



# Benefit Administrator Training

Your TRS-ActiveCare Plan

Plan Year 2025-26



# A G E N D A

## TRS-ActiveCare

- Overview – New Rates and Benefits

## bswift

- Annual Enrollment Overview
- Key Dates

## BCBSTX

- Comparing Plan Options
- What Sets TRS-ActiveCare Apart?
- Tools and Resources
- Key Dates

## Express Scripts

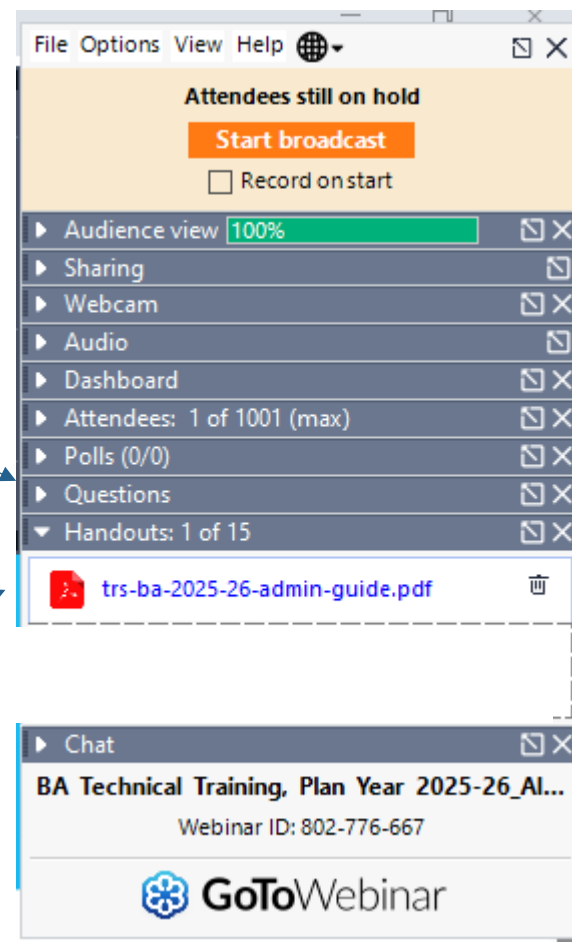
- Know the Terms
- Benefit Overview
- Tools and Resources
- FAQs

## Blue Essentials HMOs

## Review Questions and Answers

## Housekeeping

- Anytime during the webinar, ask our subject matter experts questions in this box.
- If you don't see this handouts pane, select View>Handouts in the top menu bar of the control panel.

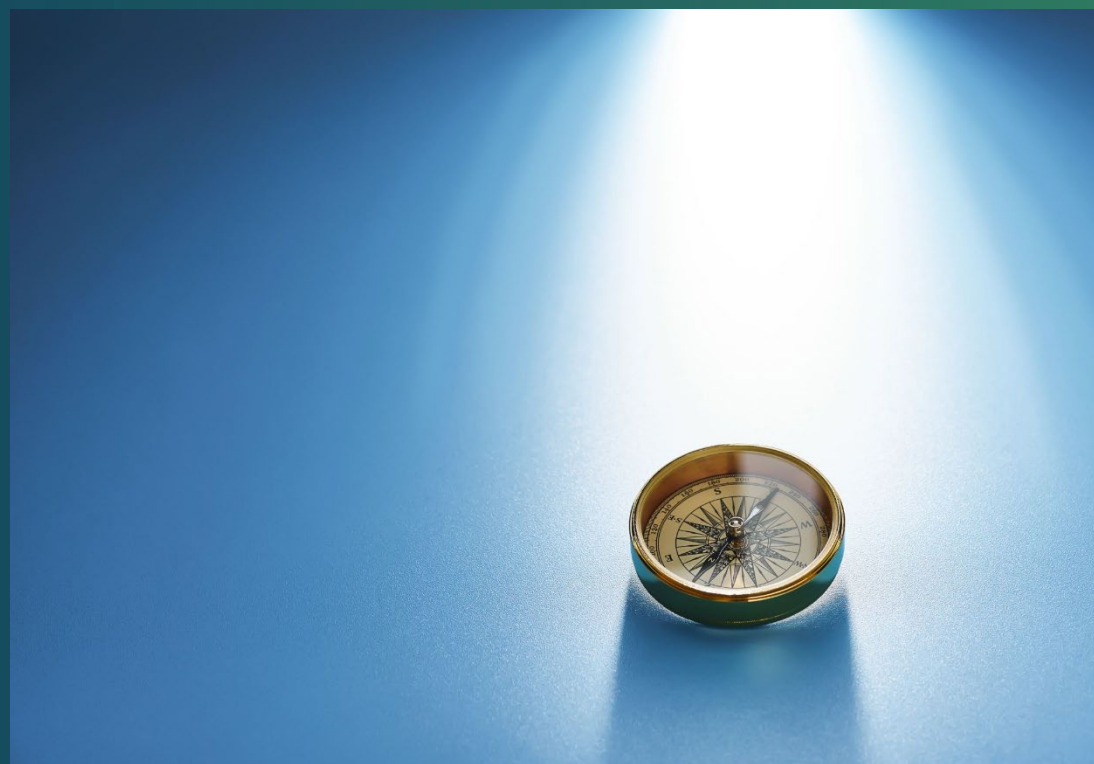


If you're having trouble navigating the webinar, go to [support.goto.com/webinar](https://support.goto.com/webinar) for help.

