

2024-25
TRS-ActiveCare

HEALTH BENEFITS



Understanding Your 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

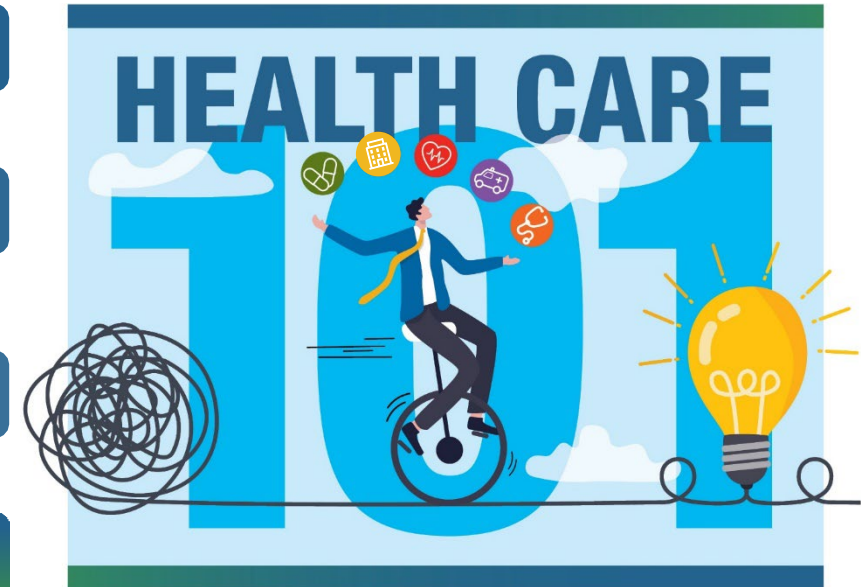
The maximum amount you pay each year for medical costs. After reaching your MOOP, the plan pays 100% of the costs for covered services.

Recommended Clinical Review

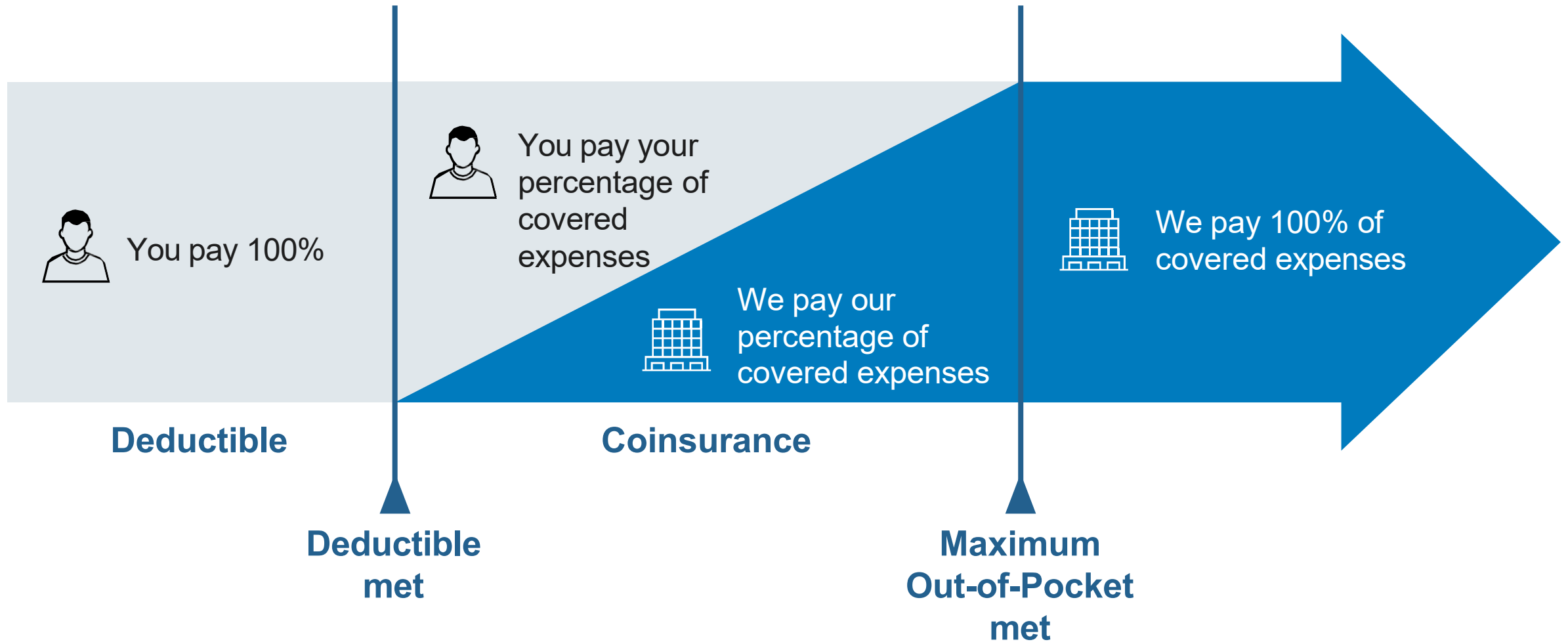
Starting Sept. 1, 2024, prior authorization will be referred to as Recommended Clinical Review. RCR is an optional review of certain services, procedures and treatments to determine if they are medically necessary.

