

Resource Guide

for your ActiveCare 2 Plan

Get to know all your plan offers to
help you choose wisely and live healthy

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ActiveCare 2 Plan

1-800-222-9205 — TRS-ActiveCare Customer Service

1-800-628-3323 — TTY number

- Option 1 — Aetna (medical) 8 a.m. – 6 p.m. CT (Mon. – Fri.)
- Option 2 — Caremark (prescription drug) 24 hours a day, 7 days a week

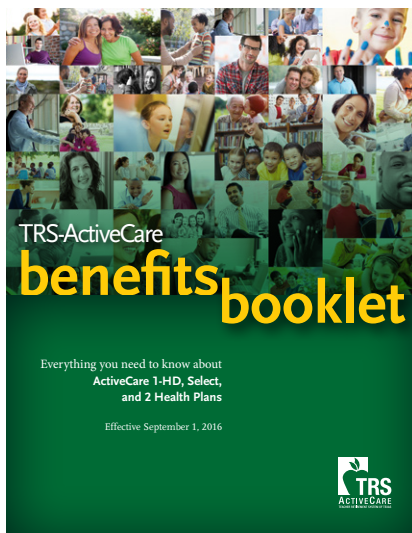


LIVE HEALTHY!

Your ActiveCare 2 plan is more than just benefits. It's a resource for healthier living, with tools, services and programs to help you and your family achieve your wellness goals. We invite you to learn about what's available to help you be the healthiest you can be.

Take advantage of your plan's 100% covered preventive care benefits

Get routine physical exams and screenings that help catch problems early. They're covered at 100% — with no deductible — when you use in-network providers. Examples of preventive care include routine screenings, vaccines and checkups for adults and children, as well as counseling to prevent illnesses, disease and other health problems. They also include women's preventive care services, such as checkups, contraception, prenatal care, lactation counseling and more. For a full list of covered preventive care services, please refer to the TRS-ActiveCare Benefits Booklet at www.trsactivecareetna.com.



Live healthier 4 ways

1. **Exercise regularly.** Get 30 minutes of moderate-level activity most days.
2. **Quit smoking.** The health benefits begin almost immediately.
3. **Eat more fruits and vegetables.** Shoot for 5 to 9 servings daily.
4. **De-stress.** Take time each day to meditate, do yoga or simply sit and do nothing.

Join the Live Healthy America Challenge

Live Healthy America is an 8-week challenge brought to you by TRS-ActiveCare and Aetna, and open to any TRS employee enrolled in a TRS-ActiveCare medical plan. When you join, you can put together a team of 2 to 10 people or participate as a team of one. You'll take part in team activities and workouts, setting goals and tracking activity minutes and/or weight loss successes. You'll make positive changes in your health and life as you track your progress daily or weekly.

Best of all, you can win prizes for your team and your school. To learn more and join the challenge, visit www.trsactivecarelivehealthychallenge.com.





BEGINNING RIGHT MATERNITY PROGRAM

Get your baby off to a healthy start

Your ActiveCare 2 plan can help. It's an important health and wellness resource for you and your family – right from the very beginning of life.

Coverage for your newborn

The first weeks after a new baby arrives are a busy time. So it's good to know that your ActiveCare 2 plan will automatically provide medical coverage for your newborn for the first 31 days following his/her date of birth. You must enroll your child within 31 days after his/her date of birth.

Understanding your family benefits

If you were enrolled as an “employee only” or “individual” before the birth of your child, your coverage status will change once your child is enrolled. Your monthly contributions will change. To see your family benefits, go to www.tractivecareetna.com and click “2016-2017 Benefits Booklet.”



Join the Beginning Right® Maternity Program

Available to you or your covered dependent, the Beginning Right Maternity Program can help give your baby a healthier start in life. The program offers:

- One-on-one support via phone from an obstetrically trained nurse who can provide information, advice and answers on pregnancy and newborn-related issues and concerns.
- A Pregnancy Risk Survey to help identify health issues that need special attention.
- A Pregnancy Handbook (available in English or Spanish) with helpful information, resources and tips for a healthier pregnancy and healthier baby.

Get your \$100 Babies “R” Us® gift card: When you or your covered dependent joins Beginning Right and completes the program (including one post-partum call from a program nurse), a \$100 gift card from Babies “R” Us will be mailed to your home.

