

# BENEFITS ADMINISTRATORS REFERENCE GUIDE

# 2022-23



# Who To Contact

## Guide for TRS Benefits Administrators (BAs)

### TRS District Ambassador (DA)

#### DAs interact with district leaders to help them leverage TRS-ActiveCare to achieve their strategic goals. They:

- act as strategic partners for district leadership and an extension of TRS
- provide information about trends in the employee health care marketplace to inform district decision making
- offer Annual Enrollment and health fair support
- conduct TRS-ActiveCare benefits and wellness presentations
- analyze utilization trends to collaboratively reduce participant costs

#### Examples of when to contact us:

- District leadership has questions or concerns about health care costs, TRS-ActiveCare offerings, and budgetary issues.
- There are a significant number of employees experiencing similar challenges with benefits or network access and you want to share feedback for improvements.
- District leadership is hosting a benefits fair and would like specialized support to talk about medical benefit offerings or help coordinating vendor attendance.
- District leadership is getting a lot of the same questions about employee benefits and would like to partner with a trusted advisor to close the gap.
- A Personal Health Guide (PHG) is unable to resolve an employee's benefit questions or concerns.



#### DA Directory:

[www.bcbstx.com/trsactivecareba/da](http://www.bcbstx.com/trsactivecareba/da)



[bcbstx\\_trsambassadorsteam@bcbstx.com](mailto:bcbstx_trsambassadorsteam@bcbstx.com)



**Blue Access for Employers<sup>SM</sup> Portal:**  
[www.bcbstx.com/employer](http://www.bcbstx.com/employer)

### Benefits Administrator Advocate (BAA)

#### BAAs respond to questions from BAs about eligibility, enrollment and district billing. They will:

- support eligibility questions, escalations, and exceptions
- reconcile bills and split billing
- provide access to the bswift<sup>®</sup> portal
- oversee TRS administrative rules
- facilitate COBRA enrollment
- confirm disability determinations
- provide access to care updates
- handle third-party administrator (TPA) discrepancy reports

#### Examples of when to contact us:

- I have an employee who is in my system as covered, but does not show as having coverage with Blue Cross and Blue Shield of Texas (BCBSTX) or CVS Caremark.<sup>®</sup>
- An employee is on my bill who is no longer employed by my district and I need to report this discrepancy.
- I need help with an exception or I need to understand the resolution.
- I need to check the status of a split bill application.
- I have an employee making a change and am not sure how that will affect their effective date or premiums.



1-877-767-5254

[www.bcbstx.com/trsactivecareba/da](http://www.bcbstx.com/trsactivecareba/da)



[trsbaquiries@bswift.com](mailto:trsbaquiries@bswift.com)



**bswift Portal:**  
[trsactivecare.bswift.com](http://trsactivecare.bswift.com)

#### For additional information regarding Pharmacy-related questions, contact:

CVS

1-866-823-5182

M-F, 7 a.m.-7 p.m. CT

or email: [ClientConcierge@CVSHealth.com](mailto:ClientConcierge@CVSHealth.com)

bswift is an independent company that contracts directly with TRS to administer their enrollment platform. bswift does not offer any Blue products or services. They are solely responsible for the products and services they do provide.

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# Who To Contact

## Guide for TRS Benefits Administrators (BAs)

### Personal Health Guide (PHG)

#### PHGs respond to questions from BAs and participants about benefits and medical services. They will:

- provide support for benefits, claims, prior authorizations, and referrals
- help identify in-network Primary Care Providers (PCPs)
- help navigate TRS-ActiveCare resources, including the 24/7 Nurseline, pharmacy, clinical teams, etc.
- assist with scheduling appointments

#### Examples of when to contact us:

- I have an employee concerned about the status of a prior authorization or referral.
- I have an employee who I believe could benefit from a case manager. Are you able to coordinate an outreach?
- I have an employee who has other insurance, but I'm not sure how to update their record. Are you able to help?
- I have an employee who wants to change to a different PCP. Can you help?
- I have an employee with questions about the network status of a desired provider.
- I have an employee who has a question about a letter received from BCBSTX. Can you help explain it?



1-866-355-5999

available 24 hours a day,  
seven days a week

### Health Advisor (HA)

#### Get the support you need from dedicated medical professionals.

They will personally support you every step of the way during a health issue, whether it's severe or minor, ongoing, or acute. They're available at no cost to you and your covered family members through your TRS-ActiveCare health plan.

#### Examples of when to contact us:

- My employee needs guidance after being in the hospital or having had a major surgery.
- My employee needs help managing a chronic condition.
- My employee needs assistance in getting care after a serious illness or injury.
- My employee needs help regarding a pregnancy and after my baby's birth.
- My employee could use assistance in anticipating any health issues before they become urgent.
- My employee needs to better understand a new diagnosis.
- My employee needs help with arranging appointments and coordinating treatments, including travel.
- My employee needs easier access to wellness programs.



1-866-355-5999

7 a.m. - 6 p.m.,  
Monday-Friday,  
choose option "2."

