

July 2024

CUSTOMER CARE

Benefits Committee Meeting



**Teacher Retirement System of
Texas**

1000 Red River Street
Austin, Texas
78701-2698

**TEACHER RETIREMENT SYSTEM OF TEXAS MEETING
BOARD OF TRUSTEES
AND
BENEFITS COMMITTEE**

*All or part of the July 18, 2024, meeting of the TRS Benefits Committee and Board of Trustees may be held by telephone or video conference call as authorized under Sections 551.130 and 551.127 of the Texas Government Code. The Board intends to have a quorum and the presiding officer of the meeting physically present at the following location, which will be open to the public during the open portions of the meeting: **1000 Red River, Austin, Texas 78701 in the TRS East Building, 5th Floor, Boardroom.***

The open portions of the July 18, 2024, meeting are being broadcast over the Internet. Access to the Internet broadcast and agenda materials of the meeting is provided at www.trs.texas.gov. A recording of the meeting will be available at www.trs.texas.gov.

AGENDA

**July 18, 2024 – 8:30 a.m.
TRS East Building, 5th Floor, Boardroom**

1. Call roll of Committee members.
2. Consider the approval of the proposed minutes of the May 2024 committee meeting – Chair.
3. Receive an update and consider the following regarding TRS pension benefits program:
 - A. Consider recommending to the Board the acceptance of the Medical Board Meeting minutes for March 2024 and May 2024 - Barbie Pearson;
 - B. Consider recommending to the Board the approval of Benefit Payments for March – May 2024 - Barbie Pearson;
 - C. Receive a Benefit Services Operational Update - Barbie Pearson; and
 - D. Consider recommending to the Board appointments to the Medical Board including the chair of the medical board – Adam Fambrough.
4. Receive updates and consider the following regarding TRS health insurance benefits program:
 - A. Consider recommending to the Board the premiums and benefits for the TRS-Care health insurance benefits plans – Meaghan Bludau, Melanie Ingleby and Kirsten Schatten:
 1. Consider the premiums for the TRS-Care Medicare Advantage plans including COBRA rates for plan year (PY) 2025;
 2. Consider the benefits for the TRS-Care Standard plan including COBRA rates for PY 2025.
 - B. Consider the premiums and benefits for the TRS-Care Optional Dental and Vision Plan for PY 2025 – Katrina Daniel, Yimei Zhao and Kirsten Schatten:
 1. Consider the premiums and benefits for the TRS-Care Optional Dental Plan for PY 2025; and

NOTE: The Board of Trustees (Board) of the Teacher Retirement System of Texas will not consider or act upon any item before the Benefits Committee (Committee) at this meeting of the Committee. This meeting is not a regular meeting of the Board. However, because the full Benefits Committee constitutes a quorum of the Board, the meeting of the Committee is also being posted as a meeting of the Board out of an abundance of caution.

2. Consider the premiums and benefits for the TRS-Care Optional Vision Plan for PY 2025.
- C. Receive and review claims administration and rebate audit reports for the TRS-ActiveCare and TRS-Care self-funded benefit plans. – Yimei Zhao and Jeff Bain:
1. TRS-ActiveCare and TRS-Care medical benefits administered by Blue Cross Blue Shield of Texas for the 2021 and 2022 plan years;
 2. TRS-ActiveCare and TRS-Care pharmacy benefits administered by CVS for the 2022 plan year; and
 3. TRS-ActiveCare and TRS-Care rebates administered by CVS for the 2022 plan year.

**Minutes of the Benefits Committee
May 2, 2024**

The Benefits Committee of the Board of Trustees of the Teacher Retirement System of Texas met on May 2, 2024, in the boardroom located on the Fifth Floor in the East Building of TRS' offices located at 1000 Red River Street, Austin, Texas, 78701.

Committee members present:

Mr. Elvis Williams, Chair
Ms. Brittny Allred
Mr. Michael Ball
Ms. Nanette Sissney
Mr. Robert H. Walls, Jr.

Other TRS Board Members present:

Mr. John Elliott
Mr. James D. Nance
Mr. Jarvis V. Hollingsworth

Others who participated:

Brian Guthrie, TRS
Andrew Roth, TRS
Don Green, TRS
Amanda Jenami, TRS
Barbie Pearson, TRS
Katrina Daniel, TRS
Heather Traeger, TRS
Katherine Farrell, TRS
Christina Juarez, TRS
Monica Bernal, TRS
Yimei Zhao, TRS
Suzanne Dugan, Cohen Milstein

Benefits Committee Chair, Mr. Elvis Williams, called the meeting to order at 9:39 a.m.

1. Call roll of Committee members.

Ms. Farrell called the roll. A quorum was present.

2. Consider the approval of the proposed minutes of the December 2023, Benefits Committee meeting – Chair Michael Ball.

On a motion by Mr. Ball, seconded by Ms. Allred, the committee unanimously approved the proposed minutes for the December 2023 Benefits Committee meeting as presented.

3. Receive an overview of the Benefits Committee's Calendar Year 2024 Work Plan – Barbie Pearson and Katrina Daniel.

Ms. Barbie Pearson provided an overview of Pension Benefits noting the only change from last year's work plan is the annual report for Benefit Services moved to December in order to capture all of the fiscal year end data.

Ms. Katrina Daniel provided an overview noting in July the proposed TRS-Care rate adjustments and any benefit changes along with the dental and vision benefits and premiums will be brought before the committee.

4. Receive an update and consider the following regarding TRS pension benefits program:

A. Consider recommending to the Board acceptance of the Medical Board Meeting minutes of November 2023 and January 2024;

Ms. Pearson recommended to the Committee to recommend to the Board acceptance of the Medical Board meeting minutes for November 2023 and January 2024.

On a motion by Ms. Sissney, seconded by Mr. Ball, the committee unanimously voted to recommend to the Board acceptance of the Medical Board meeting minutes for November 2023 and January 2024.

B. Consider recommending to the Board approval of Benefit Payments for December 2023 – February 2024 – Barbie Pearson; and

Ms. Pearson recommended to the Committee to recommend to the Board the approval of benefit payment for December 2023 through February 2024.

On a motion by Mr. Ball, seconded by Ms. Allred, the committee unanimously voted to recommend to the Board approval of benefit payment for December 2023 through February 2024.

C. Benefit Services Operations update including an overview of the Benefit Services Point in Time Complaint Process – Barbie Pearson.

Ms. Pearson reviewed the performance levels for her division and reported there was a four percent increase in retirements and a 7.7 increase in benefit estimates over last years numbers. She noted there was a decrease in refunds attributed to the Inactive Account Outreach process that was done last year. She said when the refunds attributed to the Inactive Account Outreach are removed from the counts there is an 8 percent increase in regular refunds from last year. In response to Mr. Ball's inquiry, Ms. Pearson said that new members were captured within the employer's report and a new member packet is automatically sent to the member. Only when a member elects to submit a beneficiary form does Benefit Processing enter the information; however, most of the new members are entering their beneficiary information through MyTRS. She reviewed the final payout numbers for the cost-of-living adjustment (COLA) that was effective with the January 2024 monthly annuity payment for all eligible annuitants. Ms. Pearson provided an overview of the

increase of work Benefit Counseling has experienced: 24 percent increase in emails answered, 46 percent increase in office visits, 116 percent increase in walk-ins and answered 23,000 more calls this year over last.

Ms. Jennifer Gasior provided an overview of the Benefit Services complaint process. She said most of the complains received within the division come through Benefit Counseling, primarily due to the direct interaction with members. She reported feedback is sought out by two surveys to ensure members are provided the highest quality service and professionalism. The first survey, she said, is How Was Your Visit survey conducted when a member completes an office visit with one of the office visit counselors. The second survey, she said, is the Telephone Counseling After-Call survey which is offered immediately after a member completes a phone call with a counselor. She reported a completed survey is reviewed by the leadership team to analyze their account and all related interactions with staff. If it is determined that a complaint is valid it triggers a series of internal actions including account research, thorough call reviews, targeted feedback and additional training for staff to prevent future issues. She said a second assessment occurs to ensure all necessary measures to resolve the member's complaint were taken. She concluded that in 2023 of the 1.6 million transactions, 260 complaints were received and only 164 deemed valid. She said the complaint trend over the years is 0.01 percent. Mr. Williams stated .01 percent is a great testament to the team and to the leadership.

5. Receive an update and consider the following regarding TRS health benefits programs– Katrina Daniel.

A. Receive an update on the semi-annual TRS-Care Retiree Advisory Committee (RAC) –Nancy Byler.

Ms. Nancy Byler provided an update for the TRS-Care Retirees Advisory Committee meeting on March 27, 2024. She said they welcomed two new members, Tonya Davis and Mary Ann Whiteker.

B. Receive updates on TRS-Care and TRS-ActiveCare health plans, including an update on actuarial enhancements – Katrina Daniel and Melanie Ingleby.

C. Consider recommending to the Board FY 2025 Rates and Benefits for the Self-Funded TRS-ActiveCare Plans

D. Consider recommending to the Board FY 2025 Rates and Benefits for the Fully-Insured TRS-ActiveCare HMO plans.

Ms. Meaghan Bludau provided context regarding the effort to limit ActiveCare rate increases using the supplemental funding that the Legislature appropriated to TRS in the most recent legislative session. She said this was the second year of using those funds during the biennium and the proposed increase is less than 10 percent on average. She reported even with the proposed increases, the most popular plan will remain under the comparative cost of coverage outside of ActiveCare. She stated the proposal will maintain the enhancements made last year and the choice of plans remains in place as well.

Ms. Melanie Ingleby reviewed the lowest, midpoint and highest cost regions noting the same regions occupied these positions last year. She said there was a variety of items that went into determining individual regional increases, primarily it is the expected costs for the districts in those

regions. Ms. Bludau reviewed the recommended benefit adjustments. She said for the ActiveCare High Deductible (HD) Plan the recommendation was to increase the maximum out-of-pocket to align with the IRS adjustments. She said the Primary Plan's maximum out-of-pocket matches the high-deductible plan's to help account for people moving between plans. She reported the third recommendation was a requirement under the IRS for the HD plan to raise the in-network deductible to \$3,000 for an individual and \$3,200 for a family. She said the other recommendation for the HD plan was to adjust the out-of-network deductible to be two times that of the in-network deductible.

Ms. Bludau reviewed the proposals from the two fully insured HMOs that were offered under ActiveCare. She noted that Baylor Scott & White and TRS will not renew the contract for the upcoming plan year. She said there was a plan in place to make sure the members who were on Baylor Scott & White fully insured plan will have a seamless as possible transition to ActiveCare. She said the other regional HMO offered by Blue Cross Blue Shield in South and West Texas have no proposed changes to their plan but did request considerable increases to those regions. Ms. Bludau reviewed the communication efforts the team would undertake once the Board voted upon the rates and benefits. She concluded by announcing there are 10 new district coming into ActiveCare for the upcoming year.

Ms. Ingleby discussed the role of the Health's actuarial team. She said the team started almost five years ago and prior to that the actuarial functions were performed by an outside consultant. She stated bringing these services in-house provided more insight and control on modeling and assumptions when it comes to rate processes and other actuarial functions saving the fund a substantial amount of money, well over half a million dollars last year. She said in addition to the internal staff, Segal Consulting provides insight and expertise to the process. Ms. Ingleby stated the work has become increasingly complicated with setting rates now for 20 regions, the end product being 320 premium rates. She also said they work on determining the fund balance target of one month but now with the 20 regions, districts coming and going and the ability for transitional districts the target was reevaluated and increased to roughly 1.5 months of claims. She said their guidepost in determining this was the regulations for the insurance industry.

