



Your 2017 – 2018 TRS-ActiveCare  
Select Whole Health Plan

# resource guide

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



## GET TO KNOW TRS-ACTIVECARE SELECT WHOLE HEALTH

Your TRS-ActiveCare Select Whole Health 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 SELECT WHOLE HEALTH 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







## HOW TO FIND WHAT YOU ARE LOOKING FOR

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Want to get to a topic quickly? Click on

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- 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 SELECT WHOLE HEALTH PLAN

### How the plan works when you need care

The best way to get the most from your ActiveCare Select Whole Health plan is to understand how it works **before** you and your family need care.

#### ActiveCare Select Whole Health is a network-only plan

With ActiveCare Select Whole Health, you are free to see any provider who belongs to the Aetna Whole Health network without a referral. **However, there is no coverage if you see a provider** who is not part of the Aetna Whole Health network. If you seek care outside the network, you will pay all billed charges out of your own pocket.

You and your covered dependents (including those who temporarily or permanently live outside the network area) must receive care from providers who belong to your Aetna Whole Health network. Your ActiveCare medical ID card shows the name of your Aetna Whole Health network.


An exception is made for care needed in a true emergency; in this case, the plan will cover care received from an out-of-network provider.

**A true medical emergency** is the sudden and unexpected onset of a change in a person's physical or mental condition, which, if care is not given immediately, could (as determined by Aetna) reasonably be expected to result in serious illness or death.

### About the Aetna Whole Health network

The Aetna Whole Health network is a local accountable care network that includes doctors, nurses and other providers dedicated to your unique health care needs. These providers comprise a care team led by your network primary care physician (PCP).

Your PCP provides preventive, routine and basic care. If you need specialty or other types of care, your PCP will refer you to the appropriate network provider. Your care team shares information and coordinates services, so everyone is familiar with your treatments, medications, lab results, health history and more. It's a better approach to care, one that's focused on wellness as much as illness.



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





#### **You meet a deductible each year**

The deductible applies to all covered expenses EXCEPT in-network routine preventive care and doctor's office visits (see below).

- If you have individual coverage, you must meet the individual deductible before benefits begin.
- If you have family coverage, three or more family members combined can meet the family deductible. Once the family deductible is met, all family members will have met the deductible.

#### **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 a flat fee (copay) for office visits**

For most doctor's office visits (PCP and specialists), you pay a flat dollar amount, called a copay. Deductible and coinsurance do not apply.

#### **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:***

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.

### The TRS-ActiveCare Select Whole Health 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 Smiths. Mike and Joan are an empty nester couple. They live in Harris County and are enrolled in the ActiveCare Select Whole Health plan. Since they live in a local accountable care network area — Memorial Hermann Accountable Care Network, they will only see providers who belong to this network.

- Mike has a chronic condition and visits his primary care physician three times a year for follow-up care. After Mike pays his \$30 copay per visit, the plan pays 100%, not subject to the deductible.
- Mike has his blood work done four times a year at a Quest lab. The lab work is covered at 100%, not subject to the deductible.
- Mike takes two long-term prescription medications on a daily basis. He takes advantage of the plan's mail-order pharmacy. Mike pays \$45 per prescription for a 90-day supply. By using this service, he saves money and time.
- Joan believes she has pink eye. She calls Teladoc and talks to a doctor, who diagnoses her with an eye infection. The doctor calls in a prescription to her network pharmacy. Joan pays \$20 for her generic medication. The plan pays 100%, not subject to the deductible for the Teladoc consult.
- Joan has her annual preventive OB/GYN exam with a Memorial Hermann network gynecologist. The exam and Pap test are covered at 100%, not subject to the deductible.
- Joan has an outpatient surgery. The care is coordinated through her care team from the Memorial Hermann Accountable Care Network. She pays her deductible (\$1,200) and a \$150 copay before the plan pays 80% (\$1,496) of the cost. Joan is responsible for the remaining 20% (\$374) of the network negotiated cost.

