



Your 2017 – 2018
TRS-ActiveCare 1-HD Plan

resource guide

Plan benefits, programs and services
for better health, more savings



GET TO KNOW TRS-ACTIVECARE 1-HD

Your TRS-ActiveCare 1-HD plan works for you and your family in so many ways – from keeping care affordable to helping you save on products and services that keep you healthy.

In this guide, you'll find facts, tips and reminders to better understand how your plan benefits work. See cost-sharing examples, a how-to on filling prescriptions with Caremark, overviews of wellness programs, a quick view of online resources and more.

Get to know how your plan works, how to get what you need and how to save money doing it. We wish you good health!

TRS-ACTIVECARE 1-HD 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

aetna

CAREMARK





HOW TO FIND WHAT YOU ARE LOOKING FOR

Want to get to a topic quickly? Click on

- Table of Contents section
- Navigation arrows (at the top of each page)
- Page number on each page to go back to Table of Contents
- Web addresses

You'll get moved to that section, page or website automatically.

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USING YOUR TRS-ACTIVECARE 1-HD PLAN

How the plan works when you need care

The best way to get the most from your TRS-ActiveCare 1-HD plan is to understand how it works before you and your family need care.

You meet a deductible each year

The deductible applies to all covered expenses EXCEPT in-network preventive care (including certain generic preventive prescription drugs).

- If you have employee-only coverage, you must meet the employee-only deductible before benefits begin.
- If you have family coverage, the family deductible may be met by one family member or a combination of family members. However, no benefits are paid for any family member until the entire family deductible is met.

You pay a share of expenses

Once the deductible is met, the plan pays a percentage of your covered expenses, and you pay a percentage (coinsurance). You pay less out of pocket when you choose in-network providers.


Remember: Only in-network expenses apply to the in-network deductible, and only out-of-network expenses apply to the out-of-network deductible.

You're protected from high out-of-pocket costs

If your share of expenses reaches the plan's out-of-pocket maximum, the plan will pay benefits at 100% for the rest of the plan year.

Remember:

- Unlike the deductibles, the out-of-pocket maximum applies to each covered person individually, up to the maximum per family. The individual out-of-pocket maximum only includes covered expenses for that individual. Once each covered person meets his/her individual out-of-pocket maximum, the plan pays benefits at 100% for that person.
- Only in-network expenses count toward the in-network out-of-pocket maximum, and only out-of-network expenses count toward the out-of-network out-of-pocket maximum.



FIND the plan's deductible, coinsurance and out-of-pocket maximum amounts on the TRS-ActiveCare 1-HD Plan Highlights chart, page 18.



The Health Savings Account (HSA)

- With the TRS-ActiveCare 1-HD plan, you are eligible to open a health savings account and contribute pre-tax dollars you can use to pay current and/or future qualified medical expenses. TRS does not administer an HSA, but you can open an account at a bank, credit union or other financial institution.
- If you have an HSA, you can use it to pay your share of covered expenses (i.e., deductible, coinsurance). You also may pay expenses out of your own pocket and let your account grow for future expenses, even those in retirement.

When you pay, when the plan pays

PHASE 1 Preventive care (covered at 100% with no deductible)	Preventive services and certain generic preventive drugs are covered at 100% when you use in-network providers.
PHASE 2 Meet your deductible	You pay medical and non-preventive expenses out of your own pocket (or using HSA dollars) until you meet the deductible. If you have family coverage, the family deductible must be met before benefits are paid for any covered individual.
PHASE 3 Pay coinsurance	Once you meet the deductible, the plan pays a percentage of covered expenses, and you pay the rest (coinsurance). If you have an HSA, you may use your account to pay your share of expenses or pay out of your own pocket.
PHASE 4 Meet the out-of-pocket maximum	Once your share of covered expenses (deductible, coinsurance, prescription costs) reaches the out-of-pocket maximum, the plan pays 100% of covered expenses for the rest of the plan year. If you have family coverage, the plan will pay the 100% benefit for each covered individual once his/her expenses reach the individual out-of-pocket maximum, or once the family out-of-pocket maximum has been reached.

The TRS-ActiveCare 1-HD plan in action

Now let's look at an example that shows how costs are shared for different types of health care services.

The chart on the right shows how the medical plan works for the Wrights. They are a young family — Dave and Natalie, and their children Leah and Ian.