On a motion by Mr. Ball, seconded by Ms. Sissney, the committee voted to recommend to the Board the following resolution approving fiscal year 2025 rates and benefits for the self-funded TRS-ActiveCare plans, as presented by staff:

**RESOLUTION APPROVING BENEFITS,
AND PREMIUM RATES FOR THE SELF-FUNDED PLANS OF THE TRS-ACTIVECARE
PROGRAM**

Whereas, Chapter 1579, Insurance Code (the "Texas School Employees Uniform Group Health Coverage Act"), governs the Texas School Employees Group Benefits Program, hereinafter referred to as TRS-ActiveCare, and authorizes the Teacher Retirement System of Texas (TRS), as trustee, to implement and administer TRS-ActiveCare, as described in the statute;

Whereas, Section 1579.051 relating to Administration of Group Program, Insurance Code, requires the trustee to implement and administer TRS-ActiveCare;

Whereas, Section 1579.052 relating to Authority to Adopt Rules; Other Authority Insurance Code, authorizes the trustee to take the actions it considers necessary to devise, implement, and administer TRS-ActiveCare;

Whereas, TRS staff and consultants assisting staff (the “Consultants”) have recommended, as listed in Appendix A, attached to this resolution and incorporated herein by reference, that certain major benefit and rate changes be made to the TRSActiveCare Primary and TRS-ActiveCare HD plans, and no benefit changes be made for the TRS-ActiveCare Primary+ and TRS-ActiveCare 2 plans for the fiscal year 2025 plan year commencing on September 1, 2024;

Whereas, TRS staff and the Consultants recommend that for the 2025 plan year commencing on September 1, 2024, premium rates for TRS-ActiveCare Primary, TRSActiveCare Primary+, TRS-ActiveCare HD, and TRS-ActiveCare 2, be set at the regional premium amounts set out in Exhibit B, attached to this resolution and incorporated herein by reference;

Whereas, the Board considered the information provided by TRS staff and the Consultants and desires to approve the recommendations by TRS staff and the Consultants; now, therefore, be it

Resolved, That the Board hereby adopts and authorizes the major benefit changes listed in Appendix A, subject to all other plan requirements and restrictions, for TRS-ActiveCare HD and TRS-ActiveCare Primary, beginning in the fiscal year 2025 plan year commencing on September 1, 2024, and thereafter, until further action by the Board;

Resolved, That the Board hereby adopts and authorizes the premium rates for TRSActiveCare Primary, TRS-ActiveCare Primary+, TRS-ActiveCare HD, and TRS-ActiveCare 2 contained in Exhibit B, for the 2025 plan year commencing on September 1, 2024, and thereafter, until further action by the Board;

Resolved, that the Board authorizes the Executive Director or his designees to take any actions, including the expenditure of funds, the execution of all documents, and administering the TRS-ActiveCare plan, deemed by him or such designee to be necessary or advisable to implement this resolution, until further action by the Board.

EXHIBIT A

TO THE RESOLUTION APPROVING BENEFITS AND PREMIUM RATES FOR TRS-ACTIVECARE PRIMARY
AND TRS-ACTIVECARE HD

Major Benefit Changes between the Previous Plan Year (2024) and Plan Year 2025

TRS-ActiveCare Primary		
Plan Feature	Current 2024 Plan Year	2025 Plan Year
Individual Out-of-Pocket Maximum	\$7,500	\$8,050
Family Out-of-Pocket Maximum	\$15,000	\$16,100

TRS-ActiveCare HD		
Plan Feature	Current 2024 Plan Year	2025 Plan Year
<u>DEDUCTIBLE</u>		
<u>In-Network</u>		
• Individual Deductible	\$3,000	\$3,200
• Family Deductible	\$6,000	\$6,400
<u>Out-of-Network</u>		
• Individual Deductible	\$5,500	\$6,400
• Family Deductible	\$11,000	\$12,800
<u>OUT-OF-POCKET MAXIMUM</u>		
<u>In-Network</u>		
• Individual Out-of-Pocket Maximum	\$7,500	\$8,050
• Family Out-of-Pocket Maximum	\$15,000	\$16,100

Exhibit B

TO THE RESOLUTION APPROVING BENEFITS AND PREMIUM RATES FOR TRS-ACTIVECARE PRIMARY
AND TRS-ACTIVECARE HD

2025 Plan Year Monthly Premium Rates by Region

Region	Tier	TRS- ActiveCare Primary	TRS- ActiveCare Primary+	TRS- ActiveCare HD	TRS- ActiveCare 2
1	Employee Only	\$406	\$476	\$417	\$1,013
	Employee and Spouse	\$1,097	\$1,238	\$1,126	\$2,402
	Employee and Child(ren)	\$691	\$810	\$709	\$1,507
	Employee and Family	\$1,381	\$1,571	\$1,418	\$2,841
2	Employee Only	\$481	\$564	\$496	\$1,013
	Employee and Spouse	\$1,299	\$1,467	\$1,340	\$2,402
	Employee and Child(ren)	\$818	\$959	\$844	\$1,507
	Employee and Family	\$1,636	\$1,862	\$1,687	\$2,841

3	Employee Only	\$477	\$560	\$490	\$1,013
	Employee and Spouse	\$1,288	\$1,456	\$1,323	\$2,402
	Employee and Child(ren)	\$811	\$952	\$833	\$1,507
	Employee and Family	\$1,622	\$1,848	\$1,666	\$2,841
4	Employee Only	\$471	\$553	\$484	\$1,013
	Employee and Spouse	\$1,272	\$1,438	\$1,307	\$2,402
	Employee and Child(ren)	\$801	\$941	\$823	\$1,507
	Employee and Family	\$1,602	\$1,825	\$1,646	\$2,841
5	Employee Only	\$489	\$574	\$502	\$1,013
	Employee and Spouse	\$1,321	\$1,493	\$1,356	\$2,402
	Employee and Child(ren)	\$832	\$976	\$854	\$1,507
	Employee and Family	\$1,663	\$1,895	\$1,707	\$2,841
6	Employee Only	\$452	\$530	\$465	\$1,013
	Employee and Spouse	\$1,221	\$1,378	\$1,256	\$2,402
	Employee and Child(ren)	\$769	\$901	\$791	\$1,507
	Employee and Family	\$1,537	\$1,749	\$1,581	\$2,841
7	Employee Only	\$469	\$551	\$484	\$1,013
	Employee and Spouse	\$1,267	\$1,433	\$1,307	\$2,402
	Employee and Child(ren)	\$798	\$937	\$823	\$1,507
	Employee and Family	\$1,595	\$1,819	\$1,646	\$2,841
8	Employee Only	\$473	\$555	\$486	\$1,013
	Employee and Spouse	\$1,278	\$1,443	\$1,313	\$2,402
	Employee and Child(ren)	\$805	\$944	\$827	\$1,507
	Employee and Family	\$1,609	\$1,832	\$1,653	\$2,841
9	Employee Only	\$492	\$577	\$496	\$1,013
	Employee and Spouse	\$1,329	\$1,501	\$1,340	\$2,402
	Employee and Child(ren)	\$837	\$981	\$844	\$1,507
	Employee and Family	\$1,673	\$1,905	\$1,687	\$2,841
10	Employee Only	\$501	\$588	\$513	\$1,013
	Employee and Spouse	\$1,353	\$1,529	\$1,386	\$2,402
	Employee and Child(ren)	\$852	\$1,000	\$873	\$1,507
	Employee and Family	\$1,704	\$1,941	\$1,745	\$2,841
12	Employee Only	\$446	\$523	\$459	\$1,013

	Employee and Spouse	\$1,205	\$1,360	\$1,240	\$2,402
	Employee and Child(ren)	\$759	\$890	\$781	\$1,507
	Employee and Family	\$1,517	\$1,726	\$1,561	\$2,841
13	Employee Only	\$445	\$522	\$460	\$1,013
	Employee and Spouse	\$1,202	\$1,358	\$1,242	\$2,402
	Employee and Child(ren)	\$757	\$888	\$782	\$1,507
	Employee and Family	\$1,513	\$1,723	\$1,564	\$2,841
14	Employee Only	\$449	\$527	\$462	\$1,013
	Employee and Spouse	\$1,213	\$1,371	\$1,248	\$2,402
	Employee and Child(ren)	\$764	\$896	\$786	\$1,507
	Employee and Family	\$1,527	\$1,740	\$1,571	\$2,841
15	Employee Only	\$479	\$562	\$496	\$1,013
	Employee and Spouse	\$1,294	\$1,462	\$1,340	\$2,402
	Employee and Child(ren)	\$815	\$956	\$844	\$1,507
	Employee and Family	\$1,629	\$1,855	\$1,687	\$2,841

Region	Tier	TRS- ActiveCare Primary	TRS- ActiveCare Primary+	TRS- ActiveCare HD	TRS- ActiveCare 2
16	Employee Only	\$434	\$509	\$450	\$1,013
	Employee and Spouse	\$1,172	\$1,324	\$1,215	\$2,402
	Employee and Child(ren)	\$738	\$866	\$765	\$1,507
	Employee and Family	\$1,476	\$1,680	\$1,530	\$2,841
17	Employee Only	\$447	\$524	\$460	\$1,013
	Employee and Spouse	\$1,207	\$1,363	\$1,242	\$2,402
	Employee and Child(ren)	\$760	\$891	\$782	\$1,507
	Employee and Family	\$1,520	\$1,730	\$1,564	\$2,841
18	Employee Only	\$395	\$464	\$405	\$1,013
	Employee and Spouse	\$1,067	\$1,207	\$1,094	\$2,402
	Employee and Child(ren)	\$672	\$789	\$689	\$1,507
	Employee and Family	\$1,343	\$1,532	\$1,377	\$2,841
19	Employee Only	\$400	\$470	\$416	\$1,013
	Employee and Spouse	\$1,080	\$1,222	\$1,124	\$2,402
	Employee and Child(ren)	\$680	\$799	\$708	\$1,507
	Employee and Family	\$1,360	\$1,551	\$1,415	\$2,841
20	Employee Only	\$426	\$499	\$437	\$1,013
	Employee and Spouse	\$1,151	\$1,298	\$1,180	\$2,402
	Employee and Child(ren)	\$725	\$849	\$743	\$1,507
	Employee and Family	\$1,449	\$1,647	\$1,486	\$2,841

On a motion by Mr. Ball, seconded by Mr. Walls, the committee voted to recommend to the Board the following resolution approving fiscal year 2025 rates and benefits for the fully-insured TRS-ActiveCare HMO plans, as presented by staff:

**RESOLUTION APPROVING BENEFITS, PREMIUM RATES, AND SERVICE
AREAS FOR HMOs ASSOCIATED WITH
THE TRS-ACTIVECARE PROGRAM**

Whereas, Chapter 1579, Insurance Code (the “Texas School Employees Uniform Group Health Coverage Act”), governs the Texas School Employees Group Benefits Program, hereinafter referred to as TRS-ActiveCare, and authorizes the Teacher Retirement System of Texas (TRS), as trustee, to implement and administer TRS-ActiveCare, as described in the statute;

Whereas, Section 1579.051, Insurance Code, requires the trustee to implement and administer TRS-ActiveCare; Whereas, Section 1579.052, Insurance Code,

authorizes the trustee to take the actions it considers necessary to devise, implement, and administer TRS-ActiveCare;

