

# TRS-Care Standard Info Session for 2022 Benefits



# Agenda

- Blue Cross Blue Shield of Texas (BCBSTX)
- CVS Caremark
- Question & Answer Session





# 2022 TRS Care Standard Medical Benefits BCBSTX





# 2022 Benefit Overview



Plan Details	In-Network	Out-of-Network
Deductible	\$1,500 individual plan \$3,000 family plan	\$3,000 individual plan \$6,000 family plan
Maximum out-of-pocket	\$5,650 individual plan \$11,300 family plan	\$11,300 individual plan \$22,600 family plan
Coinsurance	You pay 20% after deductible	You pay 40% after deductible
TRS Virtual Health (Teladoc)	\$30 for acute, on-demand medical care (excluding mental health); counts towards deductible and maximum out-of-pocket	
TRS Virtual Health Mental Health Services (Teladoc)	Initial psychiatry session: \$185 On-going psychiatry session: \$95 Psychologist, licensed clinical social worker, counselor or therapist session: \$85	

# TRS Virtual Health Medical Services

## Coverage

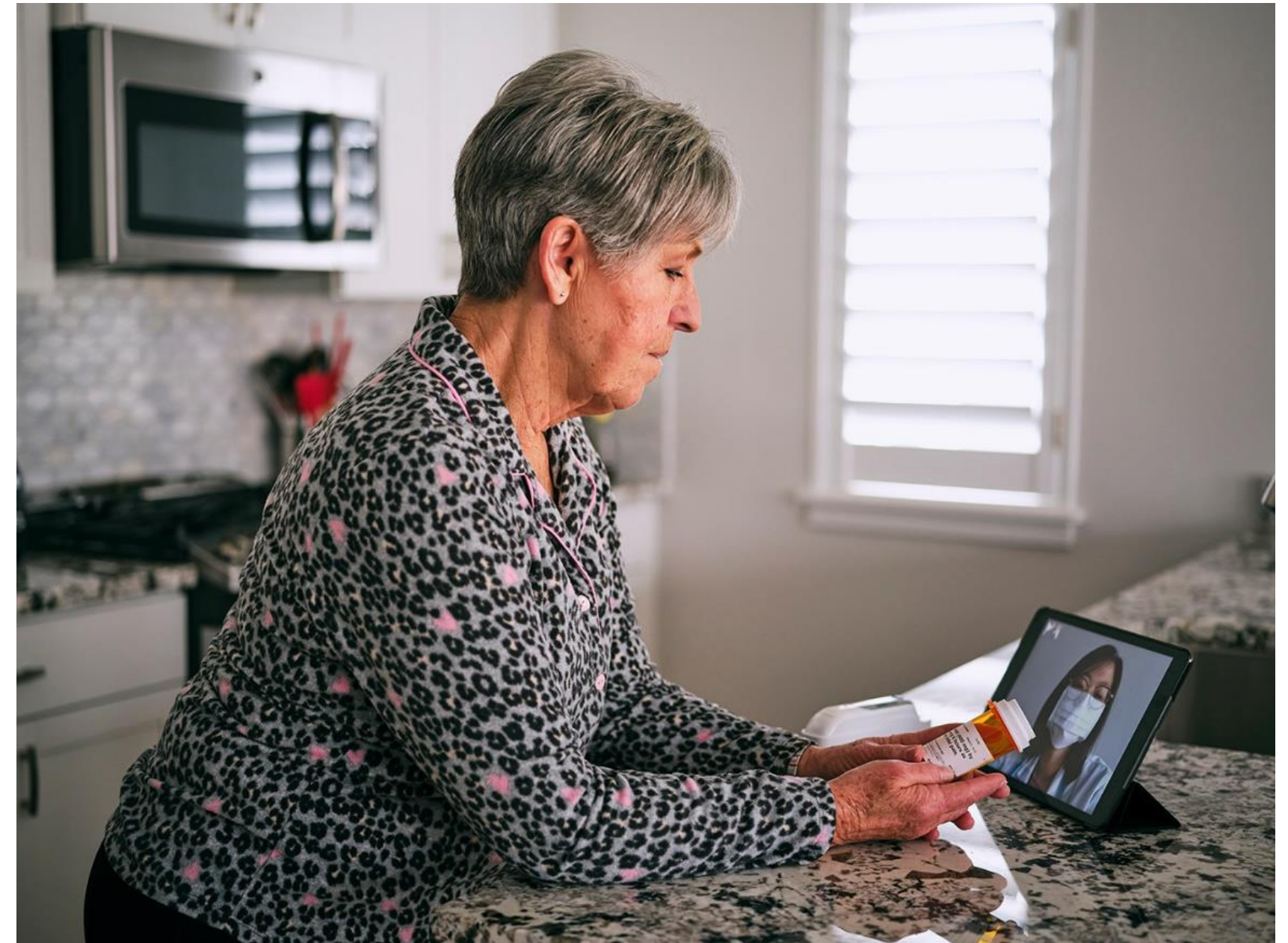
Board-certified physicians treat non-urgent conditions: sinusitis, bronchitis, allergies, psoriasis, the flu and more. If required, prescriptions will be sent to a pharmacy of your choice.