TO GET STARTED: Call **1-800-272-3531** or visit **www.trsactivecare.aetna.com** and log in to Aetna Navigator, then click “Health Programs” at the top of your home page.





GETTING STARTED WITH YOUR ACTIVECARE 2 PLAN

Here are a few tips and reminders to help as you get started with your ActiveCare 2 plan for the 2016 – 2017 plan year.

Your Aetna ID card

Your Aetna ID card is a family card; up to five family members are listed on the card. If you have more than four dependents, you may have received an additional card that shows the other dependents.

If you need additional, temporary or replacement cards, call TRS-ActiveCare Customer Service at **1-800-222-9205**.

About the out-of-pocket maximum

Designed to protect against very high medical expenses, the out-of-pocket maximum limits what you must pay out of your own pocket for care each year.

- The **individual out-of-pocket maximum, \$6,850**, applies to each family member covered by the plan. Once a family member's expenses reach his/her individual out-of-pocket maximum, any remaining expenses are paid at 100% for the rest of the year for that member.
- Each family member's expenses accumulate toward the **family out-of-pocket maximum, \$13,700**. Once the out-of-pocket expenses of any combination of family members accumulate to the family out-of-pocket maximum, all family members will be considered to have met their out-of-pocket maximum.



MEET AETNA

Your ActiveCare 2 medical plan is administered by Aetna. Aetna offers a wide range of resources and services — from a national provider network, to the latest online tools and mobile apps, to the services of a Health Concierge.

There's a lot to know about your plan and what it can do for you and your family.

Use these two important resources to get the most out of your plan benefits, services and programs.



Call the Aetna Health Concierge – 1-800-222-9205

For benefits and health care answers

When you need a quick answer, someone to explain your benefits or help getting the right care, you have an advocate dedicated to your health care needs. The Aetna Health Concierge is a benefits and health expert who can help you better understand the different parts of your plan. Call with your questions and learn more about benefits, providers, services, programs and tools. Your Aetna Health Concierge can even help you find the right doctor for your condition or problem, and make an appointment.

Aetna Health Concierge
1-800-222-9205, option 5
Monday through Friday, 8 a.m. to 6 p.m.

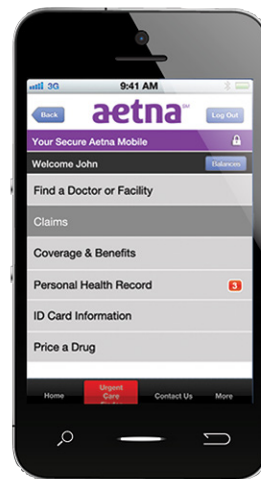




Register with Aetna Navigator For access to a world of online resources

As an ActiveCare participant, you will have access to online tools, provider lookups, cost estimates and much more at Aetna Navigator, your secure member website. It all starts when you register. Here's how:

- Have your Aetna member ID card ready
- Visit **www.trselectivecare.aetna.com** and click “Log In/Register” on the home page
- Follow the simple prompts
- Create your user name and password
- Provide a valid email address and agree to receive electronic information so that you will stay up to date on coverage and claim details



Need help registering? Use the “Ask Ann” link to register, retrieve a password and find your way around the site.

Once you are registered, you can visit the website 24/7 to:

- Confirm family members covered under your plan
- Check benefits and claims
- Print an ID card
- Get cost estimates for medical procedures and treatments
- Take the Health Assessment
- View your Personal Health Record (PHR)
- Use the “Contact Us” link on any page to email Aetna Member Services
- Get started with Aetna wellness programs and discounts

You can also:

Look up in-network providers. Use DocFind®, the online provider directory, to find in-network primary care doctors, specialists, urgent care facilities, hospitals and more near you. Go to www.tractivecare.aetna.com and click “Find a doctor or facility” on the home page. Choose a provider type or enter a name, specialty, procedure or condition in the search box.

REMEMBER: You pay less for care when you use doctors who belong to the Aetna network. Plus, they file claims for you and handle any advance approvals you may need for certain types of care. Visiting an out-of-network provider for your health care needs can have significant financial implications for you.

Check your Personal Health Record (PHR). The PHR is a secure online record of your care, with information gathered from medical and pharmacy claims. You can see medical procedures and services received, and routine care provided — by whom and when. You can also enter your own information such as prescription medications, over-the-counter drugs and nutritional supplements you use. The PHR also issues personalized health-related alerts and recommendations, and features health and physical activity trackers.

Get the apps!

