

Welcome TRS Retirees & Families

TRS-Care Standard Info Session for 2021 Benefits

- TRS: 1-888-237-6762
- BCBSTX: 1-866-355-5999
- CVS Caremark: 1-844-345-4577



Agenda

- Introducing Blue Cross & Blue Shield of Texas (BCBSTX)
- CVS Caremark
- Question & Answer Session





2021 TRS-Care Standard Medical Benefits - BCBSTX



BlueCross BlueShield
of Texas

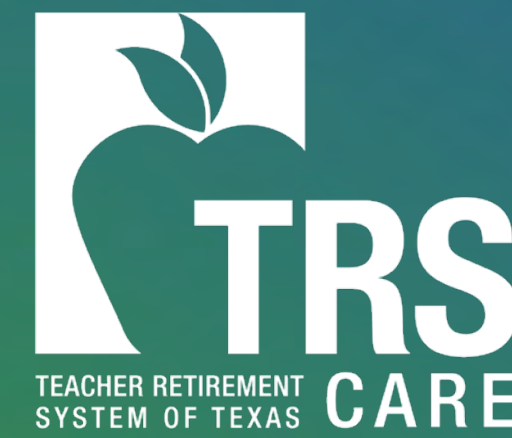
2021 Benefit Overview



Plan Details	In-Network	Out-of-Network
Deductible	\$1,500 individual plan \$3,000 family plan	\$3,000 individual plan \$6,000 family plan
Maximum out-of-pocket	\$5,650 individual plan \$11,300 family plan	\$11,300 individual plan \$22,600 family plan
Coinsurance	You pay 20% after deductible	You pay 40% after deductible
TRS Virtual Health (Teladoc)	\$30 for acute, on-demand medical care (excluding mental health); counts towards deductible and maximum out-of-pocket	
TRS Virtual Health Mental Health Services (Teladoc)	Initial psychiatry session: \$185 On-going psychiatry session: \$95 Psychologist, licensed clinical social worker, counselor or therapist session: \$85	



TRS Virtual Health – Medical Services



Coverage

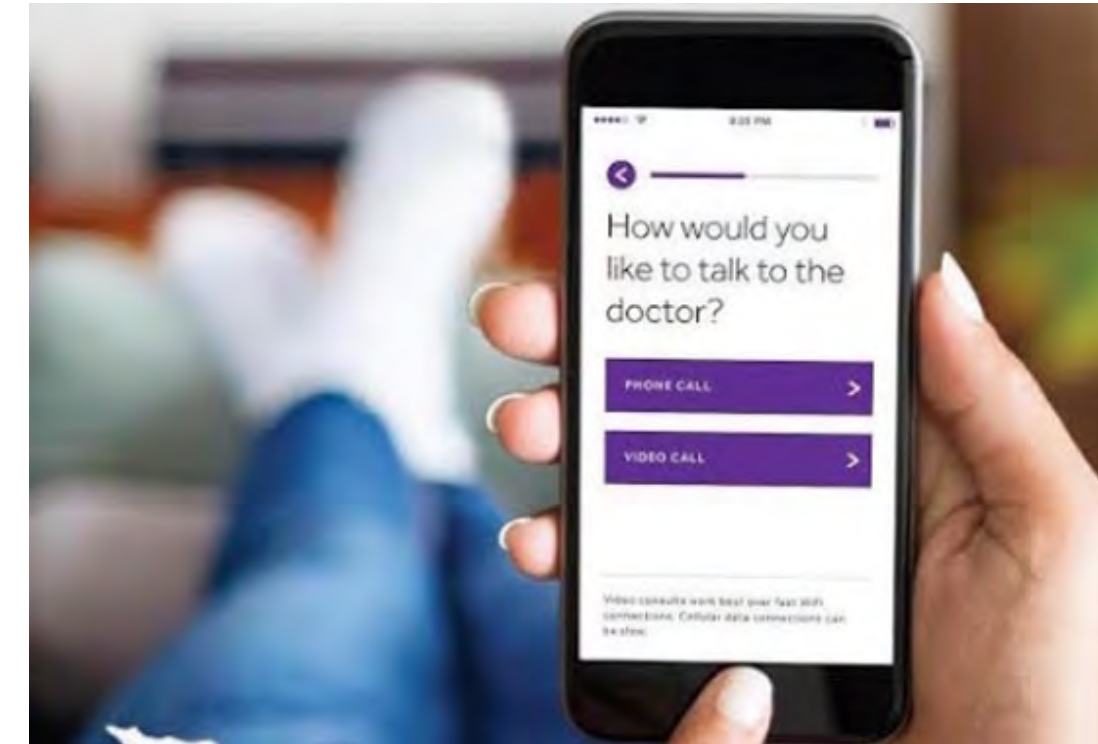
- Board-certified physicians treat non-urgent conditions: sinusitis, bronchitis, allergies, psoriasis, the flu and more. If required, prescriptions will be sent to a pharmacy of your choice.

Convenience

- Talk to a doctor anytime, anywhere. Download the Teladoc app and register today.

Consider your cost

- Teladoc charges \$30 per visit, which applies to your deductible.
 - When the deductible is met, the plan pays \$24, you pay \$6.