Whereas, TRS currently has a contract with Blue Cross and Blue Shield of Texas (“BCBSTX”) as health maintenance organization (“HMO”), under which BCBSTX offers benefits to participants in TRS-ActiveCare who reside or work in the respective service areas of this HMO that have previously been approved by the TRS Board of Trustees (the “Board”) and are listed in Exhibit A, attached to this resolution and incorporated herein by reference;

Whereas, BCBSTX proposed premium changes for the 2025 plan year commencing on September 1, 2024, listed in Exhibit B, attached to this resolution and incorporated herein by reference;

Whereas, BCBSTX did not propose any major benefit changes for the 2025 plan year commencing on September 1, 2024, to the plan design of the HMO offered in the 2024 plan year;

Whereas, TRS staff and the Consultants evaluated the benefits and premium rates proposed by BCBSTX in Exhibit B for the HMO plan covering the four (4) “South Texas” counties and ninety-two (92) “West Texas” counties listed in Exhibit A;

Whereas, TRS staff and the Consultants recommend for the 2025 plan year commencing on September 1, 2024, the Board approve the premium rates listed in Exhibit B, which premium rates include the same monthly administration fee of \$15.00 per employee enrolled in an HMO as previously approved by the Board for the 2024 plan year, to cover fees and other administrative expenses incurred by the TRS-ActiveCare program; and

Whereas, the Board considered the information provided by TRS staff and the Consultants and desires to approve the recommendations by TRS staff and the Consultants; now, therefore, be it

Resolved, that the Board hereby approves the proposal for BCBSTX to offer to TRSActiveCare Participants during the 2025 plan year commencing on September 1, 2024, the same plan design it offered in the 2024 plan year, with no proposed major benefit changes, along with any minor benefit changes that may be reflected in the applicable TRS and HMO plan documents and subject to all other plan requirements and restrictions; and approves and adopts the monthly premium rates listed in Exhibit B, which rates include a monthly administration fee payable to TRS of \$15.00 per enrolled employee, for enrollment in this HMO during the 2025 plan year commencing on September 1, 2024.

EXHIBIT A

BCBSTX SERVICE AREAS

South Texas (4 counties): Cameron, Hidalgo, Starr, Willacy

West Texas (92 counties): Andrews, Armstrong, Bailey, Borden, Brewster, Briscoe, Callahan, Carson, Castro, Childress, Cochran, Coke, Coleman, Collingsworth, Comanche, Concho, Cottle, Crane, Crockett, Crosby, Dallam, Dawson, Deaf Smith, Dickens, Donley, Eastland, Ector, Fisher, Floyd, Gaines, Garza, Glasscock, Gray, Hale, Hall, Hansford, Hartley, Haskell, Hemphill, Hockley, Howard, Hutchinson, Irion, Jones, Kent, Kimble, King, Knox, Lamb, Lipscomb, Llano, Loving, Lubbock, Lynn, Martin, Mason, McCulloch, Menard, Midland, Mitchell, Moore, Motley, Nolan, Ochiltree, Oldham, Parmer, Pecos, Potter, Randall, Reagan, Reeves, Roberts, Runnels, San Saba, Schleicher, Scurry, Shackelford, Sherman, Stephens, Sterling, Stonewall, Sutton, Swisher, Taylor, Terry, Throckmorton, Tom Green, Upton, Ward, Wheeler, Winkler, Yoakum

EXHIBIT B

BCBSTX South Texas HMO Monthly Premiums

Region	Coverage Tier	2025 Plan Year Premiums Per Month
1	Employee Only	\$983.68
	Employee & Spouse	\$2,388.34
	Employee & Child(ren)	\$1,543.58
	Employee & Family	\$2,542.80

BCBSTX West Texas HMO Monthly Premiums

Regions	Coverage Tier	2025 Plan Year Premiums Per Month
9, 13, 14, 15, 16, 17, 18	Employee Only	\$1,011.20
	Employee & Spouse	\$2,462.32
	Employee & Child(ren)	\$1,593.00
	Employee & Family	\$2,614.90

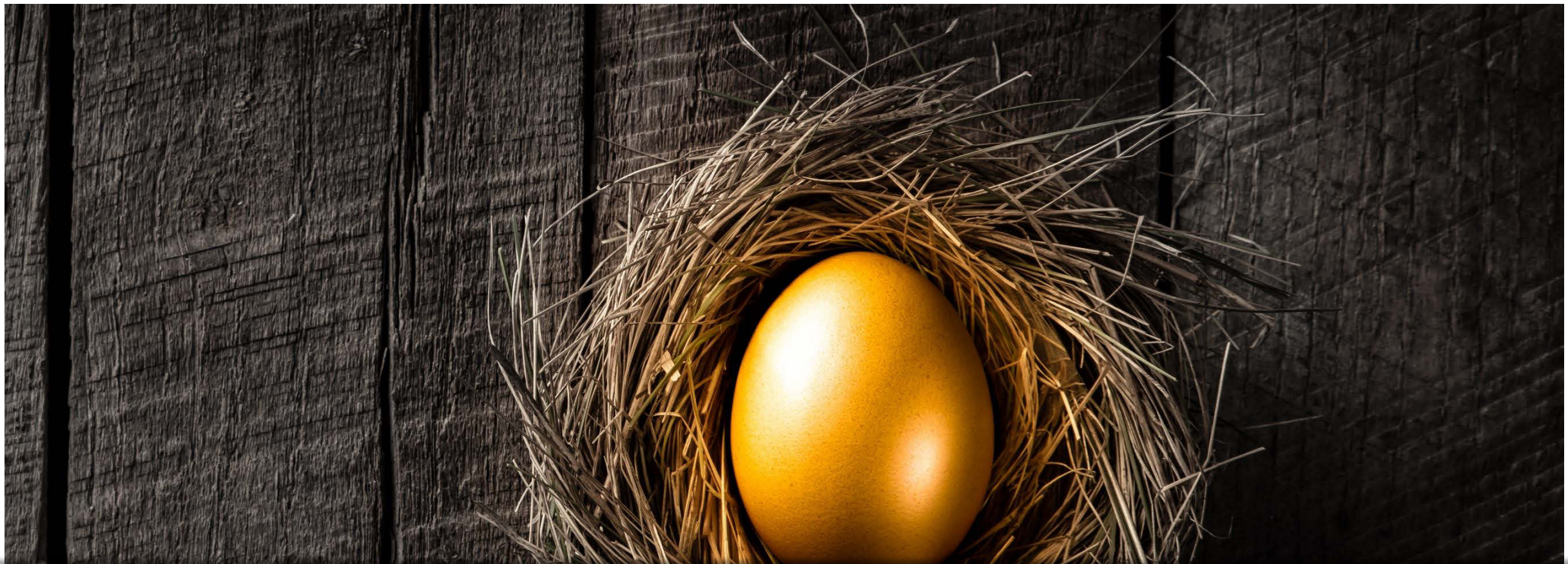
There being no more business before the Benefits Committee, the committee adjourned at 11:00 a.m.

Approved by the Benefits Committee of the Board of Trustees of the Teacher Retirement System of Texas on July ____, 2024.

Katherine H. Farrell
Secretary of the TRS Board of Trustees

Date

TAB 3



Pension Benefits

Presentation Date: July 18, 2024

Presented By: Barbie Pearson



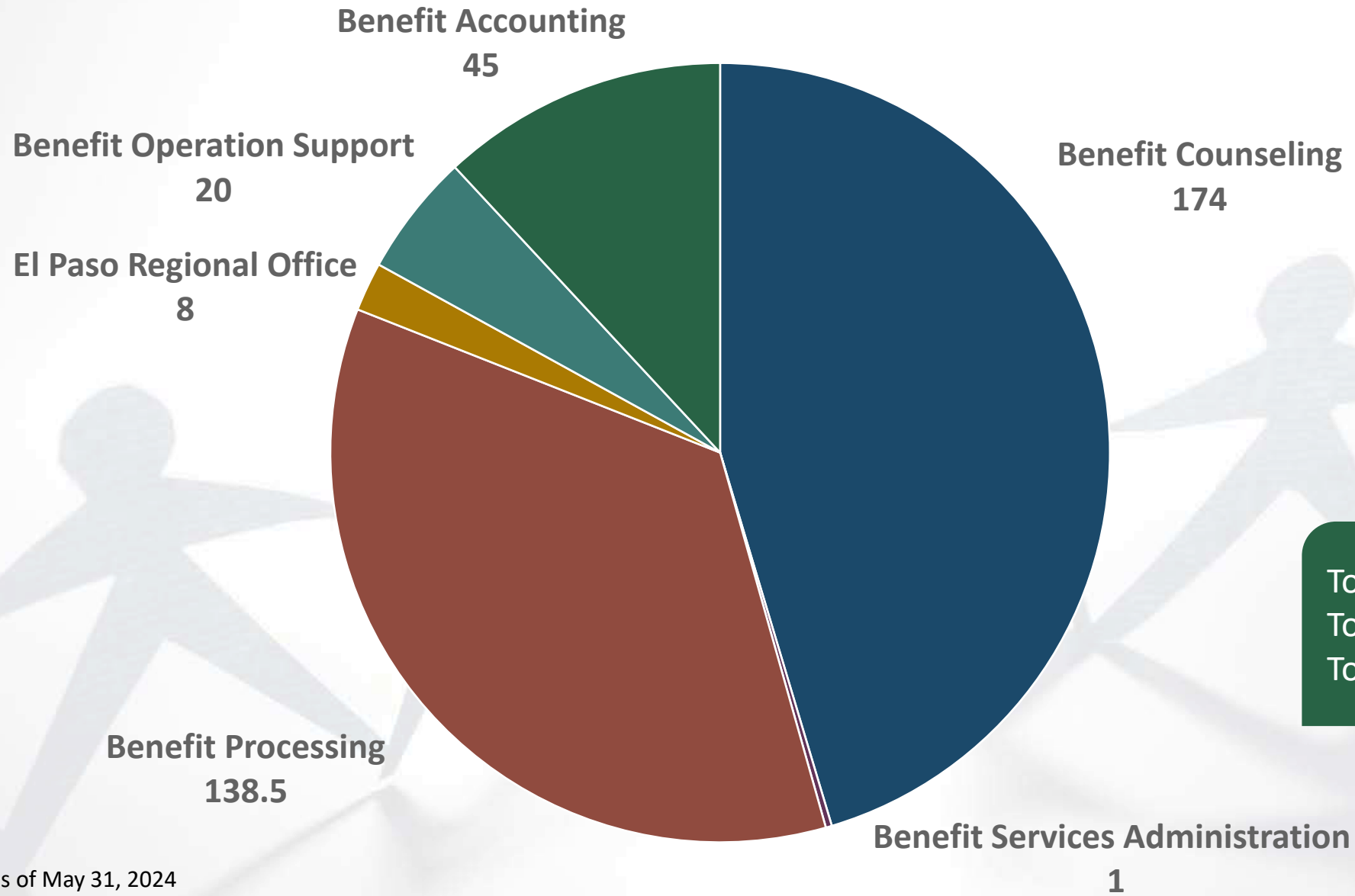
Agenda



- 1 Staffing
- 2 Workload
- 3 Objectives
- 4 Pending Retirements
- 5 Reporting Employer
- 6 Employer Outreach



