

Agenda



TRS-Active Care

- Key Dates
- 2023-24 Rates & Benefits



Bswift

BCBSTX

Express Scripts

HMOs

TRS-ActiveCare Receives Legislative Appropriation



We are keenly aware of the staffing challenges in the education sector that affect not just Texas, but the nation. We seek to be one solution to maintaining a solid teacher workforce that will educate Texans for years to come.



- The Texas Legislature invested \$588.5M in TRS-ActiveCare over coming biennium to help educators have affordable health coverage.
- Even without this funding, TRS-ActiveCare offers a competitive option compared to other health plans offered to public school employers.
- TRS aggressively manages health care costs and TRS-ActiveCare offers cost-efficient plans with **97 cents of every dollar going directly to health care for members.**

2nd Year of Regional Rating: Sustaining TRS-ActiveCare Scale & Advantage



Maintaining the plan size with regional rates allows TRS to offer districts:

- ✓ Locked-in premiums in advance of plan year
- ✓ Savings by eliminating need to buy stop-loss insurance and risk charges
- ✓ Low administrative costs
- ✓ Ongoing rate stability
- ✓ Protection from volatility and catastrophic claims
- ✓ Turnkey, one-stop administration & operations
- ✓ Broad networks and comprehensive coverage



99% of participating employers chose to remain with TRS-ActiveCare for FY 24

FY 24 TRS-ActiveCare Benefit Enhancements



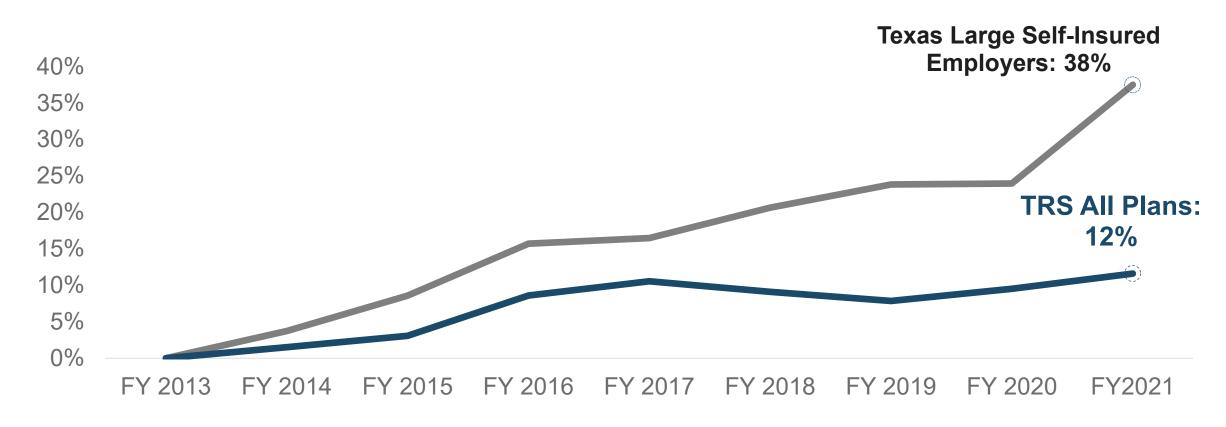
Benefit	2022-23	NEW: 2023-24
TRS-ActiveCare HD Plan Maximum out-of-pocket (MOOP)	\$7,050 individual \$14,100 family	\$7,500 individual
TRS-ActiveCare Primary Plan MOOP	\$8,150 individual \$16,300 family	\$7,500 individual ↓ \$15,000 family ↓
TRS-ActiveCare Primary+ Plan Family Deductible	\$3,600	\$2,400 \
TRS-ActiveCare Primary+ Plan PCP Copay	\$30	\$15 ↓
TRS-ActiveCare Primary+ Plan Mental Health Office Visit Copay	\$30	\$15 ↓
TRS-ActiveCare Primary, Primary+, AC2 Plans Mental Health Virtual Visit Copay	\$70	\$0 ↓

Bending the Health Care Cost Curve



Per Member Cost Growth Has Been Lower at TRS than Texas Peers

Cumulative Increase in Per Member Allowed Charges Since 2013



TRS-ActiveCare Advantage





BELOW MARKET COSTS, EVEN BEFORE FEDERAL FUNDS

- Total costs for the most affordable plan is 18% lower than similar plans offered by non-par districts
- In the past decade, cost per person grew 3x more for Texas employers with self-funded plans than TRS

HIGHLY EFFICIENT

- 97% of funding goes directly to health care costs
- \$20 billion saved last year through programs that avoid waste, improve care, & limit charges to the best price available



PLAN OF CHOICE

- 99% of education employers chose to stay in TRS' health plan for 2023-24
- 1 in 67 Texans are enrolled in TRS-ActiveCare
- Provides health care to nearly 1,000 districts



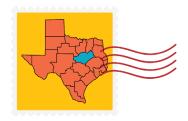
District Ambassadors (DAs): Your Custom Support



DAs are your white glove service who aren't afraid to trade out the white gloves for working ones.

TRS and BCBSTX set up the DA program so districts can get ahead of cost driver concerns. DAs work directly with district leadership to elevate programs and create plans to address their school's unique needs. They can:

- ✓ Act as a strategic partner
- ✓ Analyze utilization trends to reduce costs
- ✓ Attend benefits fairs
- ✓ Provide enrollment assistance
- ✓ Lead benefits presentations



Hear about DAs from Uvalde ISD





Introducing Express Scripts District Ambassadors



Four District
Ambassadors (DAs)
will support district
leaders and Benefits
Administrators

Similar to
BCBSTX DAs
who also serve
as resources to
employers

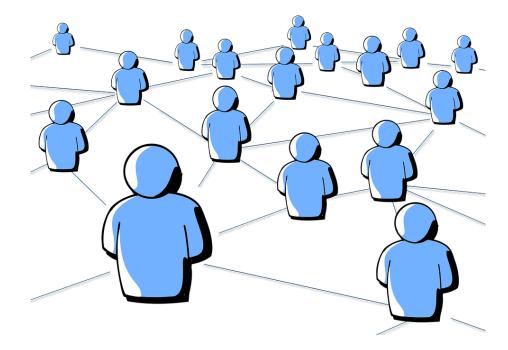
Express Scripts DAs can

Meet with district leaders to talk about pharmacy costs

Present to your employees

Provide prescription drug plan materials

Escalate critical, widespread issues to TRS Health leadership



Key Dates

TRS ACTIVECARE

- Annual Enrollment Regular Period July 10, 2023 – August 17, 2023
- Annual Enrollment Supplemental Period

 August 18 August 31, 2023
- Pharmacy ID Cards mailed to existing enrollees by Aug. 15, 2023; to new enrollees and plan changes Sept. 18, 2023
- Medical ID Cards to new enrollees and plan changers by Sept. 5, 2023
- Resource Guides Mailed to New Enrollees in October 2023



