



BlueCross BlueShield of Texas



EXPRESS SCRIPTS®



TRS-ActiveCare

TEXAS-SIZED BENEFITS. PEOPLE-FOCUSED CARE.



From A to Z:
Your TRS-ActiveCare Plan

Teacher Retirement System of Texas
May 2024



TRS

ACTIVECARE

TEACHER RETIREMENT SYSTEM OF TEXAS

2024-25
TRS-ActiveCare

HEALTH BENEFITS



Understanding your Benefits

Plan Comparison



| Benefit | TRS-ActiveCare HD | TRS-ActiveCare Primary | TRS-ActiveCare Primary+ |
|-------------------------------------|--|--|--|
| | In-Network & Out-of-Network | In-Network Only | In-Network Only |
| Individual Deductible | \$3,200 / \$6,400 | \$2,500 | \$1,200 |
| Family Deductible | \$6,400 / \$12,800 | \$5,000 | \$2,400 |
| Individual Out-of-Pocket Max | \$8,050 / \$20,250 | \$8,050 | \$6,900 |
| Family Out-of-Pocket Max | \$16,100 / \$40,500 | \$16,100 | \$13,800 |
| Office Visit | 30% after deductible / 50% after deductible | \$30 PCP Copay \$70 SPC Copay | \$15 PCP Copay \$70 SPC Copay |
| Urgent Care | 30% after deductible / 50% after deductible | \$50 Copay | \$50 Copay |
| TRS Virtual Health (Medical) | \$42 Consult Fee Teladoc \$30 Consult Fee RediMD | \$12 Copay Teladoc \$0 Copay RediMD | \$12 Copay Teladoc \$0 Copay RediMD |
| Preventive Care | Covered at 100% | Covered at 100% | Covered at 100% |
| Inpatient Admission | 30% after deductible / 50% after deductible | 30% after deductible | 20% after deductible |
| Emergency Room | 30% after deductible / 50% after deductible | 30% after deductible | 20% after deductible |
| Free-Standing ER | \$500 + 30% after deductible / \$500 + 50% after deductible | \$500 Copay + 30% after deductible | \$500 Copay + 20% after deductible |
| Pharmacy Deductible | Integrated with deductible | Integrated with deductible | \$200 Brand drugs only |

WHAT PLAN IS BEST FOR YOU?

Derek

- family history of high blood pressure
- frequently checks-in with a cardiologist about his heart health
- wants predictable copays

He chose one of the TRS-ActiveCare Primary plans.



Cindy

- goes for her annual check-up, but rarely sees a doctor
- lives in a border town close to Louisiana
- wants to be covered in Texas and Louisiana
- wants to invest in an HSA

She chose TRS-ActiveCare HD's nationwide network.

Primary/Primary+ might be right for you if you have or are at risk for chronic conditions, and want a doctor actively involved in coordinating your care.

HD might be right for you if you want to invest in a Health Savings Account (HSA), may need to seek care outside of Texas, and don't have regular doctor visits.

CHOOSE A PCP FOR BETTER HEALTH

Did you know a PCP can manage your health care and save you money?



They know you and your lifestyle best.



They'll handle your preventive care, which is covered at 100%.



They understand your medical history, medications and treatment preferences.



They'll refer you to a specialist, when needed.



They provide care centered around YOU.



They may help you have fewer sick days by keeping you healthier.

If you're a new participant

on the TRS-ActiveCare Primary or TRS-ActiveCare Primary+ plan, you must choose a PCP during annual enrollment. If you don't, we'll choose one for you. You can change your PCP anytime.

Don't have a PCP or want to find a new one? Use **Provider Finder®** to search for providers by location, specialty, and more. You can also call a Personal Health Guide at 1-866-355-5999 for help.



2024-25
TRS-ActiveCare

HEALTH BENEFITS



What's Included in the Plans



Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

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!



Mental Health Care is Health Care



Your mental health is just as important as your physical health. You have mental health coverage, and several options for getting care.

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

Learn 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

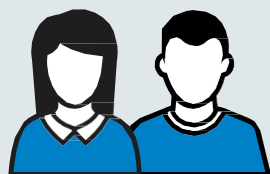
*Only available through Teladoc

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.

