

# Welcome TRS Retirees & Families

TRS-Care Standard Info  
Session for 2021 Benefits

- TRS: 1-888-237-6762
- BCBSTX: 1-866-355-5999
- CVS Caremark: 1-844-345-4577



# Agenda

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





# 2021 TRS-Care Standard Medical Benefits - BCBSTX



BlueCross BlueShield  
of Texas

# 2021 Benefit Overview



Plan Details	In-Network	Out-of-Network
Deductible	<p>\$1,500 individual plan</p> <p>\$3,000 family plan</p>	<p>\$3,000 individual plan</p> <p>\$6,000 family plan</p>
Maximum out-of-pocket	<p>\$5,650 individual plan</p> <p>\$11,300 family plan</p>	<p>\$11,300 individual plan</p> <p>\$22,600 family plan</p>
Coinsurance	You pay 20% after deductible	You pay 40% after deductible
TRS Virtual Health (Teladoc)	\$30 for acute, on-demand medical care (excluding mental health); counts towards deductible and maximum out-of-pocket	
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

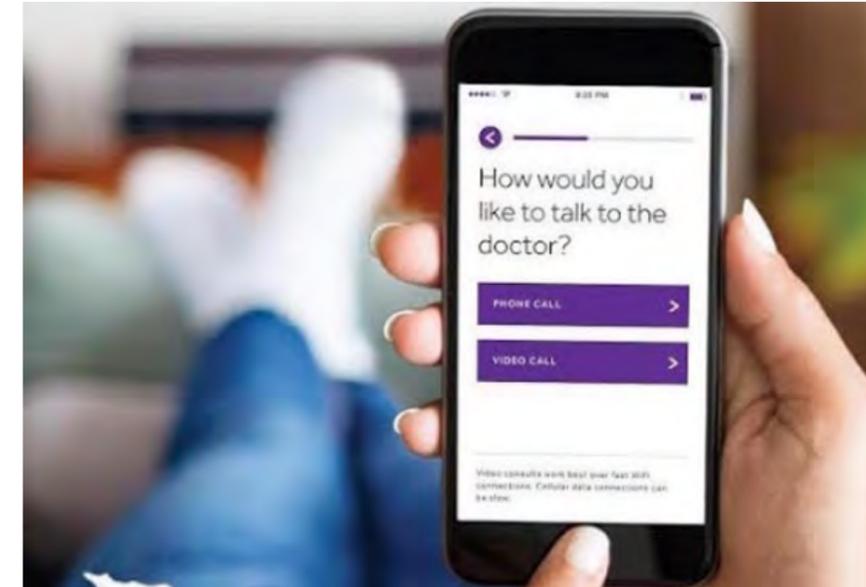
- Board-certified physicians treat non-urgent conditions: sinusitis, bronchitis, allergies, psoriasis, the flu and more. If required, prescriptions will be sent to a pharmacy of your choice.

## Convenience

- Talk to a doctor anytime, anywhere. Download the Teladoc app and register today.

## Consider your cost

- Teladoc charges \$30 per visit, which applies to your deductible.
  - When the deductible is met, the plan pays \$24, you pay \$6.



# TRS Virtual Health – Mental Health Services



## Coverage

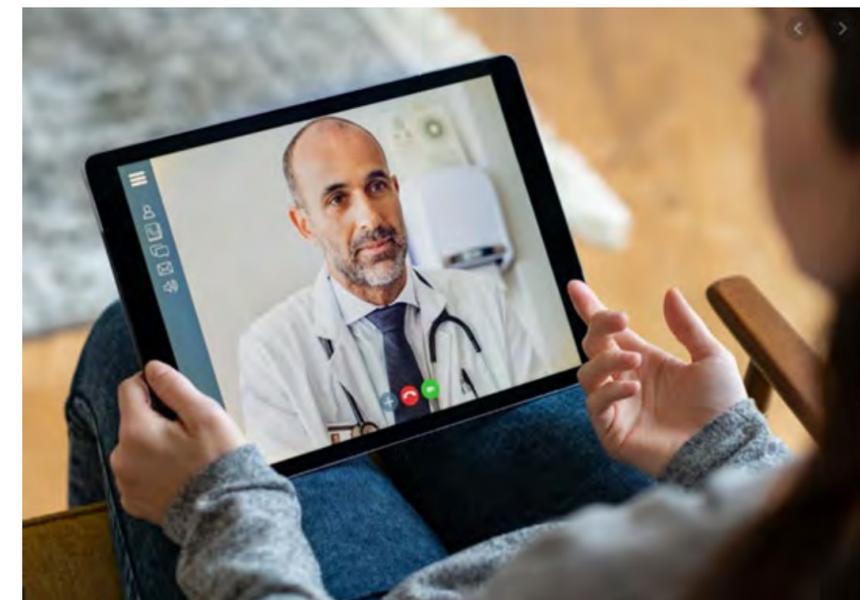
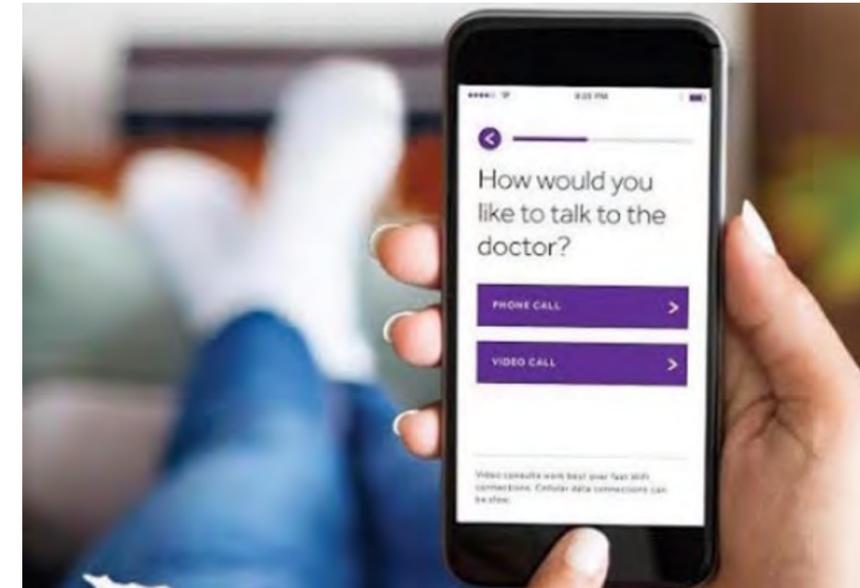
- Mental health issues
- Substance misuse issues