BA TRAINING – June 2023

Regions 7,8 9 *June 13 -10 am-12 pm*

Regions 14,15,16,17,18

June 14 -1:30 - 4 pm

Regions 1, 12, 13, 20 *June 15 - 10 am-12 pm*

Regions 2, 3, 5

June 21 -10:30 am-12:30 pm

Regions 4, 6, 10, 11

June 22 -1:30-3:30 pm

Regions ALL

June 23 - 10 am-12 pm



New Webinar for TRS-ActiveCare Participants



From A to Z: Your TRS-ActiveCare Plan Webinar Schedule

Monday, June 26, 2023, 11 am-12 pm

Monday, July 10, 2023, 9 - 10 am

Monday, July 17, 2023, 10 - 11 am

Tuesday, July 25, 2023, 11 am - 12 pm

Tuesday, August 8, 2023, 9 - 10 am

Monday, August 14, 2023, 10 - 11 am

Registration:

https://www.trs.texas.gov/Pages/healthcare_benefits_events.aspx

Stay Informed

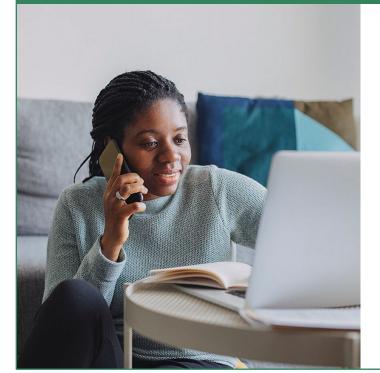




Scan the QR Code below to begin your registration:



For more information about upcoming benefits and enrolling, visit the enrollment toolkit!



Scan the QR Code below:





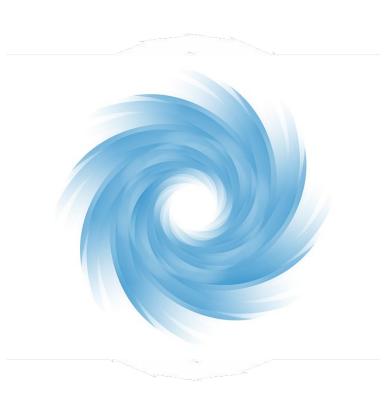


bswift and TRS-ActiveCare



Your Benefits Administrator Advocate (BAA)

- An enrollment portal for all districts no matter the size
- Monthly billing of TRS premiums
- Clearinghouse for inbound TPA files and outbound carrier files
- District service for eligibility inquiries



Your Personal Advocate



Your Benefits Administrator Advocate (BAA) can help with

- Billing Inquiries or Discrepancies
- Eligibility Inquiries
- Exceptions
- Discrepancy reports -COBRA
- Coverage reports for ACA
- bswift system assistance and training
- -The bswift BA Advocate team is available M-F from 8-5 CST. You can call or email your BAA directly or the general line is 1-877-767-5254 and the general mailbox is TRSBAInquiries@bswift.com.



TRS-ActiveCare & bswift 2022 In Review

12,650+ BAATs Resolved

3,200+ Manual Updates

1,004 Unique Districts

bswift

HIGHER STANDARDS

GREATER ACCOUNTABILITY

MORE FUN

55,000+ TPA Files Processed

521 Carrier Files Sent

13,000+ District Bills Created

2023-24 Annual Enrollment



Passive Annual Enrollment

TRS-ActiveCare Board of Trustees adopted rates on May 30, 2023

Changes of pharmacy benefit manager to Express Scripts

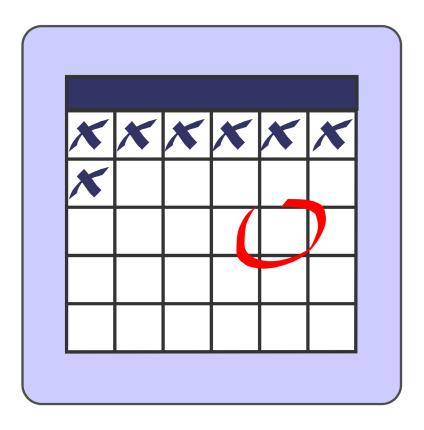
No change to any TPA file specs or to available plan options

Primary enrollment window is July 10, 2023 - Aug.17, 2023

Coverage will be with carriers by Sept. 1

Supplemental Window is Aug. 18,2023 - Aug. 31, 2023 (BA Use Only)

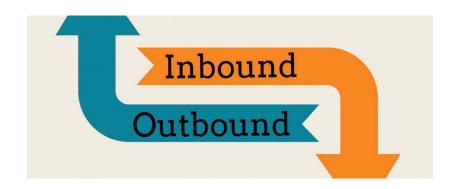
Coverage will be with carriers by Sept. 8



File Timing – Inbound TPA



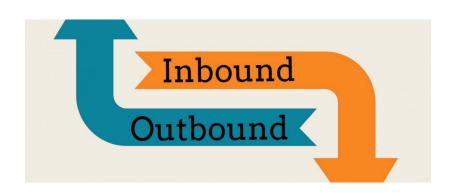
- Last current year file on Aug. 18, 2023
- Single AE file as early as Aug. 21, 2023 but no later than Aug. 22, 2023
- First ongoing file for new plan year is Sept. 1, 2023
- Ongoing files will be Friday with off cycle options for end of month
- Dual Plan Year files will be received Sept. 21, 2023 and Oct. 19, 2023



File Timing – Outbound Carrier



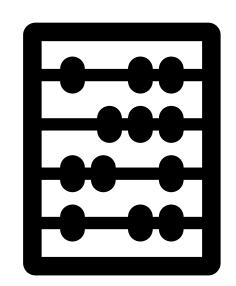
- File to carriers will begin processing Aug. 28, 2023 for AE file
- First ongoing file to include supplemental enrollments will be on Sept. 7, 2023
- BCBS SI will send weekly on Monday and Thursday
- HMO files send Wednesday of each week
- Express Scripts files will pass every weekday
- Dual plan year files will pass the week of Sept.
 25, 2023 and Oct. 23, 2023



Terminations



- Terminations will not be accepted on TPA files until within 30 days of the term
- For this year we are asking terminations be entered by mid July so we can exclude these members from receiving incorrect pharmacy cards. We will receive a listing of terms from your TPA on July 21.
- Term changes should be submitted on regular TPA files or updated in bswift.
- Audit your Sept enrollments for discrepancies (September Bill)



Access to Care



- Access to Care means they have an immediate need for benefits that we would NOT expect the established file process to update.
- If enrollment is active in the carrier system, then this IS NOT an access to care issue but an ID card inquiry. Contact the carrier or use available online resources to obtain a temporary card.
- Temporary updates made by the BAA team need documentation from you that the enrollment has been updated in your system and is expected to pass on the next file.
- Please help us prioritize these employees by only reporting true access to care requests to your BAA.









In Closing







Understanding your Employee's Benefits



Know the Terms



Copay

• The set amount you pay for a covered service when you get it.

Deductible

• The amount you pay for covered health care services before your insurance plan starts to pay.

Coinsurance

• The portion you pay for services after you meet your deductible.

Maximum Out of Pocket (MOOP)

• The maximum amount you pay each year for medical costs. After reaching your MOOP, the plan pays 100% of the costs for covered services.