TRS Virtual Health – Mental Health Services



Coverage

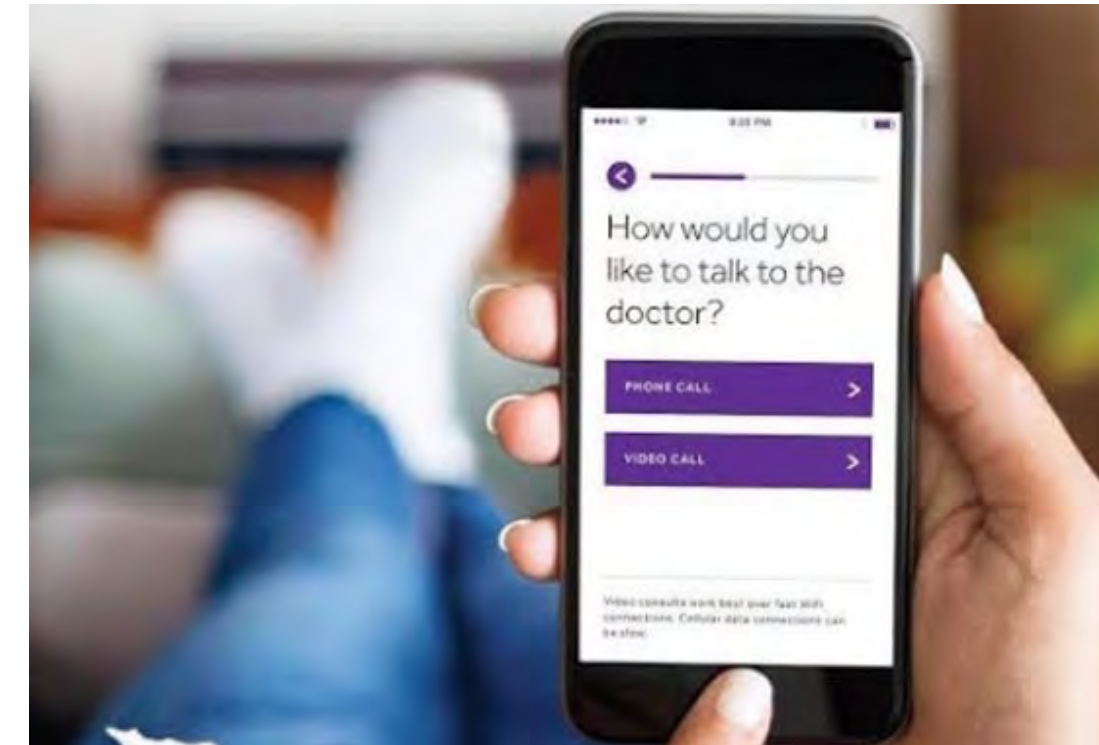
- Mental health issues
- Substance misuse issues

Convenience

- Speak to a Teladoc psychiatrist or licensed therapist anywhere.
- Convenient and confidential care for depression, anxiety, stress, grief, substance misuse and more.

Consider your cost

- After your deductible is met the plan pays 80%.
 - Psychiatrist - \$185 initial visit; \$95 ongoing visits
 - Therapist - \$85



TRS Virtual Health – Non-Covered Dependents



Coverage

- Your non-covered dependents over age 18 now have access to Teladoc's general medical services for only \$45.
 - They must be 18 years old or older.
 - You must attest that you care for them.

Convenience

- Registration is quick and easy. Add them to your account on your Teladoc portal.
 - Teladoc sends an email confirming the retiree is a caregiver.



Preventive Care Services



What's Covered?

- **Recommended routine gender and age-specific preventive care and screenings** including yearly general wellness exams, recommended vaccines and screenings for conditions like diabetes, cancer and depression – both facility and professional services.
- **In-network care is covered at 100% with no copay, no deductible.** Out-of-network benefits may vary.
- **IMPORTANT to remember:** Lab tests related to a condition such as diabetes or asthma **are not** considered preventive and are covered under applicable deductible and coinsurance levels.



Stay healthy by getting regular check-ups!

Primary Care Providers (PCP)

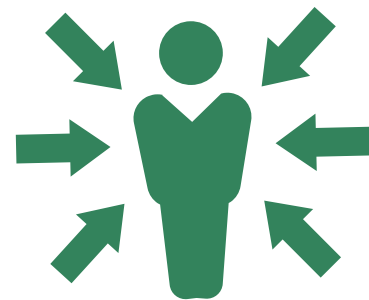
Primary Care Providers:

- Will get to know your overall health history and can guide you toward preventive care to help you stay healthy and active
- Can build a trusting, long-term relationship, which may make it easier to talk about personal health matters
- Will help take care of you when you're sick and help you stay healthy with preventive care





In-Network vs Out-of-Network Providers



In-Network Providers

- Receive the highest level of benefits and pay less for care
- Have providers submit claims
- Get protection from billing over the allowed amount, known as balance billing

Out-of-Network Providers

- Receive a lower level of benefits and pay more for care
- File your own claims
- Risk being billed over the allowed amount, known as balance billing