### Case Study: Mike and Joan Smith

<b>Deductible</b>	\$1,200 (individual); \$3,600 (family)
Covered expenses (Mike)	\$425 (three primary care physician visits)
Paid by Mike	\$90 (\$30 primary copay per visit)
Paid by plan (100% after copays, no deductible)	\$335
Covered expenses (Mike)	\$225 (lab tests at a Quest lab)
Paid by plan (100%, no deductible)	\$225
Covered expenses (Mike)	\$1,800 (two annual generic prescriptions)
Paid by Mike	\$360 (copays for mail-order generic prescriptions)
Paid by plan (100% after copays, no deductible)	\$1,440
Covered expenses (Joan)	\$160 (Teladoc consult and generic prescription)
Paid by Joan	\$20 (copay for prescription)
Paid by plan (100% after copay, no deductible)	\$140
Covered expenses (Joan)	\$325 (OB/GYN preventive exam and Pap test)
Paid by plan (100%, no deductible)	\$325
Covered expenses (Joan)	\$3,200 (outpatient surgery)
Paid by Joan	\$1,704 (\$1,180 to meet deductible; \$150 copay; \$374 coinsurance)
Paid by plan (80% after copay and deductible)	\$1,496
<b>Plan paid</b>	\$3,961
<b>Paid by Mike</b>	\$450
<b>Paid by Joan</b>	\$1,724
<b>Amount applied to Deductible</b>	\$1,200 (Joan met her deductible) \$450 (Mike deductible)





## HOW TO SAVE ON HEALTH CARE

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### 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

With TRS-ActiveCare Select Whole Health, benefits are paid **ONLY** when you use providers who belong to your Aetna Whole Health network, except in the case of care for a true emergency. If you seek care outside the network, you will pay the full billed cost for services received.

**Find in-network providers:** Go to [www.trsactivecareaetna.com](http://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.





## HOW TO SAVE ON HEALTH CARE



See the TRS-ActiveCare Select Whole Health 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.trsactivecareetna.com](http://www.trsactivecareetna.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.trsactivecareetna.com](http://www.trsactivecareetna.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.trsactivecareetna.com](http://www.trsactivecareetna.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 at no cost to you. 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

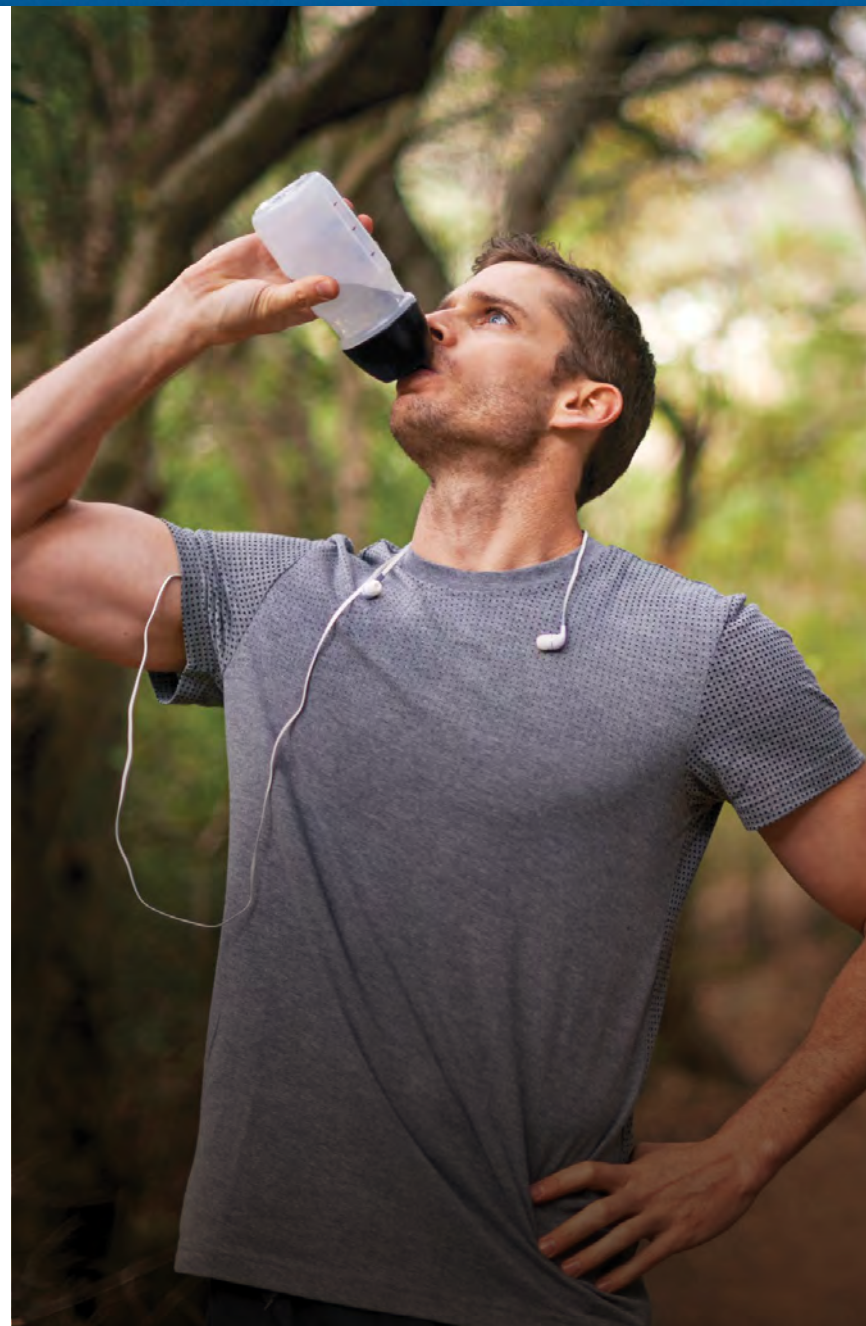
As an Aetna member, you can take advantage of discounts and special rates on health-related services and products, including:

- 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](http://www.tractivecare.aetna.com). Then select Stay Healthy>Discounts.



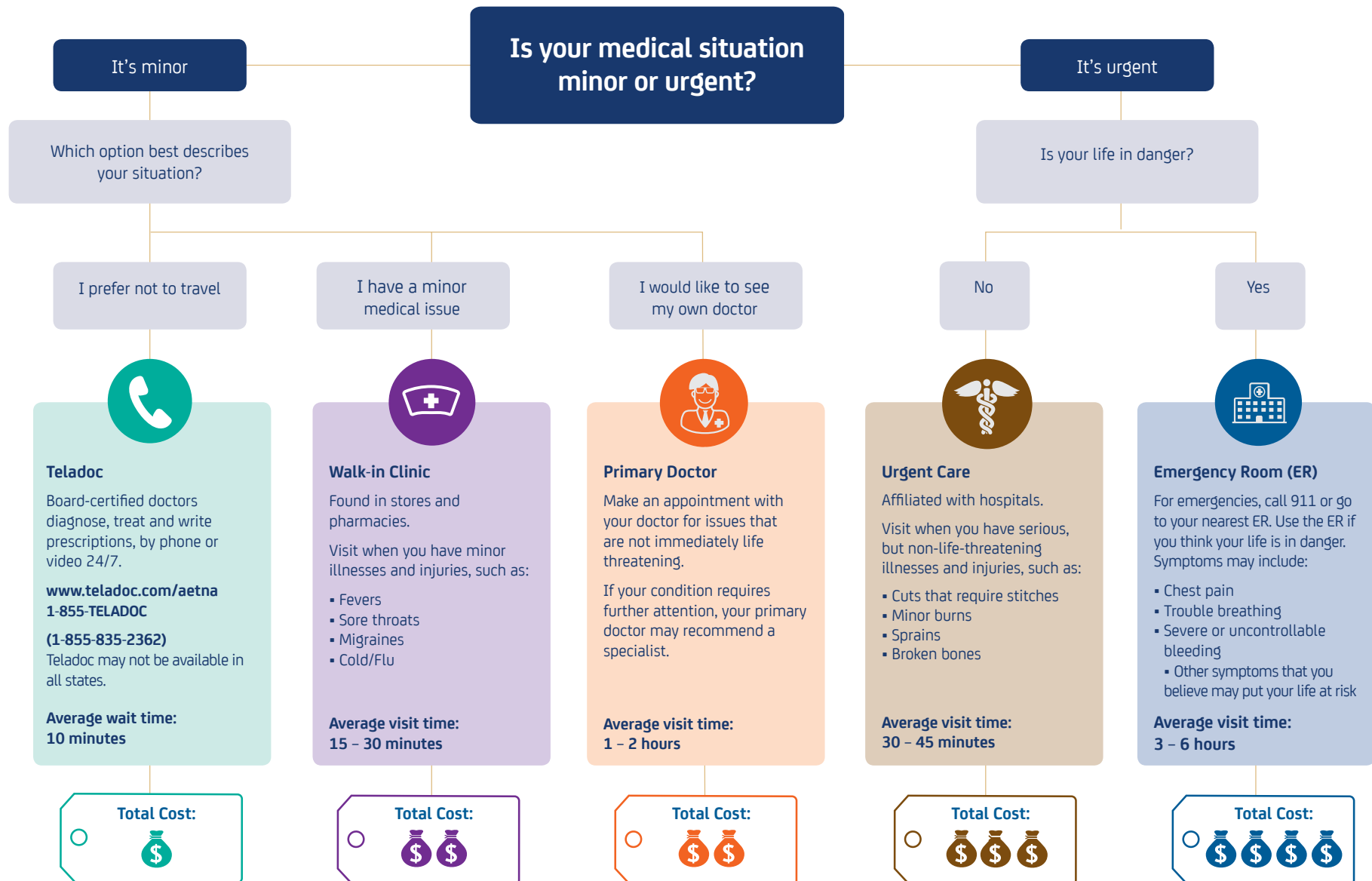
*See page 15 for  
how to save on your  
prescription drugs.*