**Mission:** To deliver highly-valued plans for Texas educators that provide access to affordable, quality health care.

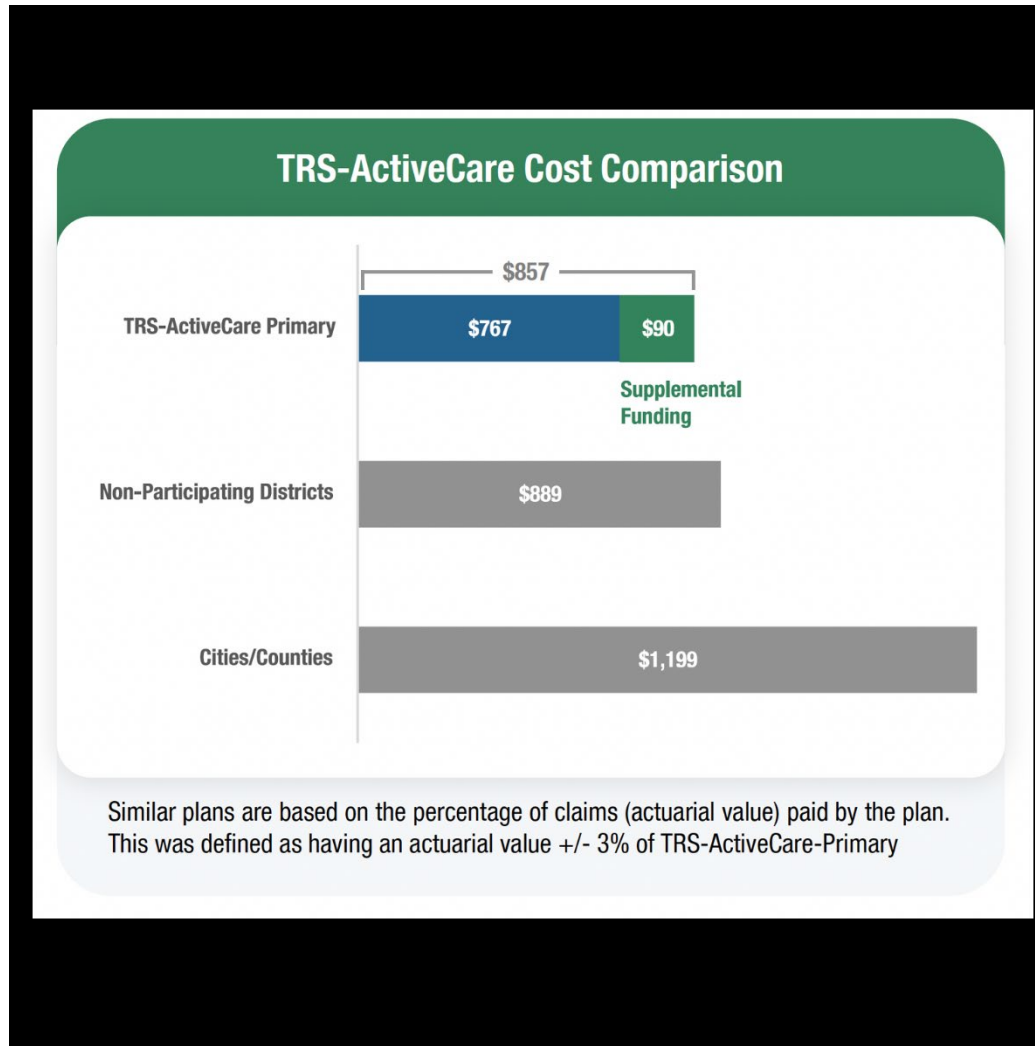
## Values:

1. Stability
2. Innovation
3. Value
4. Employer focused



# The reality of rising costs

TRS-ActiveCare maintains lower costs on average than similar plans.



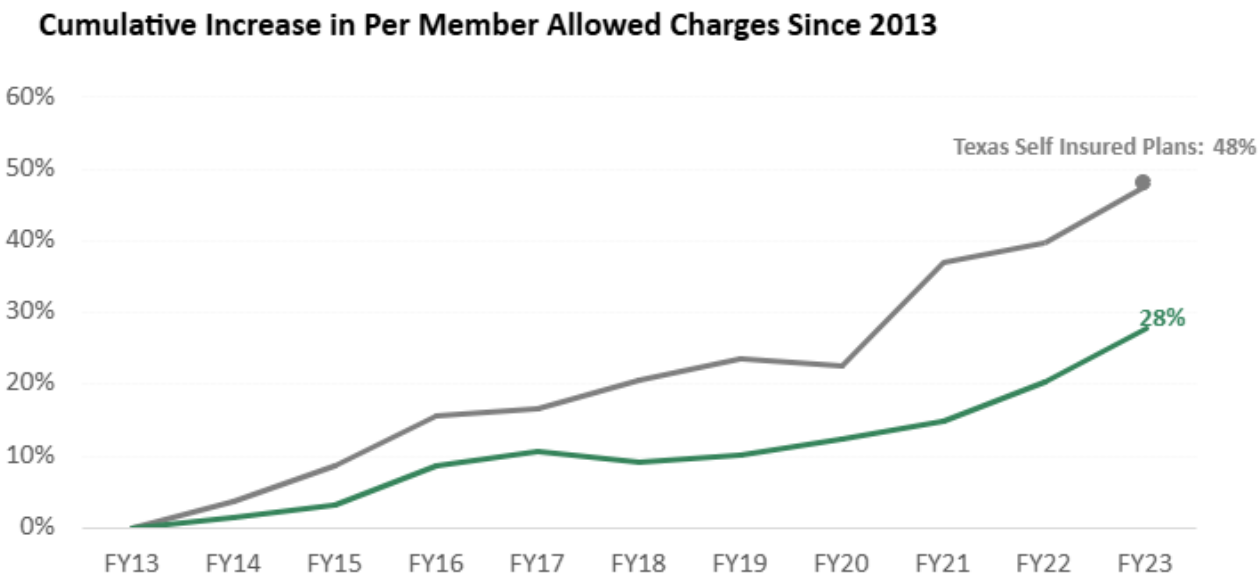
**The 89th Texas  
Legislature  
appropriated \$369M  
to  
TRS-ActiveCare to  
help offset rate  
increases for Plan  
Years 2026 and  
2027**



# Managing Cost



Cumulative cost growth 42% less than that of our peers.



## The Benefits of Efficiency

### LOWERING COSTS BY:



Claims are paid correctly and on time.



Suspicious claims are investigated.



Benefits are cost effective and high quality.

