

TRS-Care Standard Info Session for 2021 Benefits

October 10, 2020

Transcript

Hello, everyone. I think now is a great time to get started.

Welcome TRS retirees and families. We're so glad to connect with you again for the 2020 TRS- Care Standard Info Sessions.

Every fall, over the past few years, we look forward to meeting with you as we travel across Texas.

While we're disappointed we can't do that this year, we're glad we still have this medium to connect.

If you're new to the webinars, there are a few housekeeping items to note during the presentation.

You can submit your questions through the questions box on your webinar dashboard, so please feel free to ask us questions through that box throughout the session. We have staff from TRS, Blue Cross Blue Shield of Texas, and CVS Caremark, here, to respond throughout the meeting.

If you have any issues with audio or visuals, GoToWebinar, the software we're currently using has a website you can reference and that's support.goto.com/webinar.

I will also provide that link through the questions box.

Today, we're here to talk about some exciting events happening on January 1, 2021, and that's when we're transitioning our TRS-Care Standard Medical Plan to Blue Cross Blue Shield of Texas.

TRS must regularly go out for competitive bid on its health plans and the new contract with Blue Cross Blue Shield of Texas will save TRS-Care Standard millions of dollars; that allows us to keep benefits the same throughout 2021.

Right now, we're going to hear from Kristen at Blue Cross Blue Shield of Texas followed by Kim at CVS. After that, we will hold a questions and answers session, where we'll hear questions out loud. But first, here is a quick message from TRS, Chief Healthcare Officer Katrina Daniel.

Hello, TRS-Care participants, I'm Katrina Daniel, TRS's Chief Healthcare Officer and your ally in providing you the best coverage for the right price. While I wish we could all be together face to face, this year has brought unique challenges that we're dedicated to weathering with you. Let's talk about your 2021 TRS care health coverage with Blue Cross Blue Shield of Texas, and the resources you'll have to take care of yourself through these unprecedented times.

Hello, again. Let's go over some basics. Now that I can stretch my legs, first, know that your rates and benefits for the 2021 plan year will be the same as they were in 2020.



This is because of the commitment the Texas State Legislature made to TRS retirees to stabilize the program. Plus, our recent change to Blue Cross Blue Shield of Texas further honors this commitment and keeps our rates predictable while health care costs continue to rise across the country. Second, your benefits are staying the same, including these favorites - virtual visits with TRS Virtual Health, health and fitness programs, specialty and preventive drug coverage through CVS Caremark, which includes no cost coverage for certain generic drugs and free prescription delivery services. And this year, we've also added some new features to enhance your benefits like 24/7 access to nurses and Personal Health Guides, lower negotiated rates for medical services, and Blue Points through Well OnTarget.

We know how important your relationships are with your trusted providers. We found that more than 90% of current providers are in the new network, which means it's very likely your preferred doctors already accept Blue Cross Blue Shield of Texas. To be sure, you can check to see if your providers are in network through Blue Cross Blue Shield of Texas's Provider Finder directory. You'll learn more details about your 2021 TRS-Care coverage on this webinar. But before I hand it over to our dedicated TRS staff and Blue Cross Blue Shield of Texas representatives, I want to leave you with a message better delivered in person.

We understand how challenging these times are. We're dedicated to making sure you have the benefits that help you feel secure and confident, so you can enjoy your retirement to the fullest. We're here to be the care that you can count on.

With that, we will hear from Kristen at Blue Cross Blue Shield of Texas. I will pass it over to her.

Thank you.

My name is Kristen and I'm with Blue Cross Blue Shield of Texas, the medical administrator for the TRS-Care Standard Plan.

Today, I will go over your 2021 medical benefits, talk with you about your TRS Virtual Health options, and discuss ways to get the most value out of your TRS-Care Standard Plan.

Before we dive deeper into our presentation, here's a quick refresher of your benefits. Your preventive services are still covered at 100%, but you will pay out-of-pocket for medical and prescription drugs until you meet the deductible.

As you can see here, the deductible is still \$1,500 for an individual and \$3,000 for a family.

The out of pocket maximum is \$5,650 for an individual and \$11,300 for a family.

Let's talk about virtual visits. Teladoc physicians are board certified, and most of them that treat TRS participants practice in Texas. They treat a wide variety of non-urgent conditions, like sinus infections, bronchitis, allergies, pink eye, the flu, and more. Teladoc doctors can even order prescriptions when you need them. Now, keep in mind if you need stitches or have a sprain that needs wrapping, Teladoc is not the right choice for care. Teladoc is also happy to share information about your visit with your primary care doctor.

