

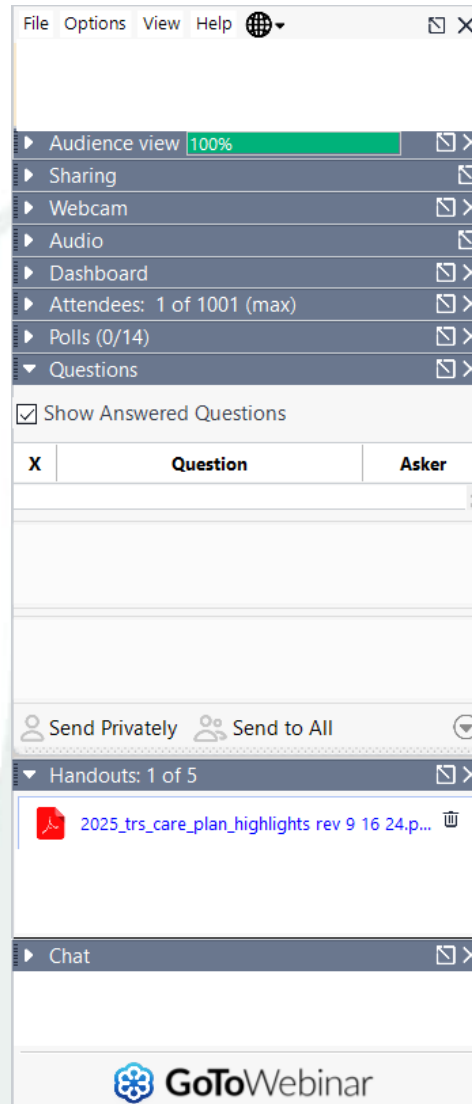
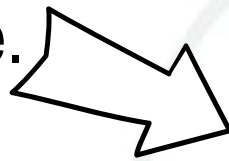


TRS-Care Standard Information Session for 2025 Benefits

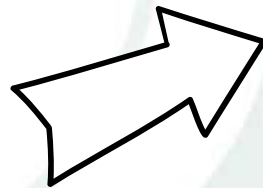
For TRS Retirees And Their Eligible
Dependents Under Age 65

Housekeeping

Enter your
questions here.



Download the
handouts here.



- All participants are muted.
- If you don't see the Handouts pane, select **View > Handouts** in the top menu bar of the control panel.
- Go to support.goto.com/webinar for help.

Agenda



- Medical Benefits: Blue Cross and Blue Shield of Texas



BlueCross BlueShield
of Texas

- Pharmacy Benefits: Express Scripts®



EXPRESS SCRIPTS®

- Question & Answer Session

What's New in 2025?



TRS-Care Standard rates are staying the same for the **8th consecutive year!**

Deductibles increased to align with IRS guidelines so participants can use a health savings account.

Dental and vision benefits are coming to TRS-Care in on January 1, 2025. Enrollment is from Oct. 1 to Dec. 7, 2024.



Subscribe to *The Pulse* newsletter at www.trs.texas.gov for updates.

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



Medical Benefits

Blue Cross Blue Shield of Texas

2025 Benefit Overview

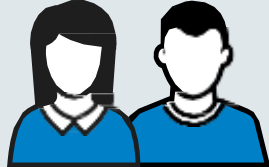


Plan Details	In-Network	Out-of-Network
Deductible	\$1,650 individual plan \$3,300 family plan	\$3,300 individual plan \$6,600 family plan
Coinsurance	You pay 20% after deductible	You pay 40% after deductible
Maximum out-of-pocket	\$5,650 individual plan \$11,300 family plan	\$11,300 individual plan \$22,600 family plan
TRS Virtual Health (Teladoc & RediMD)	<p>RediMD: \$30 per visit. Applies to your deductible, once met the plan pays 80%, you pay 20%.</p> <p>Teladoc: \$42 for acute, on-demand medical care (excluding mental health).</p> <p>Applies to your deductible. Once you meet your deductible the plan pays 80% and you pay 20%.</p>	
TRS Virtual Health Mental Health Services (Teladoc)	<p>Initial psychiatry session: \$185</p> <p>On-going psychiatry session: \$95</p> <p>Psychologist, licensed clinical social worker, counselor or therapist session: \$85</p>	

Preventive Care at No Added Cost

What's Covered?

