



BlueCross BlueShield of Texas



TRS-ActiveCare

TEXAS-SIZED BENEFITS.  
PEOPLE-FOCUSED CARE.

Benefit Administrator Training

- Plan Year 2024-25

*San Antonio—Region 20*



# Agenda

- I. New Rates for Plan Year-2024-25
- II. Who Do I Contact?
- III. bswift – Enrollment & Eligibility
- IV. BCBSTX – Benefit Review
- V. Express Scripts – Benefit Review
- VI. 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 its historical cost
  - ✓ Demographics such as age, gender and health issues
  - ✓ Overall accessibility of care
- 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**.

# Region 20-TRS-ActiveCare Rates PY 2024-25



TRS-ActiveCare Primary	TRS-ActiveCare Primary+	TRS-ActiveCare HD
Employee Only Rate	Employee Only Rate	Employee Only Rate
\$426	\$499	\$437
\$50	\$57	\$49

Dollar Increase from  
2023-24 Rate →

**Please Note:** These premiums are for the Employee Only Tier, and DO NOT include the contribution your district will be making. This means that they are **not** representative of what your employees will pay.

# 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](http://www.trs.texas.gov/Pages/healthcare_trsactivecare_for_employers.aspx)



## 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](mailto:TRSBAINquiries@bswift.com)  
877-767-5254



## 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](http://www.bcbstx.com/trsactivecareba/da/da-directory)



bswift

2024-25  
TRS-ActiveCare

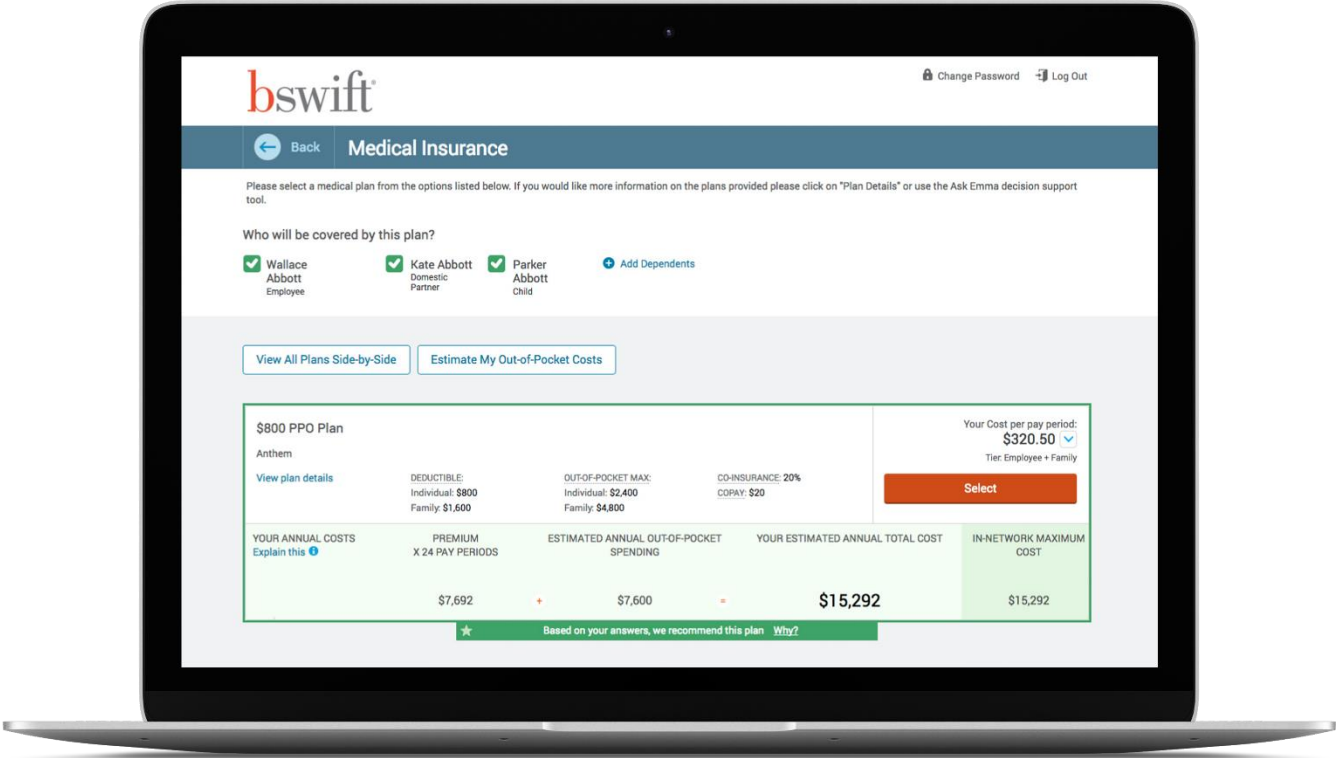
# HEALTH BENEFITS



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

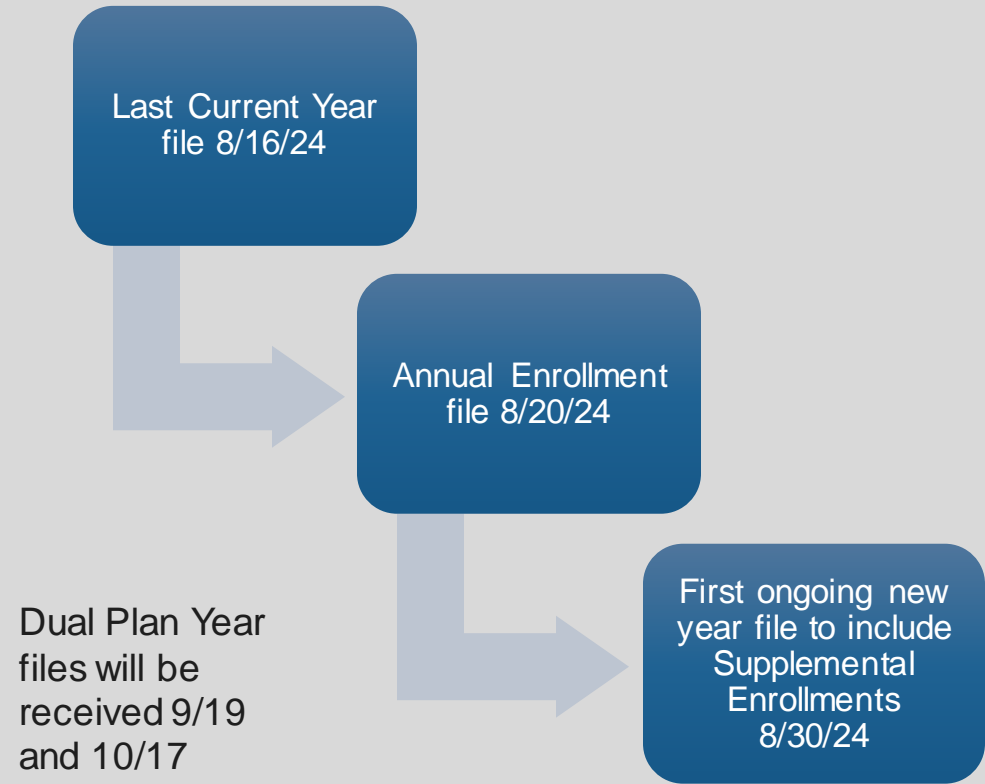
- Find us in the BA Toolkit under DA Directory
- Call us M-F 8-5 CST
- Email us anytime at [TRSBAINquiries@bswift.com](mailto:TRSBAINquiries@bswift.com)



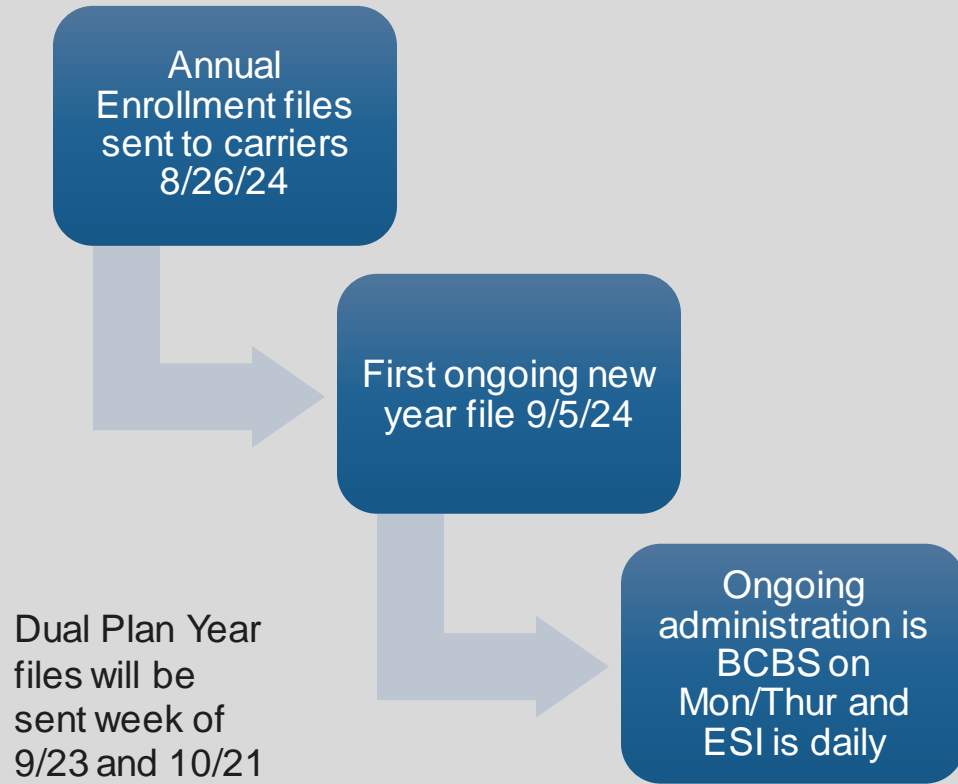
# File Timing



## Inbound (from TPA)



## Outbound (to carriers)





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

# 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 <b>(Medical)</b>	\$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 <b>(Medical)</b>	\$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
<b>Teladoc</b>	Speak with a licensed mental health provider online or over the phone.	✓	✓	
<b>Learn to Live</b>	Get help with stress, anxiety, depression, substance abuse and more. You can access it online, wherever you are, at no added cost.		✓	
<b>Headway</b>	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.

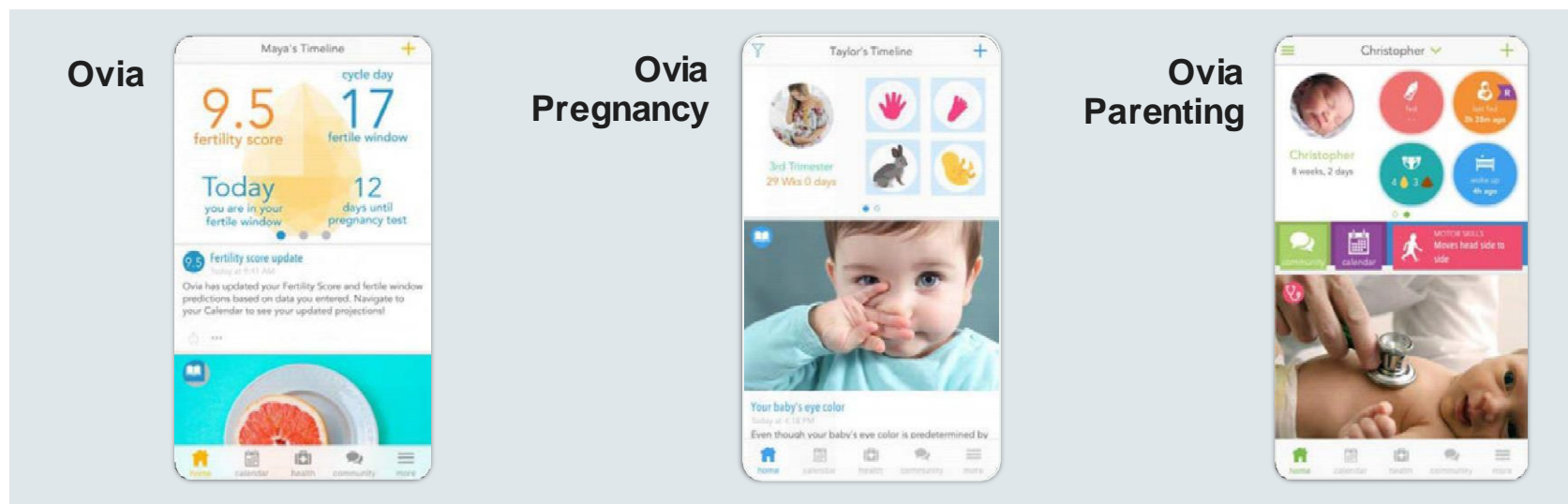
# Women's and Family Health

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

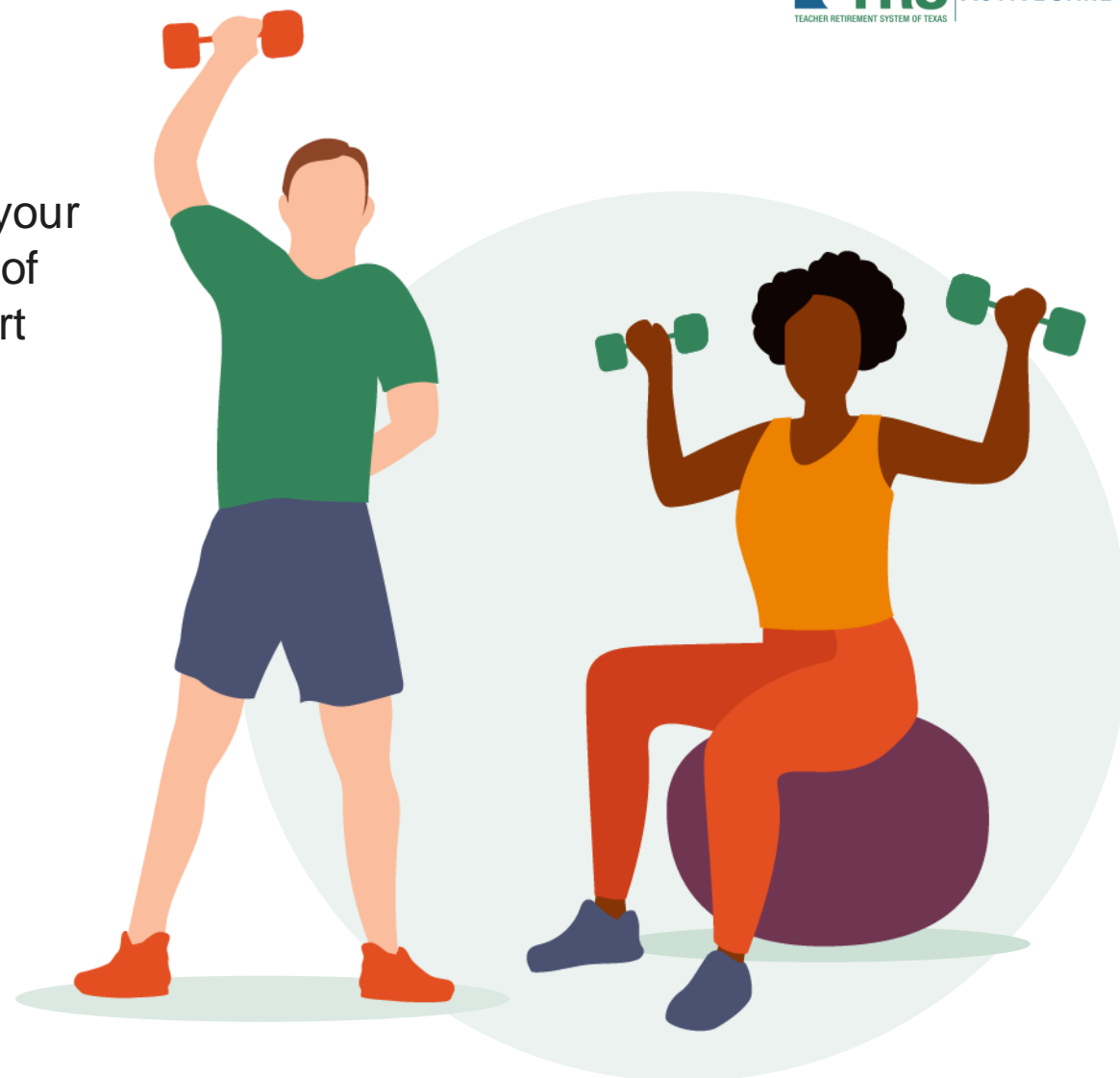
can help you manage your health and reach your wellness goals in one place. Take advantage of self-guided courses or get one-on-one support from a wellness coach with:

- 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.







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 Points<sup>SM</sup> lets your employees earn rewards for participating in healthy activities.



**Blue365**  
Because health is a big deal<sup>®</sup>

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	 <b>\$188</b> Colonoscopy	 <b>\$118</b> CT Scan	 <b>\$107</b> MRI
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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](http://wellontarget.com) for further information. The Well onTarget member rewards redemption service is provided by an independent third party.



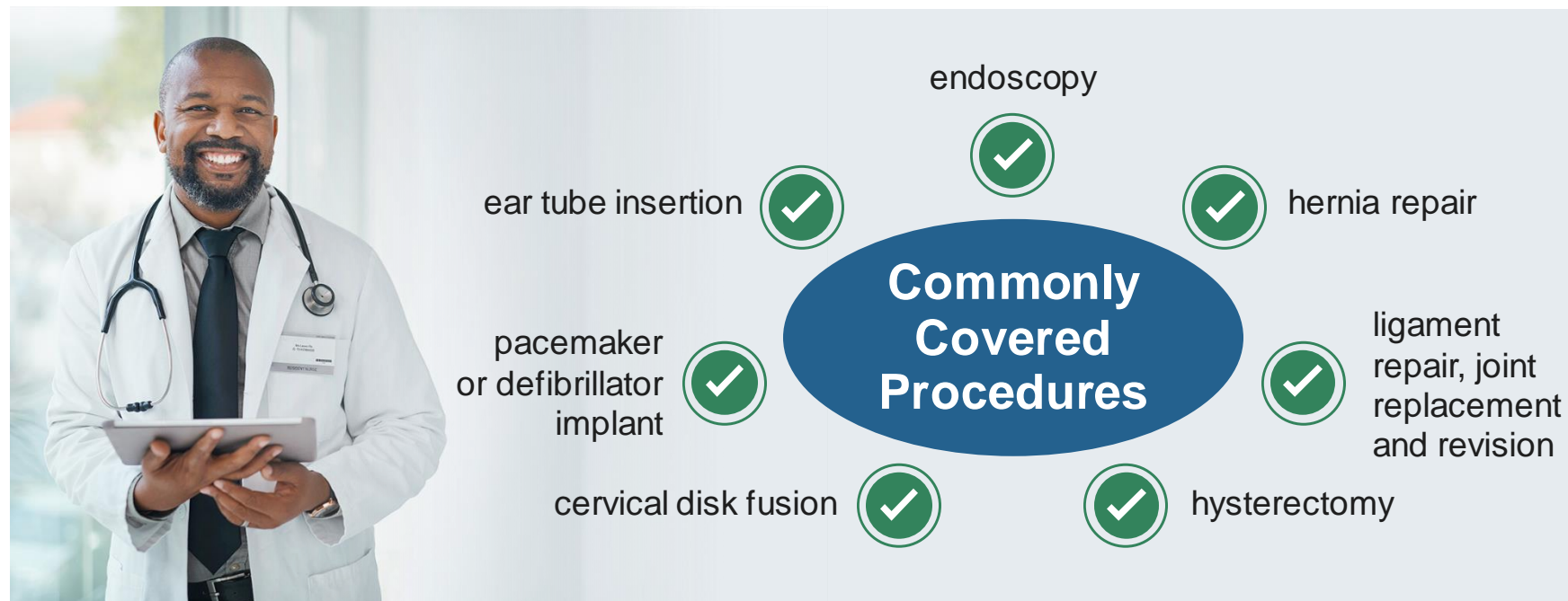
# SurgeryPlus



SurgeryPlus is a new expanded network included in the TRS-ActiveCare health plan. It gives 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](https://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.

# 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

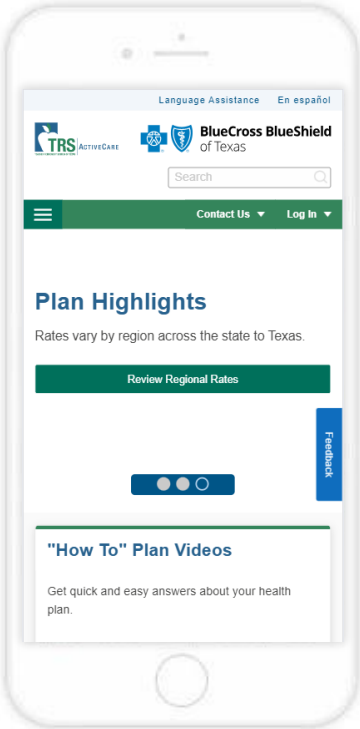


## We're Available 24/7!

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 Members<sup>SM</sup>

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

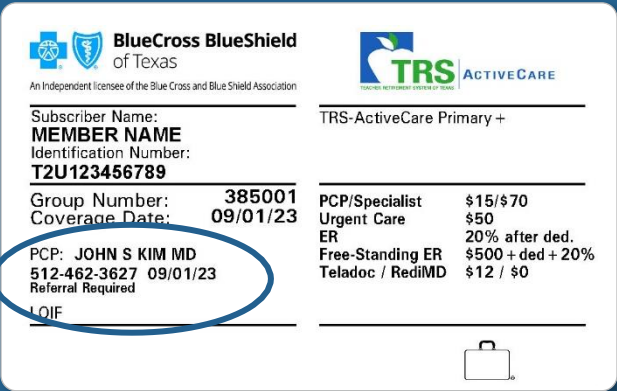
## BCBSTX Mobile App

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

[www.bcbstx.com/trsactivecare](http://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

Specialties & Expertise

Ratings & Reviews

Credentials

Affiliations

Awards & Recognitions

Locations & Hours

More About This Provider

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](mailto: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

PCP ID: H0003AAB01

12201 Merit Dr Ste 200, Dallas, TX 75251

Get directions (est. 6.9 miles away)

Phone: 214-294-8989

Accepting New Patients

★★★★★ (3)

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%

Recommend this provider

View more Ratings and Comments

5.0

Average rating

★★★★★

Review this provider

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





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](http://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 logo for the Teacher Retirement System of Texas (TRS) ActiveCare program, featuring a stylized apple icon and the text "TRS ACTIVECARE" and "TEACHER RETIREMENT SYSTEM OF TEXAS".

The logo for BlueCross BlueShield of Texas, featuring a blue cross and shield icon and the text "BlueCross BlueShield of Texas".

Search

## 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!

A photograph of a group of diverse children and an adult woman looking at a laptop screen together.

### 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.

A photograph of a group of people, including a man in a white lab coat, gathered around a table with various items, possibly a science experiment or a demonstration.

### 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.

A photograph of a woman in a pink shirt sitting at a desk with a laptop, surrounded by several children who are looking at the screen.

### 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 Employers<sup>SM</sup>

<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://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 participants 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://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://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 Rxs

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

# Plan Comparison – Prescription Drug Benefit



Benefit	TRS-ActiveCare Primary		TRS-ActiveCare Primary+	
	Individual	Family	Individual	Family
<b>Deductible</b>	\$2,500	\$5,000	\$200 per Individual Brand Drug only (Rx Only)	
<b>Out-of-Pocket Max</b>	\$8,050	\$16,100	\$6,900	\$13,800
	Retail 31 / 90 Day	Home Delivery - 90 Day	Retail 31 / 90 Day	Home Delivery - 90 Day
<b>Generic</b>	\$15 / \$45	\$45	\$15 / \$45	\$45
<b>Preferred Brand***</b> (Max does not apply if brand is selected and generic is available)	30%	30%	25% (\$100) / (\$265)	25% (\$265)
<b>Non-Preferred Brand***</b>	50%	50%	50%	50%
	Accredo 31 Day		Accredo 31 Day	
<b>Specialty Medication</b>	30%		30%	

\*\*\* DAW 1 and 2: If patient or prescriber request brand over generic, participant will be responsible for the cost difference plus generic copay. Penalties do not apply towards the OOP.



# Plan Comparison – Prescription Drug Benefit



Benefit	TRS-ActiveCare HD		TRS-ActiveCare 2	
	Individual	Family	Individual	Family
<b>Deductible</b>	\$3,200	\$6,400	\$1,000	\$3,000
<b>Out-of-Pocket Max</b>	\$8,050	\$16,100	\$7,900	\$15,800
	Retail 31 / 90 Day	Home Delivery - 90 Day	Retail 31 / 90 Day	Home Delivery - 90 Day
<b>Generic</b>	20%	20%	\$20 / \$45	\$45
<b>Preferred Brand***</b> (Min - max)*	25%	25%	25% (\$40-\$80) / (\$105-\$210)	25% (\$105-\$210)
<b>Non-Preferred Brand***</b> (Min - max)	50%	50%	50% (\$100-\$200) / (\$215-\$430)	50% (\$215-\$430)
	Accredo 31 Day		Accredo 31 Day	
<b>Specialty Medication</b> (Min - max)	20%		30% (\$200-\$900)	

\*\*\* DAW 1 and 2: If patient or prescriber request brand over generic, participant will be responsible for the cost difference plus generic copay. Penalties do not apply towards the OOP.



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# HEALTH BENEFITS



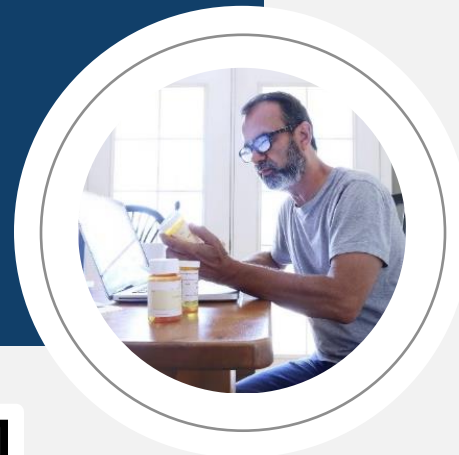
Pharmacy Resources and Tools



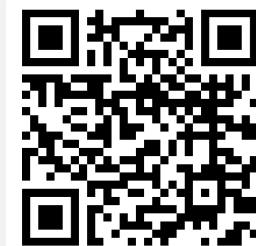
# PHARMACY BENEFIT RESOURCES FOR YOU



- 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](https://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

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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](#)



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EXPRESS SCRIPTS®

Items in Cart

Prescriptions

Benefits

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Help

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Español

Recent Order Status

[Go to full order status](#)

Synthroid 50 mcg tablet 50 mcg, brand <a href="#">View details</a>	Rx #: 123456789003	Chris (09/09/1945)	<a href="#">We need your approval</a>
Toprol XL 200 mg tablet 200 mg, brand <a href="#">View details</a>	Rx #: 123456789003	Chris (09/09/1945)	<a href="#">Address Verification Required</a>
Harvoni 90-400 mg tablet 90 mg - 400 mg, brand <a href="#">View details</a>	Accredo Rx #: 297-4444364-00	Vanessa (07/28/1969)	Shipped on XX/XX/XXXX <a href="#">Tracking # 9374820164600649231480</a>
Lisinopril 20 mg tablet 20 mg, generic	Rx #: 123456789010	Vanessa (07/28/1969)	Shipped on XX/XX/XXXX <a href="#">Tracking # 9374820164600649231480</a>

Automatic Refills

[Manage automatic refills](#)

Imagine the convenience of no longer ordering refills for 3 prescriptions. Just enroll eligible prescriptions in our automatic refill program, and we'll take care of the rest. [Start now](#) [Don't show again](#)

Atorvastatin 20 mg tablet 20 mg, generic <a href="#">View details</a>	Rx #: 123456789010	Chris (09/09/1945)	Will process after XX/XX/XXXX
Avodart 0.5 mg softgel capsule 0.5 mg, brand <a href="#">View details</a>	Rx #: 123456789011	Chris (09/09/1945)	Will process after XX/XX/XXXX
Lisinopril 20 mg tablet 20 mg, generic <a href="#">View details</a>	Rx #: 123456789012	Vanessa (07/28/1969)	Will process after XX/XX/XXXX
Zytiga 250 mg tablet	Rx #: 123456789013	Vanessa (07/28/1969)	Will process after XX/XX/XXXX

Prescriptions You Can Order Today

[Find a prescription not listed below](#)

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Chris (09/09/1945)

Omeprazole dr 10 mg capsule 10 mg, generic <a href="#">View details</a>	Rx #: 123456788001 90-day supply 2 refills remaining	<a href="#">Refill past due</a> You may be running low on this medication	<input type="checkbox"/> Add to cart
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Additional benefits and helpful information including claims detail, access to forms and of benefits and other forms



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



Manage medications filled by Express Scripts Pharmacy:

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- 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