## 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 your deductible is met 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.

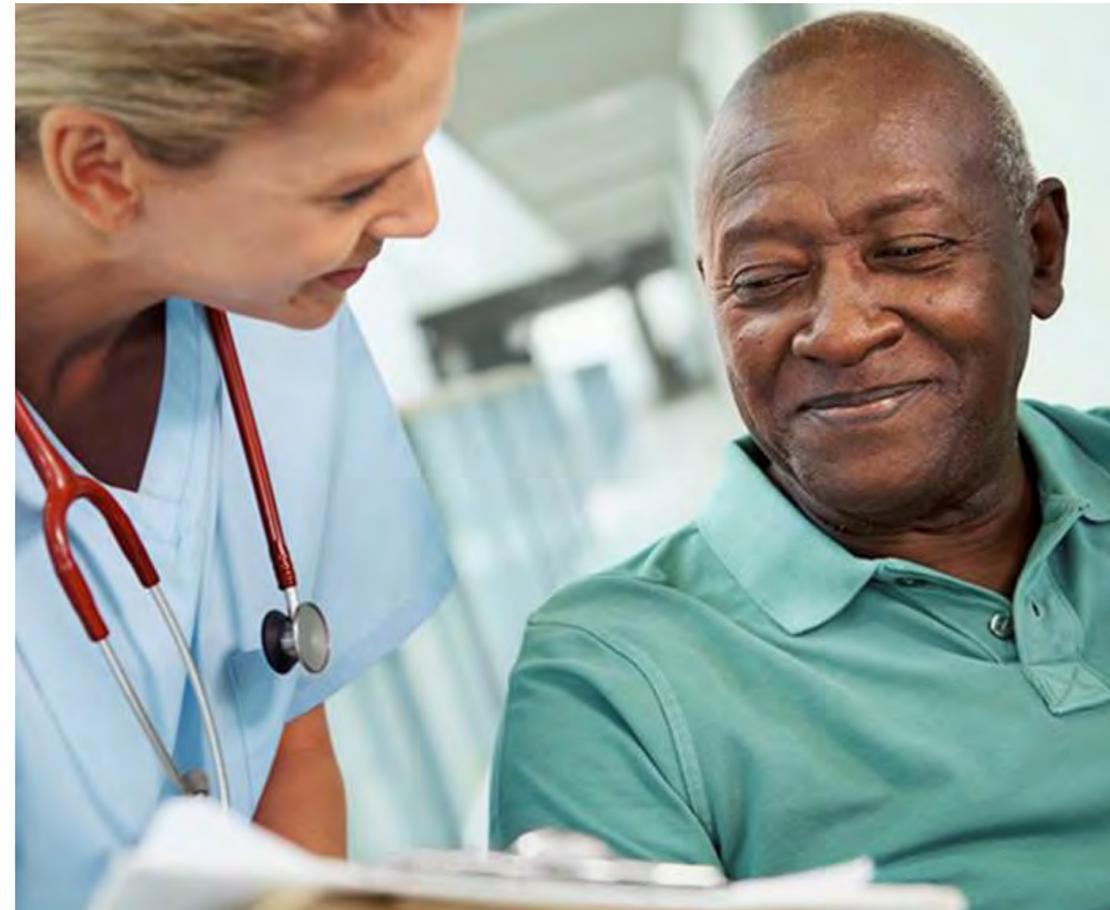


Stay healthy by getting regular check-ups!

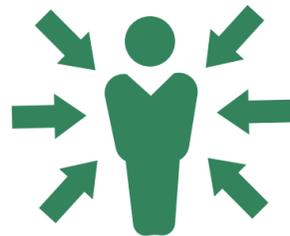
# Primary Care Providers (PCP)

## 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

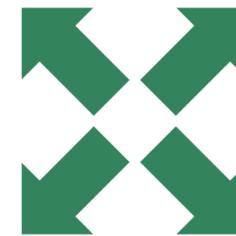


# In-Network vs Out-of-Network Providers



## In-Network Providers

- Receive the highest level of benefits and pay less for care
- Have providers submit claims
- Get protection from billing over the allowed amount, known as balance billing



## Out-of-Network Providers

- Receive a lower level of benefits and pay more for care
- File your own claims
- Risk being billed over the allowed amount, known as balance billing