### How TRS Lowers Costs Across All Plans

98%

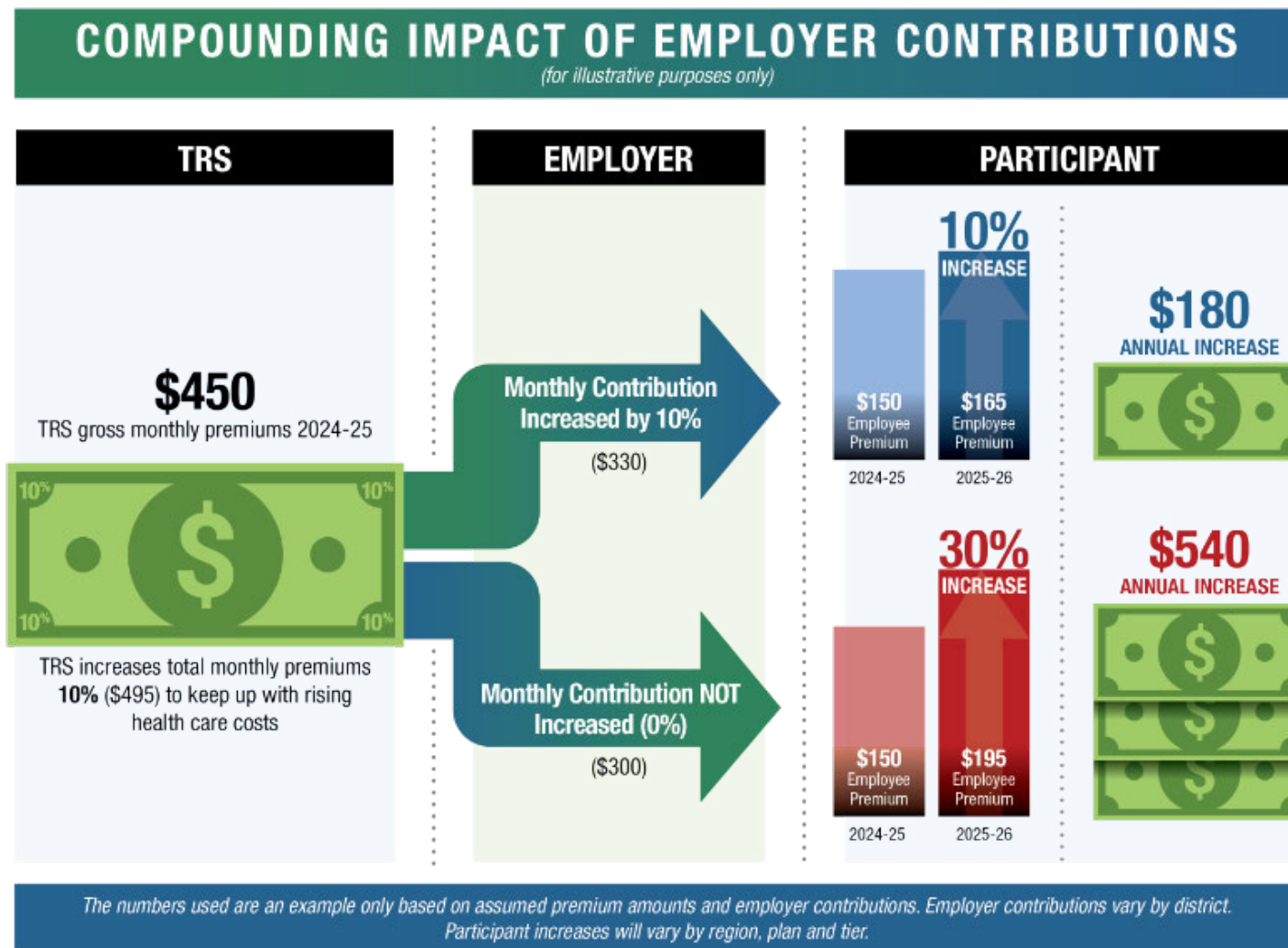
Pays for medical and prescription drug claims.



2%

Pays for administration and claims processing.

# The employer contribution



1. **Minimum employer contribution** required by 2001 law for TRS-ActiveCare is **\$225/month**.
2. **Average state and employer contribution** across all regions and tiers for TRS-ActiveCare in FY 2025 was **\$355/month**.
3. When TRS' gross premium increase is fully passed on to employees it results in a significantly higher percentage increase for employees and their families.

# Rate Change – PY 25-26: Overview

## TRS



Premium increase is 9.7% on average



Supplemental funding covers 8% of total premium cost

**Remember:** Premiums listed are gross, not net. Apply your district's contribution to determine what your employees will pay.

**TRS-ActiveCare continues to offer a competitive option compared to other health plans offered to public school employers.**



# Rate Change – PY 25-26: Regions 10, 11 and 14



TRS-Active Care PY 2025-26		Region 10	Region 11	Region 14
Average PEPM % Rate Increase		10.8%	9.6%	9.4%
Primary Plan Employee Only Tier	Dollar Increase from PY24-25	\$55	\$49	\$43
	Gross Premium	\$556/mo	\$554/mo	\$492/mo

*Please Note:* The premiums and dollar increase listed here 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.

# Benefit Alignment-TRS-ActiveCare HD Plan



	Benefit Alignment	Current PY 25	Proposed PY 26
<b>TRS-ActiveCare HD Plan</b>	In-network deductibles ( <i>IRS requirement</i> )	\$3,200 (Individual) / \$6,400 (Family)	\$3,300 (Individual) / \$6,600 (Family)
	In-network maximum out-of-pocket (MOOP)	\$8,050 (Individual) / \$16,100 (Family)	\$8,300 (Individual) / \$16,600 (Family)
	Out-of-network deductibles	\$6,400 (Individual) / \$12,800 (Family)	\$6,600 (Individual) / \$13,200 (Family)
	Out-of-network maximum out-of-pocket (MOOP)	\$20,250 (Individual) / \$40,500 (Family)	\$20,500 (Individual) / \$41,000 (Family)

# What's New and What's Changing



**New for the  
plan year  
beginning  
9/1/2025**

## **Member Rewards is expanding**

- get rewarded for choosing top performing physicians

## **TRS-ActiveCare Primary and TRS-ActiveCare Primary+ plans:**

**The following services will no longer require a referral**

- dermatologist visits
- eye exams (both routine and diagnostic)
- physical therapy

**NEW!! Airrosti Remote Recovery program offers physical therapy services designed to relieve common aches and pains at no additional cost.**



# BSWIFT + TRS-ACTIVECARE

# PY26 Annual Enrollment Overview



- Enrollment is Passive
- No BCBS HMO service area changes
- Primary AE window will be 7/7/25 - 8/15/25
  - 2 files will be supported post AE in advance of 9/1
- Supplemental Enrollment Window will be 8/16/25 - 8/29/25
- Rates and plan changes were made available following the 6/3/25 Board of Trustees Meeting
- Push for digital ID card options
- SSN requirements for invalid SSN and dependents



