



BlueCross BlueShield of Texas



TRS-ActiveCare

TEXAS-SIZED BENEFITS. PEOPLE-FOCUSED CARE.



Benefit Administrator Training

- Plan Year 2024-25

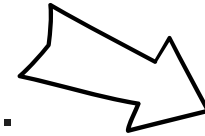
Statewide Presentation



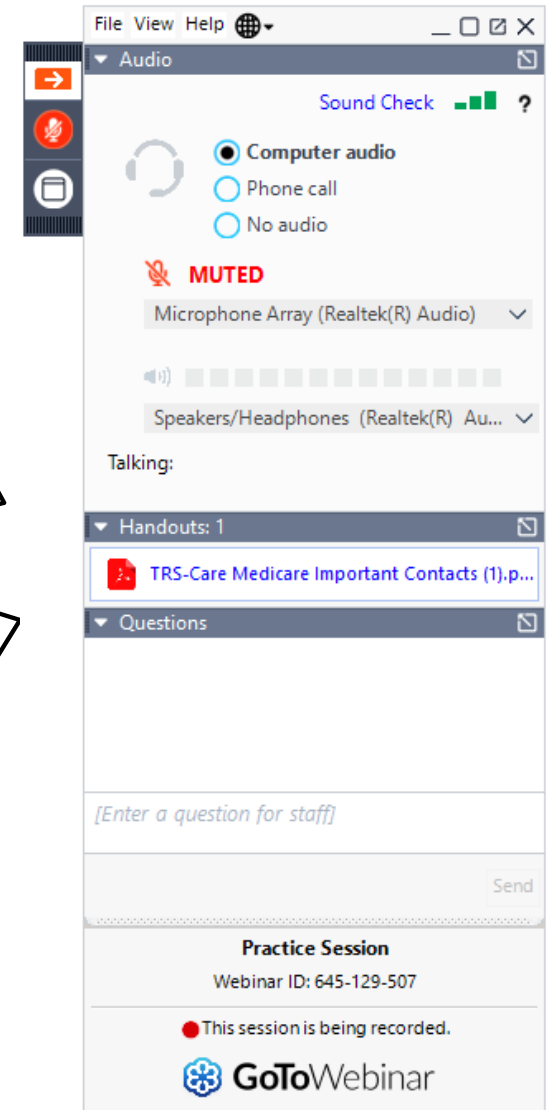
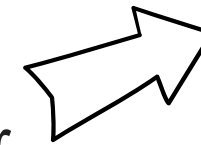
Housekeeping

- All participants are muted.
- If you don't see the Handouts pane, select **View > Handouts** in the top menu bar of the control panel.
- Anytime during the webinar, ask our subject matter experts questions in the questions box.
- Go to support.goto.com/webinar for help.

Download the handouts here.



Enter your questions here.



Agenda



- I. New Rates for Plan Year-2024-25
- II. BSW HMO
- III. Who Do I Contact?
- IV. bswift – Enrollment & Eligibility
- V. BCBSTX – Benefit Review
- VI. Express Scripts – Benefit Review
- VII. Blue Essentials-South & West TX HMOs
- VIII. Questions & Answers

Paving the path forward



Superior Quality

Even as costs rise nationwide, TRS is positioned to deliver the best cost efficiency without sacrificing the quality of TRS-ActiveCare plans.



Stability

TRS' size and stability are a clear advantage to plan participants.



Educator-Focused

TRS operates with the best interest of Texas educators in mind, ensuring TRS-ActiveCare plans remain customized for the unique needs of the participants.



Innovative

TRS' commitment to deliver innovative solutions for Texas educators makes us the right partner to help navigate changes to the health care environment.

TRS-ActiveCare offers the lowest costs to employers in the market, bucking cost trends



- The costs of our most popular plan are on average lower than those of districts outside of ActiveCare, and when supplemental funding is added, they are on average 18% lower.
- The cost of health care in Texas and the country continues to trend upward. Through TRS' size, stability and supplemental funding, we have been able to minimize the impact of these rising cost trends.



What You Need to Know About Rates



- TRS establishes regional rates based on many factors including a region's:
 - ✓ Cost of health care, including historical cost
 - ✓ Demographics such as age, gender and health issues
 - ✓ Care utilization
- Employers will see a rate change of **less than 10% on average** across all regions, consistent with legislative direction to apply supplemental funds.
- TRS-ActiveCare costs will be **less than similar plans** even after rate change.
- TRS is maintaining **robust benefits** and low copays for primary and specialty care.
- TRS' size and stability are a **clear advantage to managing rising costs**.

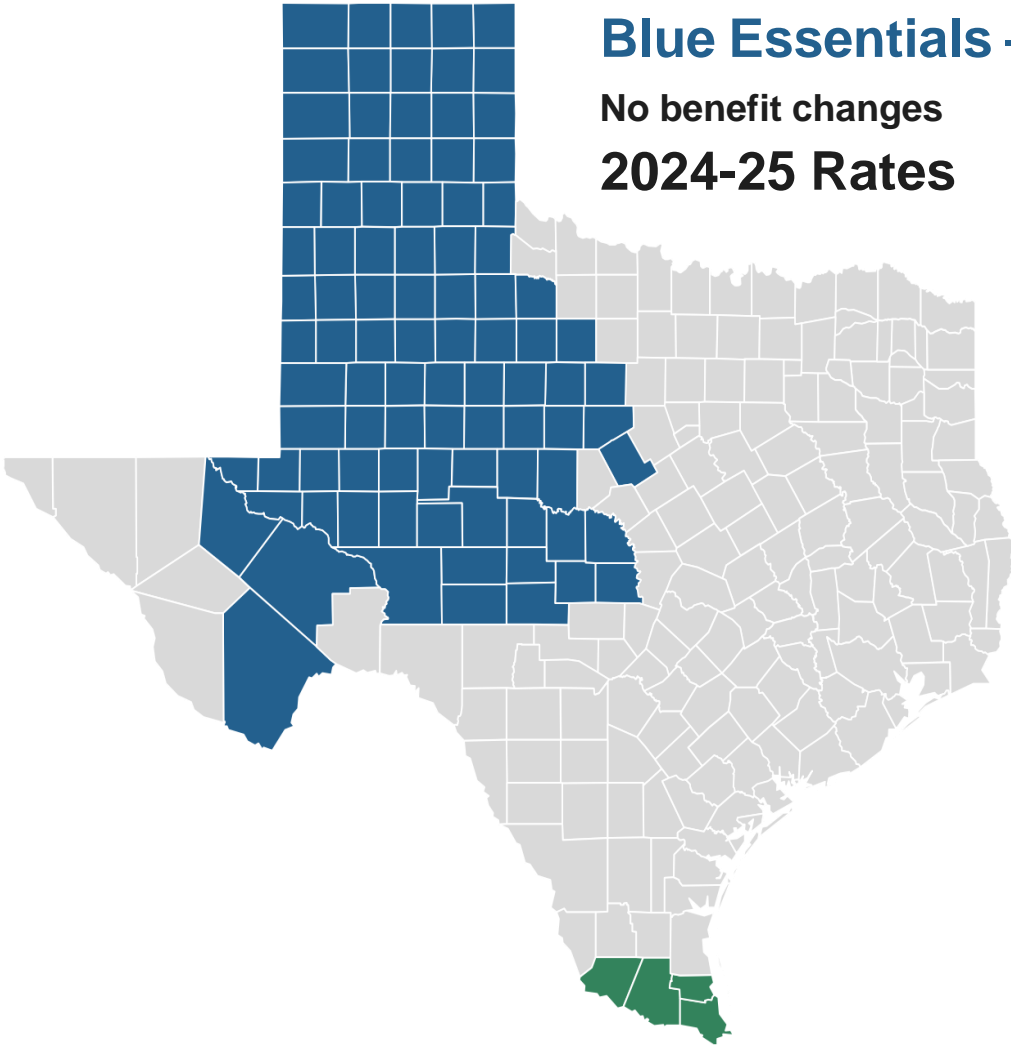
FY 25 TRS-ActiveCare Gross Premiums (Before Employer Contribution)



