

TRS-Care Standard Webinar for 2026 Benefits

TRS Retirees &
Eligible Dependents Under 65



Agenda



- Introduction and Overview (TRS Health)
- TRS-Care Standard Medical Benefits (Blue Cross and Blue Shield of Texas)
- TRS-Care Standard Prescription Benefits (Express Scripts® Pharmacy)
- Q&A Session

What's New in 2026?



TRS-Care Standard **rates will stay the same** for the 9th year in a row.

Member Rewards are here! This benefit lets you **earn up to \$599 in Member Rewards per calendar year** in cash. Shop smart. Save big. Get rewarded.

Deductibles will increase to align with IRS guidelines so participants can keep using a health savings account.

TRS-Care Dental and vision benefits are here! Annual open enrollment is from Oct. 1 to Dec. 8, 2025.



Subscribe to *The Pulse* newsletter at www.trs.texas.gov for updates.

Introducing Member Rewards: A Smarter Way to Save on Health Care!



Starting Sept. 1, 2025, TRS-Care Standard members can **earn up to \$599 per year** just by choosing high-quality, lower-cost providers for common procedures like MRIs, CT scans, colonoscopies, and more. **Shop smart Save big. Get rewarded.**

How It Works:

1. **Compare costs** using Provider Finder or call a Personal Health Guide.
2. **Schedule your appointment** with a reward-eligible provider.
3. **Earn a cash reward** mailed to your home after your claim is processed!

No Proposed Premium Changes to TRS-Care Standard



TRS-Care Standard Premiums for Non-Medicare Eligible Retirees Compared to Individual Market				
2025 Monthly Premiums Compared	Current TRS-Care Standard for Non-Medicare Retirees	Individual Market (Mid-Point Region *Dallas 8)		
		Age 55	Age 60	
	Retiree Only	\$200	\$844.29	\$1,018.40
	Retire and Spouse	\$689	\$1,688.58 (2x individual premium, assumes both are age 55)	\$2,036.80 (2x individual premium, assumes both are age 60)

Pricing is competitive at 50-80% of the cost of individual market plans.

**Premiums on individual market vary by age and region of the state, whereas TRS-Care Standard premiums do not. Dependent coverage is priced at the individual market rate, i.e., age 55 retiree and spouse would be \$844.29 x 2.*

TRS-Care Standard Benefit Changes



TRS-Care Standard deductibles will increase to account for IRS guidelines to maintain Health Savings Account (HSA) option.

TRS-Care Standard Deductible Changes		
	2025	2026
In-Network: Individual	\$1,650	\$1,700
In-Network: Family	\$3,300	\$3,400
Out-of-Network: Individual	\$3,300	\$3,400
Out-of-Network: Family	\$6,600	\$6,800

