

TRS-Care Standard Information Session for 2023 Benefits





Date	Start	End	City	Address
9/20/2022	9:00 AM	12:00 PM	Round Rock	United Heritage Center at Dell Diamond 3400 East Palm Valley Round Rock, TX 78665
9/26/2022	9:00 AM	12:00 PM	Harlingen	Harlingen Convention Center 701 Harlingen Heights Drive Harlingen, TX 78552
9/27/2022	9:00 AM	12:00 PM	San Antonio	Shrine Auditorium 901 N Loop 1604 West San Antonio, TX 78232
9/28/2022	9:00 AM	12:00 PM	Houston	DoubleTree by Hilton at Houston Intercontinental Airport 15747 John F Kennedy Blvd Houston, TX 77032
9/29/2022	9:00 AM	12:00 PM	Houston	Houston Marriott South at Hobby Airport 9100 Gulf Freeway Houston TX 77017
10/4/2022	9:00 AM	12:00 PM	Amarillo	Amarillo Civic Center 401 S Buchanan Amarillo, TX 79101
10/5/2022	9:00 AM	12:00 PM	Lubbock	MCM Elegante Hotel & Suites 801 Avenue Q Lubbock, TX 79401
10/6/2022	9:00 AM (Mountain Time)	12:00 PM (Mountain Time)	El Paso	Radisson El Paso Airport 1770 Airway Blvd El Paso, TX 79925
10/18/2022	9:00 AM	12:00 PM	Plano	Plano Event Center 2000 East Spring Creek Parkway Plano, TX 75074
10/19/2022	9:00 AM	12:00 PM	Arlington	DoubleTree by Hilton at Arlington DFW South 1507 N Watson Rd Arlington, TX 76006
10/20/2022	9:00 AM	12:00 PM	Texarkana	Twin City Event & Conference Center 2101 Texas Blvd. Texarkana, TX 75501

Agenda

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

What's new in 2023?

- New maximum insulin copay of \$25
- Lower age limit for colonoscopies to 45
- Added diagnostic imaging of the breast
- Virtual visits benefit enhancement



BlueCross BlueShield of Texas



2023 TRS Care Standard Medical Benefits BCBSTX



2023 Benefit Overview



Plan Details	In-Network	Out-of-Network
Deductible	\$1,500 individual plan \$3,000 family plan	\$3,000 individual plan \$6,000 family plan
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 charges \$30 per visit, which applies to your deductible. When you meet your deductible, the plan pays 80%, you pay 20%.</p> <p>Teladoc charges \$42 for acute, on-demand medical care (excluding mental health), which applies to your deductible. Once you meet your deductible, the plan pays 80%, 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>	

TRS Virtual Health Medical Services



Coverage

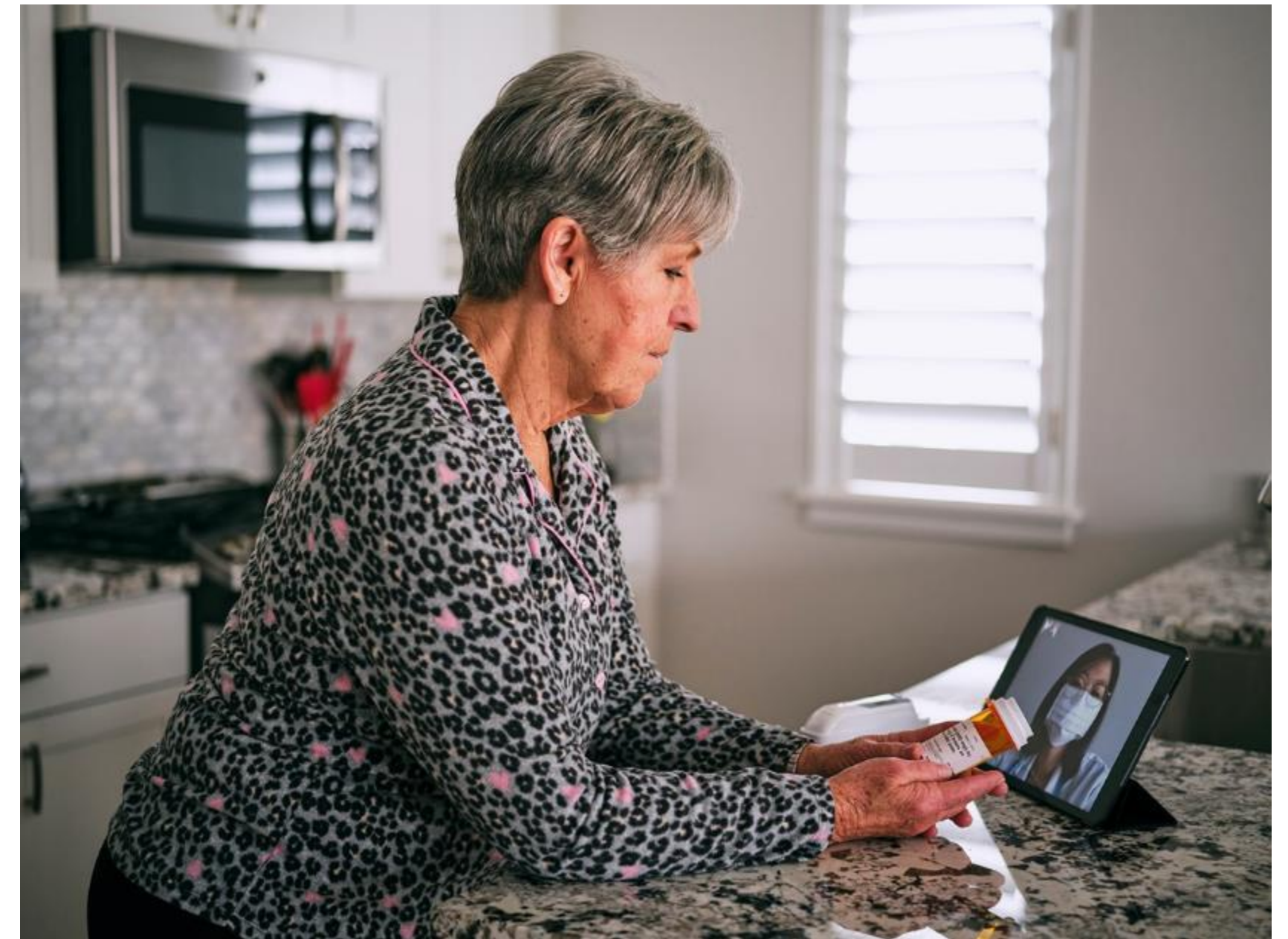
- Board-certified physicians treat non-urgent conditions like sinusitis, bronchitis, allergies, psoriasis, the flu and more.
- If required, prescriptions will be sent to a pharmacy of your choice.