# Additional Resources

Contact Title	Contact Information	Primary Audience	Can help with ...
24/7 Nurseline	1-833-968-1770	TRS-ActiveCare participants	<ul style="list-style-type: none"> <li>- direct line to a registered nurse</li> <li>- help find appropriate level of care</li> </ul>
TRS Resources for Participants	<a href="http://www.trs.texas.gov/pages/healthcare_trs_activecare.aspx">www.trs.texas.gov/pages/healthcare_trs_activecare.aspx</a> <a href="http://www.trs.texas.gov/pages/reporting_entities.aspx">www.trs.texas.gov/pages/reporting_entities.aspx</a>	TRS-ActiveCare participants	<ul style="list-style-type: none"> <li>- plan information</li> <li>- links to useful websites</li> <li>- health care video and presentation library</li> <li>- TRS forms</li> </ul>
CVS Caremark	<a href="http://info.caremark.com/trsactivecare">info.caremark.com/trsactivecare</a> 1-866-355-5999	TRS-ActiveCare participants	<ul style="list-style-type: none"> <li>- prescription drug coverage information</li> </ul>
BCBSTX TRS-ActiveCare Website	<a href="http://www.bcbstx.com/trsactivecare">www.bcbstx.com/trsactivecare</a>	TRS-ActiveCare participants	<ul style="list-style-type: none"> <li>- benefits and coverage information</li> <li>- doctors and hospitals information</li> <li>- Provider Finder<sup>®</sup> online directory</li> <li>- wellness programs information</li> <li>- downloadable documents and forms</li> <li>- Blue Access for Members<sup>SM</sup> login</li> </ul>
BCBSTX Maternity Program	1-888-421-7781	TRS-ActiveCare participants	<ul style="list-style-type: none"> <li>- questions about the BCBSTX maternity program available to women with high-risk pregnancies</li> </ul>
Blue Essentials - West Texas HMO <sup>SM</sup> Blue Essentials - South Texas HMO <sup>SM</sup>	<a href="http://www.bcbstx.com/trshmo">www.bcbstx.com/trshmo</a> 1-888-378-1633	TRS-ActiveCare participants	<ul style="list-style-type: none"> <li>- high-level support with benefits, claims, referrals, and prior authorizations</li> </ul>
Baylor Scott & White Health Plan- Central and North Texas HMO	<a href="http://trs.swhp.org">trs.swhp.org</a> 1-844-633-5325	TRS-ActiveCare participants	<ul style="list-style-type: none"> <li>- high-level support with benefits, claims, referrals, and prior authorizations</li> </ul>
Health Insurance Benefits	1-888-237-6762 1-512-542-6575 (Fax)	TRS-ActiveCare participants	<ul style="list-style-type: none"> <li>- TRS-ActiveCare general questions</li> </ul>





# Blue Access for Employers (BAE<sup>SM</sup>)

The secure website lets you conveniently complete transactions on behalf of your employees.

## OVERVIEW

BAE is a secure website that allows you to quickly and accurately perform online transactions for a variety of membership activities. A TRS Delegated Administrator will give you access to BAE so you can use all the valuable tools and features available through this site.

You'll automatically receive an email with detailed instructions on how to register for BAE once your account information has been added to our system. You'll have 30 days from when you receive this email to register.

## HOW IT WORKS

1. Only the TRS Delegated Administrator can register as the "Main Delegated Administrator."
2. The TRS Delegated Administrator will create a list of all the BAs who need access.
3. The BAs for each district then become the admins for their locations or divisions.

## FEATURES

BAE is built to meet the needs of BAs. Once you're logged in, you can:

- check participants' eligibility
- order replacement and temporary ID cards

*\*please note that demographic changes cannot be done through BAE*



## FOR MORE INFORMATION

### BAE is available:

Monday through Friday, 5:30 a.m. to midnight CT  
Saturday 5:30 a.m. to 6 p.m. CT  
Sunday 5:30 a.m. to midnight CT

If you have any questions about BAE, please call the Internet Help Desk at **1-888-706-0583**.

### The Internet Help Desk is available

Monday through Friday, 7 a.m. to 10 p.m. CT  
Saturday 7 a.m. to 3:30 p.m. CT

## TO REQUEST ACCESS TO BAE:

- complete form online: [www.bcbstx.com/trsactivecareba/pdf/trs-bae-access-request-form.pdf](http://www.bcbstx.com/trsactivecareba/pdf/trs-bae-access-request-form.pdf)
- return form to BCBSTX: [TRS\\_BAE\\_Acess@bcbstx.com](mailto:TRS_BAE_Acess@bcbstx.com)
- allow up to three business days for processing
- confirmation will be sent with a unique user ID and password

## Why it matters?

BAE is a secure website that lets BAs quickly and accurately complete a variety of transactions for employees in their districts.



# Blue Access for Members (BAM<sup>SM</sup>)

The secure participant portal lets your employees get information about their health benefits anytime, anywhere.

## OVERVIEW

BAM puts a wealth of resources at your employees' fingertips. They can access BAM from their computers, phones or tablets. Participants and their covered dependents over 18 can register for a BAM account.