	<p>Aetna Mobile lets you use a modified version of Aetna Navigator on your mobile device. Find doctors, show your ID card, check claims, contact Member Services and more. The Aetna Mobile app works with Apple and Android mobile digital devices.*</p> <p>Get it: Text “Apps” to 23862** OR visit www.aetna.com/mobile.</p>
	<p>iTriage®, to make sense of your health care options. Check a symptom, look up conditions and procedures, find the right doctor or facility, look up ER wait times, and much more.</p> <p>Get it: The app is free on Google Play™ or the App StoreSM. You can also visit www.itriagehealth.com.</p>
	<p>Caremark app, for real-time, secure access to your prescriptions and pharmacy information. You can look up pharmacies near you, or order prescriptions using mail order service, then check the status of your order. You can also view your pharmacy history and check drug costs. Use the app on your iPhone and Android phone.</p> <p>Get it: Visit www.caremark.com. On the home page, look for “Check out our mobile app!” and click “Learn more and get the app now.”</p>
	<p>Teladoc® app, to talk to a board-certified doctor 24/7/365. This app lets you access all the benefits of the Teladoc service via phone. Talk to a doctor anytime, anywhere. Turn to “Save With Your ActiveCare 2 Plan” on page 16 for more about Teladoc.</p> <p>Get it: Visit www.teladoc.com/mobile or text “Get Started” to 469-804-9918.</p>
	<p>The MyQuest™ mobile app, to schedule Quest Diagnostics™ appointments, check lab results, share information and more. Available for Apple and Android devices.</p> <p>Get it: Download the app at www.questdiagnostics.com/myquest.</p>

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**Standard text messaging rates may apply.



YOUR PRESCRIPTION DRUGS

Meet Caremark

Caremark is the administrator of your TRS-ActiveCare Plan prescription drug benefits.

Through Caremark pharmacy services, you can order maintenance and specialty medications online or by phone, and have them delivered directly to you. You can also visit www.caremark.com/trsactivecare for helpful resources and information.



How to save on prescription drugs

Here are 4 ways to save on your prescriptions:

1. **Ask for generics first.** Generics are pharmaceutically and therapeutically equivalent to brand-name drugs, and can cost up to 80% less.
2. **Remember the preferred drug list.** If a generic drug isn't available, ask your doctor to prescribe a drug on your plan's preferred drug list, if appropriate. You will pay more for a brand-name medication *not* on the preferred list. Go to www.caremark.com/trsactivecare to see the preferred drug list.
3. **Order 90-day supplies** of maintenance medications to save money. Visit a Caremark Retail-Plus Pharmacy or use the Caremark Pharmacy for mail service. You will pay the same coinsurance either way. Remember, if you fill maintenance prescriptions at a traditional network pharmacy, you will pay more for your medication after the first purchase.
4. **Fill short-term prescriptions** (up to a 31-day supply) at a Caremark retail network pharmacy. You will generally pay more for short-term prescriptions filled outside the Caremark retail network.



Filling your prescriptions

Where you can fill your prescription depends on whether you need a short-term, maintenance or specialty medication.

Short-term medications are generally taken for a limited time and have a limited number of refills; for example, an antibiotic. You can fill prescriptions for these medications at any pharmacy in the Caremark retail network.

- Choose from more than 64,000 network pharmacies nationwide, including independent and chain pharmacies.
- Find a participating pharmacy at www.caremark.com/trsactivecare.

TIP: To avoid claims paperwork, bring your prescription ID card along when you pick up your prescription. Use a pharmacy in the Caremark retail network to save money.

Maintenance medications are taken regularly for chronic conditions such as high blood pressure, asthma, diabetes or high cholesterol. You will generally save money by using the Caremark Pharmacy (for mail orders) or a Caremark Retail-Plus Pharmacy for these prescriptions.

You have a choice of **4** easy ways to start filling maintenance prescriptions:

1. Bring your prescription to any Caremark Retail-Plus Pharmacy — find one at www.caremark.com.
2. Complete and return the mail-service order form available at www.caremark.com/trsactivecare.
3. Use the FastStart® tool found on www.caremark.com.
4. Call FastStart at **1-800-875-0867**.

Specialty medications are drugs used to treat complex conditions such as cancer, growth hormone deficiency or hemophilia. They may be injected, infused, inhaled or taken orally, and may require special handling. You can fill prescriptions for specialty medications through CVS Caremark Specialty Pharmacy. To learn more and get started, call CaremarkConnect® toll-free at **1-800-237-2767** or visit www.caremark.com/trsactivecare.