## Convenience

Talk to a doctor anytime, anywhere. Download the Teladoc app and register today.

## Consider your cost

Teladoc charges \$30 per visit, which applies to your deductible. When the deductible is met, the plan pays \$24, you pay \$6.





# TRS Virtual Health Mental Health Services



## Coverage

Mental health issues  
Substance misuse issues

## Convenience

Speak to a Teladoc psychiatrist or licensed therapist anywhere  
Convenient and confidential care for depression, anxiety, stress, grief,  
substance misuse and more

## Consider your cost

After your deductible is met the plan pays 80%  
Psychiatrist - \$185 initial visit; \$95 ongoing visits  
Therapist - \$85



# TRS Virtual Health Non-Covered Dependents

## Coverage

Your non-covered dependents over age 18 now have access to Teladoc's general medical services for only \$45.

They must be 18 years old or older.

You must attest that you care for them.

## Convenience

Registration is quick and easy. Add them to your account on your Teladoc portal.

Teladoc sends an email confirming the retiree is a caregiver.





# Preventive Care Services

## What's Covered?

**Recommended routine gender and age-specific preventive care and screenings** including yearly general wellness exams, recommended vaccines and screenings for conditions like diabetes, cancer and depression – both facility and professional services.

**In-network care is covered at 100% with no copay, no deductible.** Out-of-network benefits may vary.

**IMPORTANT to remember:** Lab tests related to a condition such as diabetes or asthma are not considered preventive and are covered under applicable deductible and coinsurance levels.



**Stay healthy by getting regular check-ups!**



# Primary Care Providers (PCP)

## Primary Care Providers:

Will get to know your overall health history and can guide you toward preventive care to help you stay healthy and active

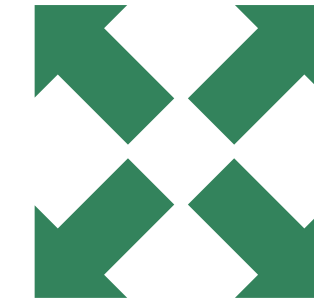
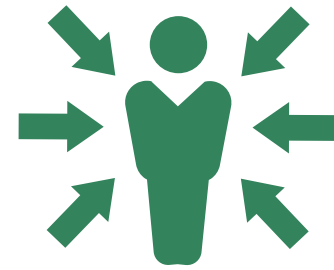
Can build a trusting, long-term relationship, which may make it easier to talk about personal health matters

Will help take care of you when you're sick and help you stay healthy with preventive care





# In-Network vs Out-of-Network Providers



In-Network Providers	Out-of-Network Providers
<ul style="list-style-type: none"><li>• Receive the highest level of benefits and pay less for care</li></ul>	<ul style="list-style-type: none"><li>• Receive a lower level of benefits and pay more for care</li></ul>
<ul style="list-style-type: none"><li>• Have providers submit claims</li></ul>	<ul style="list-style-type: none"><li>• File your own claims</li></ul>
<ul style="list-style-type: none"><li>• Get protection from billing over the allowed amount, known as balance billing</li></ul>	<ul style="list-style-type: none"><li>• Risk being billed over the allowed amount, known as balance billing</li></ul>



# Participant Website

## www.bcbstx.com/trscarestandard



- Find an in-network doctor, hospital or other provider
- Get plan information
- Learn about health and wellness resources

A screenshot of the TRS CARE website. The header includes the TRS CARE logo on the left and the BlueCross BlueShield of Texas logo on the right. A navigation bar contains links for Home, Coverage and Benefits, Doctors and Hospitals, Health and Wellbeing, Tools and Resources, TRS Website, Contact Us, and Log In. The "Log In" link is circled in black. Below the navigation bar is a large banner image of a doctor in a white coat and mask talking to a patient. To the left of the image is the text "COVID-19 Coverage" and "Get up-to-date information about TRS-Care Standard coverage and benefits for COVID-19." Below this text is a green button that says "TRS COVID-19 Info" with an external link icon.

A screenshot of the "blueaccess for Members" login form. It features the "blueaccess for Members" logo at the top. Below the logo are two input fields: "User Name:" and "Password:". A blue "Log In" button is positioned below the password field. At the bottom of the form, there are two links: "New user? Register now." and "Forgot user name or password?". A white arrow points from the circled "Log In" link in the website screenshot to the "Log In" button in this form.



# Provider Finder



## Search Bar

Blue Choice PPO<sup>SM</sup> Dallas, TX — 75201

Browse by Category or

Common Searches: Primary Care, Urgent Care

**Names**

- Anitha D Veerasamy**  
Family Practice
- Anitha C Litty**  
Advanced Nurse Practitioner
- Anitha Joseph**  
Clinical Psychology

## Detailed Provider Profile Page

**Anitha D Veerasamy, MD** (5.0) • 3 ratings

Female  
SPECIALTY: Family Practice

Print Share

**IMPORTANT NOTE**  
Providers may not tell us right away about changes to their information. To suggest updates, such as if the doctor is seeing ... [View More](#)

**Provider Highlights**

Anitha D Veerasamy, MD **5.0 out of 5.0 3 ratings.** [Log In](#) for personalized results

LOCATION  
4161 McKinney Ave Ste 300, Dallas, TX 75204  
[Get directions](#)

CONTACT INFORMATION  
Phone: 214-219-6655

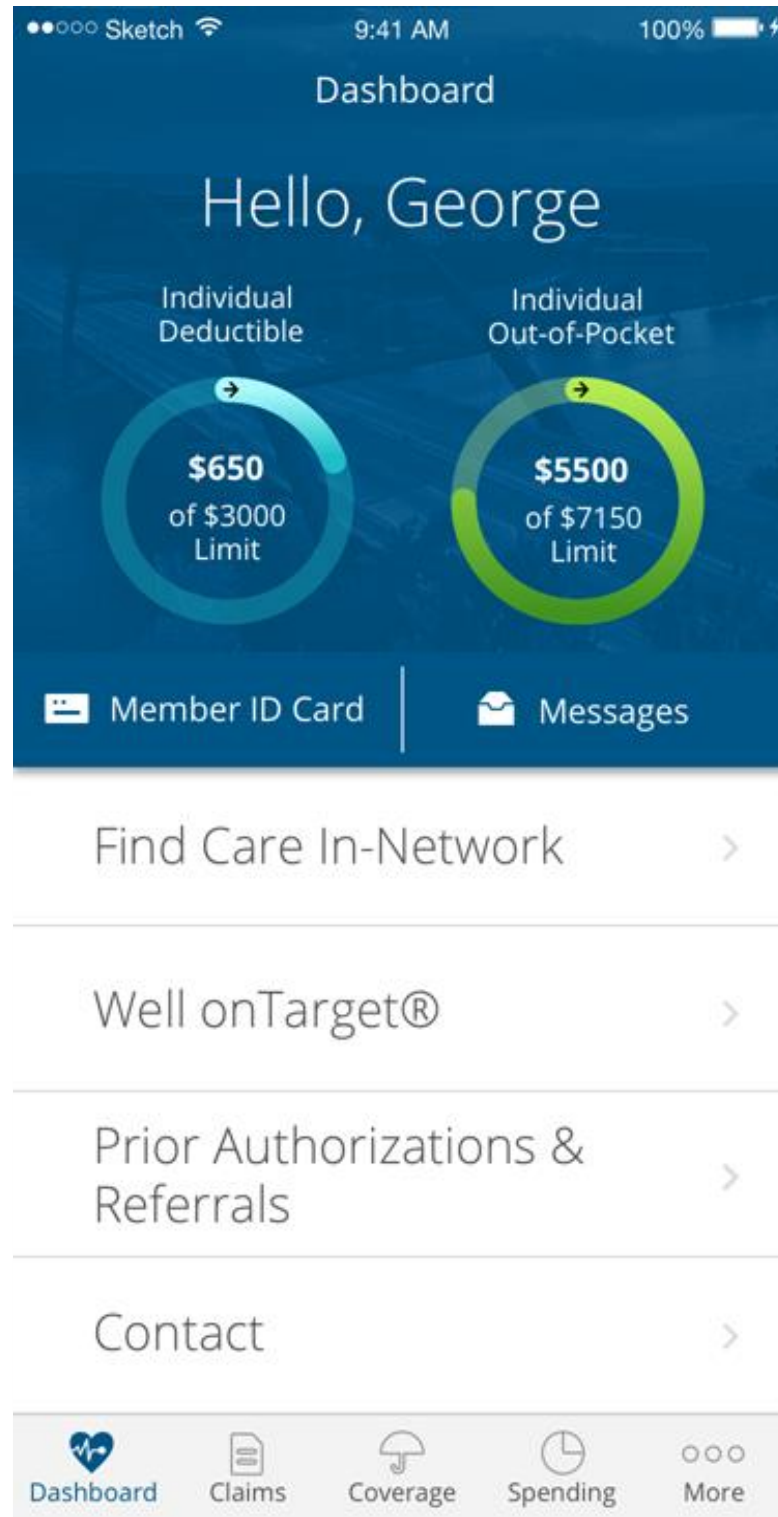
✓ Accepting New Patients

- Completed Education in 2000
- 3 Awards
- 2 Affiliations
- 17 Minute Average Wait Time

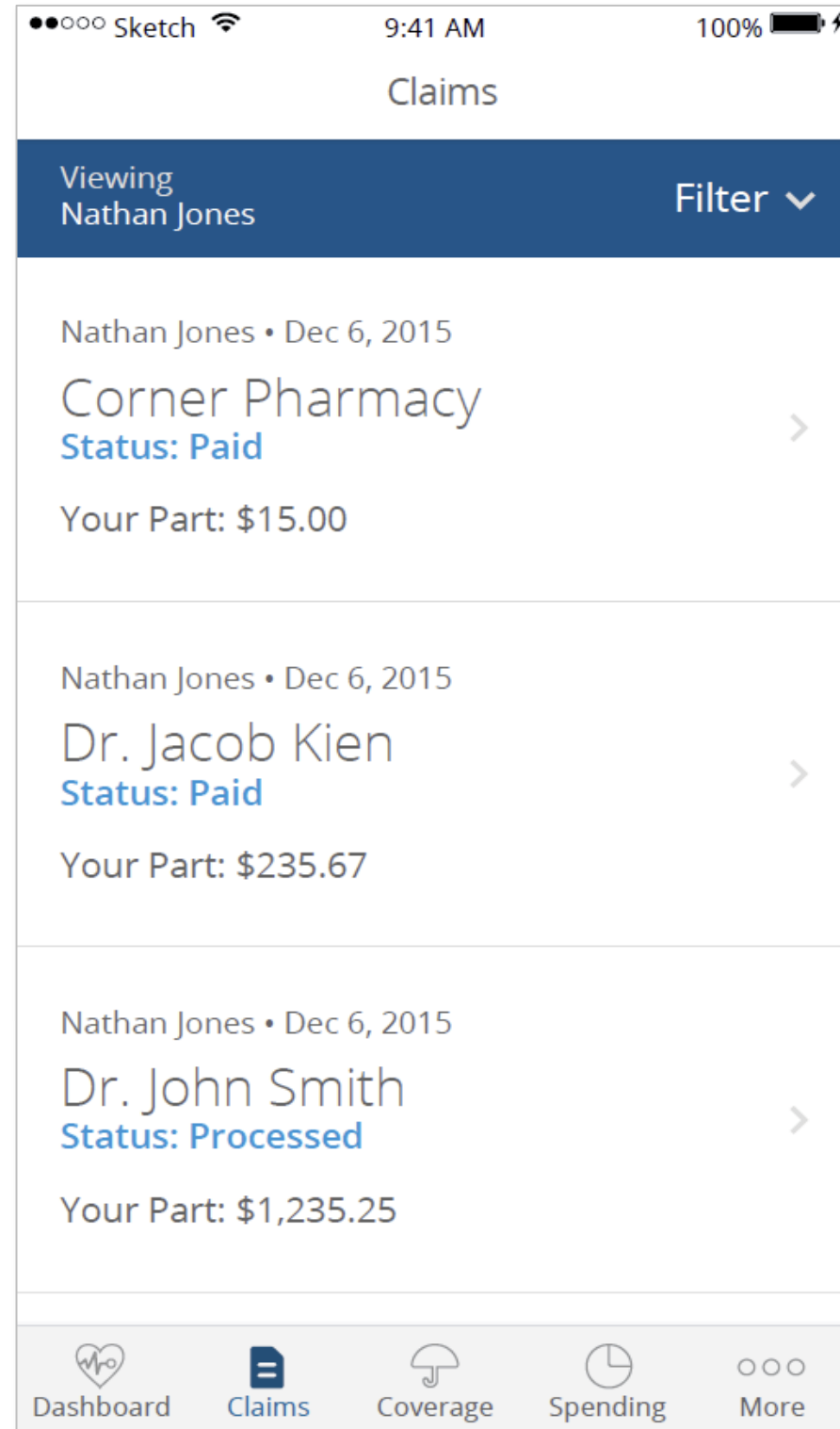
Provider Highlights  
Specialties & Expertise  
Ratings & Reviews  
Credentials  
Affiliated Facilities  
Awards & Recognitions  
More About This Provider



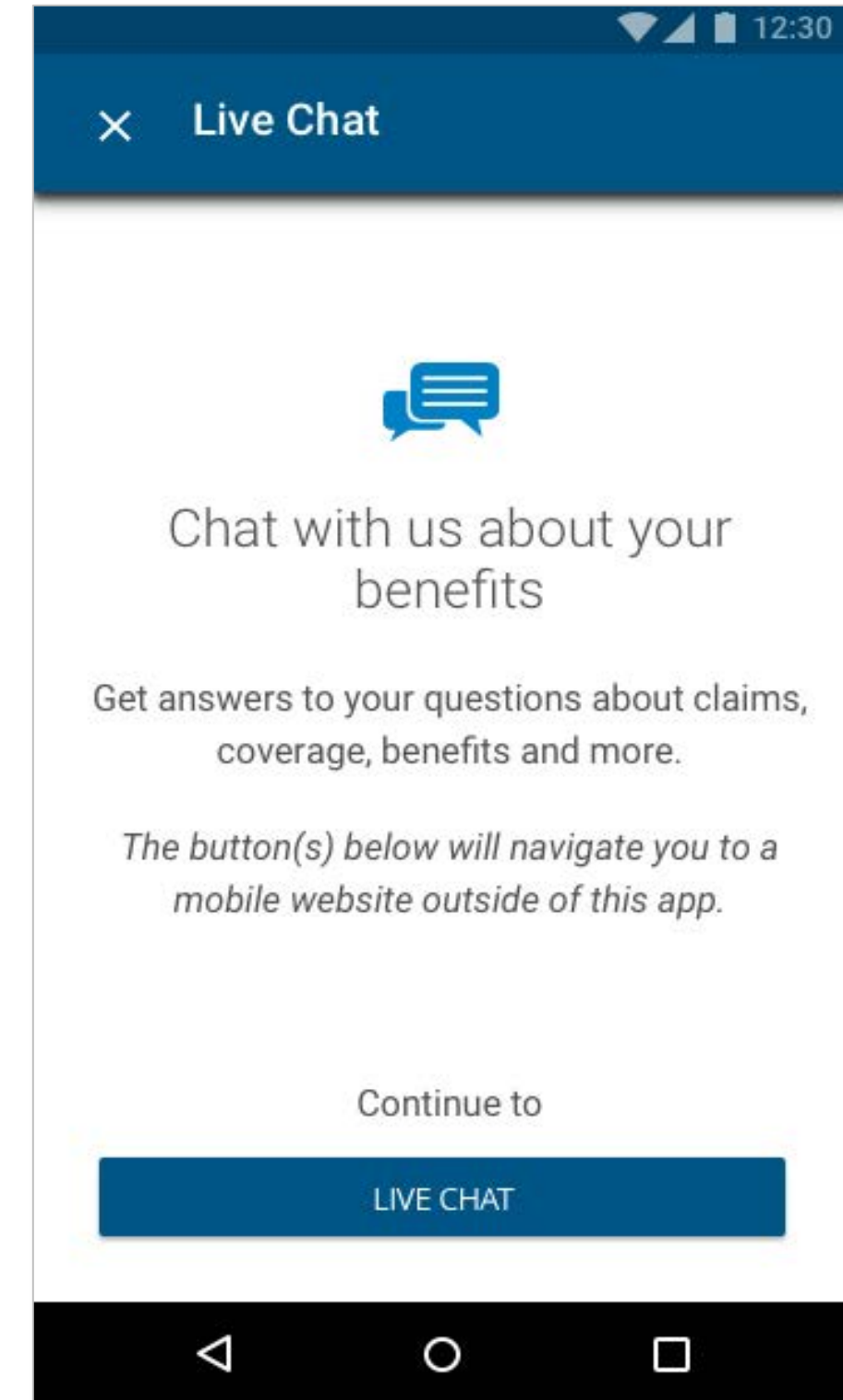
# Mobile Access



Dashboard



See claims and EOBs






Live Chat  
Available 24/7

# ID Cards




You will not receive a new ID card this year unless you are a new participant to the plan. Every covered family member should have an ID card. If you are a spouse or dependent, your card will also include the Retiree's name.

You can call a Personal Health Guide or log on to Blue Access for Members<sup>SM</sup> to order additional or replacement ID cards.

 <b>BlueCross BlueShield of Texas</b> <small>An Independent licensee of the Blue Cross and Blue Shield Association</small>	
<b>Subscriber Name:</b> <b>Jane Smith</b>	<b>TRC-Care Standard</b>
<b>Identification Number:</b> <b>T3X123456789</b>	<b>Dependent Name:</b> <b>John Smith</b>
<b>Group Number:</b> 485000 <b>Coverage Date:</b> 01/01/22	<b>TRC Virtual Hlth \$30 Medical</b> <b>Medical Services 20% after ded.</b>
<b>BCA FAMILY</b>	
To Be Determined	

[www.bcbstx.com/trscarestandard](http://www.bcbstx.com/trscarestandard)

To Be Determined	To Be Determined
 <b>BlueCross BlueShield of Texas</b>	<b>Customer Service 1-866-355-5999</b> <b>24/7 Nurseline 1-833-968-1770</b>
<small>This card does not guarantee coverage and to verify benefits, review claims, or find a provider visit <a href="http://www.bcbstx.com/trscarestandard">www.bcbstx.com/trscarestandard</a> or call toll-free 1-866-355-5999.            File claims with your local BCBS Plan.            Text MYTRS to 33633 for Benefit Information</small>	
<small>BlueCross BlueShield of Texas, an independent licensee of the BlueCross BlueShield Association, provides claims administration and claims are self-funded</small>	





# WELLNESS RESOURCES



# Well OnTarget Participant Portal



Through the Well onTarget Participant Portal, you can:

- Take a Health Assessment
- Access digital self-management programs
- Utilize trackers and tools
- Take advantage of Blue Points<sup>SM</sup> rewards
- Sign up for the fitness program
- Integrate your device with fitness and nutrition tools
- Join personal wellness challenges

RELEVANT.  
TIMELY.  
IMPACTFUL.  
**PERSONALIZED.**





# Blue Points Built-In Rewards

## Offerings that earn points:

- Use of online trackers
- Connecting and syncing a fitness device or app
- Health assessment completion
- Digital self-management program completion
- Fitness program visits

Redeem points in the online Shopping Mall with over a million products!





# Fitness Program

You can access the Fitness Program Network to locate fitness centers under Quick Links on the Blue Access for Members homepage:

The Network is nationwide with over 10,000 participating facilities.

You pay a one-time initiation fee of \$19+tax along with a monthly fee based on your tier selection.

Blue Points can be earned for joining the fitness program (2,500) and based on frequency of gym check-ins.

If you already have a gym that is participating with our fitness program you must cancel your gym membership before joining our program to avoid duplicated billing.





# 24/7 Nurseline

These nurses can help you choose the right level of care and address health concerns about:

- Asthma
- Back Pain
- Cuts or Burns
- Diabetes
- Fever
- And much more



To reach the 24/7 Nurseline, call:  
**1-833-968-1770**

**Over 300 Audio Health Library topics ranging from allergies to surgeries available in English and Spanish!**

# Support for You



## Personal Health Guides (PHGs)

### Answer questions about benefits

- Assist with prior authorizations
- Address claim and billing inquiries

### Explain health care costs and options for care

- Locate in-network provider options
- Scheduling appointments

### Help you use self-service tools

### Connect you to other resources

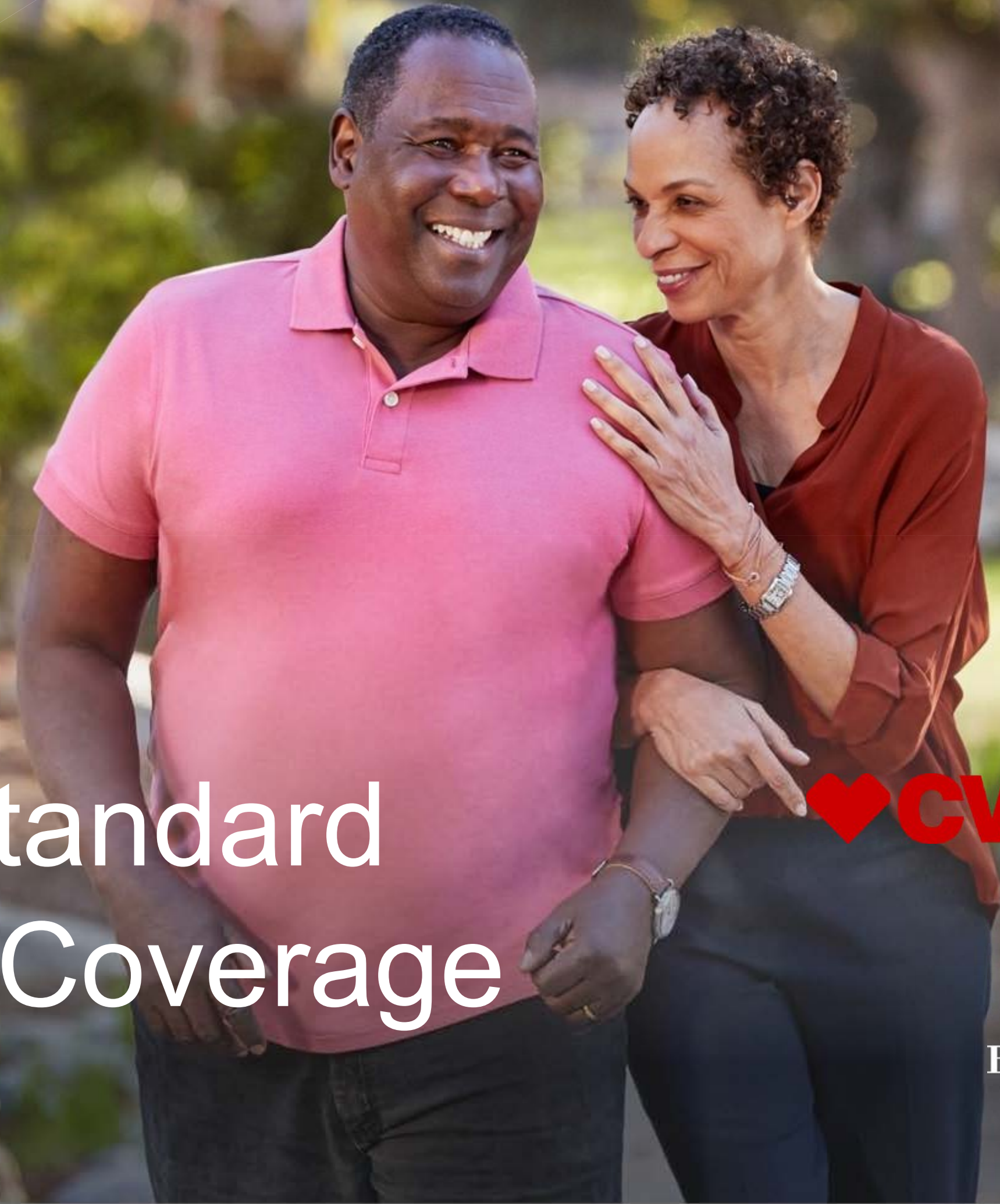
- Clinicians
- Community resources
- TRS-Care benefits vendors

**Call toll-free:  
1-866-355-5999**

**Available Now!  
Access 24/7**







# 2022 TRS-Care Standard Prescription Drug Coverage

CVS Caremark



BlueCross BlueShield  
of Texas



# OVERVIEW OF TRS-CARE STANDARD PRESCRIPTION DRUG BENEFITS



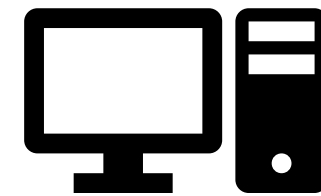
Benefit	TRS-Care Standard
Drug Deductible (per person, per plan year)	\$1,500 individual, \$3,000 family
Maximum Out of Pocket (Medical + Pharmacy Combined)	\$5,650 individual, \$11,300 family
Short-Term Supply at a Retail Location (up to a 31-day supply limit)	
Generic	20% after deductible
Preferred Brand with Generic	20% after deductible
Preferred Brand with no Generic	20% after deductible
Non-Preferred Brand	20% after deductible
Extended-Day Supply at Mail Order or Retail-Plus Pharmacy Location (60 to 90 day supply)	
Generic	20% after deductible
Preferred Brand with Generic	20% after deductible
Preferred Brand with no Generic	20% after deductible
Non-Preferred Brand	20% after deductible
Speciality Medications 31-Day Supply Limit	
	20% after deductible



## Caremark.com and the CVS Caremark App

Everything you need to manage their medications anytime and anywhere

- **Review** their plan details
- **Check medication** costs and find ways to save
- **Find in-network pharmacies** or start delivery by mail
- **Order mail service refills** and track shipments
- **View history** of their prescriptions
- **Track progress** toward their deductible or out-of-pocket maximum
- **Set alerts and reminders** to help you stay on track



Once you're registered, download the CVS Caremark App from their preferred app store to manage their medications on their smart phone

# Preventive Drug List

Medications on the generic preventive drug list are covered under the plan at no-cost from day one and bypass the deductible

- ✓ Manage certain health conditions, like high blood pressure, diabetes, or high cholesterol
- ✓ Help you quit smoking or using tobacco
- ✓ Prepare for certain health screenings in adults

Find the full list by visiting: [info.Caremark.com/trscarestandard](http://info.Caremark.com/trscarestandard)