Preventive Care at No Cost

What's Covered?

- **In-network care is covered at 100% with no copay or deductible.** Out-of-network benefits vary by plan.
- **Preventive care and screenings include:**



- well-woman exam
- Mammogram (age 35+)
- Colonoscopy (age 45+)
- annual wellness exam
- prostate exam (age 45+)
- mental health screenings



- well-baby/child exam
- routine immunizations

Important to remember:

Lab tests related to managing a condition like diabetes or asthma **aren't** preventive care and are covered under applicable deductible and coinsurance levels.

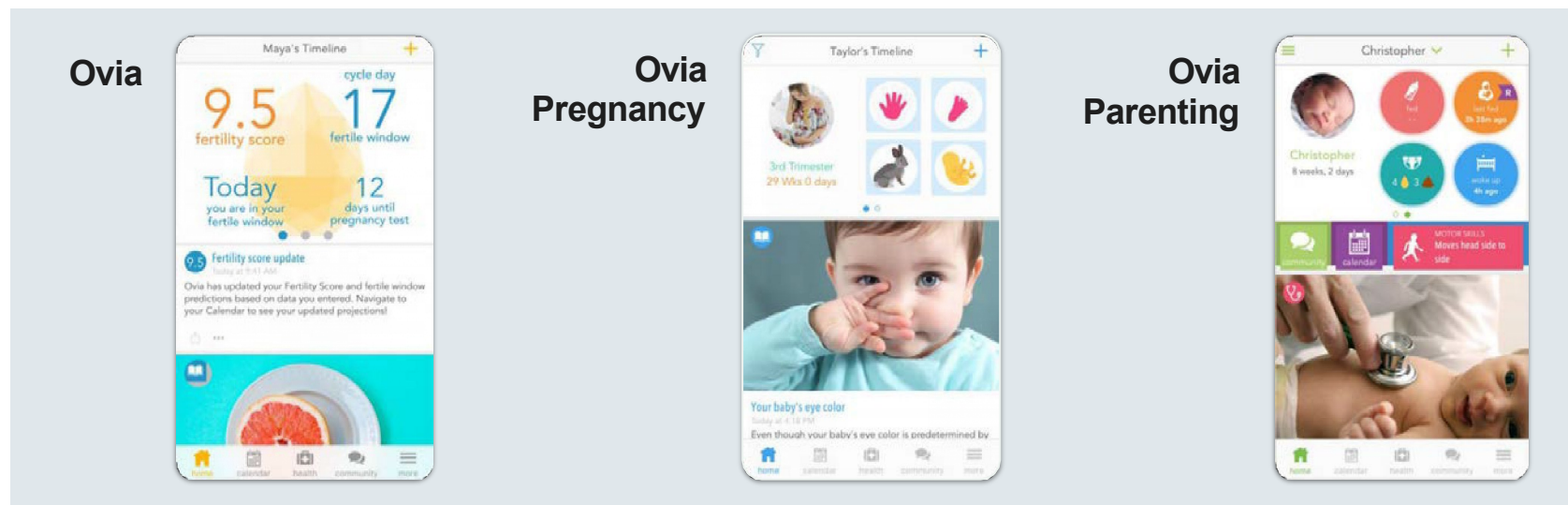