		Lowest Cost Region (Region 18 Midland)			Mid-Point Region (Region 6 Huntsville)			Highest Cost Region (Regional 11 Forth Worth)		
Plan	Tier	FY24 Rate	FY25 Rate	Dollar & Percent Change	FY24 Rate	FY25 Rate	Dollar & Percent Change	FY24 Rate	FY25 Rate	Dollar & Percent Change
Primary	EMP	\$347	\$395	\$48 (13.8%)	\$421	\$452	\$31 (7.4%)	\$461	\$505	\$44 (9.5%)
	ESP	\$937	\$1,067	\$130 (13.9%)	\$1,137	\$1,221	\$84 (7.4%)	\$1,245	\$1,364	\$119 (9.6%)
	ECH	\$590	\$672	\$82 (13.9%)	\$716	\$769	\$53 (7.4%)	\$784	\$859	\$75 (9.6%)
	FAM	\$1,180	\$1,343	\$163 (13.8%)	\$1,432	\$1,537	\$105 (7.3%)	\$1,568	\$1,717	\$149 (9.5%)
Primary+	EMP	\$407	\$464	\$57 (14.0%)	\$494	\$530	\$36 (7.3%)	\$541	\$592	\$51 (9.4%)
	ESP	\$1,059	\$1,207	\$148 (14.0%)	\$1,285	\$1,378	\$93 (7.2%)	\$1,407	\$1,540	\$133 (9.5%)
	ECH	\$692	\$789	\$97 (14.0%)	\$840	\$901	\$61 (7.3%)	\$920	\$1,007	\$87 (9.5%)
	FAM	\$1,344	\$1,532	\$188 (14.0%)	\$1,631	\$1,749	\$118 (7.2%)	\$1,786	\$1,954	\$168 (9.4%)
HD	EMP	\$357	\$405	\$48 (13.4%)	\$433	\$465	\$32 (7.4%)	\$475	\$519	\$44 (9.3%)
	ESP	\$964	\$1,094	\$130 (13.5%)	\$1,170	\$1,256	\$86 (7.4%)	\$1,283	\$1,402	\$119 (9.3%)
	ECH	\$607	\$689	\$82 (13.5%)	\$737	\$791	\$54 (7.3%)	\$808	\$883	\$75 (9.3%)
	FAM	\$1,214	\$1,377	\$163 (13.4%)	\$1,473	\$1,581	\$108 (7.3%)	\$1,615	\$1,765	\$150 (9.3%)
AC2	EMP	\$1,013	\$1,013	\$0 (0.0%)	\$1,013	\$1,013	\$0 (0.0%)	\$1,013	\$1,013	\$0 (0.0%)
	ESP	\$2,402	\$2,402	\$0 (0.0%)	\$2,402	\$2,402	\$0 (0.0%)	\$2,402	\$2,402	\$0 (0.0%)
	ECH	\$1,507	\$1,507	\$0 (0.0%)	\$1,507	\$1,507	\$0 (0.0%)	\$1,507	\$1,507	\$0 (0.0%)
	FAM	\$2,841	\$2,841	\$0 (0.0%)	\$2,841	\$2,841	\$0 (0.0%)	\$2,841	\$2,841	\$0 (0.0%)



TRS-ACTIVECARE HEALTH MAINTENANCE ORGANIZATIONS (HMOS)



Blue Essentials – West Texas HMOSM

No benefit changes
2024-25 Rates

Blue Essentials – South Texas HMOSM

No benefit changes
2024-25 Rates

	Blue Essentials South TX HMO	Blue Essentials West Texas HMO
Total Monthly Premiums		
Employee Only	\$983.68	\$1,011.20
Employee and Spouse	\$2,388.34	\$2,462.32
Employee and Children	\$1,543.58	\$1,593.00
Employee and Family	\$2,542.80	\$2,614.90

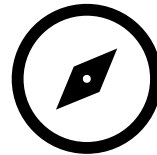


Discontinuance of TRS - Baylor Scott & White Contract

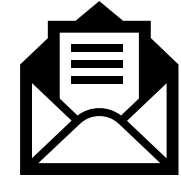
- After considerable evaluation, TRS and Baylor Scott & White HMO (BSW), a fully insured health plan for districts located in North/Central Texas, have mutually decided not to renew the HMO's contract at the end of the current plan year.
- BSW HMO will not be offered as a plan option for plan year 2024-25. Currently, there are 12,000 BSW HMO participants.



Nearly all BSW health plan providers are in-network for TRS-ActiveCare plans, including BSW's medical facilities and physicians.



The TRS-ActiveCare Primary+ plan offers comparable coverage . Any participants who do not select a plan will be auto-enrolled in TRS-ActiveCare Primary+.



TRS will proactively outreach to participants who will see a change in prescriptions.



Provider Negotiations: Baylor Scott & White & BCBS

- **BSW and BCBSTX are in the midst of negotiating a new contract that would include BSW employed physicians and health facilities in the BCBSTX network.**
- **Past experience points to a successful conclusion to these negotiations.**
- **You will be informed as negotiations proceed.**



Communication and Outreach

From A to Z Presentations For Your Employees

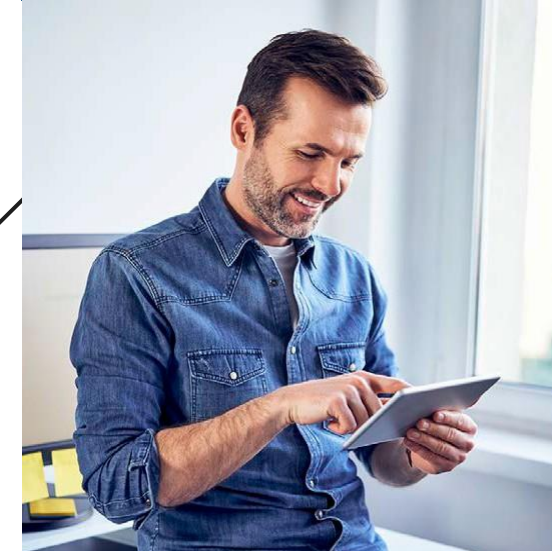
- *June 25: 10–10:45 a.m.*
- *June 27: 2–2:45 p.m.*
- *July 9: 10–10:45 a.m.*
- *July 11: 2–2:45 p.m.*
- *July 16: 10–10:45 a.m.*
- *July 18: 2–2:45 p.m.*
- *July 23: 10–10:45 a.m.*
- *July 25: 2–2:45 p.m.*
- *July 30: 10–10:45 a.m.*



Quarterly *Connect Calls* with Chief Health Officer, Katrina Daniel



Never miss out on important
information about health and
benefits!
Subscribe to *The Pulse* today!



Who Do I Contact?



Rx District Ambassadors

Express Scripts DAs act as an extension of TRS related to pharmacy benefits.

- monitor trends in pharmacy use
- Annual Enrollment and health fair support
- assistance with escalated service issues and operational deliverables

Contact:

www.trs.texas.gov/Pages/healthcare_trsactivecare_for_employers.aspx



Medical District Ambassadors

Medical DAs act as strategic partners for district leadership and as an extension of TRS.

- monitor trends in the employee health care marketplace
- Annual Enrollment and health fair support
- benefits and wellness presentations
- analyze trends to reduce participant costs

Contact:

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



Benefits Administrator Advocate

BAAs support eligibility questions, escalations, and exceptions.

- reconcile bills and split billing
- access to the bswift portal
- disability determinations
- third-party administrator discrepancy reports

Contact:

TRSBAInquiries@bswift.com
877-767-5254



bswift

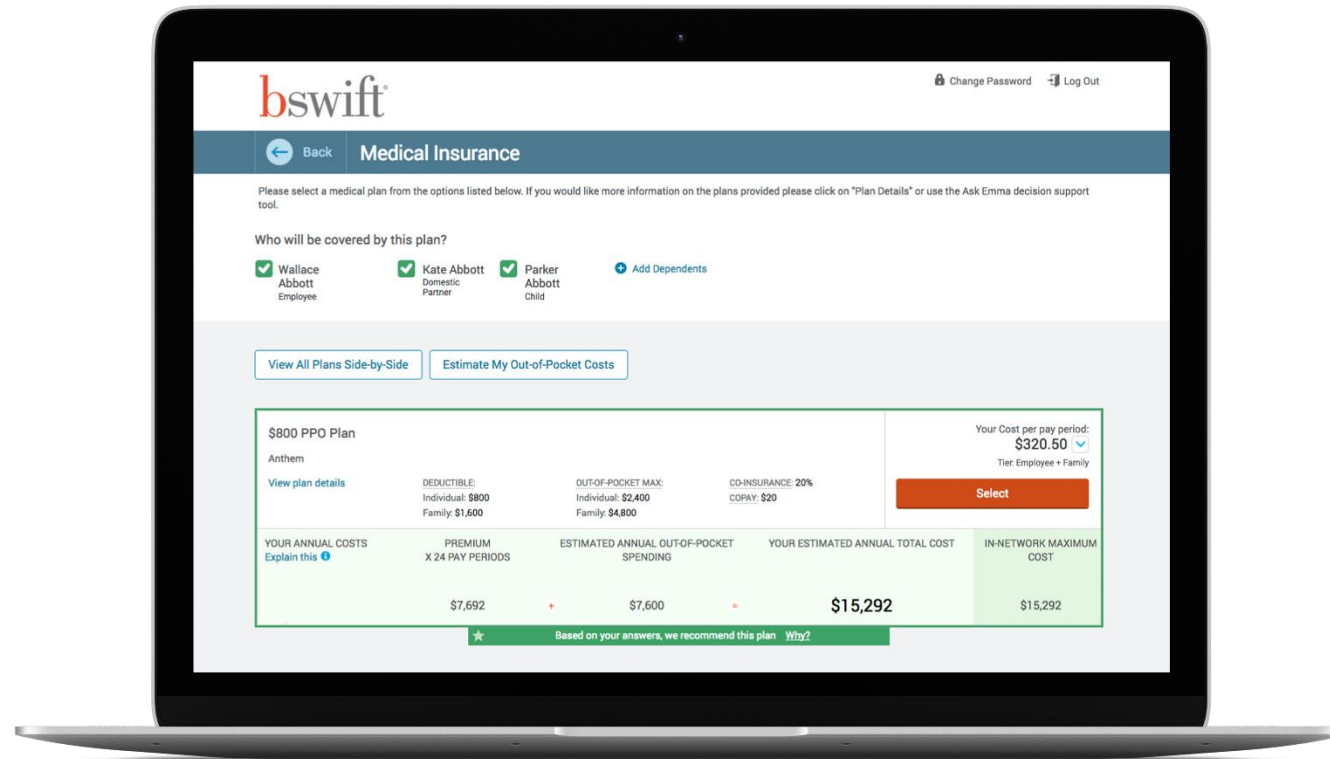
2024-25
TRS-ActiveCare

HEALTH BENEFITS



Enrollment & Eligibility

bswift and TRS-ActiveCare



2024-25 Annual Enrollment



- **Passive Annual Enrollment**
- **TRS-ActiveCare Board of Trustees to adopt rates on 5/3/24**
- **Primary enrollment window is 7/8/24 – 8/16/24**
 - Coverage will be with carriers by 9/1
- **Supplemental Window is 8/19/24 – 8/30/24 (BA Use Only)**
 - Coverage will be with carriers by 9/6
- The Administrative Period for 9/1/24 enrollments closes on 10/15/24

Your Personal Advocate

Each district has an assigned advocate

- Find us in the BA Toolkit under DA Directory
- Call us M-F 8-5 CST
- Email us anytime at TRSBAINquiries@bswift.com



File Timing

Inbound (from TPA)

Last Current Year
file 8/16/24

Annual Enrollment
file 8/20/24

First ongoing new
year file to include
Supplemental
Enrollments
8/30/24

Dual Plan Year
files will be
received 9/19
and 10/17

Outbound (to carriers)

Annual
Enrollment files
sent to carriers
8/26/24

First ongoing new
year file 9/5/24

Ongoing
administration is
BCBS on
Mon/Thur and
ESI is daily

Dual Plan Year
files will be
sent week of
9/23 and 10/21

ID Card Timing

Enrollment is done by
8/16 for General
Enrollment Window

- ESI Cards sent by 8/29
- BCBS Cards sent by 9/6

Enrollment is done by
8/30 for Supplemental
Enrollment Window

- ESI Cards sent by 9/13
- BCBS Cards sent by 9/13

New District ID Card Timing



- If your district is new to TRS for 2024 then your enrollment is happening now!
- As employees will have multiple enrollment opportunities this card mailing will include additional guidance in the ID card envelope.

Enrollment is done
during the Special
Initial Enrollment from
5/8-6/8

- ESI Cards sent by 8/16
- BCBS Cards sent by 8/16

Terminations

- Terminations will not be accepted on TPA files until within 30 days of the term
- We will receive a listing of terms from your TPA on 8/5.
- Term changes should be submitted on regular TPA files or updated in bswift.
- Audit your Sept enrollments for discrepancies (September Bill)

New Termination Discrepancy



- Currently we have inconsistencies in term data. Why is this an issue?
 - It impacts COBRA.
- Expectation is any benefit term should have a corresponding employment term. A benefit term with active employment should be sent as a decline record.
 - Last day of employment is 4/15 and last day of coverage is 4/30 we would expect a termination date of employment and termination status to be sent. The benefit termination date should be sent as 4/30.
 - Employee is dropping coverage 4/30 but remains employed. We would expect the plan to change to a decline record for 5/1 and no termination date sent.

New Termination Discrepancy

- A new warning and error will post to discrepancy reports if a record is sent that does not meet the expectations above. This will reject the term until it is corrected. Incomplete termination records sent today error out for COBRA compliance and must be sent accurately.
- Your TPAs are aware of this and we will monitor with them but this may impact how you enter terminations.



Summer Deferment

- If an employee is covered with you until **8/31** but elects coverage elsewhere, they will get the newer effective date and coverage term date will be updated for your district.
- Communicate clearly to employees what they are covered for if leaving your district.
- Before enrolling new employees ask if they are covered in prior district. If in doubt, ask your BAA.

*Note: If an employee is coming to you from a district that is leaving TRS-ActiveCare and has summer deferment then the effective date with your district must be **9/1**.*



Billing & Discrepancy Reports



Bills	<ul style="list-style-type: none">• Available 1st of each month (Sept 6 for first new plan year bill)
Reconciliation	<ul style="list-style-type: none">• Feedback to bswift by 9/20/24 for Oct adjustment. Must be reported within 45 days of eff date.
Discrepancy Reports	<ul style="list-style-type: none">• Available after every file run. Should be reviewed to ensure accuracy with billing.
Ownership	<ul style="list-style-type: none">• Discuss with your TPA who will own follow-up on reports.
bswift Reporting	<ul style="list-style-type: none">• Use bswift reporting to compare for accuracy.

What Makes a Good Exception



The exception is truly needed as the requested enrollment change is past the Membership Processing Guidelines

The exception meets the definition of "Good Cause"

Documentation supports the request and was submitted on the original submission

The employee understands they may need to pay retro premiums to bring the eligibility current

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.

Access to Care Examples



Example 1: An employee has enrolled on 8/20 for a 9/1 eff date and needs to refill a prescription on 9/15. This will not make it to carriers until 9/5 but since this will make it before the refill it is not considered an access to care issue.

Example 2: This same employee has a minor procedure scheduled for 9/3. The facility needs confirmation of coverage. The timing impacts access to care so we would make an urgent update for the employee.

2024-25
TRS-ActiveCare

HEALTH BENEFITS



Understanding your Employee's Benefits

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
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
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	\$12 Copay Teladoc, \$0 Copay RediMD / N/A
Preventive Care	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
Free-Standing ER	\$500 + 30% after deductible / \$500 + 50% after deductible	\$500 + 20% after deductible / \$500 + 40% after deductible
Pharmacy Deductible	Integrated with deductible	\$200 Brand drugs only / Integrated with 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
Individual Out-of-Pocket Max	\$8,050	\$6,900
Family Out-of-Pocket Max	\$16,100	\$13,800
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
Preventive Care	Covered at 100%	Covered at 100%
Inpatient Admission	30% after deductible	20% after deductible
Emergency Room	30% after deductible	20% after deductible
Free-Standing ER	\$500 Copay + 30% after deductible	\$500 Copay + 20% after deductible
Pharmacy Deductible	Integrated with deductible	\$200 Brand drugs only



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 employees' mental health is just as important as their physical health. They 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 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

\$0 mental health copay

for TRS-ActiveCare Primary and TRS-ActiveCare Primary+ plans

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.