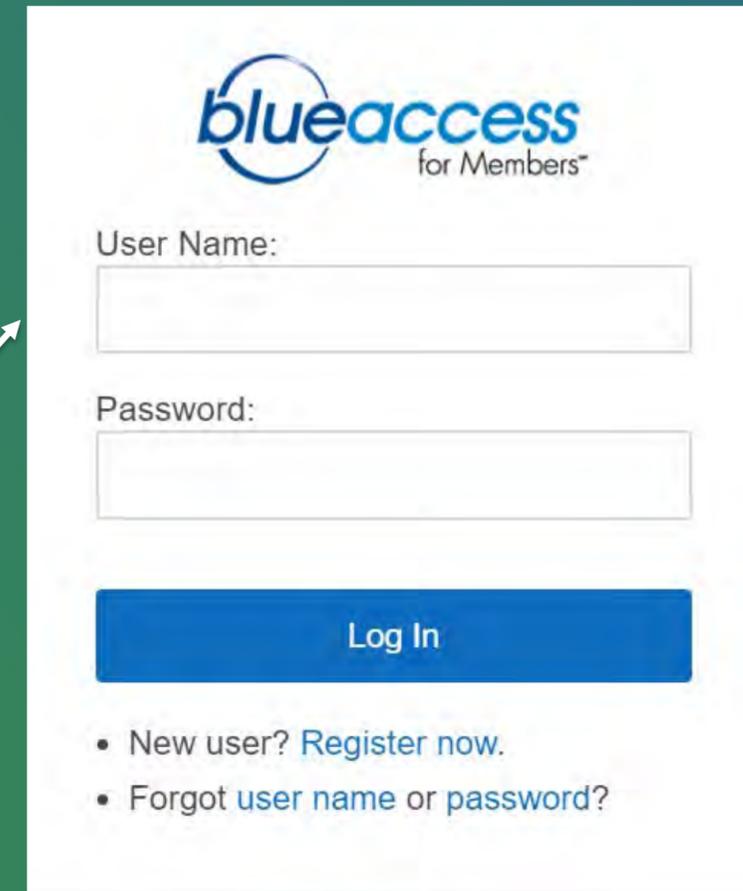
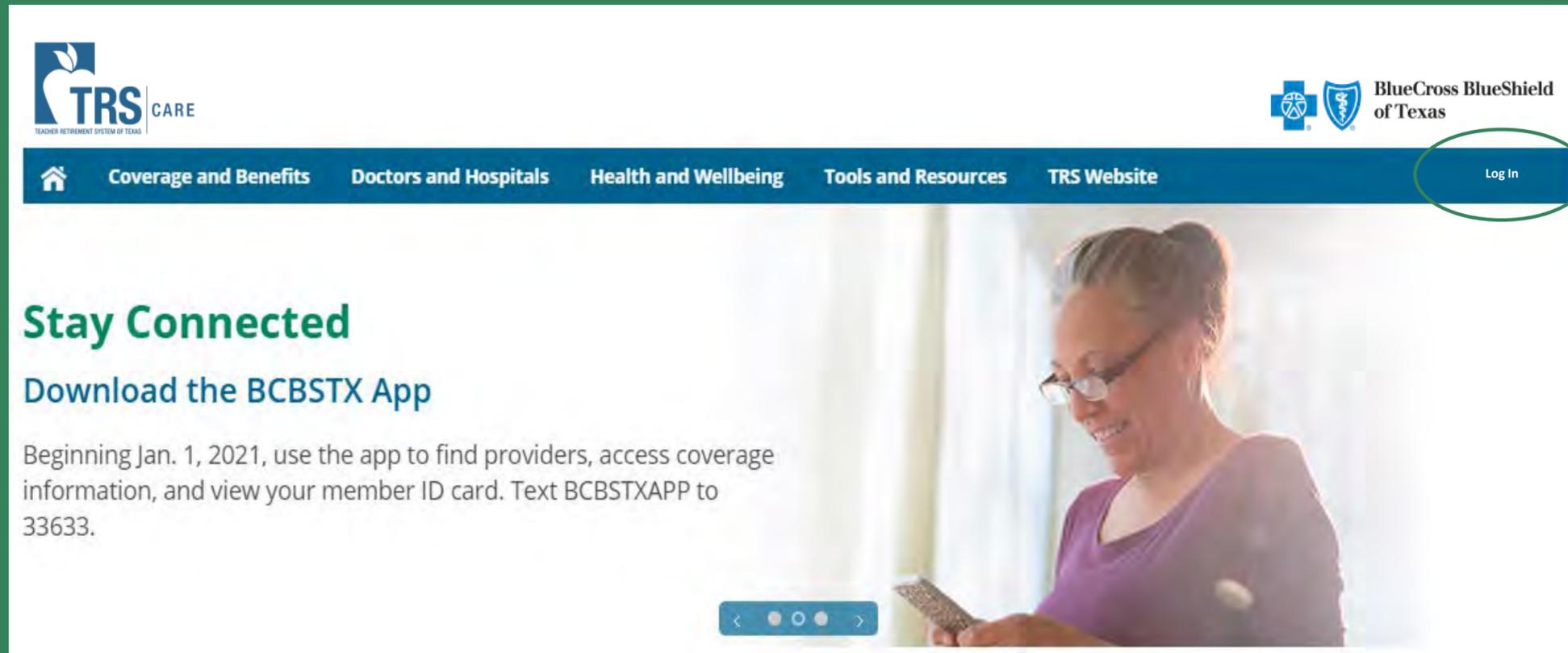
# Participant Website