You can request a phone or video visit on demand, or schedule time for the doctor to call you. The average time between the visit request and when the doctor contacts the patient is just 11 minutes. Now that beats sitting in a waiting room for an hour or in the ER for several hours. And, you don't have to sit waiting around a bunch of other sick people. And, if you download the app, it makes the experience even easier.

You're able to go in and complete your registration before you feel ill. It's just like filling out your health history at a doctor's appointment.

Of course, saving money always feels good, right? When you can receive care from a board-certified physician that costs as little as \$6, that must feel good.



Teladoc offers visits with psychiatrist, psychologist, licensed social workers, counselors, and therapist who treat many mental health and chemical dependency conditions. Now, please keep in mind, that the patient must be at least 18 years or older.

Scheduling a visit is simple, you request a visit online or through the app at least 72 hours in advance.

You can choose to see the provider you want by viewing their profile and getting to know what they specialize in.

All consults have to be done through a video chat and you are able to see the same provider each visit or select a new one if you prefer.

This is convenient, and costs less than visiting a psychiatrist or therapist in the office.

The initial psychiatrist visit is \$185 After that, the sessions are \$95.

If you're seeing a psychologist, a licensed clinical social worker, a counselor or a therapist, the cost is \$85 per session.

These amounts are before your deductible has been satisfied.

For example, you would only pay \$19 per session for an ongoing Psychiatrist visit and only \$17 per therapist session after you've met your deductible.

And, I would also like to add that Psychiatrists are the only mental health providers that can prescribe medication.

Another great benefit is their Caregiver benefit. This enables you to extend the Teladoc medical visit benefit to your family members that are not enrolled on a TRS-Care Standard Plan.

The eligibility criteria include the following: You, the retiree, must be a caregiver for the family member. The family members can include adult children, a spouse, or elderly parents.

Family members must be at least 18 years or older, and there is a requirement to confirm the caregiver relationship.

To schedule the appointment, you will enter the family members' information, including their e-mail address into the Teladoc portal on the My Family tabs/Add a care recipient.

Teladoc will e-mail the care recipient for authorization.

Once you or the care recipient fills out the health history, an appointment can be scheduled on the website or through the app.

This visit can be phone or video and the cost is just \$45.

I do want to take the opportunity to stress the importance of getting regular annual check-ups. As a reminder, preventive care is covered at 100% with no out-of-pocket cost owed when you use In Network providers.

It's also important to remember that lab tests related to an illness or condition, such as diabetes or asthma, are not considered preventive and are covered under the applicable deductible and co-insurance levels. This can create confusion since these tests often feel routine.

Even though you are not required to have a PCP on file, it is important, even if you rarely go to the doctor or get sick. For starters, your PCP is the single best resource for knowing and understanding your health. This includes knowledge of your personal health, your family history, and risk factors, the medications you are taking, and your overall lifestyle. He or she can make sure you're getting the care you need and are up to date on any of your age, and gender preventive screenings, or immunizations.

Your primary care provider can easily treat many non-urgent health issues like colds, flu, rashes, allergies, and respiratory infections in the event you get sick

Also, the cost of seeing an in network PCP under your plan is significantly less than going to an urgent care facility or an emergency room.



Seeing a primary care provider for health issues is one of your lowest cost options of care. Now let's talk about the advantages of staying In Network versus Out of network. If you stay in the network, you receive your highest level of benefits, which means you keep more money in your pocket. You don't have to file any claim forms, because the provider does that for you.

Additionally, balance billing is not allowed. You're protected from balance billing, and you can have added peace of mind.

If you do go to an out of network provider, just be aware that your benefits do pay at a lower level, meaning you pay more out of pocket for your care.

You will probably have to file your own claim, and those providers do have the ability to balance bill you.

We have a website to help you find those providers. And our website should be your first stop for medical benefits, and any health and wellness information. It's a dedicated to TRS-Care Standard Plan and has coverage specific information that will be helpful to you throughout the year.

The participant website is live and features options to find a doctor or hospital that's in our network. You can also get plan information, the latest news and updates, download forms and documents, and learn about health and wellness resources.

The participant website will be expanded as of 1/1/2021, and then you'll be able to register for your Blue Access for Members access, check the cost of doctors and services covered under your plan, and download a temporary ID card.

You will be able to access the Blue Access for Members participant portal by going to **www.bcbstx.com/trscarestandard** and clicking on login at the top right-hand corner of the homepage, shown here with the green circle.

This portal allows you to find information related to your medical coverage, finding a doctor, claims, prior authorizations, receiving temporary ID cards, and links to various health and wellness programs.

When you sign up, you will need to have your member ID number to create your personalized account. If you don't have your ID number, you can contact a Personal Health Guide at **1-866-355-5999**. And, this website is available in English and Spanish.

On the left, you see a screenshot of the Blue Cross Blue Shield of Texas Provider Finder within the Blue Access for Members portal. This is a tool that we encourage you to use when selecting a physician.