## FEATURES

### With BAM, participants can:

- use Provider Finder to search for an in-network health care provider, hospital or pharmacy
- request or print ID cards
- check the status or history of a claim
- view or print Explanation of Benefits statements
- use Cost Savings Tools to find the prices of hundreds of tests, treatments, and procedures which could lead to earning money through Member Rewards

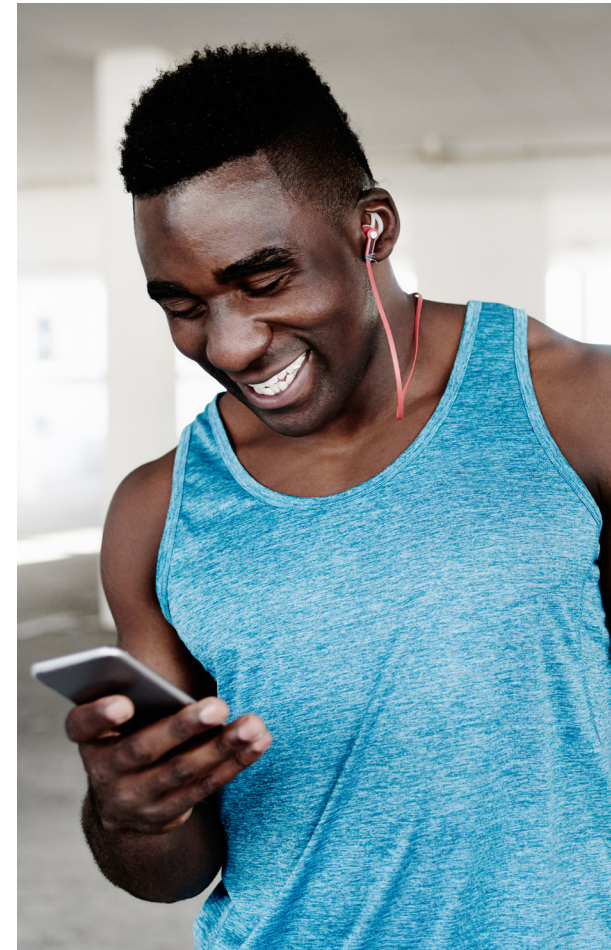
## HOW IT WORKS

### It's Easy for Participants to Get Started! They just:

1. Go to [www.bcbstx.com/trsactivecare](http://www.bcbstx.com/trsactivecare).
2. Click **Log In**.
3. Use the information on their BCBSTX ID card to sign up. If they haven't received their ID card, they can call a PHG at **1-866-355-5999** to get their ID number or a temporary ID card.

Or, participants can text **BCBSTXAPP** to **33633** to get the BCBSTX App that lets them use BAM while they're on the go.\* Participants will have all their benefits information, tools and resources whenever and wherever they need it.

*\*Message and data rates may apply.*



## FOR MORE INFORMATION

[www.bcbstx.com/trsactivecare](http://www.bcbstx.com/trsactivecare)

Call a PHG at **1-866-355-5999**,  
24 hours a day, seven days a week.

## Why it matters?

With BAM, participants can find information about their health plans and benefits all in one place. This makes it easier and simpler to manage their health and wellness.



# ID Card Information

Participants can find helpful information about available resources on their BCBSTX ID Card.

## OVERVIEW

All ID cards display participants' ID numbers, plan names, deductible/maximum-out-of-pocket information, and coverage start dates. If a participant's plan requires a PCP, their doctor's name will also be on the ID card. Participants can also find copay information and the phone number for PHGs. In addition to ID cards, participants will receive a Card Carrier with helpful information about their health plan.

**Note: All participants enrolled in TRS-ActiveCare health care plans will receive new ID cards for the 2022-23 plan year.**

## FEATURES

### Card Carriers

Card carriers have helpful information available to TRS-ActiveCare participants. (See example Card Carrier under 'HOW IT WORKS.')

## HOW IT WORKS

### Welcome!

You have a Personal Health Guide\* to help you make the most of your benefits, get cost estimates, find a doctor and more at **1-866-355-5999**.