# Key Dates



## Annual Enrollment

- AE Begins
  - 7/7/25
- AE Ends
  - 8/15/25
- Supplemental Begins
  - 8/16/25
- Supplemental Ends
  - 8/29/25

## EDI Files - TPA

- Final Current Year
  - 8/15/25
- First AE
  - 8/18/25
- Second AE
  - 8/25/25
- First Ongoing
  - 8/29/25
- Dual Plan Year
  - 9/18/25
  - 10/16/25

## EDI Files - Carrier

- Final Current Year
  - 8/18/25
- First AE
  - 8/22/25
- Second AE
  - 8/28/25
- First Ongoing
  - 9/4/25
- Dual Plan Year
  - 9/22/25
  - 10/20/25

## Other Key Dates

- Plan Year Begins
  - 9/1/25
- September Bills Post
  - 9/5/25
- Membership Processing Deadline for 9/1/25
  - 10/15/25

# Access to Care

- What is Access to Care?
  - Immediate need for medical or pharmacy benefits and timing is expected to be an issue
- Documentation is critical so include attachments
- Updates are temporary and should be prioritized for “True Access to Care”
- Submit your request using the form on the Admin Homepage in bswift

**Bookmark the “Hotfile Submission Form”**  
**[hotfile-request.bswift.com](https://hotfile-request.bswift.com)**



BCBSTX and TRS-ActiveCare  
**YOUR EMPLOYEES'  
HEALTH BENEFITS**

# Choosing The Best Plan



Your employees have three TRS-ActiveCare plan options.

## 1 TRS-ActiveCare Primary

- lowest premium
- copays for doctor visits before you meet your deductible
- statewide network
- referrals from Primary Care Provider required to see specialists\*
- no out-of-network coverage

## 2 TRS-ActiveCare Primary+

- lowest deductible
- copays for many services and drugs
- higher premium
- statewide network
- referrals from Primary Care Provider required to see specialists\*
- no out-of-network coverage

## 3 TRS-ActiveCare HD

- compatible with a Health Savings Account
- nationwide network with out-of-network coverage
- no requirement for Primary Care Providers or referrals
- must meet your deductible before plan pays for non-preventive care

## TRS-ActiveCare 2 Closed to new enrollees

- current enrollees can choose to stay in plan
- lower deductible
- copays for many services and drugs
- nationwide network with out-of-network coverage
- no requirement for Primary Care Providers or referrals

\*NEW for this plan year, dermatologist visits, eye exams (both routine and diagnostic) and physical therapy don't require a referral from your PCP



# What Plan is Best For Your Employee?

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



Derek

- has a 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.**



The **TRS-ActiveCare Primary** plan has the lowest premium, so they pay less per month for their coverage.

The **TRS-ActiveCare Primary+** plan can be a better value if their family needs more care. It has:

- lowest deductible
- lowest maximum out of pocket
- lowest costs for things like emergency care, medications, x-rays, and lab work



# What Plan is Best For Your Employee?

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



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.**

## More Features Include:

- higher deductible and coinsurance rates instead of copays
- no PCP or referrals required
- out-of-network coverage



# WHAT SETS TRS-ACTIVECARE APART



# What's Included in the Plans

- Mental Health Care
- Virtual Health
- Care for the Whole Family
- Wellness Benefits
- Cost Savings
- Member Rewards



# 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.



## In-Person

### Provider Finder

- search for in-network mental health providers

### Headway

- search for in-network licensed therapist or psychiatrist based on your location and concerns
- schedule an appointment
- see a provider in-person, by phone or video chat



## Virtual

### Teladoc

- speak with a licensed mental health provider by phone or video chat



## Digital

### Learn to Live

- get help with stress, anxiety, depression, substance abuse and more
- no added cost

### Well OnTarget®

- work with a wellness coach to combat stress, sleep issues and more
- no added cost

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

Get Convenient, Quality Health Care from Home or On The Go with  
TRS Virtual Health powered by Teladoc® and RediMD™



cold and flu  
allergies  
acute illnesses  
asthma  
skin issues



muscle strains  
respiratory infections  
digestive problems  
mental health  
services\*

**Teladoc®**

**1-855-Teladoc**

**(1-855-835-2362)**



Mental Health visits subject  
to additional cost on the TRS-ActiveCare HD plan.

**\$0 mental health copay**

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

**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.



# Care for the Whole Family

Support for the whole family's health in every stage of life, covered at 100%



## Men

Studies show that men pay less attention to their health. They need:

- annual wellness exams
- screenings for **heart disease, cancer, mental health** and other issues
- wellness coaching to help them get and stay healthy

## Women

An annual well-woman exam is crucial for overall and reproductive health. It screens for cancers and other health issues specific to women. They also get:

- **support from a maternity specialist** for high-risk pregnancies
- **electric breast pumps**, limited to two per plan year
- **hospital-grade breast pump** rentals are covered up to \$150 of allowed amount.
- **lactation counseling services**, six visits per plan year
- **Ovia Health™ apps** offer support for pregnancy, parenting, periods and menopause.

## Baby and Child

Babies and children require frequent checkups. These visits include:

- tracking growth
- vision, hearing and oral health screenings
- routine immunizations

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.



## Wellness Consultant

Your district has access to a BCBSTX wellness consultant that can help you:

- earn or maintain a Worksite Wellness Award
- have a current and active Employee Wellness Program and Employee Wellness Committee
- offer ongoing wellness initiatives like Be Well Challenges, Wellness 5k events, health education events, TRS-ActiveCare Wellness campaigns, and health fairs
- complete the OntheMark Culture and Environment Assessments or Onthemark Wellness Pulse Check Survey

The Fitness Program is provided by Tivity Health, an independent contractor which administers the Prime Network of fitness centers. The Prime Network is made up of independently-owned and managed fitness centers. Onthemark tool is owned by GuideWell, an independent company. Onthemark provides worksite consulting services for Blue Cross and Blue Shield of Texas. Onthemark and GuideWell are solely responsible for the products or services they provide.

# Be Rewarded for Wellness



## Become a Savings Superhero



Blue Points<sup>SM</sup> lets you earn rewards for participating in healthy activities. Redeem points for gift cards to treat yourself.



Save money on health and wellness products and services from top retailers that aren't covered by insurance.