[www.bcbstx.com/trscarestandard](http://www.bcbstx.com/trscarestandard)



## Available Now!

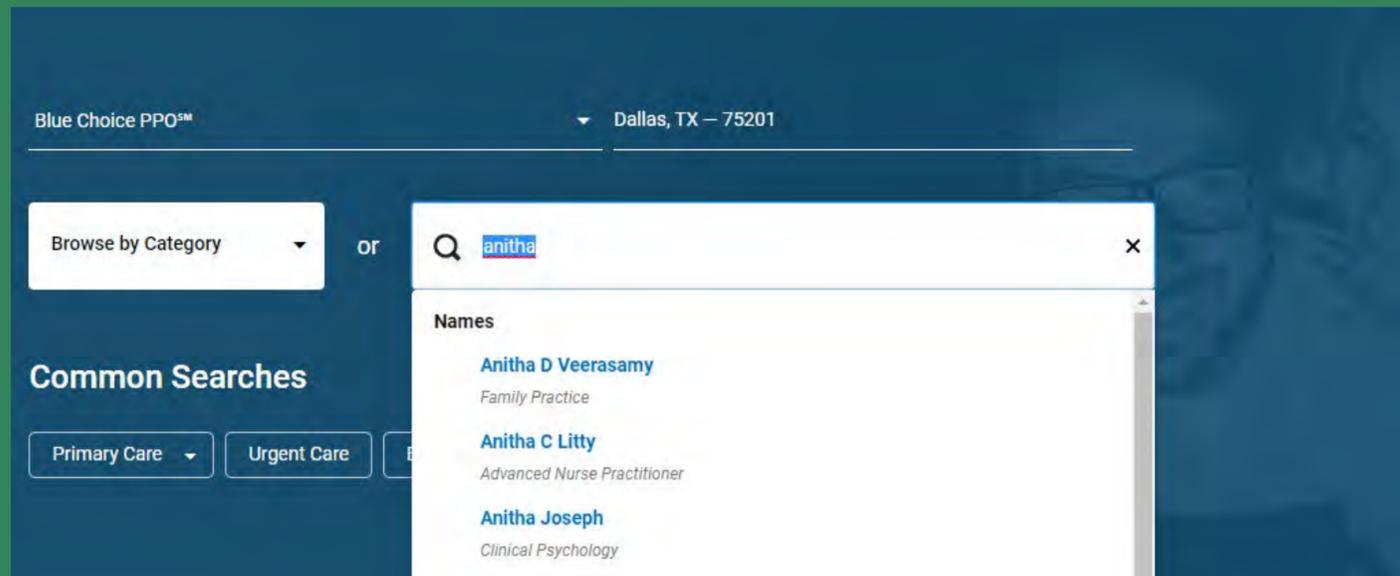
- Find an in-network doctor, hospital, or other provider
- Get plan information
- Learn about health and wellness resources