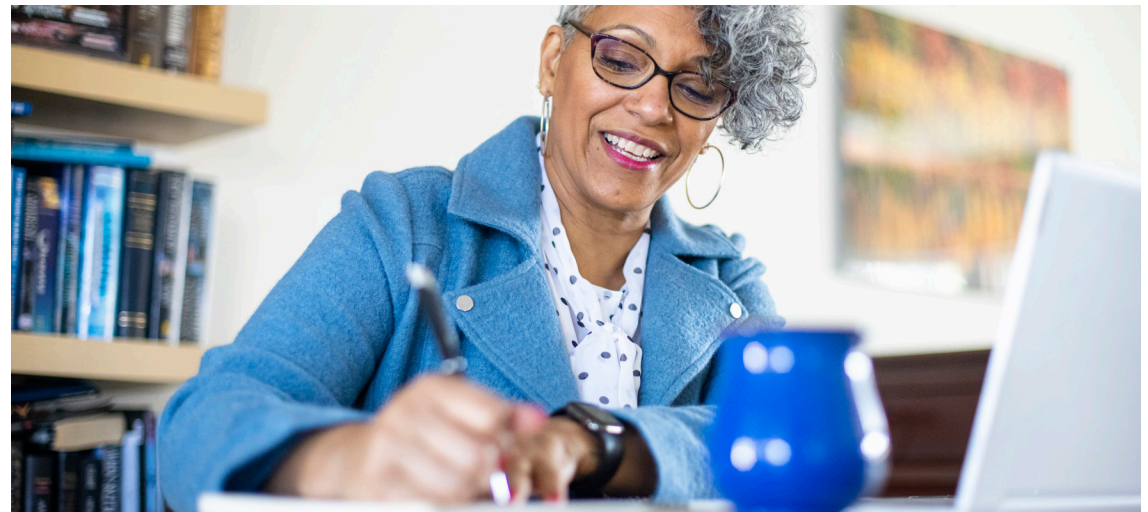


\*Personal Health Guides offer cost estimates for various providers, facilities and procedures. Savings are dependent on the provider or facility you choose.

## FOR MORE INFORMATION

[www.bcbstx.com/trsactivecare](http://www.bcbstx.com/trsactivecare)

Call a PHG at **1-866-355-5999**, 24 hours a day, seven days a week.



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# Member Rewards Program

Participants can save money toward future medical expenses when a lower-cost, high-quality provider is selected.

## OVERVIEW

Prices for the same quality medical services can differ by thousands of dollars within the same region and health plan network. Member Rewards uses Provider Finder to help participants reduce costs and take more control of their health care financial decisions.

## FEATURES

**There are many exciting features of Member Rewards.**

- Starting Sept. 1, 2022, Member Rewards includes more than 100 newly-eligible medical procedures.
- The maximum rewards per participant, per plan year, is \$599.
- Unused rewards roll over to the next plan year, but participants will lose rewards if they cancel their health plan.
- Member Rewards has been added to the TRS-ActiveCare HD Plan.
- Rewards for TRS-ActiveCare HD participants are paid through a limited-purpose Health Care Account (HCA) and can be used toward dental and vision expenses.
- For TRS-ActiveCare Primary, TRS-ActiveCare Primary+, and TRS-ActiveCare 2 participants, rewards may apply toward the costs of medical or pharmacy expenses by reducing future copays or coinsurance.

**If a participant has a PCP in the Kelsey-Seybold provider network, they are not eligible for this program.**

## HOW IT WORKS

**Participants can:**

1. Use Provider Finder® to find a rewards-eligible location for a service or procedure by going to [www.bcbstx.com/trsactivecare](http://www.bcbstx.com/trsactivecare) and login to **BAM**.
2. Connect with a PHG by calling **1-866-355-5999** or chatting through the BCBSTX App.
3. Call their PCP to ask for a referral to the Member Rewards-eligible facility. Their PCP may give them a referral and send a preauthorization to BCBSTX for approval, if applicable (for TRS-ActiveCare Primary and TRS-ActiveCare Primary+ participants).
4. After a participant completes their treatment, their claim has been paid and the location has been verified as rewards eligible, a deposit will be made into an HCA\* (for TRS-ActiveCare Primary and TRS-ActiveCare Primary+ participants).
5. TRS-ActiveCare HD participants need to submit the HCA reimbursement form after they incur dental and vision expenses.

\*BCBSTX has set up an HCA for all Member Rewards participants. This HCA is separate from any Flexible Spending Account or Health Savings Account offered by their district.

## FOR MORE INFORMATION

[www.bcbstx.com/trsactivecare](http://www.bcbstx.com/trsactivecare)

Call a PHG at **1-866-355-5999**,  
24 hours a day, seven days a week.

## Why it matters?

Member Rewards helps participants shop for health care services and save money by comparing prices before they go for care. Best of all, shopping with Member Rewards could help lower their out-of-pocket costs and earn them credit toward their next medical procedure.

The Member Rewards program is provided by Sapphire Digital, an independent company. Incentives available for select procedures only. Members with coverage under Medicaid or Medicare are not eligible to receive incentive rewards under the Member Rewards program. Blue Cross and Blue Shield of Texas makes no endorsement, representation or warranty regarding Sapphire Digital's administration of the Member Rewards program. Information received through the Member Rewards program is not meant to replace advice of a health care professional, and decisions regarding course and place of treatment remain with the member and his or her health care provider. Eligibility for rewards is subject to terms and conditions of the Member Rewards program.

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# Women's and Family Health

Whether your employee is pregnant, planning to get pregnant, or a new parent, they'll want to prepare as much as they can.

## OVERVIEW

Ovia Health™ has three apps to help employees prepare for the life-changing journey into parenthood and provide ongoing parenting support, at no cost.†

Each app has educational articles and videos, health tips, in-app coaching and more, offered in both English and Spanish. The Well onTarget® website complements Ovia's apps with self-guided, online courses about pregnancy, covering topics from healthy foods to body changes and labor.