- Both children visit their network pediatrician for routine physical exams. The exams are covered at 100%, not subject to the deductible.
- Natalie woke up with what she thought might be a sinus infection. She called Teladoc and talked to a doctor, who diagnosed her with a sinus infection. The doctor called in a prescription to her network pharmacy. Natalie paid \$40 for the Teladoc consultation and \$14 for her generic antibiotic. This \$54 will go towards reaching the plan deductible and out-of-pocket maximum.
- Natalie has her annual preventive OB/GYN exam with a network doctor. The exam and Pap test are covered at 100%, not subject to the deductible.
- Dave has a chronic condition. He takes daily medicine to keep it under control. Through his TRS-ActiveCare 1-HD plan, generic preventive medications are covered at 100%, not subject to the deductible.
- Dave visits his primary care doctor for his routine physical checkup. The exam is preventive and covered at 100%, not subject to the deductible.
- Dave fell while doing some chores around the house. He ended up breaking his leg in two places. His total in-network costs equaled \$5,480. Dave paid \$4,946 to meet the plan deductible. The plan paid 80% of the remaining charges of \$534 = \$427.20. Dave paid the remaining 20% of the costs \$106.80. Since the deductible has been met for the family, any other incurred expenses will be paid at 80% by the plan.

Case Study: Wright Family

Deductible	\$5,000 (family)
Covered expenses (for children)	\$560 (two routine physical exams)
Paid by plan (100%, no deductible)	\$560
Covered expenses (Natalie)	\$54 (Teladoc visit and generic prescription)
Paid by Natalie	\$54
Covered expenses (Natalie)	\$325 (OB/GYN preventive exam and Pap test)
Paid by plan (100%, no deductible)	\$325
Covered expenses (Dave)	\$360 (annual generic preventive prescription)
Paid by plan (100%, no deductible)	\$360
Covered expenses (Dave)	\$425 (routine preventive physical)
Paid by plan (100%, no deductible)	\$425
Covered expenses (Dave)	\$5,480 (broken leg)
Paid by Dave	\$5,052.80 (deductible + 20% coinsurance)
Paid by plan (80% after deductible met)	\$427.20
Plan paid	\$2,097.20
Paid by Natalie	\$54
Paid by Dave	\$5,052.80
Amount applied to Deductible	\$5,000



HOW TO SAVE ON HEALTH CARE

Know where to go, how to spend wisely

The choices you make when you need care can make a big difference in what you pay out of your own pocket. Here are some money-saving tips:

Stay in network

It pays to choose doctors, hospitals and other care providers that belong to Aetna's network. Here's why:

- Your deductible is lower, so benefits start sooner.
- Your out-of-pocket maximum is lower, so you reach it sooner. Remember, the plan pays benefits at 100% once you reach the out-of-pocket maximum.
- In-network providers negotiate their rates with Aetna for TRS-ActiveCare participants. This means savings for you.
- In-network providers don't charge more than the plan's allowable amount for a given covered service. An out-of-network provider may bill you for the difference between his/her actual charge and the allowable amount.
- In-network providers save you time by filing claims and taking care of the plan's precertification requirement for you.


Compare in-network vs. out-of-network deductibles and out-of-pocket maximums. See the TRS-ActiveCare 1-HD Plan Highlights chart on page 18.

Find in-network providers: Go to www.trsactivecareaetna.com and click "Find a Doctor or Facility" on the home page. Or call TRS-ActiveCare Customer Service at **1-800-222-9205** for help to find in-network providers near you.

Visit an urgent care center or walk-in clinic for non-emergency care

If you visit a hospital emergency room (ER) when you do not have a life-threatening emergency, your cost will be high. A smarter choice is an urgent care center or walk-in clinic. You'll get treated sooner and pay much less than you would for the same care in the hospital ER.





Compare in-network vs. out-of-network deductibles and out-of-pocket maximums. See the TRS-ActiveCare 1-HD Plan Highlights chart on page 18.

What about freestanding emergency rooms? Freestanding emergency rooms look a lot like urgent care or walk-in clinics; but the services and prices are more similar to a hospital ER. This means your non-emergency visit could cost a lot more than you expect.

Find in-network urgent care centers and walk-in clinics: Go to www.tractivecareetna.com and click “Find a Doctor or Facility” on the home page.

Use a Quest Diagnostics® lab

Quest Diagnostics has agreed to lower rates for TRS-ActiveCare participants. This means your share of costs will be less when you use a Quest lab. To find one, go to www.tractivecareetna.com and click “Find a Doctor or Facility” on the home page.

Find and compare costs

Find out what care will cost ahead of time with the Member Payment Estimator. You can enter your treatment or service and compare costs among up to ten in-network providers. You may be surprised to see the difference.

To use the tool, link to Aetna Navigator® from www.tractivecareetna.com. Then select See Coverage & Costs>Estimate Costs.

Talk to a doctor or nurse from home

Sometimes all you need is a few minutes of a doctor’s time or a quick answer from a nurse – without the cost and hassle of a medical appointment.

Teladoc is a service that lets you talk by phone or video chat with board-certified primary care doctors (including pediatricians). Teladoc doctors are available 24/7 and can diagnose, treat and prescribe, all for a \$40 fee per consult. Call **1-855-TELADOC (1-855-835-2362)**.

