



# Care you can count on.

We know how important stability and peace of mind are in these uncertain times—that's why TRS is delighted to share that your premiums won't increase in 2021!

Starting Jan. 1, 2021, Blue Cross and Blue Shield of Texas (BCBSTX) will administer the TRS-Care Standard medical plan. This change will save the program close to \$140 million, which will help us keep your premiums the same even though health care prices continue to rise. **Your TRS-Care Standard prescription drug coverage and mail order service through CVS Caremark will stay the same.**

TRS works hard to get the most out of your health care dollars so you and your family get the highest value health benefits. You'll continue to have broad access to health care services the same way you do today. You can also continue to seek treatment from the comfort of your home with **TRS Virtual Health** through Teladoc.

# Frequently Asked Questions

## 2021 TRS-Care Standard Transition to Blue Cross and Blue Shield of Texas (BCBSTX)

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### **WHEN WILL THIS TRANSITION TAKE EFFECT?**

Beginning Jan. 1, 2021, BCBSTX will serve as the medical plan administrator for the TRS-Care Standard plan.

You can continue to use your Aetna medical ID cards through Dec. 31, 2020. BCBSTX will issue new cards prior to the start of the new plan year.

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### **WILL MY BENEFITS OR PREMIUMS CHANGE?**

No, TRS-Care benefits and premiums will not change in 2021. The additional appropriation provided by the 85th and 86th Texas Legislative sessions and TRS' effective health care purchasing strategy are keeping the program strong to provide you with the highest value.

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### **HOW CAN I FIND OUT IF MY PROVIDER IS IN NETWORK?**

Most providers who TRS-Care Standard participants see today are in the BCBSTX network. Check out the online Provider Finder® directory at [www.bcbstx.com/trscarestandard](http://www.bcbstx.com/trscarestandard). Click on Doctors and Hospitals to search for your provider.

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### **WHAT IF MY PROVIDER IS NO LONGER IN NETWORK?**

If your provider is no longer in network, BCBSTX will help you find one in the network. You can contact a dedicated Personal Health Guide at **1-866-355-5999**, or use the online Provider Finder directory at [www.bcbstx.com/trscarestandard](http://www.bcbstx.com/trscarestandard) and click on Doctors and Hospitals. If you're receiving services from a provider that is out-of-network, you can submit a request for transition of care to determine if you qualify to continue seeking care from your provider after Jan. 1, 2021. You can submit this request by calling a Personal Health Guide and asking for a transition of care form or by downloading the form from BCBSTX's TRS-Care Standard website.

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**WILL THIS AFFECT MY PRESCRIPTION DRUG BENEFITS?**

No, your pharmacy benefits will stay the same. You'll continue to have TRS-Care Standard prescription drug coverage and mail order service through CVS Caremark. You won't need to switch from your current pharmacy.

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**WILL TRS HAVE INFO SESSIONS THIS FALL WHERE I CAN MEET WITH BCBSTX REPRESENTATIVES?**

Yes. However, due to COVID-19, all meetings will be held virtually instead of in-person.

The meetings will begin in October and you can attend them to learn more about how your 2021 plan will work and the extra wellness benefits and services available to you. Look for your invitations in the mail this fall!

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**WITH THE CHANGE IN MEDICAL PLAN ADMINISTRATOR, CAN MY ELIGIBLE SPOUSE OR DEPENDENTS RE-ENROLL IN TRS-CARE?**

No. The change in medical vendors is not an Open Enrollment Opportunity or Special Enrollment Event. TRS enrollment and eligibility rules are still the same.

If your spouse or eligible dependent loses coverage through no fault of their own, or has a special enrollment event, they may qualify to rejoin TRS-Care.

To learn more about TRS-Care eligibility and enrollment, please visit the TRS website ([www.trs.texas.gov/Pages/healthcare\\_trscare\\_eligibility.aspx](http://www.trs.texas.gov/Pages/healthcare_trscare_eligibility.aspx)) You can also contact TRS Health and Insurance Benefits at **1-888-237-6762** for more information on Special Enrollment Events.

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**HOW DOES THIS AFFECT ME IF I LIVE OUT-OF-STATE?**

BCBSTX has a nationwide network so you can access care throughout the United States.

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**WILL I NEED A REFERRAL FROM MY PRIMARY CARE PROVIDER (PCP) TO SEE A SPECIALIST?**

No, you can continue to seek care from specialists without a referral from a PCP.

# What this means for you



## ID CARDS:

You can continue to use your Aetna medical ID cards through Dec. 31, 2020. BCBSTX will issue new cards in December.



## DOCTORS:

Search the online Provider Finder on the TRS-Care Standard website: [www.bcbstx.com/trscarestandard](http://www.bcbstx.com/trscarestandard), to find a doctor near you.



## ONGOING CARE:

If you are in the middle of a course of medical treatment during the plan administrator transition, we will work with you to create a Transition of Care plan. Call a Personal Health Guide to help you get started.



## 2021 RATES:

The 86th Texas Legislature appropriated \$231 million to keep TRS-Care premiums the same in 2021. The added savings from changing our health plan administrator allows TRS to support this commitment.

*As a TRS-Care Standard Plan participant, we know health care is an important part of your life. We want you to know that TRS will always strive to offer the best quality health care. Our switch to BCBSTX is another effort to make the TRS-Care Standard plan the best choice for you.*

## CONNECT WITH BCBSTX

Please contact a BCBSTX Personal Health Guide with any questions about your 2021 TRS-Care Standard Plan health benefits by calling **1-866-355-5999**, TTY **711**, anytime.

Visit [www.bcbstx.com/trscarecstandard](http://www.bcbstx.com/trscarecstandard) for plan materials and to use the online Provider Finder directory.