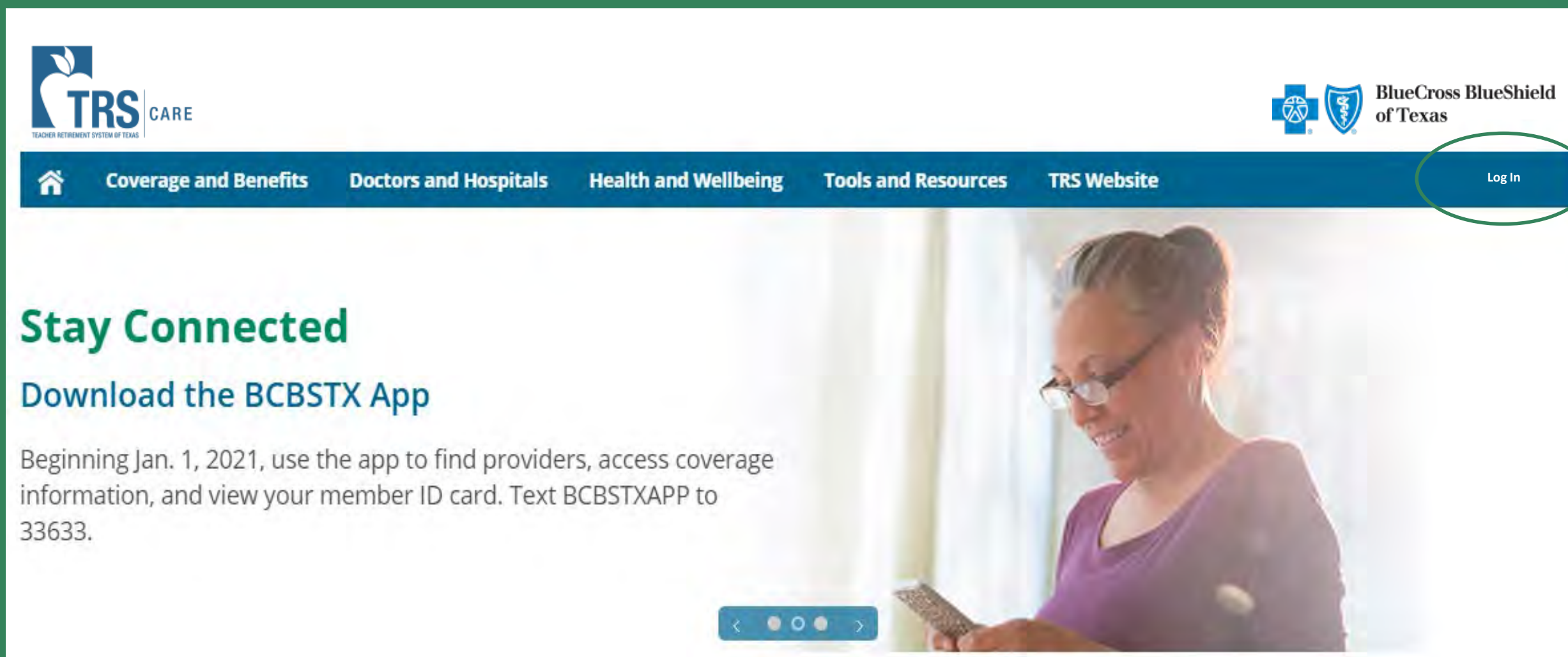
Participant Website

www.bcbstx.com/trscarestandard



Available Now!

- Find an in-network doctor, hospital, or other provider
- Get plan information
- Learn about health and wellness resources



blueaccess
for Members™

User Name:

Password:

Log In

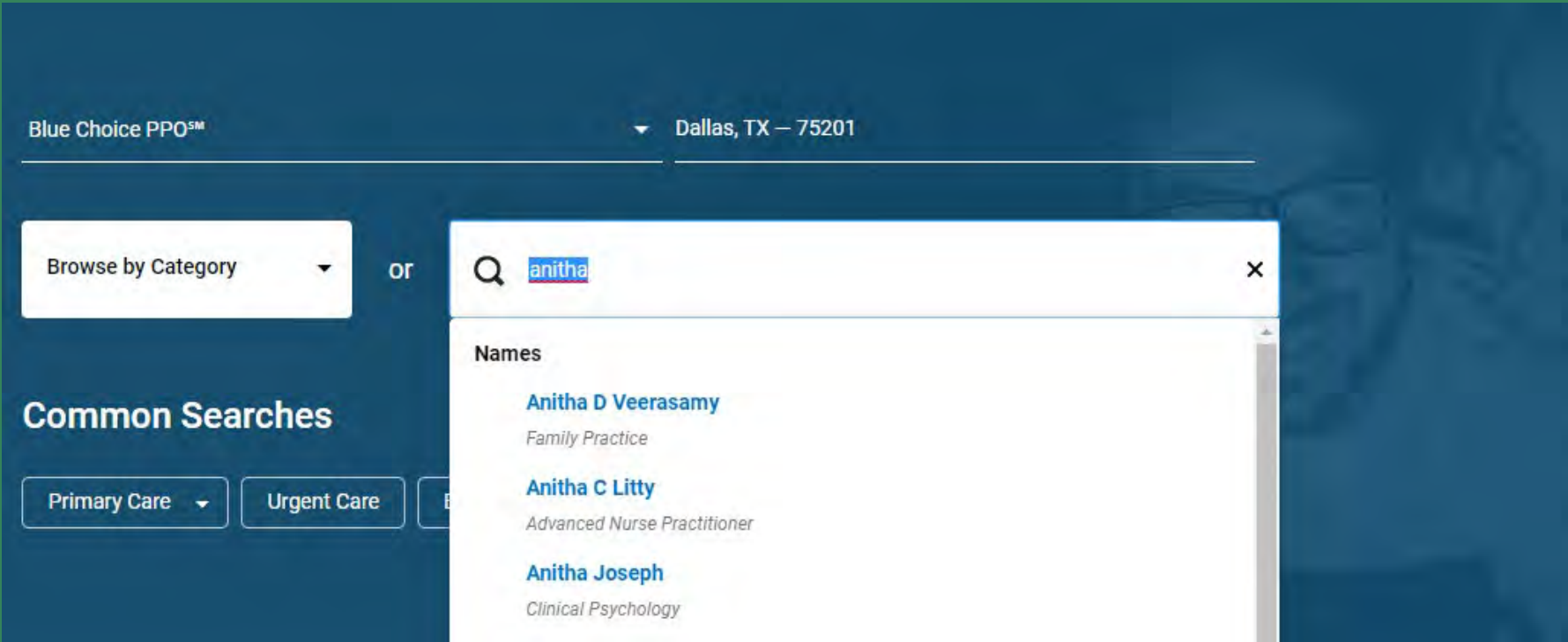
- New user? [Register now.](#)
- Forgot [user name](#) or [password](#)?