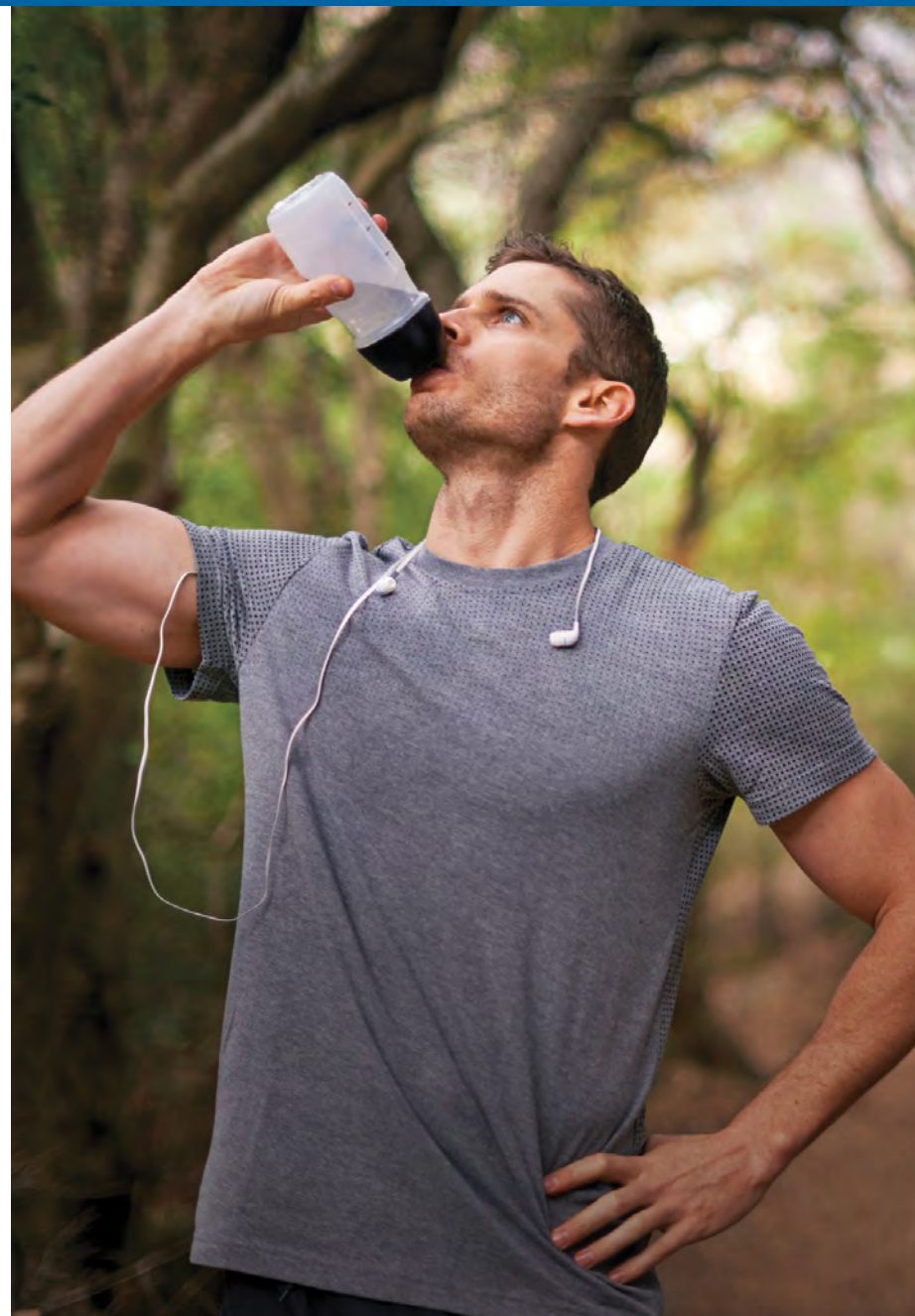
The 24-Hour Nurse Information Line is staffed by registered nurses who can answer health-related questions, provide information, help you understand medical terms and conditions, and advise on where to seek care. Call **1-800-556-1555**.

Use your Aetna member discounts

As an Aetna member, you can take advantage of discounts and special rates on health-related services and products, including:

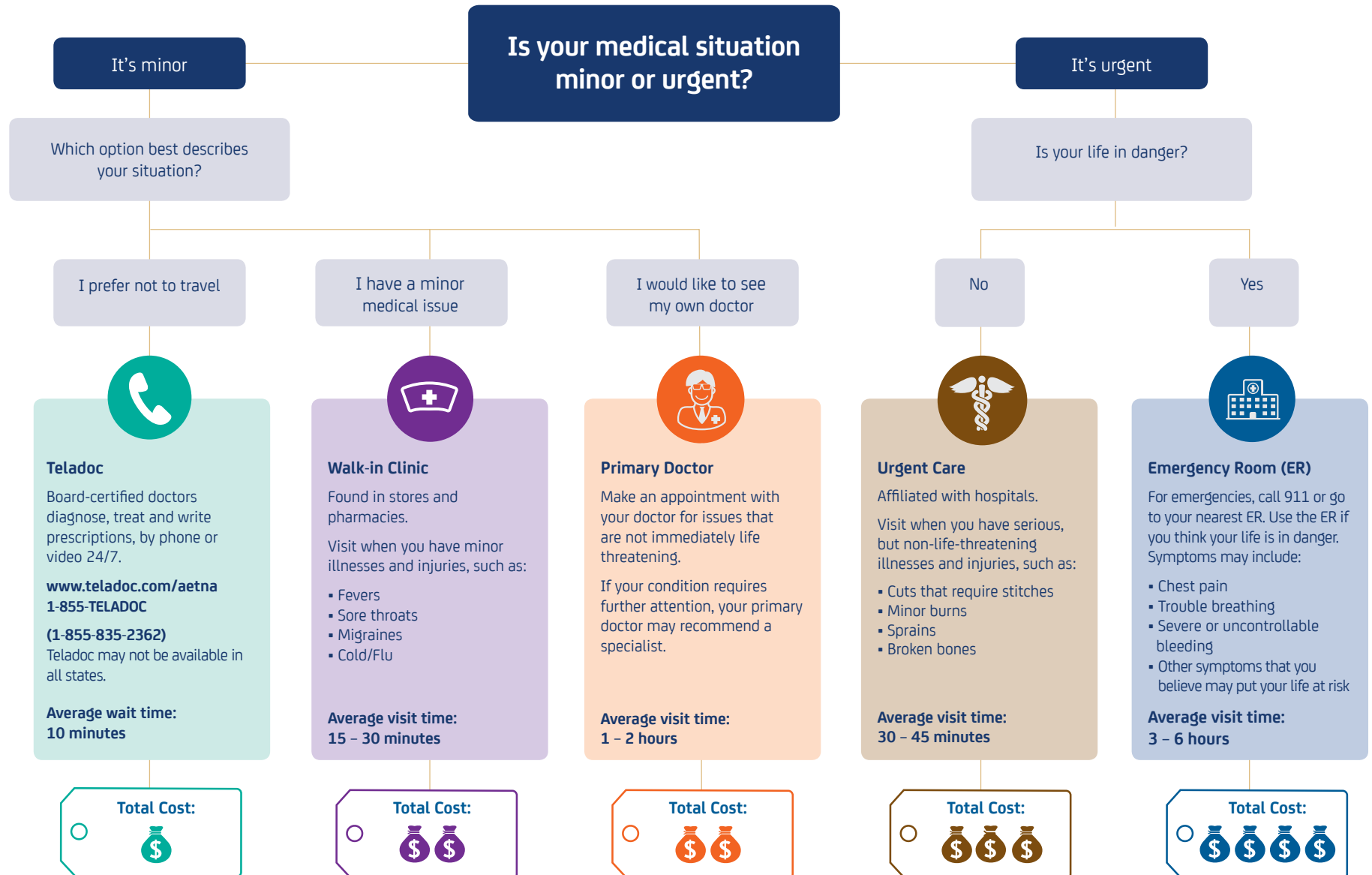
- vision and hearing care,
- fitness memberships and equipment,
- natural products and services, such as massage and chiropractic,
- weight management programs,
- books, CDs, magazine subscriptions,
- travel, family care, dining and more.

To learn more and get started with your discounts, link to Aetna Navigator from www.tractivecare.aetna.com. Then select Stay Healthy>Discounts.



KNOWING YOUR OPTIONS FOR MEDICAL CARE CAN HELP SAVE YOU TIME AND MONEY

Follow the path below for help in getting the right level of care at the right place for the lowest cost.



RESOURCES FOR A HEALTHIER YOU

Reach your wellness goals with no-cost programs and services

Whether you want to lose weight, quit smoking, manage a chronic condition or find your way in the health care system, your TRS-ActiveCare 1-HD plan has resources that can help.

Preventive care is covered at 100%

Preventive services are covered at 100% with no deductible when you use in-network providers. Take advantage and stay up to date on routine physical exams, cancer screenings, immunizations and wellness counseling.

Preventive care also includes women's preventive care (checkups, contraception, prenatal care) and certain generic preventive drugs (anticoagulants, blood pressure and cholesterol medications, prenatal vitamins). For a complete list of covered preventive services, refer to the TRS-ActiveCare Benefits Booklet at www.trsactivecareetna.com.

Join the Navigate Wellbeing Solutions — Live Healthy America Challenge

Live Healthy America is an eight-week challenge sponsored by TRS-ActiveCare and Aetna. You can participate as part of a team of 2 to 10 people, or as an individual. You'll set goals, take part in team activities, track your progress — and win prizes for your team or school.

