



Welcome

TRS Retirees and Families

TRS Executive Director, Brian Guthrie, and Chief Health Care Officer, Katrina Daniel welcome you to the statewide 2018 TRS-Care information Sessions and give an overview of the funding challenges facing TRS-Care.

Watch:

https://www.youtube.com/watch?v=ZSdnr_YG6o8



TRS-Care for Medicare-Eligible Employees

TODAY'S AGENDA

- Your Medicare Advantage Plan
- Q&A
- Prescription Drug Program
- Q&A



TRS-Care Medicare Advantage PPO Plan

Plans that go the extra mile



Humana®





Medicare and Medicare Advantage

Medicare

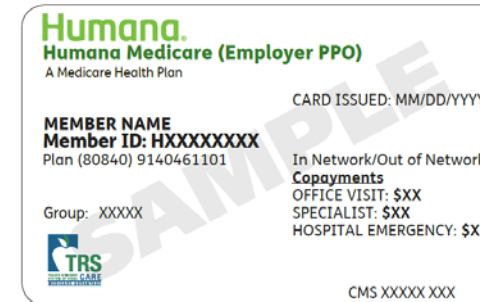


- Members with Original Medicare often choose to get a Medicare Supplement plan to get additional-coverage.
- Possibility to have up to 2 different cards



If you don't have Medicare Part D coverage, or drug coverage that's as good as Medicare's Part D coverage, you may have to pay a penalty if you sign up for Medicare Part D coverage in the future.

Medicare Advantage



- No need for supplemental coverage



Your PPO Benefits

With your PPO plan, you will pay the same amount for in and out-of-network for care.

Your PPO plan	
Annual Deductible	\$500
Hospital Care	
Outpatient Hospital Visits	\$0 to \$250 copay or 5% of the cost
Inpatient Hospital	\$500 per admit
Physician and Facility Services	
Primary Care Physician	\$5 copay
Specialist	\$10 copay
Preventative Services	\$0 copay
Durable Medical Equipment	5% of the cost
Emergency Services	
Emergency Room Care	\$65 copay
Urgent Care	\$5 to \$35 copay
Annual Maximum Out-of-Pocket	\$3,500



Diabetic Testing Supplies

- Beginning Jan. 1, 2019, you should only use your TRS-Care Medicare Advantage card to buy diabetic supplies for a \$0 copay: testing strips, lancets and lancet devices
- TRS-Care Medicare Rx will still cover your insulin syringes and insulin needles for a \$0 copay when you get a 90-day supply.



SmartSummary

An overview of your health benefits and health spending throughout the year.

- Stay informed
- Clear and detailed financials
- Information you can share with your provider

SmartSummary Statement date: June 1-30, 2013 Humana

MONTHLY REPORT
Medical and hospital claims processed in [insert month] [insert year]

For: Firstname A Lastname

Member ID: H12345678
Plan: H0229-0011

Humana is a Medicare Advantage organization and a stand-alone prescription drug plan with a Medicare contract. Enrollment in this Humana plan depends on contract renewal.

www.humana.com

This is not a bill:

- This monthly report of claims we have processed tells what care you have received, when the plan has paid, and how much you have paid (or can expect to be billed).
- If you owe anything, your doctors and other health care providers will send you a bill.
- This report covers medical and hospital care only. We send a separate report on Part D prescription drugs.
- If you notice something suspicious that might be duplicate billing, you can report it by calling 1-800-461-1411, 24 hours a day, 7 days a week. (TTY users should call 1-877-486-2543.)

Humana
123 ANY STREET
ANYWHERE, OH 42345-4789

FORWARD TO DIRECTOR OF MEDICAL RECORDS
FIRSTNAME LASTNAME
123 ANY STREET
ANYWHERE, OH 42345-4789

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100wz_bv167rh3mg CHS accepted

This summary includes: Sections 1-4

a. Total for medical and hospital claims	2
b. Deductible and yearly limit	2
c. Details for claims processed in [insert month] [insert year]	3
d. Optional supplemental benefits	4

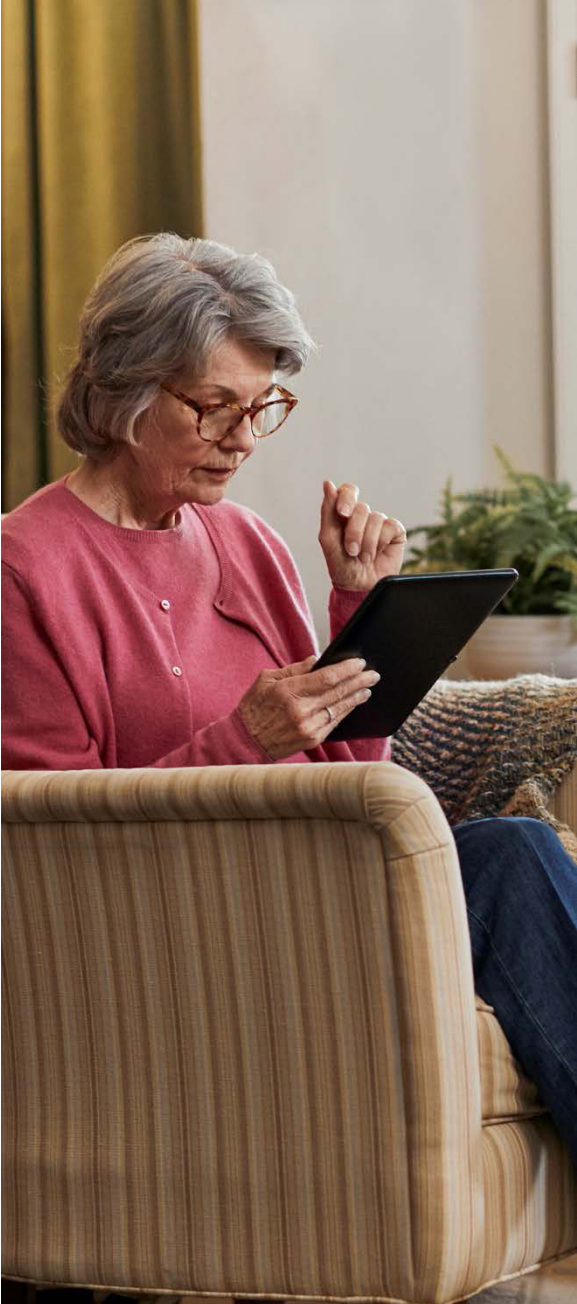
The benefits information provided is a brief summary, not a complete description of benefits. For more information contact the plan, benefits, premium, copayments, and coinsurance may change on January 1 of each year.

Humana Customer Care

If you have questions, call us 1-866-255-7451 (TTY: 711). We are here Monday-Thursday, 8 a.m.-8 p.m., Saturdays, Sundays and holidays your call may be handled by our automated phone system.

This information is available for free in other languages. Please contact Customer Care at the number above. Customer Care also has free language interpreter services available for non-English speakers.

Esta información está disponible sin costo en otros idiomas. Para obtener más información comuníquese con nuestro Servicio al Cliente al número indicado arriba. El Departamento de Servicio al Cliente también le ofrece servicios gratuitos de interpretación de idiomas para personas que no hablan inglés.



