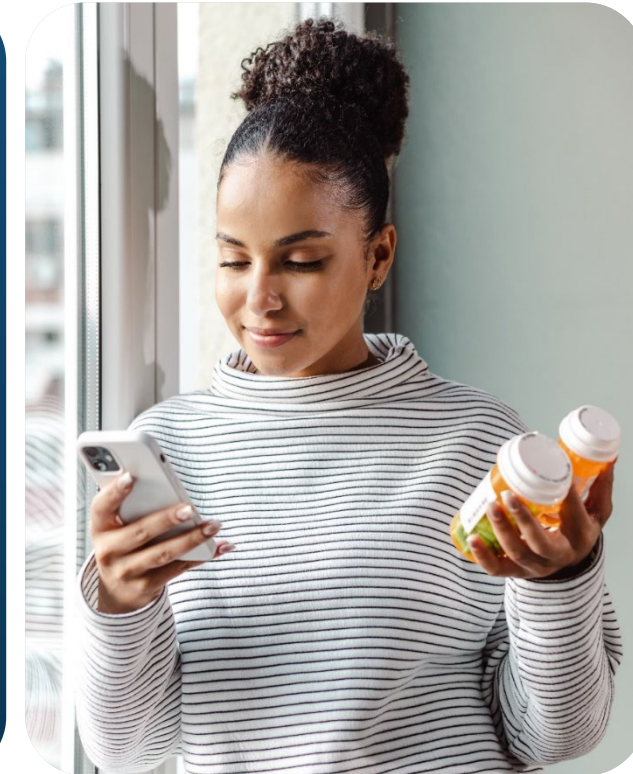
Offering specialized pharmacists, nurses, and other clinicians in **condition-specific** Therapeutic Resource Centers



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



Providing simpler, more affordable pharmacy care **24/7**



## COMMONLY USED TERMS

# 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](https://express-scripts.com/trsactivecare)

**Get Started:** Log in or register at [express-scripts.com/trsactivecare](https://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

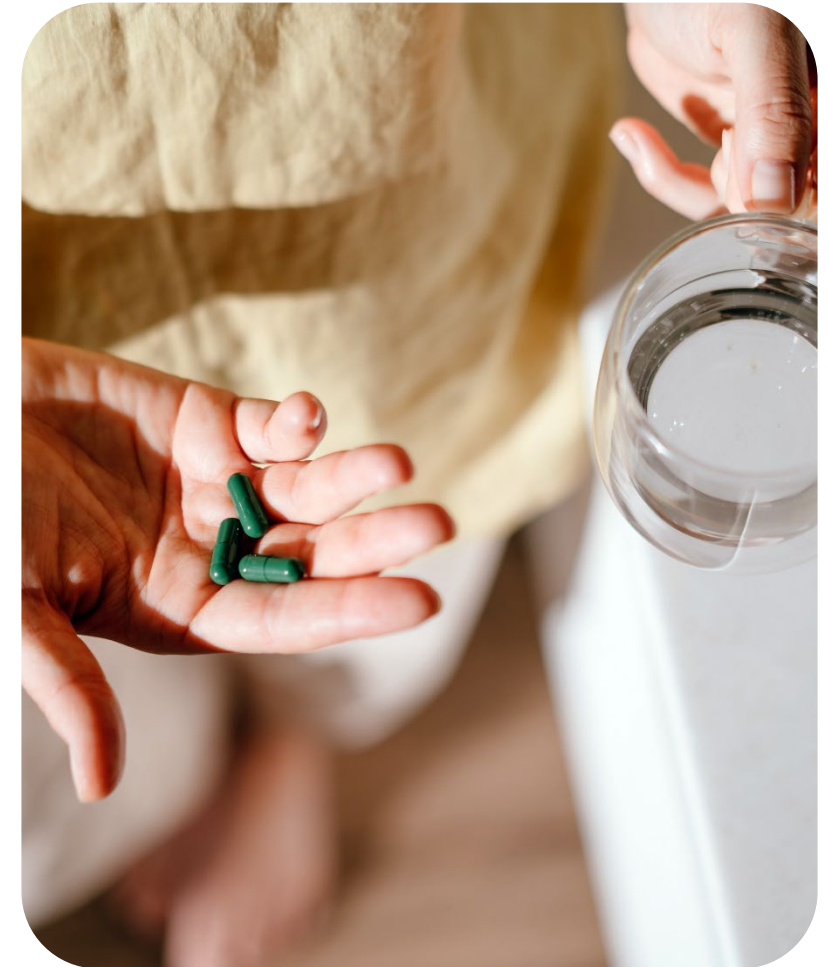
If your employee's specialty medication is on the select-medications list, **they should contact SaveOnSP to ensure they pay as low as \$0 for their included specialty medications.**

**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 – Friday 7 a.m.– 8 p.m. Central**



# 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 eligible

## 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 eligible

## 3 TRS-ActiveCare HD

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

## 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 eligible

# 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.



- has high blood pressure and High Cholesterol and take medication everyday.
- wants predictable for copays for maintenance medications

**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 pharmacy coinsurance for preferred brand and specialty medications