Staffing – Filled Positions



*Totals as of May 31, 2024



Workload



18,059
Retirements



70,570
Benefit
Estimates



11,609
Claims
Acknowledged



15,345
Claims Paid



49,400
Refunds Paid



\$9.6 Billion
Annuity
Payments Issued



Telephone Calls

- **531,725** member calls answered



Secure emails

- **35,191** member emails answered



Office Visits

- **13,251** office visits
- **2,964** walk-ins



Presentations

- **75** presentations
- **6,596** attendees



Group OV & Form Sessions

- **12** sessions
- **159** attendees



Objectives

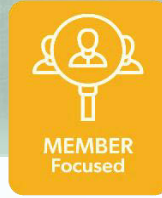


Business Activity	Objectives	FY Target	FY24 Q1	FY24 Q2	FY24 Q3	FYTD24 thru Q3
Refunds	Refunds validated within five business days of receiving final deposit and all paperwork	95%	100%	99%	100%	99%
Benefit Estimates	Benefit estimates mailed within 31 days of request	90%	100%	100%	100%	100%
Retirements	Retirees received first annuity payment on time	98%	67%	98%	96%	87%
Death Claims (acknowledged)	Claims acknowledged within 14 days of receipt of death notification	90%	99%	99%	99%	99%
Death Claims (payments)	Claims payments issued within 31 days of receipt of all required paperwork	95%	98%	99%	99%	99%
Reporting Employer	Regular payroll reports completed by the end of each quarter (cumulative for fiscal year)	90%	97%	99%	99%	99%
Foundational Training	Provided pension benefits foundational classroom training for all new hires (cumulative)	100%	100%	100%	96%	99%

*Date Range: September - May



Objectives

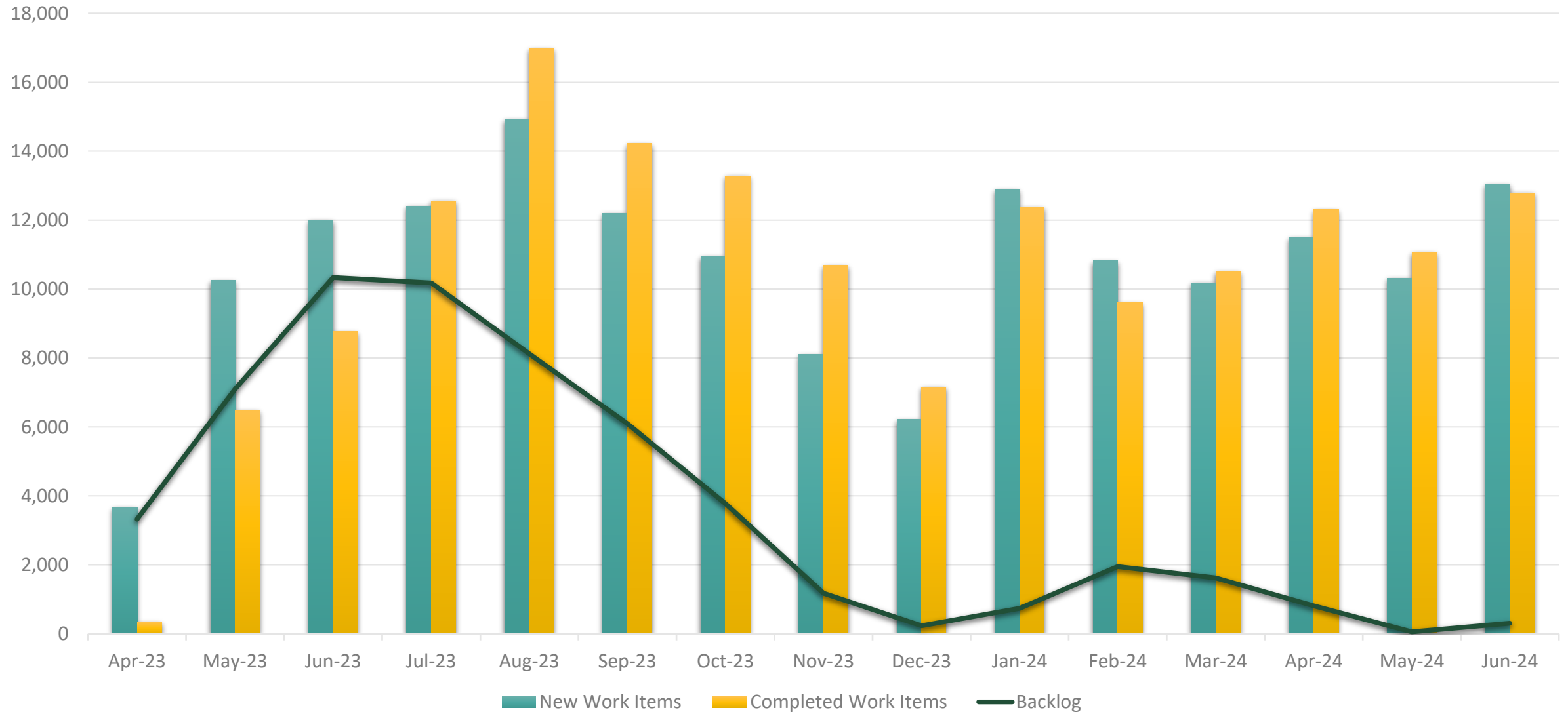


Business Activity	Objectives	FY Target	FY24 Q1	FY24 Q2	FY24 Q3	FYTD24 thru Q3
Telephone Calls	Calls answered within three minutes	80%	97%	90%	94%	94%
	Average speed of answer (minutes/seconds)		0:18	0:49	0:27	0:31
Office Visits (Austin)	Number of office visits available annually	20,000	6,436	5,878	5,670	17,984
Conducted	In-Person		1,446	1,290	1,537	4,273
	Live Video		1,175	1,314	1,291	3,780
	Telephone		828	905	952	2,685
	Walk-Ins		398	341	384	1,123
Office Visits (El Paso)	Number of office visits available annually	5,000	1,560	1,533	1,284	4,377
Conducted	In-Person		454	347	411	1,212
	Live Video		247	270	277	794
	Telephone		197	145	165	507
	Walk-Ins		542	654	645	1,841
Quality Assurance	Number of telephone interactions evaluated	5,000	3,155	3,127	2,873	9,155

*Date Range: September - May



Retirement Workflow Trends





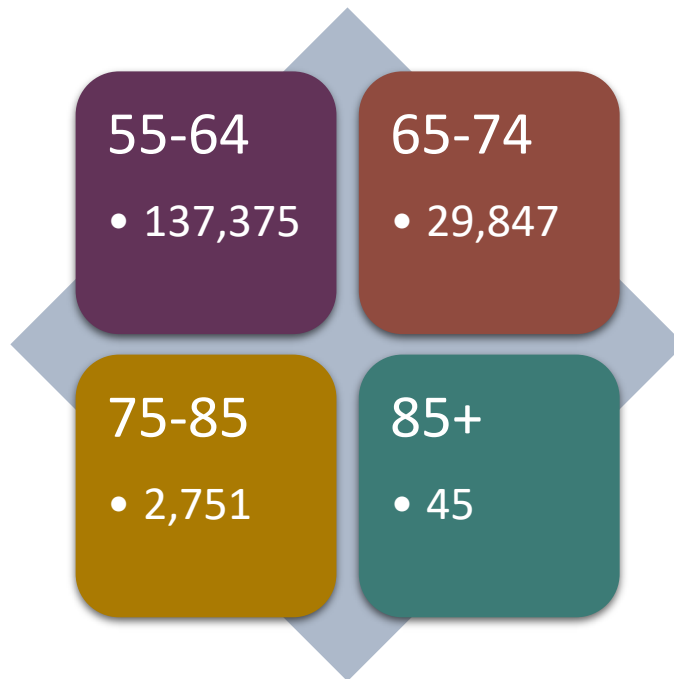
Retirement Eligible Members



"2024 will be a record-breaking year for retirement in the U.S., with an average of 11,000 Americans a day expected to celebrate their 65th birthday from now until December.

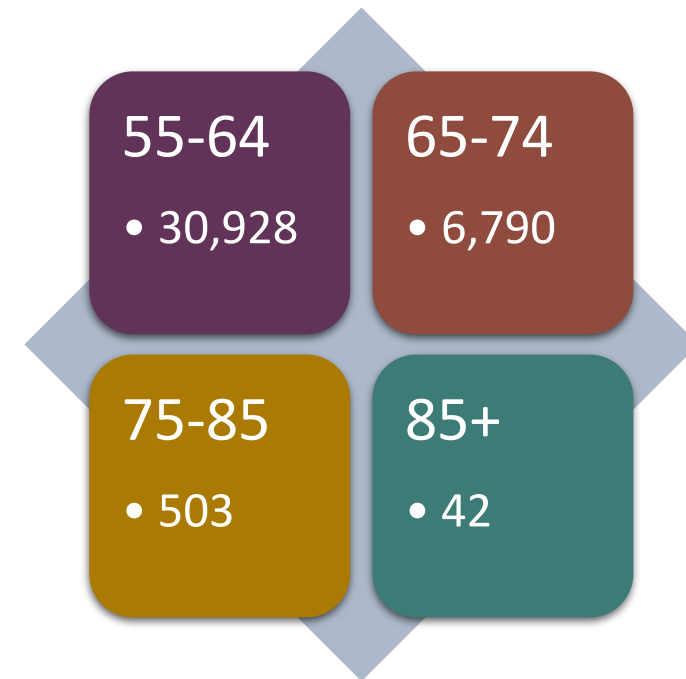
Approximately 4.1 million Americans are poised to turn 65 this year and every year through 2027, according to a report from the Alliance for Lifetime Income. Dubbed by experts as "peak 65" or the "silver tsunami," the figure represents the largest surge of retirement-age Americans in history."

-CBS News



170,018

Active Members
Eligible to Retire by Age



38,263

Members Not Currently Employed
Eligible to Retire by Age



Employer Customer Support



MEMBER
Focused



Employer Training

57 Sessions
4,288 Attendees



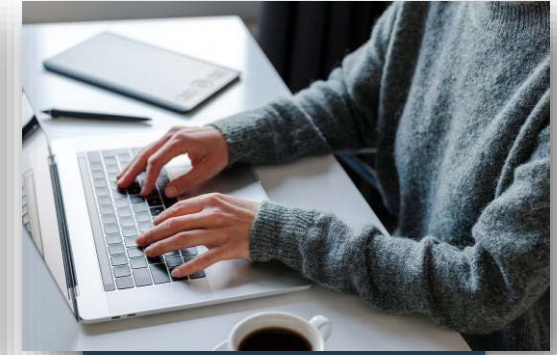
Telephone Service

8,483



E-mail

169,748



Employer Portal Chat

277



Reporting Employer



Action items implemented since last *Reporting Employer Satisfaction Survey*



Focus: Response Time



Service Level

- Created and communicated Service Level expectations for various tasks

Fully Trained Staff

- 23 coaches (average 60 REs per coach)
- Lowered response time from 2 business days to 1 business day



Focus: Training

Reporting Employers



General Resources

The following procedure guides, legal requirements, rates and limits are provided for reporting employers to help meet reporting requirements.



RE Portal

RE Portal is a web interface for employee data and payroll reporting. These reference tools and training videos assist you with learning how to use the RE Portal.



RE Accounting & Audit

The Governmental Accounting Standards Board (GASB) establishes financial reporting guidelines and standards for TRS and most of TRS employers.