Humana®

Physician Finder

Humana's online provider directory

With Physician Finder you can:

- Get provider phone numbers, addresses and directions
- Customize your search by specialty, location and name
- Find out if provider is accepting new patients

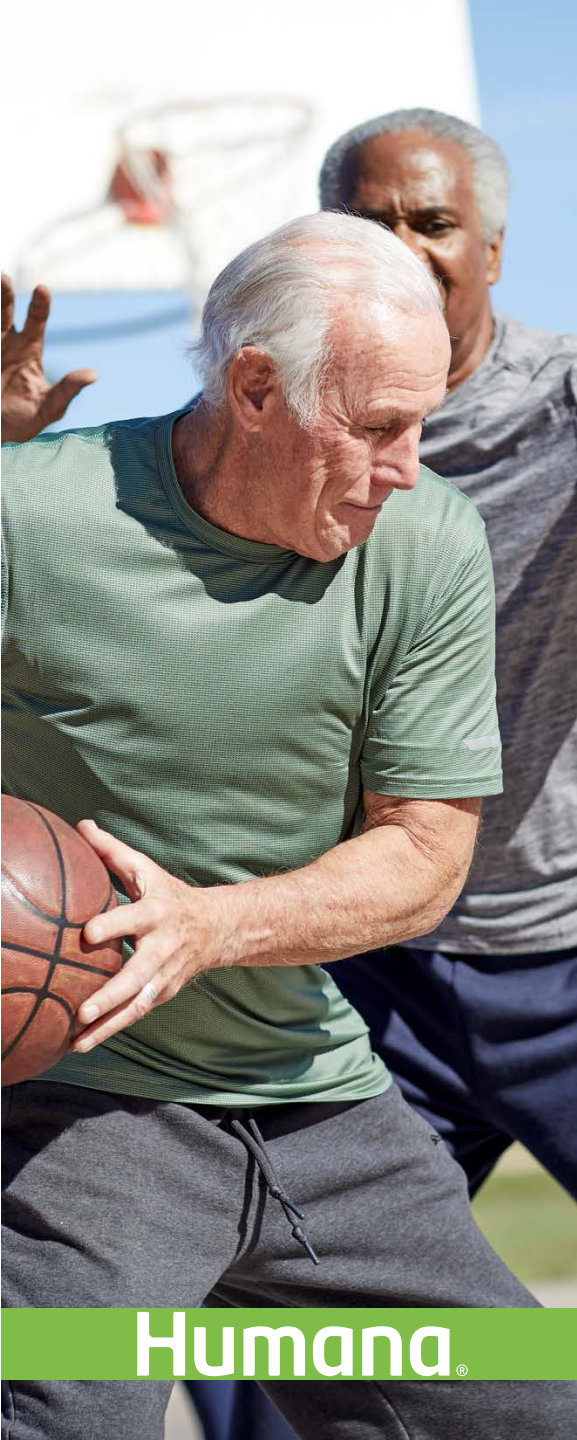
Find a doctor or pharmacy

Quickly locate a doctor, hospital, dentist, vision provider or pharmacy.

Search



You can locate the Physician Finder tool on the home page at **Humana.com** or MyHumana mobile app once you are a member.



Humana®

Extra Benefits and Resources



Humana At HomeSM



Go365



SilverSneakers[®]



In Home Wellness Assessments



Extra Benefits and Resources

Virtual Visits – Medical and Behavioral Health

Connect with a doctor, practitioner or mental health professional via phone and/or video for non-emergency medical and behavioral health conditions.

- Talk with a doctor or mental health professional from the comfort of your home
- Private, secure and confidential
- Common conditions treated: allergies, cold and flu, UTIs, diarrhea and fever, depression, anxiety, stress

MDLIVE.com/Humanamedicare
1-888-673-1992 (TTY: 711)



Download the MDLIVE mobile app from the App Store® or Google Play™. Internet access required and data fees may apply. Additional behavioral health virtual visit providers may be available. Contact your plan administrator or call the number on the back of your Humana ID card.



Humana®

Stay Connected

For more information:

Visit www.trscaremedicareadvantage.com

Humana Customer Care

You have access to a dedicated customer care team to help you with anything related to your Humana plan.

1-800-320-9566 (TTY:711)

Monday – Friday, 7 a.m. – 8 p.m., Central time.

*My***Humana**®

Use *MyHumana* as an online tool to access your benefits information anytime.

Or use the MyHumana app.





Question & Answer Session

Hosted by Humana & TRS

Humana®

Thank You

Humana is a Medicare Advantage PPO organization plan with a Medicare contract. Enrollment in any Humana plan depends on contract renewal. This information is not a complete description of benefits. Call **1-800-320-9566 (TTY:711)** for more information.

Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

MDLive: Limitations on healthcare and prescription services delivered via remote access technology and communications options vary by state. Remote access technology services are not a substitute for emergency care and not intended to replace your primary care provider or other providers in your network. This material is provided for informational use only and should not be construed as medical advice or used in place of consulting a licensed medical professional.

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Humana Inc. and its subsidiaries comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, gender identity, or religion. Humana Inc. and its subsidiaries do not exclude people or treat them differently because of race, color, national origin, age, disability, sex, sexual orientation, gender identity, or religion.

Humana Inc. and its subsidiaries provide: (1) free auxiliary aids and services, such as qualified sign language interpreters, video remote interpretation, and written information in other formats to people with disabilities when such auxiliary aids and services are necessary to ensure an equal opportunity to participate; and, (2) free language services to people whose primary language is not English when those services are necessary to provide meaningful access, such as translated documents or oral interpretation.

If you need these services, call **1-800-320-9566** or if you use a TTY, call **711**.

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If you need help filing a grievance, call **1-800-320-9566** or if you use a TTY, call **711**.

You can also file a civil rights complaint with the **U.S. Department of Health and Human Services**, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at **U.S. Department of Health and Human Services**, 200 Independence Avenue, SW, Room 509F, HHH Building, Washington, DC 20201, **1-800-368-1019, 800-537-7697 (TDD)**.

Complaint forms are available at <https://www.hhs.gov/ocr/office/file/index.html>.

Multi-Language Interpreter Services

ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call **1-800-320-9566**

(TTY: 711)... ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-800-320-9566**

(TTY: 711) 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電**1-800-320-9566** (TTY: 711)。

... CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số **1-800-320-9566** (TTY: 711).... 주의 : 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. **1-800-320-9566**

(TTY: 711) 번으로 전화해 주십시오 PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa **1-800-320-9566** (TTY: 711)....

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните **1-800-320-9566** (телетайп: 711).... ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele **1-800-320-9566** (TTY: 711)....

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le **1-800-320-9566**

(ATS: 711).... UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer **1-800-320-9566**

(TTY: 711).... ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para **1-800-320-9566** (TTY: 711)....

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero **1-800-320-9566**

(TTY: 711).... ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: **1-800-320-9566** (TTY: 711).... 注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。 **1-800-320-9566**

(TTY: 711) まで、お電話にてご連絡ください。 ...

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با **1-800-320-9566** تماس بگیرید. (TTY: 711)

Díi baa akó nínizín: Díi saad bee yánilti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éi ná hóló, kojí' hódíilnih **1-800-320-9566** (TTY: 711)....

ملحوظة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم **1-800-320-9566** (رقم هاتف الصم والبكم: 711).



YouTube Videos

Marlene "Starts With Healthy" with Her Medicare Advantage Plan

Key words: Mammogram; Care manager calls

Time: 0:57 <https://www.youtube.com/watch?v=WEdFxjL6wPs>

Frank Discusses His Medicare Advantage Plan

Key words: SilverSneakers; Care Mgr/nurse calls; provider list

Time: 1:03 <https://www.youtube.com/watch?v=3MNCYkF1Nt4>

Adrienne Talks About Her Medicare Advantage Plan

Key words: SilverSneakers; Type 2 diabetes; loves PCP

Time: 1:13 <https://www.youtube.com/watch?v=fbGZmYzimnE>

Patricia Shares Her Experiences as a Medicare Advantage Member

Key words: SilverSneakers; Exercise

Time: 1:01

<https://www.youtube.com/watch?v=APNvffNf7zQ&index=6&list=PLFOFFED835C423020>

Senior Athlete Pat Fujii: Runner, Role Model, Game Changer

Key words: exercise; health; start with healthy; gym

Time: 2:18 <https://www.youtube.com/watch?v=ng8zB4jq90U>

Donald Celebrates His 90th Birthday With His Humana At Home Care Manager

Key words: Heart surgery; safety in home; medication mgmt, provider; frequent hospital visits