It's important to note, that when you're searching for an individual physician's name, that you search for him or her by their first and last name, even if they are part of a larger physician group, like Austin Regional Clinic, or Kelsey-Seybold Clinic.

When you search for providers, you get more than just a list of doctors, you get designations for facilities, you can see the awards and recognitions they have been given. You're able to look at enhanced demographic information for each provider. You can find out information such as their education, their hospital affiliations, and whether they are board certified.

You can also customize your search option and choose a provider you prefer, such as a man or a woman, or one that speaks Spanish.

You're able to see patient reviews, so you can find out what others have said about a physician before you choose them.

Another thing you can do is locate alternate locations. Does that doctor practice at multiple locations? If so, then you're able to find one the most convenient one for you.



After completing a search and clicking the provider's name, it will take you to the detailed provider page, which is shown here on the right.

This tool is also available in English and Spanish.

Now, let's switch gears to the app. The Blue Cross Blue Shield of Texas App allows you to find the most important information quickly and easily. You can use the app to check claim status, track deductibles, out of pocket maximums, view prior authorizations, and your out of pocket spending.

If you have an iPhone, you can view your ID card and add it to your Apple Wallet.

You're even able to e-mail your ID cards to providers.

The Blue Cross Blue Shield of Texas App is also available in Spanish for both iPhone and Android users.

With the Blue Access for Members and the Blue Cross Blue Shield of Texas App, your benefits are at your fingertips wherever you are. This allows you to stay informed and better manage your health, wellness, and benefits.

Now, with the transition to Blue Cross Blue Shield of Texas, you will receive new ID cards prior to January 1st. Each covered family member will receive an ID card. If you are a spouse or dependent, your card will also include the retiree's name also referred to as the subscriber.

You can order additional or replacement cards via the Blue Access for Members portal, directly through the Blue Cross Blue Shield of Texas App, or with a dedicated Personal Health Guide.

Let's talk about some resources we have to keep you healthy.

The Well OnTarget portal is where you will start engaging in wellness activities that are personalized for you.

There are many activities on Well OnTarget to encourage you and help you along your wellness journey.

Activities include taking a Health Assessment, various trackers, syncing a fitness or nutrition device or app, self-management programs on key health topics and even access to a personal health coach.

You can also earn Blue Points rewards by participating in eligible wellness activities on the portal and we'll talk about those next.

So, you can earn Blue Points by participating and eligible wellness activities on the portal and redeem them at online shopping mall with over a million products to choose from.

In the Well OnTarget portal, you will be able to see all the activities listed and their corresponding point value, the points add up quickly, and they never expire. They rollover from year to year.

We do understand that you may not want to take advantage of the

Fitness Program right now due to concerns regarding COVID-19. However, we do want to make you aware of this resource and recommend you only attend a gym or studio that is operating safely.

Your plans also provide a discount to various gyms and fitness centers. You can access the fitness program network to locate fitness centers under Quick Links on the Blue Access for Members homepage.

The network is nationwide with over 10,000 participating facilities.

You pay a one-time initial initiation fee of \$19+tax along with a monthly fee based on your tier selection.



Blue Points can be earned for joining the fitness program, and based on your frequency of gym check-ins.

If you already have a gym that is participating with our fitness program, you have to cancel your gym membership before joining our program to avoid duplicate billing.

Another great feature is our 24/7 Nurseline. It's staffed by registered nurses 24 hours a day, seven days a week, to conveniently assist you with your health questions.

They can answer general health questions and guide you to the appropriate level of care, whether it's a visit to your primary care physician, a virtual health provider, urgent care, or the ER.

Additionally, you can access audio health library that has information on over 300 topics that are available in English and Spanish.

The 24/7 Nurseline can be reached at **-1-833-968-1770**, which will be located on the back of your ID cards.

One of the most useful resources available to you are the Blue Cross Blue Shield of Texas Personal Health Guides. They are here to help you and your covered family members with questions whenever you have questions about your coverage.

They can help you by check status of prior authorizations, help you understand your costs and options for care, schedule appointments for doctor's visits, help with navigation of the participant website, and the mobile tools. They can also connect you with a nurse to help you learn more about your diagnosis or medical condition, and any resources available to you in your community.

Remember, there's one toll free number, **1-866-355-5999**, and a Blue Cross Blue Shield of Texas Personal Health Guide is available to assist you 24 hours a day, seven days a week, beginning on 1/1/2021. Currently, they're available Monday through Friday, 7 am to 6 pm CST. This concludes the Blue Cross Blue Shield of Texas portion of the meeting and I'll now turn it back over to TRS.

Thank you so much, Kristen.

Now we will hear from Kim at CVS Caremark. Kim, I will pass it over to you.