### TRS-ActiveCare plans also cover:

- electric breast pumps, limited to two per plan year (hospital-grade breast pump rentals are covered up to \$150)
- lactation counseling – six visits per plan year, covered at 100%

## FEATURES

### The three Ovia Health apps are:

- **Ovia Fertility:** Track fertility and predict the likelihood of getting pregnant.
- **Ovia Pregnancy:** Monitor pregnancy and baby's week-by-week growth, leading up to baby's due date.
- **Ovia Parenting:** Keep up with children's growth and milestones from birth through three years old.

Support from BCBSTX maternity specialists is also available for high-risk pregnancies.



## HOW IT WORKS

Employees can download any of the Ovia Health apps from the Apple App Store or Google Play Store. During sign-up, make sure they know to choose "I have Ovia Health as a benefit." They will be asked to enter their employer's name, but can skip that step. Then they select BCBSTX as their health plan. To access the Spanish version of the Ovia Health apps, employees must select "Español" as the language preference in their mobile device settings.

Employees can also go to [www.wellontarget.com](http://www.wellontarget.com) anytime, day or night, to explore a wide range of women's and family health resources and online courses.

## FOR MORE INFORMATION

[www.bcbstx.com/trsactivecare](http://www.bcbstx.com/trsactivecare)

Call a PHG at **1-866-355-5999**,  
24 hours a day, seven days a week.

## Why it matters?

Employees get tools to better understand and manage their pregnancies and get ongoing parenting support, at no extra cost to them!

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. The Well onTarget program is offered to you as a part of your employer-sponsored benefits. Participation in the Well onTarget program, including the completion of a Health Assessment, is voluntary and you are not required to participate. Visit [www.wellontarget.com](http://www.wellontarget.com) for complete details and terms and conditions.

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# Personal Health Guides (PHGs)

PHGs are available to help your employees anytime.

## OVERVIEW

A dedicated team of specially trained PHGs is available to help participants understand their health care plans and get the most from their benefits. Participants can call or chat with a PHG to get help with a range of topics.



## FEATURES

### PHGs can help participants with:

- choosing a health care plan
- finding and changing a PCP
- finding in-network providers
- transitioning care
- benefits and coverage questions
- prior authorization
- claims questions
- cost estimates
- scheduling appointments
- the website and mobile tools
- connecting with a nurse to learn more about a diagnosis or medical condition
- and more!

## HOW IT WORKS

### Connecting with a PHG

Participants can call a PHG at **1-866-355-5999, 24 hours a day, seven days a week.**

Participants can also chat live with a PHG by logging in to BAM or the BCBSTX App.

**On a computer,** participants can click **Chat live with customer service** on the main page or on the **Contact Us** page of BAM. Then, they'll fill out a brief form and click **Start Chat**.

**Using the App,** participants can find the chat link on the **Contact Us** page. Then, they'll click **Live Chat**, fill in their phone number, the name of the person who needs help, the reason for the chat, and click **Start Chat**.

## FOR MORE INFORMATION

[www.bcbstx.com/trsactivecare](http://www.bcbstx.com/trsactivecare)

Call a PHG at **1-866-355-5999**,  
24 hours a day, seven days a week.

## Why it matters?

When your employees have experts to help them understand their health plans and benefits, they're more likely to engage in preventive care and to manage their chronic health conditions.

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# Generic Maintenance Prescription Drug Benefits for TRS-ActiveCare Primary and TRS-ActiveCare Primary+

## OVERVIEW

Participants can save money on their generic maintenance medications by filling a 60- to 90-day prescription, either by home delivery or at a participating Retail-*Plus* pharmacy.

## FEATURES

- **Home Delivery:** Participants can get their 90-day maintenance medications delivered right to their door through the CVS Caremark Mail Order Pharmacy.
- **Retail Pharmacy:** Participants can pick up a 60- to 90-day supply of maintenance medications at a CVS Caremark Retail-*Plus* pharmacy.
- **Cost Savings:** Participants pay less for their maintenance medications by using home delivery or a Retail-*Plus* pharmacy. After the first fill, a \$15 convenience fee is charged in addition to the copay every time they fill a 31-day supply or less of their maintenance drug prescription at a local pharmacy. Participants can avoid the convenience fee when they fill a 60- to 90-day supply at the CVS Mail Order Pharmacy or a Retail-*Plus* pharmacy.
- **TRS-ActiveCare Primary+ plan participants have coinsurance maximums:**
  - \$100 maximum for preferred brand drugs with no generic alternatives. After the first fill of maintenance drugs at a retail location, the maximum coinsurance increases to \$150
  - \$265 maximum for preferred brand drugs with generic alternatives through the CVS Caremark Mail Order Pharmacy or at a Retail-*Plus* pharmacy
- **Flexibility:** Payments for 90-day medications can be split into three payments over three months at the CVS Caremark Mail Order Pharmacy.

## HOW IT WORKS

It's easy for participants to start saving on generic maintenance medications by:

1. asking their doctor for a 90-day prescription for generic maintenance medications
2. visiting [info.caremark.com/trsactivecare](http://info.caremark.com/trsactivecare) or calling **1-866-355-5999** to set up mail order prescriptions or to find a Retail-*Plus* pharmacy

Participants who register with CVS Caremark can:

- fill or refill long-term prescriptions
- find drug coverage and price information
- talk with a registered pharmacist
- view their prescription history and much more

## FOR MORE INFORMATION

Participants can reach CVS Caremark at [info.caremark.com/trsactivecare](http://info.caremark.com/trsactivecare) and **1-866-355-5999**.



