



**TRRS** | ACTIVECARE  
TEACHER RETIREMENT SYSTEM OF TEXAS

# From A to Z

Your TRS-ActiveCare Plan  
Plan Year 2026-27





# YOUR TRS-ACTIVECARE HEALTH BENEFITS

# What's New and What's Changing



**NEW**

for the plan  
year beginning  
9/1/2026

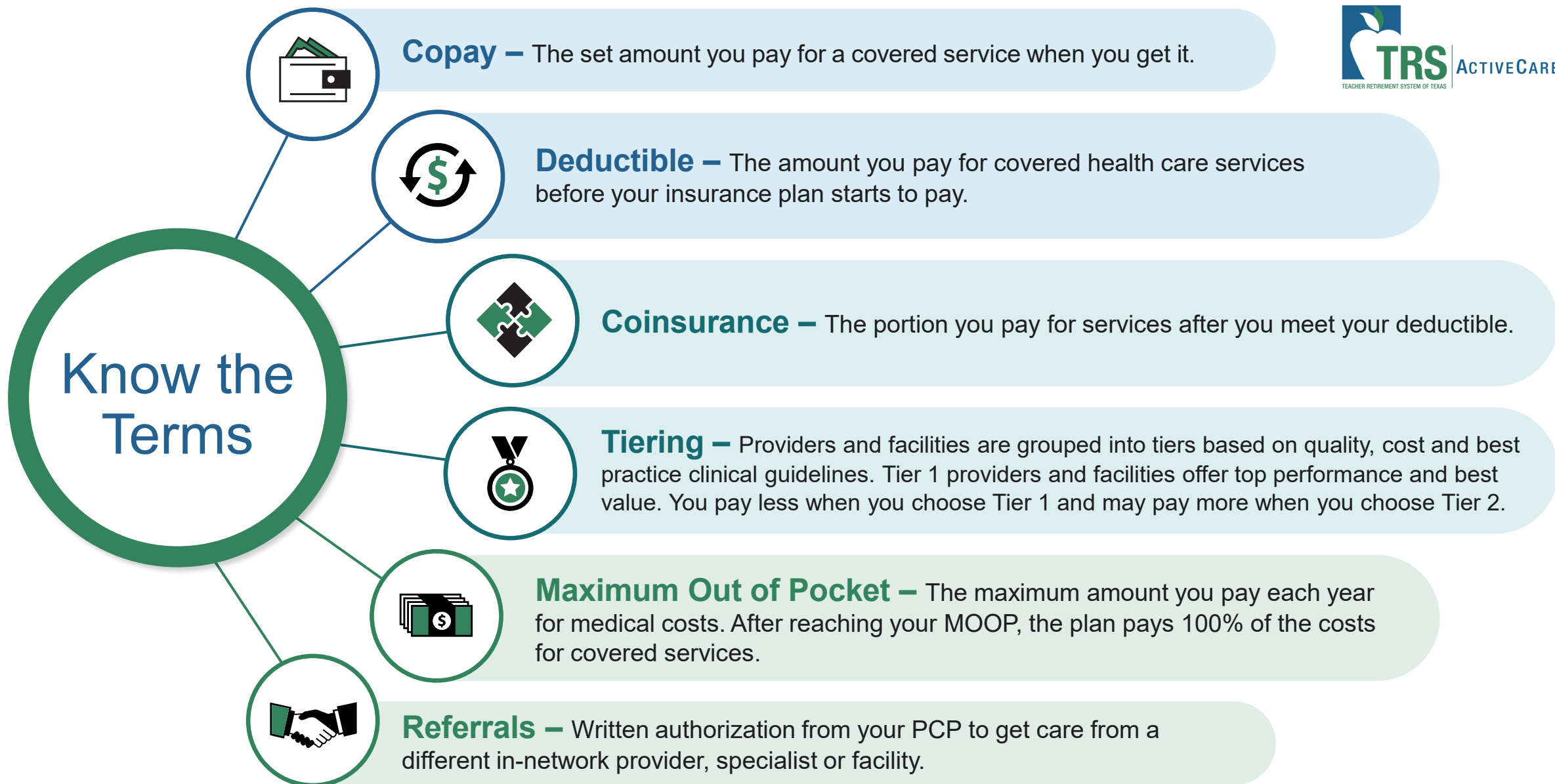
**NEW tiering feature in Provider Finder® for TRS-ActiveCare 2 and TRS-ActiveCare Primary**

**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



# COMPARING YOUR PLAN OPTIONS



# Choosing The Best Plan



You 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 your out-of-pocket costs when you choose cost-effective, quality providers for your care

# What Plan is Best For You?



**Primary/Primary+** might be right for you if you have or are at risk for chronic conditions, and want a doctor actively involved in coordinating your 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 you pay less per month for your coverage.

The **TRS-ActiveCare Primary+** plan can be a better value if your 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 You?



**HD** might be right for you if you 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	<b>\$3,400 / \$6,800</b>	\$1,000 / \$2,000
Family Deductible	<b>\$6,800 / \$13,600</b>	\$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 Tier 2: \$40 PCP Copay, \$85 SPC Copay 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.