Perfect, thank you so much. So, thank you all so much for joining today. My name is Kim and I'm with CVS Caremark. We are the prescription drug administrators for the TRS-Care Standard Plan. Today, I will be going over your prescription drug plan and providing you with some cost savings.

So, as previously mentioned, the Health Plan Administrator will be transitioning from Aetna to Blue Cross Blue Shield of Texas effective January 1st, 2021. There are no changes to the prescription plan next year. You can continue to fill your prescription at your local pharmacies, such as CVS, Sam's Club, Wal-Mart, and regional pharmacies, such as Brookshire Brothers and Randall's Pharmacy.

Before the plan starts paying for its share of prescription drug expenses, your deductible first must be met. Once the deductible is met, you'll be responsible for your 20% co-insurance.

Your deductible and maximum out of pocket amounts are integrated you're your medical plan. This means your prescription and your medical expenses both apply toward your annual deductible and maximum out of pocket.

After your maximum out of pocket has been met, the plan pays for 100% for the remainder of the calendar year.

There are many ways to maximize your benefit and save on your prescription drugs.

Here are a few examples:



You can ask for generic medication.

Generic medications can cost significantly less than their brand name counterparts. You can save with preferred brand drugs. If a generic medication isn't available, you can ask your doctor to prescribe a brand name drug. The preferred drug list is located online at **info.caremark.com/trscarestandard**.

You can also register at **www.caremark.com** to be able to view the preferred drug list.

The best way to stay up to date on new and unique ways to save is by utilizing the Check Drug Cost Tool.

You can use this tool to research drug cost based on your plan and prescription dosage online. This is located

at **info.caremark.com/trscarestandard**, and you can also fill a 90-

day supply of maintenance medication. It typically cost less to fill a 90-day supply versus a 31-day supply of maintenance medication. You can fill a 60- to 90-day supply at Retail Plus Pharmacies or the Caremark mail order Pharmacy.

I did want to note that Walgreens is not in the Retail Plus Network, and you can only get up to a 31-day supply at this particular pharmacy.

We know many of you are trying to prevent or manage chronic conditions, so the plan covers certain drugs at no cost to you.

These drugs are used to prevent chronic conditions, such as hypertension or depression. Last year, over 61.3% of TRS-Care members utilized the generic preventive medication list.

Of those members who utilized that list, they've saved \$3.4 million annually.

You can call CVS at **1-844-345-4577** or visit **info.Caremark.com/trscarestandard** for the list of medications. If your drug isn't on the generic preventive list, it may still be covered on the main formulary, in which case you'd pay the full cost until you meet the deductible, then you pay 20% of the cost. Both the full formulary list and the generic preventive drug list is located on our website at **info.caremark.com/trscarestandard**.

You can check the cost of your medication online at **info.Caremark.com/trscarestandard**. You can also access this on the Caremark App. Once online, select the link for **TRS-Care Standard-Check Drug Cost**. Then type in the drug you would like to search. Merely start typing the medication name, and a list of medications will populate to choose from. Select the medication you intend to search, and the tool will price the medication for you. Make sure you select the correct dosage because the price can vary based on dosage. If the medication has a generic equivalent available, and you searched for a brand name medication, the generic equivalent will appear below the brand.

For an example, we used Wellbutrin, which is used to treat depression. As you can see, the brand is quite costly, and that is a little bit scary.

However, the generic equivalent is available at a \$0 copay., If you log into your account on Caremark.com or use the CVS Caremark App, you'll be able to view up to five alternative medications with their associated cost. CVS pharmacy also has the ability to see the alternative medications with the associated costs. -while a non-CVS pharmacy may only be able to see the alternative medications, not the associated costs for you.

You can download the CVS Caremark Mobile App and manage your prescription medications from wherever you are. You can order refills, check drug cost for your prescription, request an ID card, and locate pharmacies anytime, anywhere right in the palm of your hand.



Specialty medications are medications used to treat complex conditions and can be quite expensive.

Some specialty manufacturers offer copay assistance that can help lower the cost for those products.

It's important to note that if you utilize the third-party copay assistance, you will only receive credit toward your deductible and maximum out of pocket for what you actually paid for the medication.

For example, Praluent, which is used to treat high cholesterol, costs approximately \$440 a month before the deductible has been met.

The manufacturer of Praluent, offers a \$0 copay card. You will have a \$0 copay, and the copay card would pick up the \$440 balance. Nothing will be applied towards your deductible, since you did not have a copay. You can contact the CVS specialty pharmacy at **1-800-237-2767** to order your specialty medications and see if that specialty medication qualifies for copay assistance.

You can also communicate securely with our CVS specialty team via the CVS specialty app. Participants on the Standard plan can also get diabetes supplies at no cost at local Retail-Plus pharmacies or Caremark mail-order pharmacy.