Women's and Family Health

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

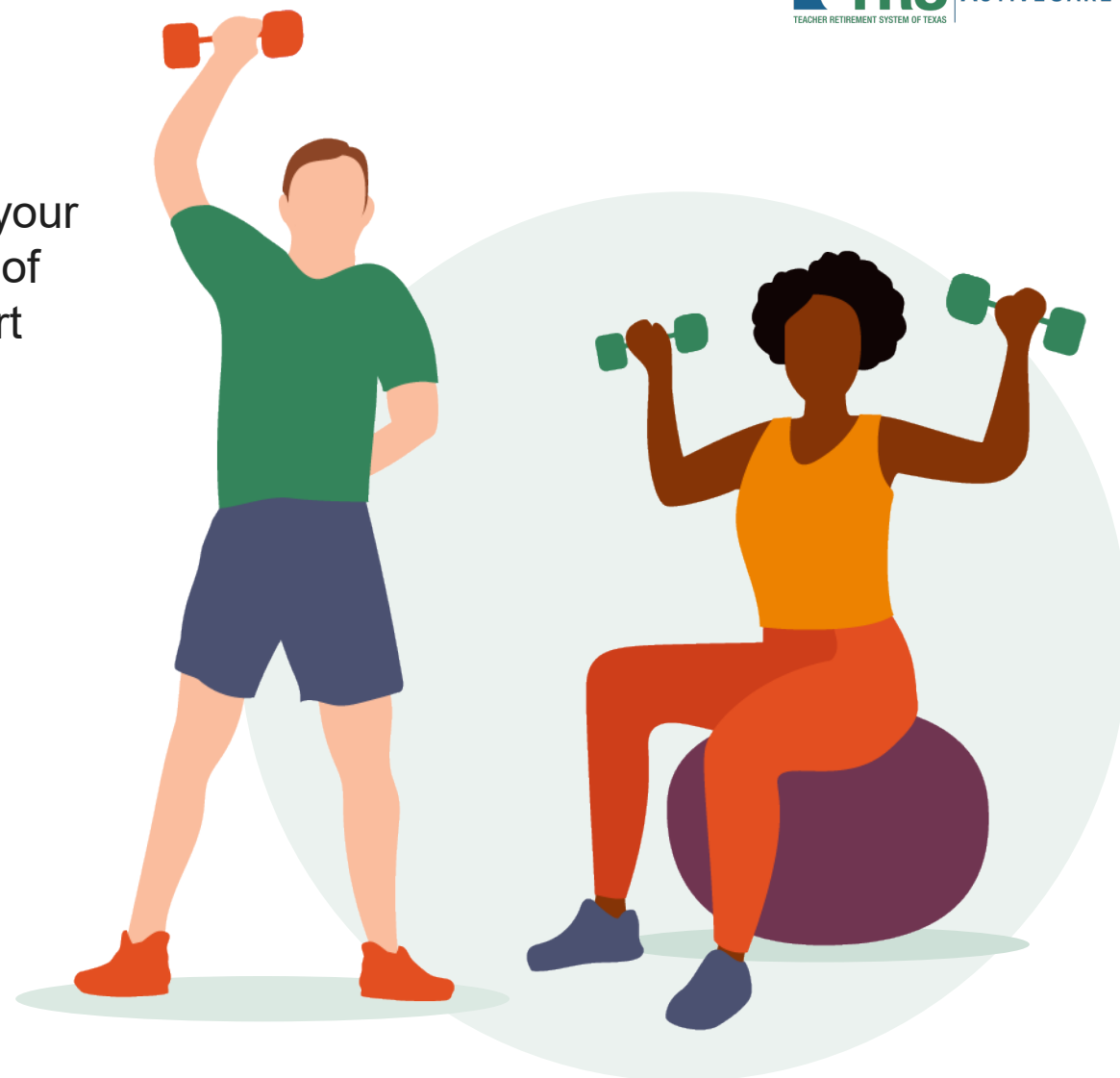
can help you manage your health and reach your wellness goals in one place. Take advantage of self-guided courses or get one-on-one support from a wellness coach with:

- 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.





BlueCross BlueShield
of Texas

2024-25
TRS-ActiveCare

HEALTH BENEFITS



How you Can Save Money



TRS

TEACHER RETIREMENT SYSTEM OF TEXAS

ACTIVECARE

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 |
|-------------------|---|---|---|
|-------------------|---|---|---|