## 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 Select Whole Health 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.trsactivecare.aetna.com](http://www.trsactivecare.aetna.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](http://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.

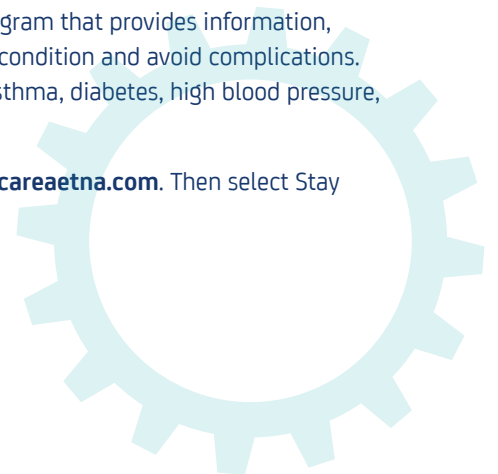
**Get started:** Link to Aetna Navigator from [www.tractivecare.aetna.com](http://www.tractivecare.aetna.com). Then select Stay Healthy>Complete Your Assessment.

#### 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 Connections<sup>SM</sup>, 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.tractivecare.aetna.com](http://www.tractivecare.aetna.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 Select Whole Health

Your TRS-ActiveCare Select Whole Health 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](http://www.trsactivecare.aetna.com)**, then select Stay Healthy> Health Programs.

## YOUR PRESCRIPTION DRUGS

### 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](http://www.caremark.com/trsactivecare). Be sure to take your Caremark ID card to the pharmacy.

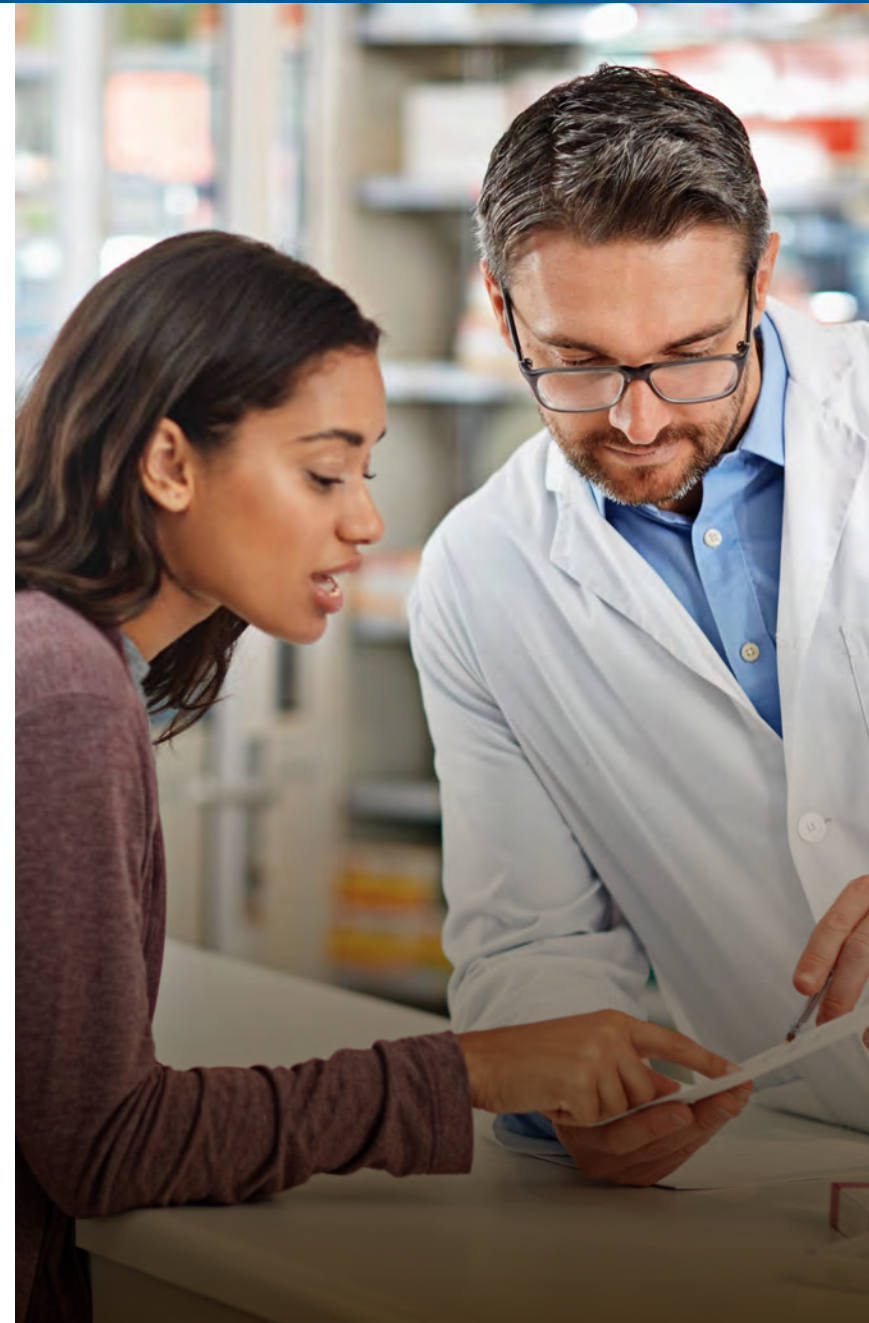
**Maintenance medications:** These are taken on a regular basis for conditions such as high blood pressure, diabetes or high cholesterol. You have a choice of four ways to fill your prescription:

- Visit a Caremark Retail-Plus Pharmacy. Find one at [www.caremark.com/trsactivecare](http://www.caremark.com/trsactivecare).
- Use the mail service. Get started with the mail service at [www.caremark.com/trsactivecare](http://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](http://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](http://www.caremark.com/trsactivecare).






### About the convenience fee

You will pay a convenience fee the second time you fill a maintenance medication prescription at a retail pharmacy for a short-term (up to 31-day) supply. You will pay the prescription copay/coinsurance amount shown below:

- For a generic drug: \$35
- For a preferred brand-name drug: \$60
- For a non-preferred brand-name drug: 50% coinsurance

You can avoid the convenience fee by filling prescriptions for maintenance medications at a Retail-Plus pharmacy location or through mail order.



**FIND** the plan's deductible, coinsurance and out-of-pocket maximum amounts on the TRS-ActiveCare Select Whole Health 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:** Copays 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:** Copays 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](http://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](http://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](http://www.caremark.com/trsactivecare) and look under "Check Drug Costs" for TRS-ActiveCare Select Whole Health 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. You can also avoid the *convenience fee* that applies when you fill maintenance medications at a retail pharmacy.

## TOOLS, RESOURCES AND APPS

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### To help you make the most of your TRS-ActiveCare Select Whole Health 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](http://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](http://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](http://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](http://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](http://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 SELECT WHOLE HEALTH PLAN HIGHLIGHTS

### An overview of plan highlights and costs

TYPE OF SERVICE	NETWORK (YOU PAY)	NON-NETWORK (YOU PAY)
<b>Deductible</b> (per plan year)	\$1,200 individual \$3,600 family	Not applicable; no coverage for out-of-network services
<b>Out-of-Pocket Maximum</b> (per plan year; does include medical deductible/any medical copays/coinsurance/any prescription drug deductible and applicable copays/coinsurance)	\$7,150 individual \$14,300 family	Not applicable; no coverage for out-of-network services
<b>Doctor Office Visits</b>	\$30 copay for primary \$60 copay for specialist	Not covered
<b>Preventive Care</b> (see the Benefits Booklet at <a href="http://www.tractivecareetna.com">www.tractivecareetna.com</a> for a list of preventive services)	Plan pays 100% (deductible waived)	Not covered
<b>Teladoc Physician Services</b>	Plan pays 100% (deductible waived)	Not applicable
<b>Diagnostic Lab</b>	Plan pays 100% (deductible waived) if performed at a Quest facility; 20% after deductible at other facility	Not covered
<b>High-Tech Radiology</b> (CT scan, MRI, nuclear medicine)	\$100 copay per service plus 20% after deductible	Not covered
<b>Inpatient Hospital</b> (facility charges)	\$150 copay per day plus 20% after deductible (\$750 maximum copay per admission; preauthorization required)	Not covered
<b>Inpatient Hospital</b> (physician/surgeon fees)	20% after deductible	Not covered
<b>Outpatient Surgery</b>	\$150 copay per visit plus 20% after deductible	Not covered
<b>Bariatric Surgery</b> (physician charges; only covered if performed at an IOQ facility)	Not covered	Not covered
<b>Ambulance</b>	20% after deductible	Not covered
<b>Emergency Room</b> (true emergency use)	\$200 copay plus 20% after deductible (copay waived if admitted)	Same as network
<b>Urgent Care</b>	\$50 copay per visit	Not covered