Convenience

- Talk to a doctor anytime, anywhere.
- Download the Teladoc app and register today.
- **Register in advance** to be ready if you need them.

Consider your cost

- Teladoc charges \$42 per visit.
- RediMD charges \$30 per visit.
- Both apply to your deductible.
- Once you meet your deductible, the plan pays 80%, you pay 20%.



TRS Virtual Health Mental Health Services



Coverage

- Mental health issues
- Substance misuse issues

Convenience

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

Consider your cost

- After you meet your deductible, the plan pays 80%
- Psychiatrist - \$185 initial visit; \$95 ongoing visits
- Therapist - \$85



TRS Virtual Health Non-Covered Dependents

Coverage

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

Convenience

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



Preventive Care Services

What's Covered?

Recommended routine gender and age-specific preventive care and screenings including yearly general wellness exams, recommended vaccines and screenings for conditions like diabetes, cancer and depression – both facility and professional services.

In-network care is covered at 100% with no copay, no deductible. Out-of-network benefits may vary.

IMPORTANT to remember: Lab tests related to a condition such as diabetes or asthma are not considered preventive and are covered under applicable deductible and coinsurance levels.



Stay healthy by getting regular check-ups!

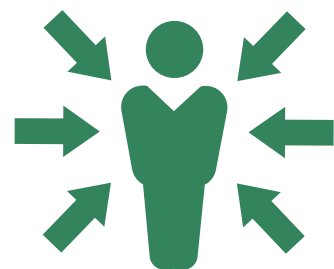
Primary Care Providers (PCP)

Primary Care Providers:

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



In-Network vs Out-of-Network Providers



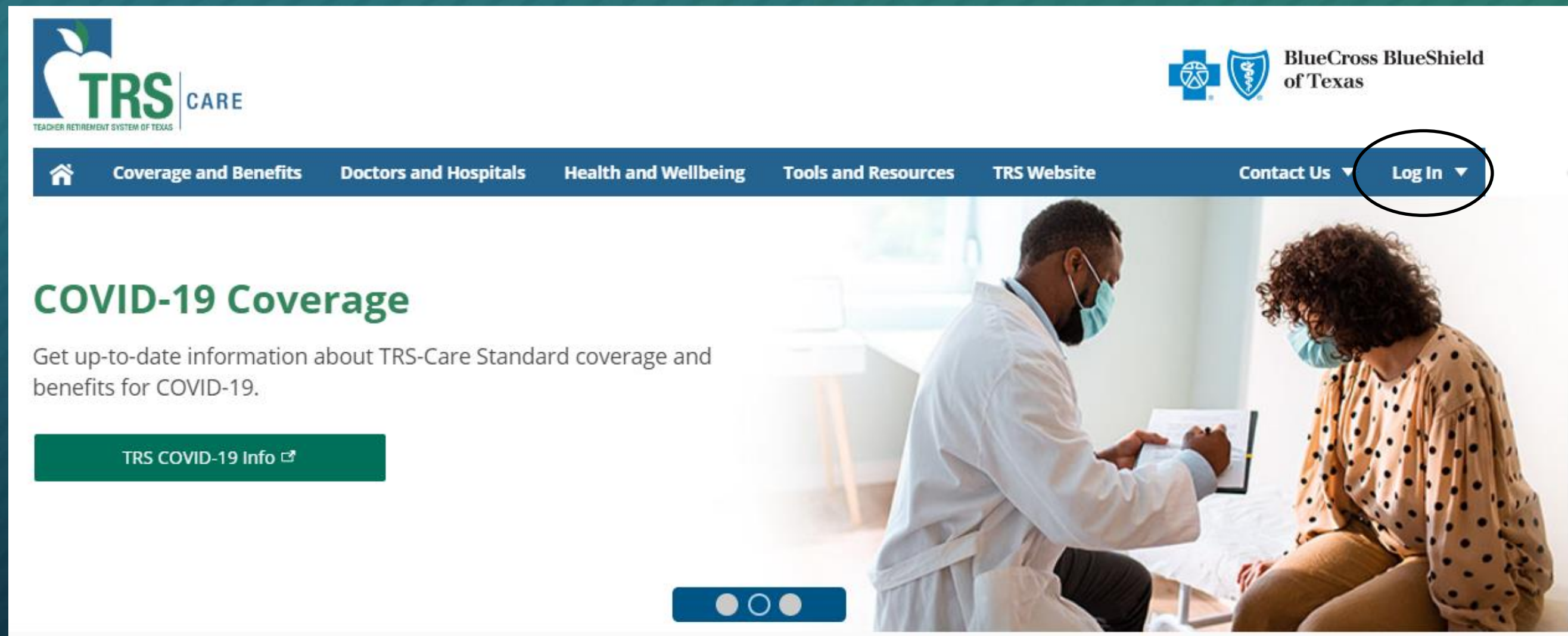
In-Network Providers	Out-of-Network Providers
<ul style="list-style-type: none">•Receive the highest level of benefits and pay less for care	<ul style="list-style-type: none">•Receive a lower level of benefits and pay more for care
<ul style="list-style-type: none">•Have providers submit claims	<ul style="list-style-type: none">•File your own claims
<ul style="list-style-type: none">•Get protection from billing over the allowed amount, known as balance billing	<ul style="list-style-type: none">•Risk being billed over the allowed amount, known as balance billing