# Choose a PCP for Better Health



## Did you know a PCP can manage your health care and save you money?



They know you and your lifestyle best.



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



They understand your medical history, medications and treatment preferences.



They'll refer you to a specialist, when needed.



They provide care centered around YOU.



They may help you have fewer sick days by keeping you healthier.

TRS-ActiveCare Primary and TRS-ActiveCare Primary+ plans require you to choose a PCP during Annual Enrollment.

If you don't, we'll choose one for you. You can change your 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 SETS TRRS-ACTIVECARE APART

# Mental Health Care is Health Care



Your mental health is just as important as your physical health. You 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

TRS-ACTIVECARE ANNUAL ENROLLMENT

# 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. You need:

- annual wellness exams
- screenings for **heart disease, cancer, mental health** and other issues
- wellness coaching to help you 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. You also get:

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

## Baby and Child

Babies and children require frequent checkups. These visits include:

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

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

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

# Wellness Benefits

## Well onTarget

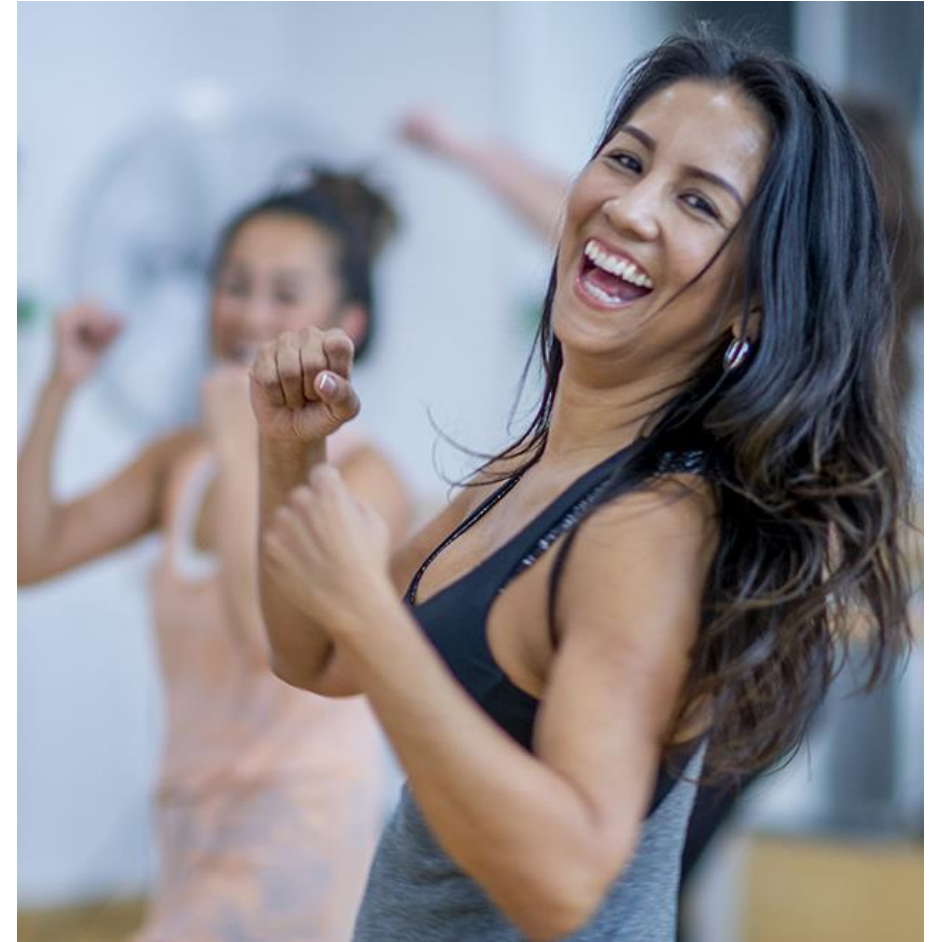
can help you manage your health and reach your wellness goals in one place. Take advantage of self-guided courses or get one-on-one support from a wellness coach with:

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

## The Fitness Program

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

[Get More Wellness Information](#)



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

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

# Airrosti Remote Recovery

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



Back



Knee



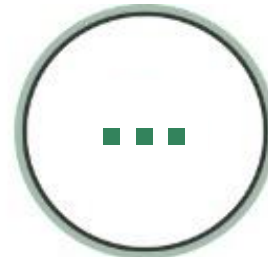
Arm



Foot



Wrist



Plus More

Fix muscle and joint pain FAST – at no additional cost!\* Airrosti will:

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

\*No-cost after deductible is met if you have the TRS-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.

# Lantern

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



### What is it?

- A **surgery program** that can match you with the best surgeon for a plannable **joint, spine or bariatric surgery**.
- TRS-ActiveCare Primary, TRS-ActiveCare Primary+ and TRS-ActiveCare 2 will have **out-of-pocket costs offset by up to \$1,500**.
- TRS-ActiveCare HD will also have **out-of-pocket costs offset by \$1,500 after you meet your deductible**.