Referrals

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



Understanding Your Deductible



Plan Highlights



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

Plan Comparison



Benefit	TRS-ActiveCare HD	TRS-ActiveCare 2 (Closed)*
	In-Network & Out-of-Network	In-Network & Out-of-Network
Individual Deductible	\$3,200 / \$6,400	\$1,000 / \$2,000
Family Deductible	\$6,400 / \$12,800	\$3,000 / \$6,000
Pharmacy Deductible	Integrated with deductible	\$200 Brand drugs only / Integrated with deductible
Individual Out-of-Pocket Max	\$8,050 / \$20,250	\$7,900 / \$23,700
Family Out-of-Pocket Max	\$16,100 / \$40,500	\$15,800 / \$47,400
Preventive Care	Covered at 100%	Covered at 100%
Office Visit	30% coinsurance / 50% coinsurance	\$30 PCP Copay, \$70 SPC Copay / 40% coinsurance
Urgent Care	30% coinsurance / 50% coinsurance	\$50 Copay / 40% coinsurance
TRS Virtual Health (Medical)	\$42 Consult Fee Teladoc \$30 Consult Fee RediMD	\$12 Copay Teladoc \$0 Copay RediMD
Inpatient Admission	30% coinsurance / 50% coinsurance	\$150/day + 20% coinsurance / 40% coinsurance (\$500/day max)
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.

*No Plan Changes

Plan Comparison



Benefit	TRS-ActiveCare Primary	TRS-ActiveCare Primary+
	In-Network Only	In-Network Only
Individual Deductible	\$2,500	\$1,200
Family Deductible	\$5,000	\$2,400
Pharmacy Deductible	Integrated with deductible	\$200 Brand drugs only
Individual Out-of-Pocket Max	\$8,050	\$6,900
Family Out-of-Pocket Max	\$16,100	\$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 (Medical)	\$12 Copay Teladoc \$0 Copay RediMD	\$12 Copay Teladoc \$0 Copay RediMD
Inpatient Admission	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

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

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.

TRRS-ActiveCare Primary and TRRS-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.



2024-25
TRS-ActiveCare

HEALTH BENEFITS



What's Included in the Plans



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

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.

		 Phone	 Online	 In-Person
Teladoc	Speak with a licensed mental health provider online or over the phone.	✓	✓	
Learn to Live	Get help with stress, anxiety, depression, substance abuse and more. You can access it online, wherever you are, at no added cost.		✓	
Headway	Search for and schedule an appointment with an in-network licensed therapist or psychiatrist based on your location and concerns.		✓	✓

Learn More



Learn to Live provides educational behavioral health programs. Members considering further medical treatment should consult with a physician. 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.

Headway is a separate company that has contracted with Blue Cross and Blue Shield of Texas to provide behavioral health management 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.

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 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

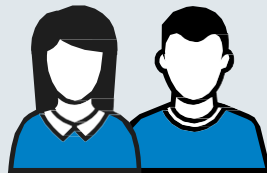
*Only available through Teladoc

Teladoc and RediMD are independent companies that have contracted with your employer to provide virtual doctor visits. Both Teladoc and RediMD do not offer Blue Products or Services. BCBSTX makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

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.

Musculoskeletal Alternative Care: Airrosti Remote Recovery Pilot Program

Designed to relieve pain from the following areas:



Back



Knee



Arm



Foot



Wrist

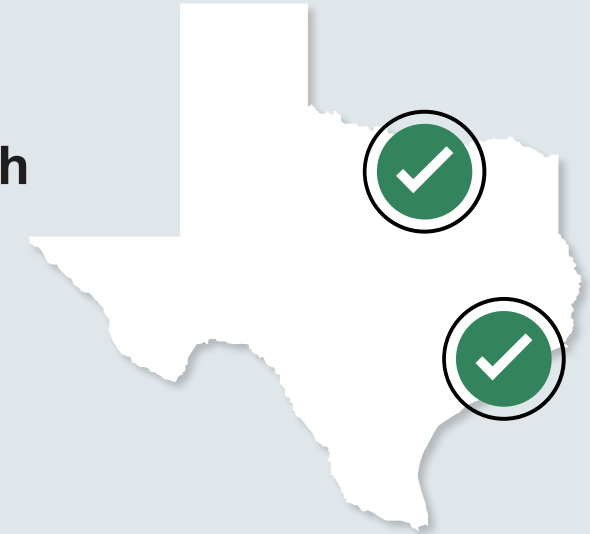


Plus More

Available in:

Dallas-Fort Worth
(10 & 11)

Houston
(4 & 6)



Helps you save money and time to get
back to the activities you love!