Employer Communication

- Improved organization of information on the employer webpage and redesigned the monthly Update newsletter

Targeted Training

- Starting April 2024, TRS worked with Internal Audit to identify REs who may need additional assistance.
- From April 2024 through June 2024, visited 28 REs onsite

Redesigned Training*

- Provided more topic-based sessions
- Increased frequency of available sessions

*List of topic-based sessions:

- View Employee Information
- Reporting Requirements
- Reporting Substitutes
- TRS Membership Eligibility – Non-Higher Ed/Higher Ed
- Creditable Compensation
- Employment After Retirement – Non-Higher Ed/Higher Ed
- Employer Contributions – Non-Higher Ed/Higher Ed
- Statutory Minimum
- RE Certifications
- RE Ledger
- Penalty Interest, Fees, and Reconciling RE Ledger
- ORP – Eligibility, Elections and TRS28
- ORP – Reporting to TRS



Employer Outreach



January 2024

- Began attending New Employee Orientation (NEO) with El Paso ISD
- 330 new hires onboarded to date
- El Paso ISD, Ysleta ISD, and Socorro ISD represent 67% of the public education workforce in Region 19 Education Service Center (El Paso) area

May 2024

- Began attending NEO with Socorro ISD
- 18 new hires onboarded to date

July 2024

- Scheduled to begin attending NEO with Ysleta ISD

Future

- All employers in Region 19 Education Service Center (El Paso), then move onto Region 18 Education Service Center (Midland)
- Send out survey to gather employer needs



Outcomes/Benefits:



Increased member interactions



Increased number of appointments



Increased interest in Service Credit Purchase



Positive Comments



Benefit Counseling

The whole process from arrival time to finish went very smoothly. And the explanations were very clear.

Each counselor I've talked to in the past two weeks has been thoughtful and considerate of my feelings.

My counselor was very informative, personable and made the meeting very relaxed and comfortable.

The counselor was super knowledgeable, polite and eager to assist and answer questions. It is a blessing to have this office in El Paso.

My visit was excellent!

It was a great experience. I feel much better now about my decision to retire.

Benefit Processing

Just wanted to commend [the processor] for his attention to detail, noticing that the salary was similar, but the days were not matching the salary/hours reported. This will ensure that the member gets their year of service credit.

Mr. Guthrie, I am writing you to let you know about the outstanding work that an employee of your organization provided me in getting the death benefit processed for my deceased wife... Thank you for listening to me via this letter. I am sending the letter via USPS. And again, I thank [the processor] for all the work she put into this issue. A job well done.



Benefit Accounting

All my questions were answered clearly and when the meeting completed, I felt very relieved.

Both coaches have been great with helping us out. I appreciate that you train your coaches very well, because they're always very knowledgeable and helpful.

I just wanted to take a moment to thank you for always being so helpful. I also wanted to thank you for helping me with their April report... The person that was filling in was very grateful for your support in helping us with questions.

Thank you so much for supporting me, I am truly grateful for having you as my coach.

Thank you so much for all of your help! You truly are THE best coach we have ever had. I appreciate you!



Questions



TAB 4



TRS Health

Thursday, July 18, 2024

Katrina Daniel, Chief Health Care Officer

Meaghan Bludau, Chief of Staff, Health Division

Melanie Ingleby, Chief Health Care Actuary

Yimei Zhao, Sr. Director of Health Finance

Jeff Bain, Director of Health Contracts

Kirsten Schatten, Actuary, Segal

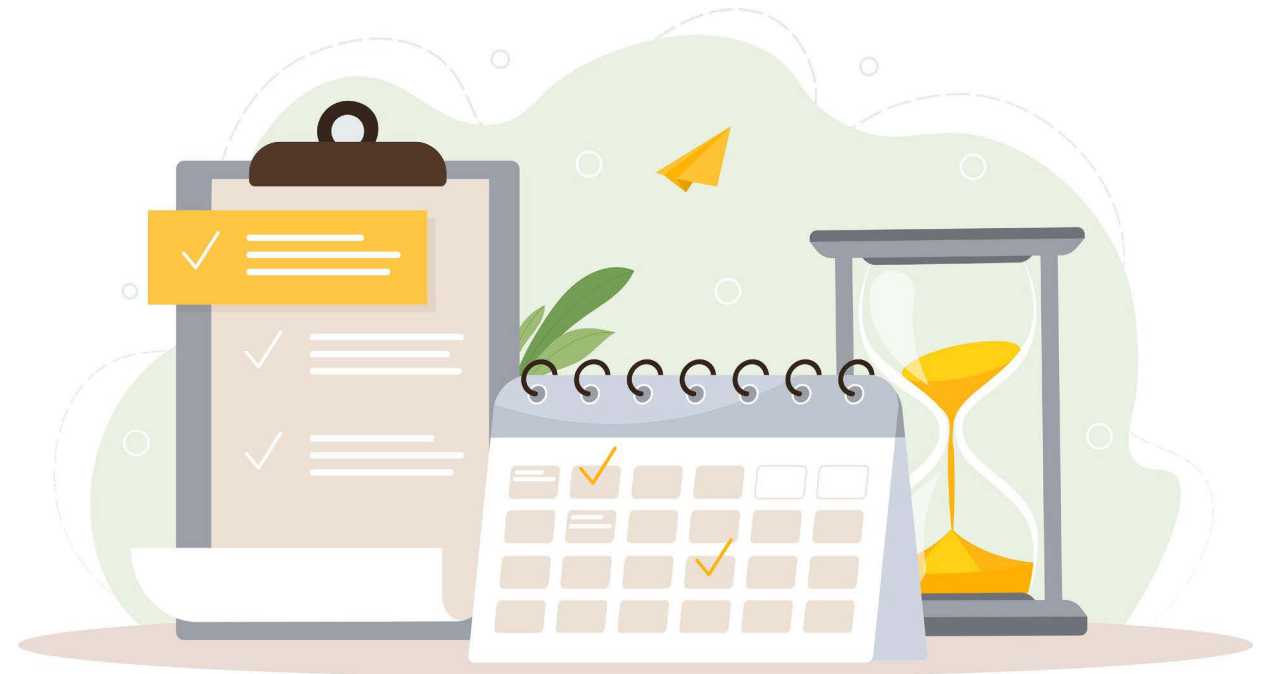




Health Agenda

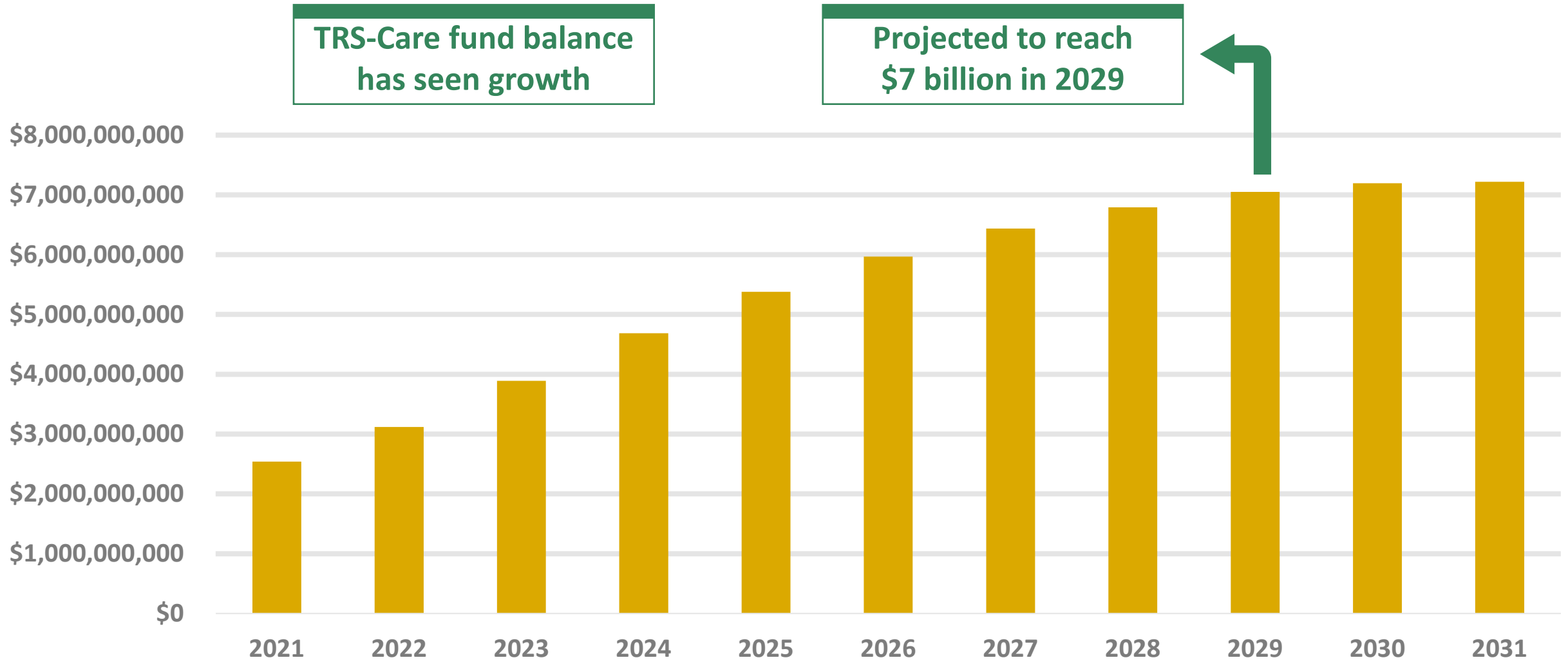


- **2025 TRS-Care Premiums & Benefits**
- **2025 TRS-Care Dental & TRS-Care Vision Premiums & Benefits**
- **TRS Health Finance Overview**
- **Claims Administration and Rebate Audit Reports**





The TRS-Care Fund Balance is Strong





TRS-Care Medicare Advantage



Premium reductions resulting from:



Growing fund balance



Federal changes to
Medicare benefits and
funding



TRS' thorough plan
management

Maintaining the long-term stability of the TRS-Care fund is top priority

- **Limited-Time Enrollment Opportunity** allows Medicare-eligible retirees (and their eligible dependents) to enroll or rejoin the plan.
- In the coming years, we will actively manage the plan and implement **limited premium adjustments based on market trends and rising healthcare costs.**



Changes in the Medicare Landscape



Medicare Regulatory and Program Changes

- Changes in payment structures with star ratings, bonuses and annual cost growth for medical
- Elimination of health insurer fee for Medicare Advantage
- Enhancements to Part D plan designs
- Changes in Part D funding through subsidies (for instance Brand drugs funded 50% with closing of donut hole and later changed to 70% - more changes with IRA)
- Medicare to begin negotiating drug prices

Medicare Contract Changes

- Improved TRS contracts for Medicare Advantage and Part D drug benefits
- Enhanced management of health care expenses





