

# TRS-Care Standard Info Session for 2022 Benefits



## **1. TRS-Care Standard Info Session for 2022 Benefits**

Welcome TRS Retirees & Families! We're so glad to connect with you again for the 2021 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 (again!), we're glad we still have this virtual medium.

## **2. Agenda**

Today, we're here to talk about your 2022 plan benefits and provide you an opportunity to hear from TRS, Blue Cross Blue Shield of Texas and CVS Caremark representatives to have your questions answered!

Right now, we're going to hear from \_\_\_\_\_ at Blue Cross Blue Shield of Texas, followed by \_\_\_\_ at CVS Caremark. After that, we'll hold a question & answer session where we're hear questions aloud. Alright, and with that, let's hear from \_\_\_\_\_ at Blue Cross Blue Shield of Texas!

## **3. 2022 TRS-Care Standard Medical Benefits BCBSTX**

Hello, I'm with Blue Cross Blue Shield of Texas, the medical administrator for the TRS-Care Standard plan. Today, I will go over your 2022 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.

## **4. 2022 Benefit Overview**

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 in-network medical and prescription drugs until you meet the deductible.

## **5. TRS Virtual Health Medical Services**

Teladoc physicians are board certified and most Teladoc doctors for TRS practice in TX. They treat a wide variety of non-urgent conditions like sinus infections, bronchitis, allergies, pink eye, the flu and more. Teladoc doctors order prescriptions when you need them. 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. Doesn't that beat sitting in a waiting room for an hour or an ER for several hours? And you are not sitting and waiting with a bunch of sick people. Download the app. The app makes the experience even easier. Make sure you complete the registration. It's like filling out your health history for any doctor appointment, only you can do it ahead of time when you are not feeling bad.

Saving money feels good, right? When you can receive care from a board-certified physician that costs you as little as \$6 that has to feel good.

## **6. TRS Virtual Health Mental Health Services**

Teladoc offers visits with psychiatrists, psychologists, licensed social workers, counselors and therapists who treat many mental health and chemical dependency conditions.

Please keep in mind that the patient must be at least 18 years old.

Scheduling a visit is simple, you request the visit online or through the Teladoc app, at least 72 hours in advance. You can choose to see the provider you want by viewing their profile and get to know what they specialize in. All consults have to be done through video chat. You are able to see the same provider each visit or select a new one.

This is convenient and the cost is less than visiting a psychiatrist or therapist in an office. The initial Psychiatrist visit is \$185. After that, the sessions are \$95. If you are seeing a Psychologist, licensed clinical social worker, counselor or therapist the cost is \$85 per session. These amounts are before the 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 have met your deductible.

I also would like to add that Psychiatrists are the only providers that can prescribe medications.

## **7. TRS Virtual Health Non-Covered Dependents**

The Teladoc Caregiver benefit enables you to extend the Teladoc medical visit benefit to family members that are not enrolled on a TRS-Care Standard plan. The eligibility criteria includes the following:

You, the retiree must be a caregiver for the family member.

Family members can include adult children, a spouse or elderly parents. Family members must be 18 years or older.

And there is a requirement to confirm the caregiver relationship.

To schedule the appointment:

You will enter the family member's information, including their email address, into the Teladoc portal on the My Family tab/Add a Care Recipient.

Teladoc will email 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 thru the app.

The visit can be a phone or video consult and the cost of the visit is just \$45.

## **8. Preventive Care Services**

I 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 costs owed when you use in-network providers.

It is 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 applicable deductible and coinsurance levels. This can create confusion for you since these tests often feel “routine.”

## **9. Primary Care Provider (PCP)**

Even though you are not required to have a PCP on file, it's 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 age/gender preventive screenings or immunizations.

Your PCP can easily treat many non-urgent health issues like colds and flus, 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 PCP for health issues is one of your lowest cost options of care!

## **10. In-Network vs Out-of-Network Providers**

Advantages of staying In-Network include:

- Receiving the highest level of benefits – which means keeping more money in your pocket
- You don't have to file any claims forms – providers do that for you and
- **Balance billing is not allowed! You are protected from balance billing and you can have added peace of mind.**

When you go Out-of-Network be aware:

- Benefits pay at a lower level – meaning you pay more out of pocket for care
- You will probably have to file your own claims and
- Providers have the ability to balance bill you

## **11. Participant Website [www.bcbstx.com/trscarestandard](http://www.bcbstx.com/trscarestandard)**

The TRS-Care Standard website should be your first stop for medical benefits and any health and wellness information. It is dedicated to TRS-Care Standard plans and has coverage specific information that will be helpful to you throughout the year.

