



*TRS-Active Care Discussion
Meeting*

District Considerations

- Lifetime Maximum
 - Denton ISD - \$2,000,000
 - TRS Plan 1 – Unlimited
 - TRS Plan 2 – Unlimited
 - TRS Plan 3
 - Network – Unlimited
 - Non-Network - \$1,000,000
- Currently employee rates are lower for Active Care
- TRS-ActiveCare allows employees to transfer between member districts and carry over deductibles and out of pocket expenses.

District Considerations Cont'

- District is out of the Health Insurance Business:
 - Loss of flexibility in Plan Design and Rates.
 - Insurance Committee input is limited to voluntary products only.
 - Insurance Department will not be able to assist employees with claim issues (HIPAA). BCBS policy is strict enforcement.

District Considerations Cont'

- Ability to do electronic enrollment is up to Blue Cross Blue Shield.
 - If BCBS does not approve electronic enrollment, District must go back to manual paper enrollment process for medical benefits.

- TRS has undergone consistent benefit and or rate changes since inception.

- 2007-2008 TRS ActiveCare Benefit changes
 - ActiveCare 1: Annual individual deductible rises \$50 (from \$1,050 to \$1,100)
 - ActiveCare 2: Outpatient surgery copay \$100
Emergency room copay \$100
Inpatient copay \$100
CoPays are in addition to annual calendar year deductible and co-insurance
 - 7% rate increase for all PPO plans

- Once in – always in; cannot get out.

District Considerations Cont'

- TRS Prescription Drug Benefits
 - Plan 1 – Discount card and no co-pays
 - Plan 2 & 3 have a \$50 annual deductible in addition to the appropriate co-pay.
 - Plan 2 & 3 have increased co-pay levels after the first prescription fill at the retail level
 - Plan 2 & 3 have a three tier prescription drug benefit
 - Generic
 - Preferred Brand (Generic is available)
 - Non-preferred Brand (No Generic available)

District Considerations Cont'

- TRS Prescription Drug Benefits
 - Under state law, TRS must require prior authorization before certain drugs are dispensed under the ActiveCare plans.
 - Traditional prior authorization
 - Certain drugs require review and authorization with physician before dispensing
 - Smart Prior Authorization
 - Medications exceeding internally defined limits require authorization as do medications in cases where step therapy has not been attempted.

District Considerations Cont'

- TRS Prescription Drug Benefits
 - Quantity per dispensing Event
 - Sets dispensing quantity limits on certain drug categories per co-payment

District Considerations Cont'

- IHB Plan would be eliminated as there would be no funding through the HCT (including the \$50,000 Basic Life Insurance)
- District would have to decide what to do with the Basic Life Insurance.
 - Fund separately
 - Consider funding out of District Contributions

District Considerations Cont'

- Flu shots for the employees could not be paid through HCT

District would have to decide whether or not it would continue payment for employee flu shots.

- Fund separately
- Employee paid

District Considerations Cont'

- Wellness program with Principal Wellness would be eliminated as it is currently paid through the HCT.
- The Core Plan would no longer be available to employees

District Considerations Cont'

- Employees would no longer be able to receive reimbursement of their District Wellness Day expenses.
 - This is currently an exception that United Healthcare allows for Denton ISD employees.
 - TRS ActiveCare's policy is not to allow any exceptions.

District Considerations Cont'

- Employee Assistance Program (EAP) would potentially be eliminated.
 - No funding through Denton ISD as the Health Care Trust would be dissolved
 - TRS-ActiveCare does not have an EAP

District Considerations Cont'

- District must run a short plan year to join:
 - TRS plan year is from September 1 through August 31.
 - Either offer the current plan January through August and TRS-ActiveCare effective September 1 or join TRS-ActiveCare mid year from January through August .
 - Either option will result in Employee accruing Annual Deductibles and Out of Pocket Maximums in 8 months instead of 12 months and then they must start over with new benefits.
 - First year the employees must go through two enrollments:
 - January - Denton ISD enrollment
 - May/August - TRS ActiveCare enrollment

How to join TRS-ActiveCare

- Board must pass a resolution authorizing transition to TRS-ActiveCare.
- Superintendent must send a request letter to Executive Director of TRS
- Must submit request in writing six (6) months prior to proposed effective date.
 - Effective Date may be 1/1 or 9/1
- The request to join must be approved by Executive Director of TRS.