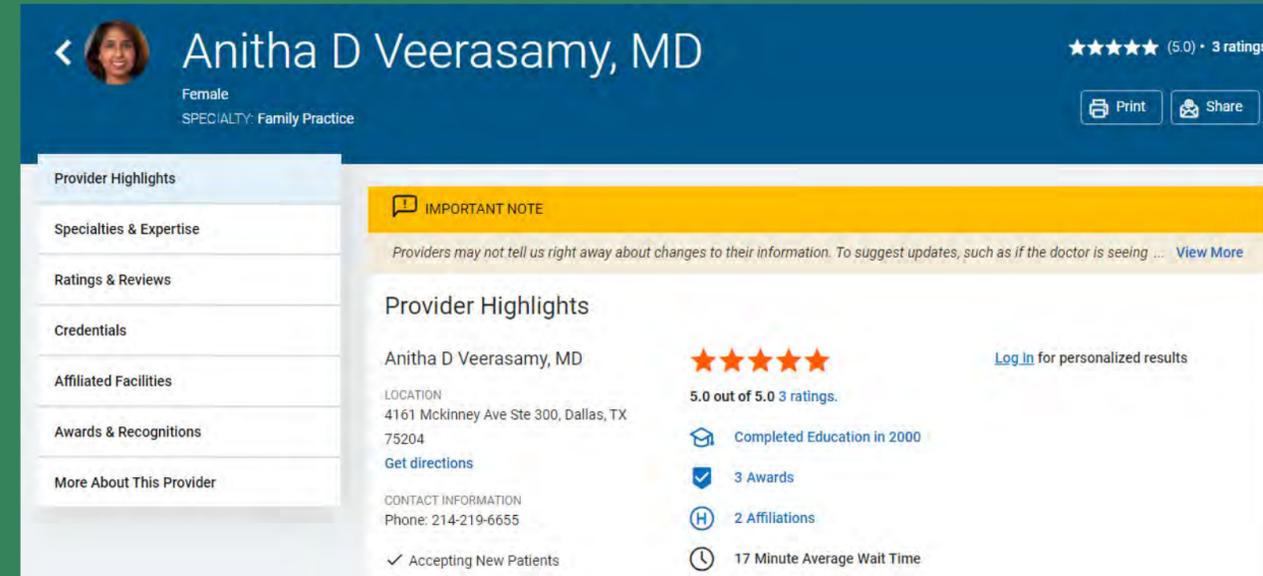
# Provider Finder



## Search Bar



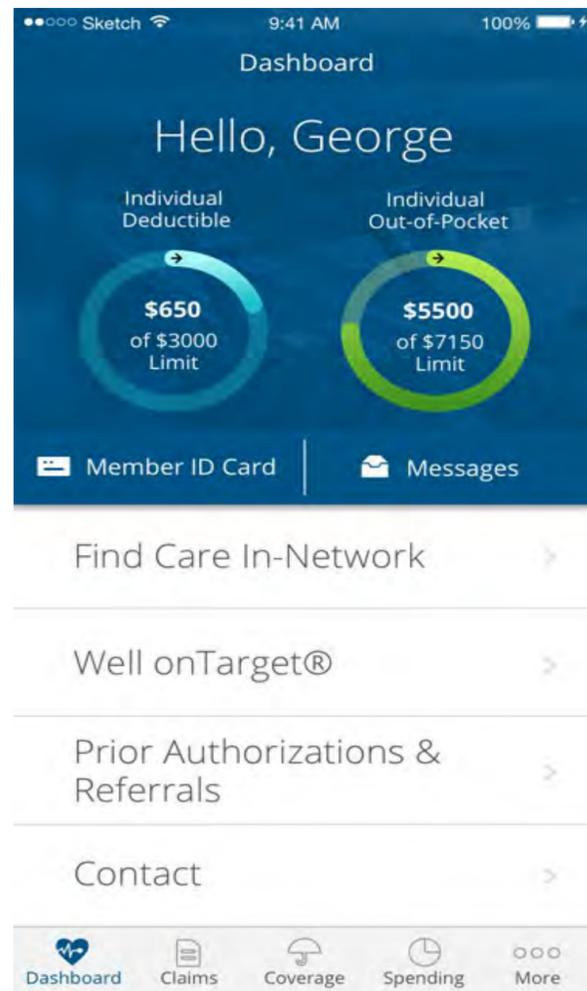
## Detailed Provider Profile Page



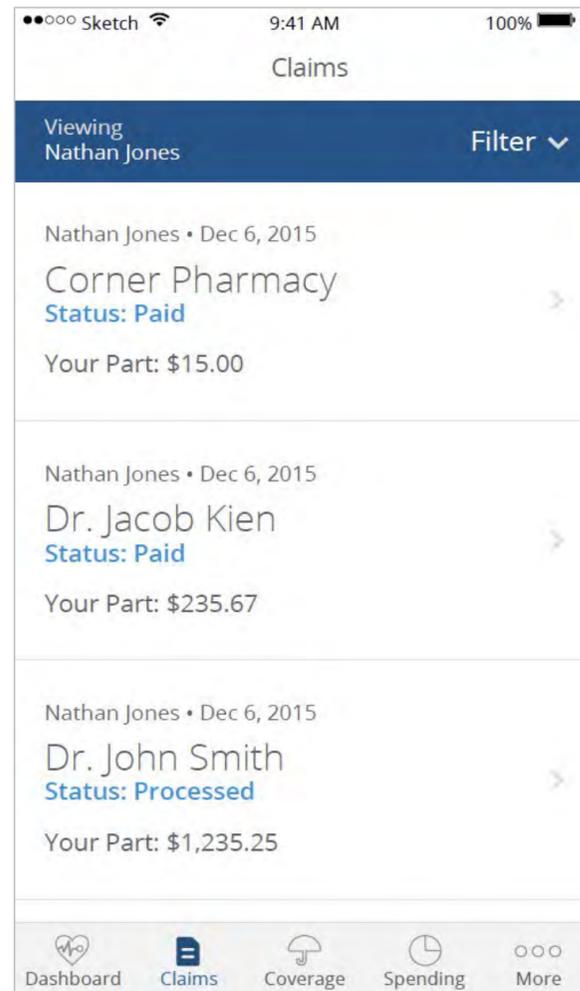
# Mobile Access



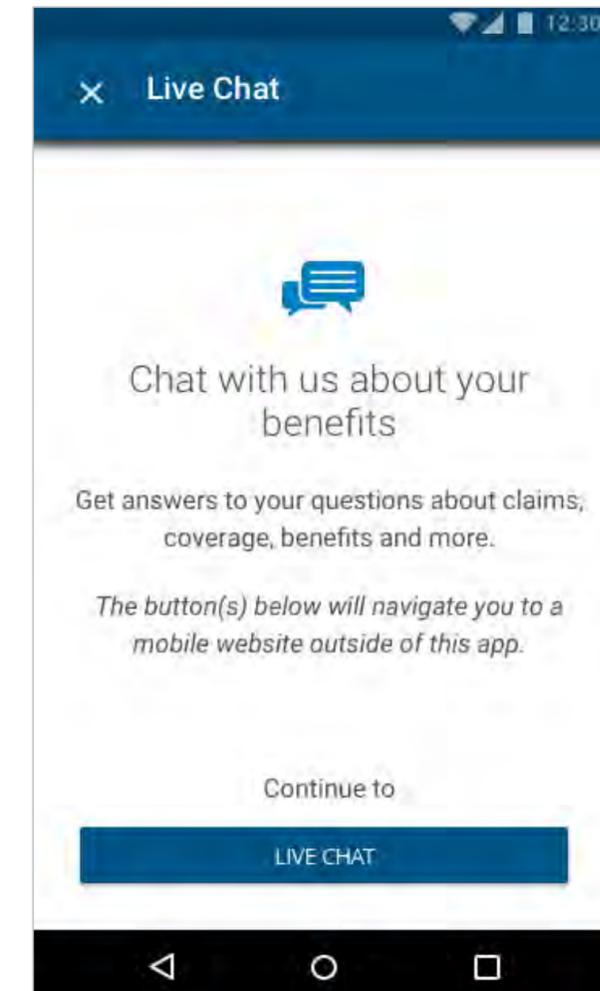
## BCBSTX App – Available Jan. 1, 2021



Dashboard



See claims and EOBs