**The participant website features options to:**

Find an in-network doctor, hospital, or other provider

Get plan information

Get the latest news and updates

Download forms and documents and

Learn about health and wellness resources

Register for Blue Access for Members

Check the costs 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](http://www.bcbstx.com/trscarestandard) and clicking on "Log In" at the top right-hand corner of the home page shown here with the green circle. This portal allows you to find information related to your medical coverage, finding a doctor, claims, prior authorizations, download temporary ID cards, and links to various health and wellness programs available. When you first 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. Additionally, this website is available in Spanish and English.

## **12. Provider Finder**

On the left here you see a screen shot of the BCBSTX Provider Finder within the Blue Access for Members portal. This is a tool we encourage you to use when selecting a physician. It is important to note that when you are searching for an individual physician's name that you search for him/her by their first and last name, even if they are part of a larger physician group like Austin Regional Clinical or Kelsey-Seybold Clinic.

When you search for a provider, you get more than just a list of doctors. You get:

- Quality designations for facilities and physicians, including Awards & Recognitions
- Enhanced demographic information on each provider, You can find out about a doctor's education, hospital affiliations and whether they are board-certified.
- Customizable search options – such as preferring a doctor who is a woman or one that speaks Spanish
- You can see patient reviews – find out what others have to say about a physician
- Alternate location – does the doctor practice at multiple locations? Find the one most convenient for you.

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

This tool is available in Spanish and English.

### **13. Mobile Access**

The BCBSTX App allows you to find the most important information quickly and easily. You can use the app to check claims status, track deductibles and out-of-pocket maximums, view prior authorizations, and out-of-pocket spending.

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

The BCBSTX app also is available in Spanish for both iPhone and Android users.

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

### **14. ID Cards**

This year new ID cards will not be issued to everyone. You will receive a new card if you are a new participant to the plan. The image shown here is what new cards will look like however existing participants can continue to use your old card.

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 ID cards via Blue Access for Members (in the participant portal), directly through the BCBSTX App, or with a dedicated personal health guide.

### **15. Wellness Resources**

We are going to discuss some resources to keep you healthy.

### **16. Well OnTarget Participant Portal**

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 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 which will be discussed next!

### **17. Blue Points Built-In Rewards**

You can earn Blue Points Rewards by participating in eligible wellness activities on the portal and redeem them at in the 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, never expire, they roll over from year to year!

### **18. Fitness Program**

Disclaimer: We understand you may not want to take advantage of the Fitness Program due to concerns regarding COVID-19. However, we do want to make you aware of this resource available to you 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 initiation fee of \$19+tax along with a monthly fee based on your tier selection. For the month of September, the one-time initiation fee is being waived.
- 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 have to cancel your gym membership before joining our program to avoid duplicated billing.

### **19. 24/7 NurseLine**

There is a Nurseline staffed by registered nurses 24 hours a day, 7 days a week to conveniently assist you with your health questions.

Nurses can answer general health questions and guide you to the appropriate level of care – whether it's a visit to your PCP, Virtual Health provider, Urgent Care, or the Emergency Room.

Additionally, you can access an Audio Health Library that has information on over 300 topics – **available in English and Spanish.**

**The nurse line can be reached at 1-833-968-1770 which will be located on the back of your ID cards.**

### **20. Support for You**

One of the most useful resources available to you are the Blue Cross and Blue Shield of Texas (BCBSTX) Personal Health Guides

They are here to help you and your covered family members with:

Questions you have on your benefits and coverage

- Checking the status of prior authorizations

- Helping you understand your health care costs and options for care
- Scheduling appointments for doctor's visits,
- Help with navigating the participant website and mobile tools
- Along with connecting you with a nurse to help you learn more about a diagnosis or medical condition and identify resources available to you in your community.

Remember, there is one toll-free number to call: (866) 355-5999. A BCBSTX Personal Health Guide is available to assist you 24 hours a day 7 days a week.

This concludes the BCBSTX portion of the presentation and will now hand it over to \_\_\_\_\_. I'll be available at the end of the presentation to address any questions you may have.

## **21. 2022 TRS-Care Standard Prescription Drug Coverage**

Hello, my name is \_\_\_\_\_ and I'm with CVS Caremark, the prescription drug coverage administrator for the TRS-Care Standard plan. Today, I will go over your prescription drug plan, and provide you with some cost-saving tips.

## **22. Overview of TRS-Care Standard Prescription Drug Benefits**

Here is an overview of the prescription benefits for the upcoming plan year and we are pleased to announce there will no plan changes.

Once a participant meets the deductible, the participant pays a set copayment or percentage of the drug cost (coinsurance) for each prescription. The amount the participant pays depends on their plan, whether they use a retail pharmacy, Retail-Plus, mail service, and the type of drug (generic, brand name, or specialty).