Time: 4:31 <https://www.youtube.com/watch?v=cMzYem8eg1Q>

Pickleball: A Fun Way for Seniors to Get Active

Keywords: Exercise; Start with Healthy

Time: 2:05 <https://www.youtube.com/watch?v=PeBMSRiC4Qs>

Bold Goal

Keywords: Community; 20% healthier

Time: 1:48

<https://www.youtube.com/watch?v=tKrVHDnIsFI&feature=youtu.be>

Humana Health Coaching

Key words: health coaching, wellness

Time: 1:38 <https://www.youtube.com/watch?v=ROfDuf-v39Q>

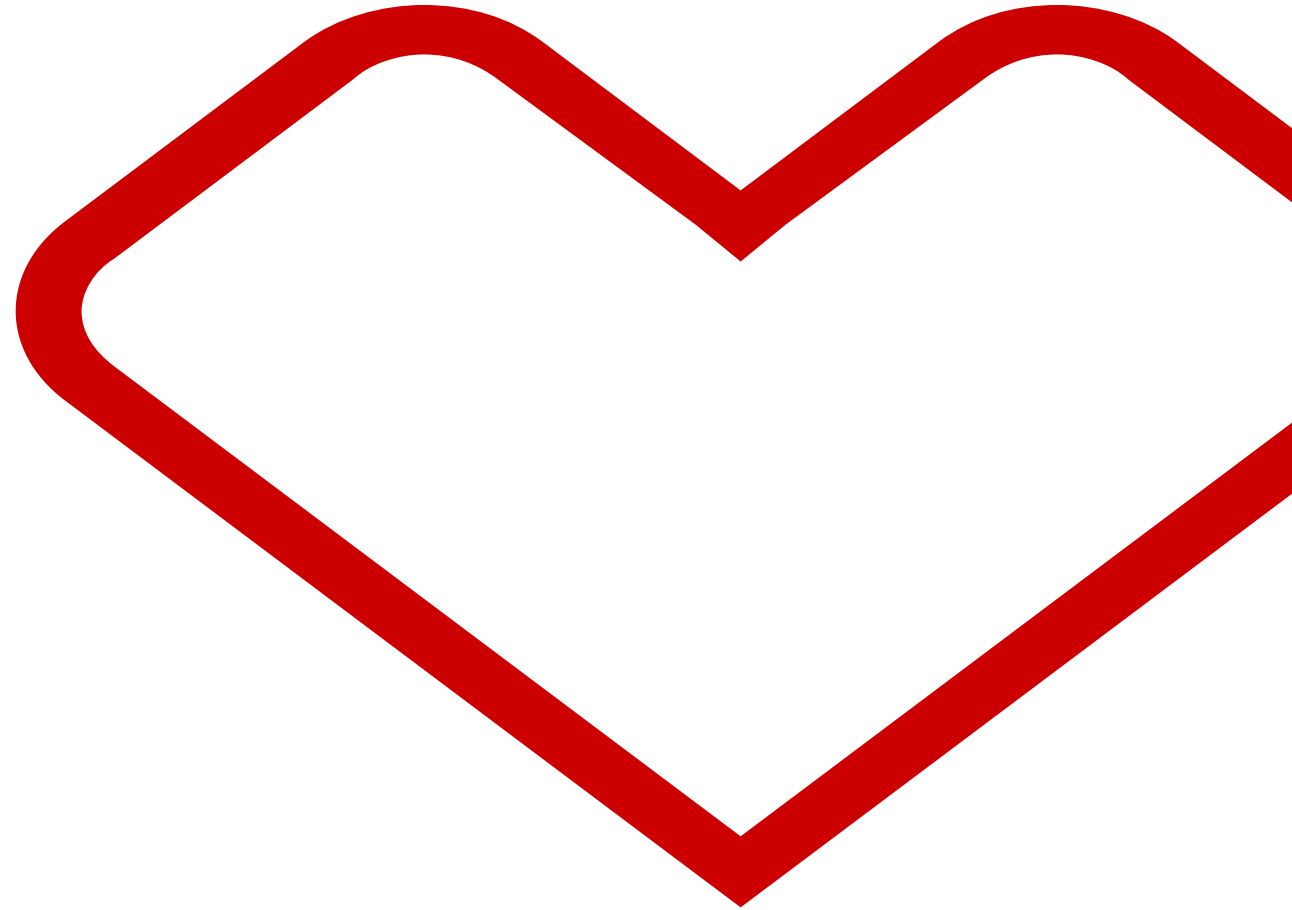


2019 TRS-Care Medicare Rx[®]



SilverScript[®]

 **CVS**Health





Rich benefits through TRS-Care Medicare Rx®

- **The TRS-Care Medicare Rx® plan offers you:**
 - Richer benefits than Individual Part D plans
 - No “donut hole” or coverage gap
 - No large out-of-pocket costs for brand or specialty drugs like you would have with an individual Med D plan
 - Access to a broad network of pharmacies
 - 90-day supply option through CVS Caremark Mail Service Pharmacy™ or Retail-Plus pharmacies
 - No requirement to use CVS pharmacies





Copays- Up to a 31-Day Supply at Retail

With TRS-Care Medicare Rx® you pay the following copayment:

Drug Tier	Copayment
Generic	\$5
Preferred Brand Drugs	\$25
Non Preferred Drugs	\$50
Specialty/High Cost Tier (Limited to a 31- Day Supply)	\$50



Copays – Up to 90-Day Supply at Retail-Plus Pharmacies or CVS Caremark Mail Service Pharmacy

For a 32-90 day supply at a Retail-Plus pharmacy, or up to a 90 day supply through CVS Caremark Mail Service Pharmacy.

Drug Tier	Copayment
Generic	\$15
Preferred Brand Drugs	\$70
Non-Preferred Drugs	\$125
Specialty/High Cost Tier*	Limited to a 31-Day Supply



Medicare Part D Drug Payment Stages

Participant: You pay copays or less through all stages

1 Deductible Stage (\$415 for 2019): **No deductible, pay your copay**

2 Initial Coverage Limit Stage (\$3,820): **You pay your copay**

3 **Coverage Gap (Donut Hole- \$3,820-\$5,100): You pay your copay**

4 Catastrophic Stage (over \$5,100): **You pay your copay or less**



Medicare Phase Example:

Ronald takes Humira (Non-Preferred Brand) at a 31 day supply. The cost of this medication is \$5,350.09. Here's what would happen with a "marketplace" plan vs. TRS-Care Medicare Rx®.

	Marketplace Plan	TRS-Medicare Rx	Savings with TRS
Deductible	\$415.00	\$50.00	\$385.00
Initial Coverage Limit	\$1,337.52	\$50.00	\$1,287.50
Gap "Donut Hole"	\$1,337.52	\$50.00	\$1,287.50
Catastrophic Phase	\$267.50	\$50.00	\$217.50



Diabetic Supply Coverage

For Meters, Lancets and Test strips TRS-Care Medicare Rx® participants should use their Humana benefit to receive a \$0 copay. Simply present your Humana card at the pharmacy when filling these supplies.

For Needles and Syringes, TRS-Care Medicare Rx® members can receive these supplies for a \$0 copay through SilverScript by filling a 90 day supply. Any fills not for 90 days will process with a copay.

– Humana: Meters, Lancets, Test Strips

– SilverScript: Needles, Syringes

As always, if you have questions or concerns about your coverage, you can contact us 24/7 at 844-345-4577. TTY users call 711.



Communications from TRS-Care Medicare Rx®

Joining us soon? Keep an eye out for your Pre-Notification letter and your Welcome Kit.

- The Pre-Notification letter will come from TRS 90 days prior to your enrollment and has plan details and an opportunity to opt out. If you choose to opt out, you could lose all TRS coverage. Call TRS for details.
- You will receive two mailings approximately 30 days prior to you joining the plan. The first mailing is your Confirmation of Enrollment which also contains your ID Card. The second mailing is the Welcome Kit which contains your Evidence of Coverage, the Formulary (List of Drugs) and the Pharmacy Directory.
- You can only have one Part D plan at a time. If you have Part D coverage when you join TRS-Care Medicare Rx®, you will be disenrolled from the other plan.

Already with us? Keep an eye out for these mailings:

- Annual Notice of Change (end October) – Details changes for 2019
- Evidence of Coverage (end October) – Full Details on your plan
 - Included in the same mailing as the Annual Notice of Change
- Explanation of Benefits (EOBs) – Sent the month after you fill to summarize your prescription activity.



Quiz Question #1

Marianne received a new prescription from her doctor today. The prescription is for a 90 day supply. In order to fill this 90 day supply Marianne can **ONLY** fill this prescription at a CVS Pharmacy or via CVS Caremark Mail Service Pharmacy.

- A) True**
- B) False**

False. TRS-Care Medicare Rx® has a large network of pharmacies where you can fill a 90 day supply. This list includes Walmart, Sam's, HEB, Kroger and many more.



Quiz Question #2

Your cousin Max works for an insurance agency. At last weekend's BBQ Max told you that he has a Medicare D supplement plan that would work GREAT with your TRS coverage and is very inexpensive. He thinks you should sign up and check it out.