- **In-network care is covered at 100% with no copay or deductible.** Out-of-network benefits vary by plan.
- **Preventive care and screenings include:**



- Well-woman exam
- Mammogram (age 35+)
- Colonoscopy (age 45+)
- Annual wellness exam
- Prostate exam (age 45+)
- Mental health screenings



Routine immunizations:

- Shingles
- Flu

Important to Remember:

Lab tests related to managing a condition like diabetes or asthma **aren't** preventive care and are covered under applicable deductible and coinsurance levels.

Choose a PCP for Better Health

Did you know a PCP can manage your health care and save you money?



They know you and your lifestyle best.



They understand your medical history, medications and treatment preferences.



They provide care centered around YOU.



They'll handle your preventive care, which is covered at 100%.



They'll refer you to a specialist when needed.



They may help you have fewer sick days by keeping you healthier.

Don't have a PCP or want a new one? Use **Provider Finder**® to search for providers by location, specialty, and more. You can also call a Personal Health Guide at 1-866-355-5999 for help.

Provider Finder

A screenshot of the Provider Finder interface for Bruce E Whitehead, MD. The header shows the provider's name, gender (Male), specialty (Family Practice), a 5.0 star rating with 3 ratings, and buttons for Print and Share. A left sidebar lists navigation options: Provider Highlights, Specialties & Expertise, Ratings & Reviews, Credentials, Affiliations, Awards & Recognitions, Locations & Hours, and More About This Provider. The main content area includes a yellow notice about enrolling with a PCP number, a provider highlights section with a 5.0 rating, completed education in 1990, 1 award, 2 affiliations, and Spanish language services, and a 'TOP PERFORMING PHYSICIAN' badge. Below this is the Specialties & Expertise section showing Family Practice. The Ratings & Reviews section shows a 100% recommendation rate and a 5.0 average rating from 3 reviews. The bottom section is for Credentials.

Bruce E Whitehead, MD
Male
SPECIALTY: Family Practice

5.0 ★★★★★ (3) ratings

Print Share

Provider Highlights

Please note: You will need to provide the primary care physician's ten-digit PCP number when you enroll.

To suggest updates to this directory, such as if a doctor is seeing new patients or part of a certain network, please email Provider_Directory_Changes_TX@bcbstx.com. You can also call 1-866-355-5999. Use the search bar at the top of the page to see more results. For help, call a Personal Health Guide toll-free at 1-866-355-5999.

Provider Highlights

Bruce E Whitehead, MD

5.0 ★★★★★ (3)

Completed Education in 1990

1 Award

2 Affiliations

Speaks Spanish

Log in for personalized results

TOP PERFORMING PHYSICIAN

Specialties & Expertise

Specialties

Family Practice

Bruce E Whitehead has no available board certification information.

Ratings & Reviews

100% Recommend this provider

5.0 ★★★★★ Average rating

Review this provider

3 Rating(s)

View more Ratings and Comments

Credentials

Providers who perform well are designated as a **Top Performing Physician**.

A Top Performing Physician:

- is cost-efficient
- follows best practice clinical guidelines
- provides quality care, consistently



24/7 Nurseline

We have registered nurses waiting to talk to you on our 24/7 Nurseline.

They can help you decide whether to go to an ER, urgent care center or make an appointment with your doctor or TRS-Virtual Health provider.



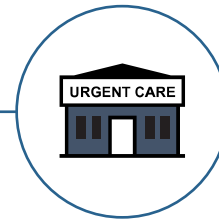
You're preparing dinner for your family and cut your hand.