## Why it matters?

With 90-day supplies of maintenance medications, participants with chronic health conditions are more likely to take their medications consistently, which leads to better health outcomes. They also save money on their maintenance medications.

# New!

# PrudentRx Co-Pay Program for Specialty Medications

## OVERVIEW

Participants in TRS-ActiveCare Primary, TRS-ActiveCare Primary+ and TRS-ActiveCare 2 plans who take specialty medications can use a new savings program.

## FEATURES

- Out-of-pocket cost for prescriptions covered under the PrudentRX co-pay program are \$0
- Participants can get help enrolling in manufacturer co-pay assistance programs
- Non-eligible medications in the specialty tier remain subject to a 30% coinsurance

## HOW IT WORKS

- If participants are currently taking one or more medications on the PrudentRx Specialty Drug list, they receive a welcome letter and phone call from PrudentRx that provides specific information about the program.
- Here is an example:
  1. \$1,000 is the cost of Anita's newly-prescribed Stelara medication
  2. CVS Caremark Specialty Services works with PrudentRx for program enrollment prior to delivery
  3. \$0 is the new cost of Anita's Stelara prescription share thanks to the new PrudentRx program

## FOR MORE INFORMATION

Participants can call **1-800-578-4403** Monday through Friday, 7 a.m. to 7 p.m. CT (English and Spanish language available). Language line available for other languages.

Visit the CVS website for formulary and FAQ details on PrudentRX at: [info.caremark.com/oe/trsactivecare](http://info.caremark.com/oe/trsactivecare)

## Why it matters?

There are more than 400 specialty medications available today and that number is rapidly growing. Having specialty medications available for those who rely on them is essential, and being able to provide them at \$0 copay is critical to ensuring participants get the medications they need.



# Diabetic Supplies \$0 Copay Program

Every TRS-ActiveCare plan covers certain diabetic supplies at no cost to your employees.

## OVERVIEW

TRS-ActiveCare covers some diabetic supplies at a \$0 copay when preferred brands are used and certain conditions are met. There are also some no-cost meters available to participants, including:

- Accu-Check Guide Me
- Accu-Check Guide
- One Touch Verio Reflect
- One Touch Verio Flex
- One Touch Ultra 2

## FEATURES

- **Cost Savings:** \$0 copays for some diabetic supplies help participants pay less to manage their diabetes.
- **Home Delivery:** Participants can have their diabetic supplies delivered right to their door through the Caremark Mail Order Pharmacy.
- **Retail Pharmacy:** Participants can get their diabetic supplies at a Caremark Retail-*Plus* Pharmacy.
- **Insulin Out-Of-Pocket Costs:** Participants have a \$25 copay for 31-day supply; \$75 for 60- to 90-day (TRS-ActiveCare Primary, TRS-ActiveCare Primary+ and TRS-ActiveCare 2). TRS-ActiveCare HD participants pay 25% after deductible.

## HOW IT WORKS

### For all plans

- \$0 preferred-brand glucose meters through the Diabetic Meter Program
- short-term supplies at a retail location:
  - \$0 for needles, lancets, and syringes if purchased the same day as insulin
- 90-day supply at a Retail-*Plus* location or through the Mail Order Pharmacy:
  - \$0 for any preferred-brand needles, lancets, and syringes
  - \$0 for preferred-brand test strips



## FOR MORE INFORMATION

Participants can call the CVS Caremark Diabetic Meter Team at **1-800-588-4456** with questions or to get their \$0 diabetic meter.

Participants can visit [www.caremark.com/managingdiabetes](http://www.caremark.com/managingdiabetes) with any questions.

# TRS Virtual Health

TRS Virtual Health powered by Teladoc® and RediMD™ gives participants access to doctors and behavioral health specialists for non-emergency care by phone or online, anytime, anywhere.



## OVERVIEW

Getting sick after hours or on weekends used to mean a long, costly trip to the emergency room or an urgent care center. With TRS Virtual Health, your employees can access quality health care from home or on the go, without having to go anywhere. Participants and their covered dependents can schedule a virtual visit 24/7 with a board-certified doctor or therapist and even have a prescription sent straight to their pharmacy when necessary.

Immediate family members not covered by a TRS-ActiveCare health plan can also access TRS Virtual Health for a fixed rate per visit: RediMD - \$35/visit; Teladoc - \$55/visit.

## FEATURES

Teladoc doctors have an average of 15-20 years of clinical experience and are board-certified in family medicine, internal medicine, pediatrics, emergency medicine, psychology, or psychiatry. Participants can use Teladoc for conditions such as:

- cold and flu symptoms
- allergies
- depression and anxiety\*
- and more

\*Must be 18 or older

Participants with TRS-ActiveCare Primary, TRS-ActiveCare Primary+ and TRS-ActiveCare 2 pay a \$12 copay per medical consultation. Participants with TRS-ActiveCare HD pay \$42 per consult.