### Travel Support

- **Car allowance**

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

- **Per Diem**

You 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 you and a companion.**



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



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

# TRS Motion+ in Region 4



Are you hearing a **POP** or **CRACKLE** or **GRIND**? Let's fix that.



Cervical Spine



Knee Replacement



Hip Replacement

**You can get expert care for every sound your body shouldn't make.**

## How it works:

You can save money and start moving with confidence when you use these exceptional surgeons.

**TRS-ActiveCare Primary x Region 4, TRS-ActiveCare Primary+ and TRS-ActiveCare 2:**

- you'll pay no more than \$2,000 copay for the procedure

**TRS-ActiveCare HD:**

- you'll pay no more than \$2,000 for the procedure once your deductible is met

**To be eligible for this program, you must call a PHG at 1-866-355-5999.**

# Member Rewards

Are you paying more than you need to for medical services?



Why pay extra for the exact same care? You don't have to. You'll save money on coinsurance and earn up to **\$599** per year if you use Member Rewards to shop for your health care.

## Services you'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!!!**

You'll get a **CASH** reward by check.\*

Scan here for more information about Member Rewards



\*If you have TRS-ActiveCare HD you must meet your deductible before you get your 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!



# ID Cards

You'll get a physical ID card in the mail if you're:

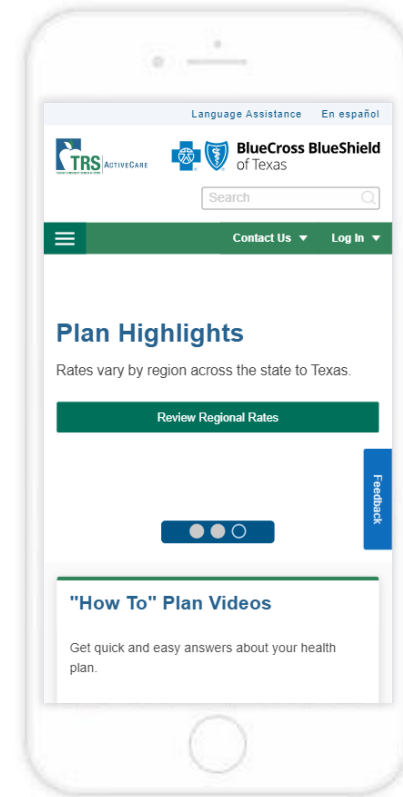
- currently enrolled in the TRS-ActiveCare HD or TRS-ActiveCare 2 plan
- new to TRS-ActiveCare
- switching plans



Get a digital ID card:

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

# Resources at Your Fingertips



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

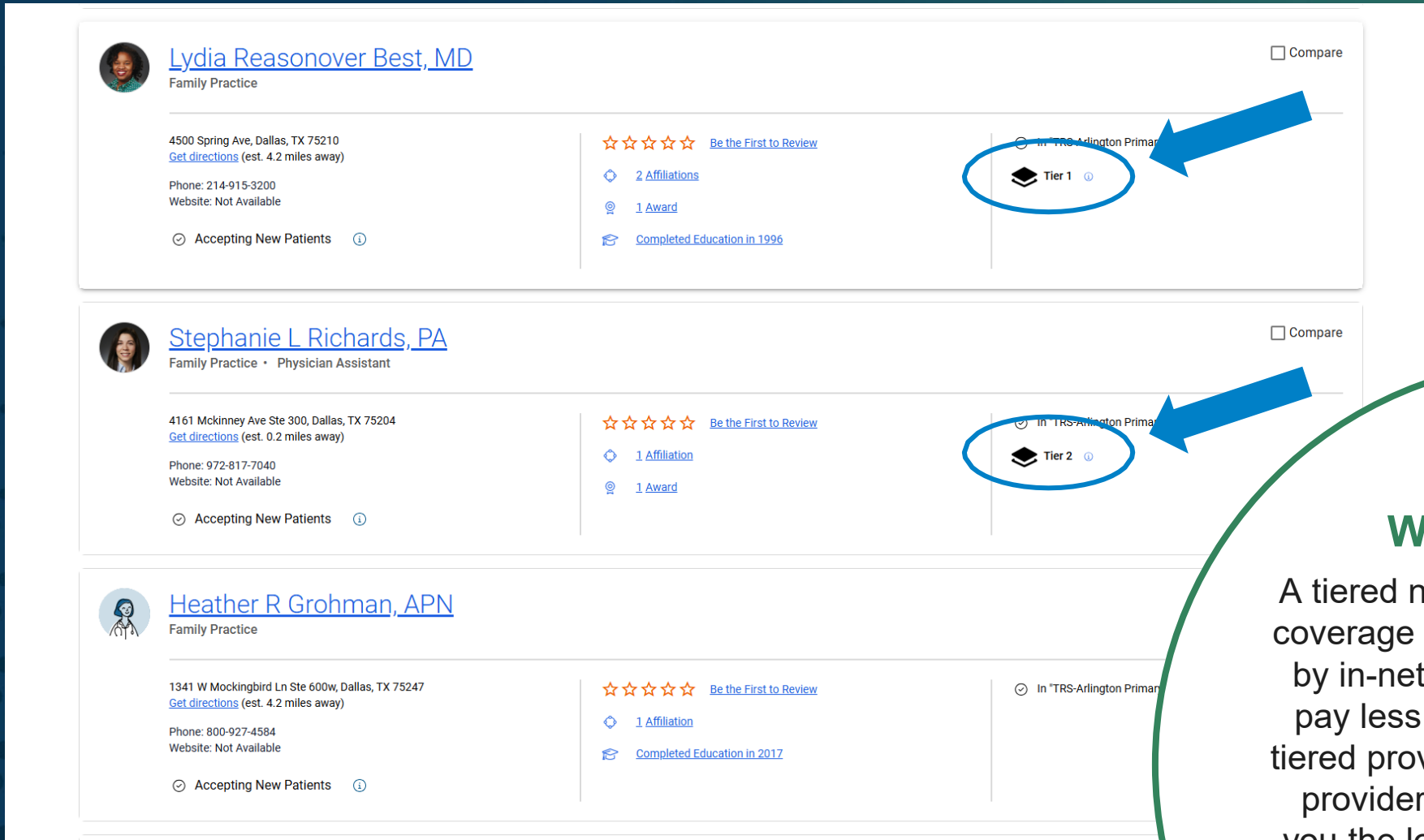
- select or change your PCP
- view claims and Explanation of Benefits
- compare costs of doctors and services
- download a digital ID card
- live chat 24/7
- text **BCBSTXAPP** to **33633** to get the app