Medical Benefits

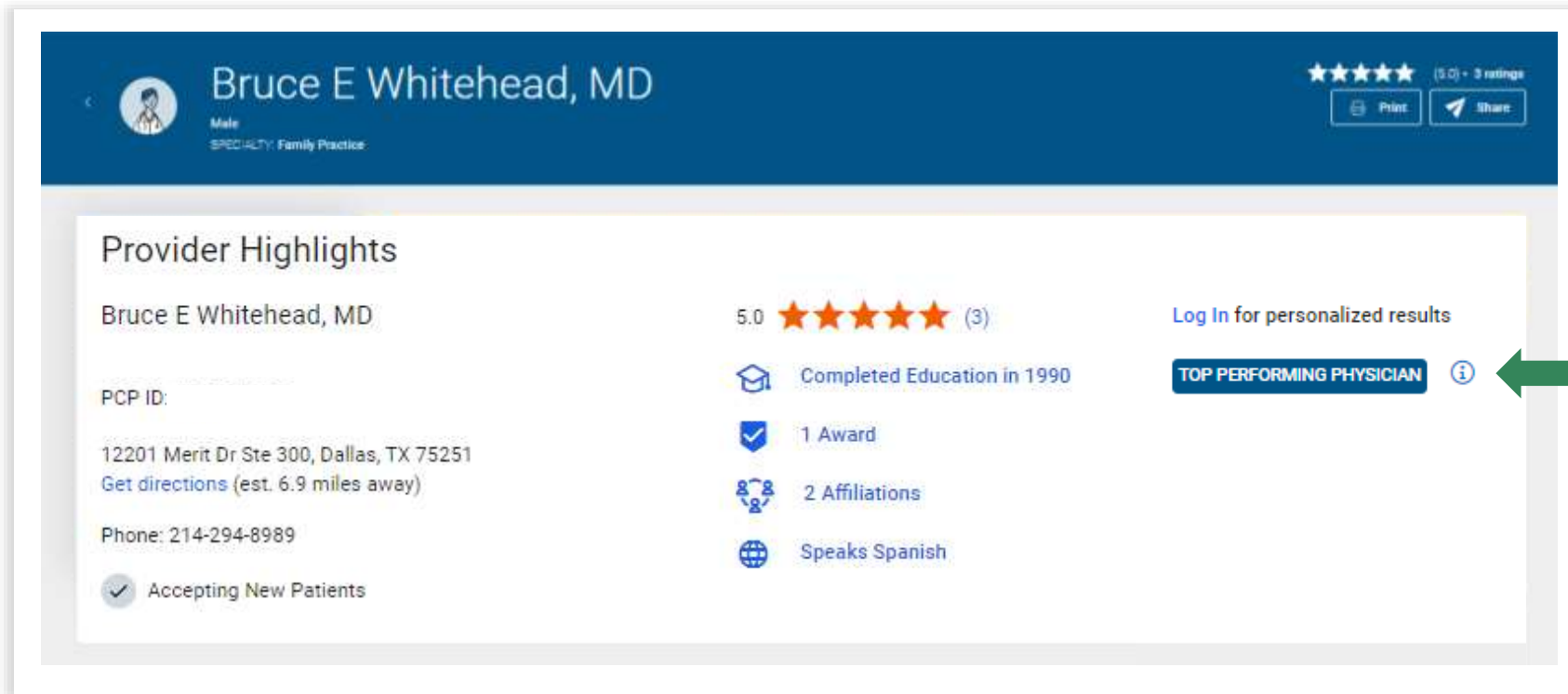
Blue Cross and Blue Shield of Texas



2026 Benefits Overview



Plan Details	In-Network	Out-of-Network
Deductible	\$1,700 individual plan \$3,400 family plan	\$3,400 individual plan \$6,800 family plan
Coinsurance	You pay 20% after deductible	You pay 40% after deductible
Maximum out-of-pocket	\$5,650 individual plan \$11,300 family plan	\$11,300 individual plan \$22,600 family plan
TRS Virtual Health – Medical (Teladoc® & RediMD™)	RediMD: \$30 per visit. Applies to your deductible. Once met the plan pays 80% and you pay 20%. Teladoc: \$42 for acute, on-demand medical care (excluding mental health). Applies to your deductible. Once you meet your deductible the plan pays 80% and you pay 20%.	
TRS Virtual Health – Mental Health (Teladoc)	Initial psychiatry session: \$185 On-going psychiatry session: \$95 Psychologist, licensed clinical social worker, counselor or therapist session: \$85	



The screenshot shows a provider profile for Bruce E Whitehead, MD. At the top, there is a blue header with the provider's name, a small profile icon, and a 5.0 star rating with 3 ratings. Below the header, the profile is divided into two columns. The left column, titled 'Provider Highlights', contains the provider's name, PCP ID, address (12201 Merit Dr Ste 300, Dallas, TX 75251), phone number (214-294-8989), and a checkmark indicating 'Accepting New Patients'. The right column lists qualifications: 'Completed Education in 1990', '1 Award', '2 Affiliations', and 'Speaks Spanish'. A blue button labeled 'TOP PERFORMING PHYSICIAN' with an information icon is positioned to the right of these qualifications. A green arrow points from this button to the text on the right side of the slide.