If you get up to a 31-day supply at a Retail pharmacy, you will have a \$0 copay for needles and syringes if purchased the same day as insulin. If you get a 60-90-day supply at a Retail Plus pharmacy or Caremark Mail Order pharmacy, you will have a \$0 copay for needles, lancets, and syringes. To get the test strips at no cost, you will need to use the preferred brand.

The preferred brand is Accu-Chek at this time. However, effective January 1, 2021, the preferred brand is switching to OneTouch.

Members who had a claim filled for Accu-Chek test strips between July 1 and December 31 of this year will have a Prior Use Exemption and will be able to continue their existing therapy.

So, if you've been using Accu-Chek, you can continue utilizing those products. Beginning January 1, 2021, all new test strip utilizers will be required to use the new preferred brand, which will be OneTouch. For more details, on the OneTouch meter, please contact our diabetic meter Team at **1-800-588-4456**. And, I did want to note that continuous glucose meters are covered under your medical plan and are not included under the pharmacy plan.

Thank you so much for joining us today. I appreciate your time.

If you have any questions, feel free to reach out to our Customer Care team at **1-844-345-4577**. They are available 24 hours day, seven days a week.

So, again, if you have any questions, don't hesitate to reach out. And, with that, I will turn it back over to Ify.

Thank you so much, Kim.

Ok, so now we are at the questions and answers portion of the meeting. If you have any questions on what we just presented, please feel free to put your question in the questions box, and we will try to cover as many as we can.

I just want to note that if the question is pretty specific and personal, we may not cover it, and we may just refer you to contact the Personal Health Guide from Blue Cross Blue Shield of Texas, or contact CVS Caremark for those personal questions. It's often best to connect directly with a customer representative to get an answer.

I will go ahead and start. Let's see what questions we have.



Adriana or Kim, would you mind going over the prescription drug deductible? We've had a few questions on the deductible, especially about whether it's integrated with the medical plan deductible. Do you mind going over that? Sure, it is integrated with the medical plan deductible. So, any cost you pay per prescription goes toward your deductible with your medical plan, and any medical expenses go towards the deductible with us. And that amount is \$1500 per individual and \$3000 per family.

The maximum out of pocket is \$5,650 for individual and \$11,300 for a family. I did see a question on that.

Thank you. And then we had this question about whether compound medications are covered. Kim, could you answer that? I think this person may need to contact CVS Caremark and talk to our customer representative, but maybe that's something you can answer.

No problem. Unfortunately, for that, they would need to contact our customer care team at **1-844-345-4577** for more information.

Thank you. Ok, the next question is for Blue Cross Blue Shield of Texas.

Is there a preferred lab that participants should use, or can they use LabCorp for lab work?

Yes, that's a great question. We do have preferred labs, which are, CPL, LabCorp and Quest, but you can also utilize any in network lab to get your highest level of benefits.

The next question is for CVS Caremark. The participant wants to know if they can use Walgreens for prescriptions.

Yes, Walgreens is in our retail network. So, you can only get up to a 31-day supply at Walgreens, but you just can't get the 60- to 90-day supply at Walgreens.

Thank you. And we received a question about the Provider Finder search tool. In a little bit, I'll go through the Blue Cross Blue Shield of Texas website and I'll also show you all the Provider Finder search tool.

And, I see someone has had issues with the tool identifying where they live, so I'll just show you how you can put in your information and put your city in so you can find providers near you.

And this person asked, what is the CVS specialty pharmacy phone number?

Go back here if you want to see that number and if you just want to have a copy of the presentation, which will have all these phone numbers and links. If you go to the Handouts tab on the Webinar dashboard, you'll see today's presentation on there that you can grab. And then, you will have it for later use if you need to reference any of the information here.

We have this question: Can I use my current pharmacy for my prescription drugs? Adriana can correct me if I'm wrong, but if you go to the TRS dedicated webpage, it has a feature where you can locate network pharmacies. Is that correct?

That's correct. You are able to search by ZIP code and it would let you know all the pharmacies that are In Network, and even retail pharmacies that are near you.

Great, thank you. And I'll show you how to access that that web page to here in a little bit, as well.

We've had this question a few times. If you're currently enrolled in Care Standard, there's no action that you need to take to enroll in coverage with Blue Cross Blue Shield of Texas. You will be transitioned starting January 1, 2021 onto the new plan.

This question is for Blue Cross Blue Shield of Texas: I'm not sure if you may have touched on it, but we had a question about colonoscopy coverage. Would mind just going over the coverage for that?

Not at all. Let me get that pulled up here.

So, routine colonoscopies are covered once every 10 years for members 50 years of age or older. And then participants under the age of 50 would be based on medical necessity.