To join, visit www.trsactivecarelivehealthychallenge.com.

Take “simple steps” to better health

Simple Steps To A Healthier Life® is an online health and wellness program that helps you reach wellness goals — step by step.

You start by taking the Health Assessment. This is a questionnaire that covers topics such as your health history, lifestyle and habits, recent screening results and others.* It takes just 15 minutes, then you'll receive a personalized health report and action plan.

*Information you provide as part of the Health Assessment is kept private.





Your plan will include recommendations for online health coaching programs you can follow at your own pace to reach goals, such as:

- quitting tobacco,
- controlling blood pressure,
- eating healthier,
- exercising regularly,
- reaching your healthy weight,
- and more.

Within each program, you select a Journey® that breaks goals down into manageable steps. Read articles, take quizzes and use fun tools as you progress through the program and toward a healthier you.

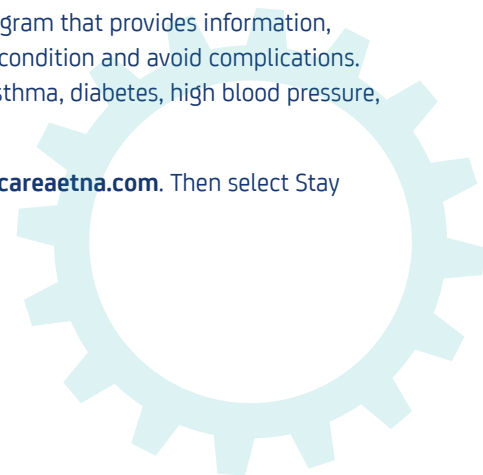
Get started: Link to Aetna Navigator from www.tractivecareetna.com. Then select Stay Healthy>Complete Your Assessment.

Live healthier with a chronic condition

If you or a family member is living with a chronic condition, you know the challenges of staying on track with treatments, medications and healthy habits. With Aetna Health ConnectionsSM, you have help.

Aetna Health Connections is a condition management program that provides information, coaching and monitoring to help you better manage your condition and avoid complications. The program covers more than 30 conditions, including asthma, diabetes, high blood pressure, heart disease, osteoporosis and more.

Get started: Link to Aetna Navigator from www.tractivecareetna.com. Then select Stay Healthy>Health Programs.



Get help to navigate the health care system

The Aetna Care Advocate Team (CAT) is a group of trained nurses that can help you:

- understand medical conditions and terms,
- know more about treatments and procedures,
- coordinate complex medical services,
- and more.

To talk with a CAT care coordinator, call **1-800-222-9205**.

Work on your wellness

Healthy habits and smart everyday choices add up. Start simple:

- Go for a walk. Aim for 30 minutes a day.
- Quit smoking. The health benefits start immediately.
- Eat more plant-based foods. Have fruit with breakfast. Eat a salad every day.
- De-stress. Take time each day to meditate, do yoga, talk with a friend.



GIVE YOUR BABY A HEALTHY WELCOME



Plan benefits and resources provide a healthy start in life

Get baby started with TRS-ActiveCare 1-HD

Your TRS-ActiveCare 1-HD plan automatically provides medical coverage for your newborn for the **first 31 days** after birth. You must actively enroll your baby within 31 days of his/her date of birth.

Join the Beginning Right® maternity program

The Beginning Right maternity program can help you or your covered spouse have a healthier pregnancy and deliver a healthier baby. The program offers:

- answers, information and support from an obstetrically trained nurse,
- a pregnancy risk survey to help identify issues that need special attention,
- a pregnancy handbook (available in English or Spanish) with information, resources and tips for you and baby,
- a personalized smoking cessation program,
- information for dad or partner.

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

Join the program:

Call Beginning Right at **1-800-272-3531**. Or link to Aetna Navigator from **www.trsactivecare.aetna.com**, then select Stay Healthy> Health Programs.

Your plan offers convenience, services and savings from CVS Caremark

How to fill your prescriptions

Where you can fill prescriptions depends on the type of medication you need, as described below.

Short-term medications: You can get up to a 31-day supply of medication used on a short-term basis at any Caremark retail network pharmacy. Find a participating pharmacy at www.caremark.com/trsactivecare. Be sure to take your Caremark ID card to the pharmacy.