Bruce E Whitehead, MD
Male
SPECIALTY: Family Practice

★★★★★ (5.0) • 3 ratings
Print Share

Provider Highlights

Bruce E Whitehead, MD

PCP ID: [REDACTED]

12201 Merit Dr Ste 300, Dallas, TX 75251
[Get directions](#) (est. 6.9 miles away)

Phone: 214-294-8989

✓ Accepting New Patients

5.0 ★★★★★ (3)

Completed Education in 1990

1 Award

2 Affiliations

Speaks Spanish

[Log In](#) for personalized results

TOP PERFORMING PHYSICIAN ⓘ



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

A Top Performing Physician:

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

New ways to save starting Sept. 1, 2025

1



Compare

Call a Personal Health Guide or use Provider Finder to find a reward-eligible location or provider for your procedure or service.

2



Schedule

Once you make a selection, schedule an appointment and get the procedure or service.

3



Earn

Get a cash reward by check, which we'll mail to your home after we pay your claim and verify the provider as reward eligible.



Member Rewards



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



Scan the QR code for more information about Member Rewards



Choose a PCP for Better Health

Did you know a Primary Care Provider can manage your health care and save you money?



They know you and your lifestyle best.



They understand your medical history, medications and treatment preferences.



They provide care centered around YOU.



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



They'll refer you to a specialist when needed.



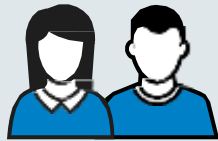
They may help you have fewer sick days by keeping you healthier.

Don't have a PCP or want 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.

Preventive Care at No Added Cost

What's Covered?

- **In-network preventive care is covered at 100% with no copays or deductibles.** 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



Routine immunizations:

- shingles
- flu

Important Reminder:

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

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.



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

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)

Teladoc charges **\$42 per visit**

Mental Health*

consult fee varies based on the
provider specialty

(an initial psychiatric session \$185, with \$95 per
ongoing session; \$85 per session with a licensed
clinical social worker, counselor or therapist)

RediMD

1-866-989-CURE
(1-866-989-2873)

Registration Code:
trscarestandard

RediMD charges **\$30 per visit**

Scan the QR
code for more
information
about Virtual
Health



*Only available through Teladoc

Go Here, Not There



Knowing where to go for care can save you time and money! Just because a provider accepts BCBSTX doesn't always mean they are in network for your plan. Make sure to ask if the facility is an urgent care center or a freestanding emergency room.

ALLERGIES. AGAIN.

VIRTUAL HEALTH

Go here for:

- Allergies, asthma
- Colds, fevers
- Rashes

\$

FIRE ANT TAKEOVER

PRIMARY CARE PROVIDER (PCP)

Go here for:

- Routine screenings
- Flu, COVID-19
- Minor illnesses, injuries

\$

BACK FULL OF CACTUS SPIKES

URGENT CARE CLINIC

Go here for:

- Stitches
- Sprains, minor breaks
- Severe flu symptoms

\$\$\$

GORED BY A BULL

EMERGENCY ROOM (ER)

Go here for:

- Chest pain, heart attacks
- Strokes
- Broken bones

\$\$\$\$

ONE WORD: DON'T

FREESTANDING ER

Rarely in network = \$\$\$\$\$\$

May not be set up for true emergencies = **delayed care**

Delayed care = \$\$\$\$\$\$\$\$ ☠️

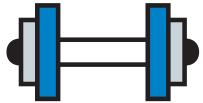
Still Stumped? Call the 24/7 Nurseline at 1-833-968-1770.