## TRS-ACTIVECARE 1-HD PLAN HIGHLIGHTS

### An overview of plan highlights and costs (continued)

TYPE OF SERVICE	NETWORK (YOU PAY)	NON-NETWORK (YOU PAY)
<b>Maternity Care</b> (physician charges; does not include laboratory tests; hospital/facility charges are covered same as inpatient hospital facility charges)	<b>Initial Visit to Confirm Pregnancy</b> \$30 copay <b>Routine Prenatal Care</b> Plan pays 100% (deductible waived) <b>Delivery/Postnatal Care</b> 20% after deductible	<b>Prenatal/Delivery/Postnatal Care</b> Not covered
<b>Mental Health/Behavioral Health/Substance Abuse Disorders</b>	<b>Outpatient Services</b> \$60 copay <b>Inpatient Services</b> \$150 copay per day plus 20% after deductible (\$750 maximum copay per admission; preauthorization required)	<b>Outpatient Services</b> Not covered <b>Inpatient Services</b> Not covered
<b>Prescription Drugs</b> Drug deductible (per plan year)	\$0 generic; \$200 brand	Same as network
<b>Short-Term Supply at a Retail Location</b> (up to a 31-day supply) Tier 1 – Generic Tier 2 – Preferred Brand Tier 3 – Non-Preferred Brand	\$20 for a 1- to 31-day supply \$40 for a 1- to 31-day supply <sup>1</sup> 50% coinsurance for a 1- to 31-day supply <sup>1</sup>	You will be reimbursed the amount that would have been charged by a network pharmacy, less the required deductible, copay and coinsurance.
<b>Extended-Day Supply at Mail Order or Retail-Plus Pharmacy Location</b> (60- to 90-day supply) <sup>2</sup> Tier 1 – Generic Tier 2 – Preferred Brand Tier 3 – Non-Preferred Brand	\$45 for a 60- to 90-day supply \$105 for a 60- to 90-day supply <sup>2</sup> 50% coinsurance for a 60- to 90-day supply <sup>1</sup>	Not applicable
<b>Specialty Drugs</b>	20% coinsurance per fill	Not applicable
<b>Short-Term Supply of a Maintenance Medication at Retail Location</b> (up to a 31-day supply) The second time a participant fills a short-term supply of a maintenance medication at a retail pharmacy, they will pay a convenience fee. They will be charged the copays and coinsurance in the row below the second time they fill a short-term supply of a maintenance medication. Participants can avoid paying the convenience fee by filling a larger day supply of a maintenance medication through mail order or at a Retail-Plus location.		
Tier 1 – Generic Tier 2 – Preferred Brand Tier 3 – Non-Preferred Brand	\$35 for a 1- to 31-day supply \$60 for a 1- to 31-day supply <sup>1</sup> 50% coinsurance for a 1- to 31-day supply <sup>1</sup>	You will be reimbursed the amount that would have been charged by a network pharmacy, less the required deductible, copay and coinsurance.

<sup>1</sup>If a participant obtains a brand-name drug when a generic equivalent is available, they are responsible for the generic copay plus the cost difference between the brand-name drug and the generic drug;

<sup>2</sup>Participants can fill 32- to 90-day supply through mail order.

## CONTACTS FOR HELP AND INFORMATION

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





## NOTICE OF NON-DISCRIMINATION AND AVAILABILITY OF LANGUAGE ASSISTANCE SERVICES

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### **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](mailto: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 द: 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。

ໂປດລາບ: ຖ້າວ່າທ່ານເວົ້າພາສາລາວ, ການບໍລິການລິ້ງວິທະຍາສາດ ຈະຖືກສະໜອງໃຫ້ທ່ານໂດຍບໍ່ເສຍຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ.









This guide provides an overview of the tools and resources available under the TRS-ActiveCare Select Whole Health plan. For a detailed description of your program, see your TRS-ActiveCare Benefits Booklet. The Benefits Booklet is available online at [www.tractivecareetna.com](http://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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