Get More Wellness Information



Blue365 is a discount program only for BCBSTX members. This is NOT insurance. Some of the services offered through this program may be covered under the health plan you choose to offer. Employees should check their benefit booklet or call the Customer Service number on the back of their ID card for specific benefit facts. Use of Blue365 does not change monthly payments, nor do costs of the services or products count toward any maximums and/or plan deductibles. Discounts are only given through vendors that take part in this program BCBSTX does not guarantee or make any claims or recommendations about the program's services or products. Members should consult their doctor before using these services and products. BCBSTX reserves the right to stop or change this program at any time without notice.

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.

# Where To Go For Care

<b>RECESS WITH RAGWEED</b> 	<b>RUNNING TRACK ROAD RASH</b> 	<b>IGNORED "WET FLOOR" SIGN</b> 	<b>TWO WORDS: BUNSEN BURNER.</b> 	<b>ONE WORD: DON'T</b> 
<b>VIRTUAL HEALTH</b>	<b>PRIMARY CARE PROVIDER</b>	<b>URGENT CARE CLINIC</b>	<b>EMERGENCY ROOM</b>	<b>FREESTANDING ER</b>
<b>Go here for:</b> Allergies, asthma Colds, fevers Rashes	<b>Go here for:</b> Routine screenings Flu, COVID-19 Minor illnesses, injuries	<b>Go here for:</b> Stitches Sprains, minor breaks Severe flu symptoms	<b>Go here for:</b> Chest pain, heart attacks Strokes Broken bones	<b>Rarely in network =</b> <b>\$\$\$\$\$\$\$</b> <b>May not be set up</b> <b>for true emergencies =</b> <b>delayed care</b> <b>Delayed care =</b> <b>\$\$\$\$\$\$\$\$\$</b> 
\$	\$	\$\$\$	\$\$\$\$	

**Still stumped? Call the 24/7 Nurseline anytime at 1-833-968-1770**



# NEW! Lantern Pilot Program

For Regions 10, 11 and 14



## What is it?

- A **surgery pilot program** that can match enrollees with the best surgeon for a plannable **joint, spine or bariatric surgery**.
- TRS-ActiveCare Primary, Primary+ and TRS-ActiveCare2 enrollees will see their **out-of-pocket costs offset by up to \$1,500**.
- TRS-ActiveCare HD enrollees will also have **out-of-pocket costs offset by \$1,500 after their deductible has been met**.

## Travel Support

- **Car allowance**

Miles Traveled	0-99	100-199	200+
Allowance	\$25	\$50	\$100

- **Per Diem**  
Enrollee and a companion are provided a per diem of \$35/person/day for food and other essentials.
- **Airfare**  
Sometimes the highest quality surgeon specializing in a certain procedure might require travel. **If a flight is required, Lantern will book a flight for the member and a companion.**



If participants have questions about Lantern, they can contact a Care Advocate at **1-833-423-0960**.



\*Participants will be issued a 1099 for tax purposes.  
Lantern, formerly Employer Direct Healthcare - Surgery Plus, is an independent company that has contracted with your employer. Lantern does not offer Blue Products or Services and is solely responsible for the products and services that they provide.



# NEW!! Airrosti Remote Recovery

Physical therapy services designed to relieve pain from the following areas:



Back



Knee



Arm



Foot



Wrist



Plus More

**TRS-ActiveCare Primary and TRS-ActiveCare Primary+ participants can fix muscle and joint pain FAST – at no additional cost! Airrosti will:**


- connect them with an experienced provider
- create an individualized recovery plan on the Airrosti app
- give them easy-to-follow mobility and stability exercises to do at home
- mail them a Remote Recovery Kit with the tools they need to get the most out of their recovery plan

Disclaimer: In-clinic care, if elected, will be subject to regular plan benefits. You'll receive a complimentary recovery kit only after you register to begin your Airrosti Remote Recovery care plan and complete your first remote consultation with your Airrosti provider.

Airrosti is a separate company that has contracted with Blue Cross and Blue Shield of Texas to provide back and joint pain resolution services for members with coverage through BCBSTX.

# Member Rewards



 Earn up to \$599 for choosing a cost-effective, trusted provider or facility for services like MRI, mammograms, colonoscopies and CT scans.



**\$190**  
Colonoscopy

**AVERAGE  
REWARD**



**\$109**  
MRI



**\$118**  
CT Scan



**\$117**  
Specialist  
Visit

**NEW this year, get  
rewarded for visits with  
a specialist or PCP.**

Scan here for more information about Member Rewards



A photograph of a smiling Black man with a beard, wearing a blue button-down shirt, talking on a black smartphone and holding a light green mug.



# TOOLS AND RESOURCES FOR YOU

# Here for You 24/7: Personal Health Guides



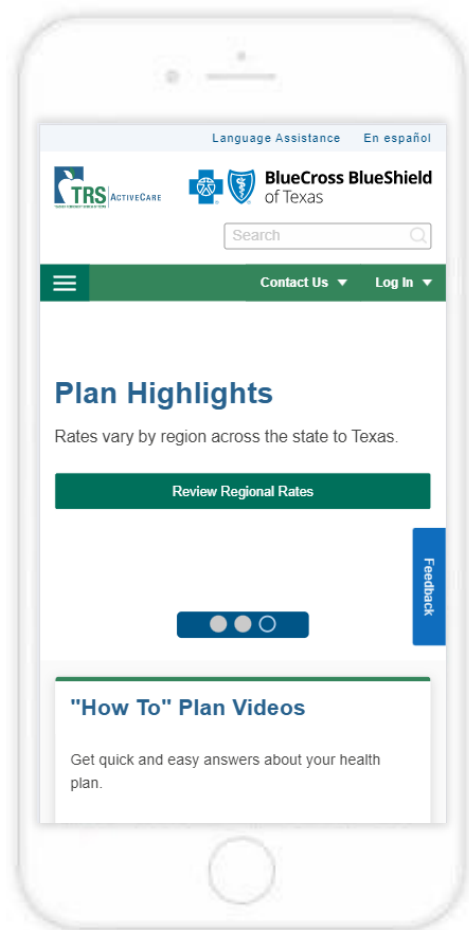
## We're Available 24/7!

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 Employees' 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 App

- download a temporary ID card
- live chat 24/7
- text **BCBSTXAPP** to **33633** to get the app

## Other Resources

- watch "How To" video series
- explore the enrollment toolkit
- access Provider Finder and more

Participants can access these resources and more on the TRS-ActiveCare website.