Well onTarget

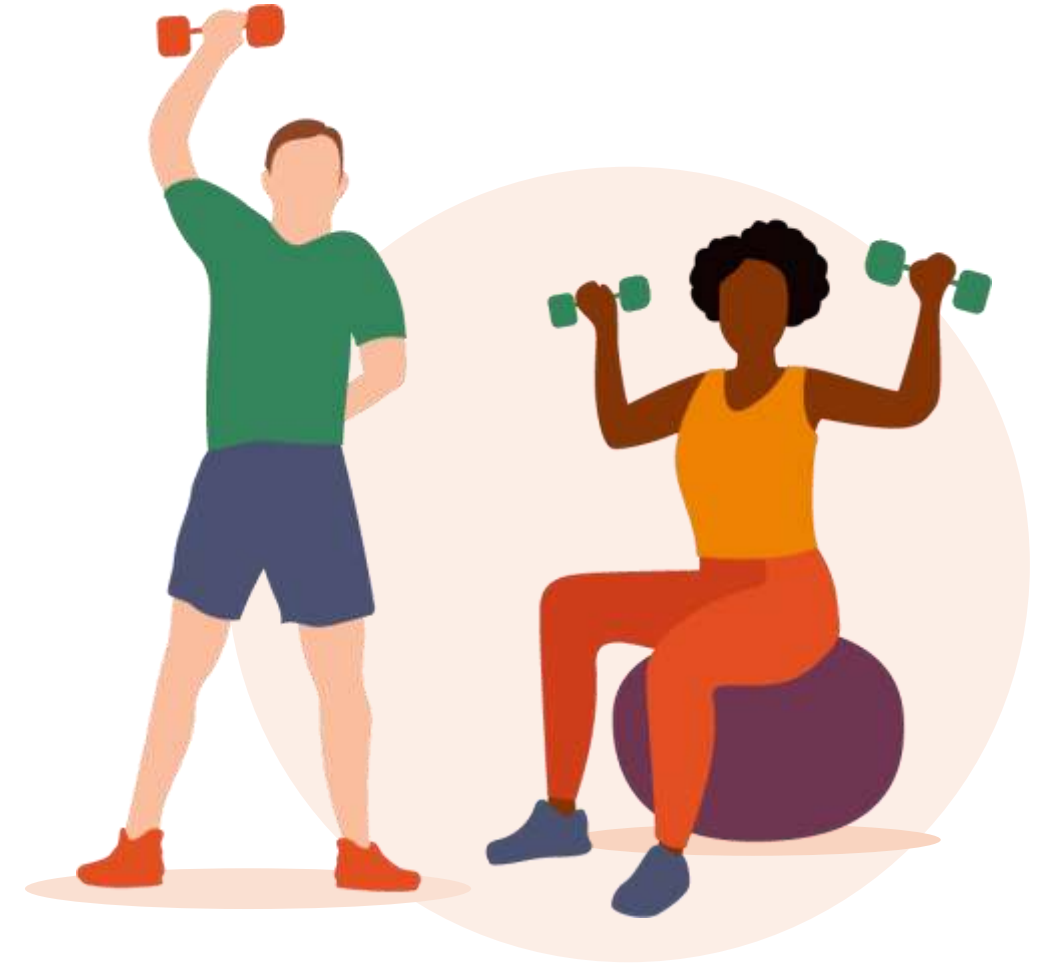
Take advantage of self-guided courses or get one-on-one support from a wellness coach with:

- managing stress
- improving fitness and diet
- losing or maintaining weight
- improving cholesterol and blood pressure



The Fitness Program

Affordable, no-contract gym memberships nationwide with a virtual only option



Get More Wellness Information



Get Wellness Rewards



Two Great Ways to Save



Blue PointsSM lets you earn rewards for participating in healthy activities. Redeem points for gift cards to treat yourself.

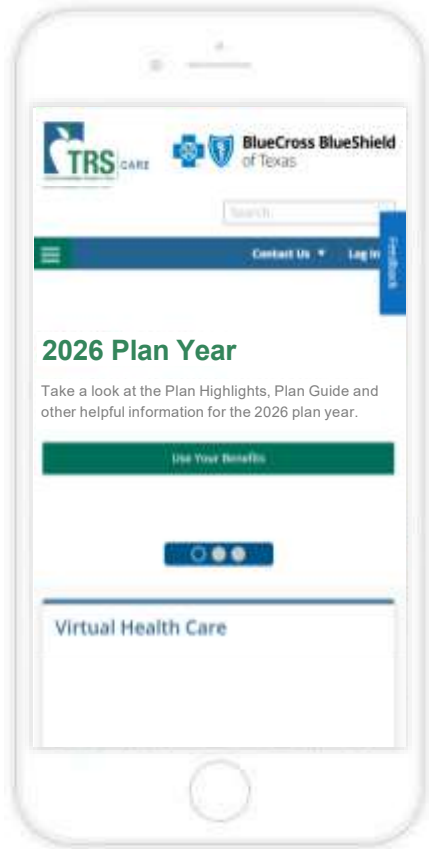


Save money on health and wellness products and services from top retailers that aren't covered by insurance.