TRS Total Plan Management

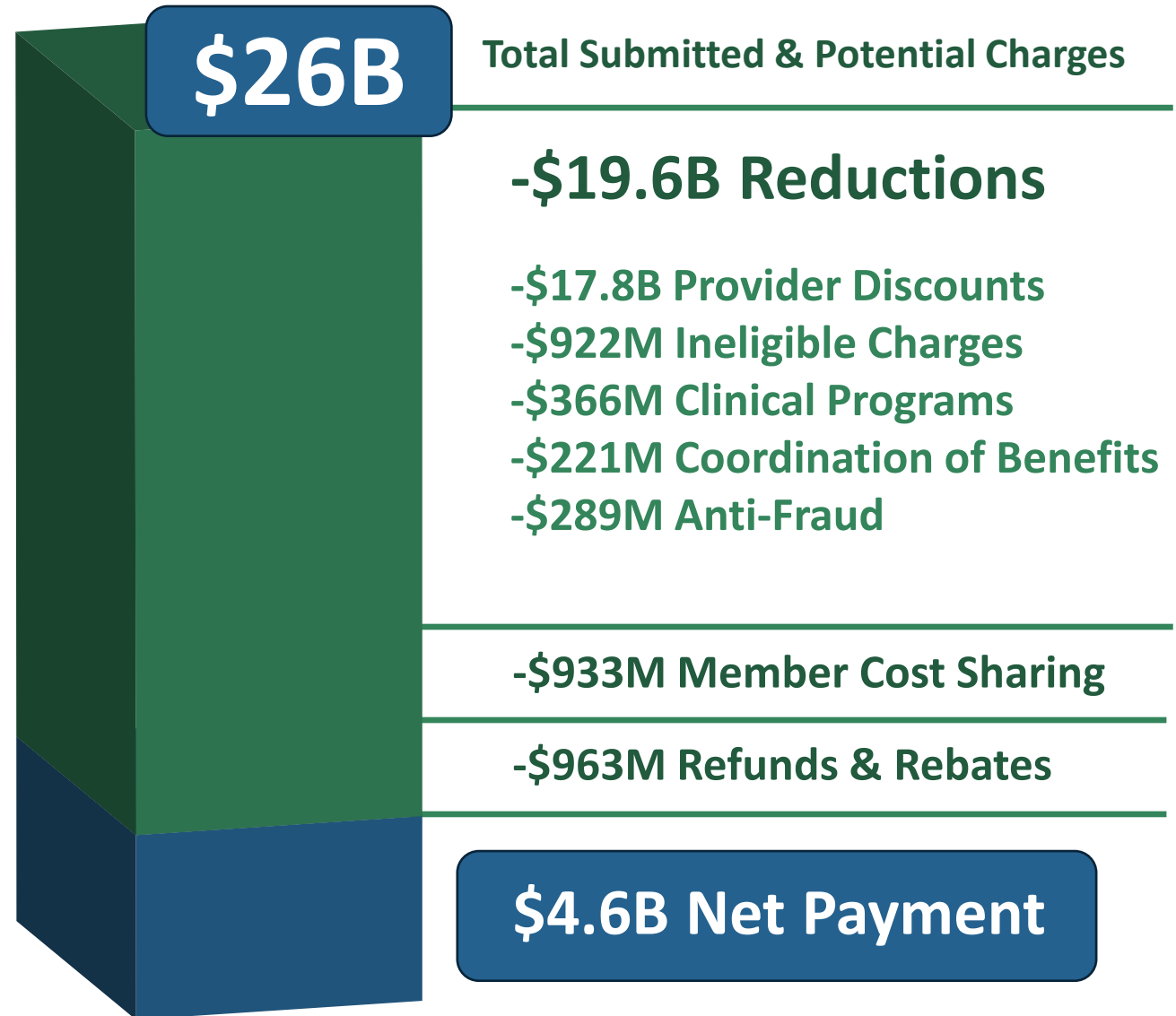


TRS drives value through tough contract management, which generates billions in savings for our members.

- TRS saw **\$21.5 billion in discounts and savings** in FY 2022.

Note:

- The \$26 billion shown in the figure is the financial impact of all the measures in place to reduce costs.
- Clinical programs and anti-fraud estimates are based on estimates provided by TRS vendors.





TRS-Care Medicare Advantage PY 2025 Premium Reduction

Participants will save between \$720 - \$4,884 annually.

Monthly Premium Reduction for TRS-Care Medicare Advantage			Participant Monthly Savings	Participant Annual Savings
	2024	2025		
Retiree Only	\$135	\$75	-\$60	-\$720
Retiree + Spouse	\$529	\$280	-\$249	-\$2,988
Retiree + Child(ren)	\$468	\$408	-\$60	-\$720
Retiree + Family	\$1,020	\$613	-\$407	-\$4,884



TRS-Care Medicare Advantage Premium Impact



Premium Reduction Impact For Retirees



Average annual annuity = \$23,000*

- Retiree only **2024 premium cost is 7% of annual annuity**
- Retiree only **2025 premium cost will come down to 4% of annual annuity**

*Source: TRS ACFR 2023 (trs.texas.gov)



No Proposed Premium Changes to TRS-Care Standard



TRS-Care Standard Premiums for Non-Medicare Eligible Retirees Compared to Individual Market			
2024 Monthly Premiums Compared	Current TRS-Care Standard for Non-Medicare Retirees	Individual Market (Mid-Point Region *Dallas 8)	
		Age 55	Age 60
Retiree Only	\$200	\$829.55	\$1,009.60
Retire and Spouse	\$689	\$1,659.10 (2x individual premium, assumes both are age 55)	\$2,018.50 (2x individual premium, assumes both are age 60)

Pricing is competitive at 20-40% of the cost of individual market plans.

**Premiums on individual market vary by age and region of the state, whereas TRS-Care Standard premiums do not. Dependent coverage is priced at the individual market rate, i.e., age 55 retiree and spouse would be \$829.55 x 2.*



TRS-Care Standard Benefit Changes



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

TRS-Care Standard Deductible Changes		
	2024	2025*
In-Network: Individual	\$1,600	\$1,650
In-Network: Family	\$3,200	\$3,300
Out-of-Network: Individual	\$3,200	\$3,300
Out-of-Network: Family	\$6,400	\$6,600

*Effective Jan. 1, 2025



TRS-Care COBRA Rate Changes



COBRA rates generally track plan costs.
The proposed rate adjustments factor in changes in plan costs.

TRS-Care COBRA Rate Changes		
	2018-2024	2025*
COBRA Spouse Medicare	\$430	\$349
COBRA Spouse Non-Medicare	\$720	\$864
COBRA Child	\$237	\$284

*Effective Jan. 1, 2025

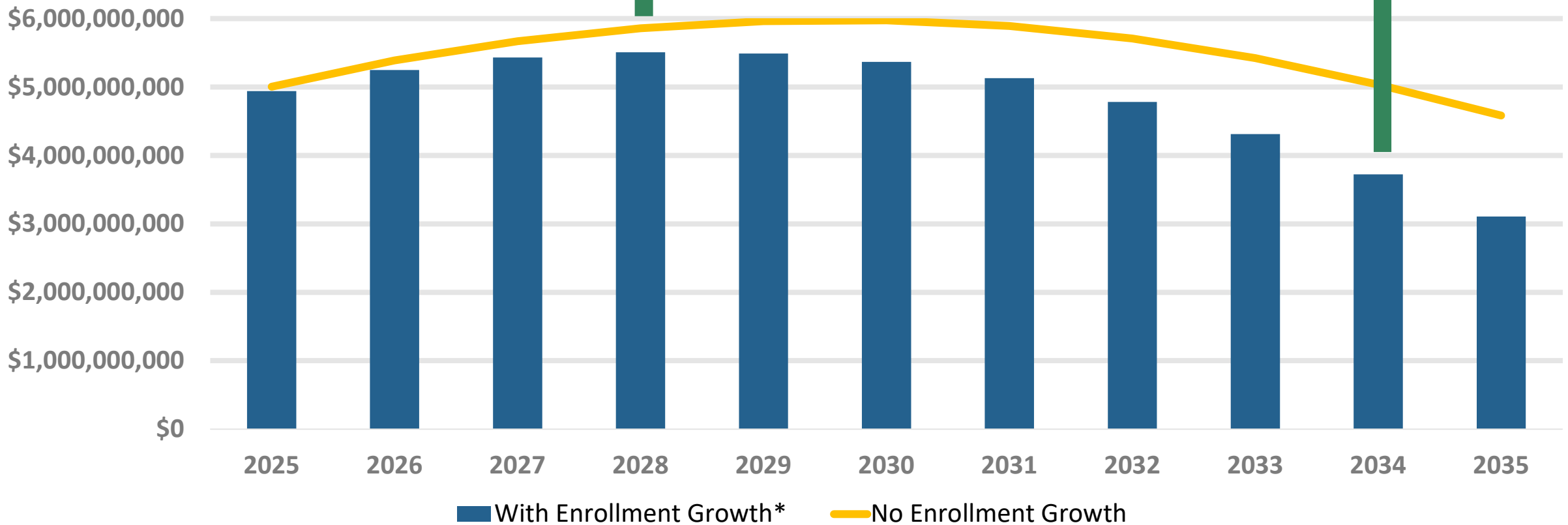


Ensuring Long-term Stability of TRS-Care Fund



With reduced premiums, fund projected to continue growth through 2028

Projected to still be nearly \$4 billion in 10 years



**Projections model a scenario of 30% enrollment growth.*



TRS-Care Dental & Vision Plans



Insured by  **MetLife**

**Enrollment
Window**

Oct. 1 – Dec. 7, 2024



*See and Smile
with Confidence!*



TRS-Care Dental & Vision Procurements



Objective: Procure affordable, high-quality preferred provider organization (PPO) dental and vision insurance options for TRS members

- Strike a balance between premium affordability and benefits
- Successfully implement and administer plans by Jan. 1, 2025
- Select dental and vision carriers that can provide the most competitive services





TRS-Care Dental Premiums & Benefits



Benefits and Covered Services	In-Network	Out-of-Network
Deductible	\$50 per Individual / \$150 per Family Waived for Diagnostic & Preventive	
Annual Maximum	\$1,500 per Individual; Potential Annual Maximum increase of \$250 per year, up to \$500; Diagnostic & Preventive does not count towards the Annual Maximum	
Services		
Diagnostic & Preventive (includes exams, cleanings, most x-rays, and periodontic maintenance)	100%	100%
Basic (includes fillings, sealants, and posterior composites)	70%	70%
Major (includes endodontics, periodontics, oral surgery, crowns, cast restorations, inlays, onlays, bridges, dentures, and implants)	50%	50%

TRS-Care Dental Premiums	
Retiree Only	\$41.64
Retiree + Spouse	\$83.29
Retiree + Child(ren)	\$87.45
Retiree + Family	\$129.93



TRS-Care Vision Premiums & Benefits



Benefits and Covered Services	In-Network	Out-of-Network
Routine Eye Exams	\$15 copay	\$40 reimbursement
Digital Retinal Photography	\$39 copay	Not Covered
Lens Copay	\$10	Allowance up to \$30-\$60
Lens Options	Benefit Level	Benefit Level
Standard Lens Options (includes Progressive/No-line, anti-reflective, polycarbonate, photochromic, scratch resistant coating, UV coating, and tints)	Covered in full	Up to \$50 for Progressive; all others not covered
Buy-up Lens Options (includes Progressive/No-line, anti-reflective, hi-index, blue light filtering, digital single vision, and polarized)	Variable allowances, maximum up to \$225	Not Covered
Frames Allowance	\$150, 20% off overage	Up to \$75
Contact Lens Fit	\$30 copay	Not Covered
Contact Lens Allowance	\$150, 20% off overage	Up to \$100

TRS-Care Vision Premiums	
Retiree Only	\$6.89
Retiree + Spouse	\$13.79
Retiree + Child(ren)	\$15.57
Retiree + Family	\$24.08



TRS-Care Engagement Plan



AUGUST - OCTOBER 2024

- 22 in-person health fairs across the State
- 5 virtual information session webinars
- Post enrollment guides on TRS website

2024

July

August

September

October

November

December

2025 >

JULY 2024

following the board meeting:

- Announce 2025 rates and benefits on social media and *The Pulse* Newsletter
- Mail packets to ~400,000 eligible retirees and surviving spouses
- Post plan highlights with approved rates on TRS website

November 2024

and ongoing on a quarterly basis throughout 2025 and 2026:

- Mail reminder postcard to eligible participants
- Direct email campaign



TRS Health Finance Overview

Yimei Zhao, Sr. Director of Health Finance, TRS Health Division

Jeff Bain, Director of Health Contracts, TRS Health Division

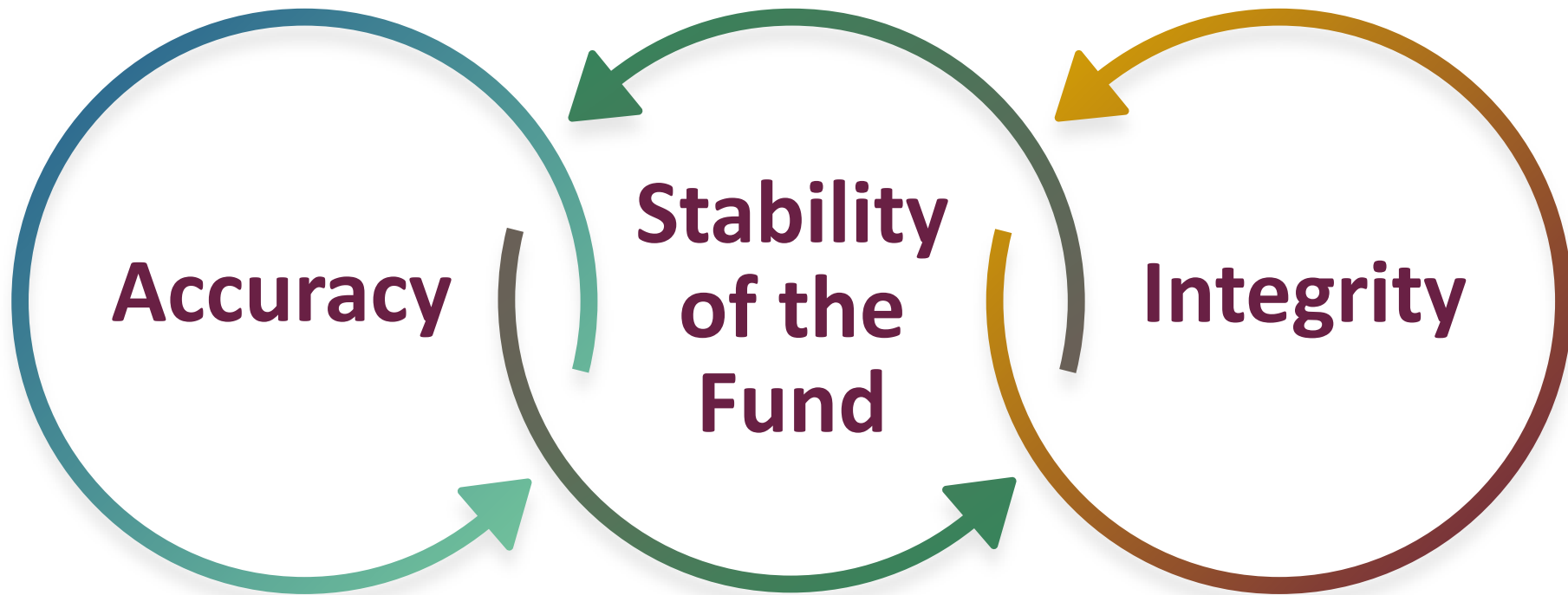


Health Finance Goals



Health Care Finance Team Objective:

Be the financial foundation for exceptionally high-value benefit plans while controlling costs.







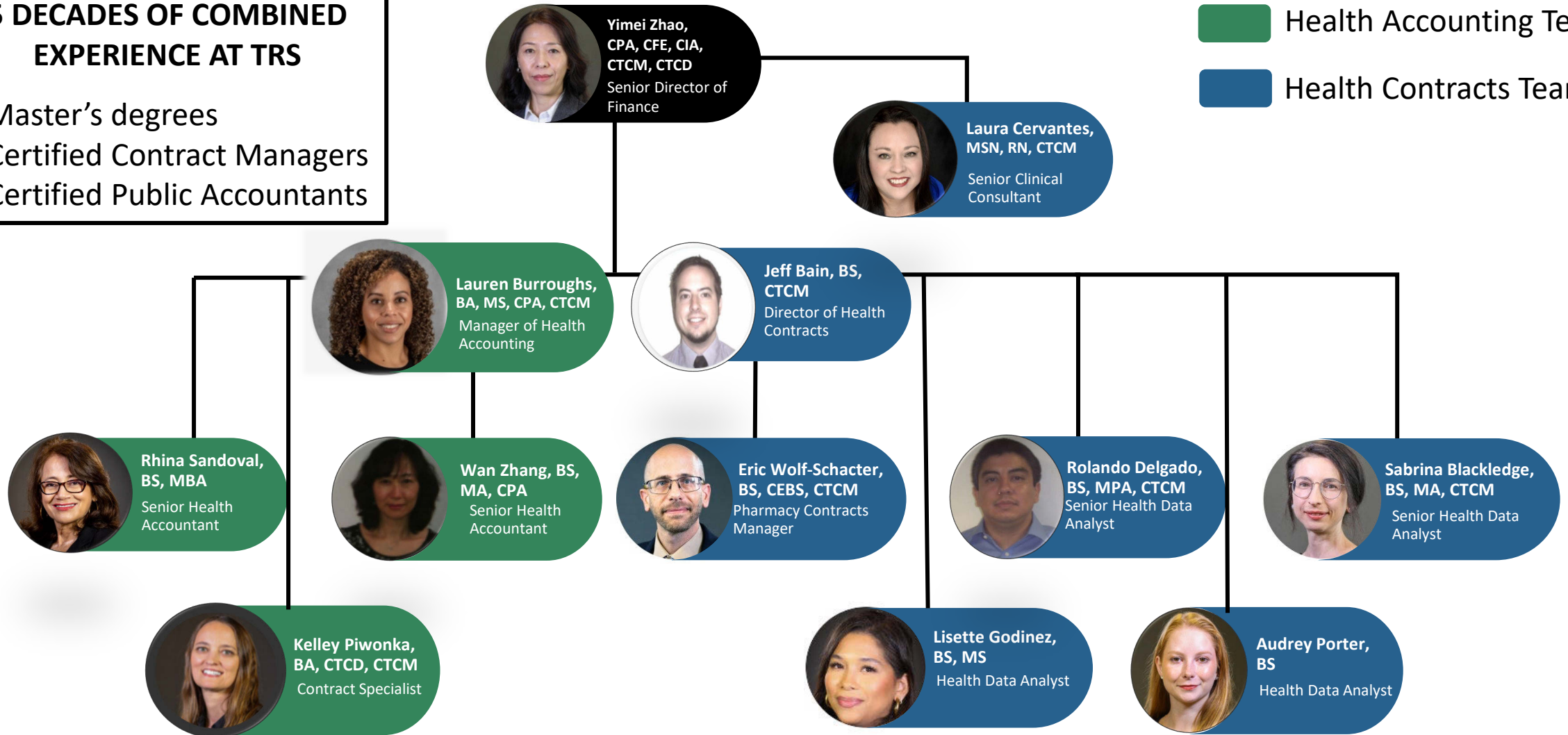
Organizational Chart



5 DECADES OF COMBINED EXPERIENCE AT TRS

8 Master's degrees
8 Certified Contract Managers
3 Certified Public Accountants

 Health Accounting Team
 Health Contracts Team

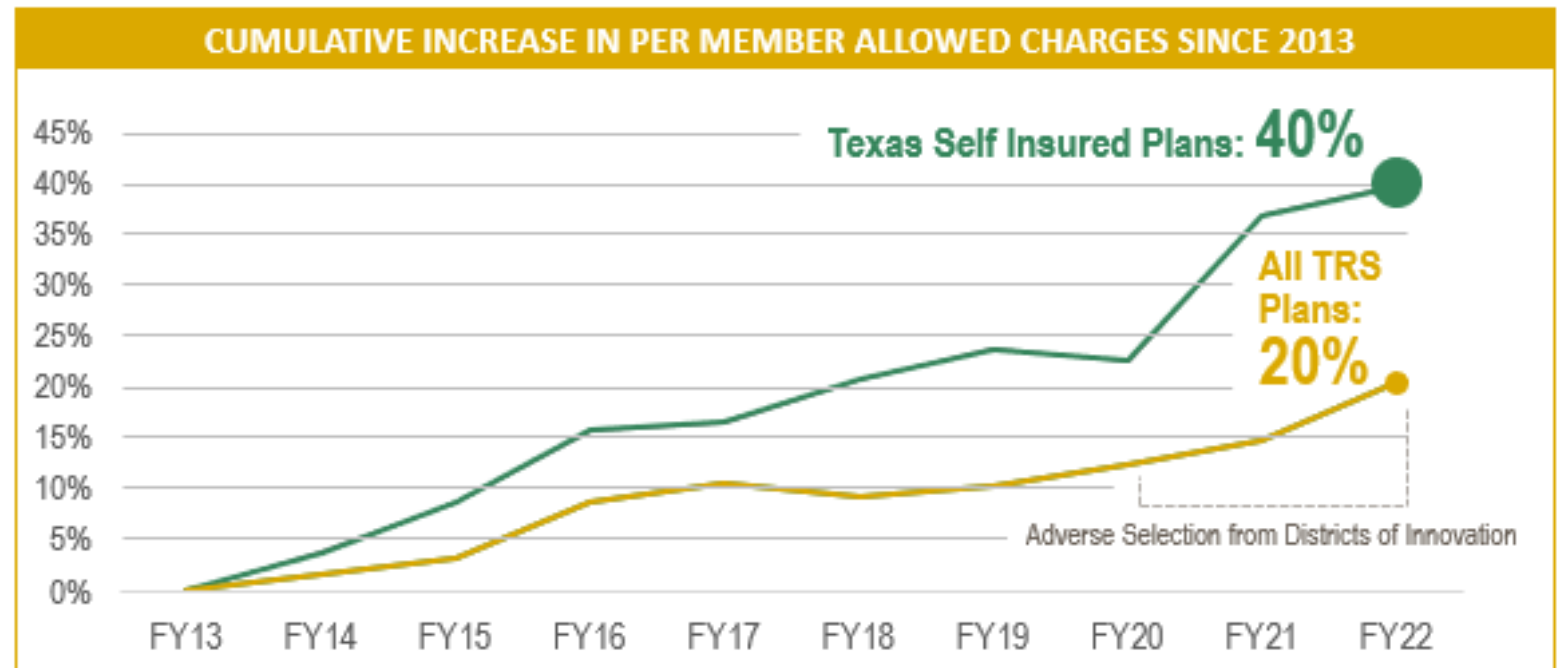




Major Recent Achievements



- **Retiree premium reduction:**
A total saving of \$580 million due to the MA contract + significant saving the recent PBM contract
- **TRS-ActiveCare stability:**
Lower-than-market cost trend
- **Competitive dental and vision benefits and premiums**





Finance Team Functions



What Does The Finance Team Do?