# ID Cards

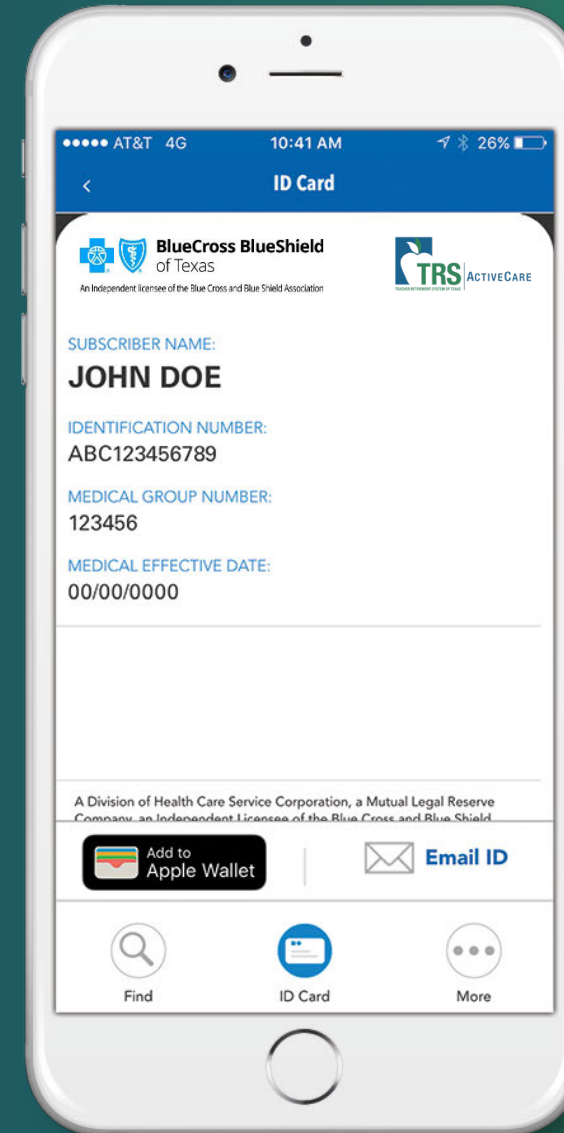
**Only TRS-ActiveCare HD participants, NEW enrollees or employees that switch plans will get a physical ID card in the mail.**

Get a digital ID card:

- open the **BCBSTX App**
- select **View ID Card**

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.

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



# Benefits Administrator Toolkit



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 2024-25 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 group of people, including a woman and a man, looking at a laptop screen.

### 2024-25 Annual Enrollment Guide

The Annual Enrollment Guide contains details about each plan, pharmacy and wellness benefits and other important information.

[View AE Guide](#)

A group of people, including a man and a woman, looking at a laptop screen.

### 2024-25 Annual Enrollment Videos

We created a series of videos to help participants make the most out of their TRS-ActiveCare plan. Video topics include how to choose the right plan, how to understand insurance terminology and more!

[Watch Videos](#)

A group of people, including a woman and a man, looking at a laptop screen.

### District Ambassadors

District Ambassadors, or DAs, interact with district leaders to help them leverage TRS-ActiveCare to achieve their strategic goals.

[Learn More](#)[DA Directory](#)



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>

# Your TRS Medical District Ambassador!



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



Every plan year, we connect with you virtually and travel the Lone Star State to help you:

- with your district-specific initiatives like health fairs, benefits presentations and Annual Enrollment support
- help your employees maximize their benefits and reduce out-of-pocket costs
- understand developments in TRS that affect your district health plans

**Plan Year  
2023-24  
Wrapped:**



**5,225**

overall  
engagements



**722**

in-person  
visits



**222**

benefit fairs, health fairs  
and presentations attended





# TRS-ACTIVECARE PHARMACY BENEFITS

Plan Year 2025-26

Presented by  
Express Scripts by Evernorth

WHO WE ARE

# New Look, Same Trusted Service



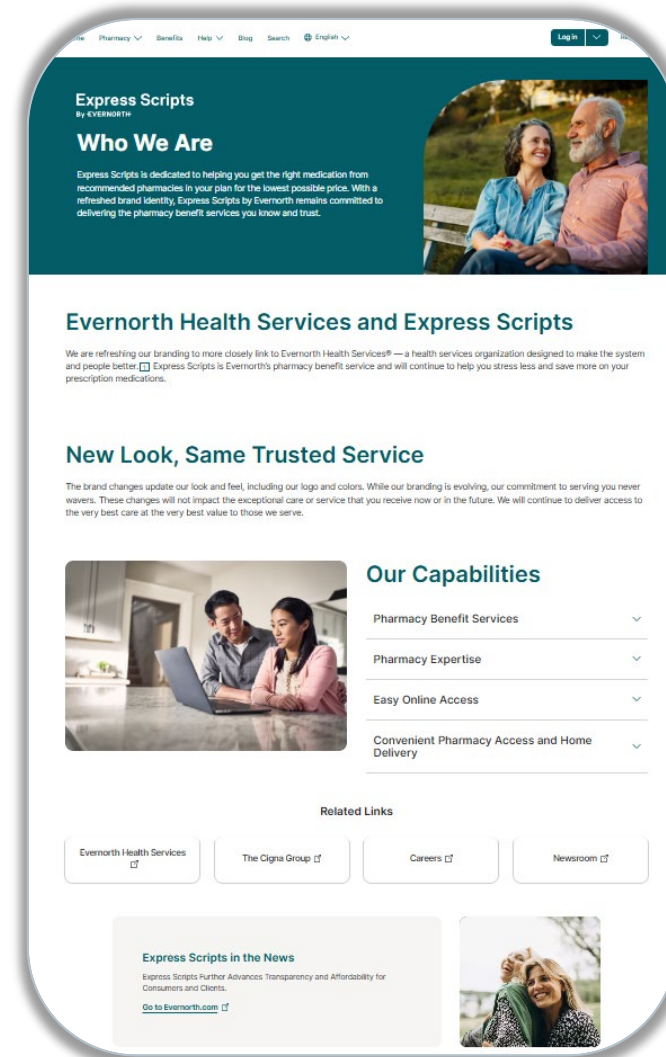
## Express Scripts

By EVERNORTH

We've refreshed our brand for a closer connection to Evernorth Health Services®—Express Scripts is Evernorth's pharmacy benefit service.