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 for further information. The Well onTarget member rewards redemption service is provided by an independent third party.

Resources at Your Fingertips



Blue Access for MembersSM

- view claims and explanation of benefits
- compare costs of doctors and services

BCBSTX Mobile App

- get a digital ID card
- live chat 24/7

www.bcbstx.com/trscarestandard

ID Cards

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

	BlueCross BlueShield of Texas An Independent licensee of the Blue Cross and Blue Shield Association		
Subscriber Name: JOHN SMITH		TRS-Care Standard	
Identification Number: T3X123456789			
Group Number:	485000	Deductible	\$1,700/\$3,400
Coverage Date:	01/01/26	Medical Services	20% after ded.
		Emergency Room	20% after ded.
		Teladoc	\$42 Medical
		RediMD	\$30 Medical
BCA			
		Blue Edge®	

Here For You 24/7



We're Available 24/7!

Save **1-866-355-5999** in your contacts as **Personal Health Guide** for easy access.
You can also download the **BCBSTX App** to chat anytime!



Pop Quiz!

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

A. True

B. False

The answer is A — TRUE! TRS-Care Standard Member Rewards offers rewards for over 250 procedures or provider specialties. With three simple steps (**compare, schedule, and earn**) you can claim up to \$599 per calendar year!





Thank you.

Up next : Express Scripts by Evernorth

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.

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.

The Fitness Program is provided by TivityHealth, an independent contractor which administers the Prime Network of fitness centers. The Prime Network is made up of independently-owned and managed fitness centers.

BCBSTX makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.



2026 TRS-Care Standard Prescription Benefits

Express Scripts Pharmacy Benefit Services

WHO WE ARE

New Look, Same Trusted Service

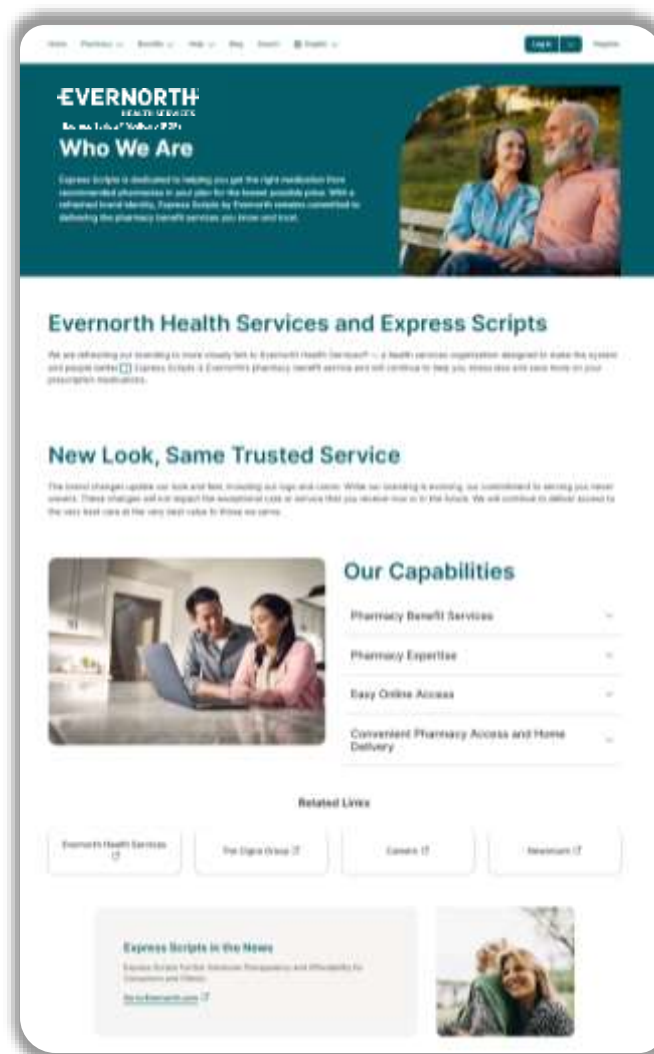
EVERNORTH[®] HEALTH SERVICES

- + Accredo[®] Specialty Pharmacy
- + Express Scripts[®] Pharmacy
- + Express Scripts[®] Pharmacy Benefit Services

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.