- A)** If you sign up, you could see some additional savings
- B)** If you sign up, you could lose your TRS coverage

B – You could lose your coverage. Remember that CMS allows you to participate in ONLY one Med D plan at a time. If you signed up for this Med D coverage from Max, you could be in danger of losing all TRS coverage, including Medical coverage. Contact TRS before making decisions like this.



Quiz Question #3

Your TRS-Care Medicare Rx[®] coverage prevents your prescription costs from fluctuating throughout the year. You're also protected from increases in medication costs.

- A) True**
- B) False**

A – True. Even in the Donut Hole, you pay the same flat copays set by TRS-Care Medicare Rx[®]

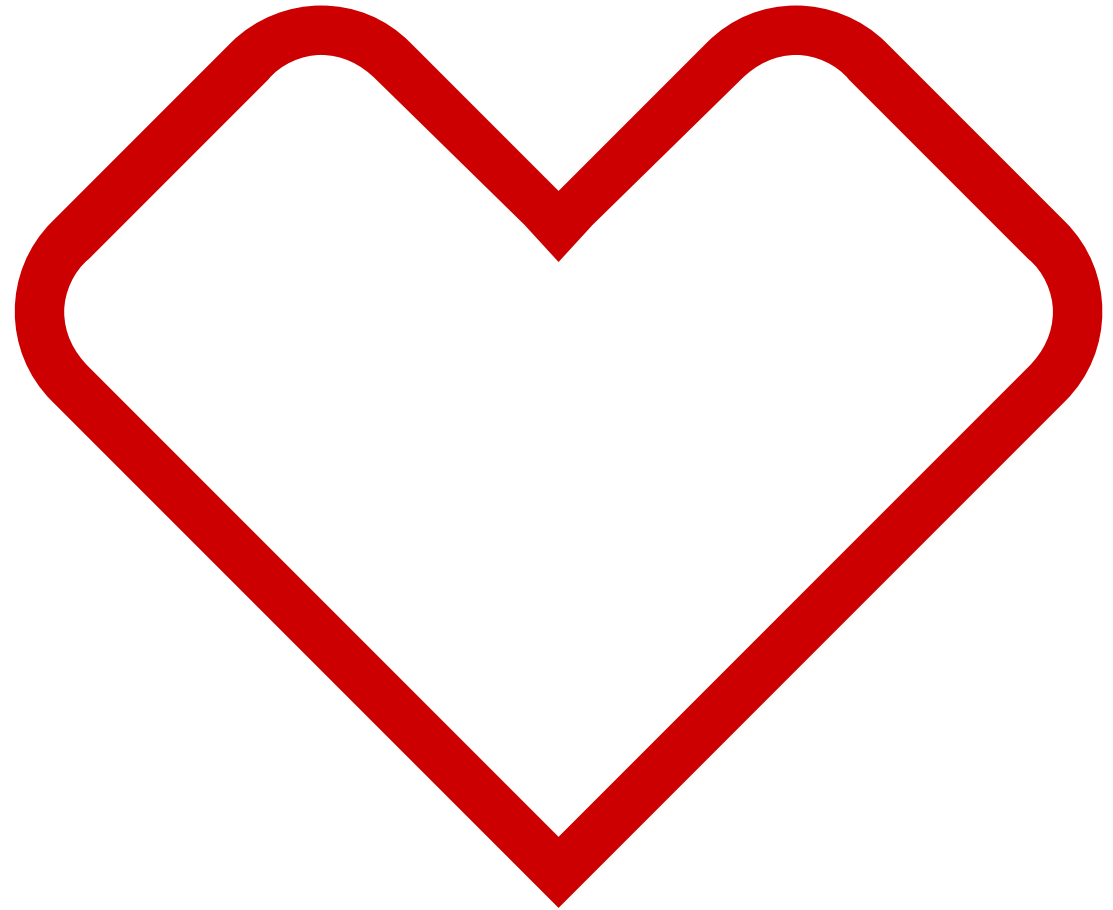


Thank You

Need Help?

Visit [Caremark.com](https://www.caremark.com) or Call SilverScript Customer Care at 1-844-345-4577, 24 hours a day, 7 days a week. TTY users call 711.

Up Next: TRS and SilverScript Q&A





Disclaimers

The typical number of business days after the mail order pharmacy receives an order to receive your shipment is up to 10 days. Enrollees have the option to sign up for automated mail order delivery. If your mail order drugs do not arrive within the estimated time frame please contact us toll-free at (844) 345-4577, 24 hours a day, 7 days a week. TTY users call 711.

This information is not a complete description of benefits. Call (844) 345-4577 (TTY: 711) for more information.

The formulary and/or pharmacy network may change at any time. You will receive notice when necessary.

Your privacy is important to us. SilverScript employees are trained regarding the appropriate way to handle your private health information.

SilverScript Insurance Company complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call (844) 345-4577 (TTY: 711), 24 hours a day, 7 days a week. ATENCIÓN: Si usted habla español, tenemos servicios de asistencia lingüística disponibles para usted sin costo alguno. Llame al (844) 345-4577 (TTY: 711), las 24 horas del día, los 7 días de la semana. 小贴士: 如果您说中文, 欢迎使用免费语言协助服务。请拨打 (844) 345-4577 (TTY: 711)。一周7天, 每天24小时随时受理

TRS-Care Medicare Rx is a Prescription Drug Plan. This plan is offered by SilverScript Insurance Company, which has a Medicare contract. Enrollment depends on contract renewal.



Welcome

TRS Retirees and Families

TRS Executive Director, Brian Guthrie, and Chief Health Care Officer, Katrina Daniel welcome you to the statewide 2018 TRS-Care information Sessions and give an overview of the funding challenges facing TRS-Care.

Watch:

https://www.youtube.com/watch?v=ZSdnr_YG6o8



TRS-Care for Retirees Not Eligible for Medicare

TODAY'S AGENDA

- TRS-Care Standard Medical Plan
- Medical Q&A
- TRS-Care Standard Prescription Plan
- Prescription Q&A



