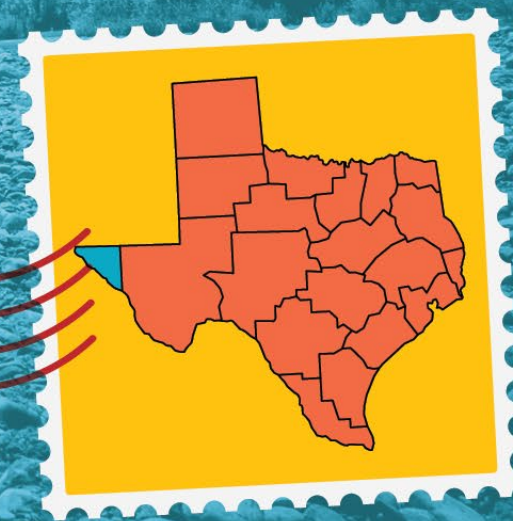


TRS-ActiveCare

REGION 19



San Elizario ISD & TRS-ActiveCare

What We'll Review Today



Introductions

The Question: Should San Elizario ISD consider choosing TRS-ActiveCare?

Advantages of ActiveCare, Including Affordability

ActiveCare Benefits

District Resources

Questions & Next Steps

Paving the path forward



Superior Quality

Even as costs rise nationwide, TRS is positioned to deliver the best cost efficiency without sacrificing the quality of TRS-ActiveCare plans.



Stability

TRS' size and stability are a clear advantage to plan participants.



Educator-Focused

TRS operates with the best interest of Texas educators in mind, ensuring TRS-ActiveCare plans remain customized for the unique needs of the participants.



Innovative

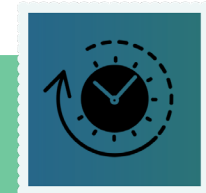
TRS' commitment to deliver innovative solutions for Texas educators makes us the right partner to help navigate changes to the health care environment.

TRS-ActiveCare Advantage



BELOW MARKET COSTS, EVEN BEFORE FEDERAL FUNDS

- Total costs for the most popular plan is **14% lower than similar plans offered by non-par districts**
- In the past ten years, TRS' Plans experienced **HALF** the cost growth of other self-insured plans in Texas



HIGHLY EFFICIENT

- **97%** of funding goes **directly to health care costs**
- **\$21.5 billion saved in FY 2022** through programs that avoid waste, improve care, & limit charges to the best price available



PLAN OF CHOICE

- **99%** of education employers chose to **stay in TRS' health plan**
- **1 in 67 Texans** are enrolled in TRS-ActiveCare
- Provides health care to **nearly 1,000 districts**

Leveraging TRS-ActiveCare Scale



We Offer Districts:

- ✓ Locked-in premiums in advance of plan year
- ✓ Savings by eliminating need to buy stop-loss insurance and risk charges
- ✓ Market-leading discounts
- ✓ Low administrative costs
- ✓ Ongoing rate stability
- ✓ Protection from volatility and catastrophic claims
- ✓ Turnkey, one-stop administration & operations
- ✓ Broad networks and comprehensive coverage



99%
of participating employers
chose to remain with
TRS-ActiveCare
for FY 25

TRS-ActiveCare Advantage



Shaping a New Generation of TRS Health Plan Innovation

We are all keenly aware of the staffing challenges in the education sector that affect not just Texas, but the nation. We seek to be one solution to maintain a solid teacher workforce that will educate Texans for years to come.