Accounting

- Fund balance maintenance
- Vendor invoice
- Department budget monitoring
- Controlling and reporting
- Financial transactions accuracy

Procurement

- Market research
- Develop, solicit and evaluate proposals
- Negotiate and maintain all TRS health contracts

Contract Management

- Enforcing terms
- Reconcile guarantees
- Evaluate company performance
- Market check and audit services

Plan Performance Optimization

- Right-sizing health care services utilization for better health care at lower costs

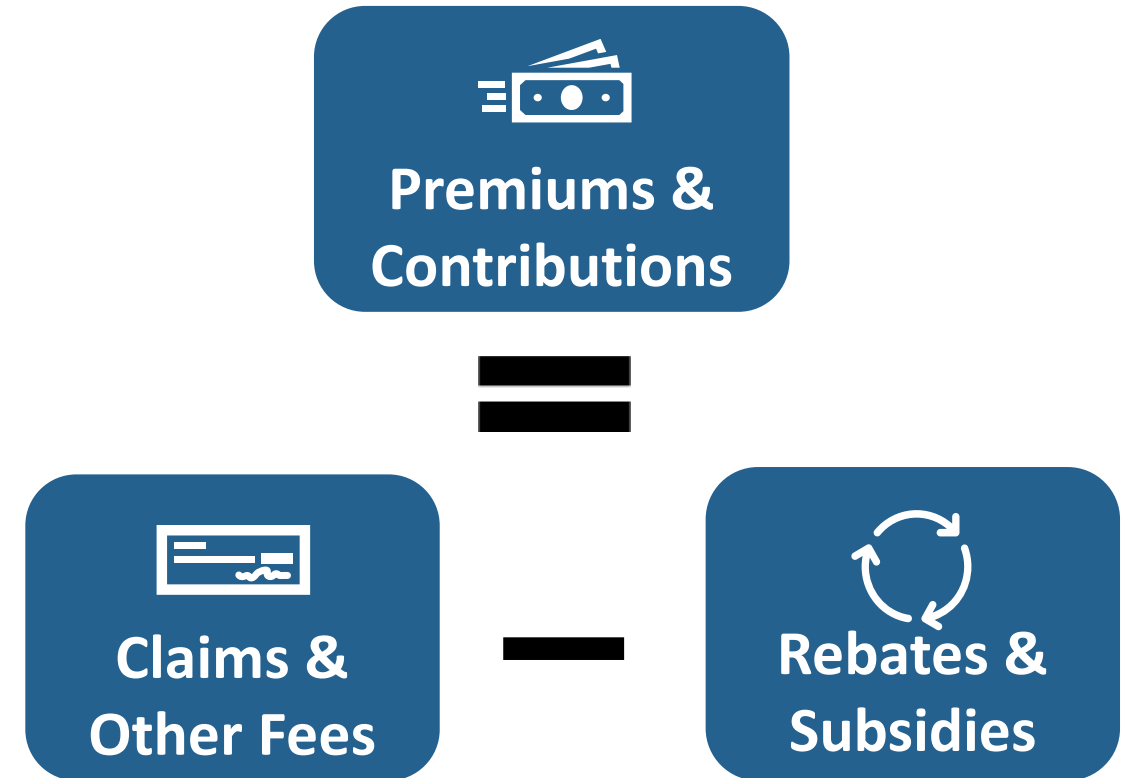


Finance Team - Accounting



What Does Accounting Do?

- Calculate actual fund balances/net position
- Provide financial analysis and reporting
- Enforce financial contract terms
- Ensure accurately and timely payments to/from the funds
- Ensure the proper recording and reporting of all financial transactions
- Budget monitoring and cost control



**Recent initiative
identified \$10M in
rebate recoveries**



What Do We Procure?

- Medical administrative services
- Pharmacy benefit management

\$ 4.2 Billion

annual spend on claims and
administration services

Services that support health plan administration

- Consulting services
- Actuarial services
- External claim auditing
- Enrollment administration
- Call center support
- Claim analytic services
- Communication services
- Market research & benchmarking



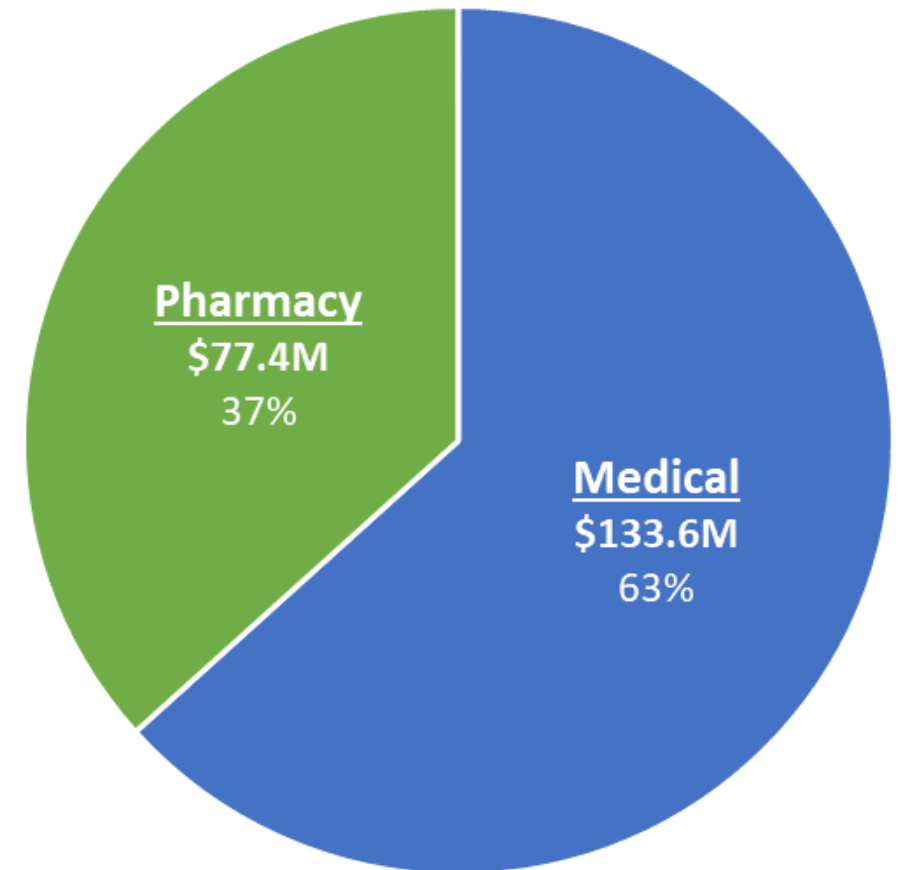
Contract Management



How Do We Manage Vendors?

- Evolving contract terms to eliminate games/loopholes
- Performance guarantees
- Claim trend targets
- Invoice reviews
- Reconcile financial terms
- External audits
- Internal audit's algorithms
- Market checks
- Utilize consulting expertise

\$211 Million Non-Rebate Savings PY 2023





Plan Performance Optimization



How Do We Manage The Plans?



*Site of Care
Steerage*

\$2.6M saved from administering infusion drugs in the office instead of an outpatient hospital in plan year 2023

*Conservative
Care Initiatives*

\$10.1M saved from GLP-1 products by ensuring appropriate diagnosis of diabetes and preventing over-supply



TRS-ActiveCare and TRS-Care Medical and Pharmacy Audit Report

Jeff Bain, Director of Health Contracts, TRS Health Division

Adam Morris, Gainwell Technologies

Todd Coulter, HealthPlan Data Solutions



Introducing Health Claims Auditing Team



Gainwell Technologies

(acquired Heath Management Solutions)

- Established in 2009
- Presence in 51 of 56 US states and territories
- Over 250 commercial clients
- HMS: 50+ years experience – Audit team from HMS

Medical Audit – Plan Years 2021 & 2022

- TRS-ActiveCare (Sept. 2020 – Aug. 2022)
- TRS-Care (Jan. 2021 – Dec. 2022)

HealthPlan Data Solutions

- Established by pharmacists in 2010
- Clients include 20 state agencies covering 10 states
- 5 pharmacists worked on the TRS audit

Pharmacy Audit – Plan Year 2022

- TRS-ActiveCare (Sept. 2021 – Aug. 2022)
- TRS-Care (Jan. 2022 – Dec. 2022)
- TRS-Care Medicare Part D (Jan. 2022 – Dec. 2022)



Medical Plan Audit Overview



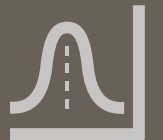
Audit Process

Comprehensive 100% Audit of Claims



- All claims are processed through proprietary claim editing algorithms
- Suspected errors are identified, and a targeted sample is chosen

Random Sample



- Claims are stratified into 7 cost ranges of equal value
- Equal number of claims from each range are randomly selected for additional review

Examples of Audit Checks

Industry Standards



- Duplicate claims
- Medically unlikely services
- Invalid age for service

Eligibility & Plan Benefits



- Non-covered services
- Coordination of benefits
- Enrolled at time of service

Provider Contracts



- Fee schedules
- Timely filing



Medical Plan Audit Results



Medical Claims & Spend Analyzed – Plan Year 2021 & 2022

	TRS-ActiveCare	TRS-Care	Total
Claim Count	31,000,540	7,859,667	38,860,207
Total Paid	\$3.2B	\$1B	\$4.2B
Total Findings	\$205,381	\$292,451	\$497,832

Error Rate

.01%

.03%



Total Findings = \$497,832

- Timely Filing: \$200,053
- Duplicates: \$119,483
- Hearing Aid\Cochlear Implant: \$77,192
- All Other: \$101,104



Medical Plan Operational Results



Claims Process Goals
92% 14 days and 99%
in 30 Days, Met at
99.9% and 99.6%



Average Answer Speed
13.23s TRS-ActiveCare
11.46s TRS-Care*



High Dollar Claims
review over \$50,000



Customer Accuracy
91.20% TRS-ActiveCare
and 98.40% TRS-Care



Staffing Levels
increase from 14 to 37



BCBS Internal Audit
indicated 100%
Payment, Procedural
and Financial Accuracy

*TRS-Care decreased from 21.04 Seconds under Aetna to the 11.46 Seconds under BCBSTX



HDS Pharmacy Claim and Rebate Audit Overview



Pharmacy Claims Audit

Claim Accuracy & Contract Compliance

Examine 100% of claims for adjudication accuracy and contractual compliance

Operational Review

Review of Operational Controls and Procedures
Review of Eligibility

Performance Guarantee Reporting

Review PBM performance related to contractual performance guarantees



Rebate Audit

Rebate Guarantee Reconciliation

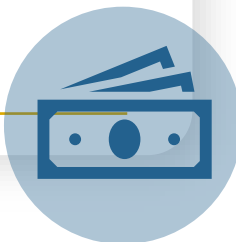
Review 100% of claims with the consideration of product line and distribution channel

On-Site Manufacturer Contract Audit

Focus on the top ten pharmaceutical manufacturers for rebate pass-through

Key Contract Provisions

Analyze claims for proper application of brand and generic drugs based on contract terms





Pharmacy Claims Audit Results



Pharmacy Claims & Spend Analyzed – Plan Year 2022

	TRS-ActiveCare	TRS-Care	Medicare Part D	Total
Claims Reviewed	5.6M	1.6M	6.7M	13.9M
Drug Spend	\$648M	\$235M	\$1.2B	\$2.1B
Total Findings	\$44,797	\$78,527	\$575,301	\$699K

Error Rate

.01%

.03%

.05%

.03%



Total Findings = \$699K

- Incorrect Specialty Exclusions: \$548,624
- Performance Guarantees: \$150,000



Pharmacy Rebate Audit Results > Auditor confirms CVS adhered to contract

HealthPlan Data Solutions Analyzed 100% of FY2022 TRS-ActiveCare, TRS-Care Standard and TRS-Care Medicare Part D Claims

Rebate Guarantee Reconciliation

The audit confirmed that CVS/Caremark properly classified drug types, dispensing channels and days' supply.

Manufacturer Rebate Contract Audit

The audit confirmed CVS/Caremark paid more than or equal to the rebate revenue to TRS based on contract terms.

Comparison of Audits (2019 – 2022)

Error Identified	2019	2020-2021	2022
Rebate – Days Supply Miscategorization	\$2,634,064	\$0	\$0
Pharmacy – Specialty Claims Over Max Days Supply	\$1,529,720	\$0	\$0
Pharmacy – Improper Inclusions/Exclusions	\$0	\$114,827	\$0



Questions?



Dental & Vision Announcement



Keep watching or click here to learn more!