RediMD provides quality primary care medical services from board-certified doctors who can diagnose issues and recommend treatment. Conditions treated by RediMD doctors include:

- allergies
- asthma
- back and shoulder strains
- cold and flu symptoms
- contusions/bruises
- infections
- shortness of breath
- skin issues
- stomach problems

Participants with TRS-ActiveCare Primary, TRS-ActiveCare Primary+ and TRS-ActiveCare 2 pay \$0 per medical consultation. Participants with TRS-ActiveCare HD pay \$30 per medical consult.

## HOW IT WORKS

Participants can register now to save time when they need care.

**Participants can register for Teladoc by:**

- visiting Teladoc at [www.teladoc.com/trsactivecare](http://www.teladoc.com/trsactivecare) and scrolling down to **setup your account**
- downloading the mobile app from the Apple App Store or Google Play Store and clicking **setup your account**
- calling **1-855-Teladoc (1-855-835-2362)** to speak with a Teladoc representative

**Participants can register for RediMD by:**

- visiting [www.redimd.com](http://www.redimd.com) and clicking **register**
  - entering the code **trsactivecare**
  - clicking **next** and following the directions to complete their profile
- calling RediMD customer service at **1-866-989-Cure (1-866-989-2873)**, option 3

## FOR MORE INFORMATION

[www.bcbstx.com/trsactivecare](http://www.bcbstx.com/trsactivecare)

Call a PHG at **1-866-355-5999**,  
24 hours a day, seven days a week.

## Why it matters?

Telemedicine promotes good health and cuts down on sick days by making doctor appointments and behavioral health visits less expensive and more convenient.

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Virtual and telephonic visits are powered by exclusive software own and operated by RediMD. It is important to verify and understand the terms and conditions of your benefit plan. Terms and conditions may apply based on plan design with limitations and exclusions. Virtual and telephonic services provided are not to be accepted as a health plan or act as a pharmacy distributor or prescription manager. RediMD reserves to sole right to deny care when it believes the risk of possible abuse is present. A virtual visit with RediMD does not provide assurances prescription orders will be issued and RediMD does not prescribe DEA-controlled substances, non-therapeutic drugs or drugs which may be harmful or lead to abuse. RediMD operates in many different states and is subject to regulatory rules and jurisdictional limitations.

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# Wellbeing Management

However participants choose to fit good health into their daily lives, we've got tools to help.

## OVERVIEW

**Wellbeing Management includes a robust participant communication plan that engages and informs participants about:**

- available health and wellness programs
- health care actions and opportunities specific to their needs
- making the most out of health care dollars

**Wellbeing Management uses two models for targeted messages:**

### • Holistic Health Management

This clinical model targets participants dealing with significant health challenges. A care team, led by a Health Advisor, collaborates to deliver personalized solutions that can help participants with their care plan and improve health outcomes. Participants can interact with a Health Advisor through a variety of convenient channels.

### • Preventive and Chronic Condition Targeted Messaging

There are personalized reminders about annual visits, preventive screenings, and immunizations. Participants with chronic conditions like diabetes and asthma will get educational messages and reminders about managing their conditions.

All targeted participants are identified through claims data.

## FEATURES

**Tools to help participants live their healthiest life include:**

- a health assessment to see how their health measures up
- health coaches to help them reach goals like losing weight and quitting smoking
- a Fitness Program that includes a nationwide network of affordable, no-contract gym memberships\*
- the 24/7 Nurseline to answer health questions and help decide if they need the ER, urgent care, or a visit with the doctor\*\*
- mental health benefits for help with anxiety, depression, and other mental health and substance use conditions
- cancer specialists to help understand benefits and care options through treatment and beyond
- extra support for complex health issues such as serious illness, injury, hospitalization, and more
- Ovia Health for pregnancy and parenting support

## HOW IT WORKS

Participants can follow these simple steps to sign up for BAM, where they can take advantage of all the health and wellness programs included with their plan.

1. Go to [www.bcbstx.com/trsactivecare](http://www.bcbstx.com/trsactivecare)
2. Log into BAM
3. Click the **My Health** tab

## FOR MORE INFORMATION

[www.bcbstx.com/trsactivecare](http://www.bcbstx.com/trsactivecare)

Call a PHG at **1-866-355-5999**,  
24 hours a day, seven days a week.

## Why it matters?

Wellbeing Management offers a variety of health and wellness tools participants can use at their convenience to get and stay healthy. Participants can also be assured complete confidentiality.

\*Individuals must be at least 18 years old to purchase a membership. The Fitness Program is provided by Tivity Health™, an independent contractor that administers the Prime Network of fitness centers. The Prime Network is made up of independently owned and operated fitness centers.

\*\*For medical emergencies, call 911. This program is not a substitute for a doctor's care. Talk to your doctor about any health questions or concerns.

# Well onTarget

## OVERVIEW

The Well onTarget website and its companion AlwaysOn® mobile app can help participants manage their health and reach their wellness goals - all in one place.