Musculoskeletal Alternative Care: Airrosti Remote Recovery Pilot Program

Designed to relieve pain from the following areas:



Back



Knee



Arm



Foot



Wrist

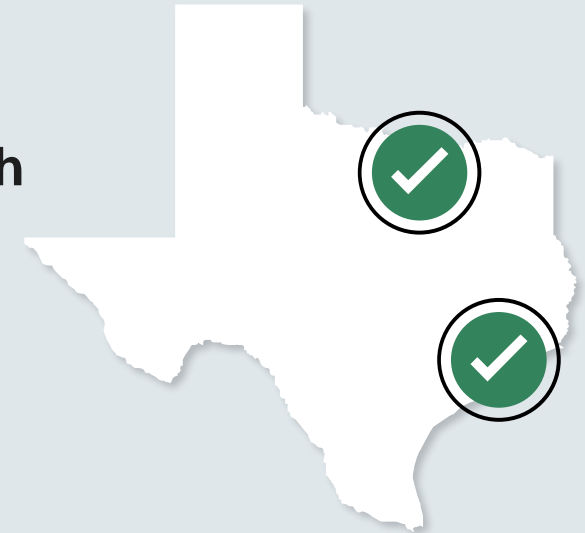


Plus More

Available in:

Dallas-Fort Worth
(10 & 11)

Houston
(4 & 6)



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

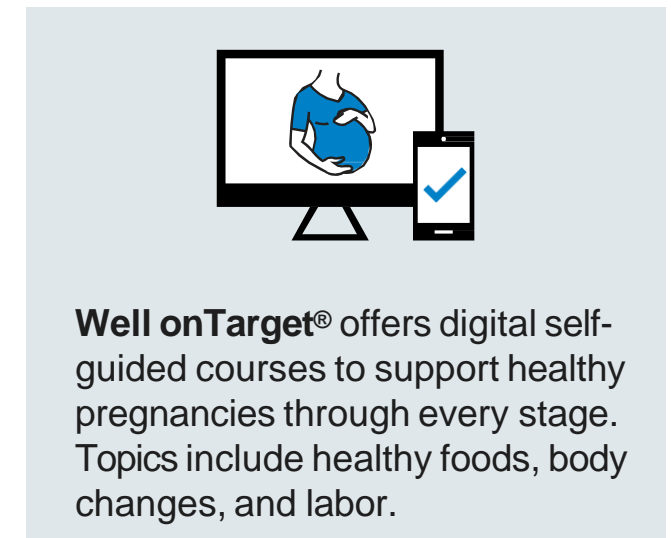
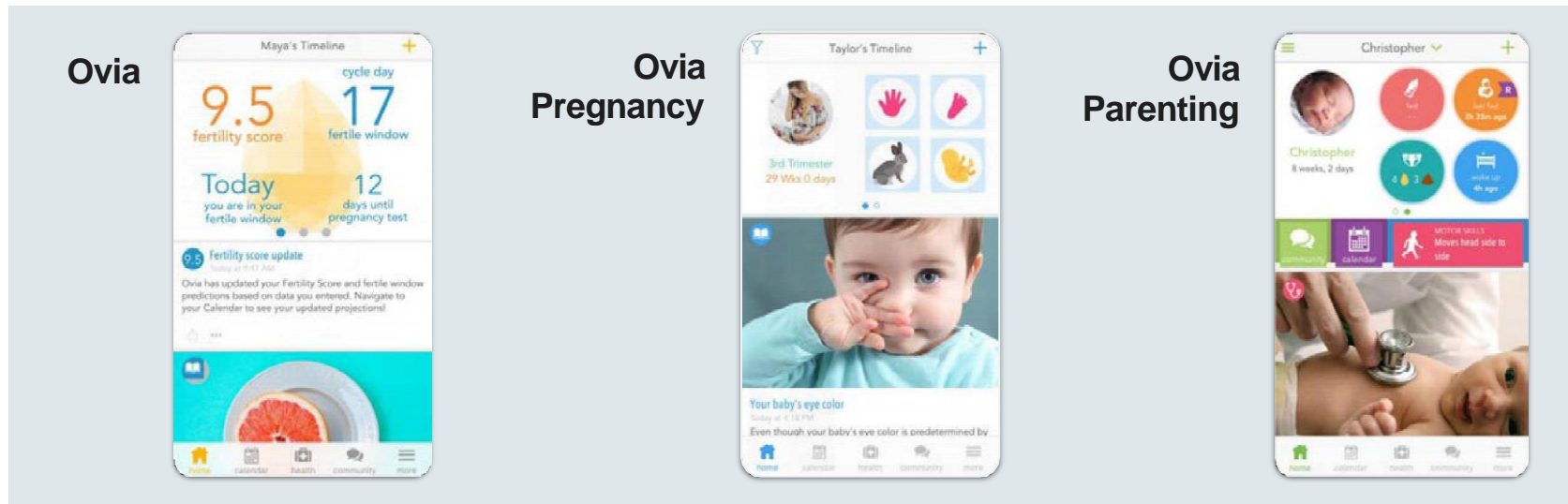
Women's and Family Health

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.

WellonTarget® is a registered trademark of Health Care Service Corporation.

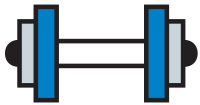
Wellness Benefits



Well onTarget

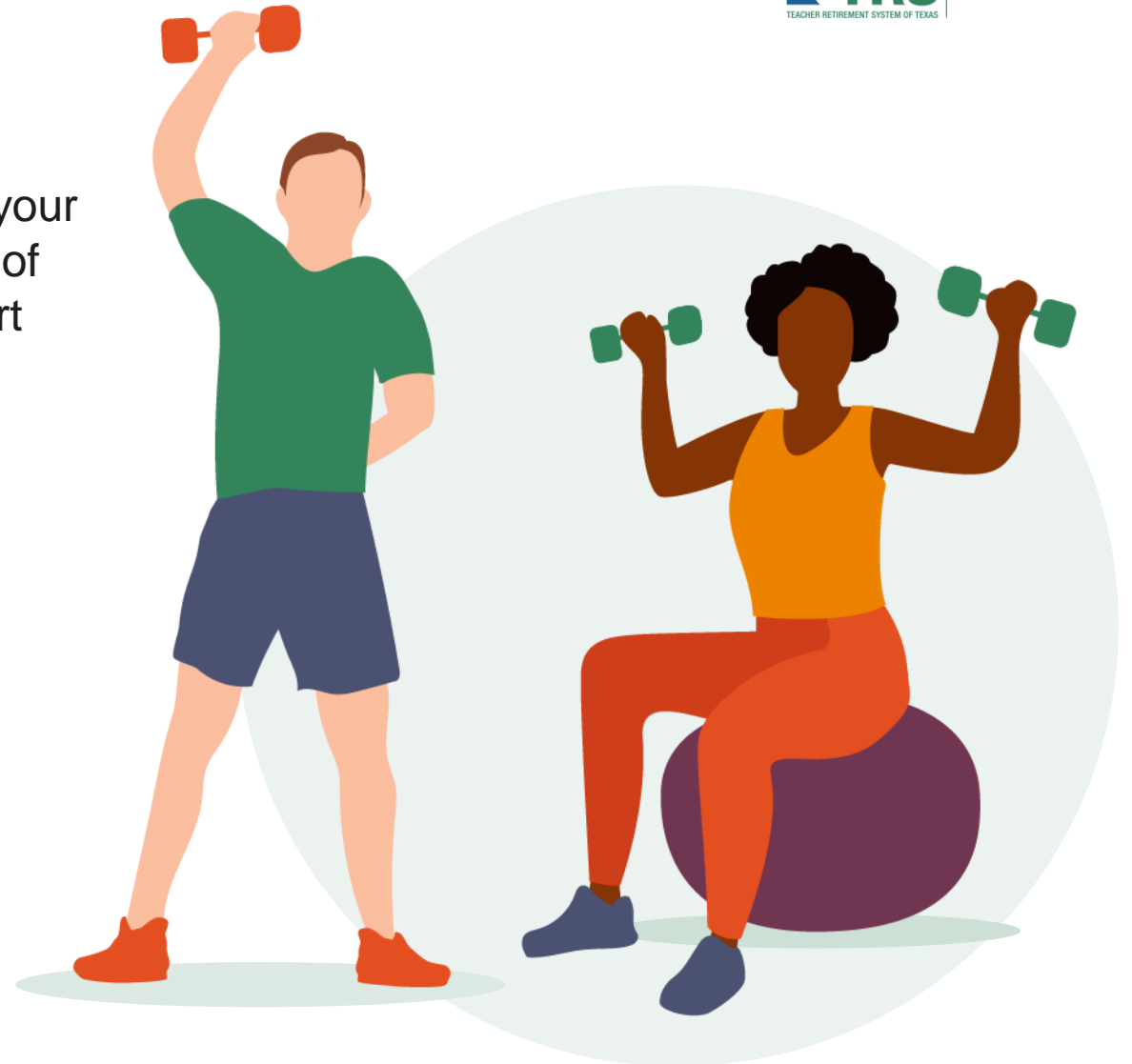
can help you manage your health and reach your wellness goals in one place. Take advantage of self-guided courses or get one-on-one support from a wellness coach with:

- 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.