You don't know if you should see a doctor or if you can properly care for your cut at home.



You call the 24/7 Nurseline at **1-833-968-1770**.



They tell you to go to an urgent care because you may need stitches.



You save time and know where to go to get the care you need.

Our nurses can also answer questions about:

- dizziness or severe headaches
- burns
- high fever
- back pain
- and more

Virtual Health

Convenient, Quality Health Care from Home or On The Go



Teladoc®
1-855-Teladoc
(1-855-835-2362)



*Mental Health visits subject to added cost

Teladoc charges **\$42 per visit.**
RediMD charges **\$30 per visit.**

Applies to your deductible. Once you meet your deductible, the plan pays 80% and you pay 20%.

RediMD™
1-866-989-CURE
(1-866-989-2873)



Registration Code:
trscarestandard




*Only available through Teladoc

Teladoc and RediMD are independent companies that have contracted with your employer to provide virtual doctor visits. Both Teladoc and RediMD do not offer Blue Products or Services. BCBSTX makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

Mental Health Care is Health Care



Your mental health is just as important as your physical health. You have mental health coverage, and several options for getting care.

		 Phone	 Online	 In Person
Teladoc	Speak with a licensed mental health provider online or over the phone.	✓	✓	
Learn to Live	Get help with stress, anxiety, depression, substance abuse and more. Access it online, wherever you are, at no added cost.		✓	
Headway	Search for and schedule an appointment with an in-network licensed therapist or psychiatrist based on your location and concerns.		✓	✓

Learn to Live provides educational behavioral health programs. Members considering further medical treatment should consult with a physician. Learn to Live, Inc. is an independent company that provides online behavioral health programs and tools for members with coverage through Blue Cross and Blue Shield of Texas.

Headway is a separate company that has contracted with Blue Cross and Blue Shield of Texas to provide behavioral health management for members with coverage through BCBSTX.

BCBSTX makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.



Wellness Benefits



Well onTarget

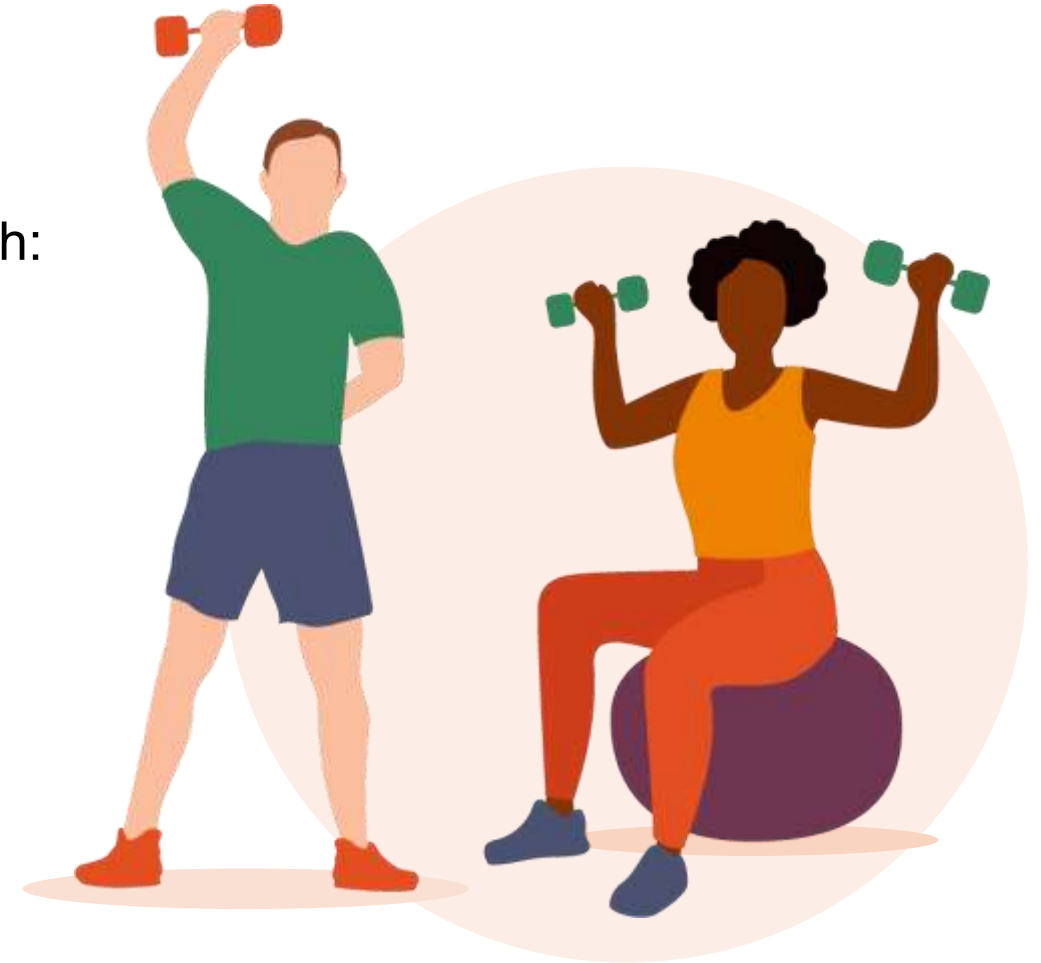
Take advantage of self-guided courses or get one-on-one support from a wellness coach with:

- managing stress
- improving fitness and diet
- losing or maintaining weight
- improving cholesterol and blood pressure



The Fitness Program

Affordable, no-contract gym memberships nationwide with a virtual only option



Get Rewards for Wellness with Blue PointsSM



Blue Points lets you earn rewards for regularly participating in healthy activities. Redeem your points for gift cards when you're ready to treat yourself.

Earn points with Well onTarget by:



completing a health assessment

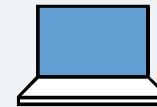


taking a self-guided course on managing stress



connecting and syncing a fitness device or app

Earn points with The Fitness Program by:



enrolling in the fitness program



fitness program visits



tracking your progress using health trackers

Resources at Your Fingertips



Blue Access for MembersSM

- View claims and explanation of benefits
- Compare costs of doctors and services

BCBSTX Mobile App

- Download a temporary ID card
- Live chat 24/7

www.bcbstx.com/trscarestandard

ID Cards

You will get your ID card in the mail a few weeks after you enroll.

 BlueCross BlueShield of Texas <small>An independent member of the Blue Cross and Blue Shield Associations</small>			
Subscriber Name: JOHN SMITH		TRS-Care Standard	
Identification Number: T3X123456789			
Group Number:	485000	Deductible	\$1,650/\$3,300
Coverage Date:	01/01/25	Medical Services	20% after ded.
		Emergency Room	20% after ded.
		Teladoc	\$42 Medical
		RediMD	\$30 Medical
BCA			
		Blue Edge[®] PPO	

Here For You 24/7



BlueCross BlueShield
of Texas

Get Cost
Estimates



Answer Billing
Questions



Find In-Network
Doctors and Facilities



Find
Mental Health
Resources



Schedule
Appointments



Anything Related to
TRS-Care Standard



We're Available 24/7!

Save **1-866-355-5999** in your contacts as **Personal Health Guide** or **PHG** for easy access.
You can also download the **BCBSTX App** to chat anytime!





Pharmacy Benefits

Express Scripts®

Who is Express Scripts®?

Express Scripts® is a leading pharmacy benefit manager providing you access to:

- 60k+ retail pharmacies in the United States
- Home delivery services
- Accredo specialty pharmacy
- 20+ condition-specific Therapeutic Resource Centers
- Simple web and mobile apps



EXPRESS SCRIPTS®

Pharmacy Care: Your Choice Matters



Express Scripts Retail Pharmacy Network

Retail Pharmacies for
SHORT-TERM
Medication Needs



Use national network of over 60K pharmacies for your acute medication needs and new prescriptions.