Participant Website

www.bcbstx.com/trscarestandard



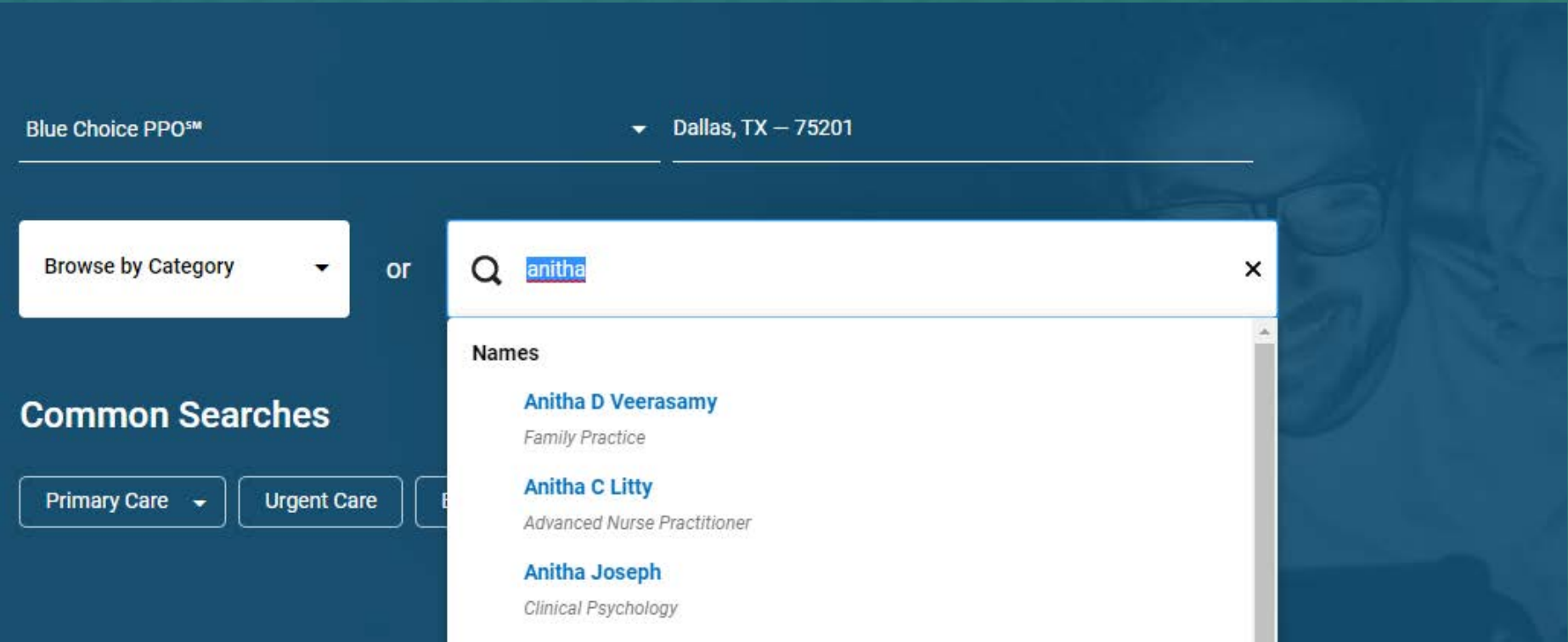
- Find an in-network doctor, hospital or other provider
- Get plan information
- Learn about health and wellness resources

A screenshot of the 'blueaccess for Members' login form. It features the 'blueaccess for Members' logo at the top. Below the logo are two input fields: 'User Name:' and 'Password:'. A blue 'Log In' button is positioned below the password field. At the bottom of the form, there are two links: 'New user? Register now.' and 'Forgot user name or password?'. A white arrow points from the circled 'Log In' link in the website screenshot to this login form.