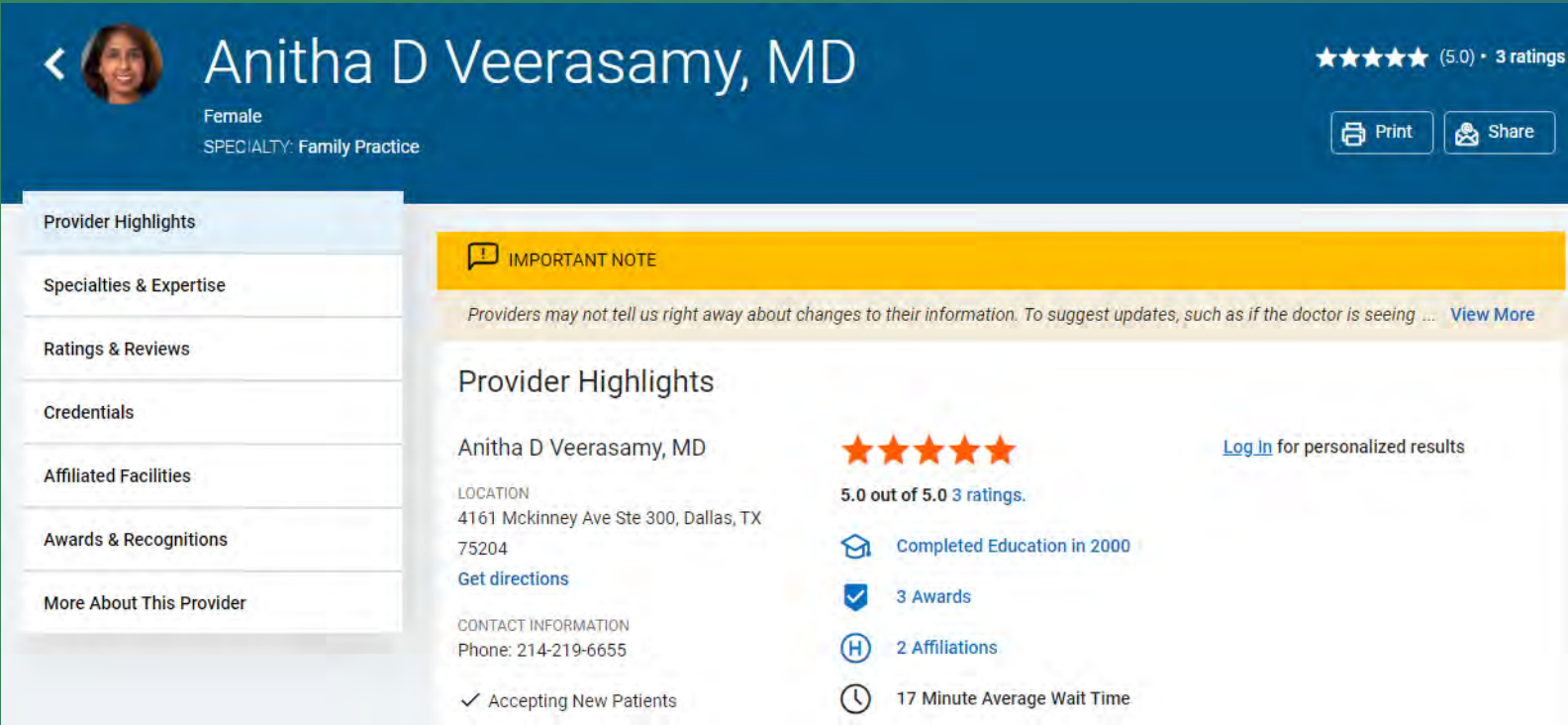
Provider Finder



Search Bar



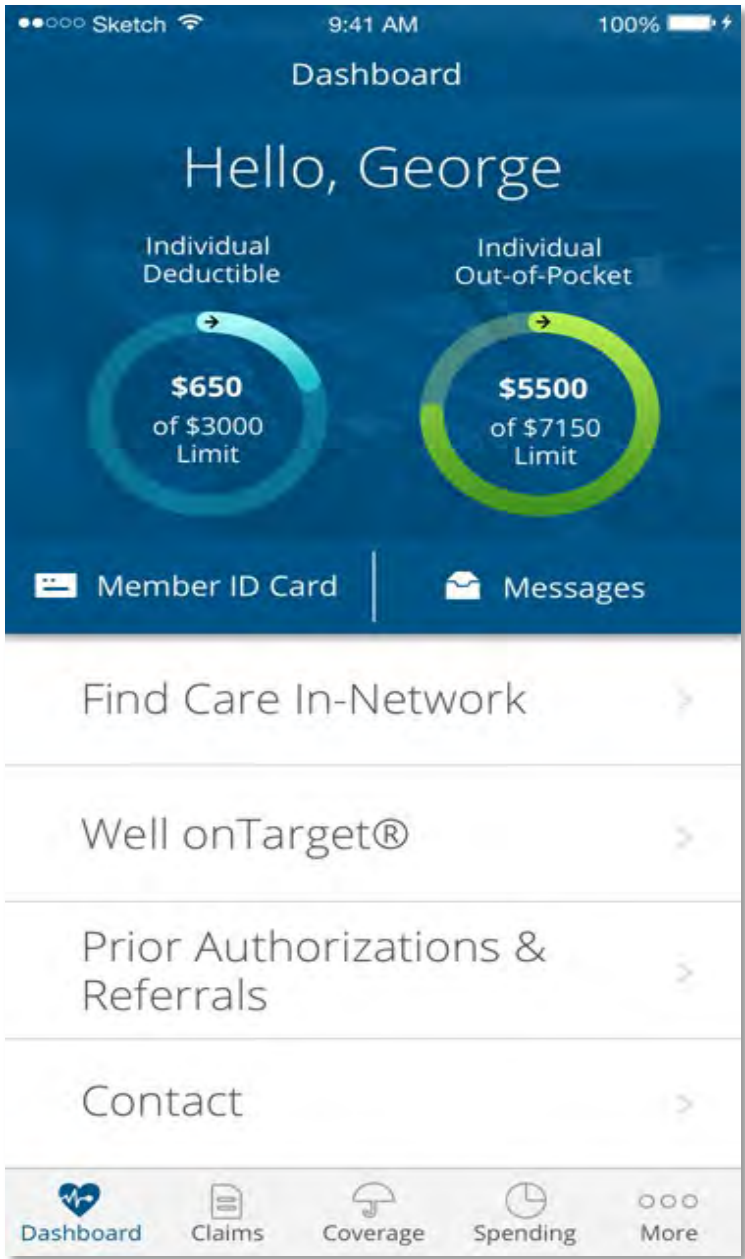
Detailed Provider Profile Page



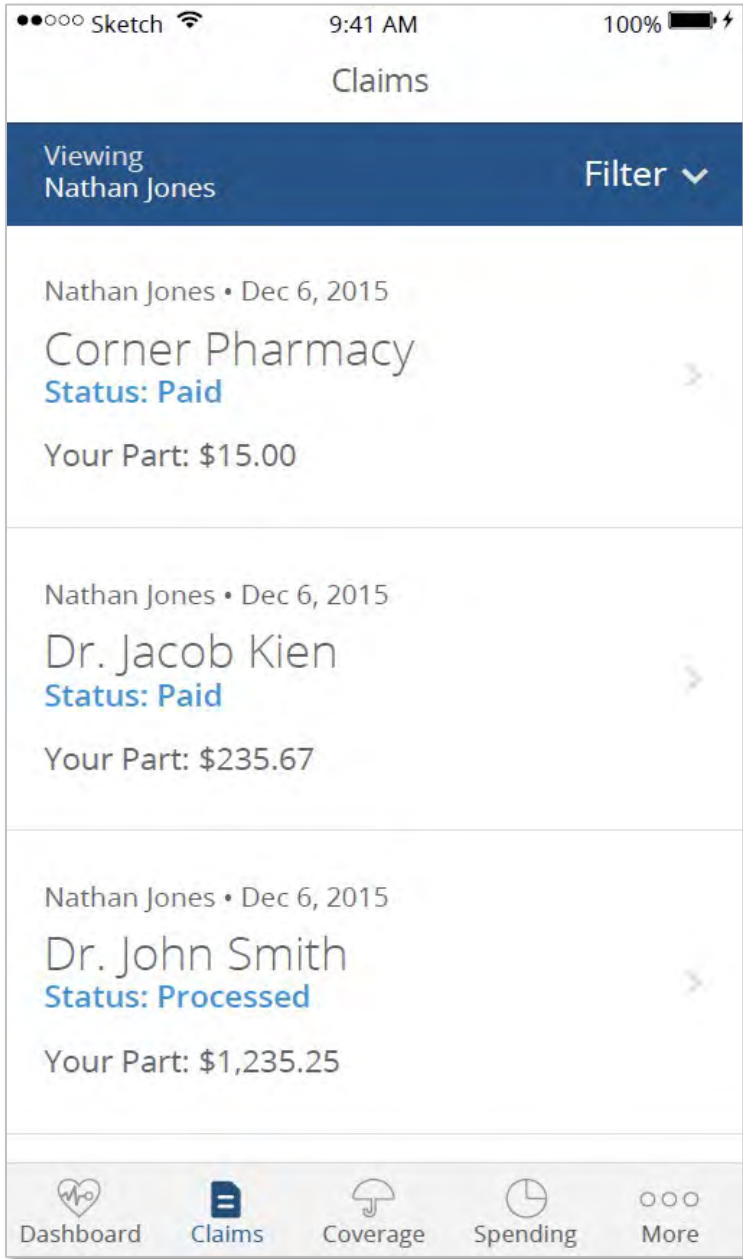
Mobile Access



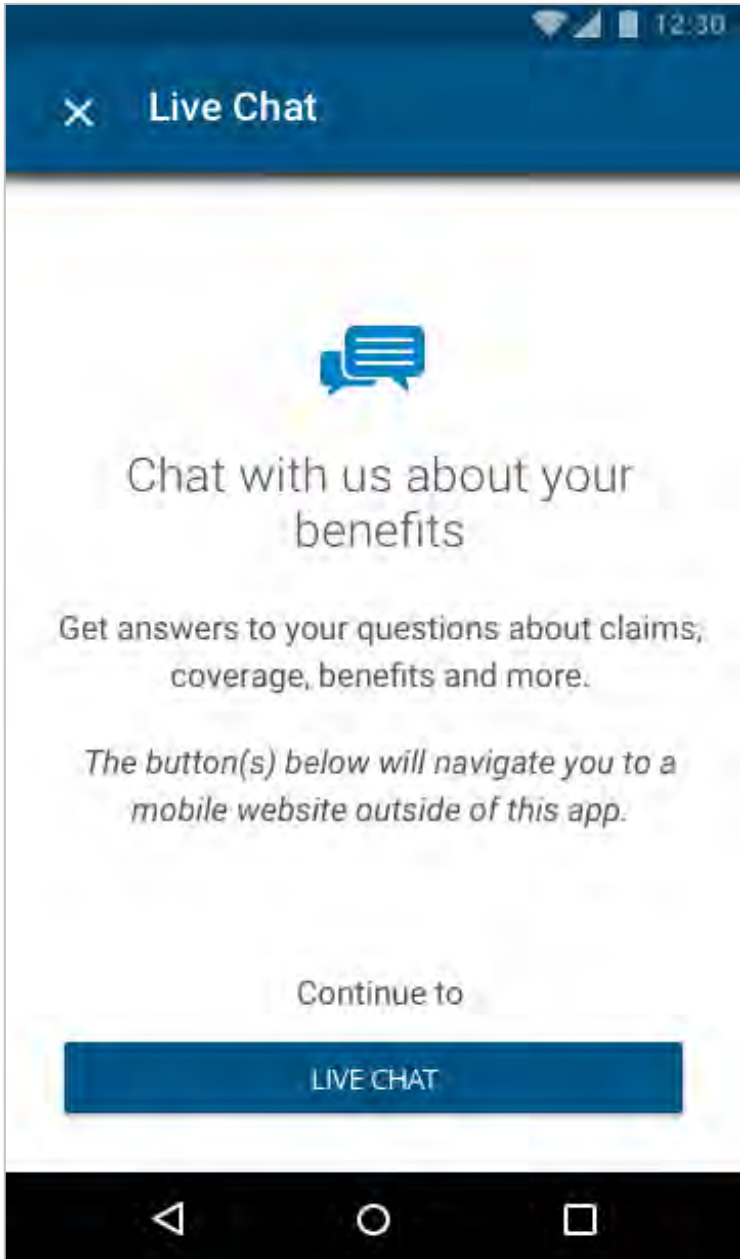
BCBSTX App – Available Jan. 1, 2021



Dashboard



See claims and
EOBs



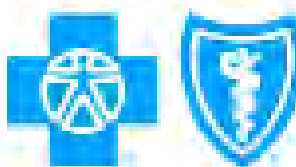

Live Chat
Available 24/7

ID Cards



You will receive a new ID card prior to Jan. 1.