Caring for our participants



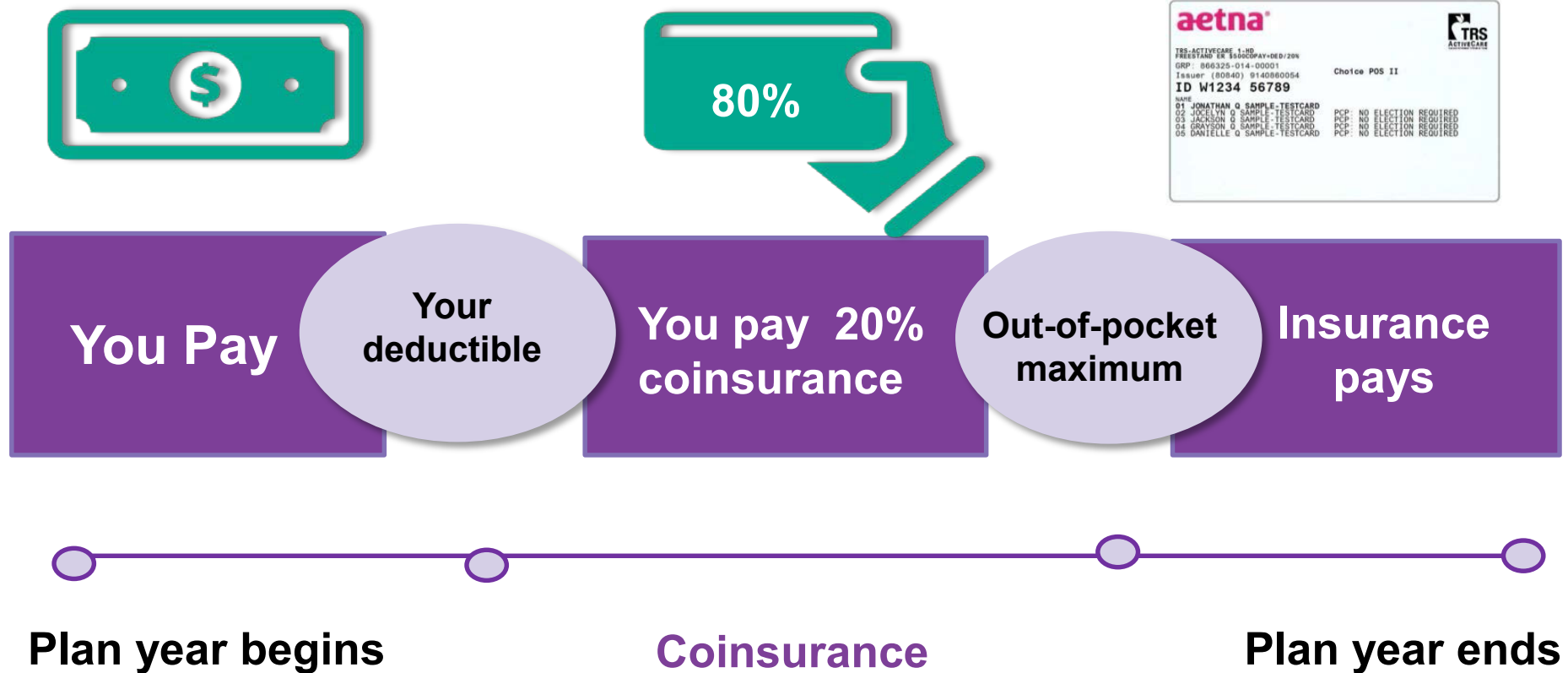
aetna®

Agenda

Welcome

- How the TRS-Care Standard plan works
- Pop Quiz's
- Preventive care
- Important things to remember
- Question and Answer session

What are the deductible and out-of-pocket (OOP) maximum?





How the TRS-Care Plan Deductible Works

A deductible is the amount you pay for all covered medical and pharmacy expenses.

- The deductible and out-of-pocket maximum amounts are regulated by the federal government. This allows you to have a Health Savings Account.
- The federal regulations require the family deductible to be an aggregate deductible. There is no individual deductible in a family plan.

You have a **separate deductible** for care that you receive from doctors and hospitals that are **not in the network**.



How the Plan Out-of-Pocket Max Works

Your plan has an out-of-pocket (OOP) maximum. The OOP maximum includes deductible and coinsurance

Single coverage, in-network OOP max is \$5,650.

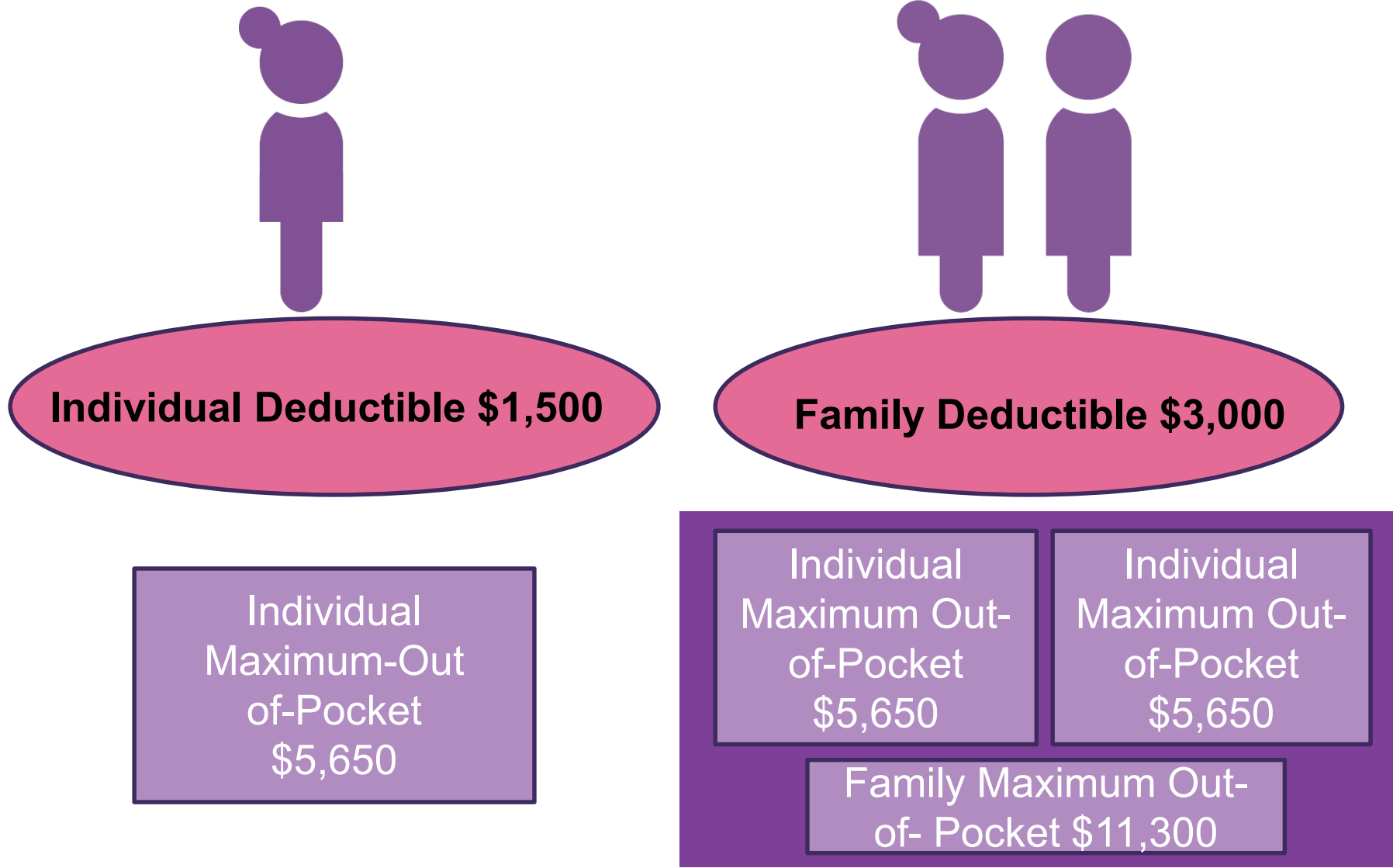
Family coverage, in-network OOP max is \$11,300

- Each person in the family has an individual \$5,650 OOP maximum.
- Any combination of family members can meet the family OOP deductible maximum.

There is a **separate OOP max** for care received from providers that are **not in the network**.



In-Network Deductible and OOP Maximums





Pop Quiz

It is Saturday morning and you have been up half the night with a sore throat.

You know your doctors office is not open on Saturdays.

What should you do?

- ① You use DocFind to look up the local urgent care that is in your network, and go there for care. Or you simply call Teladoc to speak with a physician.
- ② You head down the road to that new freestanding emergency room because it seems convenient and the sign always says there is no wait.



Pop quiz

Did you know 37% of all emergency room visits are for non-urgent care?

**In 6 months this cost you, the retirees,
nearly \$3 million.**

It cost the plan nearly \$7 million.



Pop Quiz

You go to your doctor because you are not feeling well and she orders blood work.

She writes the order for lab work and gives it to you. She tells you to go to lab at the nearby hospital.

- ① You use DocFind to look up the local independent laboratories that are in your network and go there for the blood work.
- ② You should go straight to the hospital for the lab work.



Pop quiz

Options

Did you know a simple CBC blood test costs \$142 at an outpatient hospital?

The same CBC blood test only costs \$24 at an independent laboratory.

- Simple lab tests can cost hundreds of dollars.



Preventive Care is Covered at 100% In the Network

Take care of yourself, be a healthier you.



Annual Physical

- Check-up of all body systems
- Blood Pressure Screening
- Review medical history
- Depression Screening



Laboratory & Radiology Tests

- Cholesterol
- Diabetes
- Urinalysis
- Mammogram
- Pap Smear
- Prostate
- Lung Cancer



Colorectal Cancer Screenings

- Colonoscopy every ten years
- Virtual Colonoscopy every five years
- Fecal Occult Blood every year



Immunizations

- Annual Flu Shot
- Pneumococcal
- Shingles vaccine
- Tetanus
- Hepatitis vaccines



Preventive Counseling

There is no cost to you. Visit your primary care doctor or visit a CVS Minute Clinic.





Pop Quiz

Several years ago you went to see your in-network cardiologist because you did not feel well.

Your doctor wants you to come in once a year; she wants to keep an eye on your heart rhythm.

You have not met your deductible.

So your cost would be:

- ① This is a diagnostic visit and the \$140 charge goes toward your deductible.
- ② This is an annual visit, therefore it is preventive and the plan pays 100% of the cost.