Prior Authorization

• The process by which you or your provider notify the health plan in advance about treatments, like a hospital admission or complex diagnostic test.

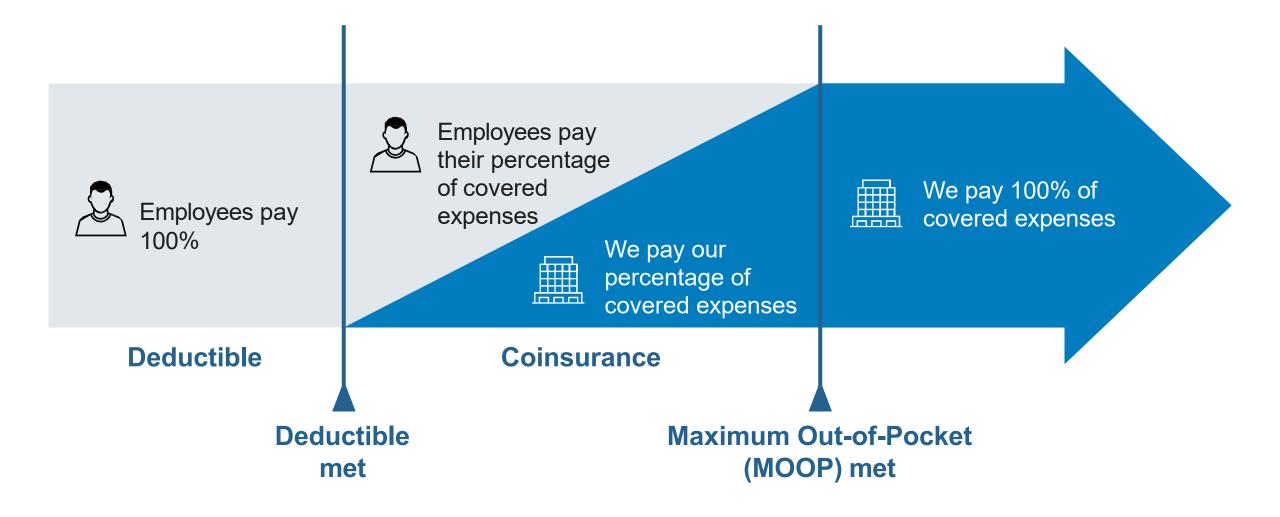
Referrals

• Written authorization from your PCP to get care from a different in-network provider, specialist or facility.



Understanding your employee's deductible





Plan Highlights







	TRS-ActiveCare HD	TRS-ActiveCare Primary
	TRS-ActiveCare 2	TRS-ActiveCare Primary+
In-Network Coverage	✓	✓
Out-of-Network Coverage	✓	
Requires Primary Care Provider (PCP)		✓
Requires referral to see Specialists OB/GYNs and mental health providers don't require referrals.		
Statewide network		
Nationwide Network	✓	

Plan Comparison



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

Plan Comparison



	TRS-ActiveCare Primary		TRS-ActiveCare Primary+	
Benefit	In-Network	Out-of-Network	In-Network	Out-of-Network
Individual Deductible	\$2,500	N/A	\$1,200	N/A
Family Deductible	\$5,000	N/A	\$2,400 ↓	N/A
Individual Out-of-Pocket Max	\$7,500 ↓	N/A	\$6,900	N/A
Family Out-of-Pocket Max	\$15,000 ↓	N/A	\$13,800	N/A
Office Visit	\$30 PCP Copay \$70 SPC Copay	You'll pay full price	\$15 PCP Copay ↓ \$70 SPC Copay	You'll pay full price
Urgent Care	\$50 Copay	You'll pay full price	\$50 Copay	You'll pay full price
TRS Virtual Health (Medical)	\$12 Copay Teladoc \$0 Copay RediMD	You'll pay full price	\$12 Copay Teladoc \$0 Copay RediMD	You'll pay full price
Preventive Care	Covered at 100%	You'll pay full price	Covered at 100%	You'll pay full price
Inpatient Admission	30% after deductible	You'll pay full price	20% after deductible	You'll pay full price
Emergency Room	30% after deductible	*Only for true emergencies	20% after deductible	*Only for true emergencies
Free-Standing Emergency Room	\$500 Copay + 30% after deductible	*Only for true emergencies	\$500 Copay + 20% after deductible	*Only for true emergencies
Pharmacy Deductible	Integrated with deductible	N/A	\$200 Brand drugs only	N/A

Choose a PCP for Better Health



A PCP can manage your employees' health care and save them money. Your employees should understand the benefits of having a PCP.



They know your employees and their lifestyle best.



They understand their medical history, medications and treatment preferences.



They provide care centered around THEM.



They'll handle your employees preventive care, which is covered at 100%.



They'll refer your employees to a specialist, when needed.



They may help your employees have fewer sick days by keeping them healthier.

If your employees are a new to TRS-ActiveCare Primary or TRS-ActiveCare Primary+ plan, they must choose a PCP during annual enrollment. If they don't, we'll choose one for them. They can change their PCP anytime.

Don't have a PCP or want to find a new one? Use **Provider Finder**® to search for providers by location, specialty, and more. You can also call a Personal Health Guide at 1-866-355-5999 for help.



What's Included in the Plans



Here for You 24/7





Personal Health Guides (PHGs) are your plan experts. They can help:

- find in-network providers
- make a doctor's appointment
- figure out costs for a procedure or medication
- save money with cost comparisons
- make sense of claims
- understand plan features
- get mental health care
- connect you with our 24-hour nurse line

Call a PHG at: 1-866-355-5999 or chat through the BCBSTX App

Available 24/7

Mental Health Care is Health Care



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



Virtually

Use Teladoc to speak with a licensed mental health provider online or over the phone.



Digitally

Learn to Live is a digital mental health program available at no cost to you. Its programs can help you with stress, anxiety, depression, substance abuse and more.



In person

See a therapist, psychiatrist or other mental health professional. Use **Headway** to search for an in-network licensed therapist or psychiatrist and schedule an appointment.

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.

TRS Virtual Health



Convenient, Quality Health Care from Home or On The Go



Teladoc®

1-855-Teladoc

(1-855-835-2362)

Mental Health visits subject to additional cost

RediMD™

1-866-989-CURE

(1-866-989-2873)

JRE MA

Registration Code: trsactivecare

Preventive Care at No Cost



What's Covered?

- In-network care is covered at 100% with no copay or deductible.
 Out-of-network benefits vary by plan.
- Preventive care and screenings include:



- well-woman exam
- mammogram
- colonoscopy

- annual wellness exam
- prostate exam
- mental health screenings



- well-baby/child exam
- routine immunizations

Important to remember:

Lab tests related to managing a condition like diabetes or asthma aren't preventive care and are covered under applicable deductible and coinsurance levels.

Musculoskeletal Alternative Care: Airrosti Remote Recovery Pilot Program



Designed to relieve pain from the following areas:







Knee Pain



Arm Pain



Foot Pain



Wrist Pain



Plus More

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

Regions	Dallas-Fort Worth (10 & 11) Houston (4 & 6)
Eligible Plans	Primary, Primary+, AC2
Member Cost Share	\$0
Remote	Yes
In-office option*	Yes

^{*}Standard benefits apply

Women's and Family Health

Providing support for pregnancy, parenting and menopause.