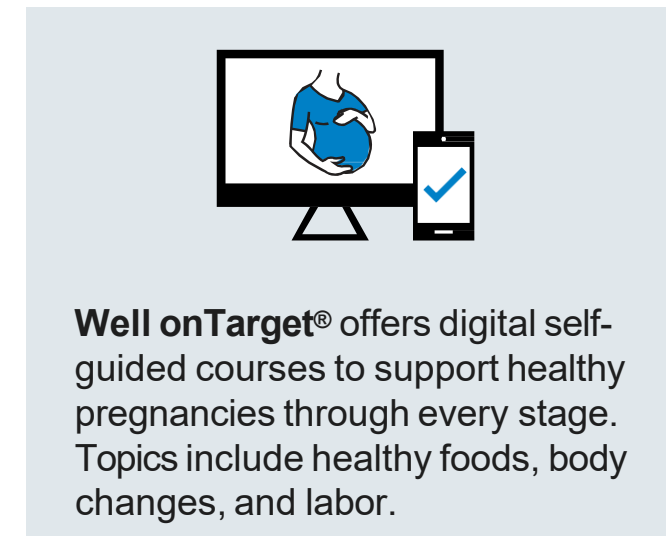
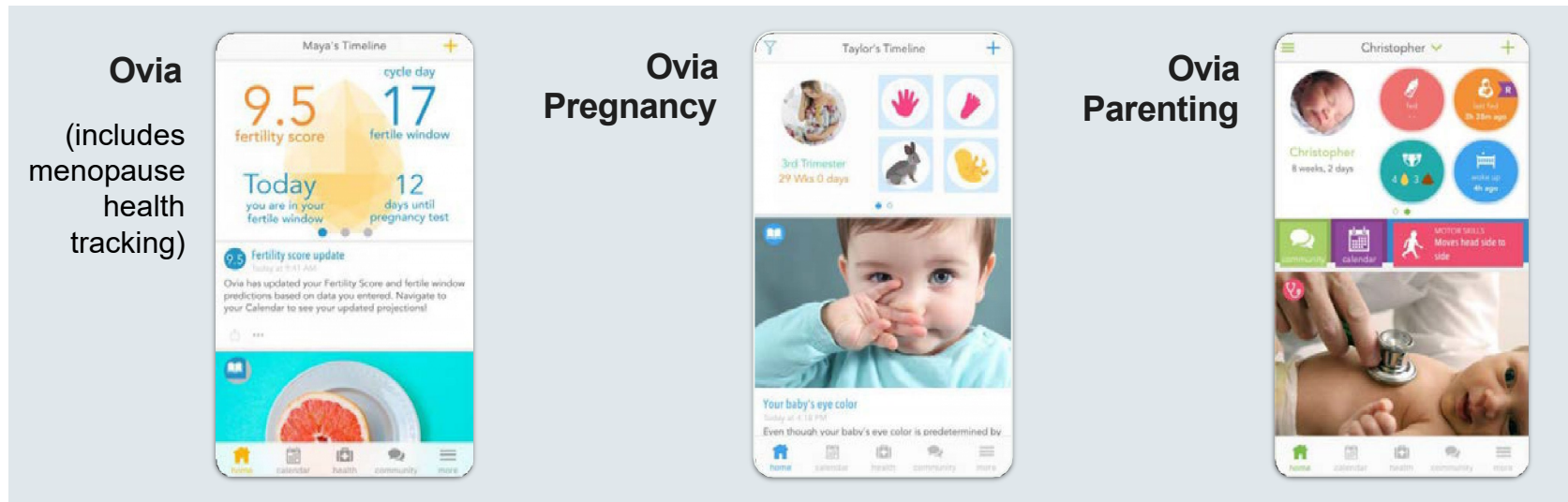
Women's and Family Health

Provides support for pregnancy, parenting and menopause.