The refresh changes our look and feel, including our logos and colors, and our commitment to you remains the same.

**We will continue to deliver exceptional pharmacy care.**





PHARMACY BENEFIT OVERVIEW

# Today's agenda



**Who We Are**



**Commonly Used Terms**



**TRS-ActiveCare Prescription Benefits**



**Pharmacy Resources and Tools**



**Frequently asked Questions**

WHO WE ARE

# Express Scripts by Evernorth: Your Pharmacy Benefit Services Provider for TRS-ActiveCare



We deliver pharmacy benefits that benefit you by:



Leading PBM serving nearly **187 million** Americans



Saving our members approximately **\$32 billion** each year



**Safe and efficient access** to affordable prescription medication



Offering specialized pharmacists, nurses, and other clinicians in **condition-specific** Therapeutic Resource Centers



Access to **60k+ retail pharmacies** nationwide and a convenient option to **Home Delivery services**



Providing simpler, more affordable pharmacy care 24/7



## COMMONLY USED TERMS

# Before We Start: A Few Important Terms



### Short-term Medication



Treats short term illness or condition expected to clear up in a short term

### Maintenance Medication



Treats chronic or ongoing condition, often available in 3-month supplies. (example: blood pressure, diabetic medications)

### Formulary/Preferred Drug List



Preferred list of commonly prescribed drugs covered by the plan selected on the basis of safety, efficacy and cost

### Generic



FDA-approved medications that contain the same active ingredients as brand name counterparts.

### Preferred Brand



Brand-name drugs that are included on the plan's formulary

### Nonpreferred



Brand-name drugs that are not included on the plan's formulary

### Specialty Drug



Medications used to treat complex health conditions

### Biosimilar



"Biologic" medication approved by the FDA nearly identical to a biologic drug.

### Prior Authorization



Verification that must be obtained before a medication is dispensed that ensures it is being used for a medically-approved indication.

### In-network Pharmacy



Pharmacy networks set up to help plans and members save on prescription costs

# Short-term Medications

Choose an in-network retail pharmacy when they need a short-term supply for 31-day supply or less

## Participating Pharmacy

- Go to a convenient nearby location anywhere
- Many options for the nearest participating pharmacy
- **Stress less and save more!** Your employee can speak with their doctor about preferred generics
- Search for drugs to see if it's covered on **[express-scripts.com/trsactivecare](https://express-scripts.com/trsactivecare)** or in the **Express Scripts® mobile app**
- Inquire with their doctor if a 3-month supply is an option



**Get Started:** Log in or register at **[express-scripts.com/trsactivecare](https://express-scripts.com/trsactivecare)** or call the TRS-ActiveCare dedicated services number on your ID card at **1-844-367-6108**

# Maintenance Medications



Choices on how to save with a 3-month supply of maintenance medications\*

## Express Scripts® Pharmacy

- Delivered straight to your employee's door with FREE standard shipping
- Transfer prescriptions easily online, by phone, or via Express Scripts® mobile app
- Auto-refills and refill reminders available
- Talk with a pharmacist by phone 24/7

## Participating Pharmacy

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

**Get Started:** Log in or register at **[express-scripts.com/trsactivecare](https://express-scripts.com/trsactivecare)** or call the TRS-ActiveCare dedicated services number services number on your ID card at **1-844-367-6108**

\*Maintenance prescriptions are taken on a regular basis for a long period of time to treat chronic conditions. Please note that prescriptions for 1-month or less cannot be filled by Express Scripts Pharmacy and should be filled by a participating retail pharmacy.





# Accredo, Your specialty pharmacy



Personalized patient care for a wide range of complex and chronic conditions — plus coordination with your doctor



Specialty clinicians are your guide — offering individualized counseling, education, clinical support



An easy route for getting your medication. Have questions? **Call 1-800-596-7701**



Navigate insurance and financial assistance — with access to SaveOnSP

**LET'S LOOK AT MORE SPECIFICS**

# Copay Assistance Through SaveOnSP

If your employee's specialty medication is on the list of select medications, **contact SaveOnSP to get yours at a reduced cost.**

**Before the first fill after their benefit goes live, they can speak with SaveOnSP for copay assistance.**

Scan the QR code for resources and a list of covered drugs. Call SaveOnSP at **1-800-683-1074** to enroll.



**Monday – Thursday 8 a.m.–11 p.m. Eastern**  
**Friday 8 a.m.–9 p.m. Eastern**



# Choosing the Best Plan



## 1 TRS-ActiveCare Primary

- Combined medical and prescription deductible
- Select preventive generics covered at \$0
- Generic has copays
- Shares lowest generic copays with Primary+
- SaveOnSP available

## 2 TRS-ActiveCare Primary+

- Separate prescription deductible for brand drug only
- Lowest out of pocket
- Shares lowest generic copays with Primary
- Generic has copays
- Coinsurance max preferred brand
- SaveOnSP available

## 3 TRS-ActiveCare HD

- Combined medical and prescription deductible
- Highest out of pocket
- Select preventive generics covered at \$0
- Generics have coinsurance
- SaveOnSP not available

## TRS-ActiveCare 2 *(Closed to new enrollees)*

- Separate prescription deductible for brand drug only
- Coinsurance max for brand and specialty drugs
- Generic has copays
- SaveOnSP available

# Plan Comparison



Benefit	TRS-ActiveCare Primary	TRS-ActiveCare Primary+	TRS-ActiveCare HD	TRS-ActiveCare 2 (Closed to new enrollees)
<b>Deductible</b>	Individual = \$2,500 Family = \$5,000	\$200 per Individual Brand Drug Only (Rx Only)	Individual = \$3,300 Family = \$6,600	\$200 per Individual Brand Drug Only (Rx Only)
<b>Out of Pocket</b>	Individual = \$8,050 Family = \$16,100	Individual = \$6,900 Family = \$13,800	Individual = \$8,300 Family = \$16,600	Individual = \$7,900 Family = \$15,800
<b>Generic (31day/ 90 day)</b>	\$15 / \$45	\$15 / \$45	20% after deductible	\$20 / \$45
<b>Preferred Brand (31 day / 90 day)</b>	30% after deductible	25% after deductible (max \$100) / (max \$265)	25% after deductible	25% after deductible min \$40 to max \$80 / min \$105 to max \$210
<b>Nonpreferred Brand (31 day / 90 day)</b>	50% after deductible	50% after deductible	50% after deductible	50% after deductible min \$100 to max \$200 / min \$215 to max \$430
<b>Specialty Medication – 31 day</b>	30% after deductible	30% after deductible	20% after deductible	30% after deductible min \$200 to max \$900
<b>SaveOnSp</b>	Yes	Yes	No	Yes
<b>Select Preventive Generics covered at \$0</b>	Yes	No	Yes	No