Who is Express Scripts®?



Express Scripts is a leading pharmacy benefit manager providing you access to:

- 60k+ retail pharmacies in the United States
- Home delivery services
- Accredo specialty pharmacy
- 20+ condition-specific Therapeutic Resource Centers
- Simple web and mobile apps



Pharmacy Care: Your Choice Matters



Express Scripts Retail Pharmacy Network

Retail Pharmacies for
SHORT-TERM
Medication Needs



Use national network of over 60K pharmacies for your acute medication needs and new prescriptions.

Express Scripts Home Delivery and Retail Maintenance Network Participating Pharmacies

Options for
CHRONIC
Medication Needs



Home Delivery for specialized care and added convenience. Worry free fills and enhanced payment plan. Retail 90-day options for those who prefer the retail experience.

Accredo® Specialty Pharmacy

Home Delivery for
SPECIALTY
Medication Needs



More personalized care. Patients who use Accredo can expect white-glove service.

Prescriptions delivered straight to your mailbox!



1000+ Pharmacists Available 24/7

no voicemails or
callbacks



Therapeutic Resource Centers

for patients and
caregivers who need
specialized care



Stress-Free Fills

with flexible payment
options and automatic
refills



Easy Management

through website and
app to order, price, pay
and track medications



Millions of prescriptions dispensed each
year with a 99.99% accuracy rate.

Specialized patient care for patients with chronic conditions



Benefits include:

- Individualized counseling and education
- Proactive monitoring of your medicines
- Coordination with your doctors

Common Specialty Conditions:

- Rheumatoid Arthritis
- Cancer
- Inflammatory Conditions
- HIV
- Multiple Sclerosis
- Hepatitis C
- Pulmonary Arterial Hypertension
- Bleeding Disorders

SaveOnSP Copay Assistance



SaveOnSP is designed to provide savings on specialty meds.



SaveOnSP will cover many specialty drugs.



TRS-Care Standard participants will have a seamless transition to SaveOnSP.



SaveOnSP will contact eligible participants to enroll in the program.



TRS-Care Standard Benefit Overview



**Retail
Pharmacies**

**Home Delivery
Pharmacy**

**Accredo Specialty
Pharmacy**



Maintenance medications at
31-day supply (one time)



Home delivery pharmacy or
retail maintenance pharmacies
for a 90-day supply

TRS-Care Standard Benefit Overview (cont.)



Benefit Coverage	Deductible and Out of Pocket
Deductible (DED)	\$1,700 Individual or \$3,400 Family (Integrated with your medical)
Maximum Out-of-Pocket (MOOP)	\$5,650 Individual or \$11,300 Family (Integrated with your medical)

Benefit Coverage	Retail and Mail Order
Generic Medication	20% after deductible
Preferred Brand (Formulary) Medication	20% after deductible
Non-Preferred Brand Medication	20% after deductible
Specialty Medications (Only 31-day supplies)	20% after deductible
Insulin	31-Day Supply: \$25.00 90-Day Supply: \$75.00

Is There A Generic Drug For That?

FDA-approved generic medications can cost **up to 85% less**.

Steps you can take to save money:

- Before leaving a doctor's office, ask if your prescription has a generic option.
- Review your medications regularly with a doctor or pharmacist — you may have new, lower-cost treatment options.
- Ask your pharmacist about generics before you fill your prescription.



How To Price Your Medication

1.

Go to **express-scripts.com/trscarestandard**.

2.

Choose **Explore Your Plan**.

3.

Choose **Price a Medication**.