REACH YOUR WELLNESS GOALS

Take advantage of no-cost programs and services to reach your wellness goals, manage a chronic condition, stay healthy during pregnancy and more.

Simple Steps To A Healthier Life **Know your risks, improve your health**

Simple Steps To A Healthier Life is an online health and wellness program that can help you reach goals such as losing weight, eating healthier and even getting a better night's sleep — step by step, at your own pace.



Take the Health Assessment

The program starts when you take the Health Assessment, a questionnaire that covers topics such as health history, lifestyle and habits, and health screenings. In just 15 minutes, you're done.



Get a health report and an action plan

Once you've completed your Health Assessment, you will get a secure email with your personalized action plan. This report outlines your personal health risks based on your answers to the questionnaire. It also recommends online health coaching programs you can follow at your own pace to reach your wellness goals.

The programs include:

- *Be Tobacco Free*: Get help to quit tobacco and stay quit.
- *Blood Pressure in Check*: Move your "numbers" into a healthier range.
- *Diabetes Life*: Learn effective ways to manage your condition and enjoy better overall health.
- *Eat Healthier*: "Try on" and adopt better eating habits.
- *Get Active*: Put more physical activity into each day.
- *Healthy Back*: Know about better ways to prevent back pain.
- *Heart-Healthy Cholesterol*: Take steps to achieve healthier cholesterol levels.
- *Living Well with Asthma*: Develop and practice healthy habits that help you breathe better.
- *Sleep Well*: Learn steps to take during the day for a better night's sleep.
- *Stress Less*: Find healthier ways to respond to daily pressures and stress.
- *Weigh Less*: Take small, concrete steps to reach your healthy weight.
- *Health in a Hurry*: Get tips and ideas to fit better health into your busy life.

You can participate in any of these programs before or after you complete the health assessment. Within each program, you select a Journey® that fits your needs, goals and interests. Each Journey includes small steps that help you break down goals into more manageable actions.

Secure and confidential

The information you provide as part of your Health Assessment is kept private.

TO GET STARTED: Go to www.tractivecareatna.com and log in to Aetna Navigator. On your home page, click "I want to . . . Take a Health Assessment" on the left-hand menu.

Aetna Health Connections

Live healthier with a chronic condition

Aetna Health Connections is a condition management program that provides one-on-one support from registered nurses and other health care professionals. You'll get information, coaching and monitoring to help you understand and follow your doctor's treatment plan, better manage your condition and avoid complications.

The program covers more than 30 conditions, including asthma, high blood pressure, diabetes, heart disease, osteoporosis and more.

TO GET STARTED: If you could benefit from the program's services, an Aetna nurse may be in touch. You can learn more and enroll online at Aetna Navigator (register first if you haven't already — see page 9). At the top of your home page, click the "Health Programs" tab.

Aetna Care Advocate Team (CAT) **Get help to navigate the health care system**

The Aetna Care Advocate Team (CAT) is a group of trained nurses who can guide you through the health care system. Get help to understand a medical condition or term, learn about treatment options, receive expert coordination of complex medical services and much more. To talk with a CAT care coordinator, call TRS-ActiveCare Customer Service at **1-800-222-9205**.

Patients Like Me® is an online program that combines social networking and the latest research-based information to help people living with chronic health conditions. When you take part, you connect to a network of support that includes more than 400,000 members. You can share your health experiences with others, use message boards, access treatment reports and get tips on managing your condition and improving your quality of life. The program addresses over 2,500 health conditions, so you are likely to find someone who has a similar condition.

TO GET STARTED: Go to www.trsactivecareaetna.com and log in to Aetna Navigator. Look for the link to “Patients Like Me” on your home page.

Caremark health and wellness tools **Manage prescriptions, learn about medications and more**

At **Caremark.com**, you will find the latest health news and trends, information on health conditions and diseases, and tools to keep track of your prescriptions. The site’s tools include the following:

- **Email, phone and text alerts** let you know about upcoming refills, order status and health updates.
- **Caremark’s drug database** gives you detailed information about prescription and over-the-counter medicines, and lets you check for possible drug interactions.
- **Information and tools at healthresources.caremark.com** help you learn more about medical conditions and ways to better manage your health. You’ll find articles, videos, health calculators, a symptom checker, a medical dictionary, Caremark’s drug information center, diet center and much more.