2024-25
TRS-ActiveCare

HEALTH BENEFITS



How your Employees 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 your employees 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

Where To Go For Care

annual wellness exams



routine screenings



recommended vaccinations



ROUTINE

Visit your PCP for preventive care



SICK

Use TRS Virtual Health anywhere or visit your PCP or Urgent Care when you're sick



flu or COVID-19



minor illness or injury



allergies



asthma



common cold

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





2024-25
TRS-ActiveCare

HEALTH BENEFITS



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

Here for You 24/7

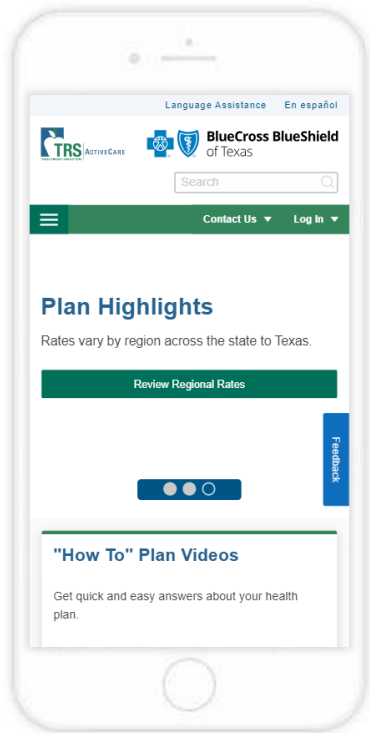


We're Available 24/7!

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!



Resources at your Employee's Fingertips



Blue Access for MembersSM

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

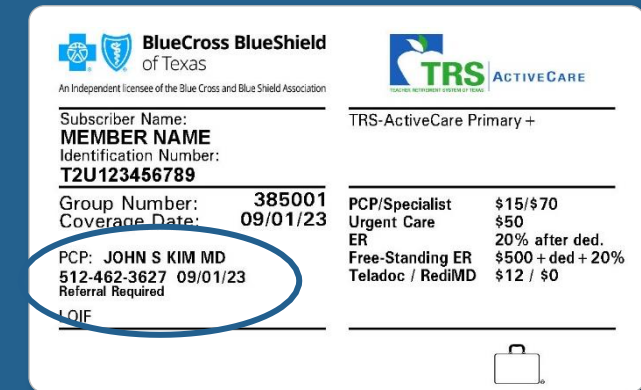
BCBSTX Mobile App

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

www.bcbstx.com/trsactivecare

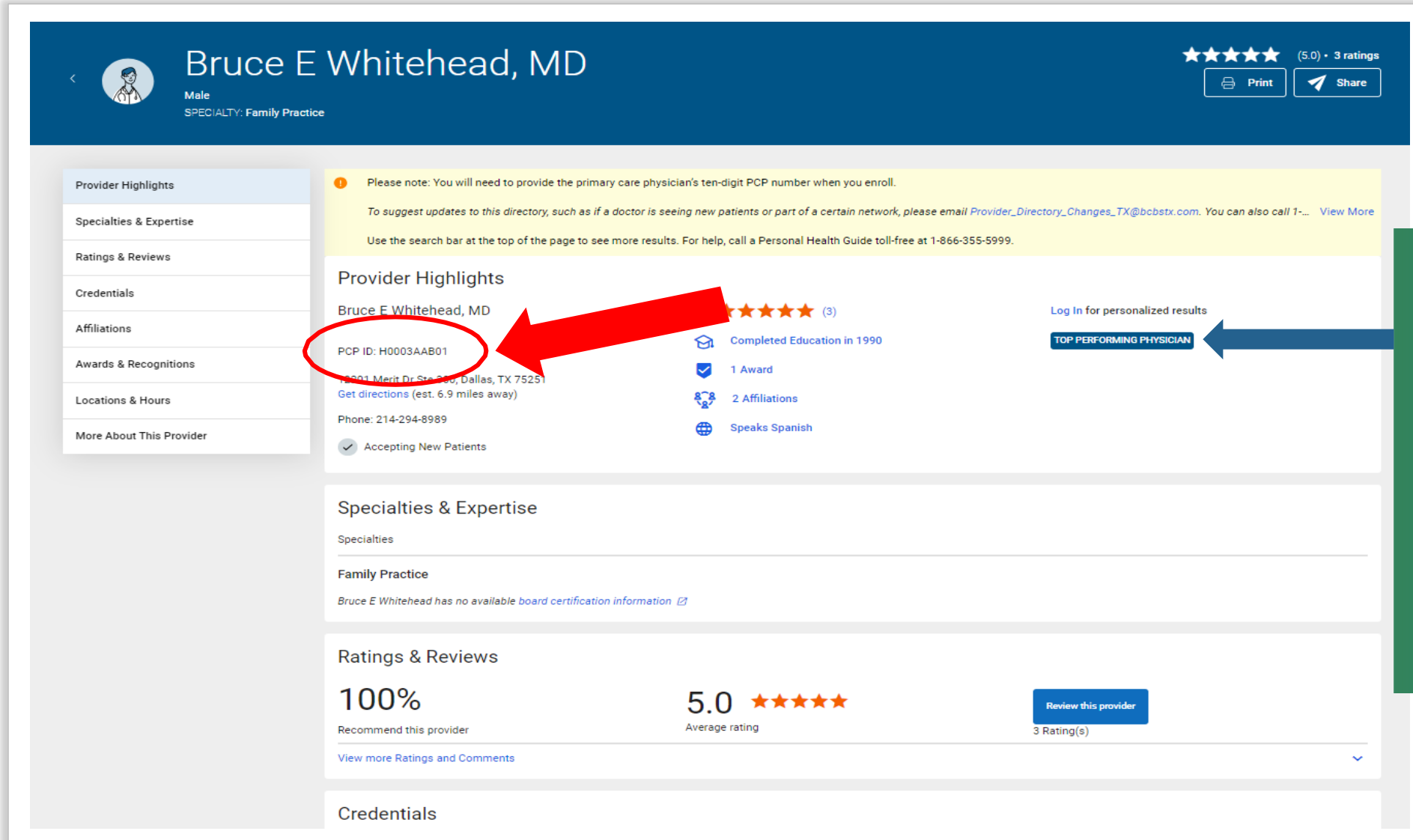
ID Cards

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.

Provider Finder



Bruce E Whitehead, MD
Male
SPECIALTY: Family Practice

★★★★★ (5.0) • 3 ratings
Print Share

Provider Highlights

Please note: You will need to provide the primary care physician's ten-digit PCP number when you enroll.
To suggest updates to this directory, such as if a doctor is seeing new patients or part of a certain network, please email Provider_Directory_Changes_TX@bcbstx.com. You can also call 1-... [View More](#)
Use the search bar at the top of the page to see more results. For help, call a Personal Health Guide toll-free at 1-866-355-5999.

Provider Highlights

Bruce E Whitehead, MD ★★★★★ (3)

PCP ID: H0003AAB01

1201 Merit Dr Ste 300, Dallas, TX 75251
[Get directions](#) (est. 6.9 miles away)

Phone: 214-294-8989

Accepting New Patients

Completed Education in 1990
1 Award
2 Affiliations
Speaks Spanish

[Log In for personalized results](#)

TOP PERFORMING PHYSICIAN

Specialties & Expertise

Specialties

Family Practice

Bruce E Whitehead has no available board certification information [↗](#)

Ratings & Reviews

100% **5.0** ★★★★★
Recommend this provider Average rating Review this provider
View more Ratings and Comments 3 Rating(s)