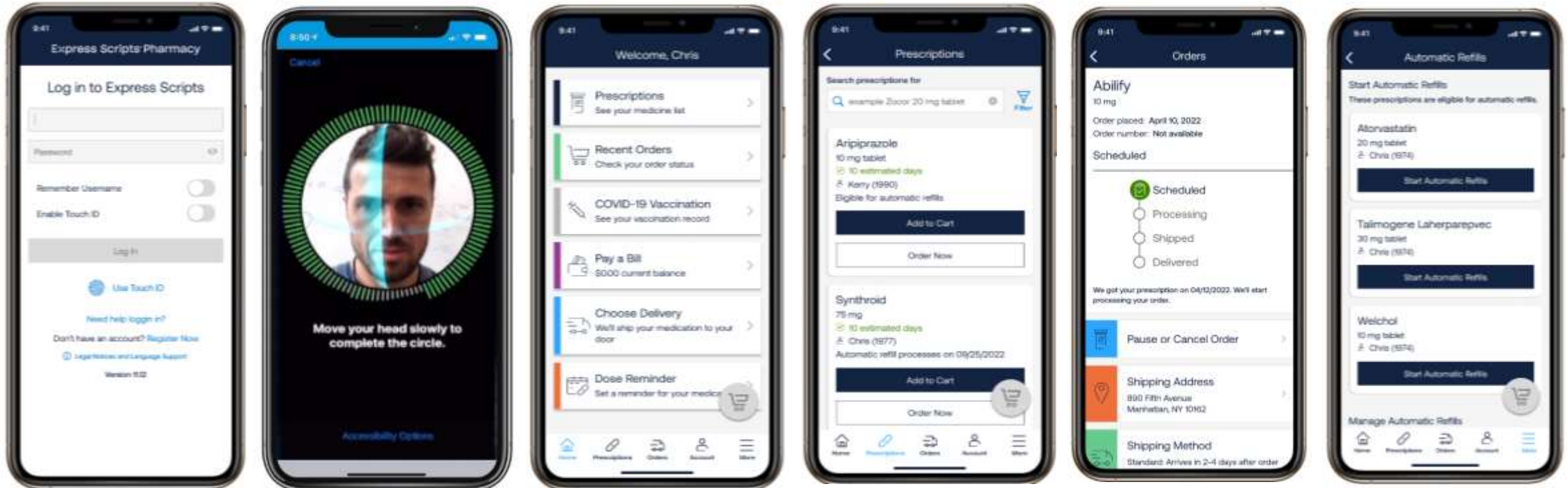
4.

Enter information about your **prescription name and strength**.

5.

Choose **Get Prices**.