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

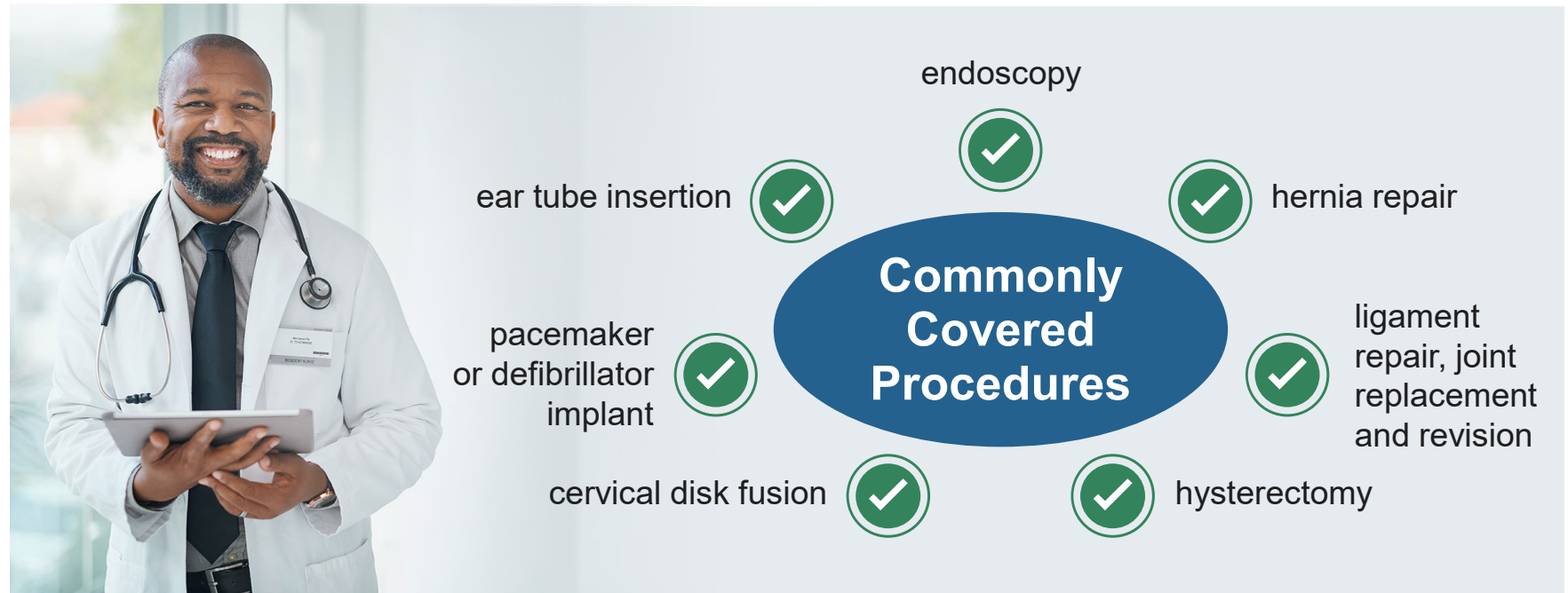
SurgeryPlus



SurgeryPlus is a new expanded network included in the TRS-ActiveCare health plan. It gives 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.

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**

**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





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2024-25
TRS-ActiveCare

HEALTH BENEFITS

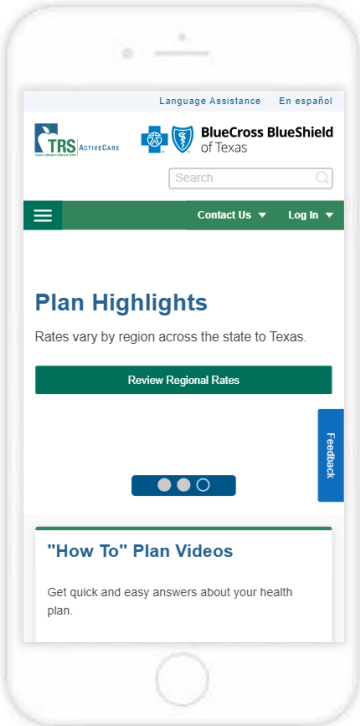


Tools and Resources for you



Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company,
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Resources at your Fingertips



Blue Access for MembersSM

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

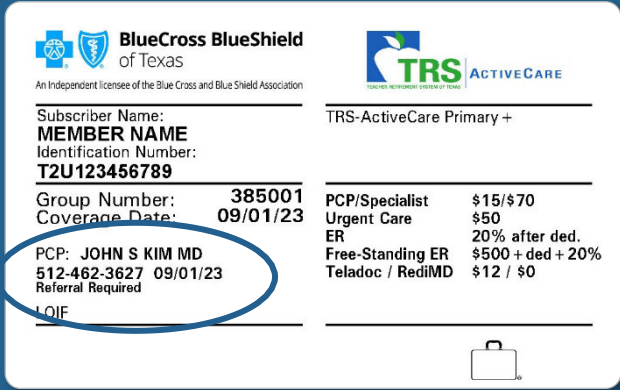
BCBSTX Mobile App

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

www.bcbstx.com/trsactivecare

ID Cards

You will get your ID card in the mail a few weeks after you enroll.