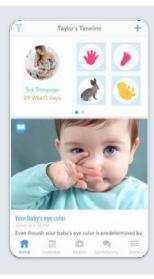


Ovia Health™ apps offer health trackers, videos, tips, coaching and more! Interactive programs

Ovia



Ovia Pregnancy



Ovia Parenting



eractive programs



Well onTarget® offers digital self-guided courses to support healthy pregnancies through every stage. Topics include healthy foods, body changes, and labor.

Exceptional maternity coverage includes:

- electric breast pumps covered at 100% (two per year)
- hospital-grade breast pump rental covered up to a maximum of \$150 (one per year)
- lactation specialist visits covered at 100% (six visits per year)
- No-cost high-risk pregnancy support

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 on Target® is a registered trademark of Health Care Service Corporation.

Be Rewarded for Wellness





Blue Points[™] lets your employees earn rewards for regularly participating in healthy activities. Employees can redeem their points in the online shopping mall when they're ready to treat themselves.

Earn points with Well on Target by:



completing a health assessment



taking a selfguided course on managing stress

Earn points with The Fitness Programs by:



connecting and syncing a fitness device or app



taking a barre class at a participating studio



taking a digital fitness class

Blue365®



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



apparel and footwear from top brands



fitness equipment, devices and memberships



LASIK eye surgery



hearing aids and batteries



baby monitors, bottles, diapers and wipes



meal delivery subscriptions



How your Employees Can Save Money



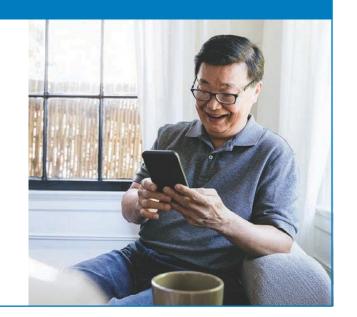
It Pays to Stay In-Network



In-Network Providers

- pay less
- save time
- stress-free





Out-of-Network Providers

- pay more
- spend time filing their own claims
- worry about surprise bills





*TRS-ActiveCare HD and TRS-AC 2 are the only plans with out-of-network coverage.

If they have an emergency while traveling or live out of state, they'll be covered under our large network of providers.

Go Here, Not There



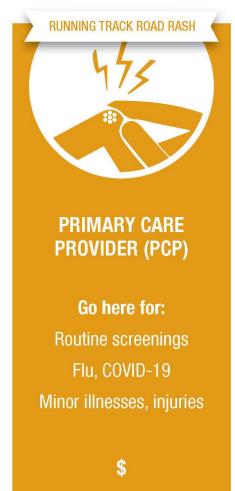


VIRTUAL HEALTH

Go here for:

Allergies, asthma
Colds, fevers
Rashes

\$









Still stumped? Call **1-866-355-5999** or scan

\$\$\$



Earn Up to \$599 with Member Rewards



	TRS-ActiveCare Primary TRS-ActiveCare Primary+ TRS-ActiveCare 2	TRS-ActiveCare HD
Automatically use rewards toward costs of future medical or pharmacy expenses	✓	
Self-submit dental and vision expenses to use rewards	✓	✓
Unused rewards will roll over to the next plan year	✓	✓
AVERAGE 2 ¢	·169	\$105



AVERAGE REWARD







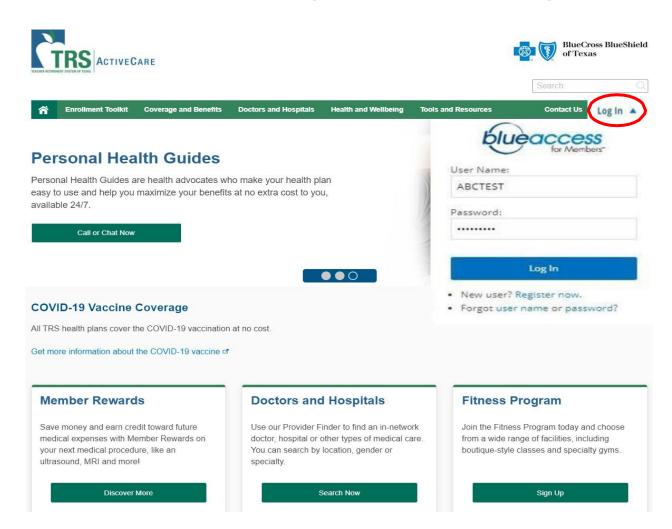


Tools and Resources for your Employees



Resources at your Employee's Fingertips





www.bcbstx.com/trsactivecare

Website for TRS-ActiveCare Participants

Blue Access for Members (BAM)

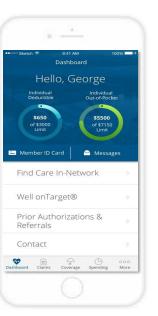
- select or change your PCP
- view claims and Explanation of Benefits (EOB)
- compare costs of doctors and services

BCBSTX Mobile App

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

Tools and Resources

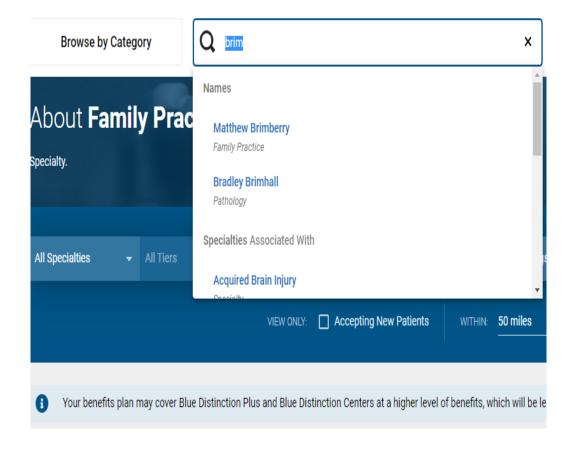
- Provider Finder
- plan information
- forms and documents
- information about health and wellness resources