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

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

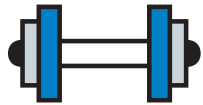
Wellness Benefits



Well onTarget

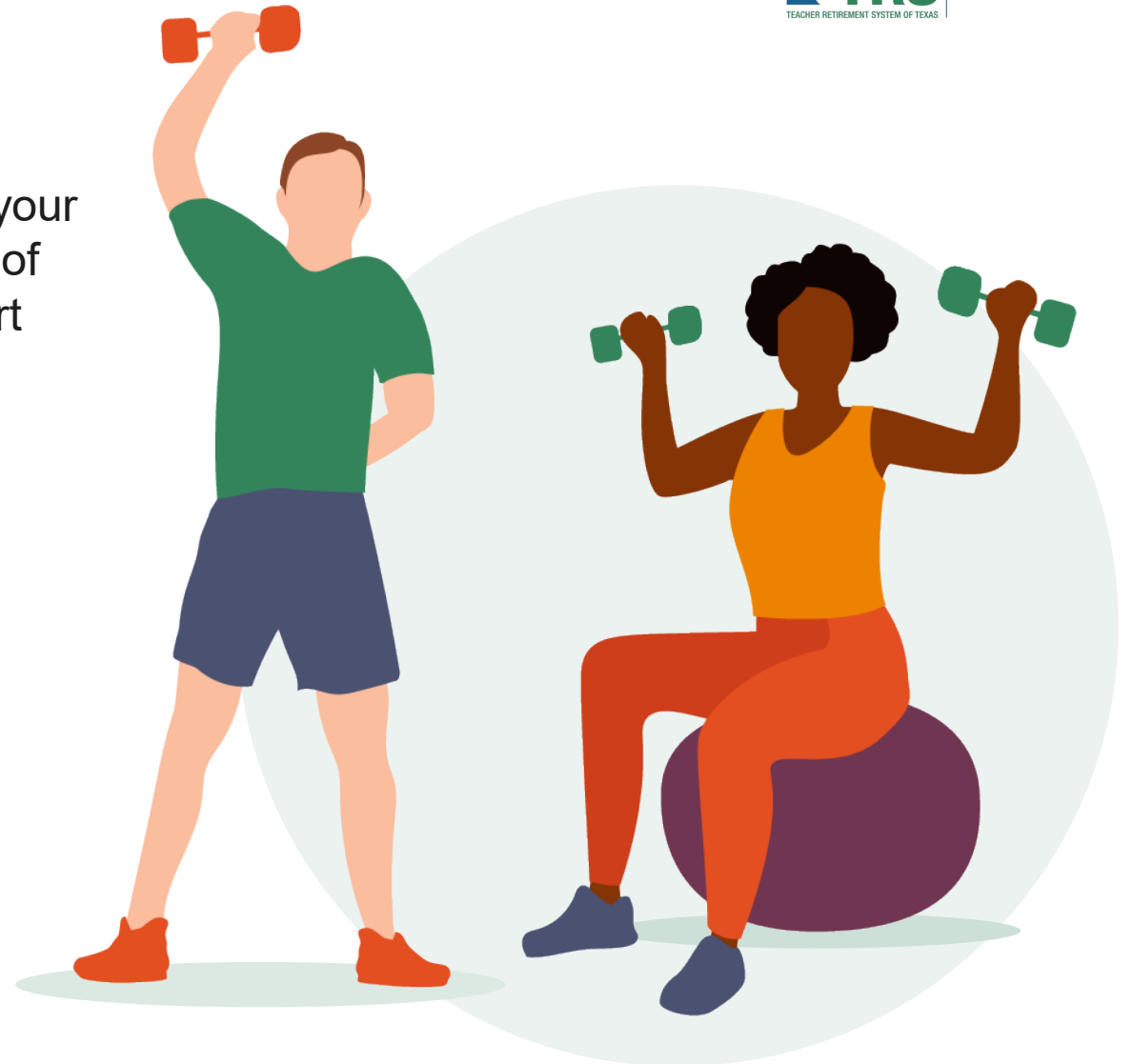
can help you manage your health and reach your wellness goals in one place. Take advantage of self-guided courses or get one-on-one support from a wellness coach with:

- 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.





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TRS-ActiveCare

HEALTH BENEFITS



How You Can Save Money



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

Be Rewarded for Wellness

Become a Savings Superhero



Blue PointsSM lets you earn rewards for participating in healthy activities.



Blue365
Because health is a big deal[®]

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



Member Rewards allows you to earn up to \$599 for choosing a cost-effective, trusted provider for services like MRI, mammograms, colonoscopies, and CT scans.

**AVERAGE
REWARD**



\$188

Colonoscopy



\$118

CT Scan



\$107

MRI

Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal at wellontarget.com for further information. The Well onTarget member rewards redemption service is provided by an independent third party.

