

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.

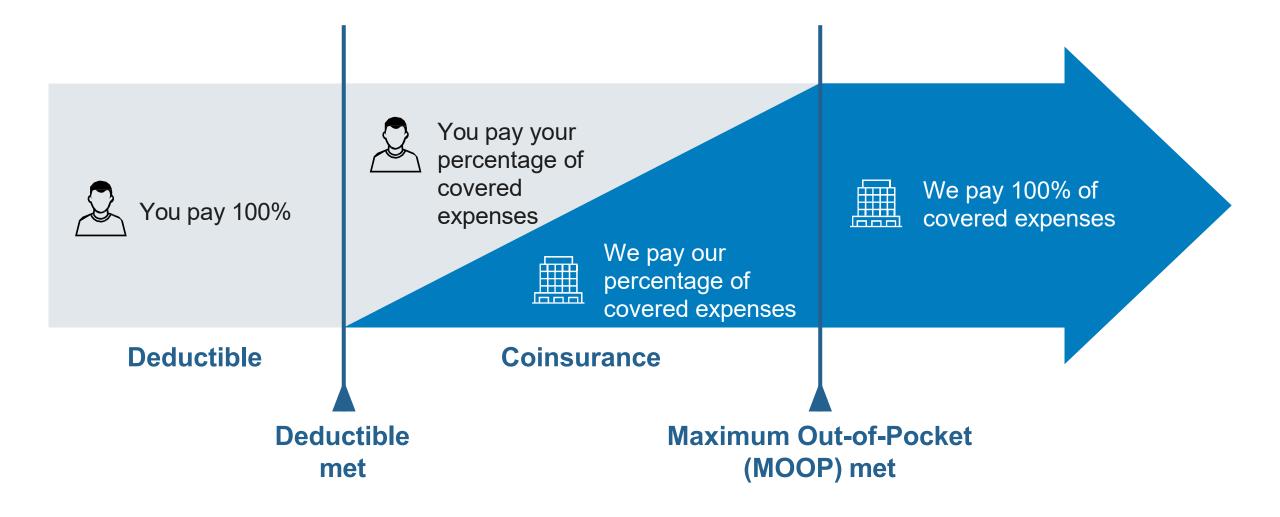
Referrals

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



How Your Deductible Works





Plan Highlights





For your full plan highlights and to see your ESC rates, scan the QR code.





High-Level Benefits	TRS-ActiveCare Primary TRS-ActiveCare Primary+	TRS-ActiveCare HD
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 Flexibility for dependents living out of state	✓	✓
Nationwide Network		✓

Plan Comparison



	TRS-ActiveCare Primary	TRS-ActiveCare Primary+	TRS ActiveCare- HD
Benefits			
Type of Coverage	In-Network Coverage Only	In-Network Coverage Only	In-Network & Out-of-Network Coverage
In-Network Individual/Family Deductible	\$2,500 / \$5,000	\$1,200 / \$2,400 ↓	\$3,000 / \$6,000
In-Network Individual/Family Maximum Out of Pocket	\$7,500 \ / \$15,000 \	\$6,900 / \$13,800	\$7,500 † <i>I</i> \$15,000 †
Office Visit	\$30 PCP copay \$70 specialist copay	\$15 PCP copay ↓ \$70 specialist copay	30% after deductible
Urgent Care	\$50 copay	\$50 copay	30% after deductible
TRS Virtual Health (Medical)	\$12 copay Teladoc \$0 copay RediMD	\$12 copay Teladoc \$0 copay RediMD	\$42 consult fee Teladoc \$30 consult fee RediMD
TRS Virtual Health (Mental Health)	\$0 ↓ copay Teladoc	\$0 ↓ copay Teladoc	30% after deductible
Preventive Care	Covered at 100%	Covered at 100%	Covered at 100%
Emergency Room	30% after deductible	20% after deductible	30% after deductible
Free-Standing Emergency Room	\$500 Copay + 30% after deductible	\$500 Copay + 20% after deductible	\$500 Copay + 30% after deductible

What Plan is Best For You?



Derek

- 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.



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.

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.