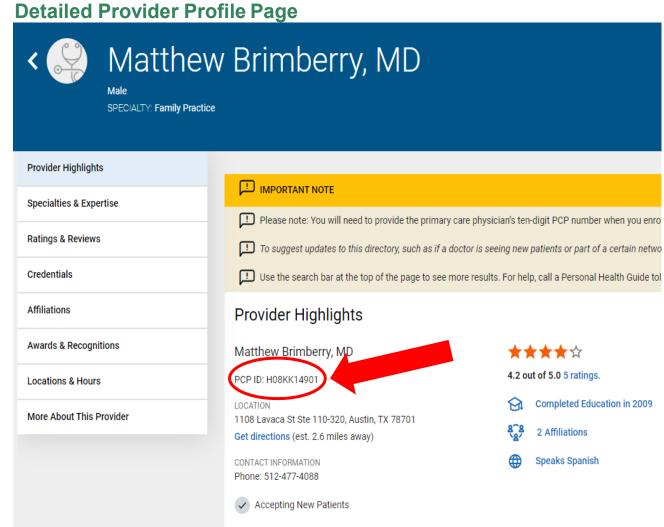


Provider Finder®



Search Bar



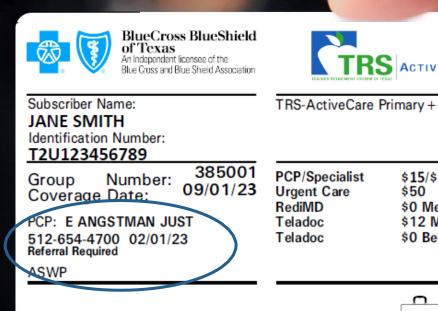


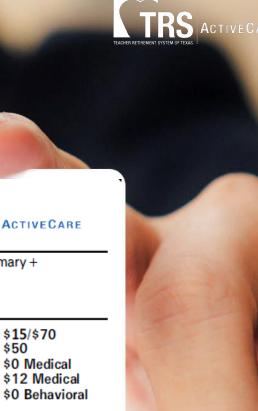
BCBSTX ID Cards

Employees will get their ID card in the mail a few weeks after they enroll.

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.

They can call a PHG or log in to Blue Access for MembersSM if they need to replace a card or order extras.





\$50

www.bcbstx.com/trsactivecare



Tools and Resources for You



Your TRS District Ambassador!





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

www.bcbstx.com/trsactivecareba/da/da-directory

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

We're here to:



partner with you on district-specific strategic initiatives like health fairs, benefits presentations, and Annual Enrollment support



analyze your district utilization trends to help your employees maximize their benefits and reduce out-of-pocket costs



provide education and guidance about developments in TRS and legislation affecting your district health plans

BENEFITS ADMINISTRATOR TOOL KIT



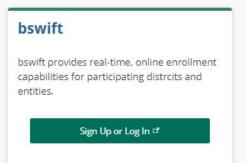


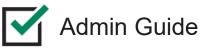














Plan Highlights



Reference Guide and FAQ



Benefit Booklets



Personal Journey Videos



BA Trainings



- Blue Access for EmployersSM

www.bcbstx.com/trsactivecare/ba

BLUE ACCESS FOR EMPLOYERS (BAEsm)

LOGGING IN TO THE EMPLOYER PORTAL



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

New Users: Must complete the BAE access request form.

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





BA Annual Enrollment Training

Express Scripts / June 2023

Your new Pharmacy Benefits Manager: Express Scripts





- 1) Express Scripts Overview
- 2) TRS-ActiveCare Pharmacy Benefit Overview
- 3) Resources For You







TRS has chosen Express Scripts to administer pharmacy benefits for TRS-ActiveCare beginning Sept. 1, 2023.

- Express Scripts is a leading pharmacy benefit manager putting medicine in reach for tens of millions of people.
- TRS-ActiveCare participants have access to:
 - 60k+ retail pharmacies across the United States
 - Convenient Home Delivery services
 - Simple Web and mobile phone applications
 - Accredo Specialty Pharmacy
 - Specialized pharmacists, nurses, and other clinicians in 20+
 - Condition-specific Therapeutic Resource Centers

TRS-ActiveCare Primary Plan Prescription Drug Benefits



Annual Deductible	\$2,500 per Individual and \$5,000 for Family per year (shared benefit - Prescription drug claims and Medical claims)			
Maximum Out of Pocket Maximum (MOOP)	Your MOOP is shared with your medical plan for a total of \$8,150 Individual and \$16,300 for Family. Any amount you accumulate on the medical or RX side will count toward your combined MOOP. Your combined medical and RX deductible and applicable co- pays/co-insurance will also apply toward your MOOP.			
TRS-ActiveCare Primary	Generic	Preferred Brand	Non-Preferred Brand	Specialty
Retail – 31 Day Supply	\$15.00	30%	50%	N/A
Retail – 90 Day Supply	\$45.00	30%	50%	N/A
Home Delivery – 90 Day Supply	\$45.00	30%	50%	N/A
Accredo Specialty Pharmacy – 31 Day Supply	N/A	N/A	N/A	30%

^{***} DAW 2: If patient request brand over generic, the member will be responsible for the cost difference plus generic copay. Penalties do not apply towards the OOP.

^{***} Retail fill Limit: 1 fill before penalty applies to generic maintenance medication

TRS-ActiveCare Primary+ Prescription Drug Benefits



Annual Deductible	\$200.00 per Individual Brand Drug only (Rx Only)				
Maximum Out of Pocket Maximum (MOOP)	Your MOOP is shared with your medical plan for a total of \$6,900 Individual and \$13,800.00 for Family. Any amount you accumulate on the medical or RX side will count toward your combined MOOP. Your RX deductible, medical deductible and applicable co- pays/co-insurance will apply toward your MOOP.				
TRS-ActiveCare Primary Plus	Generic	Preferred Brand Drugs with Generic Alternative	Preferred Brand Drugs with No Generic Alternative	Non-Preferred Brand Drugs	Specialty
Retail – 31 Day Supply	\$15.00	25%	25% \$100.00 Max	50%	N/A
Retail – 90 Day Supply	\$45.00	25%	25% \$265.00 Max	50%	N/A
Home Delivery – 90 Day Supply	\$45.00	25%	25% \$265.00 Max	50%	N/A
Accredo Specialty Pharmacy – 31 Day Supply	N/A	N/A	N/A	N/A	30%

^{***} DAW 2: If patient request brand over generic the, member will be responsible for the cost difference plus Generic copay. Penalties do not apply towards the OOP.

^{***} Retail fill Limit: 1 fill before penalty applies to generic maintenance medication

TRS-ActiveCare HD Prescription Drug Benefits



Annual Deductible	\$3,000 per Individual and \$6,000 for Family per year (Shared benefit - Prescription drug claims and Medical claims)			
Out of Pocket Maximum (MOOP)	Your MOOP is shared with your medical plan for a total of \$7,050 Individual and \$14,100 for Family per year. Any amount you accumulate on the medical or RX side will count toward your combined MOOP. Your combined medical and RX deductible and applicable copays/co-insurance will also apply toward your OOP.			
TRS-ActiveCare HD	Generic	Preferred Brand	Non-Preferred Brand	Specialty
Retail – 31 Day Supply	20%	25%	50%	N/A
Retail – 90 Day Supply	20%	25%	50%	N/A
Home Delivery – 90 Day Supply	20%	25%	50%	N/A
Accredo Specialty Pharmacy – 31 Day Supply	N/A	N/A	N/A	20%

^{***} DAW 2: If patient request brand over generic the, member will be responsible for the cost difference plus Generic copay. Penalties do not apply towards the OOP.