Percentage of retirees that had a preventive service

Annual Wellness Visits – 12.7%



Breast Cancer Screening – 71.3%



Colon Cancer Screening – 46.9%



Cervical Cancer Screening – 50.8%





What is the difference between preventive care and diagnostic care?

Differences in Types of Care

Preventive Care	Diagnostic Care
Your yearly physical is a check-up for your whole body	An annual visit to your cardiologist to monitor your heart condition
A thyroid screening (lab test) during your annual physical	A visit to your PCP for a thyroid lab test to check the dosage of your thyroid medication
A review of your personal medical history	A colonoscopy every three years because of family history



Important Things to Remember



①

**Know how
your health
plan works**

②

**Be a smart
consumer.
Know how to
use the
resources
that will save
you money.**

③

**Get your
annual
preventive
physical and
screenings.
They will not
cost you
anything.**

④

**Make use of
preventive
counseling &
programs like
RetirEase to
get the most
out of your
health plan.**

⑤

**Good health is
not something
we can buy.
However, it can
be an extremely
valuable
savings
account.
“Anne Wilson
Schaefer”**



Need Help?

You can contact Aetna, CVS Caremark or TRS at the numbers below for help.

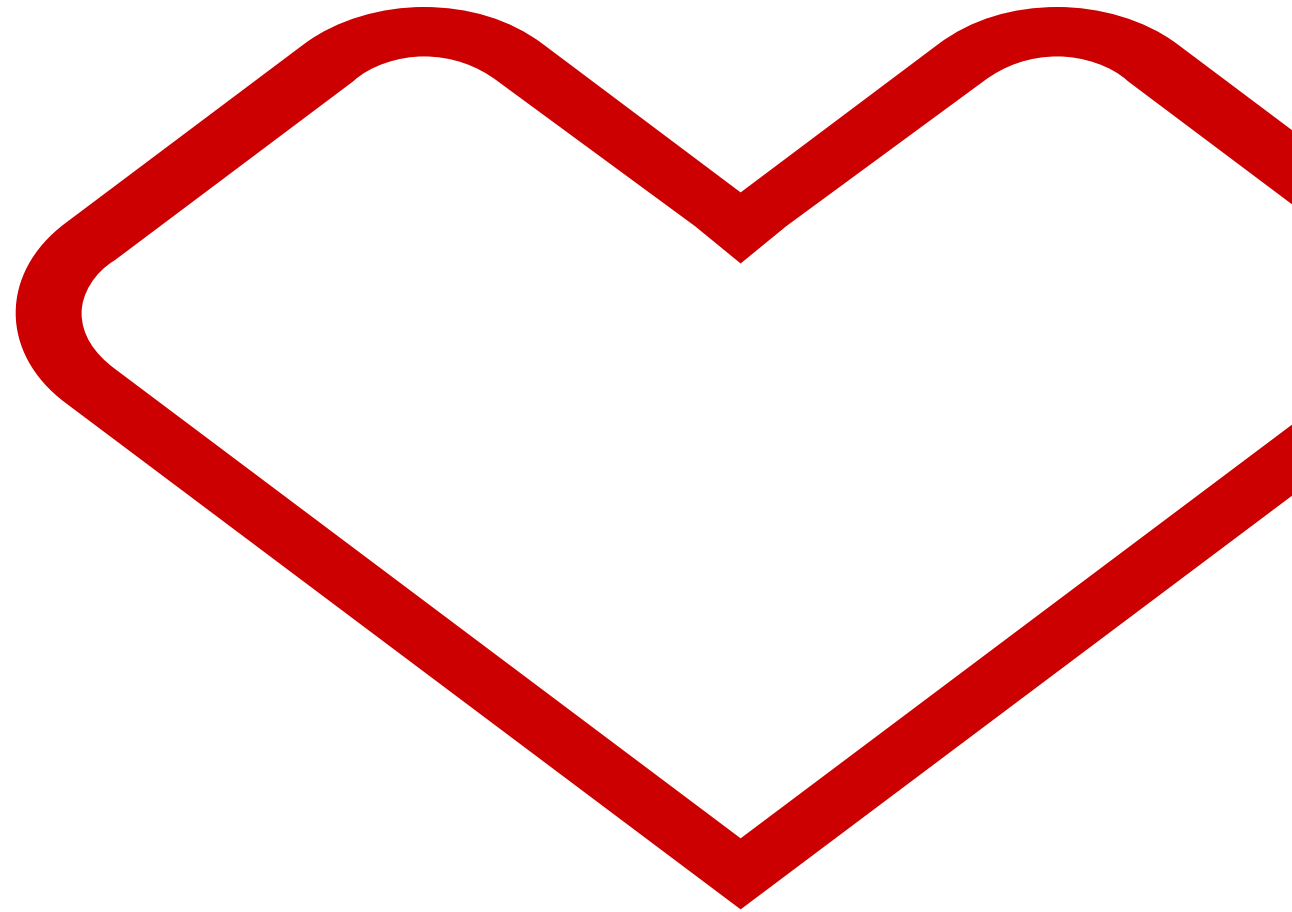
Aetna: 1-800-367-3636

CVS Caremark: 1-844-345-4577

TRS: 1-888-237-6762



2019 TRS-Care Standard



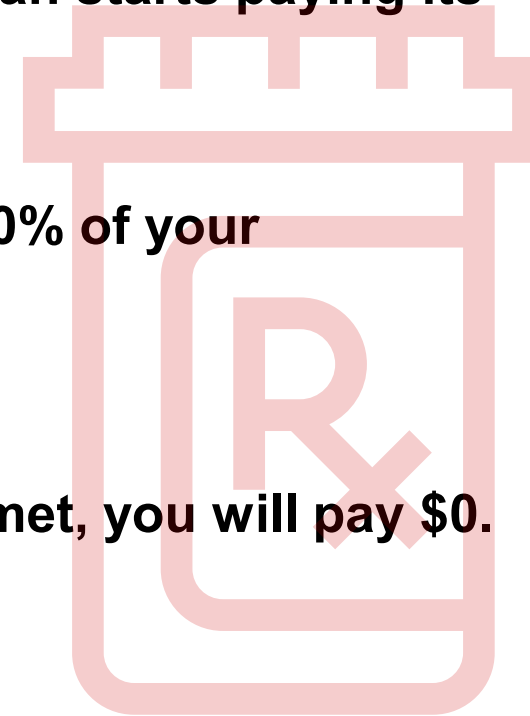


Your TRS-Care plan includes prescription drug coverage administered by CVS Caremark.

You must first meet a deductible before the plan starts paying its share of prescription drug expenses.

Once you've met your deductible you'll pay 20% of your medication costs.

After your out-of-pocket maximum has been met, you will pay \$0.





Filling a “maintenance” medication:

- For 90-day supplies filled at CVS Caremark Mail Order Pharmacy, payments can be split into three monthly installments over the 90 days.
- 60 to 90-day supplies of medication can be filled at local Retail-*Plus* Network Pharmacies or at CVS Caremark Mail Order Pharmacy.
- To find Retail-*Plus* Network pharmacies near you, visit info.caremark.com/trscarestandard or call CVS Caremark Customer Service at **1-844-345-4577 (TTY: 711).**



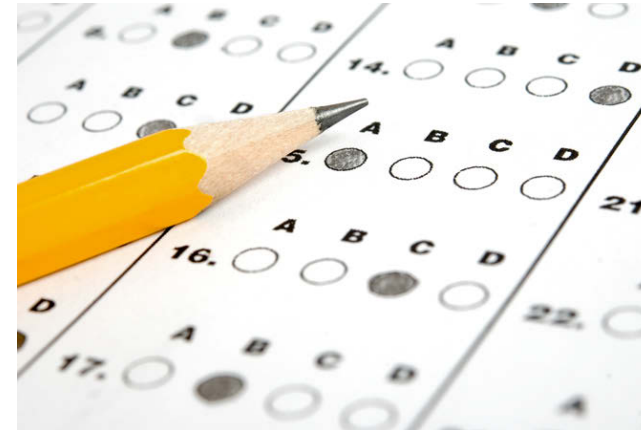


Pop Quiz

Question #1

True or False:

You can split up payments for your 90 day prescriptions into 3 monthly installments at Retail pharmacies.