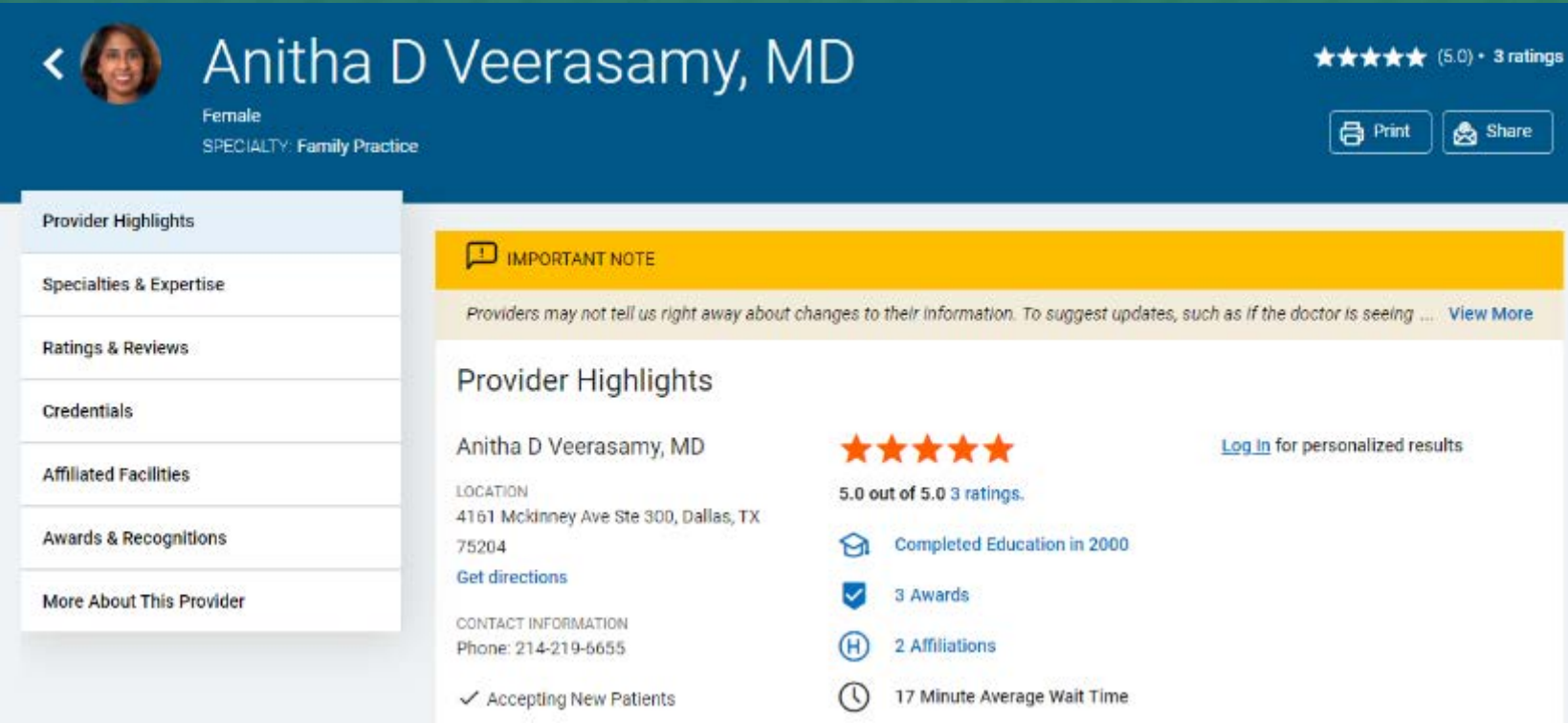
Provider Finder



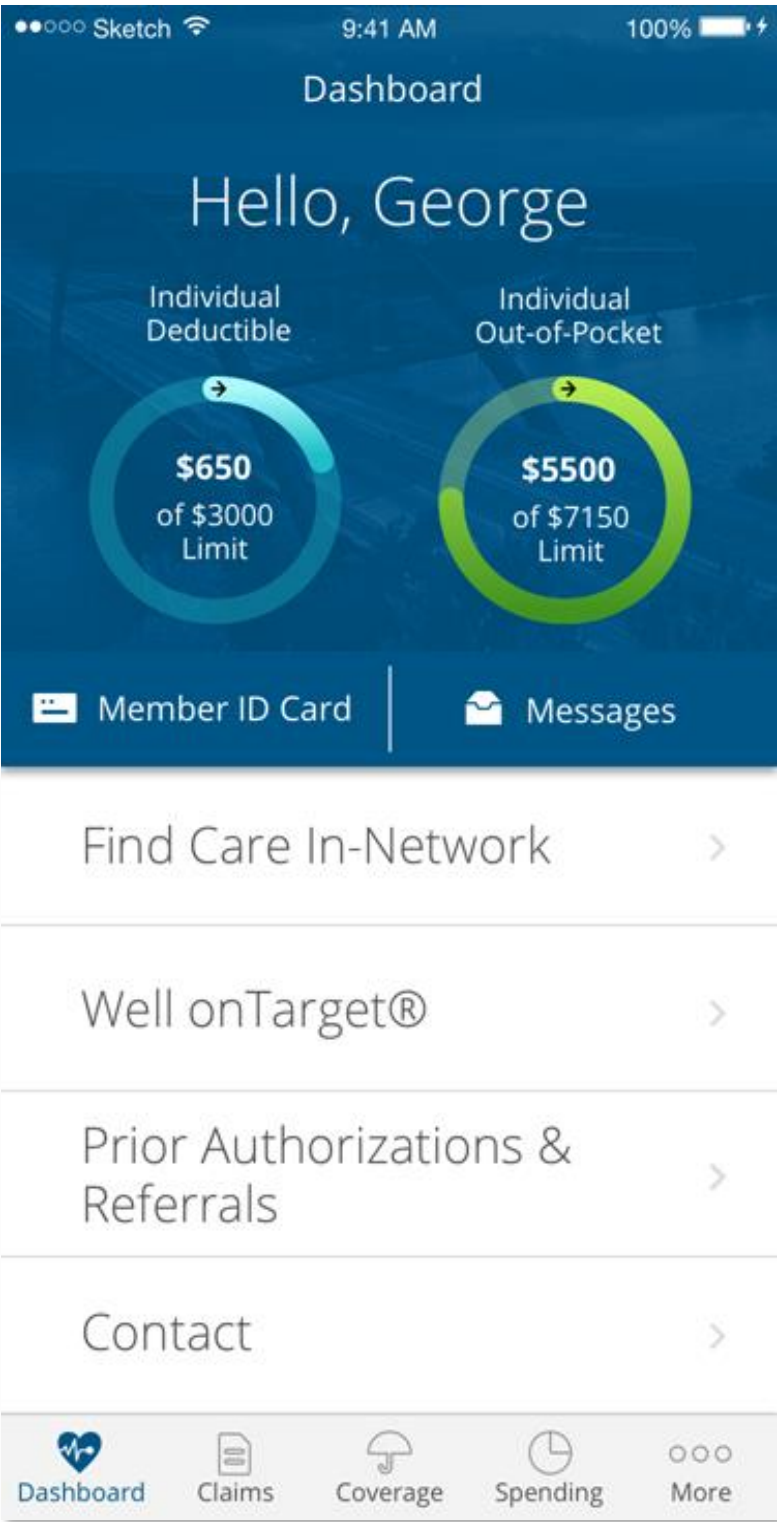
Search Bar



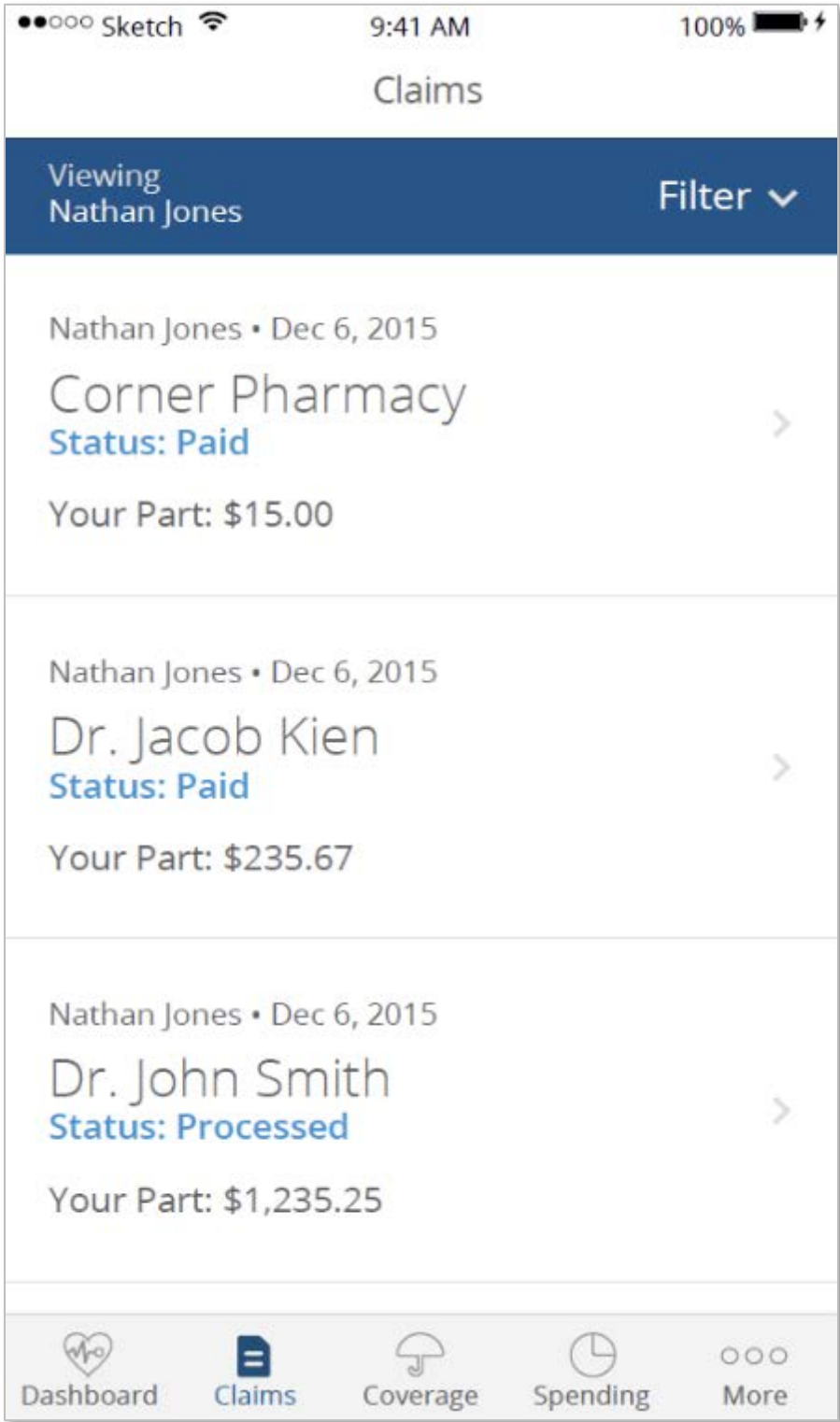
Detailed Provider Profile Page



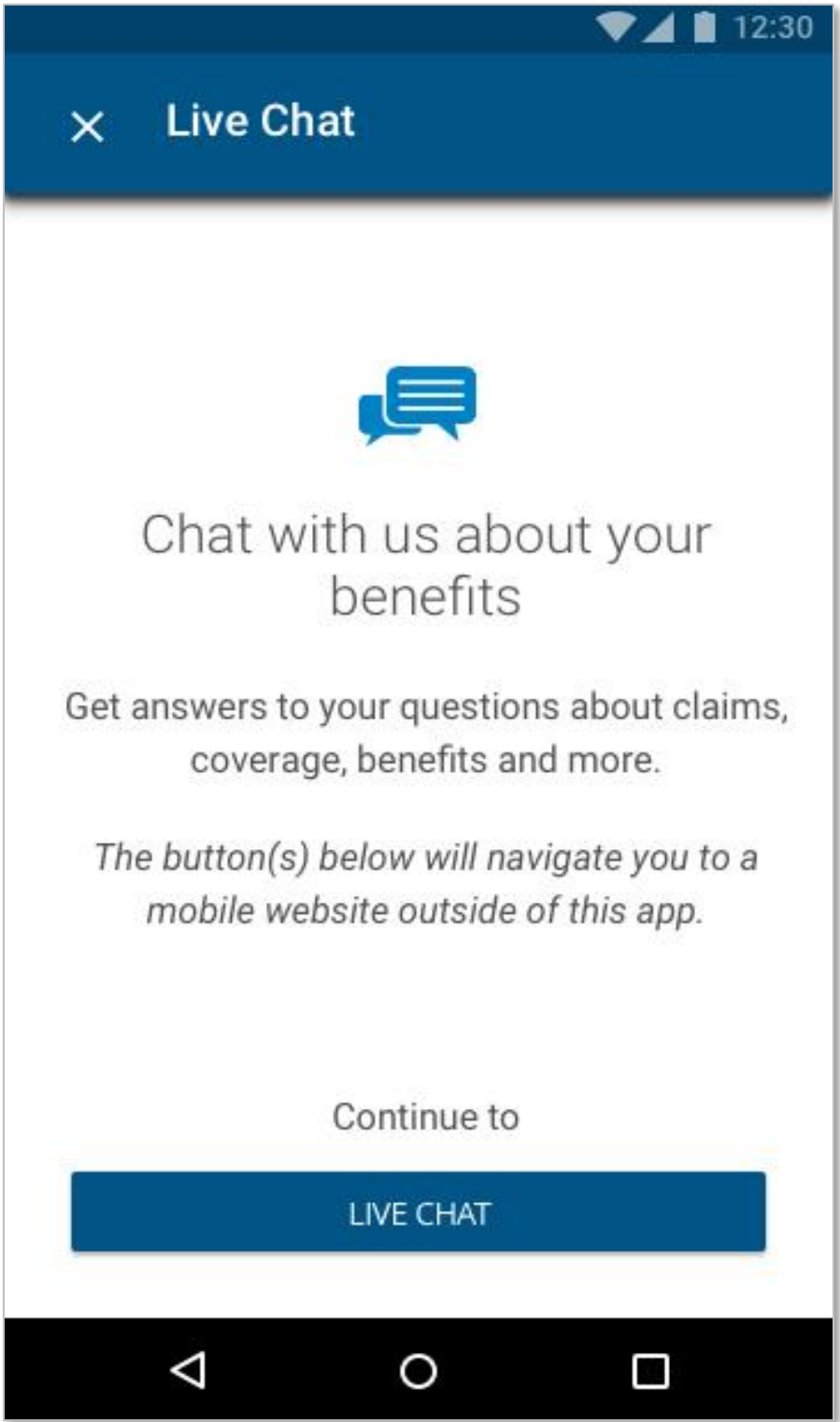
Mobile Access



Dashboard



See claims and EOBs

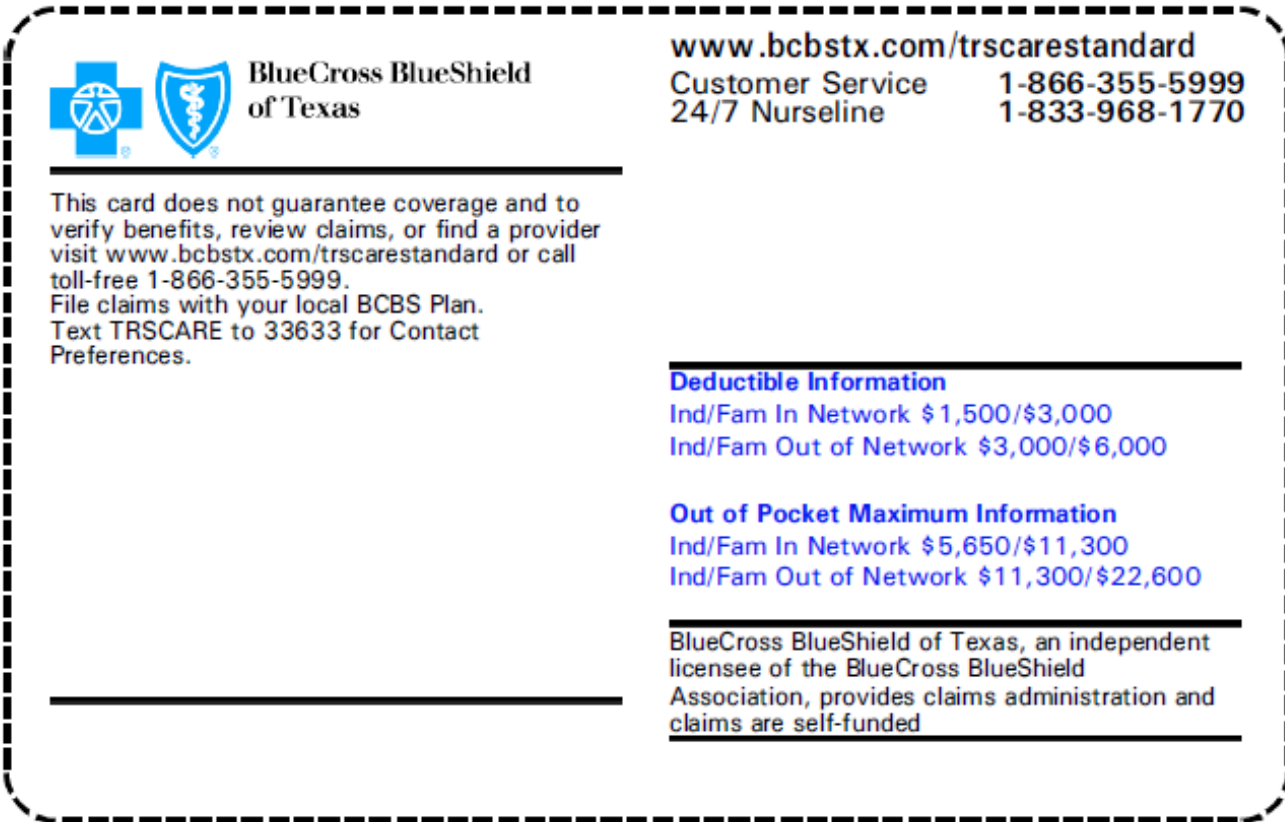
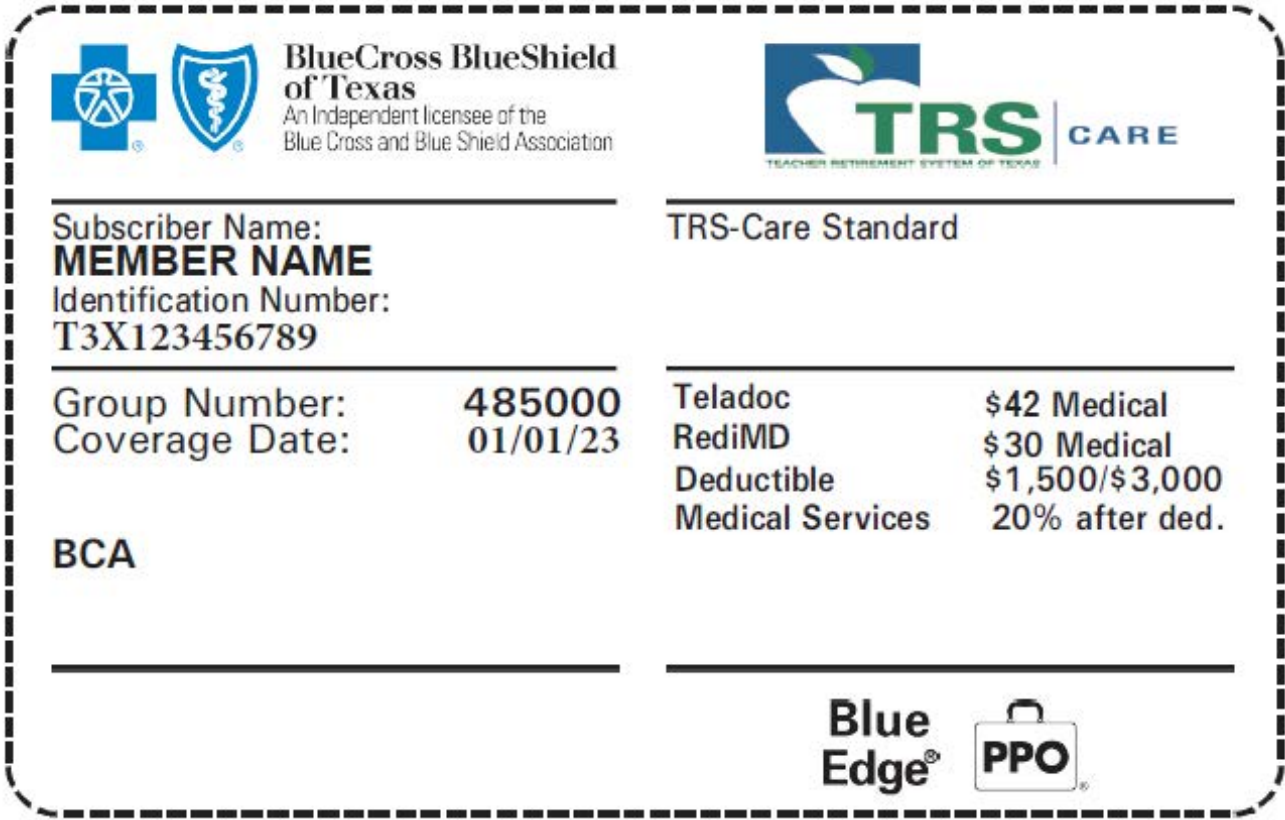


Live Chat
Available 24/7

ID Cards



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





WELLNESS RESOURCES

Well OnTarget Participant Portal

Through the Well onTarget Participant Portal, you can:

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

RELEVANT.

TIMELY.

IMPACTFUL.

PERSONALIZED.



Blue Points Built-In Rewards

Offerings that earn points:

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

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



Fitness Program