Each family member enrolled in the TRS-ActiveCare Primary or TRS-ActiveCare Primary+ plan will get their own ID card with their PCP's name printed on it.

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. 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

12001 Merit Dr Ste 200, 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%

Recommend this provider

5.0 ★★★★★

Average rating

Review this provider

3 Rating(s)

[View more Ratings and Comments](#)

Credentials

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

A Top Performing Physician:

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



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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®



EXPRESS SCRIPTS MAINTENANCE MEDICATION PHARMACY NETWORK



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

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

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 HD | | TRS-ActiveCare Primary | | TRS-ActiveCare Primary+ | |
|--|--------------------|-------------------------|------------------------|-------------------------|---|-------------------------|
| | Individual | Family | Individual | Family | Individual | Family |
| Deductible | \$3,200 | \$6,400 | \$2,500 | \$5,000 | \$200 per Individual Brand Drug only (Rx Only) | |
| Out-of-Pocket Max | \$8,050 | \$16,100 | \$8,050 | \$16,100 | \$6,900 | \$13,800 |
| | Retail 31 / 90 Day | Home Delivery 90 Day | Retail 31 / 90 Day | Home Delivery 90 Day | Retail 31 / 90 Day | Home Delivery 90 Day |
| Generic | 20% | 20% | \$15 / \$45 | \$45 | \$15 / \$45 | \$45 |
| Preferred Brand*** (Max does not apply if brand is selected and generic is available) | 25% | 25% | 30% | 30% | 25% (\$100) / (\$265) | 25% (\$265) |
| Non-Preferred Brand*** | 50% | 50% | 50% | 50% | 50% | 50% |
| | Accredo 31 Day | | Accredo 31 Day | | Accredo 31 Day | |
| Specialty Medication | 20% | | 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.



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HEALTH BENEFITS



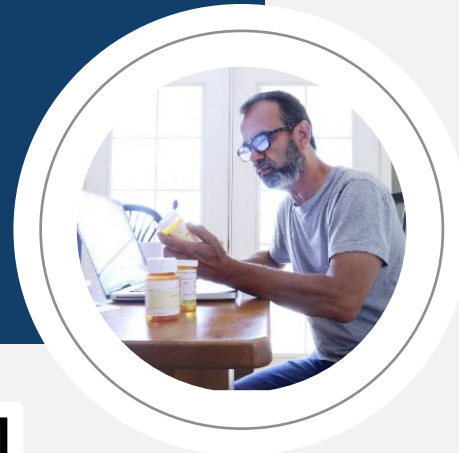
Pharmacy Resources and Tools



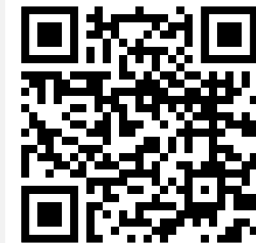
PHARMACY BENEFIT RESOURCES FOR YOU



- 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** 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](#)