^{***} Retail fill Limit: 1 fill before penalty applies to generic maintenance medication

TRS-ActiveCare 2 Prescription Drug Benefits



Annual Deductible	\$200 per person brand name drug deductible (Rx only)			
Maximum Out of Pocket (MOOP)	Your MOOP max is shared with your medical plan for a total of \$7,900 Individual and \$15,800 for Family per year . Any amount you accumulate on the medical or RX side will count toward your combined MOOP. Your combined medical and RX deductible and applicable co- pays/co-insurance will also apply toward your MOOP.			
TRS-ActiveCare HD	Generic	Preferred Brand	Non-Preferred Brand	Specialty
Retail – 31 Day Supply	\$20.00	25% \$40.00 Min - \$80.00 Max	50% \$100.00 Min - \$200.00 Max	N/A
Retail – 90 Day Supply	\$45.00	25% \$105.00 Min - \$210.00 Max	50% \$215.00 Min - \$430.00 Max	N/A
Home Delivery – 90 Day Supply	\$45.00	25% \$105.00 Min - \$210.00 Max	50% \$215.00 Min - \$430.00 Max	N/A
Accredo Specialty Pharmacy – 31 Day Supply	N/A	N/A	N/A	30% \$200.00 Min – \$900.00 Max

^{***} DAW 2: If patient request brand over generic the, member will be responsible for the cost difference plus Generic copay. Penalties do not apply towards the OOP.

^{***} Retail fill Limit: 1 fill before penalty applies to generic maintenance medication

Express Scripts Maintenance Medication Pharmacy Network



Participants will have two options to get long-term prescriptions (also referred to as maintenance medication). Long-term prescriptions are taken on regular basis for a long period of time to treat chronic conditions. The options are:

Smart90 Participating Pharmacy

- Smart 90 network is a list of retail pharmacies you can use to fill your maintenance medications for 90 days.
- Another way to cut down on trips to the pharmacy

To choose a three-month supply, log in or register at express-scripts.com/90day. You can also call the Member Services number on the back of your member ID card (844-367-6108).



Express Scripts Home Delivery Pharmacy

- Your medications delivered to your door with free standard shipping. No trip to the retail pharmacy unless you have a short-term medication.
- You can easily transfer your prescriptions online, by phone or via Express Scripts mobile app from your retail pharmacy to Express Scripts
- Access to a pharmacist by phone 24/7







Pharmacy Resources / Tools



TRS-ActiveCare ANNUAL ENROLLMENT 59

Express Scripts Mobile App

Convenience

Easy-order refills and up-to-the-minute order status

Simplicity

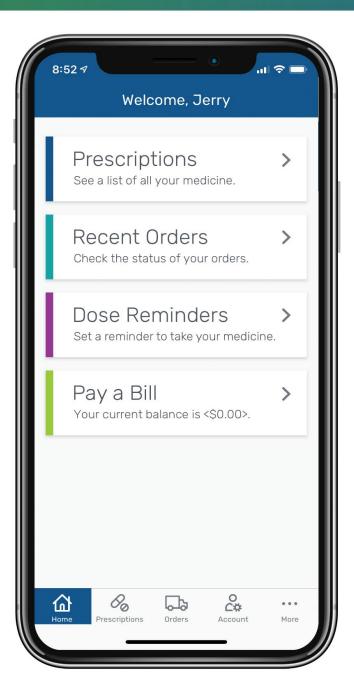
 One swipe of the finger is all it takes to stay on track with medicines

Peace of Mind

Reminders and a drug interaction checker

Versatility

 Delivering personalized prescription information – whenever & wherever you need it

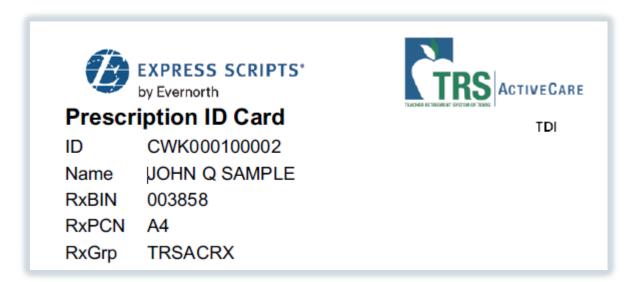






Member ID Card (digital)

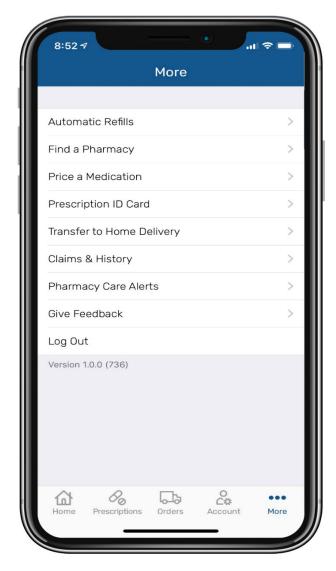




The Express Scripts® Mobile App

Additional helpful tools:

- Find a pharmacy
- Price a medication
- Reminder Notifications
- Activate account on The Express Scripts Mobile App or https://esrx.com/trsactivecare



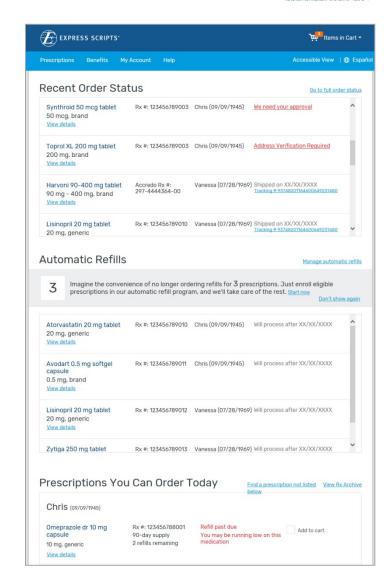


Manage Your Prescriptions

TRS ACTIVECARE

- Available online 24/7
- Check order status with tracking
- Refill a prescription
- Enroll in automatic refills
- Find ways to save money
- Transfer a prescription from a retail pharmacy to home delivery
- View claims, balances and prescription history
- Receive online alerts if there's a prescription-related safety issue

https://esrx.com/trsactivecare



Accredo, a specialty pharmacy



- Accredo provides specialized patient care for patients with chronic conditions. Benefits include:
 - Individualized counseling and education
 - Proactive monitoring of your medicines
 - Coordination with your doctors
- Accredo offers ongoing support from pharmacists and nurses with specialized training and expertise
- Patients who use Accredo receive better patient care and have healthier outcomes
- Express Scripts' SaveonSP program will provide copay assistance for certain specialties medications dispensed through Accredo.
- Accredo member service: 800-596-7701

accredo®

... is an Express Scripts specialty pharmacy that provides personalized care to individuals with chronic and complex health conditions

SaveonSP program



- SaveOn SP is a program that is comparable to CVS' Prudent Rx for specialty medications.
- Most medications that were under your Prudent Rx will be under the SaveOn Program.
- Participants who have been on Prudent Rx will transition to the SaveOn program.
- Participants will be a receiving communication from Express Scripts and will be contacted about the program after annual enrollment.
- This should be a seamless experience for participants.