SAVE WITH YOUR ACTIVECARE 2 PLAN

With the help of your plan's tools and resources, you can be just as smart about your health care spending as you are with other kinds of expenses. Take advantage to get the care and services you need for less.

Know where to go

In-network providers charge lower, negotiated rates for ActiveCare participants. Plus, your share of expenses is lower when you stay in the network for care. Use DocFind to search for in-network providers near you (see page 10).

Quest Diagnostics charges lower rates for TRS-ActiveCare participants. Your plan pays 100%, deductible waived, when Quest provides your lab work.

ER alternatives, like urgent care centers and walk-in clinics, are low-cost alternatives when you need prompt non-emergency care. Use DocFind to search for these facilities in your area. Save the emergency room for true, life-threatening emergencies (examples: heart attack, stroke, uncontrolled bleeding).

Not sure where to go? Call the 24-Hour Nurse Information Line at **1-800-556-1555**.

Find and compare costs

The Member Payment Estimator can tell you what a treatment, procedure, test or other medical service will cost before you receive it. To use the tool, log in to Aetna Navigator, your secure member website, at **www.trsactivecare.aetna.com**. The "Cost of Care" box on your home page has the link to the Member Payment Estimator.

The Check Drug Costs tool lets you know how much you will pay based on your benefit plan and your prescription dosage. To use the tool, go to **www.trsactivecare.aetna.com** and click on the "Quick Access Caremark" link on the home page.

Talk to a doctor or nurse from home



Teladoc lets you talk by phone with board-certified general practitioners, internists and pediatricians. Your Teladoc doctor can diagnose, treat and call in prescriptions for non-emergency medical problems such as colds, flu, allergies and others. The phone consultation fee is covered by your plan at 100%. Teladoc is available 24/7* at **1-855-Teladoc (1-855-835-2362)**.

The 24-Hour Nurse Information Line — 1-800-556-1555 — is a toll-free service staffed by registered nurses who can answer questions and provide reliable health information. Get help deciding where to seek non-emergency care. Ask about a medical condition, procedure or treatment. Know what you can do about a problem until you're able to see a doctor.

Use your Aetna Discounts** to save money

- *Vision care*, including eyeglasses, contact lenses and solutions, LASIK and other eye care services and accessories.
- *Hearing care* such as hearing aids and hearing aid repair, exams and more through Hearing Care Solutions and HearPO®.
- *Fitness memberships*† and equipment.
- *Natural products and services*, including massage, herbal supplements, acupuncture, chiropractic care, nutritional counseling and more.
- *Weight management programs* from Jenny Craig®, CalorieKing® and Nutrisystem®.

To get started with your discounts, log in to Aetna Navigator at **www.tractivecare.aetna.com** and click Health Programs>Get discounts.

*Not available in all states.

**Exclusions and restrictions apply.

†Not available at all clubs.





CONTACTS FOR HELP AND INFORMATION

Contact/Resource	Telephone/Web	Description
TRS-ActiveCare Customer Service	1-800-222-9205 (TTY) 1-800-628-3323	For answers and information about your TRS-ActiveCare plan benefits, providers, ID cards and other plan-related needs
Aetna Navigator (secure member website)	www.trsactivecare.aetna.com	Tools, information and other online resources to help you manage your benefits, health and health care
Aetna Health Concierge	1-800-222-9205	Personal help with your plan's benefits and services
Aetna Care Advocate Team (CAT)	1-800-222-9205	Expert help to navigate health care and the health care system
Caremark	1-800-222-9205 (select Option 2) www.caremark.com/trsactivecare	Prescription drug benefits and services
CaremarkConnect	1-800-237-2767	Call CaremarkConnect to enroll in the benefits and services of CVS Caremark Specialty Pharmacy
Teladoc	1-855-TELADOC (1-855-835-2362)	Telephone consultations with board-certified doctors
24-Hour Nurse Information Line	1-800-556-1555	Answers, advice and information from registered nurses on health care questions, problems and needs
Beginning Right Maternity Program	1-800-272-3531	One-on-one support for a healthier pregnancy, healthier baby
Quest Diagnostics	www.questdiagnostics.com	Schedule appointments online 24/7; find nearby locations



ACTIVECARE 2 PLAN HIGHLIGHTS

The chart below shows what you pay for some common types of covered expenses.