# Plan Comparison



Benefit	TRS-ActiveCare Primary	TRS-ActiveCare Primary+	TRS-ActiveCare HD	TRS-ActiveCare 2 <i>(Closed to new enrollees)</i>
<b>Deductible</b>	Individual = \$2,500 Family = \$5,000	\$200 per Individual Brand Drug Only (Rx Only)	Individual = \$3,400 Family = \$6,800	\$200 per Individual Brand Drug Only (Rx Only)
<b>Out of Pocket</b>	Individual = \$8,050 Family = \$16,100	Individual = \$6,900 Family = \$13,800	Individual = \$8,300 Family = \$16,600	Individual = \$7,900 Family = \$15,800
<b>Generic (31day/ 90 day)</b>	\$15 / \$45	\$15 / \$45	20% after deductible	\$20 / \$45
<b>Preferred Brand (31 day / 90 day)</b>	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
<b>Nonpreferred Brand (31 day / 90 day)</b>	50% after deductible	50% after deductible	50% after deductible	50% after deductible min \$100 to max \$200 / min \$215 to max \$430
<b>Specialty Medication – 31 day</b>	30% after deductible	20% after deductible (max \$500)	20% after deductible	30% after deductible min \$200 to max \$900
<b>SaveOnSp</b>	Yes	Yes	No	Yes
<b>Select Preventive Generics covered at \$0</b>	Yes	No	Yes	No

# 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
- No maintenance medications
- wants to invest in an HSA

**She chose TRS-ActiveCare HD plan**

## More Features Include:

- higher deductible and coinsurance rates instead of copays
- higher out of pocket maximums



# 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](https://express-scripts.com/trsactivecare) or scan the QR Code



## 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!

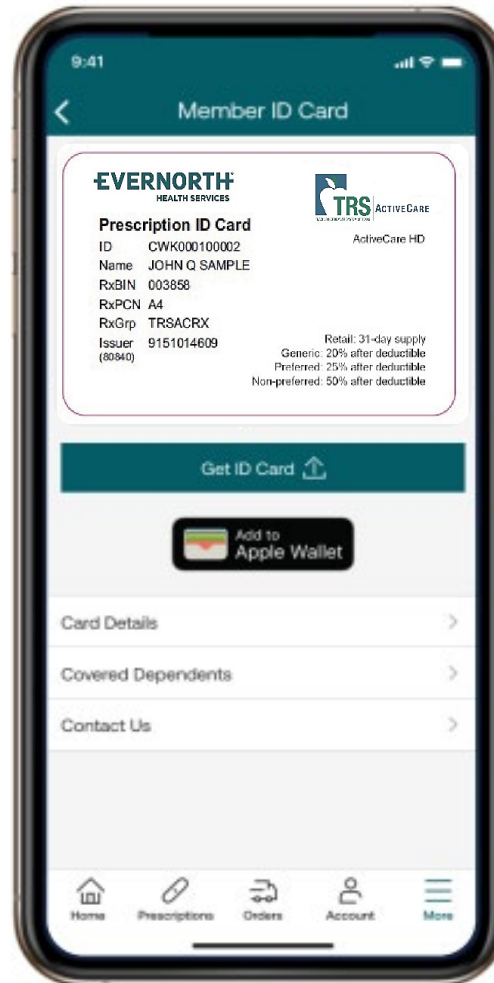
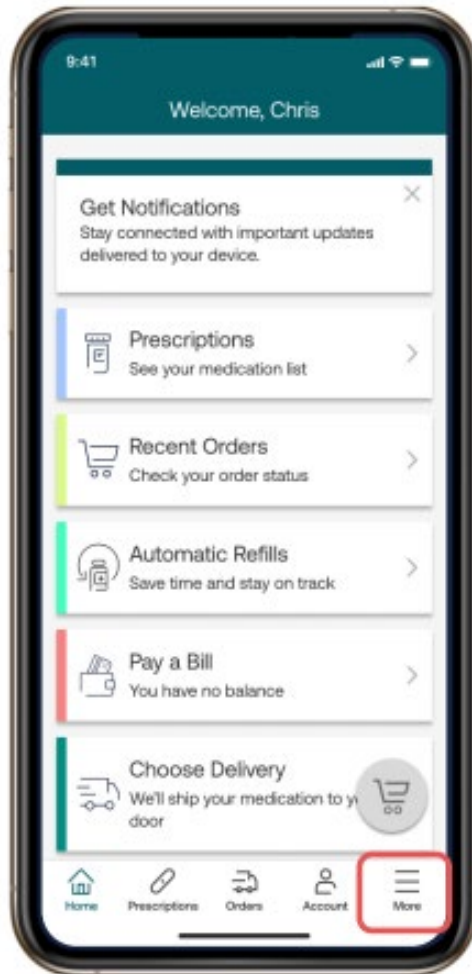
Go ahead, we'll wait. Get started at **[express-scripts.com/trsactivecare](https://express-scripts.com/trsactivecare)** or scan the **QR code** to create a digital account today – use a member ID number or social security number to register.

**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 - 8, 12, 20

[Jose.Hinojosa@evernorth.com](mailto:Jose.Hinojosa@evernorth.com)



Yesenia Perez

Regions 9 – 11, 13-19

[Yesenia.Perez@evernorth.com](mailto:Yesenia.Perez@evernorth.com)



# REVIEW OF QUESTIONS AND ANSWERS



**TR** | ACTIVE CARE  
TEACHER RETIREMENT SYSTEM OF TEXAS

**Thank You!**