## **23. Caremark.com and the CVS Caremark App**

Caremark.com makes it easy for members to manage their medications from their desktop or smart device. Once you register, you can review your plan details, see how much your medications will cost and find ways to save, find pharmacies in plan's network, refill mail service prescriptions, view prescription history, and see your progress toward meeting your

If you had CVS Caremark prescription benefits last year, then you can register at any time – all you need is your member ID number (it's on your prescription ID card). Just remember that you won't see changes for the upcoming plan year until it starts on January 1<sup>st</sup>, 2022.

## **24. Preventive Drug List**

Medications on the preventive drug list are covered under the plan at no-cost from day one and bypass the deductible. Preventive medications help manage certain health conditions like high blood pressure, diabetes and high cholesterol. The list also include medication to help you quit smoking and prepare for certain health screenings. Members can see a full list of preventive medications at [info.caremark.com/trscarestandard.com](http://info.caremark.com/trscarestandard.com) or call CVS Caremark at 1-866-355-5999.

## **25. What are Maintenance Medications?**

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

TRS-Care Standard offers the Retail-Plus network, which lets members fill maintenance medications they

take regularly – like diabetes, asthma, or high blood pressure medications in convenient 90-day supplies. Members can find a Retail- Plus store by going to our dedicated website [info.caremark.com/trscarestandard](http://info.caremark.com/trscarestandard) and clicking on the find a pharmacy link or by calling 1-866-355-5999.

The good news is that 90-day supplies usually cost less, and they're more convenient.

## **26. Convenient No-Cost Vaccinations**

Getting recommended vaccinations is more important than ever.

Members can get their No-cost flu, pneumonia and shingles vaccination at any of the 68,000 pharmacies in our vaccination network of 9,900 CVS Pharmacy locations nationwide. They won't need an appointment and can avoid an extra visit to their doctor's office.

Members can login at [Caremark.com](http://Caremark.com) or visit [info.caremark.com/trscarestandard](http://info.caremark.com/trscarestandard) to find a network pharmacy that provides vaccinations.

- Click on Find a Pharmacy
  - Enter your ZIP code
  - Click on Advanced Options
  - Click on Vaccine Network
  - Look for the syringe icon

## **27. Diabetic Meter and Supplies**

Regular blood glucose testing is essential for members with diabetes. One of the best ways to manage diabetes is to check blood sugar every day with a blood glucose meter.

The Diabetic Meter Program is a value-added program offered by prescription benefit plans that provides eligible members with a no-cost\* blood glucose meter to help monitor your blood glucose levels and better manage their health.

Keeping a log of results is vital for controlling blood glucose and can help maintain a healthy lifestyle and stay out of the hospital. Staying out of the hospital ultimately helps keeps costs down for the plan as well as for the member.

TRS-Care Standard members are also eligible for a free diabetic meter at no cost. Along with a free One Touch meter the plan offers diabetic supplies at no cost. TRS-Care Standard members can obtain a 90-day supply of diabetic supplies at any Retail-Plus stores or Caremark mail-order pharmacy. The no cost supplies include needles, lancets and syringes and test strips.

For tools and resources to help manage diabetes members can visit [Caremark.com/managingdiabetes](http://Caremark.com/managingdiabetes) or call the CVS Caremark Member Services Diabetic Meter Team at **1-800-588-4456**

## **28. Diabetic Insulin Cap**

We are pleased to announce that effective January 1<sup>st</sup>, 2022 the cost of formulary insulins will be capped at \$25 for a 30-day and \$75 for a 90-day supply. We are working on a communication campaign to notify our members of this exciting change.

## **29. Access to ID Cards**

We have several options for our members can obtain an ID card. Members can download the CVS Caremark® mobile app, log into [Caremark.com](http://Caremark.com) and print a card, contact our Customer Service to mail a

new ID card or go to our dedicated TRS website [info.caremark.com/trscarestandard](http://info.caremark.com/trscarestandard) and download a temporary card for our members.

Just a reminder when members enroll in our mobile app they can and manage their prescription medications, order refills, check drug costs, view their prescription ID card and locate a pharmacy – anytime, anywhere.

### **30. Thank You!**

As we wrap up this presentation, I want to leave you with two really great features we have for you. First, is our dedicated website [info.caremark.com/trscarestandard](http://info.caremark.com/trscarestandard) a one stop shop for all of your prescription management needs. You can print documents, check your drug cost and find a pharmacy in your area.

Second, is our Customer Care Team standing by 24 hrs/day, 7 days/week and can be reached at 1-866-355-5999, press option #2. They are a dedicated team of customer care representatives based in San Antonio and they know your plan. Please reach out to them if you have anything that you need help with regarding your TRS-Care Standard plan.

Now, we will transition back over to TRS to lead us into a question and answer session. Thank you everyone for listening & we appreciate your time!

*[transition back to TRS]*

Alright, thank you Blue Cross Blue Shield of Texas and CVS Caremark for going over that detailed presentation and reviewing the 2022 TRS-Care Standard plan benefits.