Express Scripts Home Delivery and Retail Maintenance Network Participating Pharmacies

Options for
CHRONIC
Medication Needs



Home Delivery for specialized care and added convenience. Worry free fills and enhanced payment plan. Retail 90-day options for those who prefer the retail experience.

Accredo Specialty Pharmacy

Home Delivery for
SPECIALTY
Medication Needs



More personalized care. Patients who use Accredo can expect white-glove service.

Prescriptions delivered straight to your mailbox!



1000+ Pharmacists Available 24/7

no voicemails or
callbacks



Therapeutic Resource Centers

for patients and
caregivers who need
specialized care



Stress-Free Fills

with flexible payment
options and automatic
refills



Easy Management

through website and
app to order, price, pay
and track medications



Millions of prescriptions dispensed each
year with a 99.99% accuracy rate.



EXPRESS SCRIPTS®

Specialized patient care for patients with chronic conditions



Benefits include:

- Individualized counseling and education
- Proactive monitoring of your medicines
- Coordination with your doctors

Common Specialty Conditions:

- Rheumatoid Arthritis
- Cancer
- Inflammatory Conditions
- HIV
- Multiple Sclerosis
- Hepatitis C
- Pulmonary Arterial Hypertension
- Bleeding Disorders

SaveOnSP Copay Assistance



SaveOnSP is comparable to Prudent Rx.



SaveOnSP will cover most drugs Prudent Rx covered.



Prudent Rx participants will have a seamless transition to SaveOnSP.



SaveOnSP will contact eligible participants to enroll in the program.



TRS-Care Standard Benefit Overview



**Retail
Pharmacies**

**Home Delivery
Pharmacy**

**Accredo Specialty
Pharmacy**



Maintenance medications at
31-day supply (one time)



Home delivery pharmacy or
retail maintenance pharmacies
for a 90-day supply

Benefit Overview (cont.)

Benefit Coverage	Deductible and Out of Pocket
Deductible (DED)	\$1,650 Individual or \$3,300 Family (Integrated with your medical)
Maximum Out-of-Pocket (MOOP)	\$5,650 Individual or \$11,300 Family (Integrated with your medical)

Benefit Coverage	Retail and Mail Order
Generic Medication	20% after deductible
Preferred Brand (Formulary) Medication	20% after deductible
Non-Preferred Brand Medication	20% after deductible
Specialty Medications (Only 31-day supplies)	20% after deductible
Insulin	31-Day Supply: \$25.00 90-Day Supply: \$75.00

Is There A Generic Drug For That?

FDA-approved generic medications can cost **up to 85% less**.

Steps you can take to save money:

- Before leaving a doctor's office, ask if your prescription has a generic option.
- Review your medications regularly with a doctor or pharmacist — you may have new, lower-cost treatment options.
- Ask your pharmacist about generics before you fill your prescription.



How To Price Your Medication

1.

Go to **express-scripts.com/trscarestandard**.

2.

Choose **Explore Your Plan**.

3.

Choose **TRS-Care Standard**.