They'll find personalized programs, tools, and resources for getting healthier.



## FEATURES

### Tools to help participants live their healthiest life include:

- **Self-Management Programs:** These programs let participants work at their own pace to reach health goals. Participants can learn more about nutrition, fitness, losing weight, quitting smoking, managing stress, and more. Participants can track progress as they complete each lesson, and can even earn Blue Points<sup>SM</sup> and collect rewards.\*
- **Health and Wellness Content:** The health library teaches and empowers through evidence-based, reader-friendly articles.
- **Tools and Trackers:** These resources can help participants stay on course while making wellness fun. Participants can also access symptom checkers and health trackers.
- **Fitness Tracking:** Participants can track fitness activities using popular fitness devices and mobile apps.
- **Health Assessment (HA):** The HA asks participants questions about their health. After participants take the HA, they'll get a personalized wellness report.

This confidential report helps tailor the content in the Well onTarget portal with programs that may help them reach personalized goals. Participants can also share their reports with their health care providers.

## HOW IT WORKS

Participants can sign up for Well onTarget at [www.wellontarget.com](http://www.wellontarget.com). Here participants can access all of the programs mentioned. To create their Well onTarget account, participants should:

1. log in to their BAM account at [www.bcbstx.com/trsactivecare](http://www.bcbstx.com/trsactivecare)
2. select **Wellness** and then select **Well onTarget**

## FOR MORE INFORMATION

[www.bcbstx.com/trsactivecare](http://www.bcbstx.com/trsactivecare)

Call a PHG at **1-866-355-5999**,  
24 hours a day, seven days a week.

## Why it matters?

Well onTarget offers participants a tailored approach to making healthy choices. It can be hard to maintain a healthy lifestyle. Sometimes, participants may need a little help getting started and maintaining goals on their own time.

\* Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal at [www.wellontarget.com](http://www.wellontarget.com) for further information.



# Well onTarget

Participants can receive the guidance they need to make healthy choices with interactive coaching support.

## INTERACTIVE HEALTH COACHING

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

### COACHING TOPICS

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

You have access to Coaching!

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

Get Started Now

### Add a Goal

#### Manage Stress

Goal Specifics

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

Let us capture your current status

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

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.

Steps

1 — 2 — 3

Stress goal

No Stress

Achieve By

mm/dd/yyyy

Personalize your goal.

Cancel Next

Note: Coaching and all other Well onTarget programs are confidential for participants and their information is not shared with employers.

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.

Roscoe

Merkel

Caps

# Well onTarget

Participants can get the help they need to make healthy choices, while earning rewards.

## BUILT-IN INCENTIVES BLUE POINTS

Participants can access Blue Points by completing healthy activities such as:

- using online trackers
- connecting and syncing a fitness device or app
- completing a Health Assessment
- completing a Digital Self-management Program
- exercising

Participants can redeem points in the online shopping mall with over a million products!

Participants can earn up to \$599 per plan year. (maximum per participants per plan year)



# Well onTarget

Through Well onTarget, participants enjoy flexibility when it comes to making healthy choices.

## FITNESS PROGRAM

Provides participants a flexible opt into 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 to participants and their dependents at a discounted price!

### ENHANCED FUNCTIONALITY

#### Mobile App

Lets participants search for locations, register for classes, and see their activity history

#### Real-time Data

Provided to the mobile app and Well onTarget portals, feeding Blue Points



# Well onTarget

## Blue365®

- Exclusive health and wellness discounts for participants
- Top national and local brands and retailers
- Save on fitness gear, family activities, healthy eating, dental and vision services, hearing aids, and more

Log in to BAM and click **Wellness**. Then click **Blue365 Member Discount Program** to join and view your available discounts and to register for weekly emails.

Customer Service: **1-855-511-2583**

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 your health plan. You should check your benefit booklet or call the customer service number on the back of your 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 given only through vendors that take part in this program and may be subject to change. 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.

Hearing services are provided by American Hearing Benefits, Beltone™, HearUSA and TruHearing®. Vision services are provided by ContactsDirect®, Croakies, Davis Vision™, EyeMed Vision Care, Glasses.com, Jonathan Paul Fitovers and LasikPlus®.

Blue365 website interface showing a search bar, navigation menu, and a featured deal for Philips Sonicare Oral Care Products (20% Off). The page also displays other deals like Tune Up Hand Care Balm, Medisafe Medication Management App, and StickyJ Medical Alert Jewelry.



# Learn to Live

## OVERVIEW

Learn to Live is a digital mental health program available to participants at no cost that bases its programs on cognitive behavioral therapy techniques with a track record of helping people feel better.

## FEATURES

**Participants can take an online assessment to pinpoint programs to help with concerns, including:**

- stress, anxiety, and worry
- depression
- insomnia and sleep problems
- social anxiety
- substance misuse

Learn to Live programs are completely confidential.

## HOW IT WORKS

Participants can log into BAM, select **Wellness** and click on the **Visit Learn to Live** button under the **Digital Mental Health** programs section. Learn to Live is confidential, accessible anywhere, and available at no additional cost to participants and their covered family members.



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.

Roscoe

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