- Every covered family member will receive an ID card. If you are a spouse or dependent, your card will also include the Retiree's name.
- You can call a Personal Health Guide or log on to Blue Access for MembersSM to order additional or replacement ID cards.

	BlueCross BlueShield of Texas <small>An Independent Licensee of the Blue Cross and Blue Shield Association</small>	
Subscriber Name: Jane Smith		TRS-Care Standard
Identification Number: T3X123456789		Dependent Name: John Smith
Group Number: 485000	Coverage Date: 01/01/21	TRS Virtual Hlth \$30 Medical Deductible \$1,500/\$3,000 Medical Services 20% after ded.
BCA FAMILY		
		Blue Edge[®] PPO

www.bcbstx.com/trscarestandard



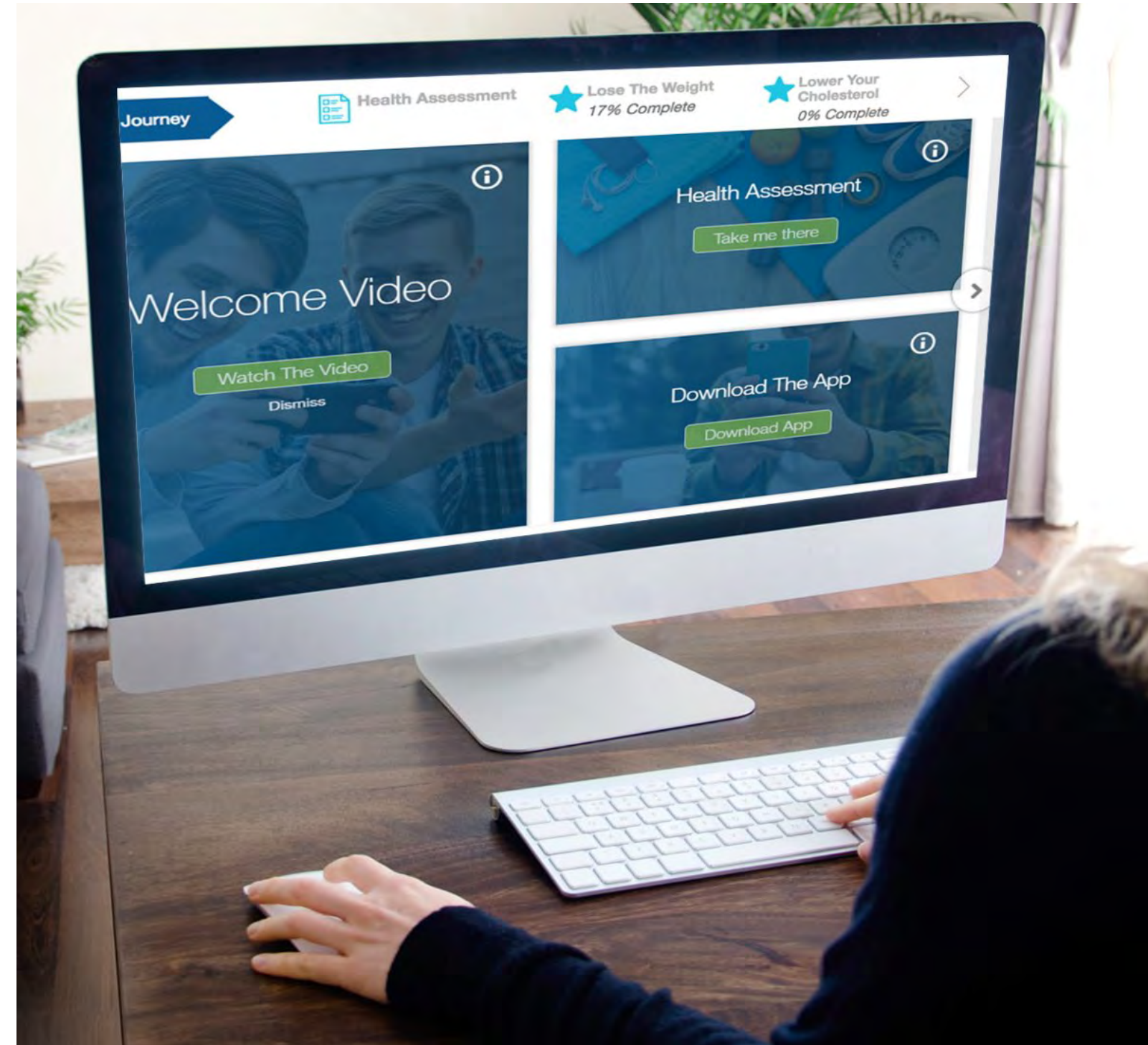
Wellness Resources

Well onTarget Participant Portal

Through the Well onTarget Participant Portal, you can:

- Take a Health Assessment
- Access digital self-management programs
- Utilize trackers and tools
- Take advantage of Blue PointsSM rewards
- Sign up for the fitness program
- Integrate your device with fitness and nutrition tools
- Join personal wellness challenges

RELEVANT.
TIMELY.
IMPACTFUL.
PERSONALIZED.





Blue Points - BUILT-IN REWARDS

Offerings that earn points:

- Use of online trackers
- Connecting and syncing a fitness device or app
- Health assessment completion
- Digital self-management program completion
- Fitness program visits

Redeem points in the online Shopping Mall with over a million products!



Fitness Program

Offerings that earn points:

- Use of online trackers
- Connecting and syncing a fitness device or app
- Health assessment completion
- Digital self-management program completion
- Fitness program visits

Redeem points in the online Shopping Mall with over a million products!



24/7 Nurseline



These nurses can help you choose the right level of care and address health concerns about:

- Asthma
- Back Pain
- Cuts or Burns
- Diabetes
- Fever
- And much more

To reach the 24/7
Nurseline, call:
1-833-968-1770



Over 300 Audio Health Library topics ranging from allergies to surgeries available in English and Spanish!

Support for You



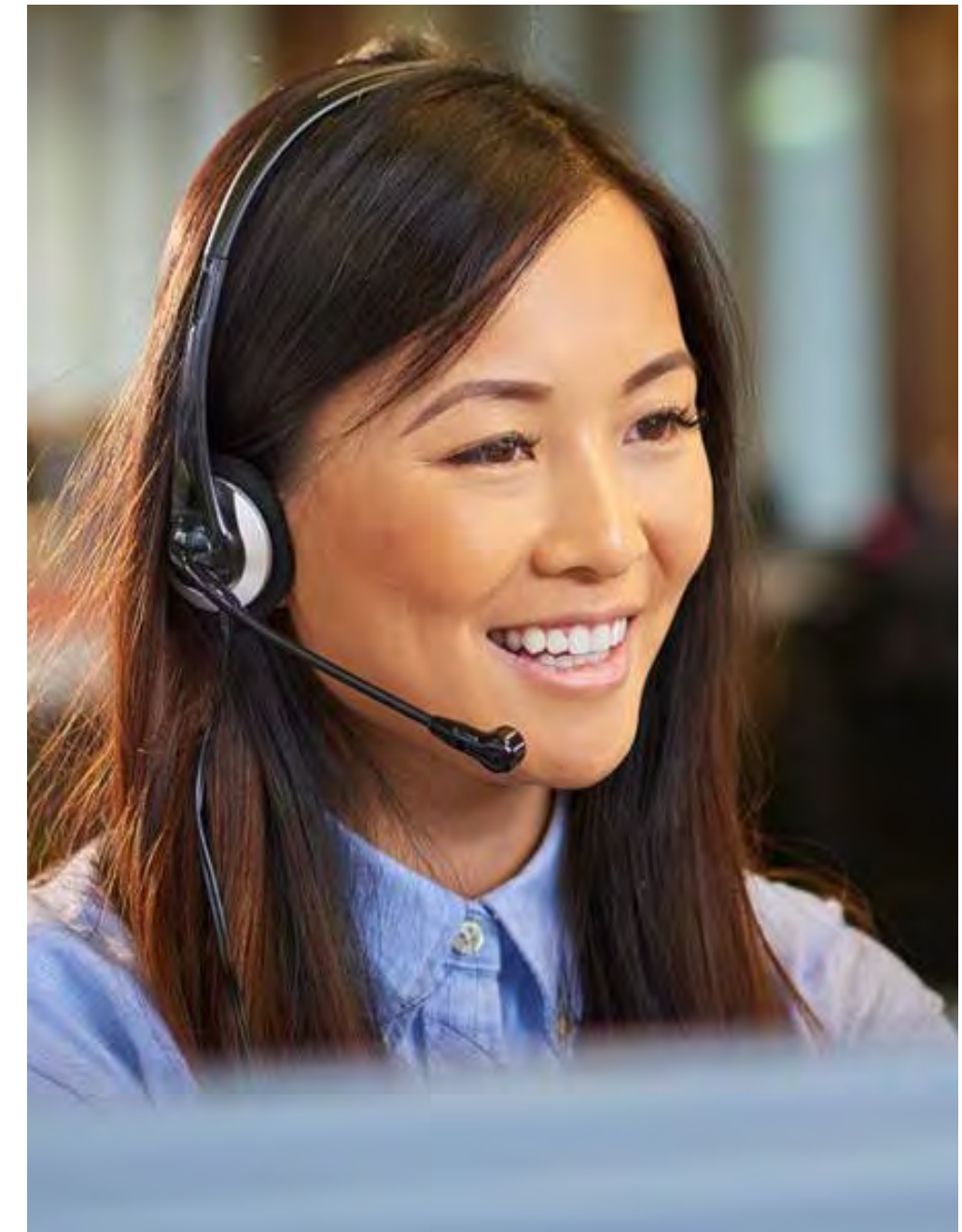
Personal Health Guides (PHGs)