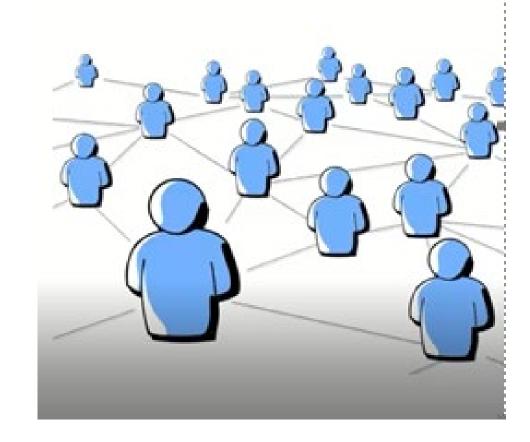


Express Scripts District Ambassadors (DA)



Four District Ambassadors (DA'S) will support District leaders, as well as benefit administrators.

- Express Script DAs can
 - Meet with district leaders to talk about pharmacy costs
 - Present to your employees
 - Provide prescription drug plan materials
 - Escalate critical widespread issues to TRS Health Leaderships.
- Currently hiring 4th DA Ambassador; the DAs will be receiving orientation from the TRS/Active Care team and will be introduced to BCBSTX District Ambassador team.
- We will provide you with contact information in the coming weeks once our full DA team is in place.



We're Here to Help

TRS ACTIVECARE

- For any questions or more information about your prescription plan
 - Log in at express-scripts.com or get the Express Scripts mobile app at express-scripts.com/mobileapp
 - Call the Member Services number 844-367-6108 on the back of your card
- To speak to a pharmacist about your prescriptions ...
 - Call the Member Services number 844-367-6108 on the back of ID card
- To register to receive your prescriptions by home delivery ...
 - Log in at express-scripts.com or use the mobile app
 - (Register using your member ID number or social security number)





BCBS Health Maintenance Organization (HMO) Plans



TRS-ActiveCare HMO Plans

Blue Essentials – West Texas HMO

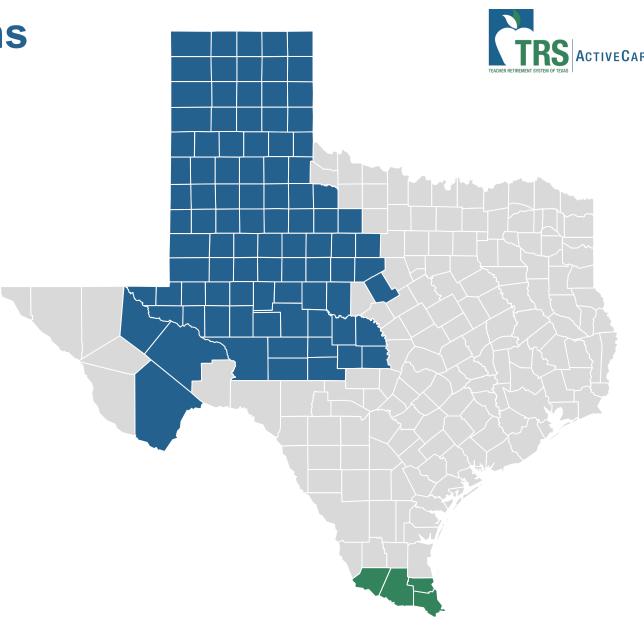
Available to employees living, working or residing in the following counties:

Andrews, Armstrong, Bailey, Borden, Brewster, Briscoe, Callahan, Carson, Castro, Childress, Cochran, Coke, Coleman, Collingsworth, Comanche, Concho, Cottle, Crane, Crockett, Crosby, Dallam, Dawson, Deaf Smith, Dickens, Donley, Eastland, Ector, Fisher, Floyd, Gaines, Garza, Glasscock, Gray, Hale, Hall, Hansford, Hartley, Haskell, Hemphill, Hockley, Howard, Hutchinson, Irion, Jones, Kent, Kimble, King, Knox, Lamb, 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 HMO

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 SM	Blue Essentials – West Texas HMO SM	
Total Monthly Premiums			
Employee Only	\$777.14	\$865.00	
Employee and Spouse	\$1,882.30	\$2,103.16	
Employee and Children	\$1,217.66	\$1,361.42	
Employee and Family	\$2,003.82	\$2,233.34	

TRS-ActiveCare ANNUAL ENROLLMENT 69

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)

TRS-ActiveCare ANNUAL ENROLLMENT 70



Additional Support and Programs



BCBSTX HMO Customer Service

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

- claims
- medical benefits and coverage
- membership and eligibility
- using digital tools and resources
- ID cards
- wellness benefits and programs
- transition of care



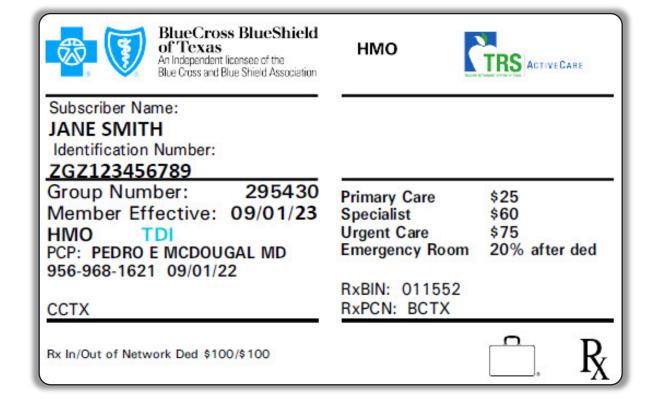
For help finding an in-network provider:

- call Customer Service at 1-888-378-1633
 Monday-Friday 8:00am-6:00pm
- visit www.bcbstx.com/trshmo and click Find Care to use Provider Finder®

TRS-ActiveCare ANNUAL ENROLLMENT

BCBSTX HMO ID Cards

Employees and their covered dependents will each receive an ID card if newly enrolling in the plan. They'll be mailed to their home address by late August.





To get extra or replacement ID cards:

- call Customer Service at
 1-888-378-1633
 Monday-Friday 8:00am-6:00pm
- log in to
 Blue Access for Members^{sм}

TRS-ActiveCare ANNUAL ENROLLMENT 73

BCBSTX HMO Tools and Resources



Resources for Employees

Blue Access for Members^{sм} and Mobile App

Blue365®

Blue Points[™]

Well on Target

Ovia Health™

The Fitness Program

Resources for You

Benefit Administrator Tool Kit

Blue Access for Employers (BAEsM)



www.bcbstx.com/trshmo

No-Cost Health and Wellness Programs for Better Health



Wondr®

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

Livongo®

Diabetes management (For participants with diabetes)

What employees get:

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

Omada[®]

Diabetes prevention and hypertension management

(For participants who are at risk for type 2 diabetes of 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

Hinge Health

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.

Livongo is an independent company that has contracted with Blue Cross and Blue Shield of Texas to provide chronic disease management for members with coverage through BCBSTX.

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.