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

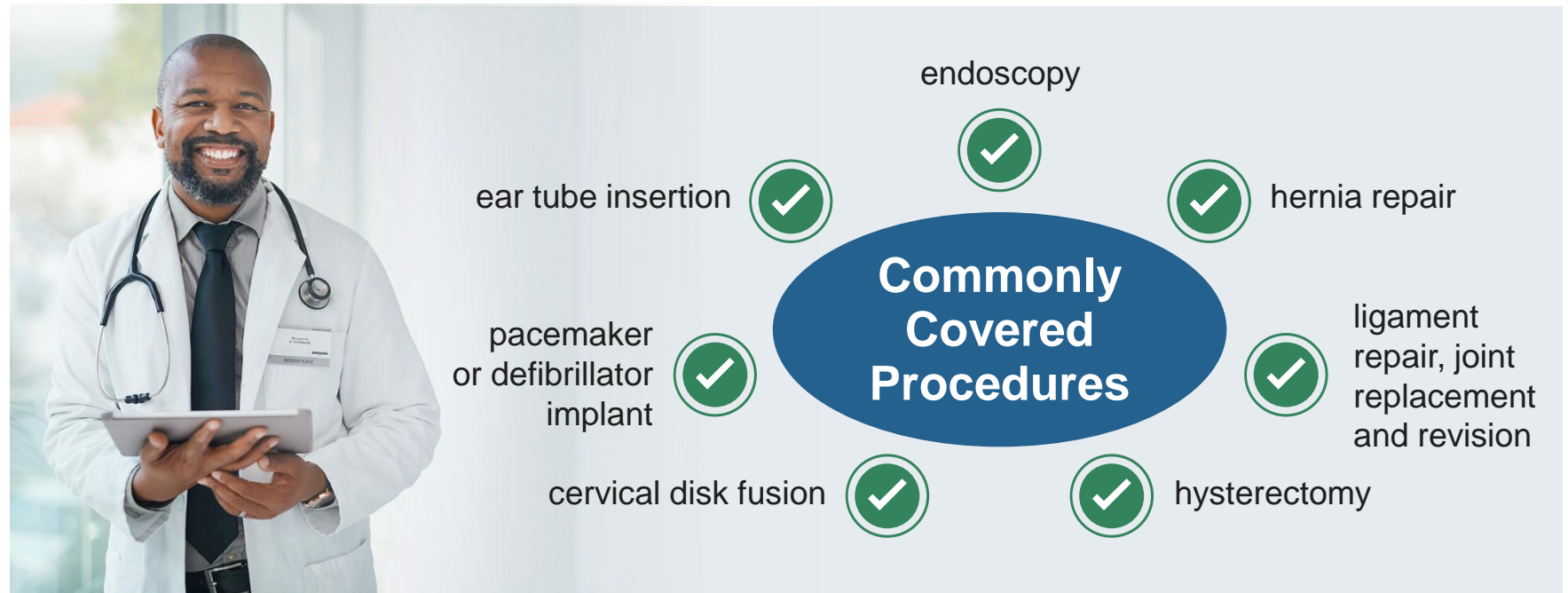
SurgeryPlus



SurgeryPlus is a new expanded network included in the TRS-ActiveCare health plan. It gives them 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 participants have questions about SurgeryPlus, they 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.



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

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



The screenshot shows the TRS ActiveCare website interface. At the top left is the TRS ActiveCare logo. At the top right is the BlueCross BlueShield of Texas logo and a search bar. Below the logos is a welcome message: "Welcome, Benefits Administrators! This toolkit contains 2023-24 TRS-ActiveCare plan year resources. You can easily find Enrollment materials and other important tools to help your employees navigate their coverage options, save money and more!". Below this are three featured content cards:

- 2023-24 Annual Enrollment Guide**: The Annual Enrollment Guide contains details about each plan, pharmacy and wellness benefits and other important information. It's also available in Spanish.
- 2023-24 Videos**: New this year, we created two series of short videos! The first series is for enrollment to help participants choose the right TRS-ActiveCare health plan. The second series is for post-enrollment, so participants can see different ways of "how to" maximize their coverage and benefits.
- District Ambassadors**: District Ambassadors, or DAs, interact with district leaders to help them leverage TRS-ActiveCare to achieve their strategic goals.

-  Admin Guide
-  Plan Highlights
-  Reference Guide and FAQ
-  Benefit Booklets
-  Personal Journey Videos
-  BA Trainings
-  Blue Access for EmployersSM

<https://www.bcbstx.com/trsactivecareba/ba-toolkit>



EXPRESS SCRIPTS®

2024-25
TRS-ActiveCare

HEALTH BENEFITS



Understanding your Pharmacy Benefits





EXPRESS SCRIPTS®



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



- The leading PBM, putting medicine in reach of more than 100 Million people
- Providing TRS-ActiveCare access to:
 - 60k+ retail pharmacies across the United States
 - Convenient Home Delivery services from Express Scripts Pharmacy
 - Simple Member Web and Mobile Apps
 - Accredo Specialty Pharmacy
 - Specialized pharmacists, nurses, and other clinicians in 20+ condition-specific Therapeutic Resource Centers

EXPRESS SCRIPTS MAINTENANCE MEDICATION PHARMACY NETWORK



Home delivery

Maintenance medications right to the participant's door from Express Scripts® Pharmacy



All in-network pharmacies*

provide easy access to 90-day supplies



Maintenance Medication Network

For long-term prescriptions (also referred to as maintenance medication). Long-term prescriptions are taken on a regular basis for a long period of time to treat chronic conditions.

GET PARTICIPANTS STARTED:

To choose a three-month supply, participants should log in or register at [express-scripts.com/90day](https://www.express-scripts.com/90day). Participants can also call the Member Services number on the back of their member ID card 844-367-6108.

EXPRESS SCRIPTS MAINTENANCE MEDICATION PHARMACY NETWORK



Participants choose how to save with a 3-month supply:



Express Scripts® Pharmacy

- Delivered to participant's with FREE standard shipping for maintenance medications
- Transfer prescriptions easily online, by phone, or via Express Scripts® mobile app
- Auto-refills and refill reminders available
- Speak with a pharmacist by phone 24/7



Participating Pharmacy

- Go to a convenient, nearby location
- Transfer prescriptions easily in-store, by phone, or online
- Ask about auto refills and refill reminders
- Find nearest participating pharmacy at **[express-scripts.com/trsactivecare](https://www.express-scripts.com/trsactivecare)**

GET PARTICIPANTS STARTED:

To choose a three-month supply, participants should log in or register at [express-scripts.com/90day](https://www.express-scripts.com/90day). Participants can also call the ESI Member Services number on the back of their participant ID card 844-367-6108.

PHARMACIST EDUCATION

ENABLING BETTER PARTICIPANT CHOICES AT THE POINT-OF-CARE



Participants with 90-day benefit fills maintenance Rx for 31 days

90-day edit applied at POS with message to pharmacist that participant has 90-day supply benefit. Edit triggers on fills 2 and 3 only.

Pharmacist consults with participant

Pharmacist lets participant know they can save time and money by switching to a 90-day supply

Participant chooses desired fill amount: 90-day or 31-day

Pharmacist action

Based on participant consultation, pharmacist either fills 90-day supply, contacting prescriber as needed

OR

simply overrides the edit at POS and fills 31-day supply

Point-of-care, pharmacist-led participant education dramatically increases 31-to-90 day conversions of maintenance Rx

CLIENT RESULTS	90-day Conversion %
Without 90-day benefit reminder	3%
After 90-day benefit reminder edit went live	25%

ACCREDITO, A SPECIALTY PHARMACY



Personalized patient care for a wide range of complex and chronic conditions.



Specialty
clinicians guide
patients



An easy route for
getting patients'
specialty
medications



Helps patients
navigate insurance
and financial
assistance

ACCREDITO, A SPECIALTY PHARMACY



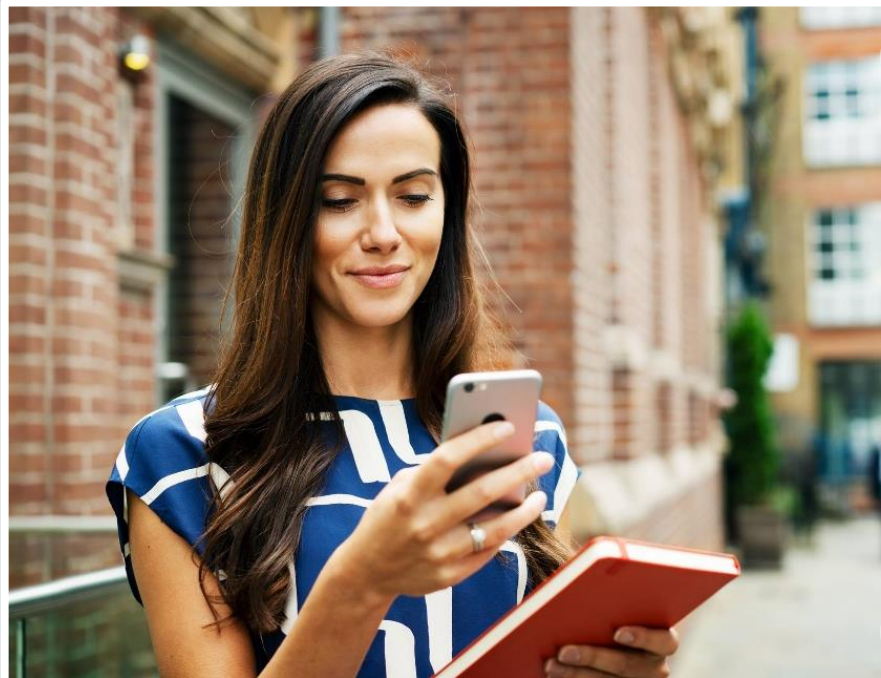
- Accredo provides specialized patient care for patients with chronic conditions. Benefits include:
 - Individualized counseling and education
 - Proactive monitoring of patients' specialty medications
 - Coordination with your doctors
- Accredo offers ongoing support from pharmacists and nurses with 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