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

TRS-ActiveCare ANNUAL ENROLLMENT 6

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.

If you're a **new** participant

on the TRS-ActiveCare Primary or TRS-ActiveCare Primary+ plan, you must 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.

TRS-ActiveCare ANNUAL ENROLLMENT 7



What's Included in Your Plan



You Have 24/7 Customer Service





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

- 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 billing and 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 mental health is just as important as your physical health. You 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.

TRS-ActiveCare Primary – \$0
TRS-ActiveCare Primary + – \$0
TRS-ActiveCare HD – 30% after deductible



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.

TRS-ActiveCare Primary – \$30 copay
TRS-ActiveCare Primary + – \$15 copay
TRS-ActiveCare HD – 30% after
deductible

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

cold and flu skin issues allergies muscle strains acute illnesses respiratory infections asthma digestive problems

Teladoc®

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



*Mental Health visits subject to additional cost

RediMD™

1-866-989-CURE

(1-866-989-2873)



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 (age 35+)
- Colonoscopy (age 45+)

- annual wellness exam
- prostate exams (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.

Wellness Benefits

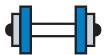




Well on Target

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

- Stress management
- Nutrition
- Cholesterol improvement
- Weight loss & maintenance
- Blood pressure improvement
- And others!



The Fitness Program

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

Options	Digital Only	Base	Core	Power	Elite
Monthly Fee	\$10	\$19	\$29	\$39	\$99
Number of Gym Facilities	Digital Access Only	3,000	7,500	12,000	12,400
\$19 Initiation Fee (no initiation fee for Digital Only option)					

Be Rewarded for Wellness with Blue PointsSM





Blue PointsSM lets you earn rewards for regularly participating in healthy activities. Redeem your points in the online shopping mall when you're ready to treat yourself.

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

Women's and Family Health

Providing support for women's health, pregnancy, parenting and menopause.

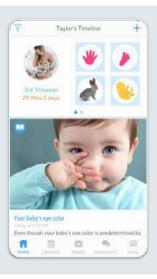


Ovia Health™ apps offer health trackers, videos, tips, coaching and more! Interactive programs

Ovia



Ovia Pregnancy



Ovia Parenting





Well onTarget® offers digital selfguided 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.

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



hearing aids and batteries



fitness equipment, devices and memberships



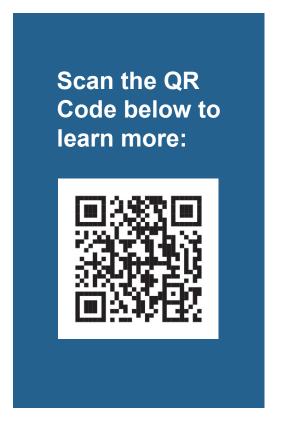
baby monitors, bottles, diapers and wipes



LASIK eye surgery



meal delivery subscriptions





How you Can Save Money



Go Here, Not There



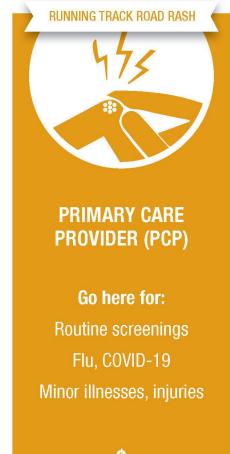


VIRTUAL HEALTH

Go here for:

Allergies, asthma
Colds, fevers
Rashes

\$







TWO WORDS: BUNSEN BURNER.



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



Earn Up to \$599 with Member Rewards



	TRS-ActiveCare Primary TRS-ActiveCare Primary+	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	•	✓
year		