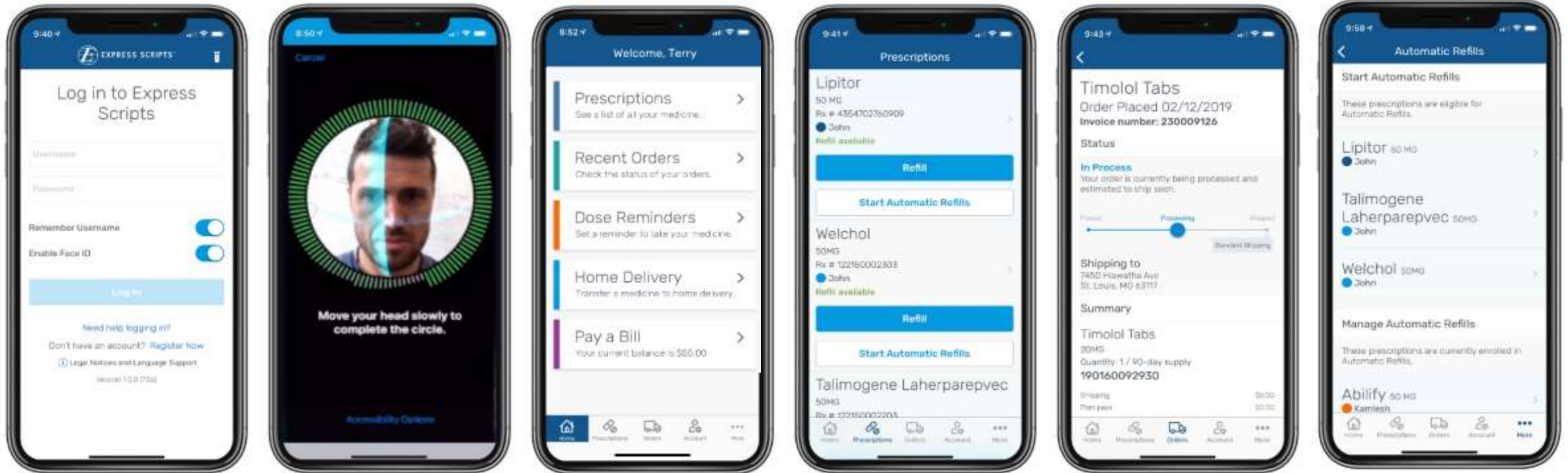
4.

Price your medication.

5.

Add as much data as you know, such as drug name or strength.