Thank you. Do we need a referral from a PCP to see a specialist? And the answer is no, you don't need a referral. Although we do always suggest to our participants to have a PCP so they can help you navigate and find the best specialist for you.

You do not need a referral, but you do want to make sure that that specialist who you plan to see is in network, just so you can be protected under the contracted rate that Blue Cross Blue Shield of Texas offers.

This question is for Blue Cross Blue Shield of Texas. We have a few participants that have asked when they'll be able to sign up for their account on Blue Access for Members. When will that be available to them?

They can already go to our website and review it, but they won't actually be able to login until they have their ID number and group number.

And then they'll be able to register.

Got it. And they should be able to do that when they get their IDs in late December, correct?

Yes, ma'am.

Thank you. Ok, let's see.

We actually have had this question during other Info Sessions that we've held, about whether certain vaccinations and shots are covered. If you want to find a comprehensive list of covered preventive vaccines, and other preventive care services, you can see that on our website.

I'll just take a brief moment to show you all that, since I think that's a great question.

So, you can go to our website, www.trs.texas.gov and just simply type in preventive care in the search bar.

This covered preventive care services document, will pop up, and you'll see down below in this chart a list of different preventive care services that are covered. Here, you'll see the immunizations that are covered. So, this very useful webpage has a lot of information on it, for all those preventive care services that you may be wondering about. That's all available to you here on this webpage. Kristen, I don't know if you could talk a little bit more about the fitness program, and what's provided through the fitness program, and whether it covers a gym membership.

Yes, it does cover a gym membership.

So, it gives you an access to a network of gyms, and you pay through that program instead of paying the actual gym. Then your monthly payment is based on the tier of network of gyms that you selected, whenever you sign up.

Thank you. Thank you so much.

Ok, we have a few specific questions about coverage for colonoscopies. And, for questions like that, we do want to refer you to that number on the screen, **1-866-355-5999** to speak with a Personal Health Guide. They should be able to give you a better answer here.

We, again, we know those Personal Health Guides are going to be a great source of information for you, if you ever have any specific questions about your care.

So, we do strongly urge you to contact that number if you have any of those personal questions about your health to ensure you get the right answer.

Can we add this question, Kristen, if you don't mind answering this? It looks like somewhere there's a participant who's currently being treated for a condition, and they're wanting to know how the transition of care will work and whether there's anything that they will need to do on their end?

We are going to receive a transition of care file, but I would suggest you go ahead and call your Personal Health Guide. They can tell you for that particular treatment that you're going through, whether or not it needs preauthorization, or anything like that.

Perfect. Thank you.

Do you mind speaking about the 24/7 Nurseline a little bit?

We had a question about what services the 24/7 Nurseline can help with and whether or not a participant needs to pay to access it.

Absolutely!

The Nurseline is free. It's already part of your benefit, the phone number will be on the back of your ID card, so you can always contact them, and they're there to answer questions. For instance, I used it one time when my very young child decided to swallow a Coke tab top. So, I called them to see if I thought I needed to take him to the ER or if it was probably ok just to wait to see his doctor. So, they're just a sounding board to help you know what type of care you need to receive.

Perfect, thank you. This is actually the first time I've seen this question in one of the Info Sessions. I think it's a really good one. If I'm in another state and something happens to me and I need medical care and help finding a provider, would I go to the Blue Cross Blue Shield of Texas website, or to a Blue Cross Blue Shield national website?

That's a great question and we're actually a nationwide plan. So, you're able to search for providers under your Blue Access for Members login anywhere in the United States. So, you just change your location up at the top, and then you can select wherever you would like to look. But we have providers all over the U.S. that are in network.

I think I've seen this question a few times. When can I create a login on the Blue Cross Blue Shield of Texas website? So, you can create that login once you have your member ID number, which you'll receive in late December when you receive your ID Card.

It looks like we received a question about COVID testing, and yes, right this moment, TRS is covering COVID testing for TRS-Care Standard for all the participants on our plan. If you want more information about COVID-19 coverage, I suggest you all visit our website.

You go to the homepage
and click on this last bullet here on the carousel.

You will see Health Plan Resources or COVID-19.

And so, we keep this information up to date, as any changes are made in coverage. We have it listed here. So, you'll see what's covered for the TRS-ActiveCare and Care Standard plans.

And even the Medicare Advantage plans, we have all that listed here, if you're looking for information.

This question for Kristen: Is health coverage available for international travel, i.e. to Canada?

It is covered, if you're traveling there, and if you fall ill. It's not covered for medical tourism, if you're just choosing to go there for the services. But you do have coverage outside of the United States, if you fall ill.

Thank you.

