



# SOUTH SAN ANTONIO INDEPENDENT SCHOOL DISTRICT

## Agenda Item Summary

Meeting Date: December 20, 2023

Agenda Section: Discussion/Possible Action

Agenda Item Title: TRS ActiveCare Plan as South San Antonio ISD's 2024-2025 Medical and Pharmacy Insurance Plan and Administrator

From/Presenters: Rita Uresti, Executive Director of Human Resources

Description: TRS ActiveCare serves the public education sector across Texas with nearly 1000 districts in the plan. They offer three medical plans with Blue Cross Blue Shield as the medical insurance provider and Express Scripts as the pharmacy benefits manager. TRS ActiveCare offers \$0 copay for preventative care, virtual health options, mental health benefits, 24/7 customer care, health coaches, and 24-hour pharmacy access. TRS ActiveCare also protects the district from catastrophic claims and the district would no longer be self-funded and responsible for paying all medical and pharmacy claims.

Historical Data: South San ISD self-funds the medical insurance benefits which means the district is responsible for paying all claims. Our district health insurance contributes \$3 million dollars to the \$9.5M deficit. United Health Care is our current medical and prescription provider.

Recommendation: Approve TRS ActiveCare Plan as South San Antonio ISD's 2024-2025 Medical and Pharmacy Insurance Plan and Administrator beginning September 1, 2024.

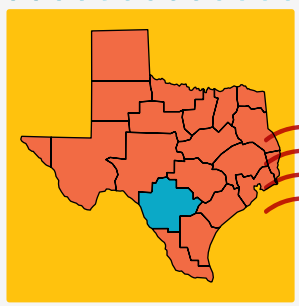
Purchasing Director and Approval Date: Not applicable

Funding Budget Code and Amount: Not Applicable

Goal: 2. SSAISD will recruit, develop, support, and retain effective teachers, principals, and other instructional staff.

*Remember the Alamo... and that TRS-ActiveCare has the largest network of doctors and hospitals in Texas!*

# TRS-ActiveCare REGION 20



## TRS-ActiveCare Plan Highlights 2023-24



### Learn the Terms.

- **Premium:** The monthly amount you pay for health care coverage.
- **Deductible:** The annual amount for medical expenses you're responsible to pay before your plan begins to pay its portion.
- **Copay:** The set amount you pay for a covered service at the time you receive it. The amount can vary by the type of service.
- **Coinsurance:** The portion you're required to pay for services after you meet your deductible. It's often a specified percentage of the costs; i.e. you pay 20% while the health care plan pays 80%.
- **Out-of-Pocket Maximum:** The maximum amount you pay each year for medical costs. After reaching the out-of-pocket maximum, the plan pays 100% of allowable charges for covered services.

# 2023-24 TRS-ActiveCare Plan Highlights Sept. 1, 2023 – Aug. 31, 2024



All TRS-ActiveCare participants have **three plan options**. Each includes a wide range of wellness benefits.

## How to Calculate Your Monthly Premium

Total Monthly Premium

⊖ Your District and State Contributions

⊖ **Your Premium**

*Ask your Benefits Administrator for your district's specific premiums.*

## Wellness Benefits at No Extra Cost\*

Being healthy is easy with:

- \$0 preventive care
- 24/7 customer service
- One-on-one health coaches
- Weight loss programs
- Nutrition programs
- Ovia™ pregnancy support
- TRS Virtual Health
- Mental health benefits
- And much more!

*\*Available for all plans. See the benefits guide for more details.*

## New Rx Benefits!

- Express Scripts is your new pharmacy benefits manager! CVS pharmacies and most of your preferred pharmacies and medication are still included.
- Certain specialty drugs are still \$0 through SaveOnSP.

|              | TRS-ActiveCare Primary  | TRS-ActiveCare Primary+  | TRS-ActiveCare HD   |
|--------------|---|--|---|
| Plan Summary | <ul style="list-style-type: none"> <li>• Lowest premium of all three plans</li> <li>• Copays for doctor visits before you meet your deductible</li> <li>• Statewide network</li> <li>• Primary Care Provider (PCP) referrals required to see specialists</li> <li>• Not compatible with a Health Savings Account (HSA)</li> <li>• No out-of-network coverage</li> </ul> | <ul style="list-style-type: none"> <li>• Lower deductible than the HD and Primary plans</li> <li>• Copays for many services and drugs</li> <li>• Higher premium</li> <li>• Statewide network</li> <li>• PCP referrals required to see specialists</li> <li>• Not compatible with a Health Savings Account (HSA)</li> <li>• No out-of-network coverage</li> </ul> | <ul style="list-style-type: none"> <li>• Compatible with a Health Savings Account (HSA)</li> <li>• Nationwide network with out-of-network coverage</li> <li>• No requirement for PCPs or referrals</li> <li>• Must meet your deductible before plan pays for non-preventive care</li> </ul> |