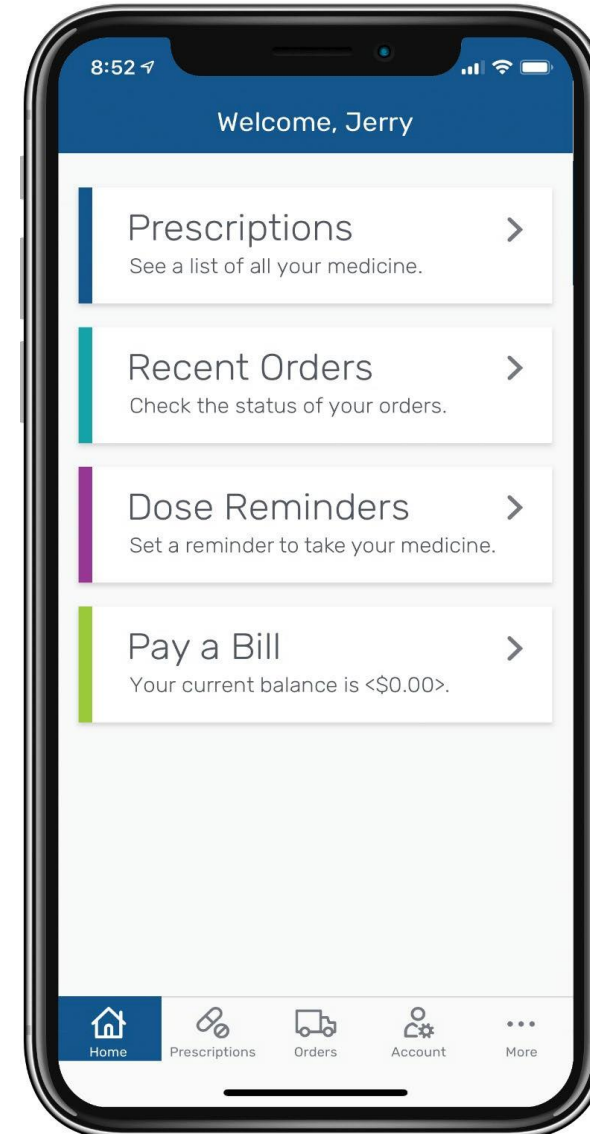
One swipe of the finger is all it takes  
to stay on track with medicines

## Peace of Mind

Reminders and a drug interaction checker

## Versatility

Delivering personalized prescription information –  
*whenever & wherever* you need it



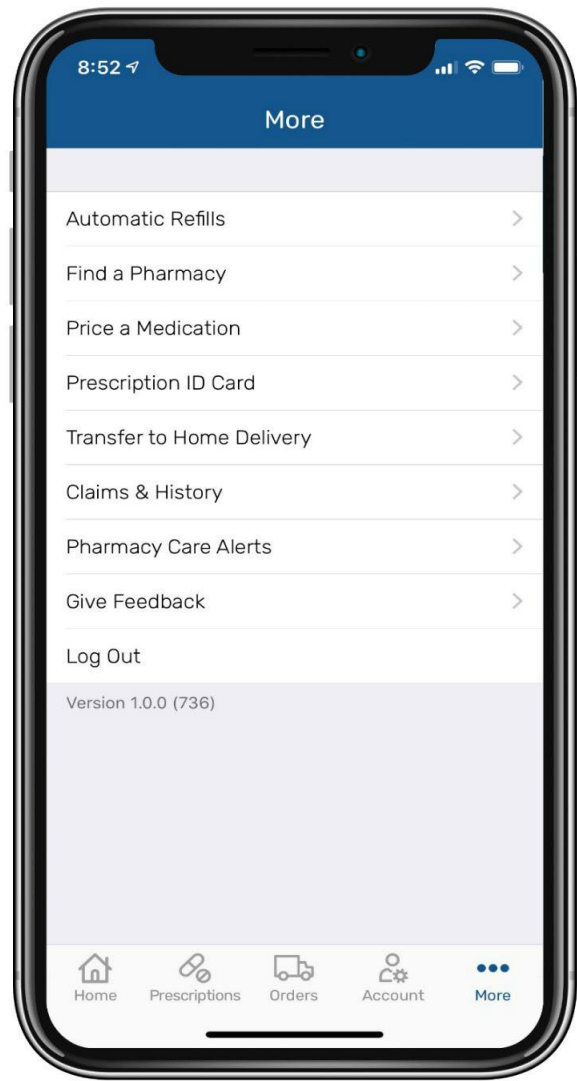
# MEMBER ID CARD (DIGITAL)



## 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](https://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](https://express-scripts.com/trsactivecare)** or get the Express Scripts mobile app at [express-scripts.com/mobileapp](https://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](https://express-scripts.com/trsactivecare)** or use the mobile app
  - (Register using your member ID number or social security number)





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# HEALTH BENEFITS

## Q & A