SaveOnSP – Specialty Copay Assistance

Copay assistance for select specialty medications offered through SaveOnSP



Discuss specialty medication with Accredo to see if it qualifies for SaveOnSP



Review online resources for list of covered drugs and SaveOnSP plan benefits



Contact SaveOnSP at 800-683-1074 to enroll

Plan Comparison – Prescription Drug Benefit



Benefit	TRS-ActiveCare Primary		TRS-ActiveCare Primary+	
	Individual	Family	Individual	Family
Deductible	\$2,500	\$5,000	\$200 per Individual Brand Drug only (Rx Only)	
Out-of-Pocket Max	\$8,050	\$16,100	\$6,900	\$13,800
	Retail 31 / 90 Day	Home Delivery - 90 Day	Retail 31 / 90 Day	Home Delivery - 90 Day
Generic	\$15 / \$45*	\$45*	\$15 / \$45	\$45
Preferred Brand*** (Max)	30% After Deductible	30% After Deductible	25% (max \$100) / (max \$265) After Deductible	25% (max \$265) After Deductible
Non-Preferred Brand***	50% After Deductible	50% After Deductible	50% After Deductible	50% After Deductible
	Accredo 31 Day		Accredo 31 Day	
Specialty Medication	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	
	Individual	Family	Individual	Family
Deductible	\$3,200	\$6,400	\$200 per Individual Brand Drug only (Rx Only)	
Out-of-Pocket Max	\$8,050	\$16,100	\$7,900	\$15,800
	Retail 31 / 90 Day	Home Delivery - 90 Day	Retail 31 / 90 Day	Home Delivery - 90 Day
Generic	20% After Deductible*	20% After Deductible*	\$20 / \$45	\$45
Preferred Brand*** (Min - max)	25% After Deductible	25% After Deductible	25% (\$40-\$80) / (\$105-\$210) After Deductible	25% (\$105-\$210) After Deductible
Non-Preferred Brand*** (Min - max)	50% After Deductible	50% After Deductible	50% (\$100-\$200) / (\$215-\$430) After Deductible	50% (\$215-\$430) After Deductible
	Accredo 31 Day		Accredo 31 Day	
Specialty Medication (Min - max)	20% - After Deductible		30% - After Deductible (\$200-\$900)	

*Select preventative generics medication will be \$0 prior to meeting the deductible

***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.



EXPRESS SCRIPTS®

2024-25
TRS-ActiveCare

HEALTH BENEFITS



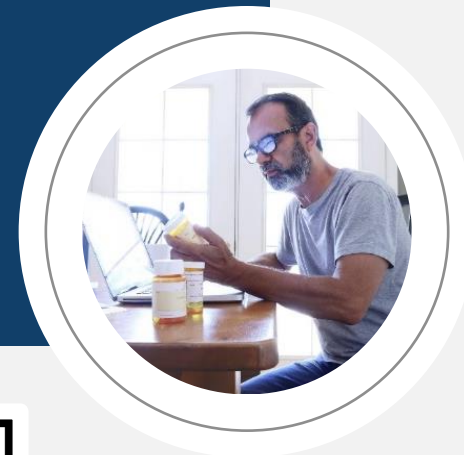
Pharmacy Resources and Tools



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



TRS-ActiveCare 2



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](#)

EXPRESS-SCRIPTS.COM/TRSACTIVECARE



The screenshot shows the Express Scripts website interface. At the top, there's a navigation bar with "EXPRESS SCRIPTS" logo, "Items in Cart", and links for "Prescriptions", "Benefits", "My Account", and "Help". Below this is a "Recent Order Status" section with a table of orders, including details like medication name, Rx number, and status (e.g., "We need your approval", "Address Verification Required"). There's also an "Automatic Refills" section with a description of the program and a list of eligible medications. At the bottom, there's a "Prescriptions You Can Order Today" section for a user named Chris, listing medications like Omeprazole and their status (e.g., "Refill past due").



Additional benefits and helpful information including claims detail, explanation of benefits and other forms



Find convenient ways to save money, with proactive, streamlined recommendations



Manage medications filled by Express Scripts Pharmacy:

- Check order status with tracking
- Refill a prescription
- Enroll in automatic refills
- Transfer a prescription from retail to home delivery
- View balances and prescription history



EXPRESS SCRIPTS MOBILE APP



Convenience

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

Simplicity

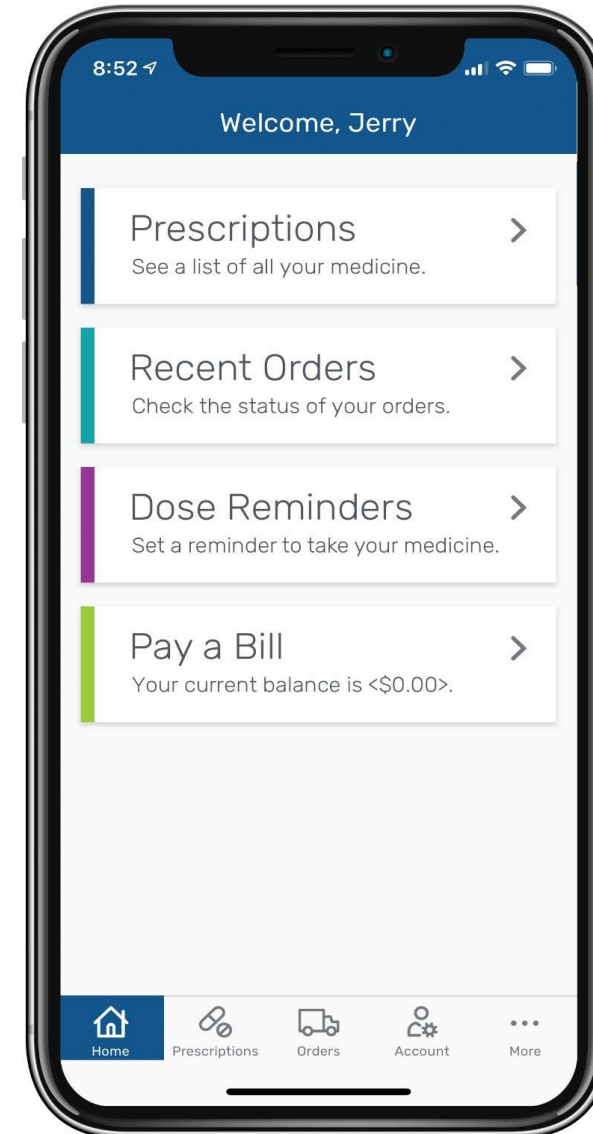
One swipe of the finger is all it takes
to stay on track with medicines

Peace of Mind

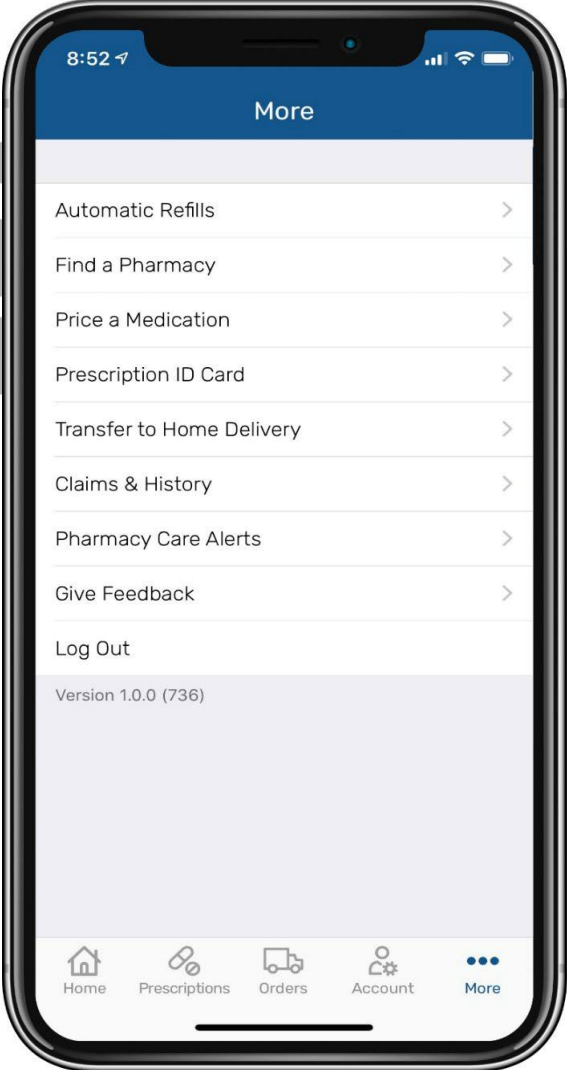
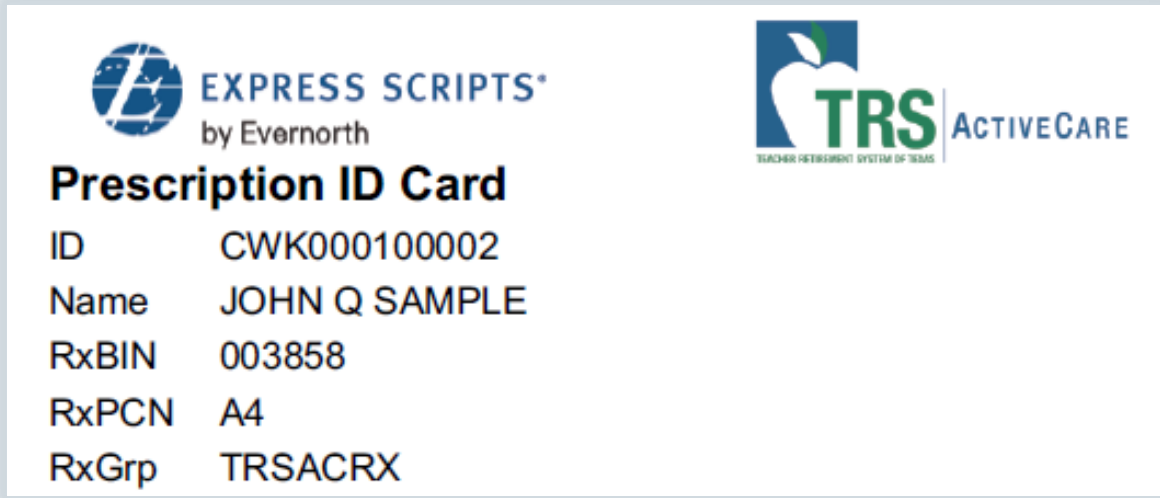
Reminders and a drug interaction checker

