



Annual Enrollment 2014-2015 Highlights

Important! This email provides important information about recent TRS Board approval of the changes to the TRS-ActiveCare program.

Benefit Administrator Training Sessions – Attend a Benefits Administrator Training session in your area to learn about the new and exciting changes for the upcoming plan year! [Click here](#) to find a training session in your area.

Eligibility File Transfer – Those participants currently enrolled in TRS-ActiveCare 1-HD or ActiveCare 2 will not need to enroll to stay in their current plan for the 2014-2015 plan year. Eligibility files will automatically be transferred to the new plan administrators.

ActiveCare 3 plan will be discontinued for the upcoming plan year. Those participants currently enrolled in this plan will be automatically moved to ActiveCare 2, unless they enroll in another plan option.

Enrollment starts July 21 and ends August 31, 2014. Annual Enrollment is the opportunity for employees to enroll in a TRS-ActiveCare medical plan for the first time, add dependents or move from one medical plan option to another.

Some of the new exciting changes for 2014-2015 plan year include:

- A new enrollment system – details and instructions will be provided at the BA training session.
- Aetna® and Caremark® are the new plan administrators replacing Blue Cross and Blue Shield® of Texas and Express Scripts
- A new plan option – ActiveCare Select
- Aetna/Caremark TRS-ActiveCare Customer Service team – **1-800-222-9205**
- TRS-ActiveCare websites – www.tractivecareetna.com available now; www.caremark.com/trsactivecare available **June 20, 2014**

All Board-approved plan and premium information is available on the [TRs-ActiveCare](#) website.

[Aetna's Online Provider Directory](#) – Check to see which providers are in the new TRS-ActiveCare plan networks using this custom provider directory. The online directory is available now to search for providers in ActiveCare 1-HD and ActiveCare 2. Information about ActiveCare Select providers will be available **June 16, 2014**.

Some of the new and exciting plan features for the 2014-2015 plans include:

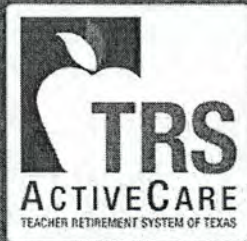
- **Teladoc** – 24/7 phone access to a national network of physicians for non-emergency medical assistance. Teladoc physicians include general practitioners, internists and pediatricians. They can diagnose, treat and prescribe many medications for most common medical issues, such as the flu.

- **Quest Diagnostics® Lab Savings** – Quest Diagnostics has agreed to lower lab rates for TRS-ActiveCare participants. The ActiveCare 2 and ActiveCare Select plans cover lab services at 100% when using Quest Diagnostics for lab work.
- **New Maternity Program** – Aetna’s Beginning Right® Maternity Program nurses can help give babies a healthier start in life. Nurses offer free education about pre-natal care, pre-term labor, newborn care and more.

New TRS-ActiveCare ID cards –All participants will receive new ID cards from Aetna and Caremark. Cards will be mailed prior to **September 1**.

TRS-ActiveCare is going paperless – TRS-ActiveCare Enrollment Guide and Benefits Booklet will be available online only. The TRS-ActiveCare Enrollment Guide will be available by **July 1, 2014**. The TRS-ActiveCare Benefits Booklet will be available **September 1, 2014**. Look for both at www.trs.state.tx.us and the Aetna TRS-ActiveCare website www.trsactivecare.aetna.com.

More information will be available in the coming weeks. Please remember to attend one of the important, informative Benefit Administration training sessions in your area!



2014-2015 TRS-ActiveCare POS II Plans Rates and Benefits Changes effective September 1, 2014

TRS-ActiveCare 3

TRS-ActiveCare 3 to be discontinued effective September 1, 2014.

The Teacher Retirement System of Texas (TRS) regularly reviews the TRS-ActiveCare plan options to ensure the plans meet the health care needs of public employees and their families. Based on this review, TRS will eliminate the TRS-ActiveCare 3 option for the new plan year.

All enrollees in TRS-ActiveCare 3 will be transitioned to TRS-ActiveCare 2 effective September 1, 2014, unless the employee selects another TRS-ActiveCare plan option during the annual enrollment periods for the 2014-2015 plan year.

TRS-ActiveCare 1-HD

Gross Monthly Premium Before State and District Contributions

Coverage Tier	2013-2014 Plan Year	2014-2015 Plan Year
Employee only	\$ 325.00	\$ 325.00
Employee and Spouse	\$ 794.00	\$ 850.00
Employee and Child(ren)	\$ 572.00	\$ 572.00
Employee and Family	\$1060.00	\$1145.00

TRS-ActiveCare 1 -HD-Benefit Changes

Plan Feature	From 2013-2014 Plan Year	To 2014-2015 Plan Year
Individual Deductible	\$2400	\$2500
Family Deductible	\$4800	\$5000
Individual Out-of-Pocket Maximum	\$3850	\$6350
Family Out-of-Pocket Maximum	\$4200	\$9200
	(Out-of-Pocket Maximums exclude deductibles and copayments)	(Out-of-Pocket Maximums include deductibles, copayments and coinsurance)
Teladoc Physician Services	N/A	\$40 consultation fee applies to deductible and OOP expenses

TRS-ActiveCare Select Plan

Gross Monthly Premium Before State and District Contributions

Coverage Tier	2013-2014	2014-2015 Plan Year
Employee only	N/A	\$ 450.00
Employee and Spouse	N/A	\$1044.00
Employee and Child(ren)	N/A	\$ 709.00
Employee and Family	N/A	\$1238.00

Plan Feature	2014-2015 Plan Year
Individual Deductible	\$1200
Family Deductible	\$3600
Individual Out-of-Pocket Maximum	\$6350
Family Out-of-Pocket Maximum	\$9200
	(Out-of-Pocket Maximums include deductibles and copayments)
Preventative Services	100% for all ACA designated services
Teladoc Physician Services	100% covered
Quest Lab Services	100% covered
Bariatric Surgery	Excluded
Annual Drug Deductible	\$200, excluding generic drugs (Tier 1)
Retail Short-Term Drug Copays	
Tier 1 Drugs	\$20
Tier 2 Drugs	\$40
Tier 3 Drugs	50% coinsurance
(Up to 31 day supply)	
Retail Maintenance Drug Copay	
Tier 1 Drugs	\$25
Tier 2 Drugs	\$50
Tier 3 Drugs	50% coinsurance
(Up to 31 day supply)	
Mail Order Drug Copays	
Tier 1 Drugs	\$45
Tier 2 Drugs	\$105
Tier 3 Drugs	50% coinsurance
(Up to 90 day supply)	
Specialty Drugs	20% coinsurance

ActiveCare 2 Plan

Gross Monthly Premium Before State and District Contributions

Coverage Tier	2013-2014 Plan Year	2014-2015 Plan Year
Employee only	\$ 529.00	\$ 555.00
Employee and Spouse	\$1203.00	\$1287.00
Employee and Child(ren)	\$ 841.00	\$ 875.00
Employee and Family	\$1323.00	\$1323.00

TRS-ActiveCare 2-Benefit Changes

Plan Feature	From 2013-2014 Plan Year	To 2014-2015 Plan Year
Individual Out-of Pocket Maximum	\$4000 \$8000 (Out-of-Pocket Maximums exclude deductibles and copayment)	\$6000 \$12000 (Out-of-Pocket Maximums include deductibles, copayments and coinsurance)
Specialty Drugs	\$200 copay per fill	\$200 copay for up to 31 day supply; \$450 copay for 32-90 day supply
Teladoc Physician Services	N/A	100% covered
Quest Lab Services	N/A	100% covered