| Monthly Premiums      | Total Premium | Your Premium | Total Premium | Your Premium | Total Premium | Your Premium |
|-----------------------|---------------|--------------|---------------|--------------|---------------|--------------|
| Employee Only         | \$376         | \$           | \$442         | \$           | \$388         | \$           |
| Employee and Spouse   | \$1,016       | \$           | \$1,150       | \$           | \$1,048       | \$           |
| Employee and Children | \$640         | \$           | \$752         | \$           | \$660         | \$           |
| Employee and Family   | \$1,279       | \$           | \$1,459       | \$           | \$1,320       | \$           |

| Plan Features                           | In-Network Coverage Only     | In-Network Coverage Only     | In-Network                   | Out-of-Network               |
|---|------------------------------|------------------------------|------------------------------|------------------------------|
| Type of Coverage                        | In-Network Coverage Only     | In-Network Coverage Only     | In-Network                   | Out-of-Network               |
| Individual/Family Deductible            | \$2,500/\$5,000              | \$1,200/\$2,400              | \$3,000/\$6,000              | \$5,500/\$11,000             |
| Coinsurance                             | You pay 30% after deductible | You pay 20% after deductible | You pay 30% after deductible | You pay 50% after deductible |
| Individual/Family Maximum Out of Pocket | \$7,500/\$15,000             | \$6,900/\$13,800             | \$7,500/\$15,000             | \$20,250/\$40,500            |
| Network                                 | Statewide Network            | Statewide Network            | Nationwide Network           |                              |
| PCP Required                            | Yes                          | Yes                          | No                           |                              |

| Doctor Visits |            |            |                              |                              |
|---------------|------------|------------|------------------------------|------------------------------|
| Primary Care  | \$30 copay | \$15 copay | You pay 30% after deductible | You pay 50% after deductible |
| Specialist    | \$70 copay | \$70 copay | You pay 30% after deductible | You pay 50% after deductible |

| Immediate Care                 |                               |                               |                               |                              |
|--------------------------------|-------------------------------|-------------------------------|-------------------------------|------------------------------|
| Urgent Care                    | \$50 copay                    | \$50 copay                    | You pay 30% after deductible  | You pay 50% after deductible |
| Emergency Care                 | You pay 30% after deductible  | You pay 20% after deductible  | You pay 30% after deductible  |                              |
| TRS Virtual Health-RediMD (TM) | \$0 per medical consultation  | \$0 per medical consultation  | \$30 per medical consultation |                              |
| TRS Virtual Health-Teladoc®    | \$12 per medical consultation | \$12 per medical consultation | \$42 per medical consultation |                              |

| Prescription Drugs                     |   |   |  |  |
|--|---|---|--|--|
| Drug Deductible                        | Integrated with medical                                 | \$200 deductible per participant (brand drugs only)     | Integrated with medical  |  |
| Generics (31-Day Supply/90-Day Supply) | \$15/\$45 copay; \$0 copay for certain generics         | \$15/\$45 copay   | You pay 20% after deductible; \$0 coinsurance for certain generics |  |
| Preferred                              | You pay 30% after deductible                            | You pay 25% after deductible                            | You pay 25% after deductible                                       |  |
| Non-preferred                          | You pay 50% after deductible                            | You pay 50% after deductible                            | You pay 50% after deductible                                       |  |
| Specialty (31-Day Max)                 | \$0 if SaveOnSP eligible; You pay 30% after deductible  | \$0 if SaveOnSP eligible; You pay 30% after deductible  | You pay 20% after deductible                                       |  |
| Insulin Out-of-Pocket Costs            | \$25 copay for 31-day supply; \$75 for 61-90 day supply | \$25 copay for 31-day supply; \$75 for 61-90 day supply | You pay 25% after deductible                                       |  |