Regional Rating Methodology

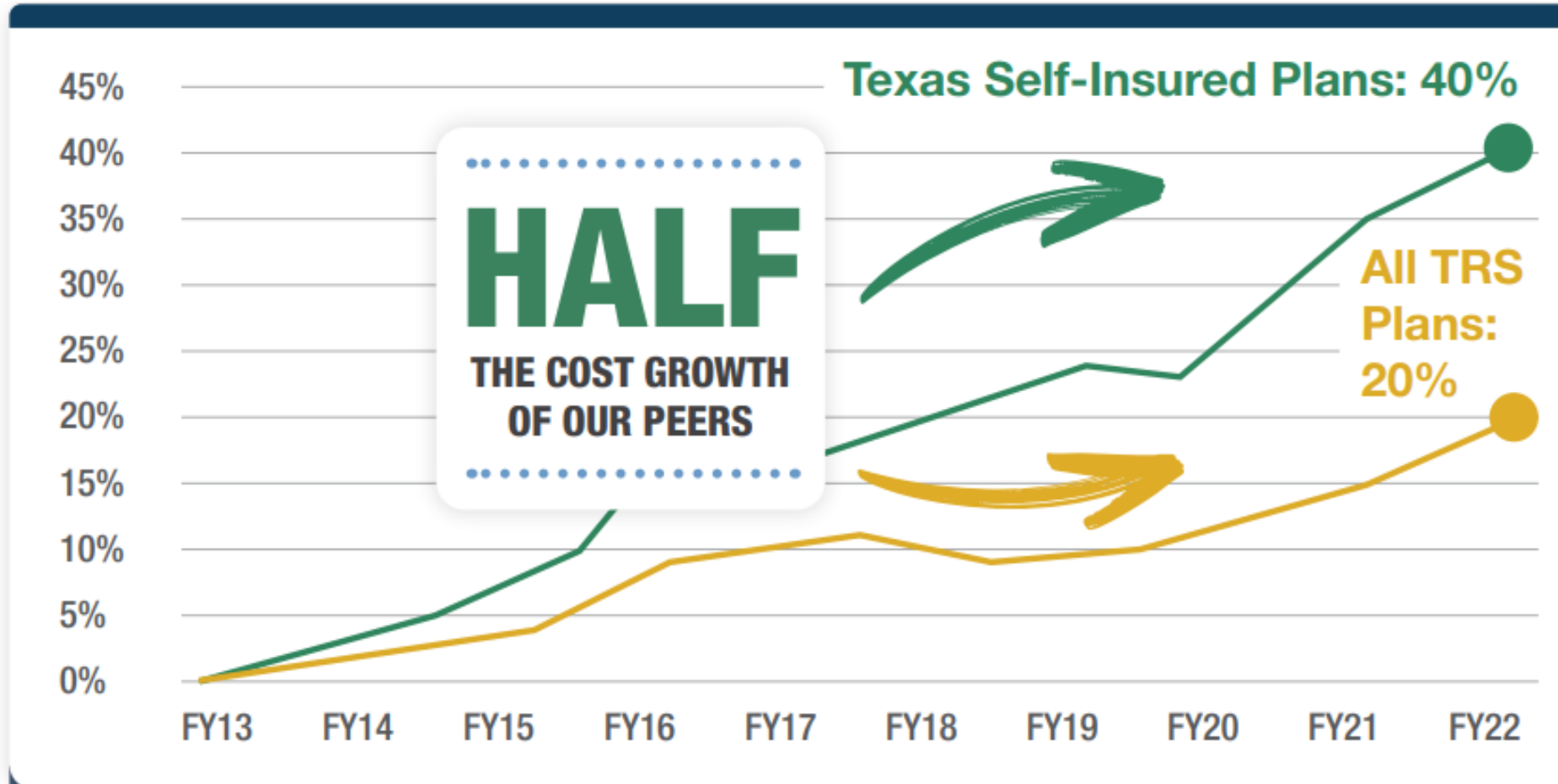
We adjust rates to the cost of care in your region.

Our regional rating methodology takes into account many factors, including:

- ✓ Average statewide rate
- ✓ Regional cost of care
- ✓ Demographics like age and gender
- ✓ Population risk
- ✓ Historical costs
- ✓ Network and benefits
- ✓ Addition and elimination of employers in the plan
- ✓ Large risk pool



TRS Plans Experienced Half the Cost Growth of Texas Self-Insured Plans



Note: Allowed charges represent the cost to both the plan and the participants. TRS plans include all self-insured plans. Milliman data for Texas ASO does not include pharmacy rebates. Excluding rebates from all TRS plans would increase growth to 27%. The comparison does not adjust for changes in plan design or demographics over time.

How Do We Keep Our Admin So Low?



TRS Health Care Industry Expertise



Contracting



Operations & Management



Engagement & Communications



Actuarial Science



Analytics



Finance

Our team of health care experts is dedicated to taking on the challenges of health care on San Elizario ISD's behalf.

We continually evaluate claims data, contract for market-leading discounts, and identify outliers and trends for action.

Our leadership team has a combined decades of years in the health care industry. That experience is yet another value-add TRS can bring to San Elizario ISD.