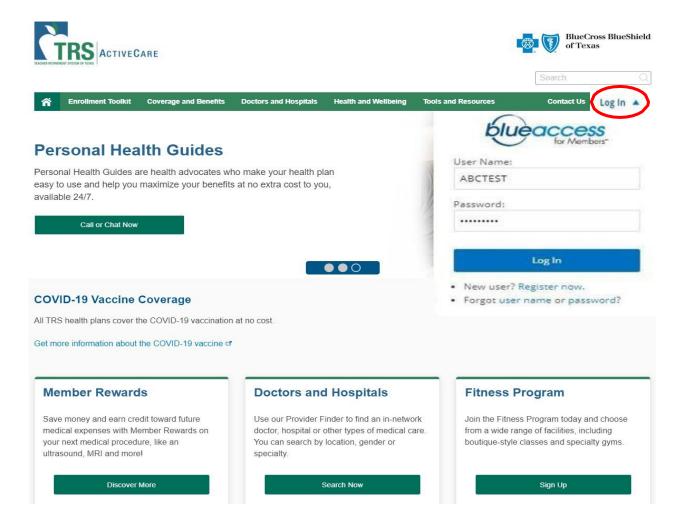
Call a Personal Health Guide at: 1-866-355-5999



Tools and Resources for You



Resources at Your Fingertips



www.bcbstx.com/trsactivecare



Website for TRS-ActiveCare Participants

Blue Access for Members

- 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

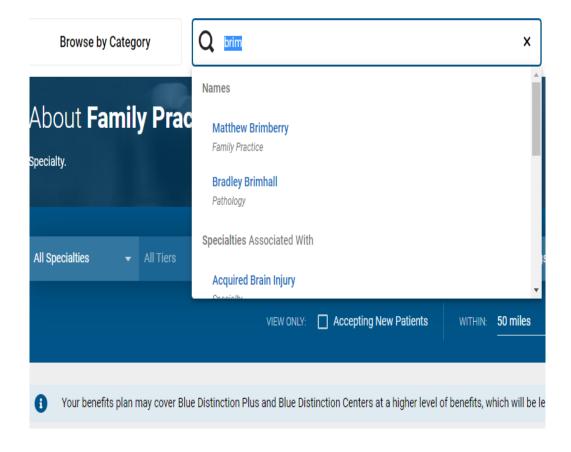
- Provider Finder
- plan information
- forms and documents
- information about health and wellness resources

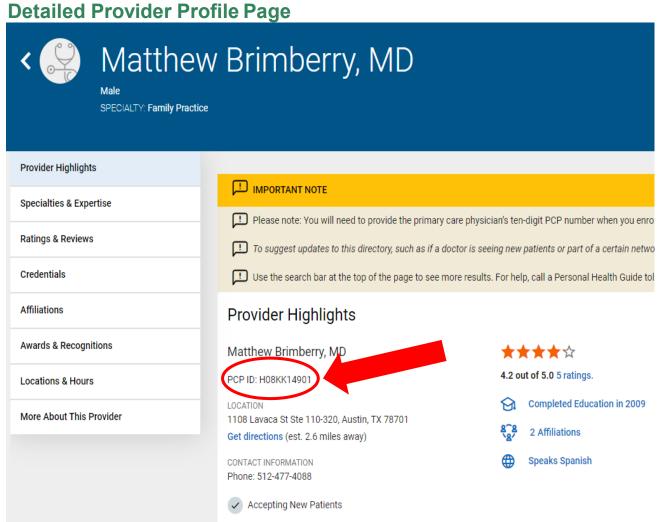


Provider Finder®



Search Bar



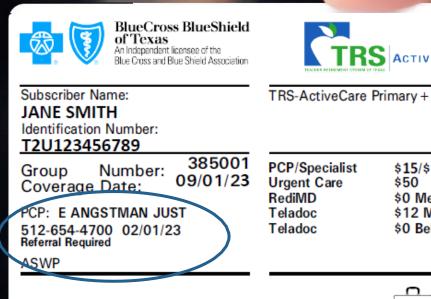


BCBSTX ID Cards

You will get your ID card in the mail a few weeks after you 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.

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







PCP/Specialist \$15/\$70 **Urgent Care** \$50 RediMD \$0 Medical Teladoc \$12 Medical \$0 Behavioral Teladoc



www.bcbstx.com/trsactivecare



NEW Pharmacy Benefit Manager EXPRESS SCRIPTS



Introducing you to your new pharmacy provider





CONTINUITY OF CARE IS IMPORTANT FOR YOU AND FOR US

With very few exceptions, you will observe **little change between your experience with CVS Caremark and Express Scripts**. A *very* small percentage of you, however, may receive a letter alerting you to:

- A formulary exclusion
- An exclusion for a type of GLP-1 medication (these medications are used to treat Type 2 Diabetes)
- A change to in-network pharmacies

In every instance, Express Scripts will be working closely with you to find alternatives you are comfortable with.