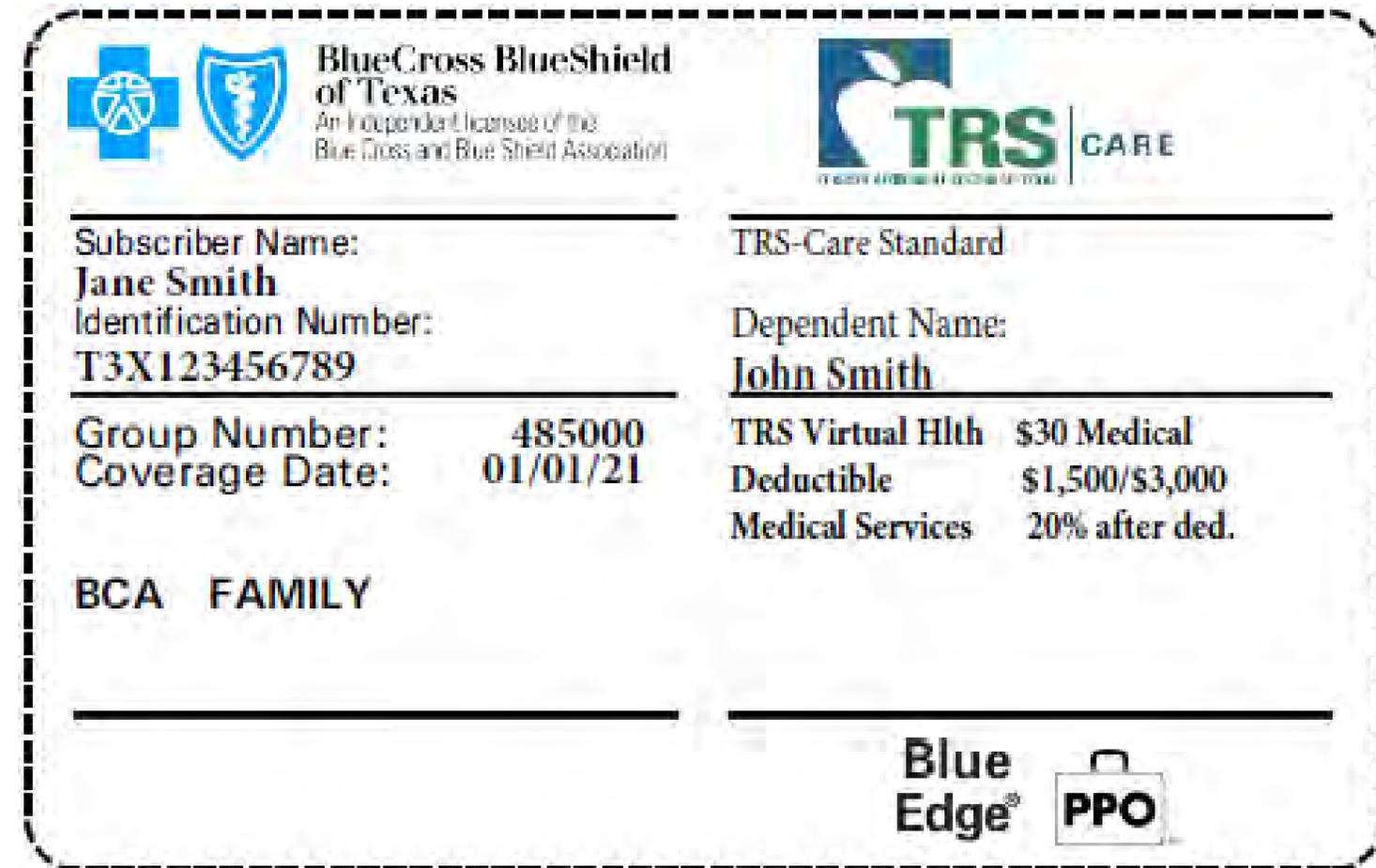
Live Chat Available 24/7

# ID Cards



## You will receive a new ID card prior to Jan. 1.

- Every covered family member will 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 Members<sup>SM</sup> to order additional or replacement ID cards.



[www.bcbstx.com/trscarestandard](http://www.bcbstx.com/trscarestandard)



# Wellness Resources

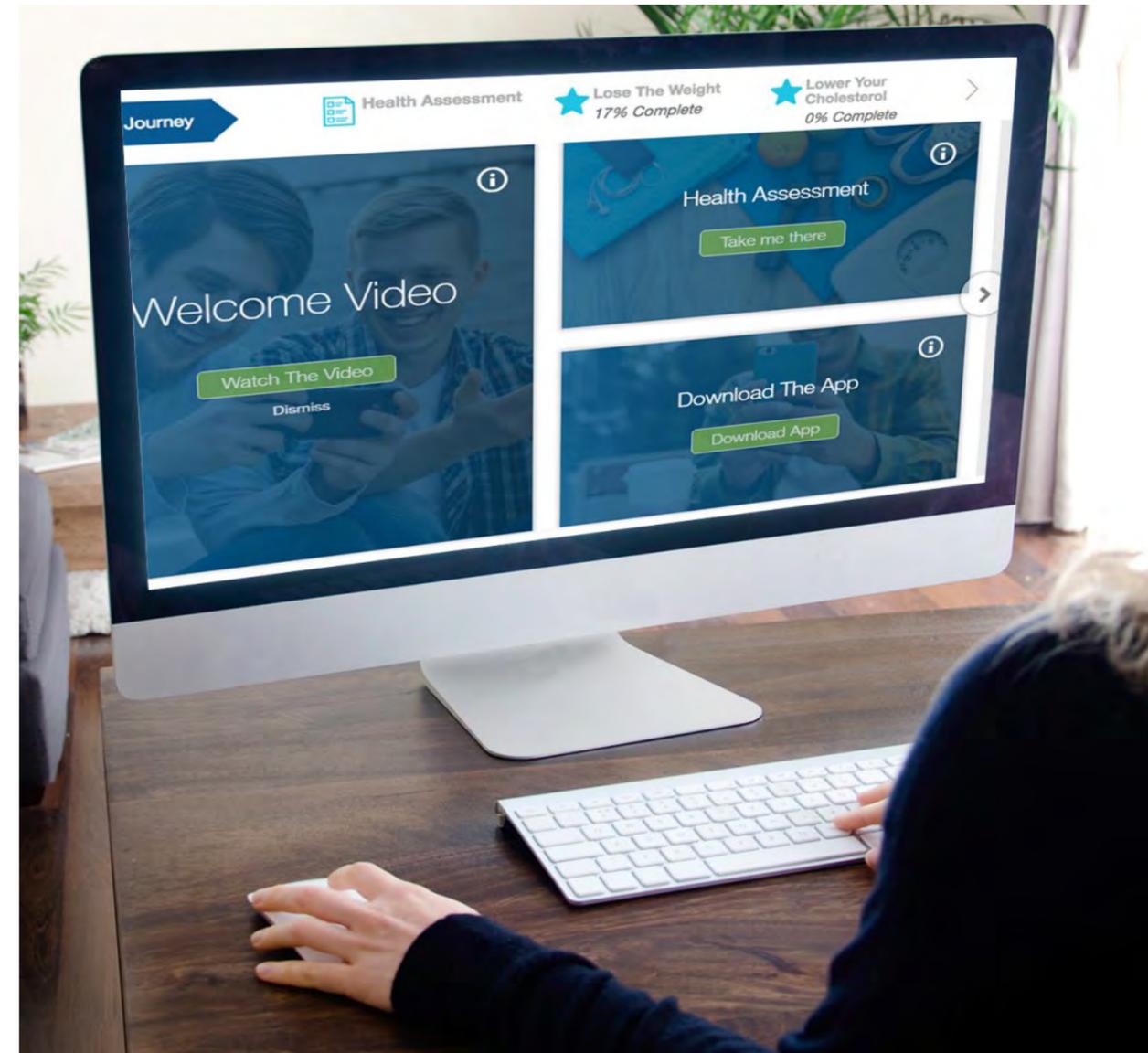
# Well onTarget Participant Portal



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 Points<sup>SM</sup> rewards
- Sign up for the fitness program
- 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



## 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!**



# 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



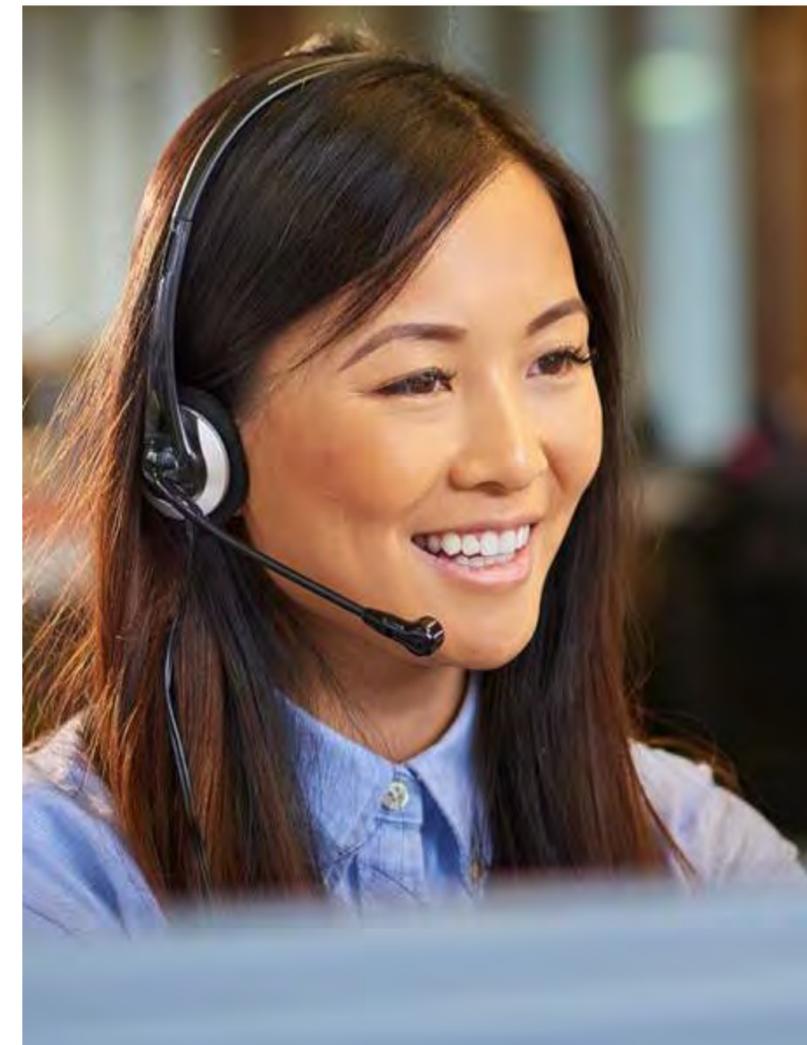
## Personal Health Guides (PHGs)

- **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**
- **Connect you to other resources**
  - Clinicians
  - Community resources
  - TRS-Care benefits vendors

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

Available Now!  
Monday-Friday  
7:00AM-6:00PM

Jan. 1, 2021  
Access 24/7





# 2021 TRS-Care Standard Prescription Drug Coverage

CVS Caremark



BlueCross BlueShield  
of Texas

# Medical Vendor Transition

- Effective Jan. 1, 2021 the Health Plan Administrator (HPA) will transition from Aetna to Blue Cross and Blue Shield of Texas (BCBSTX)
- CVS Caremark will continue to manage the pharmacy benefits for the TRS-Care Standard Plan
- You can continue to utilize your same pharmacies, including smaller local pharmacies



# Your Prescription Drug Plan



Benefit	TRS-Care Standard Plan
<b>Drug Deductible</b> (per person, per plan year)	\$1,500 individual, \$3,000 family
<b>Maximum Out-of-Pocket</b>	\$5,650 individual, \$11,300 family



# Six Ways to Save on Prescription Drugs

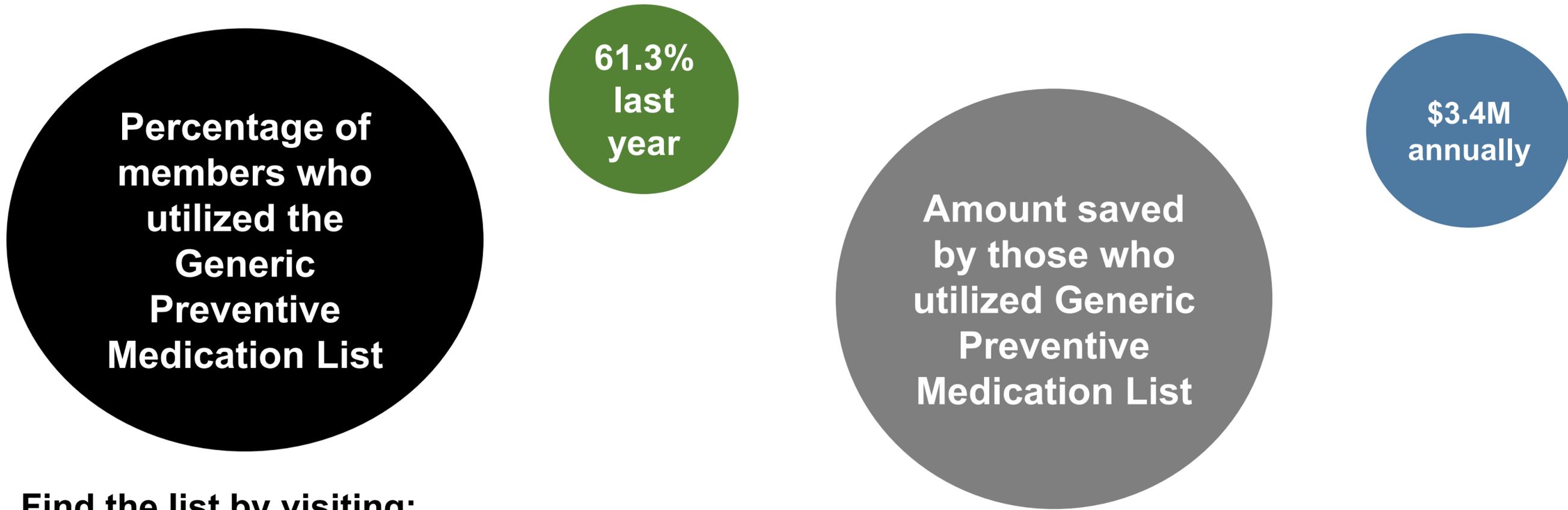


1. **Ask for Generics** - Ask your doctor if generics are available for your current medications.
2. **Save with preferred brand-name drugs** - The preferred drug list is located at [info.caremark.com/trscarestandard](http://info.caremark.com/trscarestandard).
3. **Register at Caremark.com** - We'll 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](http://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.



Find the list by visiting:  
[info.Caremark.com/trscarestandard](http://info.Caremark.com/trscarestandard), or  
Call CVS Caremark at 1-866-355-5999

# Check Drug Cost Tool

Check the cost of your medication online:  
[info.Caremark.com/trscarestandard](http://info.Caremark.com/trscarestandard)



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**

## Up to 31-Day Supply at Retail Pharmacy

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

## 60-90-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



- **For TRS-Care Enrollment & Eligibility: Call TRS Health & Insurance Benefits Department: 1-888-237-6762, M-F 7a.m. – 6p.m. CT**
- **For Medical Questions: Call BCBSTX at 1-866-355-5999 (TTY: 711), anytime.**
- **For Prescription Drug Questions: Call CVS Caremark at 1-844-345-4577 24 hours a day/ 7 days a week**