Mobile App: On-the-Go Pharmacy Management



**Download the
free app**

**Log in with
biometric
face ID**

**Add your
favorites to the
Dashboard**

**Refill with
2 clicks**

**Check order
status & track
shipments**

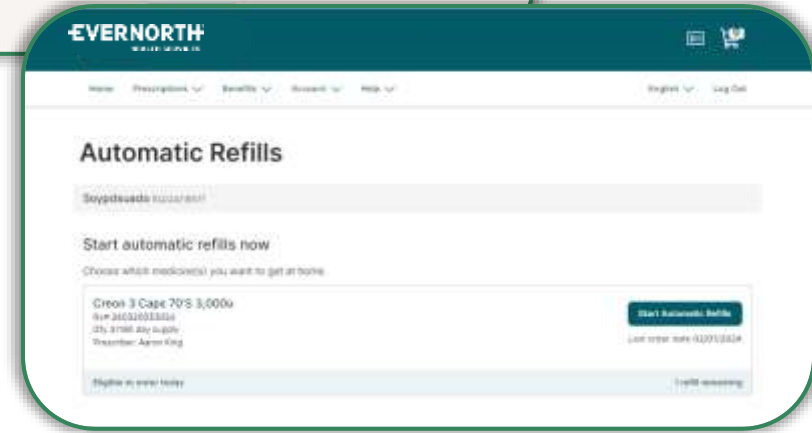
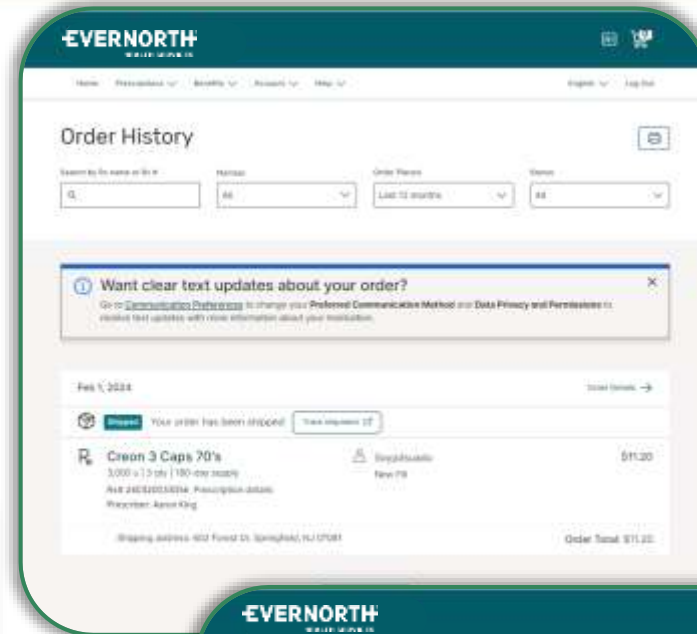
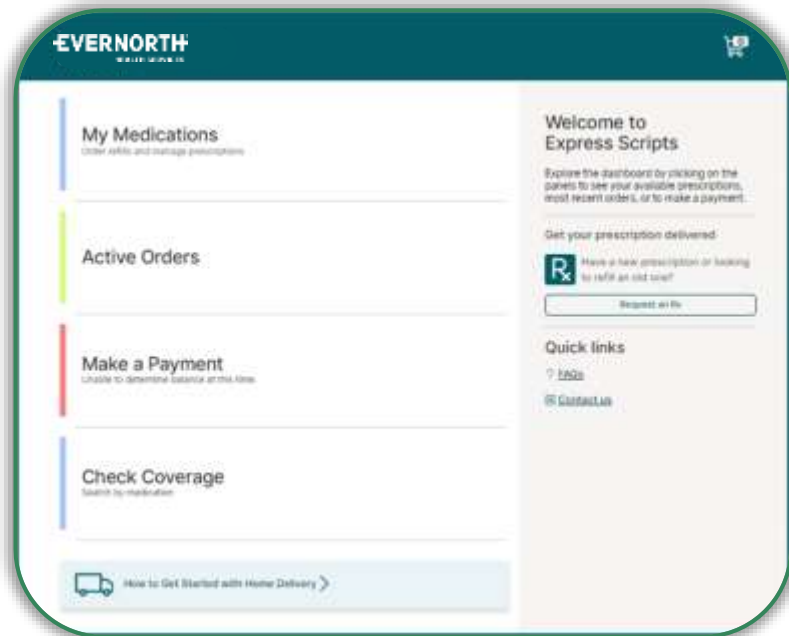
**Start, stop &
manage auto
refills**

Express Scripts® Website



express-scripts.com/trscarestandard

- Manage your prescriptions online 24/7
- Seamless conversion from generic to brand name



Express Scripts® Resources



ESI Member Services:

855-778-1459

24 hours, 7 days a week



Accredo Member Services:

800-596-7701

Mon–Fri 8AM - 11PM
Sat 8 a.m. - 5 p.m.



SaveOnSP:

800-683-1074

Mon–Thu 7 a.m. - 10 p.m.
Fri 7 a.m. - 9 p.m.

To learn more about your benefits, log in to
expressscripts.com/trscarestandard and select “Explore Your Plan”

Pop Quiz!



Using generic medications can cost **up to 85% less**.

A. True

B. False

The answer is A — TRUE! One way to save money on prescriptions is to ask for a generic.

Thank you!



TRS-Care Eligibility and Enrollment (TRS)

888-237-6762, Mon–Fri, 7 a.m. - 6 p.m.

trs.texas.gov



Medical Benefits (Blue Cross Blue Shield of Texas®)

866-355-5999, 24 hours a day, seven days a week

bcbstx.com/trscarestandard



Prescription Drug Benefits (Express Scripts® Pharmacy)

855-778-1459, 24 hours a day, seven days a week

express-scripts.com/trscarestandard