

Aetna TRS Benefits 2018-2019 REV

[Narrator] It's annual enrollment time, and we at TRS are here to help you navigate your TRS ActiveCare health plan options and choose the path that's right for you.

Let's get started. If you're enrolled in TRS ActiveCare, you'll simply review and compare the plans to decide which one meets your health care needs for the coming year. If you're new to TRS ActiveCare, then welcome. You are now part of one of the largest group health plans in the state of Texas, with more than 490,000 participants.

So let's walk through your plan options.

Aetna administers three TRS ActiveCare Plans. Two of these plans are available throughout the state. Those are ActiveCare 1-HD and ActiveCare 2. The existing plan, ActiveCare 2 is now a closed plan. Meaning the plan is not accepting any new members.

ActiveCare 1-HD is a high deductible health plan offering traditional open access medical coverage. With open access, you can visit any in-Network provider for covered services without a referral. Preventive care is covered at 100%. Then, for most services, you'll need to meet the deductible before the plan begins to pay. This plan is compatible with a health savings account or HSA. That's an account where you can contribute pre-tax dollars and use those funds toward your out-of-pocket health care expenses.

ActiveCare 2 is another open access medical plan with a lower deductible than 1-HD. If you visit in-network providers, your out-of-pocket cost will be less than when going out of network. However, this plan has the highest premiums even though you'll pay a co-pay for most doctor visits. Remember, this plan will not be open for new enrollments in the 2018/2019 plan year.

ActiveCare Select is also an option. Depending on the county you call home, there's even more to consider. ActiveCare Select is a network-only plan which means you need to use a select group of providers. To your advantage, the plan offers the lowest out-of-pocket cost of all plan options. It's important to know the plan doesn't pay any expenses out-of-network except in a true emergency. This Select plan also works a little differently from ActiveCare 1-HD and ActiveCare 2 in certain counties.

If you live in one of these regions and you choose this plan, you'll have coverage through what's called an Accountable Care Organization or ACO. Within ACO, you have a team of high quality health care providers dedicated to helping you reach your health goals. The team's captain is your primary care doctor who provides routine and preventive care plus referrals for specialty services. Because your team coordinates and consults with each other, they're able to bring in an integrated approach to both prevention and treatment. This is especially effective in the care of chronic conditions for which complex services are often needed.

If you live in any other part of the state, you'll participate in the ActiveCare Select open access. You'll receive care from your choice of in-Network providers.

Whether you choose ActiveCare 1-HD or ActiveCare Select, it's smart to stay on the path that makes financial sense for you and your family.

Now that you know the plans, let's take a tour of changes for the upcoming plan year.

TRS reviews are benefits and premiums each year. Here is a summary of the changes. The deductible for ActiveCare 1-HD is changing from \$2,500 to \$2,750 for an individual and from \$5,000 to \$5,500 for a family for in-Network coverage. Out-of-network deductibles are also increasing and out-of-pocket maximums will be slightly higher. Both specialist copay and ER copay for ActiveCare 2, ActiveCare Select will increase. Out-of-pocket maximums will be slightly higher and you'll see a coinsurance for diagnostic lab services at a Quest facility. New this year will be a separate \$500 copay for services received at a freestanding ER. And for most plans, you will pay more for non-preferred brand prescriptions. There is a 31-day limit per fill for specialty drugs.

Let's continue on our route and take a look at premiums for the 2018/2019 plan year.

The plan premiums for all plans are changing. In most cases, you will not pay the full monthly premium. Your maximum contribution will be the cost after the state and district contribution shown here. It's important to check with your benefits administrator to find out the amount you will personally pay. Depending on where you live, you may be eligible to enroll in a Regional HMO. Take a look here to see if a Regional HMO is available to you. If you live in any of these counties, FirstCare will be an option, or these counties, where you can choose Blue Essentials Access.

And here's the Scott and White Service area. There will be several plan changes for Scott and White in the new plan year. Premiums are also changing for all HMO's. Check with your benefits administrator on your monthly cost.

Now, let's move on over to some important details you'll need to take note of. You're probably thinking, when do I enroll? Annual enrollment falls between July 1st and August 24th. Be sure to check with your district for your specific annual enrollment dates. If you make your decision by August 10th, you'll have your ID by September 1st. If you enroll after that date, you'll have your new ID card by mid-September. But you can access your card online starting September 1st. Either way, you're covered.

Well, we've traveled quite a bit today. We have a few resources you can visit to help you decide on a plan. For instance, on Aetna's dedicated website, trsactivecare.aetna.com, you can find plan highlights, the enrollment guide and much more.

And starting July 1st, visit Alex, your online benefits councilor at myalex.com/trsactivecare/2018. Alex explains your plan options in more detail. And helps you make sense of the benefits without all that insurance jargon.

Well, we've come to the end of our journey. But for you, it's a new beginning. Spend some time and review the plan options. Remember, when it comes to health care, we are here to support our participants and help you make the choice that's right for you.