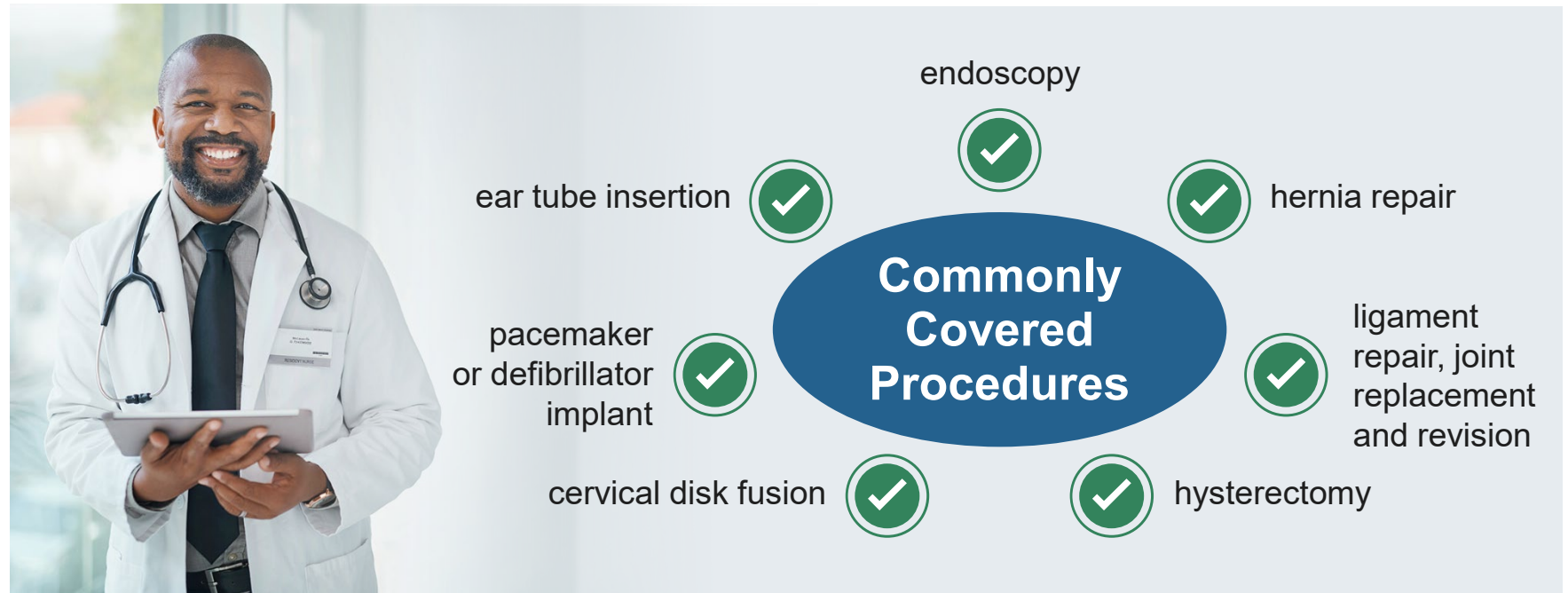
SurgeryPlus



SurgeryPlus is a new expanded network included in the TRS-ActiveCare health plan. It gives you access to qualified surgeons, support and guidance from a Care Advocate and negotiated rates with lower costs.

What's Included?

- pre- and post-surgical consultations
- in-office X-rays with a SurgeryPlus surgeon
- anesthesia
- procedure and hospital fees
- pathology



If you have questions about SurgeryPlus, you can contact a SurgeryPlus Care Advocate at **1-833-423-0960** or visit my.surgeryplus.com.

SurgeryPlus is an independent company that has contracted with Blue Cross and Blue Shield of Texas to provide pre-authorization services 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.

GO HERE, NOT THERE

RECESS WITH RAGWEED



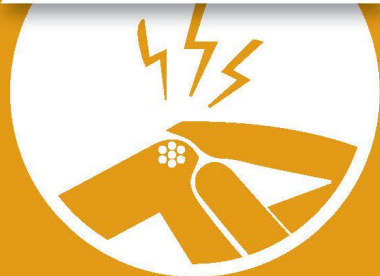
VIRTUAL HEALTH

Go here for:

Allergies, asthma
Colds, fevers
Rashes

\$

RUNNING TRACK ROAD RASH



PRIMARY CARE PROVIDER (PCP)

Go here for:

Routine screenings
Flu, COVID-19
Minor illnesses, injuries

\$

IGNORED "WET FLOOR" SIGN



URGENT CARE CLINIC

Go here for:

Stitches
Sprains, minor breaks
Severe flu symptoms

\$\$\$

TWO WORDS: BUNSEN BURNER.



EMERGENCY ROOM (ER)

Go here for:

Chest pain, heart attacks
Strokes
Broken bones

\$\$\$\$

ONE WORD: DON'T



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





BlueCross BlueShield
of Texas

2024-25
TRS-ActiveCare

HEALTH BENEFITS



Tools and Resources for You



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

Here for You 24/7: Personal Health Guides



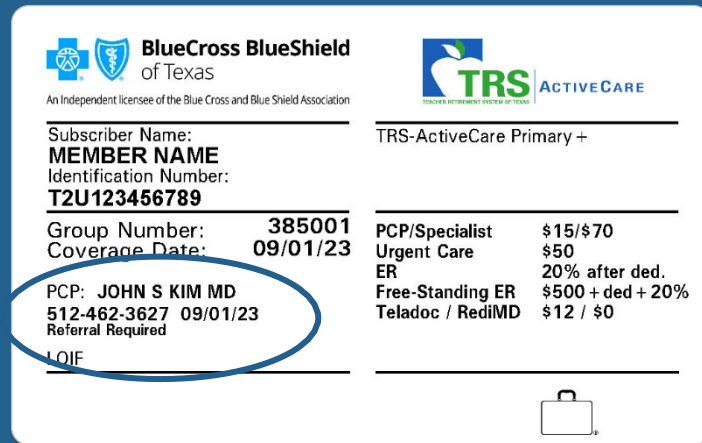
We're Available 24/7!

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 anytime!



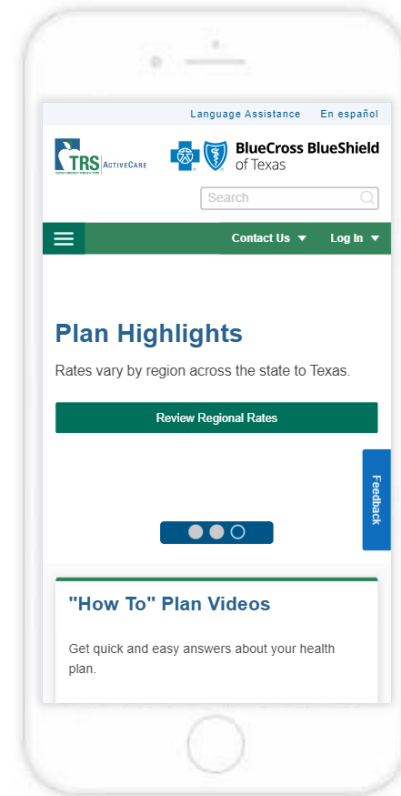
ID Cards

You'll 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.