## Other Resources

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

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

# Provider Finder



The screenshot displays three provider profiles in a list. Each profile includes a profile picture, name, specialty, address, phone, website, and a 'Compare' checkbox. The profiles are:

- Lydia Reasonover Best, MD** (Family Practice): 4500 Spring Ave, Dallas, TX 75210. Contact: 214-915-3200. Status: Accepting New Patients. Features: 5 stars (Be the First to Review), 2 Affiliations, 1 Award, Completed Education in 1996. Tiering: Tier 1 (circled in blue with an arrow).
- Stephanie L Richards, PA** (Family Practice - Physician Assistant): 4161 McKinney Ave Ste 300, Dallas, TX 75204. Contact: 972-817-7040. Status: Accepting New Patients. Features: 5 stars (Be the First to Review), 1 Affiliation, 1 Award. Tiering: Tier 2 (circled in blue with an arrow).
- Heather R Grohman, APN** (Family Practice): 1341 W Mockingbird Ln Ste 600w, Dallas, TX 75247. Contact: 800-927-4584. Status: Accepting New Patients. Features: 5 stars (Be the First to Review), 1 Affiliation, Completed Education in 2017. Tiering: Not explicitly shown.

## What's Tiering?

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

# Welcome to TRS-ActiveCare



Use this new resource to help you understand your options *before enrolling* and how to *take advantage of all the perks that come with your 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 \$590 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>