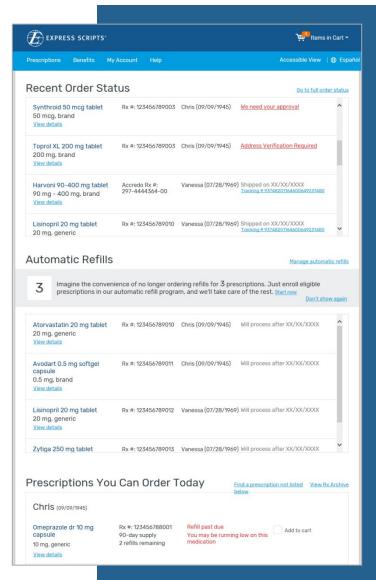
Manage Your Prescriptions

- 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







Member ID Card (digital)







TDI

Prescription ID Card

ID CWK000100002

Name JOHN Q SAMPLE

RxBIN 003858

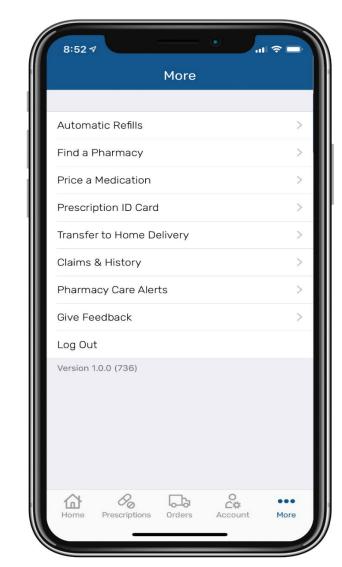
RxPCN A4

RxGrp TRSACRX

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



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
- SaveonSP program will provide copay assistance for certain specialties medications dispensed through Accredo.
- Accredo member service: 800-596-7701



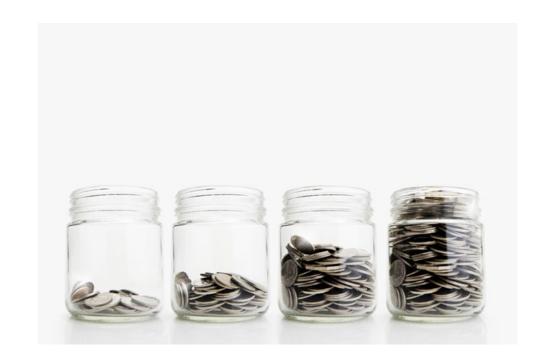
accredo

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

SaveOn SP Copay Assistance Program



- SaveOn SP is comparable to Prudent Rx.
- Prudent Rx participants will transition to SaveOn SP
- Most medications that were under your Prudent RX will be under the SaveOn Program.
- Participants will receive communication from Express Scripts before and after annual enrollment ends.



We Are Here to Help





24/7 Customer Service: 844-367-6108

Including the ability to speak with a pharmacist

Accredo Specialty Pharmacy: 800-596-7701



Express Scripts Mobile App





Dedicated TRS-ActiveCare Express Scripts Website

www.esrx.com/trsactivecare



90-day Mail Order

Register online or through the Express Scripts Mobile App with the participant ID number on your ID card.



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Stay Informed

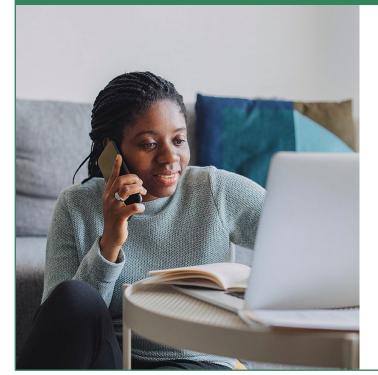




Scan the QR Code below to begin your registration:



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



Scan the QR Code below:

