



Welcome

TRS Retirees



Welcome, TRS Retirees!





TRS-Care Standard Medical - Aetna



2020 Benefits Overview

Plan Details	In-Network	Out-of-Network
Deductible	<ul style="list-style-type: none">\$1,500 individual plan\$3,000 family plan	<ul style="list-style-type: none">\$3,000 individual plan\$6,000 family plan
Maximum out-of-pocket	<ul style="list-style-type: none">\$5,650 individual plan\$11,300 family plan	<ul style="list-style-type: none">\$11,300 individual plan\$22,600 family plan
Coinsurance	<ul style="list-style-type: none">You pay 20% after deductible	<ul style="list-style-type: none">You pay 40% after deductible
Teladoc (General Medicine)	<ul style="list-style-type: none">\$30 for acute, on-demand medical care (excluding behavioral health and nutrition); counts toward deductible and out-of-pocket maximum	
Teladoc (Behavioral Health & Nutrition)	<ul style="list-style-type: none">Initial psychiatry session: \$185On-going psychiatry session: \$95	<ul style="list-style-type: none">Psychologist, licensed clinical social worker, counselor or therapist session: \$85Nutritionist: \$59
Generic drug coverage	<ul style="list-style-type: none">No cost for certain medications taken to prevent chronic conditions	

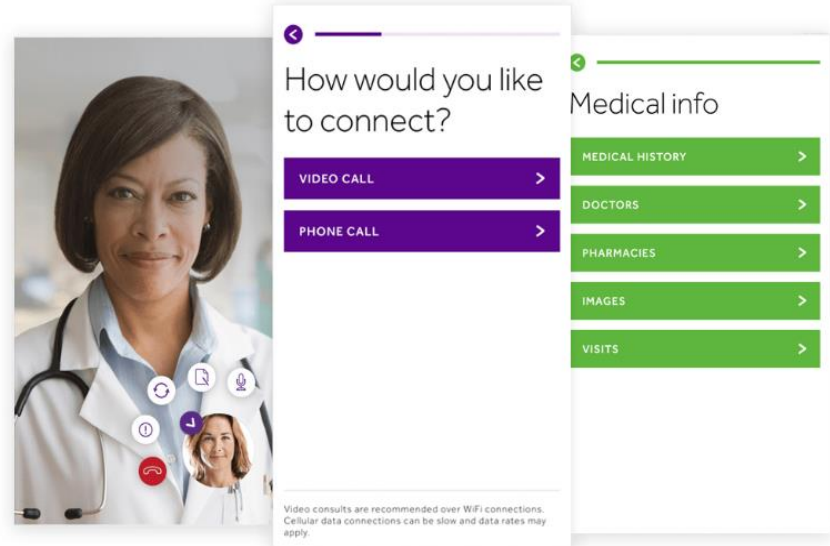
Do you have a PCP?





Teladoc – The 3 C's

- Coverage
 - Board certified physicians treat non-urgent conditions: sinusitis, bronchitis, allergies, psoriasis, the flu and more. Prescriptions sent to your pharmacy of choice.
- Convenience
 - Talk to a doctor anytime, anywhere. Download the app and register today!
- Consider your cost
 - New lower cost. Teladoc charges \$30 per visit, which applies to your deductible.
 - When the deductible is met, plan pays \$24, you pay \$6.





Teladoc - Mental Health & Chemical Dependency Benefit

NEW: Beginning Sept. 1, 2019

- Speak to a Teladoc psychiatrist or licensed therapist from anywhere
 - Convenient and confidential care for depression, anxiety, stress, grief, substance abuse and more
- Request a video visit online or thru the Teladoc app
 - Register your Teladoc account or log in if you are already registered
 - Request a visit date & time, complete a questionnaire, select a provider
 - Test your video connection
- Cost of the Teladoc visit goes to your deductible, then the plan pays 80%
 - Psychiatrist-\$185 initial visit and \$95 ongoing visits, Therapists-\$85

Visit the TRS-Care website for more information: www.trscarestandardaetna.com



Teladoc – Taking Care of Your Family Too

- Your non-covered adult dependents, such as adult children, now have access to Teladoc's general medical services for only \$45.
 - They must be 18 years old or older.
 - You have to attest that you care for them
- Registration is quick and easy, add them to your account on your Teladoc portal.
 - Teladoc emails the care recipient confirming the retiree is a caregiver



Teladoc – Nutrition Services

- Beginning Jan. 1, 2020 you will be able to schedule a nutrition visit with a Registered Dietician
- Coverage depends on the diagnosis billed:
 - Some diagnoses, like hyperlipidemia and weight management, are covered as preventive and be covered at 100%. These count to an annual 10 visit limit
 - Some diagnoses, like digestive disorders, are considered diagnostic and there is a cost share
- Cost of the Teladoc visit goes to your deductible, then the plan pays 80%. Teladoc charges \$59 per visit. If the diagnosis is medical, and if your deductible is met, your cost for a visit would be \$11.80



Preventive Care Covered - 100% In 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

You have access to preventive counseling services at no cost to you (in-network)

Obesity Counseling

Up to 22 preventive counseling sessions annually, including up to 10 healthy diet counseling sessions

Smoking/Tobacco Cessation Counseling

Up to 8 tobacco cessation counseling sessions annually

Alcohol and Substance Counseling

Up to 5 alcohol and/or substance abuse counseling sessions annually

Visit your primary care provider (PCP) or visit a CVS Minute Clinic

Ways to Save on Your TRS-Care Plan



Save on Advanced Imaging with USIN

- Call the USIN concierge team at 737-209-6292 for help with scheduling



Research Costs

- Use the cost estimator tool on the TRS-Care website to compare prices for tests and procedures.



Find a PCP

- Use the Aetna provider search tool to find a provider who will coordinate your care and help guide you through the health care system.



Schedule Your Routine Exam

- Annual physical exams can identify problems before they get worse, so you can maintain your health. Visit with your PCP regularly to ensure your health concerns are addressed.



Set a Health Goal

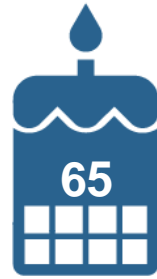
- You may want to lose a few pounds, run a race or simply keep up with the grandkids. Get help to reach your goal from the wellness tools and resources at your Aetna member website



Turning 65 Soon?



Three months **before**
your 65th birthday



The month of your
65th birthday



If you enroll in Medicare and don't report your Medicare number to TRS, you risk losing all TRS-Care coverage. TRS will not have a plan to enroll you in.



TRS-Care Standard Pharmacy- CVS Caremark



Your Prescription Drug Plan

- You must first meet your 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, covered services for the remainder of the calendar year are paid at 100%.





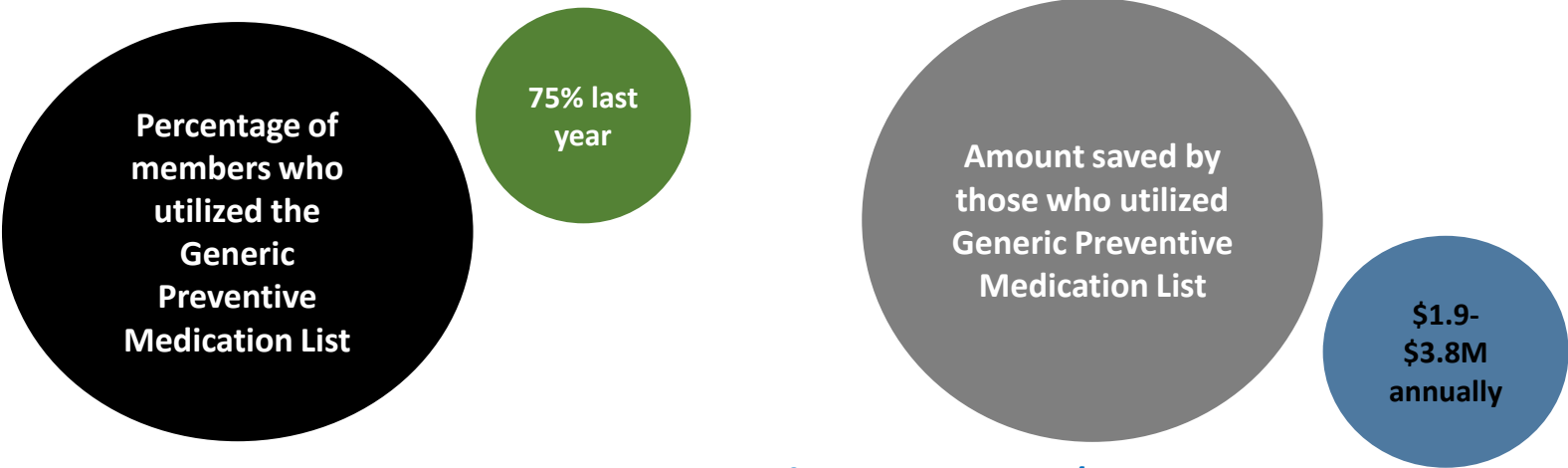
Six Ways to Save on Prescription Drugs

1. Ask for Generics- Ask your doctor if generics are available for your current medications.
2. Save with preferred brand-name drugs- The preferred drug list is located at info.caremark.com/trscarestandard.
3. Register at Caremark.com- We'll keep you up-to-date on new and unique ways to save!
4. Check Drug Cost Tool- Located under your account on Caremark.com or at info.caremark.com/trscarestandard.
5. Fill a 90-Day Supply on maintenance medications- You can fill your 60-90 day supply prescriptions at Retail-*Plus* pharmacies or Caremark Mail Order Pharmacy.
6. Split Payments at Caremark Mail Order Pharmacy- You can split your payments for a 90-day supply into 3 separate payments only 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.



Percentage of
members who
utilized the
Generic
Preventive
Medication List

75% last
year

Amount saved by
those who utilized
Generic Preventive
Medication List

\$1.9-
\$3.8M
annually

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

Or

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

Check Drug Cost Tool



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

Brand ⓘ

Wellbutrin Sr 100mg Tablet Sr 12h ⓘ



90-day supply
Mail service
90 tablets

\$560^{.87}
for 3 months

You pay 100% of the cost.
Your Plan pays \$0.00 per 3 months

[See cost details](#)

FlexPay available

Pay in three installments of \$186.96 ⓘ

Online ordering unavailable

Generic ⓘ

Bupropion Hcl Sr 100mg Tablet Sr 12h ⓘ



90-day supply
Mail service
90 tablets

Your Best Value

\$0^{.00}
for 3 months

You pay 0% of the cost.
Your Plan pays \$10.22 per 3 months

[See cost details](#)

FlexPay available

Pay in three installments of \$0.00 ⓘ

Online ordering unavailable



CVS Caremark App



Now you can manage your prescription benefits anytime, anywhere.

Download the CVS Caremark® app for on-the-go access to helpful tools and resources.

Easy Refills—Scan the barcode on your Rx label to refill available prescriptions.



View ID Card—No need to carry your benefit ID card. With the app, you always have it on hand.



Fill New Prescriptions—Take a photo of the front and back of your new paper prescription and CVS Caremark Mail Service Pharmacy will take it from there.



Pharmacy Locator—Find in-network retail pharmacies near you.



Manage Your Profile—Set your notifications, update shipping and billing information, and more.

Register today at [Caremark.com/mobile](https://www.Caremark.com/mobile) or download the mobile app.





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 at **1-800-588-4456**

1-31 Day Supply at Retail Pharmacy

- You pay \$0 for needles and syringes if purchased on the same day as insulin.

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

- You pay \$0 for all needles, lancets, and syringes.
- Use the preferred brand test strips to get them at no cost.



Thank You

Call CVS Caremark Customer
Care at

1-844-345-4577

24 hours a day/ 7 days a week.