Resources at Your Fingertips



Blue Access for MembersSM

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

BCBSTX Mobile App

- download a temporary ID card
- live chat 24/7

Other Resources

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

www.bcbstx.com/trsactivecare


Resources at Your Fingertips



2023-24 Annual Enrollment Guide

The TRS-ActiveCare Annual Enrollment Guide contains details about each health plan, wellness benefits and other important information. It's also available in Spanish.

[View AE Guide](#) [View AE Guide - Spanish](#)




2023-24 Videos

New this year, we created two series of short videos!

The first series is for enrollment to help you choose the right TRS-ActiveCare health plan.

The second series is for post-enrollment, so you can see different ways of "how to" maximize your coverage and benefits.

[View Enrollment Videos](#) [View "How To" Videos](#)

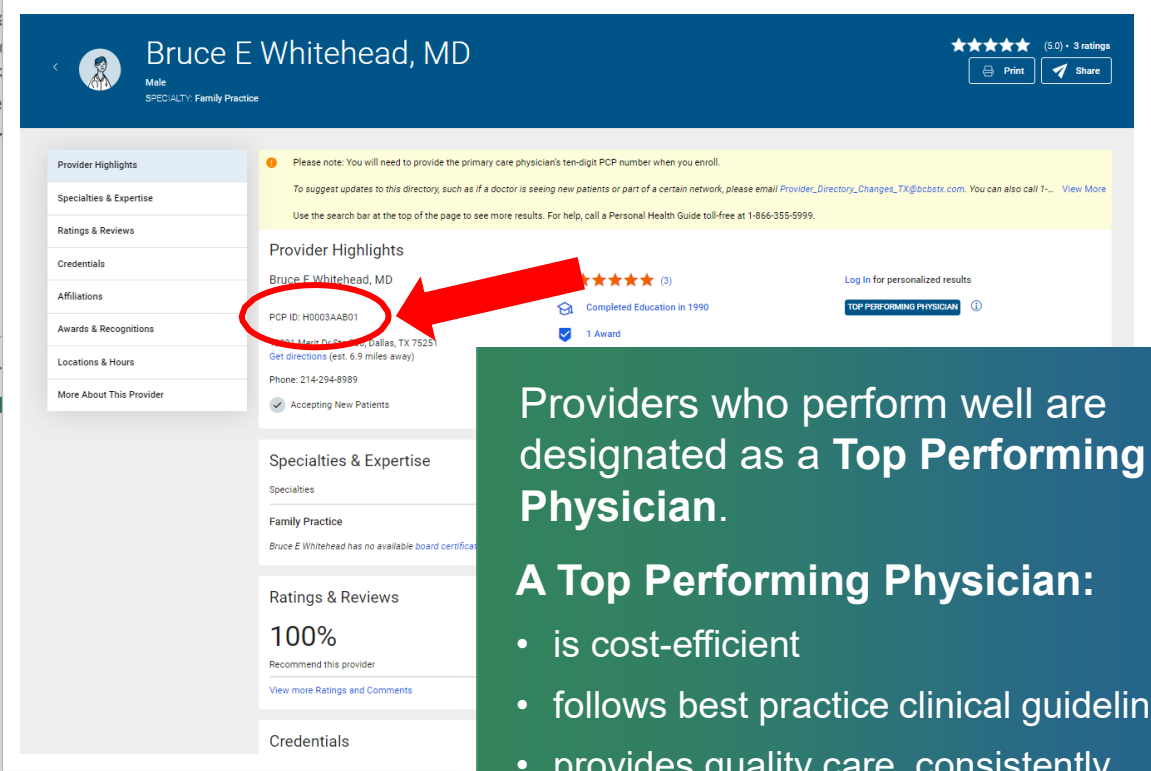


2023-24 Annual Plan Highlights

Each region across Texas has different ActiveCare rates dependent on your Service Center (ESC). Find materials by clicking the region from a dropdown menu.

[View Plan Highlights](#)

↓ Detailed Provider Profile Page



Bruce E Whitehead, MD
Male
SPECIALTY: Family Practice
5.0 (3 ratings)

Provider Highlights
Bruce E Whitehead, MD
PCP ID: H0003AAB01
Completed Education in 1990
1 Award
TOP PERFORMING PHYSICIAN

Specialties & Expertise
Specialties
Family Practice
Bruce E Whitehead has no available board certification.

Ratings & Reviews
100%
Recommend this provider
View more Ratings and Comments

Credentials

Providers who perform well are designated as a **Top Performing Physician**.