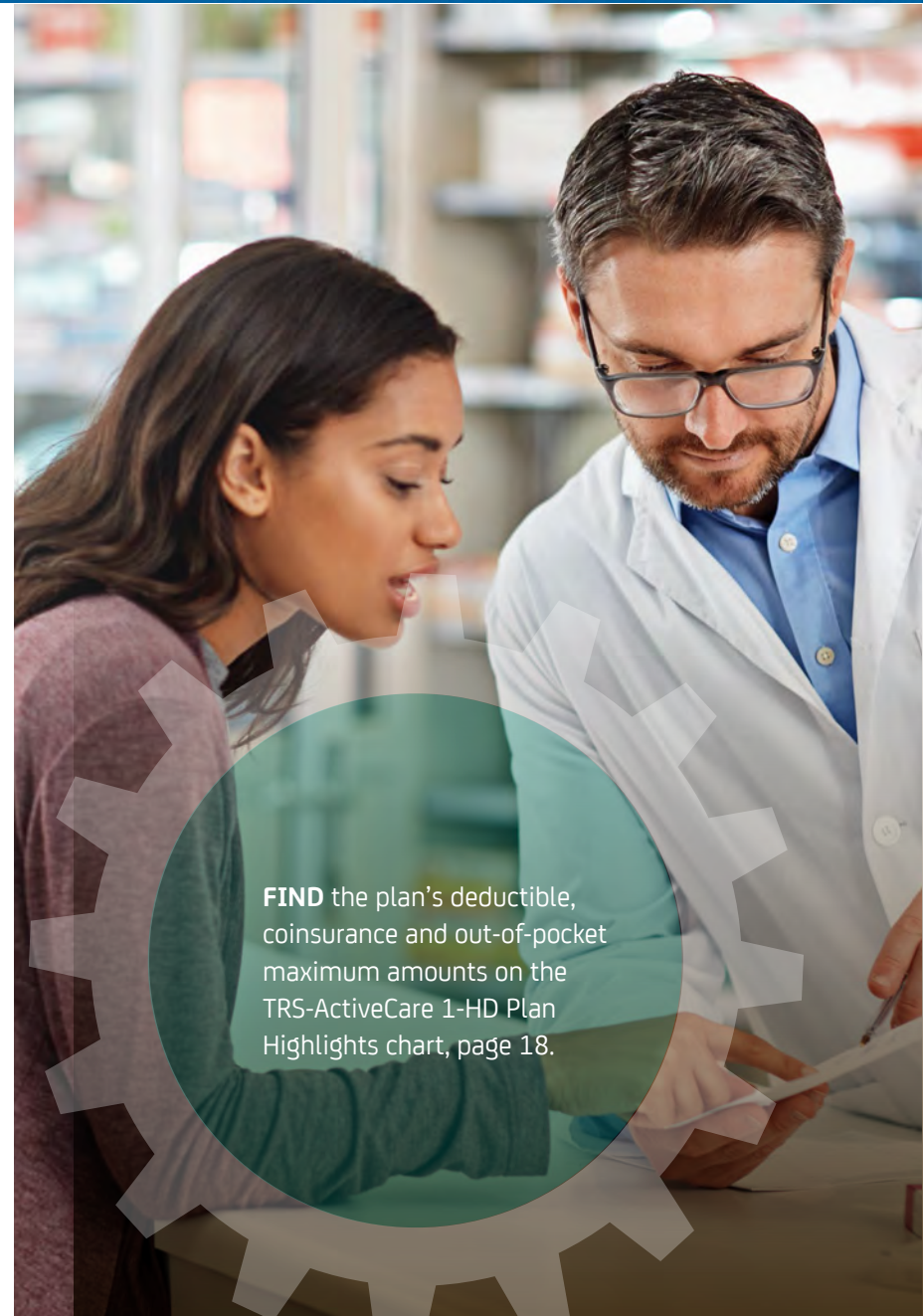
Maintenance medications: These are taken on a regular basis for conditions such as high blood pressure, diabetes or high cholesterol. You have a choice of four ways to fill your prescription:

- Visit a Caremark Retail-Plus Pharmacy. Find one at www.caremark.com/trsactivecare.
- Use the mail service. Get started with the mail service at www.caremark.com/trsactivecare. Complete the order form for your first fill. You can request refills online or by using the order form that comes with your first fill.
- Use Caremark's FastStart® tool at www.caremark.com/trsactivecare.
- Call FastStart at **1-800-875-0867**.

You can use any of the above to fill your prescription for a 60- to 90-day supply of maintenance medication.

Specialty medications: These are drugs used to treat complex conditions such as cancer or hemophilia. They may be injected, inhaled, infused or taken orally, and may require special handling. You can use Caremark Specialty Pharmacy to fill these prescriptions.

Get started: Call CaremarkConnect toll-free at **1-800-237-2767** or visit www.caremark.com/trsactivecare.



FIND the plan's deductible, coinsurance and out-of-pocket maximum amounts on the TRS-ActiveCare 1-HD Plan Highlights chart, page 18.



Diabetic meter and supplies

If you have diabetes, you may qualify for new benefits on a blood glucose meter and supplies. Here's how it works:

Preferred brand glucose meter: Free

Short-term retail supplies: Coinsurance will be waived for needles and syringes only if you purchase them on the same day as insulin, and the insulin is processed first.