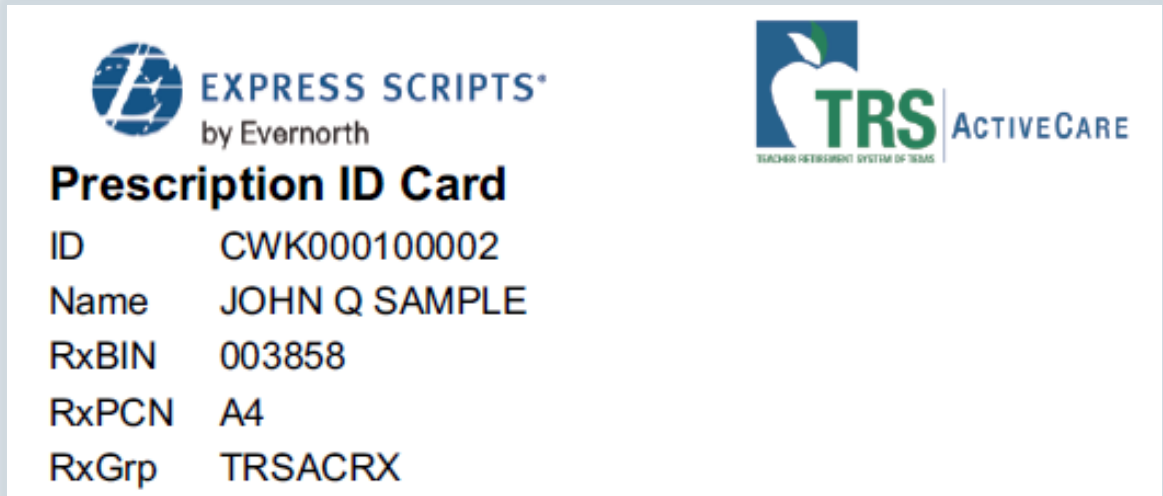


[2024 Express Scripts National Preferred Formulary for TRS](#)



[2024 TRS Preferred Drug List Exclusions](#)

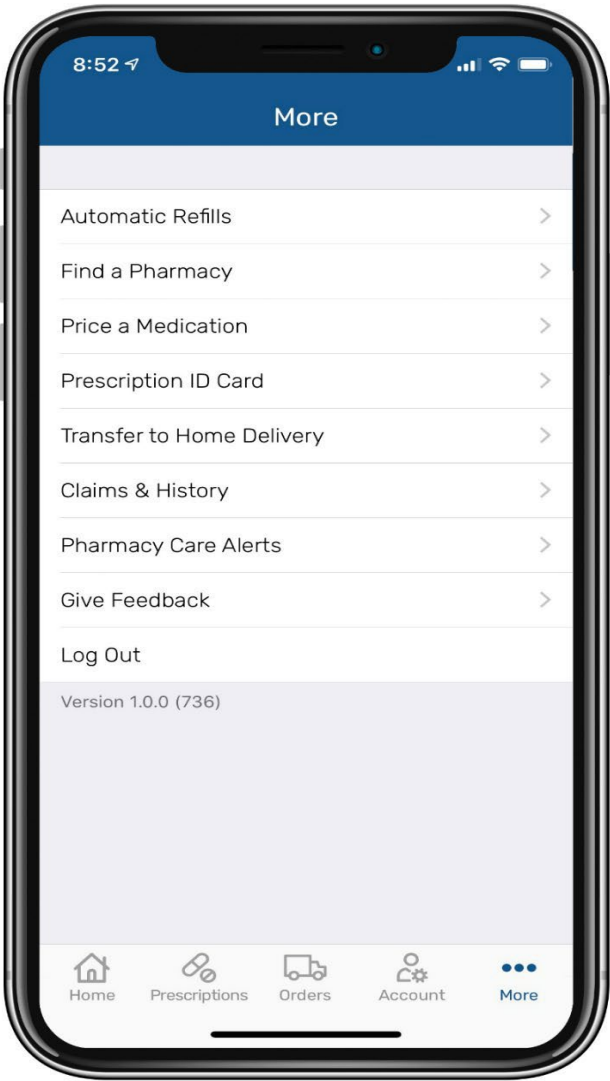
MEMBER ID CARD (DIGITAL)



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 <https://www.express-scripts.com/trsactivecare>



We Are Here to Help



24/7 TRS-ActiveCare Dedicated ESI phone line: **844-367-6108**

Including the ability to speak with a pharmacist

Accredo Specialty Pharmacy: **800-596-7701**



Express Scripts Mobile App



Dedicated TRS-ActiveCare Express Scripts Website

www.express-scripts.com/trsactivecare



90-day Mail Order

Register online or through the Express Scripts Mobile App with the participant ID number on your ID card.



2024-25
TRS-ActiveCare

HEALTH BENEFITS

Thank you!