A Top Performing Physician:

- is cost-efficient
- follows best practice clinical guidelines
- provides quality care, consistently

www.bcbstx.com/trsactivecare



EXPRESS SCRIPTS®

2024-25
TRS-ActiveCare

HEALTH BENEFITS



Understanding Your Pharmacy Benefits





EXPRESS SCRIPTS®



YOUR PHARMACY BENEFIT MANAGER (PBM) FOR TRS-ACTIVECARE PARTICIPANTS



Providing you access to:

- 60k+ retail pharmacies across the United States
- Convenient Home Delivery services from Express Scripts Pharmacy
- Simple Web and Mobile Apps
- Accredo Specialty Pharmacy and copay assistance program through SaveOnSP
- Specialized pharmacists, nurses, and other clinicians in 20+ condition-specific Therapeutic Resource Centers



EXPRESS SCRIPTS®



HOW TO GET YOUR PRESCRIPTION



Home Delivery medications are delivered right to you with free standard shipping from Express Scripts® Pharmacy

Participating in-network pharmacies provide easy access to 90-day supplies

ACCREDO, A SPECIALTY PHARMACY



- Accredo provides specialized patient care for patients with chronic conditions. **Benefits include:**
 - Individualized counseling and education
 - Proactive monitoring of patients' specialty medications
 - 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 provides copay assistance for certain specialty 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



EXPRESS SCRIPTS®

2024-25
TRS-ActiveCare

HEALTH BENEFITS



Pharmacy Resources and Tools



Plan Comparison – Prescription Drug Benefit



Benefit	TRS-ActiveCare Primary	TRS-ActiveCare Primary+
	Retail 31 day / Home Delivery or Retail 90 day	Retail 31 day / Home Delivery or Retail 90 day
Deductible (Individual/Family)	\$2,500 / \$5,000	\$200 per Individual Brand Drug only (Rx Only)
Out-of-Pocket Max (Individual/Family)	\$8,050 / \$16,100	\$6,900 / \$13,800
Generic	\$15* / \$45*	\$15 / \$45
Preferred Brand***	30% After Deductible	25% After Deductible (max \$100) / (max \$265)
Non-Preferred Brand***	50% After Deductible	50% After Deductible
Specialty Medication Accredo 31 Day	30% After Deductible	30% After Deductible

*Select preventative generic medications will be \$0

***If patient or prescriber request brand only on a prescription where a generic is available, participant will be responsible for the cost difference plus generic copay. This amount may exceed the maximum for preferred brand. Penalties do not apply towards the maximum out of pocket.

Plan Comparison – Prescription Drug Benefit



Benefit	TRS-ActiveCare HD	TRS-ActiveCare 2
	Retail 31 day / Home Delivery or Retail 90 day	Retail 31 day / Home Delivery or Retail 90 day
Deductible (Individual/Family)	\$3,200 / \$6,400	\$200 per Individual Brand Drug only (Rx Only)
Out-of-Pocket Max (Individual/Family)	\$8,050 / \$16,100	\$7,900 / \$15,800
Generic	20%* After Deductible	\$20 / \$45
Preferred Brand***	25% After Deductible	25% After Deductible (min \$40 - max \$80) / (min \$105 - max \$210)
Non-Preferred Brand***	50% After Deductible	50% After Deductible (min \$100 - max \$200) / (min \$215 - max \$430)
Specialty Medication Accredo 31 Day	20% After Deductible	30% After Deductible (min \$200 - max \$900)

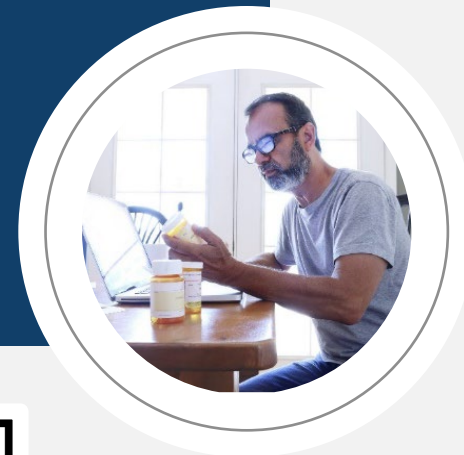
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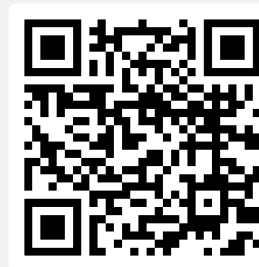
PHARMACY BENEFIT RESOURCES FOR YOU



- Download the Express Scripts® mobile app for free – go to your mobile device’s app store and search for “Express Scripts.”
- Create your digital profile at express-scripts.com/trsactivecare or on the Express Scripts® mobile app – which helps you connect to:
 - Your digital prescription ID card
 - Lower-cost medication options
 - Nearby, in-network pharmacies
 - Easy medication refills
 - Home delivery with order tracking



TRS-ActiveCare dedicated ESI phone line – available 24/7 for general support or to talk to a specially trained pharmacist for complex concerns or health conditions. 844-367-6108