90-day supply at a Retail-Plus Pharmacy or via mail service: Coinsurance will be waived for needles, syringes and alcohol swabs whether or not they are processed on the same day as the insulin and regardless of brand. To receive test strips and lancets at no cost, you must use the preferred brand. To find preferred brands, go to www.caremark.com/trsactivecare for the preferred drug list.

To learn more, call the CVS Caremark Member Services Diabetic Meter Team at **1-800-588-4456**.

How to save on prescription drugs

Don't pay more for your medication than you have to. Use these tips:

Ask for generics. Ask your doctor if generics are available for the medications you use. Generics can cost significantly less than their brand-name counterparts. They are also pharmaceutically and therapeutically equivalent to brand-name drugs.

Save with preferred brand-name drugs. If a generic drug isn't available, ask your doctor to prescribe a brand-name drug from the preferred drug list. View the list at www.caremark.com/trsactivecare.

Use the Check Drug Costs tool to find a drug cost based on your plan and prescription dosage. Visit www.caremark.com/trsactivecare and look under "Check Drug Costs" for TRS-ActiveCare 1-HD Network Plan – Check Drug Cost.

Fill short-term prescriptions at a Caremark pharmacy. You'll generally pay more for prescriptions filled at a pharmacy that does not belong to the Caremark network.

Fill maintenance medication prescriptions at a Caremark Retail-Plus Pharmacy or use the mail service. You can save with a 90-day supply of your medication.

TOOLS, RESOURCES AND APPS

To help you make the most of your TRS-ActiveCare 1-HD plan

Your plan offers a wide range of tools, resources and apps to help you get the most from your plan and enjoy better health. It all starts with Aetna Navigator, your secure member website. The site has been refreshed and redesigned, and you'll find it easier to get around and find the tools and features you use most.

Register with Aetna Navigator®

From finding network doctors near you to checking on a claim or reaching your wellness goals, it's all waiting for you on Aetna Navigator, your secure member website. Have you registered?

Here's how:

1. Have your Aetna member ID card ready.
2. Visit www.trsactivecare.aetna.com and click "Register on Aetna Navigator."
3. On the Welcome screen, click "Register" next to "First-time users."
4. Fill in the information requested, then click "Continue" to create your login.

Once you log in, you'll arrive at your home page. From here, you can click the icons to:

- confirm covered family members,
- view and print your ID card,
- use DocFind®, the provider search tool to find in-network providers,
- check on a claim,
- get a snapshot of plan benefits,
- use the Member Payment Estimator to see costs for care ahead of time,
- take the Health Assessment,
- view your Personal Health Record,
- get started with your Aetna discounts.

Questions? You can use the "Contact Us" link on any page to email Aetna Member Services.



Call TRS-ActiveCare Customer Service at **1-800-222-9205** to talk with a Concierge.

Get these apps!



Aetna Mobile lets you access the most-used Navigator features and functions on your phone or other device. Use the new fingerprint login to find doctors, show your ID card, check claims, contact Member Services and more. The Aetna Mobile app works with Apple® and Android™ digital devices.

Get it: Text “Apps” to 23862* OR visit www.aetna.com/mobile.



Caremark app gives you real-time, secure access to your prescriptions and pharmacy information. You can look up pharmacies near you, or order prescriptions using mail service, then check the status of your order. You can also view your pharmacy history and check drug costs. Use the app on your Apple and Android digital devices.

Get it: Visit www.caremark.com. On the home page, look for the CVS/Caremark app link to “Download it now.”



Teladoc® app lets you access all the benefits of the Teladoc service via phone. Talk to a board-certified doctor 24/7/365. See page 7 for more about Teladoc.

Get it: Visit www.teladoc.com/mobile or text “Get Started”* to **469-804-9918**.



The MyQuest mobile app lets you schedule appointments, check lab results, share information and more.

Get it: Download the app at www.questdiagnostics.com/myquest.

*Standard text messaging rates may apply.

Get benefits and health care answers

The Aetna Health Concierge is a benefits and health expert who can help with medical benefits and wellness questions. Learn how a claim was paid, find out about programs that can help with specific needs and conditions, get help to find the right care, and much more.

TRS-ACTIVECARE 1-HD PLAN HIGHLIGHTS

An overview of plan highlights and costs

TYPE OF SERVICE	NETWORK (YOU PAY)	NON-NETWORK (YOU PAY)
Deductible (per plan year)	\$2,500 employee only \$5,000 family	\$5,000 employee only \$10,000 family
Out-of-Pocket Maximum (per plan year; does include medical deductible/any medical copays/coinsurance/any prescription drug deductible and applicable copays/coinsurance)	\$6,550 individual \$13,100 family (the individual out-of-pocket maximum only includes covered expenses incurred by that individual)	\$13,100 individual \$26,200 family
Doctor Office Visits	20% after deductible	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	\$40 consultation fee (applies to deductible and out-of-pocket maximum)	Not applicable
Diagnostic Lab	20% after deductible	40% after deductible
High-Tech Radiology (CT scan, MRI, nuclear medicine)	20% after deductible	40% after deductible
Inpatient Hospital (facility charges)	20% after deductible (preauthorization required)	40% after deductible (preauthorization required)
Inpatient Hospital (physician/surgeon fees)	20% after deductible	40% after deductible
Outpatient Surgery	20% after deductible	40% after deductible
Bariatric Surgery (physician charges; only covered if performed at an IOQ facility)	\$5,000 copay plus 20% after deductible (does not apply to out-of-pocket maximum)	Not covered
Ambulance	20% after deductible	Same as network
Emergency Room (true emergency use)	20% after deductible	Same as network
Urgent Care	20% after deductible	40% after deductible