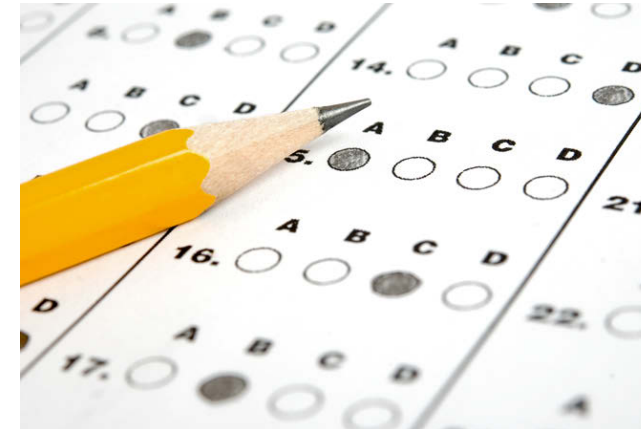




Pop Quiz

Answer:

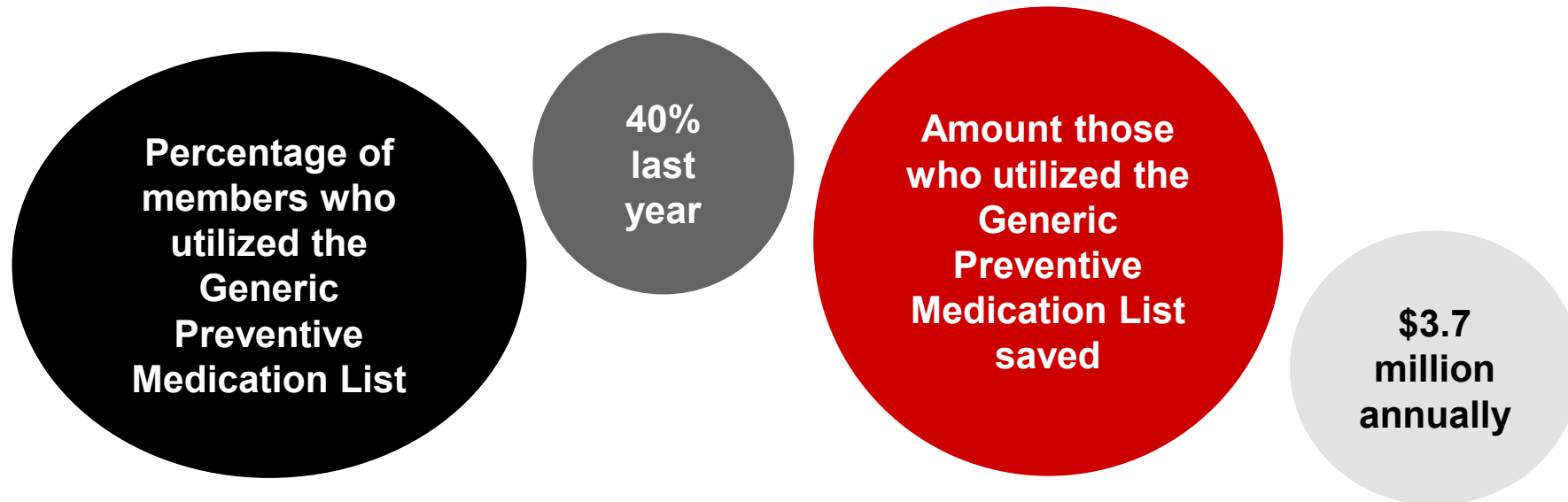
False. You can only split up payments for your 90 day prescriptions into 3 monthly installments at Caremark Mail Order Pharmacy.





No Cost Generic Preventive Medications

If you take certain generic medications classified as “preventive”, such as a prescription medication used for hypertension or depression, you may be able to receive your medication at no cost to you.



Find the list by visiting: info.Caremark.com/trscarestandard



Or

Call CVS Caremark toll-free at **1-844-345-4577**



Check Drug Cost Tool

You can check the cost of your medication online at info.Caremark.com/trscarestandard

	Wellbutrin Sr 100mg Tablet Sr 12h ⓘ Brand ⓘ	Bupropion Hcl Sr 100mg Tablet Sr 12h ⓘ Generic ⓘ
 90-day supply Mail service 90 tablets	\$544.⁵⁴ for 3 months See details FlexPay available Pay in three installments of \$181.51 ⓘ <input checked="" type="radio"/> You pay 100% of the cost. Your Plan pays \$0.00 / 3 months Talk to your doctor about requesting this dosage	Save money with the generic equivalent: \$0.⁰⁰ for 3 months See details FlexPay available Pay in three installments of \$0.00 ⓘ <input type="radio"/> You pay 0% of the cost. Your Plan pays \$5.40 / 3 months Talk to your doctor about requesting this dosage
 30-day supply Store pickup 30 tablets CVS Pharmacy 05260 3401 W Walnut Hill Lane Irving, TX 75038 (972) 443-0683 Edit	\$198.⁹¹ for 1 month See details <input checked="" type="radio"/> You pay 100% of the cost. Your Plan pays \$0.00 / 1 month Talk to your doctor about requesting this dosage	\$0.⁰⁰ for 1 month See details <input type="radio"/> You pay 0% of the cost. Your Plan pays \$2.59 / 1 month Talk to your doctor about requesting this dosage



Check Drug Cost Tool

At the bottom of the page, the Check Drug Cost Tool will also populate Therapeutic alternative medications.

Therapeutic alternative medications

Therapeutic alternative medications are used to treat similar conditions but have different ingredients. The alternative medications shown here are covered by your plan. Prices shown are estimates based on the amount doctors most often prescribe. This is for your information only. Any changes to your prescription, including the medication or dose, can only be made by your doctor. The cost to you may vary depending on which medication and the amount your doctor prescribes.

Wellbutrin Sr 100mg Tab (100mg Oral Tablet, Extended Release 12 Hour) Brand ⓘ



30-day supply
Store pickup

60 tablets

You may pay as low as:

\$397.35



90-day supply
Store pickup

180 tablets

You may pay as low as:

\$1089.07



90-day supply
Mail service

180 tablets

You may pay as low as:

\$1089.07

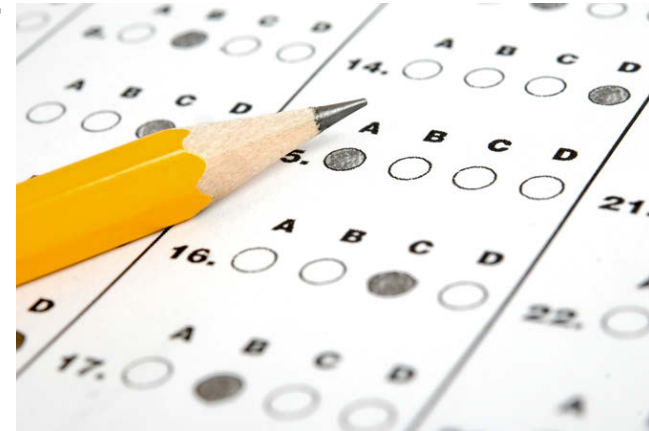


Pop Quiz

Quiz Question #2

Polly is taking a medication for her high blood pressure. How does she find out if her medication is on the Generic Preventive Medication list?

- A) info.Caremark.com/trscarestandard**
- B) Call CVS Caremark at 1-844-345-4577**
- C) Ask her doctor**
- D) All of the above**
- E) Both A and B**



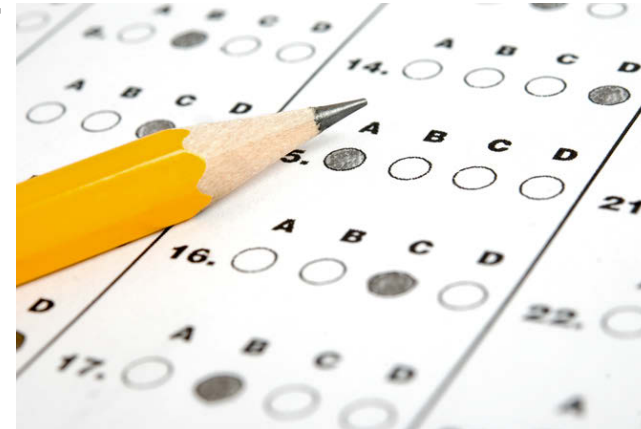


Pop Quiz

Answer:

Polly is taking a medication for her high blood pressure. How does she find out if her medication is on the Generic Preventive Medication list?