You can access the Fitness Program Network to locate fitness centers under Wellness tab on the Blue Access for Members homepage:

- The Network is nationwide with over 10,000 participating facilities.
- You pay a one-time 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 (2,500) and based on frequency of gym check-ins.
- If you already have a gym that is participating with our fitness program, you must cancel your gym membership before joining our program to avoid duplicated billing.



24/7 Nurseline

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

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



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

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

Support for You

Personal Health Guides (PHGs)

Answer questions about benefits

- Assist with prior authorizations
- Address claim and billing inquiries

Explain health care costs and options for care

- Locate in-network provider options
- Scheduling appointments

Help you use self-service tools and connect you to other resources

- Clinicians
- Community resources
- TRS-Care benefits vendors

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

**Available Now!
Access 24/7**





2023 TRS-Care Standard Prescription Drug Coverage



Overview of TRS-Care Standard Prescription Drug Benefits



Benefit	TRS-Care Standard
Drug Deductible (per person, per plan year)	\$1,500 individual, \$3,000 family
Maximum Out of Pocket (Medical + Pharmacy Combined)	\$5,650 individual, \$11,300 family
Short-Term Supply at a Retail Location (up to a 31-day supply limit)	
Generic	20% after deductible
Preferred Brand with Generic	20% after deductible
Preferred Brand with no Generic	20% after deductible
Non-Preferred Brand	20% after deductible
Extended-Day Supply at Mail Order of Retail-Plus Pharmacy Location (60-to-90-day supply)	
Generic	20% after deductible
Preferred Brand with Generic	20% after deductible
Preferred Brand with no Generic	20% after deductible
Non-Preferred Brand	20% after deductible
Specialty	
Specialty Medications 31-Day Supply Limit	20% after deductible

Caremark.com and the CVS Caremark App

Everything you need to manage their medications anytime and anywhere

- **Review** your plan details
- **Check medication** costs and find ways to save
- **Find in-network pharmacies** or start delivery by mail
- **Order mail service refills** and track shipments
- **View a history** of your prescriptions
- **Track progress** toward your deductible or out-of-pocket maximum
- **Set alerts and reminders** to help you stay on track



Once you register, download the CVS Caremark App from your preferred app store to manage your medications on your smart phone.