**This plan is closed and not accepting new enrollees. If you're currently enrolled in TRS-ActiveCare 2, you can remain in this plan.**

| TRS-ActiveCare 2   |
|--|
| <ul style="list-style-type: none"> <li>• Closed to new enrollees</li> <li>• Current enrollees can choose to stay in plan</li> <li>• Lower deductible</li> <li>• Copays for many services and drugs</li> <li>• Nationwide network with out-of-network coverage</li> <li>• No requirement for PCPs or referrals</li> </ul> |

| Total Premium | Your Premium |
|---------------|--------------|
| \$1,013       | \$           |
| \$2,402       | \$           |
| \$1,507       | \$           |
| \$2,841       | \$           |

| In-Network                   | Out-of-Network               |
|------------------------------|------------------------------|
| \$1,000/\$3,000              | \$2,000/\$6,000              |
| You pay 20% after deductible | You pay 40% after deductible |
| \$7,900/\$15,800             | \$23,700/\$47,400            |
| Nationwide Network           |                              |
| No                           |                              |

|            |                              |
|------------|------------------------------|
| \$30 copay | You pay 40% after deductible |
| \$70 copay | You pay 40% after deductible |

|   |                              |
|---|------------------------------|
| \$50 copay                                      | You pay 40% after deductible |
| You pay a \$250 copay plus 20% after deductible |                              |
| \$0 per medical consultation                    |                              |
| \$12 per medical consultation                   |                              |

|   |  |
|---|--|
| \$200 brand deductible  |  |
| \$20/\$45 copay   |  |
| You pay 25% after deductible (\$40 min/\$80 max)/<br>You pay 25% after deductible (\$105 min/\$210 max)                       |  |
| You pay 50% after deductible (\$100 min/\$200 max)/<br>You pay 50% after deductible (\$215 min/\$430 max)                     |  |
| \$0 if SaveOnSP eligible;<br>You pay 30% after deductible (\$200 min/\$900 max)/<br>No 90-day supply of specialty medications |  |
| \$25 copay for 31-day supply; \$75 for 61-90 day supply   |  |

# What's New and What's Changing



This table shows you the changes between 2022-23 premium price and this year's 2023-24 regional price for your Education Service Center.

|   |                       | 2022-23<br>Total Premium | New 2023-24<br>Total Premium | Change in Dollar<br>Amount | Key Plan Changes  |
|---|-----------------------|--------------------------|------------------------------|----------------------------|---|
| <b>TRS-ActiveCare<br/>Primary</b>                         | Employee Only         | \$346                    | \$376                        | <b>\$30</b>                | <ul style="list-style-type: none"> <li>Individual maximum-out-of-pocket decreased by \$650. Previous amount was \$8,150 and is now \$7,500.</li> <li>Family maximum-out-of-pocket decreased by \$1,300. Previous amount was \$16,300 and is now \$15,000.</li> <li>Teladoc virtual mental health visit copay decreased from \$70 to \$0.</li> </ul>                       |
|   | Employee and Spouse   | \$976                    | \$1,016                      | <b>\$40</b>                |   |
|   | Employee and Children | \$622                    | \$640                        | <b>\$18</b>                |   |
|   | Employee and Family   | \$1,168                  | \$1,279                      | <b>\$111</b>               |   |
| <b>TRS-ActiveCare HD</b>                                  | Employee Only         | \$357                    | \$388                        | <b>\$31</b>                | <ul style="list-style-type: none"> <li>Individual maximum-out-of-pocket increased by \$450 to match IRS guidelines. Previous amount was \$7,050 and is now \$7,500.</li> <li>Family maximum-out-of-pocket increased by \$900 to match IRS guidelines. Previous amount was \$14,100 and is now \$15,000.</li> </ul> <p>These changes apply only to in-network amounts.</p> |
|   | Employee and Spouse   | \$1,005                  | \$1,048                      | <b>\$43</b>                |   |
|   | Employee and Children | \$641                    | \$660                        | <b>\$19</b>                |   |
|   | Employee and Family   | \$1,202                  | \$1,320                      | <b>\$118</b>               |   |
| <b>TRS-ActiveCare<br/>Primary+</b>                        | Employee Only         | \$434                    | \$442                        | <b>\$8</b>                 | <ul style="list-style-type: none"> <li>Family deductible decreased by \$1,200. Previous amount was \$3,600 and is now \$2,400.</li> <li>Primary care provider and mental health copays decreased from \$30 to \$15.</li> <li>Teladoc virtual mental health visit copay decreased from \$70 to \$0.</li> </ul>   |
|   | Employee and Spouse   | \$1,062                  | \$1,150                      | <b>\$88</b>                |   |
|   | Employee and Children | \$699                    | \$752                        | <b>\$53</b>                |   |
|   | Employee and Family   | \$1,336                  | \$1,459                      | <b>\$123</b>               |   |
| <b>TRS-ActiveCare 2<br/>(closed to new<br/>enrollees)</b> | Employee Only         | \$1,013                  | \$1,013                      | <b>\$0</b>                 | <ul style="list-style-type: none"> <li>No changes.</li> <li>This plan is still closed to new enrollees.</li> </ul>  |
|   | Employee and Spouse   | \$2,402                  | \$2,402                      | <b>\$0</b>                 |   |
|   | Employee and Children | \$1,507                  | \$1,507                      | <b>\$0</b>                 |   |
|   | Employee and Family   | \$2,841                  | \$2,841                      | <b>\$0</b>                 |   |