- **Answer questions about benefits**
 - Assist with prior authorizations
 - Address claim and billing inquiries
- **Explain health care costs and options for care**
 - Locate in-network provider options
 - Scheduling appointments
- **Help you use self-service tools**
- **Connect you to other resources**
 - Clinicians
 - Community resources
 - TRS-Care benefits vendors

**Call toll-free:
1-866-355-5999**

Available Now!
Monday-Friday
7:00AM-6:00PM

Jan. 1, 2021
Access 24/7





2021 TRS-Care Standard Prescription Drug Coverage

CVS Caremark



BlueCross BlueShield
of Texas

Medical Vendor Transition

- Effective Jan. 1, 2021 the Health Plan Administrator (HPA) will transition from Aetna to Blue Cross and Blue Shield of Texas (BCBSTX)
- CVS Caremark will continue to manage the pharmacy benefits for the TRS-Care Standard Plan
- You can continue to utilize your same pharmacies, including smaller local pharmacies



Your Prescription Drug Plan



Benefit	TRS-Care Standard Plan
Drug Deductible (per person, per plan year)	\$1,500 individual, \$3,000 family
Maximum Out-of-Pocket	\$5,650 individual, \$11,300 family



Six Ways to Save on Prescription Drugs



1. **Ask for Generics** - Ask your doctor if generics are available for your current medications.
2. **Save with preferred brand-name drugs** - The preferred drug list is located at info.caremark.com/trscarestandard.
3. **Register at Caremark.com** - We'll keep you up-to-date on new and unique ways to save!
4. **Check Drug Cost Tool** - Located under your account on Caremark.com or at info.caremark.com/trscarestandard.
5. **Fill a 90-Day Supply on maintenance medications** - You can fill your 60-90 day supply prescriptions at Retail-Plus pharmacies or Caremark Mail Order Pharmacy.
6. **Split Payments at Caremark Mail Order Pharmacy** - You can split your payments for a 90-day supply into 3 separate payments only at Caremark Mail Order Pharmacy.



No Cost Generic Preventive Medications



If you take certain generic medications classified as “preventive,” such as a prescription medication used for hypertension or depression, you may be able to receive your medication at no cost to you.

**Percentage of
members who
utilized the
Generic
Preventive
Medication List**

**61.3%
last
year**

**Amount saved
by those who
utilized Generic
Preventive
Medication List**

**\$3.4M
annually**

**Find the list by visiting:
info.Caremark.com/trscarestandard, or
Call CVS Caremark at 1-866-355-5999**

Check Drug Cost Tool

Check the cost of your medication online:
info.Caremark.com/trscarestandard



<div>Brand ⓘ</div> <div>Wellbutrin Sr 100mg Tablet Sr 12h ⓘ</div> <div><div>✉</div><div>90-day supply</div><div>Mail service</div><div>90 tablets</div></div>	<div>\$560.87</div> <div>for 3 months</div> <div>You pay 100% of the cost. Your Plan pays \$0.00 per 3 months</div> <div>See cost details</div> <div>FlexPay available</div> <div>Pay in three installments of \$186.96 ⓘ</div> <div>Online ordering unavailable</div>
Your Best Value	
<div>Generic ⓘ</div> <div>Bupropion Hcl Sr 100mg Tablet Sr 12h ⓘ</div> <div><div>✉</div><div>90-day supply</div><div>Mail service</div><div>90 tablets</div></div>	<div>\$0.00</div> <div>for 3 months</div> <div>You pay 0% of the cost. Your Plan pays \$10.22 per 3 months</div> <div>See cost details</div> <div>FlexPay available</div> <div>Pay in three installments of \$0.00 ⓘ</div> <div>Online ordering unavailable</div>

CVS Caremark App



Now you can manage your prescription benefits anytime, anywhere.

Download the CVS Caremark® app for on-the-go access to helpful tools and resources.



Easy Refills—Scan the barcode on your Rx label to refill available prescriptions.



View ID Card—No need to carry your benefit ID card. With the app, you always have it on hand.



Fill New Prescriptions—Take a photo of the front and back of your new paper prescription and CVS Caremark Mail Service Pharmacy will take it from there.



Pharmacy Locator—Find in-network retail pharmacies near you.



Manage Your Profile—Set your notifications, update shipping and billing information, and more.

Register today at [Caremark.com/mobile](https://www.caremark.com/mobile) or download the mobile app.



Specialty Medications

- Some specialty medications may qualify for third-party copayment assistance programs that can lower your out-of-pocket costs for those products.
- Important Note: You will only receive credit towards your deductible and maximum out-of-pocket for what you actually pay for the medication.
- CVS Specialty Pharmacy Phone Number:
1-800-237-2767



Diabetic Meter and Supplies



- Preferred Diabetic Meters are available at no cost to eligible members.
- For more details, please contact the CVS Caremark® Member Services Diabetic Meter Team at **1-800-588-4456**

Up to 31-Day Supply at Retail Pharmacy	60-90-Day Supply at Retail-Plus Network Pharmacy or Caremark Mail Order Pharmacy
<ul style="list-style-type: none">• You pay \$0 for needles and syringes if purchased the same day as insulin.	<ul style="list-style-type: none">• You pay \$0 for all needles, lancets, and syringes.• Use the preferred brand test strips to get them at no cost.

Thank You



- **For TRS-Care Enrollment & Eligibility: Call TRS Health & Insurance Benefits Department: 1-888-237-6762, M-F 7a.m. – 6p.m. CT**
- **For Medical Questions: Call BCBSTX at 1-866-355-5999 (TTY: 711), anytime.**
- **For Prescription Drug Questions: Call CVS Caremark at 1-844-345-4577 24 hours a day/ 7 days a week**