Preventive Drug List

Medications on the generic preventive drug list are covered under the plan at no-cost from day one and bypass the deductible.

- ✓ Manage certain health conditions, like high blood pressure, diabetes, or high cholesterol
- ✓ Get help to quit smoking or using tobacco
- ✓ Prepare for certain adult health screenings

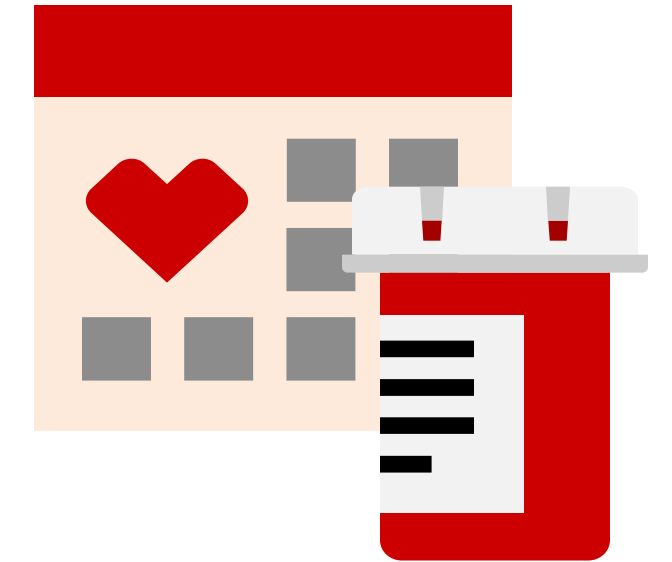
Find the full list at info.Caremark.com/trscarestandard or call CVS Caremark at **1-844-345-4577**.



What are Maintenance Medications?

Maintenance medications are commonly used to treat conditions considered chronic or long-term. These conditions usually require regular, daily use of medicines.

- Get the medications you take regularly — such as diabetes, asthma or high blood pressure medications — in 90-day supplies.
- 90-day supplies are more convenient and may cost less.
- TRS members can fill a 90-day supply of medication at Caremark Mail Order Pharmacy or a Retail-Plus store.
- You can find a Retail-Plus store near you by going to our dedicated website info.caremark.com/trscarestandard and clicking on “find a pharmacy” or by calling [1-844-345-4577](tel:1-844-345-4577).



Convenient No-Cost Vaccinations



- Getting recommended vaccinations is more important than ever.
- Members can get no-cost flu, pneumonia and shingles vaccinations at any of the 68,000 pharmacies in our vaccination network of 9,900 CVS Pharmacy locations nationwide. You won't need an appointment and can avoid an extra visit to your doctor's office.
- Login at Caremark.com or visit info.caremark.com/trscarestandard to find a network pharmacy that provides vaccinations. The steps are easy:
 1. Click on Find a Pharmacy.
 2. Enter your ZIP code.
 3. Click on Advanced Options.
 4. Click on Vaccine Network.
 5. Look for the syringe icon.

Diabetic Meter and Supplies

Better diabetes management with preferred no-cost meters

To take advantage of this offer, members must:

- Be enrolled in the prescription benefit plan
- Have diabetes
- Have a valid prescription for blood glucose test strips.
- Members who don't already have a prescription can request one at [Caremark.com/managingdiabetes](https://www.caremark.com/managingdiabetes).

Next steps:

1. Call the CVS Caremark® Member Services Diabetic Meter Team at **1-800-588-4456**.
2. Have your prescription ID number and doctor's name and phone number ready when you call.
3. Additional requirements or limitations may apply. Meters are shipped to members within 7 to 10 days of order.

90-Day Supply at
Retail-*Plus* Network Pharmacy or
Caremark Mail Order Pharmacy

- Members pay \$0 for all needles, lancets and syringes, regardless of manufacturer
- To obtain test strips at no cost, members must use the preferred brand.

Diabetic Insulin Cap



Starting on January 1, 2023, TRS-Care Standard will introduce a new and improved benefit for the new plan year that will cap the cost of formulary insulins:

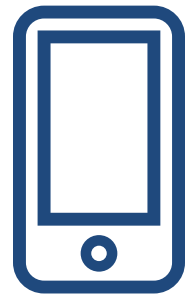
- \$25 for a 1-31 Day Supply
- \$75 for a 90-Day Supply

For a list of the covered formulary insulins, visit this link to view the CVS/Caremark Formulary list: [**info.caremark.com/trscarestandard**](https://info.caremark.com/trscarestandard)

If your insulin is not part of the formulary, please contact Customer Care at 1-866-355-5999 and our Care representatives will assist you with a formulary exception process.

Access to ID Cards

Member Resources



Mobile App

Log into your account and have your ID card in the palm of your hand.

[CVS Caremark Mobile App](#)



Caremark.com

Log into Caremark.com and print an ID card.



Caremark Customer Care

Members can contact a Customer Care Rep at 1-866-355-5999



info.caremark.com/trscarestandard

Members can go to our dedicated TRS website and print a temporary card.

Thank You

TRS-Care Eligibility and Enrollment (TRS):

888-237-6762, M-F, 7 a.m.-6 p.m.

<https://www.trs.texas.gov>

Medical Questions (BCBSTX):

1-866-355-5999, 24 hours a day, 7 days a week.

<https://www.bcbstx.com/trscarestandard>

Prescription Drugs Questions (CVS):

1-844-345-4577 (TTY: 711), 24 hours a day, 7 days a week.

<https://info.caremark.com/trscarestandard>

Up Next: Q&A