| At a Glance   |                   |                    |                   |
|---------------|-------------------|--------------------|-------------------|
|               | Primary           | HD                 | Primary+          |
| Premiums      | Lowest            | Lower              | Higher            |
| Deductible    | Mid-range         | High               | Low               |
| Copays        | Yes               | No                 | Yes               |
| Network       | Statewide network | Nationwide network | Statewide network |
| PCP Required? | Yes               | No                 | Yes               |
| HSA-eligible? | No                | Yes                | No                |

Effective: Sept. 1, 2023



## Compare Prices for Common Medical Services

### REMEMBER:

Call a Personal Health Guide (PHG) any time 24/7 to help you find the best price for a medical service. Reach them at **1-866-355-5999**.

| Benefit  | TRS-ActiveCare Primary  | TRS-ActiveCare Primary+   | TRS-ActiveCare HD                          |   | TRS-ActiveCare 2  |  |
|--|---|---|--|---|---|--|
|  | In-Network Only   | In-Network Only   | In-Network                                 | Out-of-Network  | In-Network  | Out-of-Network   |
| Diagnostic Labs*   | Office/Independent Lab: You pay \$0                                 | Office/Independent Lab: You pay \$0                                 | You pay 30% after deductible               | You pay 50% after deductible                                  | Office/Independent Lab: You pay \$0                                   | You pay 40% after deductible                                     |
|  | Outpatient: You pay 30% after deductible                            | Outpatient: You pay 20% after deductible                            |  |   | Outpatient: You pay 20% after deductible                              |  |
| High-Tech Radiology  | You pay 30% after deductible  | You pay 20% after deductible  | You pay 30% after deductible               | You pay 50% after deductible                                  | You pay 20% after deductible + \$100 copay per procedure              | You pay 40% after deductible + \$100 copay per procedure         |
| Outpatient Costs   | You pay 30% after deductible  | You pay 20% after deductible  | You pay 30% after deductible               | You pay 50% after deductible                                  | You pay 20% after deductible (\$150 facility copay per incident)      | You pay 40% after deductible (\$150 facility copay per incident) |
| Inpatient Hospital Costs   | You pay 30% after deductible  | You pay 20% after deductible  | You pay 30% after deductible               | You pay 50% after deductible (\$500 facility per day maximum) | You pay 20% after deductible (\$150 facility copay per day)           | You pay 40% after deductible (\$500 facility per day maximum)    |
| Freestanding Emergency Room  | You pay \$500 copay + 30% after deductible                          | You pay \$500 copay + 20% after deductible                          | You pay \$500 copay + 30% after deductible | You pay \$500 copay + 50% after deductible                    | You pay \$500 copay + 20% after deductible                            | You pay \$500 copay + 40% after deductible                       |
| Bariatric Surgery  | Facility: You pay 30% after deductible                              | Facility: You pay 20% after deductible                              | Not Covered                                | Not Covered   | Facility: You pay 20% after deductible (\$150 facility copay per day) | Not Covered  |
|  | Professional Services: You pay \$5,000 copay + 30% after deductible | Professional Services: You pay \$5,000 copay + 20% after deductible |  |   | Professional Services: You pay \$5,000 copay + 20% after deductible   |  |
|  | Only covered if rendered at a BDC+ facility                         | Only covered if rendered at a BDC+ facility                         |  |   | Only covered if rendered at a BDC+ facility                           |  |
| Annual Vision Exam (one per plan year; performed by an ophthalmologist or optometrist) | You pay \$70 copay  | You pay \$70 copay  | You pay 30% after deductible               | You pay 50% after deductible                                  | You pay \$70 copay  | You pay 40% after deductible                                     |
| Annual Hearing Exam (one per plan year)  | \$30 PCP copay<br>\$70 specialist copay                             | \$30 PCP copay<br>\$70 specialist copay                             | You pay 30% after deductible               | You pay 50% after deductible                                  | \$30 PCP copay<br>\$70 specialist copay                               | You pay 40% after deductible                                     |

*\*Pre-certification for genetic and specialty testing may apply. Contact a PHG at 1-866-355-5999 with questions.*

[www.trs.texas.gov](http://www.trs.texas.gov)