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 ev ents.aspx

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.



Know the Terms



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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.



Plan Highlights







| | TRS-ActiveCare HD TRS-ActiveCare 2 | TRS-ActiveCare Primary 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.



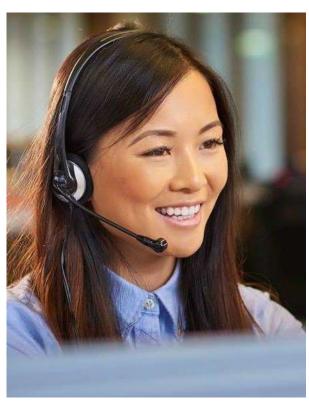
What's Included in the Plans



Here for You 24/7



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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



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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)

RediMD™

1-866-989-CURE

(1-866-989-2873)



Mental Health visits subject to additional cost

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:



Back Pain



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.

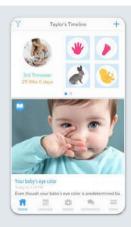


Ovia Health™ apps offer health trackers, videos, tips, coaching and more!

Ovia



Ovia **Pregnancy**



Ovia **Parenting**



Interactive programs



Well on Target® offers digital selfguided courses to support healthy pregnancies through every stage. Topics include healthy foods, body changes, and labor.

Exceptional maternity coverage includes:

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

- 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.

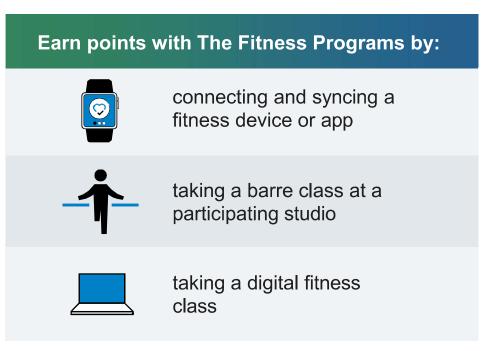
Be Rewarded for Wellness





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.

completing a health assessment taking a self-guided course on managing stress



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



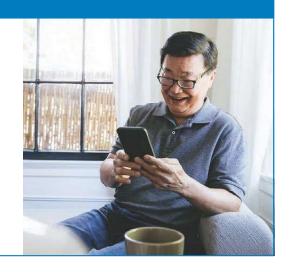
It Pays to Stay In-Network



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

\$



PRIMARY CARE PROVIDER (PCP)

Go here for:

Routine screenings Flu, COVID-19

Minor illnesses, injuries

\$



URGENT CARE CLINIC

Go here for:

Stitches

Sprains, minor breaks
Severe flu symptoms

\$\$\$



EMERGENCY ROOM (ER)

Go here for:

Chest pain, heart attacks

Strokes

Broken bones

\$\$\$\$



FREESTANDING ER

Rarely in network =

May not be set up for true emergencies = delayed care

Delayed care = \$\$\$\$\$\$\$\$\$\$\$

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 **REWARD**











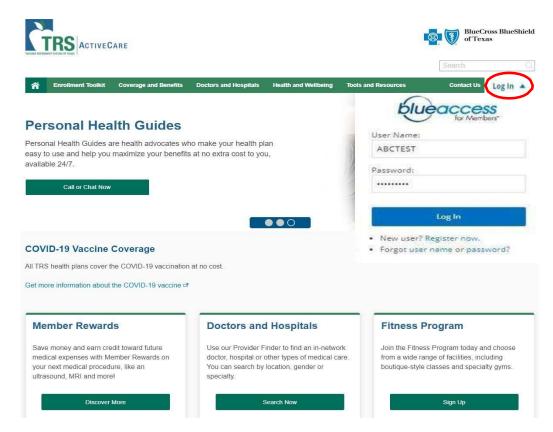
Tools and Resources for your Employees



Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

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

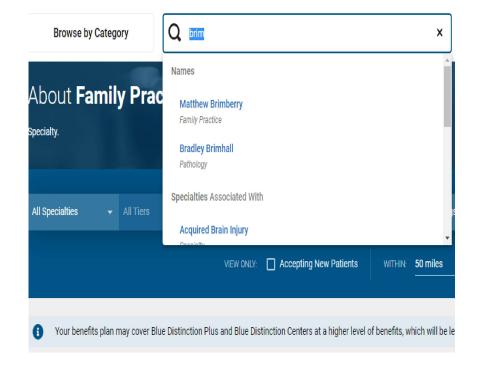
- Provider Finder
- plan information
- forms and documents
- information about health and wellness resources

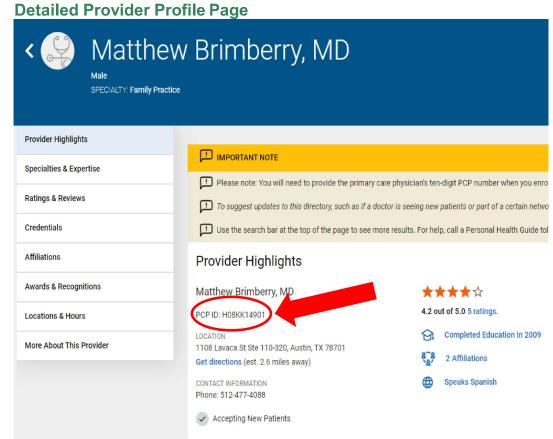


Provider Finder®



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.



T2U123456789

Group Number: 385001
Coverage Date: 09/01/23

PCP: E ANGSTMAN JUST 512-654-4700 02/01/23 Referral Required

ASIME



TRS-ActiveCare Primary +

 PCP/Specialist
 \$15/\$70

 Urgent Care
 \$50

 RediMD
 \$0 Medical

 Teladoc
 \$12 Medical

 Teladoc
 \$0 Behavioral

0

www.bcbstx.com/trsactivecare