# TRS-ACTIVECARE PHARMACY BENEFITS

Plan Year 2026-27

Presented by  
**EXPRESS SCRIPTS®**  
PHARMACY BENEFIT SERVICES

WHO WE ARE

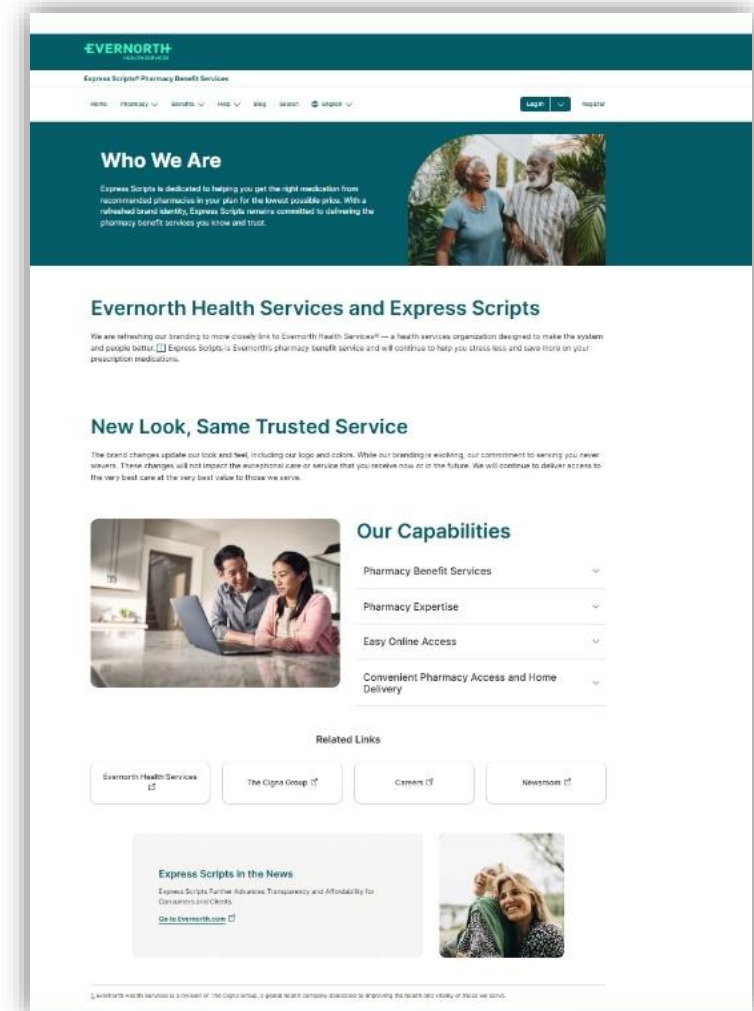
# New Look, Same Trusted Service



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.**



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

# How to Fill Your Prescription



Your prescription conveniently available the way you prefer

## Express Scripts® Pharmacy\*

Maintenance medication

- 3-month supply delivered straight to your 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 Retail Pharmacy

Short-term and Maintenance medications

- Go to a convenient location near you
- 3-month supply for maintenance medication
- Up to 31-day supply for short-term medications
- Transfer your prescription easily in-store, by phone, or online
- Find your 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 35 days or less cannot be filled by Express Scripts Pharmacy and should be filled by a participating retail pharmacy.



## Accredo, Evernorth's 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

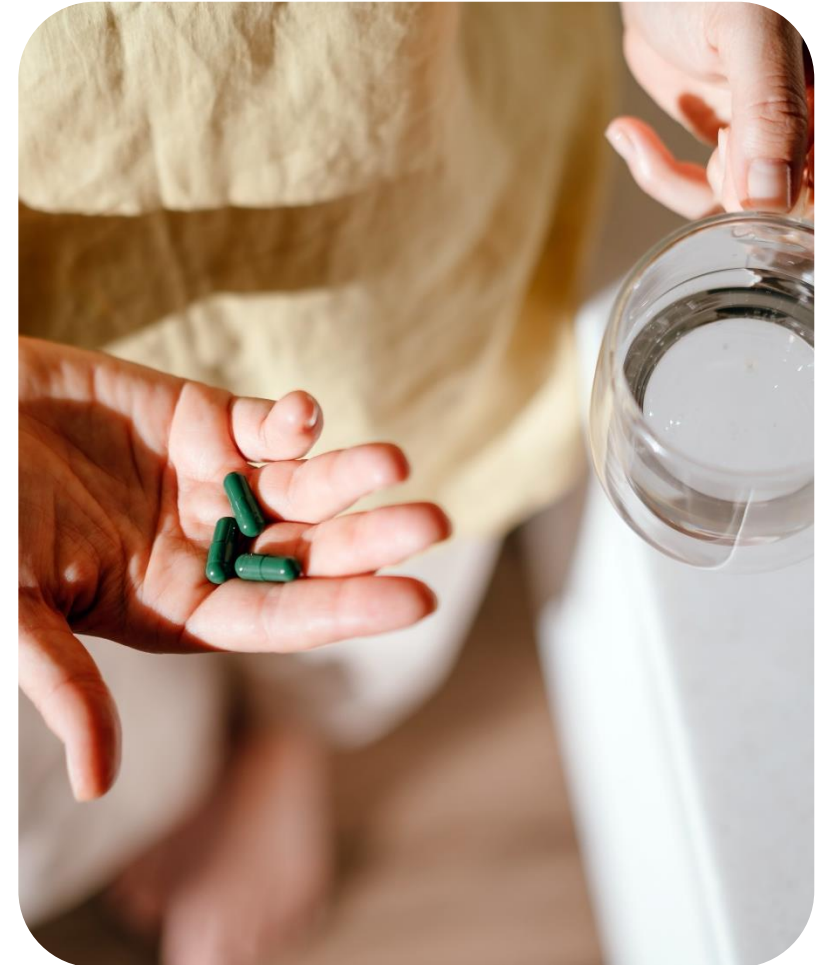
If your specialty medication is on the list of select medications, **contact SaveOnSP to get yours at a reduced cost.**

**Before the first fill after your benefit goes live, 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 available

## 2 TRS-ActiveCare Primary+

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

## 3 TRS-ActiveCare HD

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

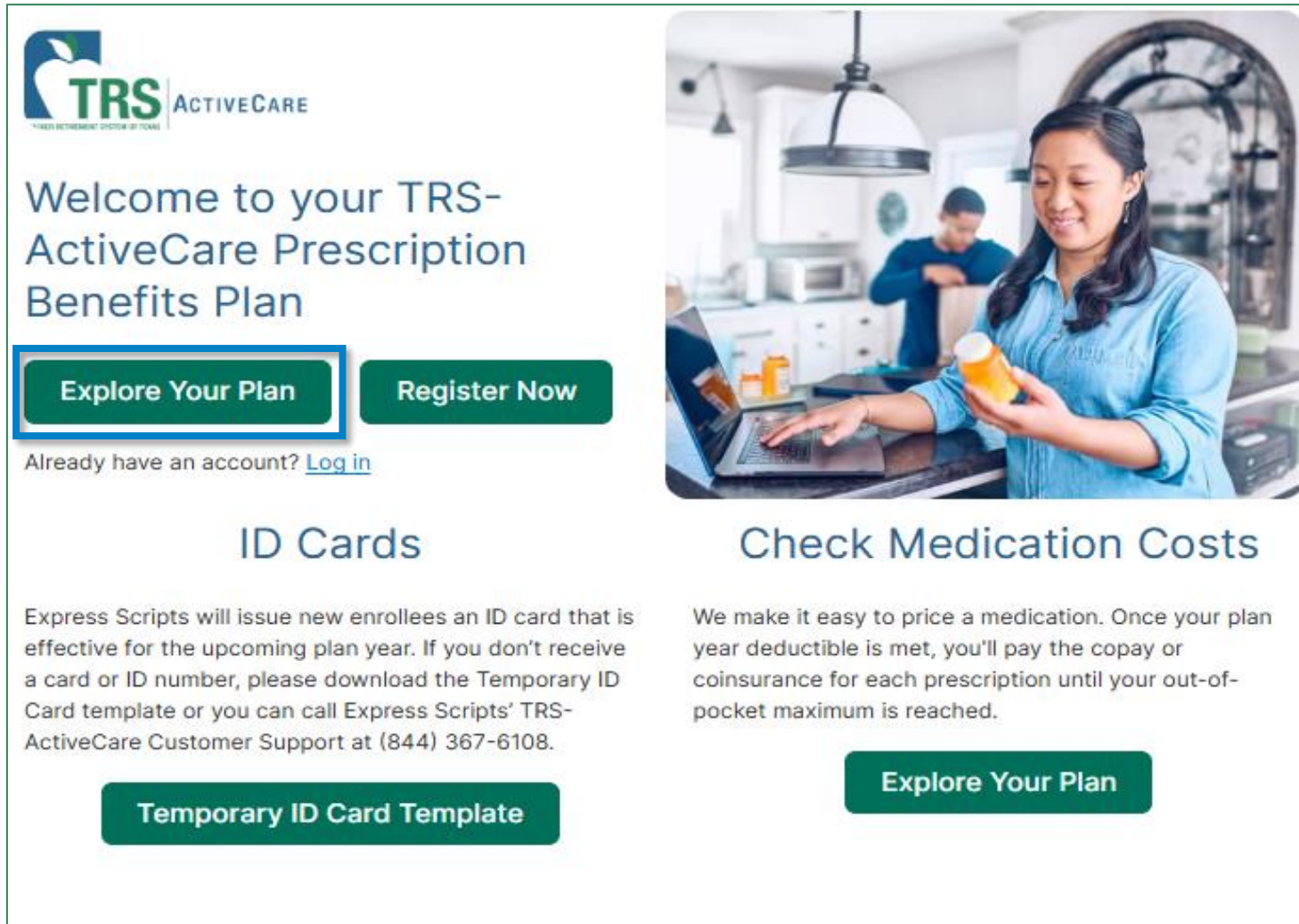
## TRS-ActiveCare 2 *(Closed to new enrollees)*

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

# Plan Comparison



Benefit	TRS-ActiveCare Primary	TRS-ActiveCare Primary+	TRS-ActiveCare HD	TRS-ActiveCare 2 <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



The screenshot shows the TRS-ActiveCare website. At the top left is the TRS ACTIVECARE logo. Below it is the heading "Welcome to your TRS-ActiveCare Prescription Benefits Plan". There are two buttons: "Explore Your Plan" (highlighted with a blue border) and "Register Now". Below these is a link: "Already have an account? [Log in](#)".

Under the heading "ID Cards", there is a paragraph: "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." Below this is a button: "Temporary ID Card Template".

Under the heading "Check Medication Costs", there is a paragraph: "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." Below this is a button: "Explore Your Plan".

On the right side of the screenshot is a QR code with a green border.

# Create Your Own Account Now



Just **5 clicks** and **2 minutes** and you'll create a **powerful, personal account**

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

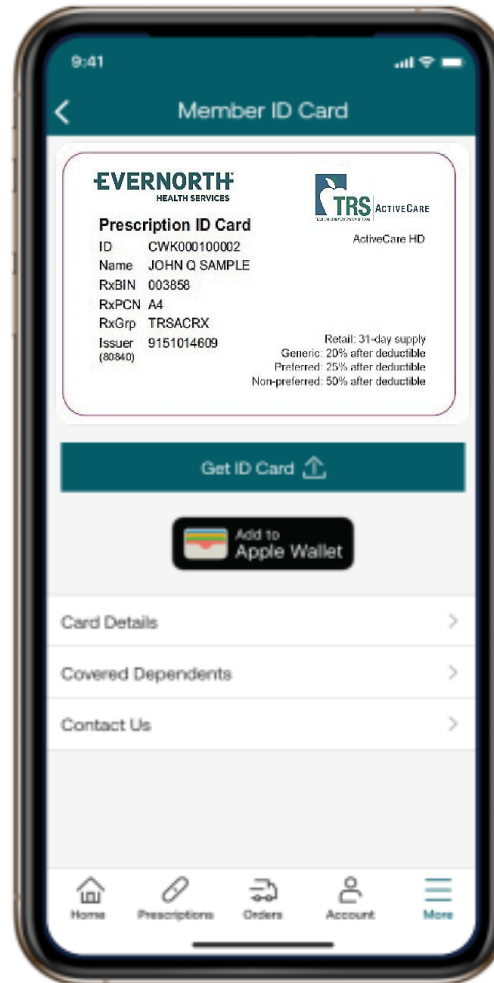
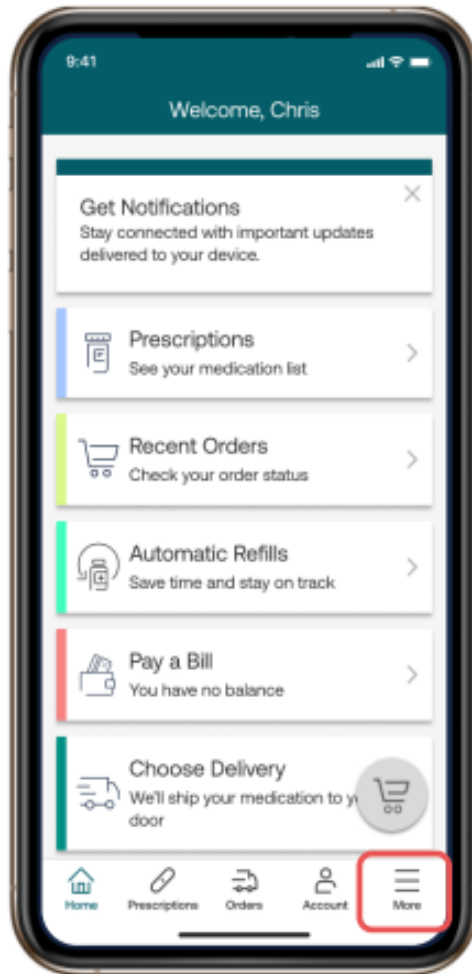
Go ahead, we'll wait. Get started at **[express-scripts.com/trsactivecare](https://express-scripts.com/trsactivecare)** or scan the **QR code** to create a digital account today. Use your member ID number or social security number.

**YOU CAN 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.

We are here to Help

# We Are Here to Help.



- **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 the go with 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. **Your number: 1-844-367-6108.**



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



# REVIEW OF QUESTIONS AND ANSWERS

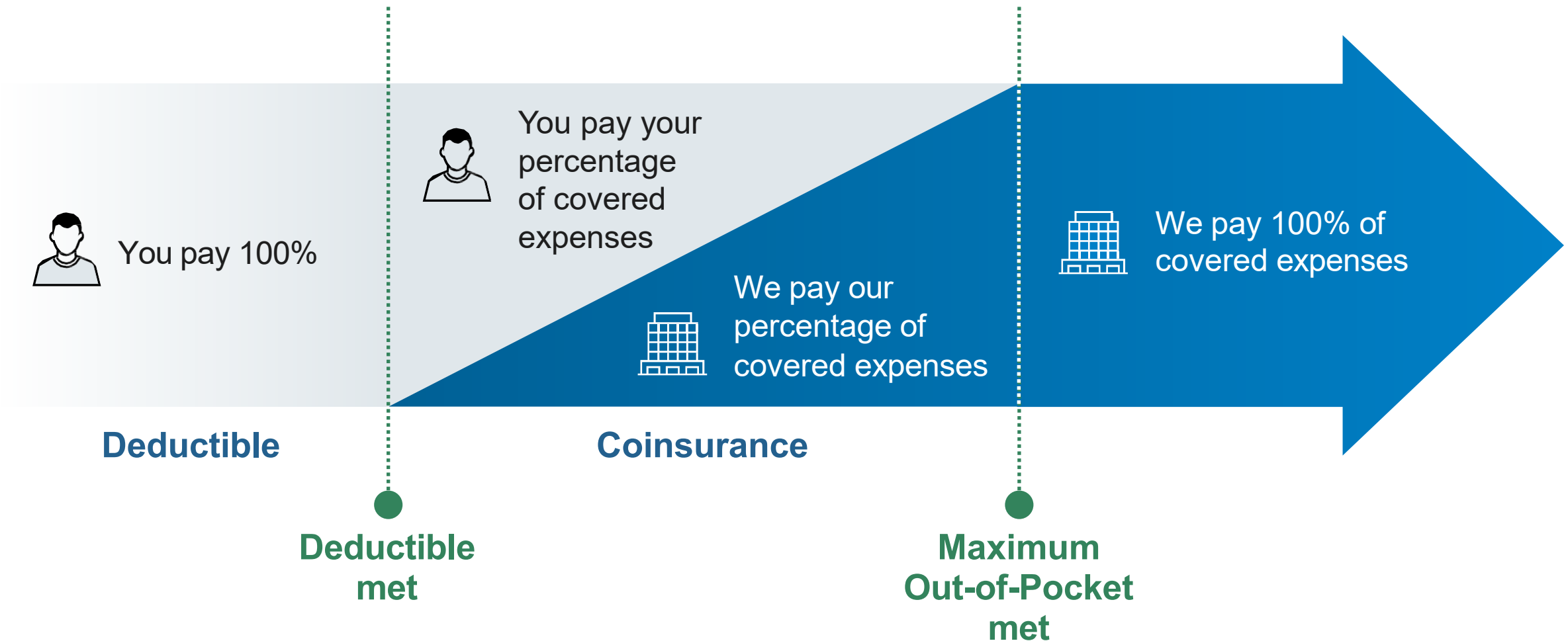


**TRS** | ACTIVE CARE  
TEACHER RETIREMENT SYSTEM OF TEXAS

# Thank You!



# Understanding Your Deductible



# Plan Comparison



You're only eligible to enroll in this plan if you're currently employed by Arlington ISD

Benefit	TRS-ActiveCare Primary x Arlington ISD	TRS-ActiveCare Primary+	TRS-ActiveCare HD
	In-Network Only	In-Network Only	In-Network & Out-of-Network
Individual and Family Deductible	\$2,500/\$5,000	\$1,200/\$2,400	<b>\$3,400 / \$6,800</b> <b>\$6,800 / \$13,600</b>
Pharmacy Deductible	Integrated with deductible	\$200 Brand drugs only	Integrated with deductible
Individual and Family Out-of-Pocket Max	\$8,050/\$16,100	\$6,900/\$13,800	\$8,300 / \$20,500 \$16,600 / \$41,000
Preventive Care	Covered at 100%	Covered at 100%	Covered at 100%
Office Visit	<b>Tier 1: \$20 PCP Copay, \$55 SPC Copay</b> <b>Tier 2: \$40 PCP Copay, \$85 SPC Copay</b>	\$15 PCP Copay \$70 SPC Copay	30% coinsurance / 50% coinsurance
Urgent Care	\$50 Copay	\$50 Copay	30% coinsurance / 50% coinsurance
TRS Virtual Health ( <b>Medical</b> )	\$12 Copay Teladoc \$0 Copay RediMD	\$12 Copay Teladoc \$0 Copay RediMD	\$42 Consult Fee Teladoc \$30 Consult Fee RediMD
Inpatient Admission	30% coinsurance	20% coinsurance	30% coinsurance / 50% coinsurance (\$500/day max)
Outpatient Costs	30% coinsurance	20% coinsurance	30% coinsurance / 50% coinsurance
Emergency Room	30% coinsurance	20% coinsurance	30% coinsurance / 50% coinsurance
Free-Standing ER	\$500 Copay + 30% coinsurance	\$500 Copay + 20% coinsurance	\$500 + 30% coinsurance / \$500 + 50% coinsurance

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

# Plan Comparison



You're only eligible to enroll in this plan if you're currently employed in Region 4 (Houston area)

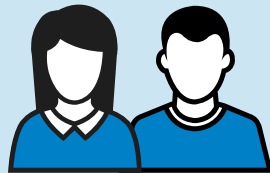
Benefit	TRS-ActiveCare Primary x Region 4	TRS-ActiveCare Primary+	TRS-ActiveCare HD
	In-Network Only	In-Network Only	In-Network & Out-of-Network
Individual and Family Deductible	\$2,500/\$5,000	\$1,200/\$2,400	<b>\$3,400 / \$6,800</b> <b>\$6,800 / \$13,600</b>
Pharmacy Deductible	Integrated with deductible	\$200 Brand drugs only	Integrated with deductible
Individual and Family Out-of-Pocket Max	\$8,050/\$16,100	\$6,900/\$13,800	\$8,300 / \$20,500 \$16,600 / \$41,000
Preventive Care	Covered at 100%	Covered at 100%	Covered at 100%
Office Visit	\$30 PCP Copay \$70 SPC Copay	\$15 PCP Copay \$70 SPC Copay	30% coinsurance / 50% coinsurance
Urgent Care	\$50 Copay	\$50 Copay	30% coinsurance / 50% coinsurance
TRS Virtual Health ( <b>Medical</b> )	\$12 Copay Teladoc \$0 Copay RediMD	\$12 Copay Teladoc \$0 Copay RediMD	\$42 Consult Fee Teladoc \$30 Consult Fee RediMD
Inpatient Admission	<b>Tier 1: 30% coinsurance</b> <b>Tier 2: 40% coinsurance</b>	20% coinsurance	30% coinsurance / 50% coinsurance (\$500/day max)
Outpatient Costs	<b>Tier 1: 30% coinsurance</b> <b>Tier 2: 40% coinsurance</b>	20% coinsurance	30% coinsurance / 50% coinsurance
Emergency Room	30% coinsurance	20% coinsurance	30% coinsurance / 50% coinsurance
Free-Standing ER	\$500 Copay + 30% coinsurance	\$500 Copay + 20% coinsurance	\$500 + 30% coinsurance / \$500 + 50% coinsurance

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

# 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 (age 35+)
- colonoscopy (age 45+)
- annual wellness exam
- prostate exam (age 45+)
- 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.