Type/ of Service	Network (you pay)	Non-Network (you pay)
Deductible (per plan year)	\$1,000 individual \$3,000 family	Same as network
Out-of-Pocket Maximum (per plan year; does include medical deductible/any medical copays/coinsurance/any prescription drug deductible and applicable copays/coinsurance)	\$6,850 individual \$13,700 family	Same as network
Doctor Office Visits	\$30 copay for primary \$50 copay for specialist	40% after deductible
Preventive Care (see the Benefits Booklet at www.tractivecareetna.com for a list of preventive services)	Plan pays 100% (deductible waived)	40% after deductible
Teladoc Physician Services	Plan pays 100% (deductible waived)	Not applicable
Diagnostic Lab	Plan pays 100% (deductible waived) if performed by Quest Diagnostics; you pay 20% after deductible at other labs	40% after deductible
High-Tech Radiology (CT scan, MRI, nuclear medicine)	\$100 copay per service plus 20% after deductible	\$100 copay per service plus 40% after deductible
Inpatient Hospital (facility charges)	\$150 copay per day plus 20% after deductible (\$750 maximum copay per admission; \$2,250 maximum copay per plan year; preauthorization required)	\$150 copay per day plus 40% after deductible (\$750 maximum copay per admission; \$2,250 maximum copay per plan year; preauthorization required)
Inpatient Hospital (physician/surgeon fees)	20% after deductible	40% after deductible
Outpatient Surgery	\$150 copay per visit plus 20% after deductible	\$150 copay per visit plus 40% after deductible
Bariatric Surgery (physician charges; only covered if performed at an IOQ facility)	\$5,000 copay (does not apply to out-of-pocket maximum) plus 20% after deductible	Not covered
Ambulance	20% after deductible	Same as network
Emergency Room (true emergency use)	\$150 copay plus 20% after deductible (copay waived if admitted)	Same as network
Urgent Care	\$50 copay per visit	40% after deductible
Maternity Care (physician charges; does not include laboratory tests; hospital/facility charges are covered same as inpatient hospital facility charges)	Initial Visit to Confirm Pregnancy \$30 copay Routine Prenatal Care Plan pays 100% (deductible waived) Delivery/Postnatal Care 20% after deductible	40% after deductible
Mental Health/Behavioral Health/Substance Abuse Disorders	Outpatient Services \$50 copay Inpatient Services \$150 copay per day plus 20% after deductible (\$750 maximum copay per admission; \$2,250 maximum copay per plan year; preauthorization required)	Outpatient Services 40% after deductible Inpatient Services \$150 copay per day plus 40% after deductible (\$750 maximum copay per admission; \$2,250 maximum copay per plan year; preauthorization required)
Prescription Drugs Drug deductible (per plan year)	No deductible for generic drugs \$200 per individual for brand-name drugs	Same as network
Retail Short Term (up to 31-day supply) ▪ Generic ▪ Brand (preferred list) ▪ Brand (non-preferred list)	\$20 \$40* \$65*	You will be reimbursed the amount that would have been charged by a network pharmacy less the required deductible and copay
Retail Maintenance (after first fill, up to 31-day supply) ▪ Generic ▪ Brand (preferred list) ▪ Brand (non-preferred list)	\$35 \$60* \$90*	You will be reimbursed the amount that would have been charged by a network pharmacy less the required deductible and copay
Mail Order and Retail-Plus (up to 90-day supply) ▪ Generic ▪ Brand (preferred list) ▪ Brand (non-preferred list)	\$45 \$105* \$180*	Not applicable
Specialty Drugs	\$200 per fill (up to 31-day supply) \$450 per fill (32-day to 90-day supply)	Not applicable

*If you obtain a brand-name drug when a generic equivalent is available, you will be responsible for the generic copayment plus the cost difference between the brand-name drug and the generic drug.

This guide provides an overview of the tools and resources available under the ActiveCare 2 plan. For a detailed description of your program, see your TRS-ActiveCare Benefits Booklet. The Benefits Booklet is available online at www.trsactivecare.aetna.com and is the official TRS-ActiveCare statement on benefits. TRS-ActiveCare benefits will be paid according to the Benefits Booklet and other legal documents governing the program.

TRS-ActiveCare is administered by Aetna Life Insurance Company. Aetna provides claims payment services only and does not assume any financial risk or obligation with respect to claims. Prescription drug benefits are administered by Caremark.