Mobile App: On-the-Go Pharmacy Management



**Download the
free app**

**Log in with
biometric
face ID**

**Add your
favorites to the
Dashboard**

**Refill with
2 clicks**

**Check order
status & track
shipments**

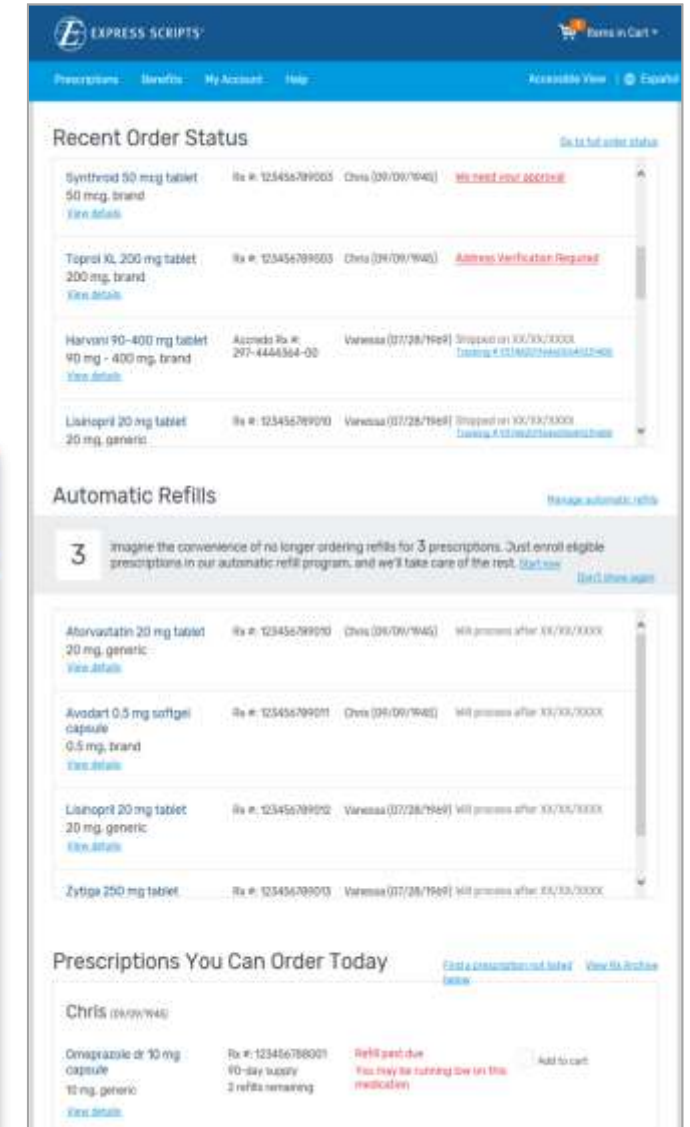
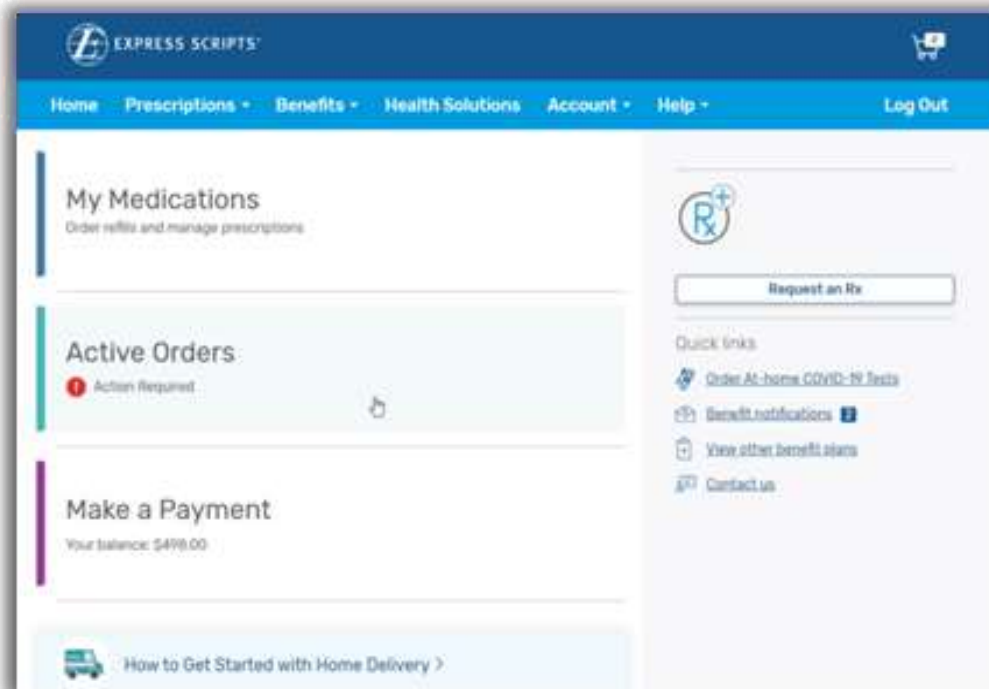
**Start, stop &
manage auto
refills**

Express Scripts® Website



express-scripts.com/trscarestandard

- Manage your prescriptions online 24/7
- Seamless conversion from generic to brand name



Express Scripts® Resources



ESI Member Services:

855-778-1459

24 hours, 7 days a week



Accredo Member Services:

800-596-7701

Mon–Fri 8AM - 11PM

Sat 8 a.m. - 5 p.m.



SaveOnSP:

800-683-1074

Mon–Thu 7 a.m. - 10 p.m.

Fri 7 a.m. - 9 p.m.

To learn more about your benefits, log in to
expressscripts.com/trscarestandard and select “Explore Your Plan”

Thank you!



TRS-Care Eligibility and Enrollment (TRS)

888-237-6762, Mon–Fri, 7 a.m. - 6 p.m.

www.trs.texas.gov



Medical Benefits (Blue Cross Blue Shield of Texas®)

866-355-5999, 24 hours a day, seven days a week

bcbstx.com/trscarestandard



Prescription Drug Benefits (Express Scripts®)

855-778-1459, 24 hours a day, seven days a week

express-scripts.com/trscarestandard