# PHARMACY RESOURCES AND TOOLS

# 24/7 Resources Right Within Reach, Using Your Online Account or Mobile App

- **express-scripts.com/trsactivecare** — get anywhere, anytime access to your pharmacy benefits with an online account
- **Express Scripts mobile app** — explore your digital account on our highly rated app
- **24/7 customer service** — call the TRS-ActiveCare dedicated phone line for general support or to talk to a specially trained pharmacist for complex concerns or health conditions. **1-844-367-6108.**



Register at [express-scripts.com/trsactivecare](https://express-scripts.com/trsactivecare) or scan the QR Code

[express-scripts.com/trsactivecare](https://express-scripts.com/trsactivecare)



The logo for TRS ActiveCare, featuring a stylized apple icon with the letters 'TRS' in green and 'ACTIVECARE' in blue to its right. Below the apple icon, the text 'TEACHER RETIREMENT SYSTEM OF TEXAS' is written in small capital letters.

### Welcome to your TRS-ActiveCare Prescription Benefits Plan

[Explore Your Plan](#)[Register Now](#)

Already have an account? [Log in](#)

### ID Cards

Express Scripts will issue new enrollees an ID card that is effective for the upcoming plan year. If you don't receive a card or ID number, please download the Temporary ID Card template or you can call Express Scripts' TRS-ActiveCare Customer Support at (844) 367-6108.

[Temporary ID Card Template](#)

A woman in a light blue button-down shirt is standing in a pharmacy, holding a yellow pill bottle. In the background, another person is working behind a counter.

### Check Medication Costs

We make it easy to price a medication. Once your plan year deductible is met, you'll pay the copay or coinsurance for each prescription until your out-of-pocket maximum is reached.

[Explore Your Plan](#)





# Create Your Own Account Now

Just **5 clicks** and **2 minutes** to create one **powerful, personal account**

- Sign up for text alerts to never miss an opportunity to save
- Get transparent pricing on all your medications
- And so much more!

Go ahead, we'll wait. Get started at **[express-scripts.com/trsactivecare](https://express-scripts.com/trsactivecare)** or scan the **QR code** to create a digital account today – use a member ID number or social security number to register.

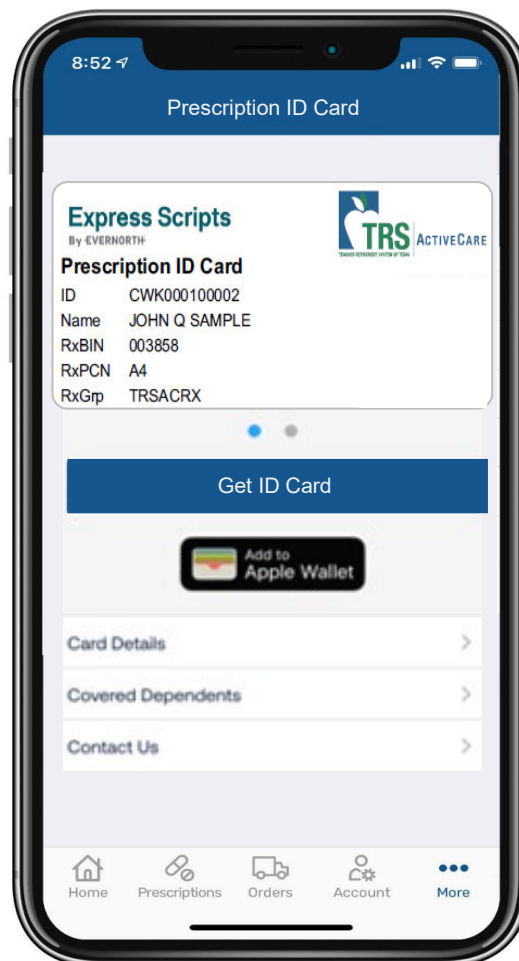
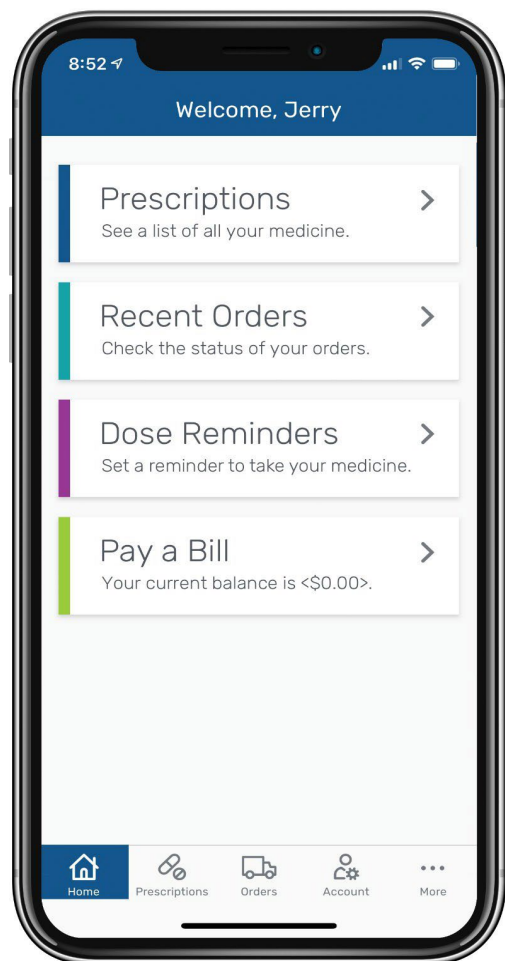
**ACCESS ACCOUNT FEATURES ONLINE**  
**OR THROUGH OUR MOBILE APP!**



Scan the QR Code to create a  
digital account today



# The Express Scripts Mobile App & Digital Prescription ID Card



Download your Digital ID card here!



Download it to your phone, print a copy or do both.



# DISTRICT AMBASSADORS

# Your TRS Pharmacy District Ambassador



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# REVIEW OF QUESTIONS AND ANSWERS



# Thank You!