EXPRESS-SCRIPTS.COM/TRSACTIVECARE



Welcome to your TRS-ActiveCare Prescription Benefits Plan

[Explore Your Plan](#)

[Register Now](#)

Already have an account? [Log in](#)



TRS-ActiveCare HD



TRS-ActiveCare Primary



TRS-ActiveCare Primary Plus



Price a Medication



Find a Pharmacy



[2023 TRS Preventive Medications - Standard Plus Generics Only](#)

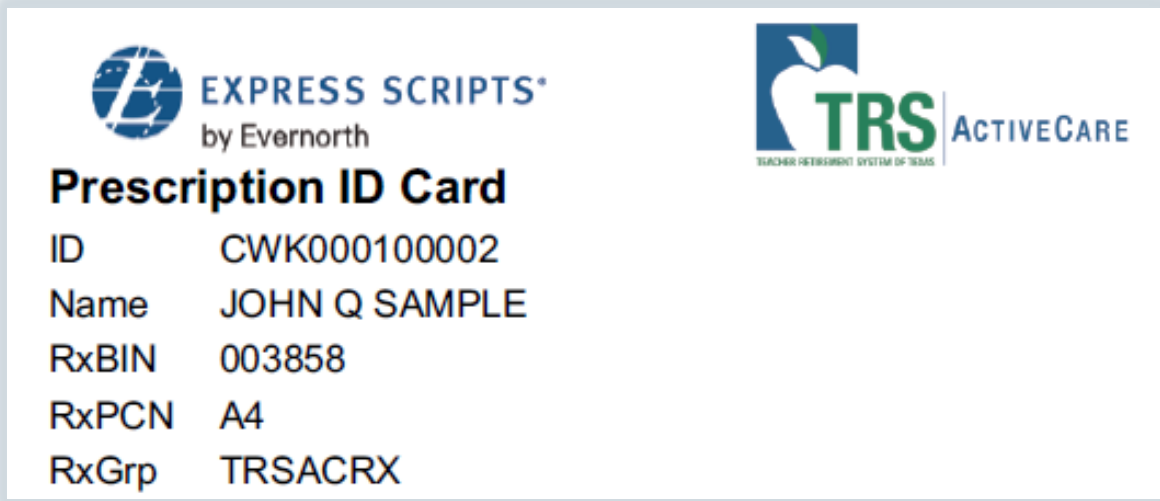


[2024 Express Scripts National Preferred Formulary for TRS](#)



[2024 TRS Preferred Drug List Exclusions](#)

MEMBER ID CARD (DIGITAL)

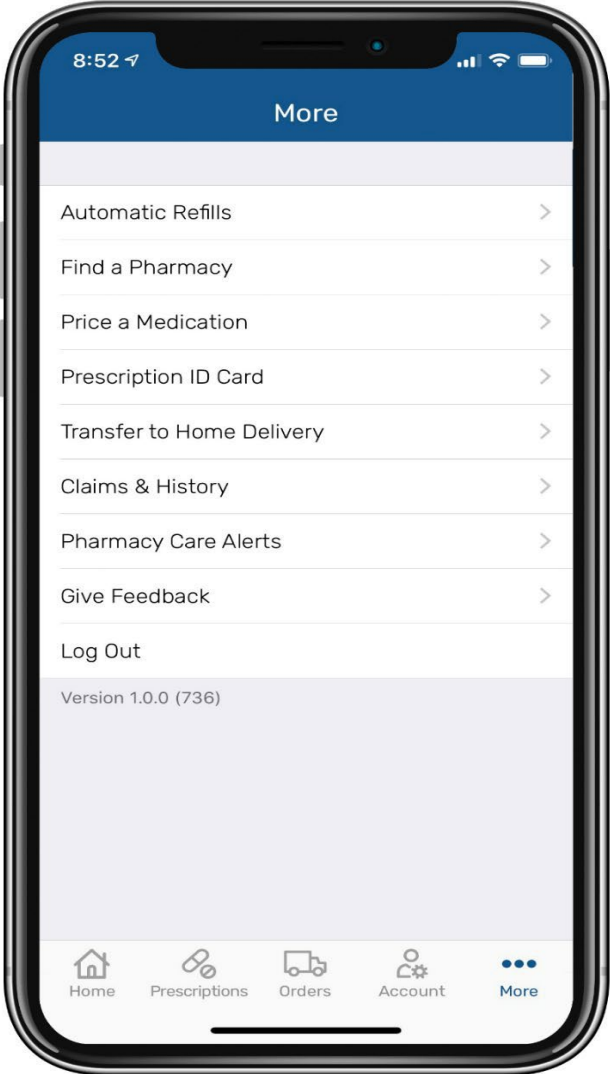


View your digital ID Card via the mobile app

- On the app's home screen, tap Prescription ID Card
- An image of your member ID card will appear.
- Hand your device to the pharmacist. That's it!

Print your digital ID Card

- You can download, save or print by creating your digital profile at [express-scripts.com](https://www.express-scripts.com)



We Are Here to Help



24/7 TRS-ActiveCare Dedicated ESI phone line: **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.express-scripts.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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Thank you!