We had this question, do we sign up for benefits every year, or are our benefits automatic each year? What action do I need to take to make sure I have benefits starting in January?

So, if you are currently enrolled in TRS-Care Standard through Aetna, you do not need to take any action, you'll be transitioned to the Blue Cross Blue Shield of Texas plan in

January. And, you should be receiving an ID card in late December.

And then there's a question about Medicare Checkup.



I just want to make sure everyone who's online viewing this webinar is aware that this is the TRS-Care Standard Presentation. So that's for retirees under the age of 65. We do have sessions for participants on Medicare plans, that's the TRS-Care Medicare Advantage plans. We have Info Sessions available that you can sign up for.

Ok, I'm going to go ahead and take a few minutes to take you to that Blue Cross Blue Shield of Texas website.

I know we had some folks asking about how to access the Provider Finder. If you go to **www.bcbstx.com/trscarestandard**, you'll be able to access the Blue Cross Blue Shield of Texas website for our TRS-Care Standard members.

So, to get to the Provider Finder, what you're going to do is up here. Click on the Doctors and Hospitals tab.

And then you'll click on this highlighted link, Provider Finder.

It will open a new tab and take you to the Provider Finder page.

So, I'm not located in Wichita Falls, but that's where it sent me.

And so, you can either click this tab, use current location, or you can just type in your ZIP code. Then you can browse your provider by whatever specialty they are; a psychiatrist, behavioral health specialist, or if you're looking for a specialist or hospital, you can click on these different tabs to help you determine which provider is nearest to you that you need to access.

This is a really, really great tool for you all to use.

If you want to just spend some time clicking around, there's a bunch of different helpful resources here. The Plan2021 Plan Highlights, Plan Guide and Wellness brochures, and information about your prescription drug plan and links to the CVS Caremark webpage.

And, if you've had questions about Well OnTarget and the fitness program, you'll find a lot of helpful brochures and information and links on here.

Then I also wanted to take you all to the CVS Caremark web page.

So, for a lot of you who are probably already accessing this page, it's very similar.

We still have the information for the 2020 plan year listed on here, but we will be updating with the 2021 plan information. You'll be able to get the formulary sheet, and all other information that you'll need about your 2021 drug plan.

Ok, it looks like we received a few more questions that I want to address.

This question is for Kristen at Blue Cross Blue Shield of Texas. Could you go over what the deductible and out-of-pocket will be for the 2021 plan?

Yes, I can. For in network the individual deductible is \$1,500. The family deductible is \$3,000.

Then, for the out of pocket maximum, the individual amount is \$5,650 in network and the family out of pocket is \$11,300.

Perfect.

Thank you so much. A few people asked about the website address, so I'm going to go ahead and put it in the chat box for everyone to see.

Here's an interesting question from a participant that I don't know the answer to. If they're looking for in network labs, is it going to be listed on the provider finder?

Yes, they will type in 'labs' in the search box.

And this is a good question for Blue Cross Blue Shield of Texas. Can you help coordinate in network care if one needs to go to the hospital? Some services are in network and others are out of network.

Yes, a Personal Health Guide can definitely help you with your care to make sure that your providers are in network. If you're having a surgery, they can let you know what to expect as far as pathology, anesthesiology, things like that. They'll be able to ensure that you have everything you need to know.

Then we had this question about where lab info can be found.

Again, if you're looking for in network Labs, go to **www.bcbstx.com/trscarestandard**, Click on that **Doctors and Hospitals** tab, and then click on **Provider Finder**. And then, once there, you can just type in 'lab' in the search box here.

And it will show you a list of available labs in your area.

Then, if you have questions about specific lab coverage, go ahead and contact the personal health guide at Blue Cross Blue Shield of Texas. The number is **1-866-355-5999**.

Oh, here's a great question. What is the Pulse newsletter, and do we get that automatically? So, you do need to subscribe to the Pulse. I would strongly suggest that you all subscribe to it. There's always great information that goes out monthly in the newsletter.

And I will show you quickly how to subscribe, if you're not currently subscribed.

You go to our homepage, **www.trs.texas.gov**, and up here at the top, click Subscribe and follow the link to, let's see, click Subscribe, and then click Subscribe Here. You'll put in your information, and then click 2, 2 to be on the distribution list for the polls. Again, really great information on different levels of coverage. It gives, I think, this month, we're going over, breast cancer, surprise, billing, and a few other important topics so I do suggest for you all to, to subscribe if you haven't already. A lot of times whenever we make updates like if they're, you know with everything going on with COVID, any updates to coverage will be sent out to participants on that distribution list. So, I do suggest that you all subscribe if you haven't already.

So, we asked this question about it looks like coverage for CT scans in lab work, and whether a preauthorization would be needed for that question. I would suggest that you contact a Personal Health Guide at Blue Cross Blue Shield of Texas. They should be able to guide you and give you some information on what the coverage is going to look like.