Or

Call CVS Caremark at **1-844-345-4577**

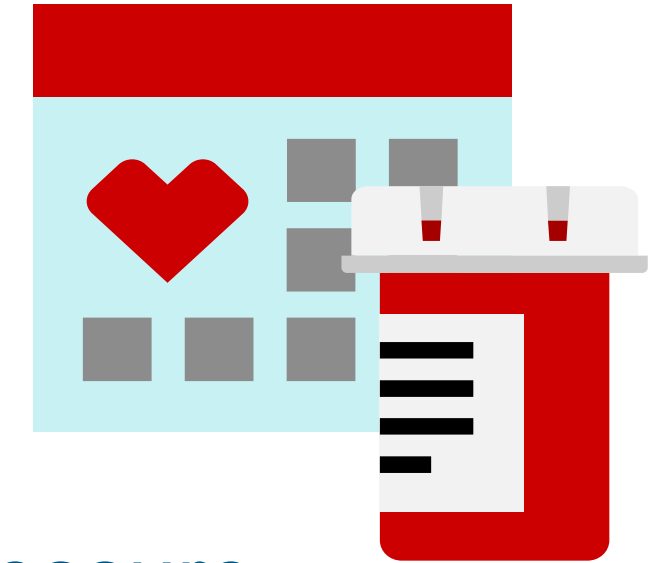




# What are Maintenance Medications?



Maintenance medications are medications commonly used to treat conditions that are considered chronic or long-term. These conditions usually require regular, daily use of medicines.



- Get the medications you take regularly (such as diabetes, asthma or high blood pressure medications) in 90-day supplies. 90-day supplies are more convenient and may cost less
- TRS members can fill a 90-day supply of medication at Caremark Mail Order Pharmacy or a Retail-Plus store. 90-day supplies are more convenient and may cost less
- You can find a Retail-Plus store nearest you by going to our dedicated website [info.caremark.com/trscarestandard](http://info.caremark.com/trscarestandard) and clicking on the find a pharmacy link or by calling 1-844-345-4577.



# Convenient No-Cost Vaccinations



- Getting recommended vaccinations is more important than ever.
- Members can get their no-cost flu, pneumonia and shingles vaccination at any of the 68,000 pharmacies in our vaccination network of 9,900 CVS Pharmacy locations nationwide. You won't need an appointment and can avoid an extra visit to their doctor's office.
- Login at Caremark.com or visit [info.caremark.com/trscarestandard](https://info.caremark.com/trscarestandard) to find a network pharmacy that provides vaccinations.
  - Click on Find a Pharmacy
  - Enter your ZIP code
  - Click on Advanced Options
  - Click on Vaccine Network
  - Look for the syringe icon



# Diabetic Meter and Supplies



## Better diabetes management with preferred no-cost meters

### To take advantage of this offer, members must:

- Be enrolled in the prescription benefit plan
- Have diabetes
- Have a valid prescription for blood glucose test strips. Members who don't already have a prescription can request one at [Caremark.com/managingdiabetes](https://www.caremark.com/managingdiabetes).

### Next steps:

Call the CVS Caremark® Member Services Diabetic Meter Team at **1-800-588-4456**.

Have their prescription ID number and their doctor's name and phone number ready when you call.

Additional requirements or limitations may apply.

Meters will be shipped to members within 7 to 10 days of order.

## 90-Day Supply at Retail-Plus Network Pharmacy or Caremark Mail Order Pharmacy

- Members pay \$0 for all needles, lancets and syringes, regardless of manufacturer
- To obtain test strips at no cost, members must use the preferred brand.

# Diabetic Insulin Cap



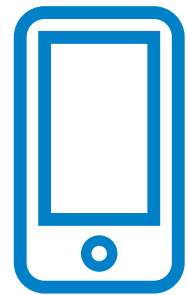
- Starting on January 1<sup>st</sup>, 2022, TRS-Care Standard will cap the cost of formulary insulins
  - \$25 for a 1-31 Days Supply
  - \$75 for a 90 Days Supply
- For a list of the covered formulary insulins, visit [info.caremark.com/trscarestandard](http://info.caremark.com/trscarestandard) and view the CVS/Caremark Formulary list
- If your insulin is not part of the formulary, please contact Customer Care at 1-866-355-5999 and our Care representatives will assist you with a formulary exception process.



# Access to ID Cards



## Member Resources



### Mobile App

Log onto their account and have their ID card at the palm of their hand.

[CVS Caremark Mobile App](#)



### Caremark.com

Log into Caremark.com and print an ID card.



### Caremark Customer Care

Members can contact a Customer Care Rep at 1-866-355-5999



### Info.Caremark.com/trscarestandard

Members can go to our dedicated TRS website and print a temporary card.

# Thank You

## **TRS-Care Eligibility and Enrollment (TRS):**

888-237-6762, M-F, 7 a.m.-6 p.m.

[www.trs.texas.gov](http://www.trs.texas.gov)

## **Medical Questions (BCBSTX):**

1-866-355-5999, 24 hours a day, 7 days a week.

<https://www.bcbstx.com/trscarestandard>

## **Prescription Drugs Questions (CVS):**

1-844-345-4577 (TTY: 711), 24 hours a day, 7 days a week.

<https://info.caremark.com/trscarestandard>

## **Up Next: Q&A**