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 express-scripts.com/trsactivecare

WE'RE HERE TO HELP



- For any questions or more information about your prescription plan
 - Log in at express-scripts.com/trsactivecare 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/trsactivecare or use the mobile app
 - (Register using your member ID number or social security number)





2024-25
TRS-ActiveCare

HEALTH BENEFITS



BCBSTX Health Maintenance Organization (HMO) 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

TRS-ActiveCare HMO Plans



Blue Essentials – West Texas HMOSM

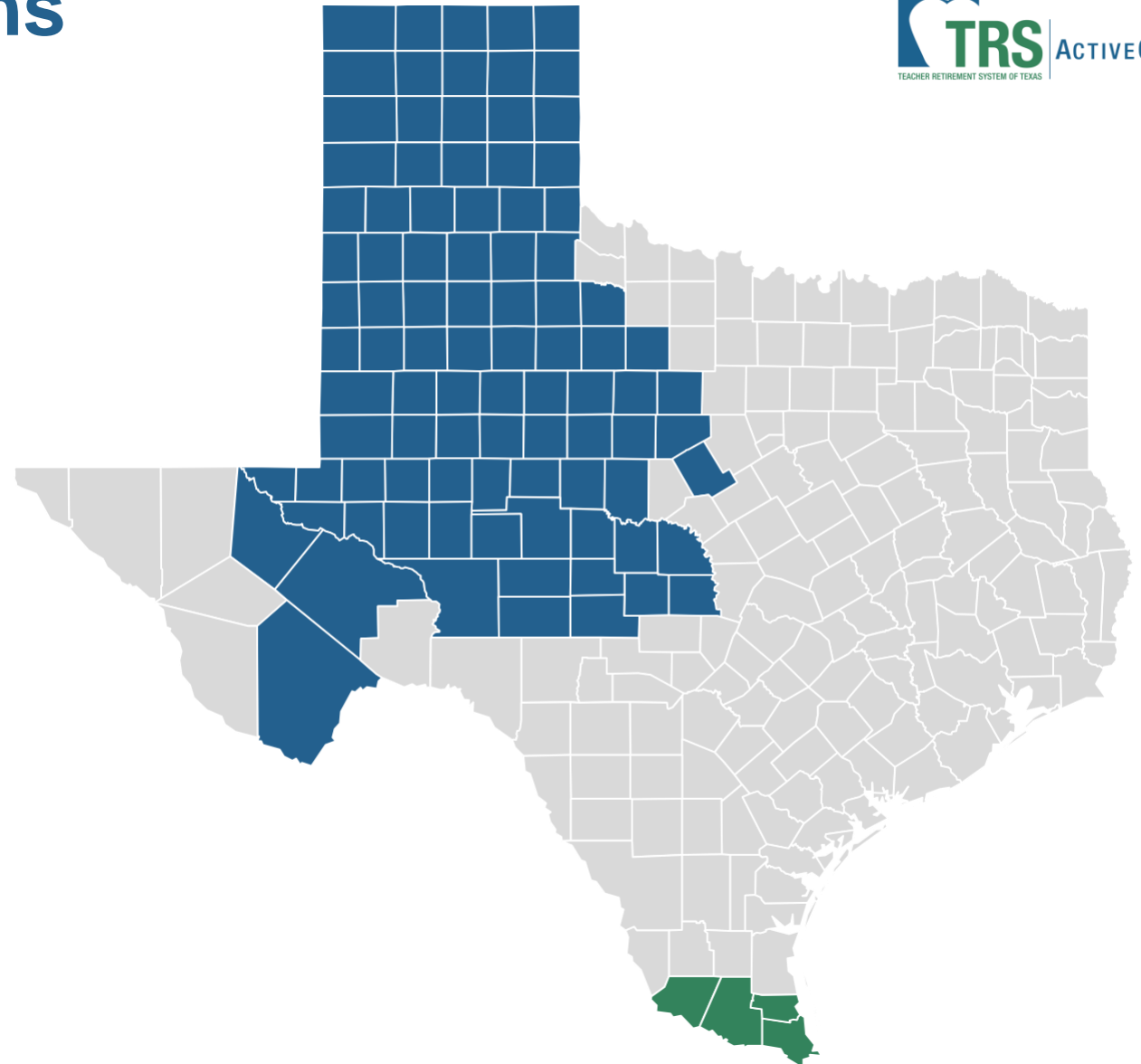
Available to employees living, working or residing in the following counties:

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 HMOSM

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

Blue Essentials – West Texas HMO

Plan Features

	Blue Essentials – South Texas HMO	Blue Essentials – West Texas HMO
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

	Blue Essentials – South Texas HMO	Blue Essentials – West Texas HMO
Primary Care	\$25 copay	\$20 copay
Specialist	\$60 copay	\$70 copay

Immediate Care

	Blue Essentials – South Texas HMO	Blue Essentials – West Texas HMO
Urgent Care	\$75 copay	\$50 copay
Emergency Care	You pay 20% after deductible	\$500 copay before deductible + 25% after deductible

Prescription Drugs

	Blue Essentials – South Texas HMO	Blue Essentials – West Texas HMO
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)



2024-25
TRS-ActiveCare

HEALTH BENEFITS



Additional Support and Programs



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





BCBSTX HMO Customer Service and ID Cards

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

- claims
- finding an in-network provider
- medical benefits and coverage
- membership and eligibility
- using digital tools and resources
- ID cards
- wellness benefits and programs
- transition of care



Employees and their covered dependents will each receive an ID card if newly enrolling in the plan.

 BlueCross BlueShield of Texas <small>An Independent licensee of the Blue Cross and Blue Shield Association</small>	HMO	
<hr/>		
Subscriber Name: JOHN SMITH		
Identification Number: ZGZ123456789		
<hr/>		
Group Number: 295430	Primary Care	\$25
Member Effective: 09/01/17	Specialist	\$60
HMO TDI	Urgent Care	\$75
PCP: DIANA H LOZANO MD	Emergency Room	20% after ded
956-440-2800 09/01/22		
<hr/>		
CCTX	RxBIN: 011552	
	RxPCN: BCTX	
<hr/>		
Rx In/Out of Network Ded \$100/\$100		

BCBSTX HMO Tools and Resources



Resources for Employees

Blue Access for MembersSM and Mobile App	Blue365[®]
Blue PointsSM	Well onTarget
Ovia Health[™]	The Fitness Program

Resources for You

Benefit Administrator Tool Kit	BlueAccess for Employers
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www.bcbstx.com/trshmo

No-Cost Health and Wellness Programs for Better Health



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



Diabetes management

(for participants with diabetes)

What employees get:

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



Diabetes prevention and hypertension management

(for participants who are at risk for type 2 diabetes or 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



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.

Teladoc Health 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.

2024-25
TRS-ActiveCare

HEALTH BENEFITS



Q & A