And so, it looks like a couple of you are asking again for that TRS-Care Standard website.

And I'll go ahead and pull it up here.

So that URL is going to be **www.bcbstx.com/trscarestandard**.

We have another question for Kristen, and it looks like we had someone ask about dental or vision coverage.

OK, let me get that pulled up here.

There are specific reasons as to why dental services are covered, so I would definitely call a Personal Health Guide about that. Routine eye exams are not covered unless you have a diabetic diagnosis, and then they're subject to the deductible/co-insurance.

Great, thank you.

It looks like we're slowing down on the questions. Again, if you have any questions that weren't answered here today, we tried to get through as many as we can. I'll stay on a little bit longer to see if we receive any more, but if you have any questions that weren't answered, we definitely suggest that you contact a Personal Health Guide with Blue Cross Blue Shield of Texas or contact CVS Caremark.

Our customer service agents are there to help you. We know that with this new health plan administrator, you're still trying to navigate through your plan, and we have them here to help you.



For those of you who are looking for the presentation slides, if you click on your webinar dashboard, there's a Handouts tab.

And currently, there are two handouts on that tab that you can click to download, and you'll find the presentation for today.

I see someone mentioned that they are trying to subscribe to the Pulse newsletter and now they're having a little trouble. You can contact the Care Enrollment and eligibility team, at **1-888-237-6762**, and someone from the team should be able to help you get subscribed for the Pulse. We've had this question come up a few times about getting access to these questions and answers.

There is a Questions and Answers tab and all the questions and answers that were asked today are there. Info Sessions We're going to get all the questions that we've been asked over the last couple of weeks during the Info Sessions and compile them into FAQ and distribute them out to our participants. So, please, if you're not currently subscribed, please do so.

Here is a question for Adriana.

This individual was asking if they're currently using CVS Caremark, will they need to do anything in January? Will they receive a new ID card? Do you mind giving that information? Sure. Since the prescription portion of the benefits is not going to change, everything will stay the same.

You don't need to do anything with your prescriptions, and with the card, everything stays the same, including your ID. So, you will not receive a new ID card, only new members will receive an ID card.

Thank you.

OK, I'll answer one more question. Let me see.

It looks like we have a participant who is currently on our plan and they're wanting to add their spouse.

If their spouse retires and no longer has insurance, because they are only 63, are they able to add them to their insurance?

It would depend on if they're losing that other coverage, due to no fault of their own. So, for example, if you're covering a spouse right now, and that spouse loses coverage, due to no fault of their own then that would be considered a qualifying event.

So, it would have to be due to no fault of their own. They can't drop it because their premiums are going up or something like that. There was another question to you about kind of the same thing, that she's covered under her spouse's coverage and he's going to lose it. It looks like he's retiring in December and she wants to make sure there's no lapse in coverage.

So, typically what we ask that you do in a situation like that is just go ahead and give us a call. Let us know that you need a special enrollment application, because you technically have 31 days from the last date of coverage to be able to go ahead and get enrolled. For example, if you're losing coverage at the end of December, and you technically have 31 days from the last day of the month of December to get enrolled and get everything to us. So, the best thing you can do at this point is to go ahead and give us a call.

And, I can post the number in the chat as far as who to call to obtain a special enrollment event application.

Great. Thank you so much everyone.

Oh, this is a great question for Blue Cross Blue Shield of Texas. If a doctor that we currently see is not on the plan, can we give them info to possibly join the Blue Cross Blue Shield of Texas network?



Kristen, do you mind answering that?

I don't mind at all. You can definitely give them information to join our network. There's also a place on our website where you can refer a doctor and we will actually make outreach to them as well.

So, you can go to the dedicated TRS-Care Standard member page, and click on **Doctors and Hospitals**, and then **Nominate a Provider**.

You can put in your providers information here. And, like Kristen said, they'll reach out and try to get them contracted.

OK, it doesn't look like we're receiving any more questions. Again, to all of you who joined us today, we thank you so, so much. We're really excited about having Blue Cross Blue Shield of Texas on board for the 2021 plan year. And we're really excited about all the benefits that you all have access to now. So, if you had any questions today that weren't answered, we do want to refer you to those numbers on the screen. We have Blue Cross Blue Shield of Texas customer service agents, CVS Caremark customer service agents, and the TRS-Care Enrollment and Eligibility team available to you if you have any questions about your plan.

And, as I said before, spend time going through our website and learning all you care about the plan for 2021, and get familiar with it, and you'll just check your mail, we'll be sending you things over the next couple months. And make sure you watch out for that ID card, as well. Thank you all so much again for joining us today. And, I hope you all have a great day!