TRS-ACTIVECARE 1-HD PLAN HIGHLIGHTS

An overview of plan highlights and costs (continued)

TYPE OF SERVICE	NETWORK (YOU PAY)	NON-NETWORK (YOU PAY)
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 20% after deductible Routine Prenatal Care Plan pays 100% (deductible waived) Delivery/Postnatal Care 20% after deductible	Prenatal/Delivery/Postnatal Care 40% after deductible
Mental Health/Behavioral Health/Substance Abuse Disorders	Outpatient Services 20% after deductible Inpatient Services 20% after deductible (preauthorization required)	Outpatient Services 40% after deductible Inpatient Services 40% after deductible (preauthorization required)
Prescription Drugs Drug deductible (per plan year)	Subject to plan year deductible	Same as network
Retail Short Term (up to 31-day supply) <ul style="list-style-type: none"> Generic Brand (preferred list) Brand (non-preferred list) 	20% after deductible (deductible and coinsurance waived for certain generic preventive drugs. To view the list, go to www.tractivecareetna.com/coverage)	You will be reimbursed the amount that would have been charged by a network pharmacy, less the required deductible and coinsurance.
Retail Maintenance (after first fill, up to 31-day supply) <ul style="list-style-type: none"> Generic Brand (preferred list) Brand (non-preferred list) 	20% after deductible (deductible and coinsurance waived for certain generic preventive drugs. To view the list, go to www.tractivecareetna.com/coverage)	You will be reimbursed the amount that would have been charged by a network pharmacy, less the required deductible and coinsurance.
Mail Order and Retail-Plus (60- to 90-day supply)* <ul style="list-style-type: none"> Generic Brand (preferred list) Brand (non-preferred list) 	20% after deductible (deductible and coinsurance waived for certain generic preventive drugs. To view the list, go to www.tractivecareetna.com/coverage)	Not applicable
Specialty Drugs	20% after deductible	Not applicable

*Participants can fill 32- to 90-day supply through mail order.

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 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



NOTICE OF NON-DISCRIMINATION AND AVAILABILITY OF LANGUAGE ASSISTANCE SERVICES

DISCRIMINATION IS AGAINST THE LAW

The Teacher Retirement System of Texas (TRS) complies with applicable Federal civil rights laws and does not discriminate or exclude people on the basis of race, color, national origin, age, disability, or sex. TRS provides free aids and services, such as: written information in other formats (large print, audio, accessible electronic formats, other formats), qualified interpreters (including sign language interpreters), and written information in other languages.

If you need these services, call 1-888-237-6762 (TTY: 711).

If you believe that TRS has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance in person or by mail, fax, or email:

MAIL: Section 1557 Coordinator,
1000 Red River Street, Austin, Texas, 78701
FAX: 512-542-6575
EMAIL: section1557coordinator@trs.texas.gov

You can also file a civil rights complaint with the U.S. Department of Health and Human Services online, by mail, or by phone at:

ONLINE: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>
Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.
MAIL: U.S. Department of Health and Human Services,
200 Independence Avenue, SW, Room 509F, HHH Building, Washington, D.C. 20201
PHONE: 1-800-368-1019, 800-537-7697 (TDD)

ATTENTION: If you speak English, language assistance services, free of charge, are available to you.

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn.

注意:如果您使用繁體中文,您可以免費獲得語言援助服務。

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다.

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان.

خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں۔

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad.

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística.

यान दः यदद आप ह दी बोलते ह तो आपके ललए मु त म भाषा सहायता सेवाएं उपल ध ह।

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد.


ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung.

સચુ ના: જો તમે ગજુ રાતી બોલતા હો, તો નન:શુ ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલ ધ છે.

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода.

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。

ໂປດລຸງາບ: ຖ້າວ່າທ່ານເວົ້າພາສາລາວ, ການບໍລິການລູກຄ້າ ຫຼື ອົງການພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ.



This guide provides an overview of the tools and resources available under the TRS-ActiveCare 1-HD plan. For a detailed description of your program, see your TRS-ActiveCare Benefits Booklet. The Benefits Booklet is available online at www.tractivecareetna.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.

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