- A) info.Caremark.com/trscarestandard**
- B) Call CVS Caremark at 1-844-345-4577**
- C) Ask her doctor**
- D) All of the above**
- E) Both A and B**





Real Time Benefits

Using Real Time Benefits, doctors can instantly see what your out-of-pocket costs will be for your medications, and view lower cost alternatives.





Real Time Benefits

Here is a short, 4 minute video with more information on Real Time Benefits:

<https://payorsolutions.cvshealth.com/insights/real-time-benefits-in-action>



Specialty Medications

Some specialty medications may qualify for third-party copayment assistance programs that can lower your out-of-pocket costs for those products.

Important Note: You will only receive credit towards your deductible and maximum out-of-pocket for what you actually pay for the medication.

CVS Specialty Pharmacy Phone Number: 1-800-237-2767





Diabetic Meter and Supplies

- Preferred Diabetic Meters are available at no cost to eligible members.
- For more details, please contact the CVS Caremark® Member Services Diabetic Meter Team after December 1st at **1-800-588-4456**

1-31 Day Supply at Retail Pharmacy	90-Day Supply at Retail-Plus Network Pharmacy or Caremark Mail Order Pharmacy
<ul style="list-style-type: none">• Members pay \$0 for needles and syringes if purchased <u>same day</u> as <u>insulin</u> and <u>insulin is processed first</u>.	<ul style="list-style-type: none">• Members pay \$0 for all needles, lancets, syringes, and alcohol swabs regardless of manufacturer.• To obtain test strips at no cost, members must use the preferred brand.



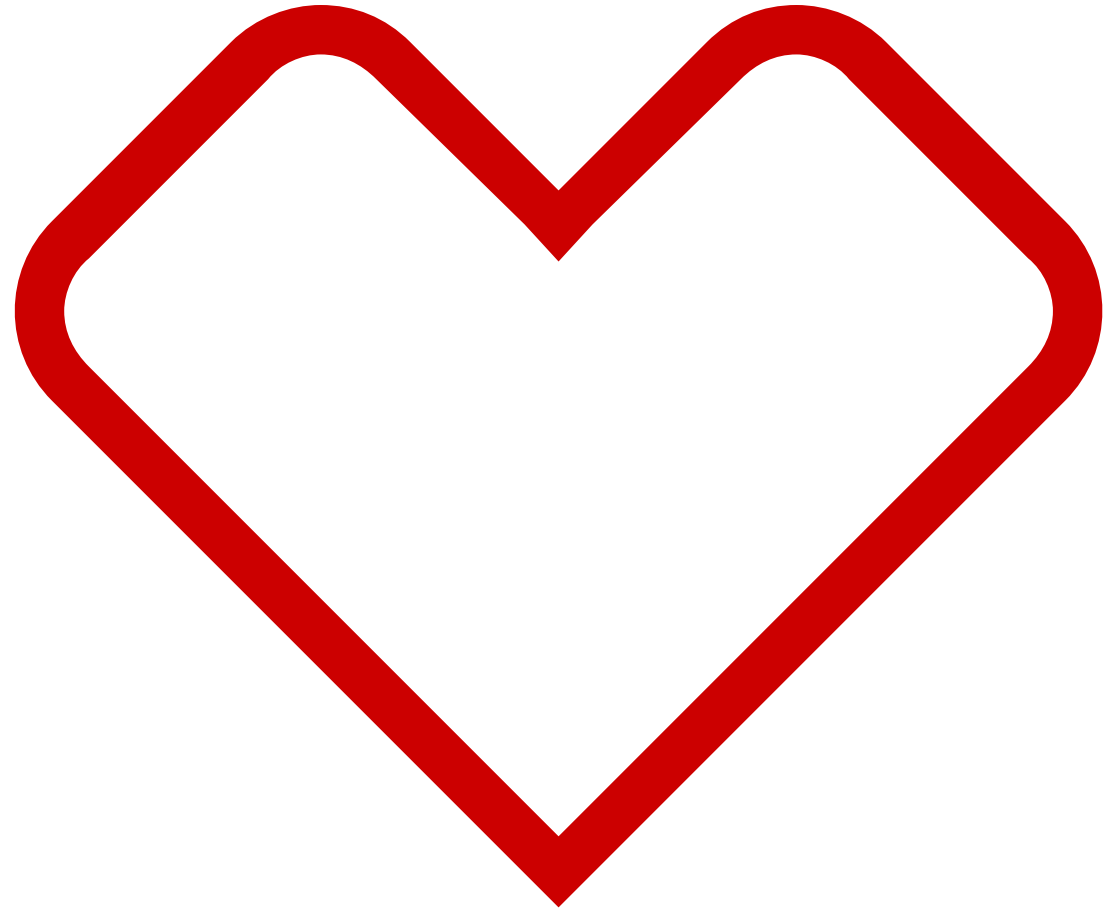


Thank You

Call CVS Caremark
Customer Care at
1-877-345-4577

24 hours a day/ 7 days a
week.

**Up Next: TRS and CVS
Caremark Q&A**



Introduction to SSDC Services



Who is SSDC?

- We provide Medicare and Social Security benefit support services to states, large employers and individuals nationwide
- SSDC has 40 years experience representing individuals with Social Security Disability claims
- Our staff of experienced, knowledgeable Social Security Representatives provide guidance and expertise through the entire Social Security Disability process, from beginning to end
- SSDC began providing our Social Security representation services to TRS members, at no cost, in April 2018

What is Social Security Disability Insurance?

Social Security Disability Insurance is a program designed to provide individuals who have paid Social Security and/or Medicare taxes with their full Social Security benefit and/or early Medicare benefit if they become disabled and are unable to work prior to their full retirement age.

- The program is administered through the Social Security Administration
- There can be many stages of a Social Security Disability claim. From submitting the initial application to filing appeals and even presenting your case at a hearing in front of an Administrative Law Judge
- Many people, including retirees, do not realize that they may qualify for the benefit and are missing out on benefits they may be entitled to

How SSDC Can Help You

➤ Education

- SSDC has begun to send informational packages and questionnaires to TRS-Care retirees and their covered dependents to:
 - Inform members of what Social Security Disability is, eligibility and advantages of the benefit
 - Provide information about SSDC's services members can use now or in the future
 - Identify individuals that may be eligible for Social Security Disability but are unaware

➤ Social Security Disability Representation

- Expert assistance in filing a claim with the Social Security Administration– from beginning to end
- Going through Social Security's process for disability can be difficult for an individual attempting the process alone. The right representation at the very beginning can help them receive their benefits in less time and with less stress.

This program is offered at no cost to you and is completely voluntary.

This is a TRS benefit for retirees and dependents to take advantage of when they need it!

Who is Eligible for SSDC's Services?

- SSDC may be able to assist with filing for Social Security Disability and/or early Medicare benefits if you:
 - Have paid Social Security (FICA) and/or Medicare taxes 5 out of the last 10 years
 - Are between the ages of 18 and 61
 - Are not currently working full time
 - Are not already receiving Social Security Disability or Medicare benefits that are not due to End Stage Renal Disease entitlement
 - Have been diagnosed with a disabling condition that is expected to last 12 months or longer

Even if you are unsure if you are eligible, contact SSDC and we will discuss your specific situation to determine eligibility.

What Are Advantages of Receiving Social Security Disability Benefits?

There are numerous advantages to receiving Social Security Disability benefits. A few of these advantages are:

- Increased household monthly income for you and, potentially, your dependent family members
 - *If you did not pay Social Security taxes, you may still be eligible to apply for SSDI-Medicare only benefits*
- Social Security Disability income does not impact your TRS pension
- Social Security cost of living increases
- Enrollment into early Medicare benefits and eligibility for the TRS Medicare Advantage plan
- Ensures that you receive your maximum Social Security retirement amount

Contact SSDC for
Additional Information, Questions or Assistance

SSDC's dedicated toll free line for TRS members:

866-587-2533, ext. 222

SSDC hours of operation:

Monday – Friday 8:00 a.m. – 5:00 p.m. CST

with after hours answering service

You can also visit their website at:

www.ssdcservices.com