TRS-ActiveCare ANNUAL ENROLLMENT 75



Baylor Scott & White Health Plan

Plan Year 2023-24



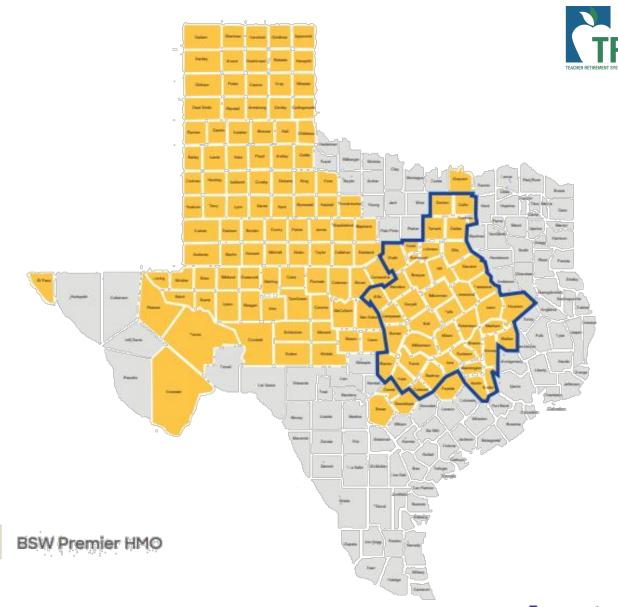


Our Coverage Area

Find in-network providers at BSWHealthPlan.com/TRS

- **6,226** PCPs
- **32,835** Specialists
- 2,531 Facilities

Numbers as of March, 2023



2023-2024 Medical Coverage Overview

TRS ACTIVECARE

- No PCP copay for first sick visit
- No PCP copay for dependents under age 19

Deductible	\$2,400 per individual / \$4,800 per family
Out-of-Pocket Maximum - Includes medical/drug deductible, copayments and coinsurance	\$8,150 per individual / \$16,300 per family
Office Visit Primary Care: Primary Care for Dependents (under the age of 19): Specialist	\$20 (\$0 for 1 st visit) \$0 \$70
Inpatient/Outpatient Services	25% after deductible
Preventive Care	\$0 with no deductible
Urgent Care	\$45
ER Visits	\$500 after deductible



2023-2024 Pharmacy Coverage Overview



• \$0 copay on ACA Preventive Medications

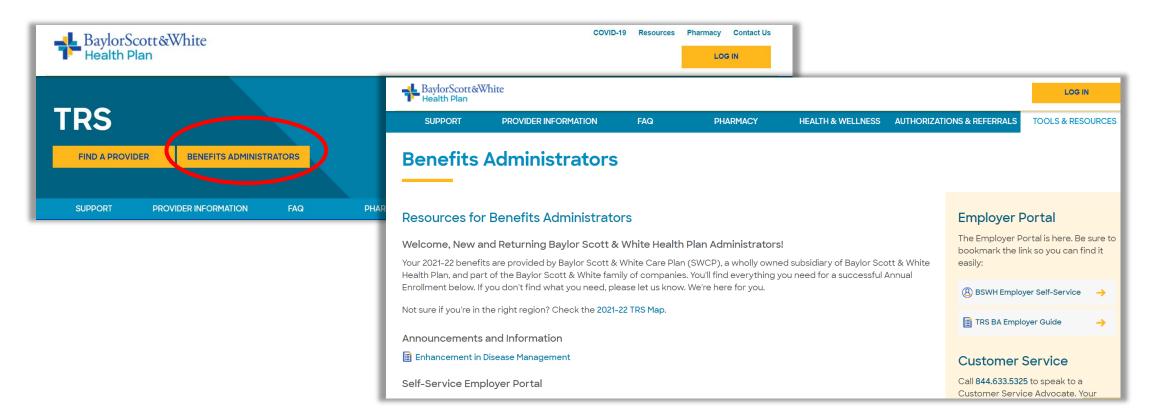
Rx Deductible	\$200 per individual Rx (ACA Preventive and Preferred Generics excluded)
Rx Out-of-Pocket Maximum	Included in medical Out-of-Pocket Maximum
Retail 30-Day Supply	
ACA Preventive	\$0
Preferred Generics	\$14 (30 days) / \$35 (90 days)
Preferred Brand	35% after Rx deductible
Non-Preferred Brand/Generic	50% after Rx deductible
Specialty Tier 1	35% after Rx deductible
Specialty Tier 2	35% after Rx deductible
Specialty Tier 3	35% after Rx deductible

BA Help & Support: BSWHealthPlan.com/TRS



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

Access forms and documents





2023-2024 Benefit Highlights



\$0 Copay for...

- ✓ Preventive care coverage
- ✓ PCP visits for dependents under age 19
- ✓ First in-person sick visit to PCP (19+)
- 24/7 Virtual care



Low Copay for...

- ✓ PCP Visits: \$20
- ✓ Urgent Care: \$45

Open Access HMO

- ✓ No referrals needed to see a network provider
- No requirement to select a PCP



\$0 Copay Options



MyBSWHealth

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

MDLIVE

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

24/7 Nurse Line

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



- Member Resources at BSWHealthPlan.com/TRS
 - Member and benefits guides
 - Provider search tool
 - Wellness resources
 - Information on pharmacy, claims, customer service, and more

MyBSWHealth

Member Portal – online and app

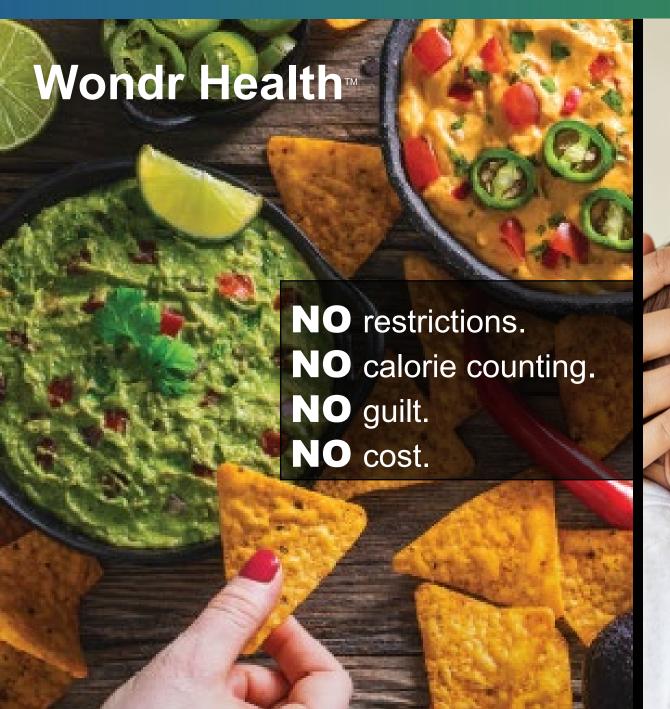
- Provider search
- Prescriptions

ID cards

Claims & Deductibles

Virtual care

Member support









Texas-Based Customer Service for Benefit Administrators



Chris Gravitt

Client Manager

Christopher.Gravitt@BSWHealth.org



Debbie Harvey

Client Manager

Deborah.MannHarvey@BSWHealth.org

BSWHealthPlan.com/TRS

Texas-Based Customer Service for Members

- Phone: 844.633.5325
- Secure message: MyBSWHealth member portal and app
- BSWHealthPlan.com/TRS