We Shield Employers From the Volatility of Health Care Claims



Results from one catastrophic claimant at \$1.5 million per year

\$125 PER MONTH

cost per employee in other self-funded plans

(Based on a district with 1,000 employees enrolled in coverage)

\$0.47 PER MONTH

cost per participant in TRS-ActiveCare

The district further saves by avoiding the cost of stop-loss insurance.

We Help Keep Your Employees Informed



TRs will be your full-service partner! We ensure your benefits administrators (BAs) are aware of the resources made available to educate your employees on their health plan.



- ✓ Monthly emails to BAs letting them know everything BCBSTX will communicate to employees that month
- ✓ Fliers, posters, pamphlets, etc. on things like where to go for care, how to find a PCP, chronic conditions, etc.
- ✓ *The Pulse* monthly newsletter with consumer and benefits topics
- ✓ DAs available to do employee benefits presentations
- ✓ Text campaigns to members



2024-25
TRS-ActiveCare

HEALTH BENEFITS



What's Included in the ActiveCare Plans



Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

ActiveCare Plans 2024-25



Benefit	TRS-ActiveCare HD	TRS-ActiveCare Primary	TRS-ActiveCare Primary+
	In-Network & Out-of-Network	In-Network Only	In-Network Only
Individual Deductible	\$3,200 / \$6,400	\$2,500	\$1,200
Family Deductible	\$6,400 / \$12,800	\$5,000	\$2,400
Individual Out-of-Pocket Max	\$8,050 / \$20,250	\$8,050	\$6,900
Family Out-of-Pocket Max	\$16,100 / \$40,500	\$16,100	\$13,800
Office Visit	30% after deductible / 50% after deductible	\$30 PCP Copay \$70 SPC Copay	\$15 PCP Copay \$70 SPC Copay
Urgent Care	30% after deductible / 50% after deductible	\$50 Copay	\$50 Copay
TRS Virtual Health (Medical)	\$42 Consult Fee Teladoc \$30 Consult Fee RediMD	\$12 Copay Teladoc \$0 Copay RediMD	\$12 Copay Teladoc \$0 Copay RediMD
Preventive Care	Covered at 100%	Covered at 100%	Covered at 100%
Inpatient Admission	30% after deductible / 50% after deductible	30% after deductible	20% after deductible
Emergency Room	30% after deductible / 50% after deductible	30% after deductible	20% after deductible
Free-Standing ER	\$500 + 30% after deductible / \$500 + 50% after deductible	\$500 Copay + 30% after deductible	\$500 Copay + 20% after deductible
Pharmacy Deductible	Integrated with deductible	Integrated with deductible	\$200 Brand drugs only

Comparison Core Plans vs ActiveCare Primary+



	Core Plan Tier 1 ACO	Core Plan Tier 2 PPO	TRS-ActiveCare Primary+
Benefit	Employee Total Premium \$903 <i>(employer contribution + employee premium)</i>	Employee Total Premium \$903 <i>(employer contribution + employee premium)</i>	Employee Total Premium \$470 <i>(employee premium w/o employer contribution)</i>
Individual Deductible	\$1,250	\$1,500	\$1,200
Family Deductible	\$2,500	\$3,000	\$2,400
Individual Out-of-Pocket Max	\$6,000	\$7,000	\$6,900
Family Out-of-Pocket Max	\$12,000	\$14,000	\$13,800
Office Visit	\$40 PCP Copay \$65 Specialist, Copay	\$50 PCP Copay \$75 SPC Copay	\$15 PCP Copay \$70 SPC Copay
Urgent Care	\$75 Copay	\$100 Copay	\$50 Copay
Virtual Health (Medical)	\$40 office visit copay; no deductible	\$50 office visit copay; no deductible	\$12 Copay Teladoc \$0 Copay RediMD
Preventive Care	Covered at 100%	Covered at 100%	Covered at 100%
Inpatient Admission	20% after \$150 copay; after deductible	40% after \$200 copay; after deductible	20% after deductible
Emergency Room	Covered 100% after \$200 copay	Covered 100% after \$200 copay	20% after deductible
Free-Standing ER			\$500 Copay + 20% after deductible
Pharmacy	Generic Retail \$10 / \$0 Mail Order (31-90 day) Preferred Retail \$40 / \$60 Mail order (31-90 day) Non-Preferred \$60/\$80 Mail order (31-90 day) Specialty \$80 (30 day)	Generic Retail \$10 / \$0 Mail Order (31-90 day) Preferred Retail \$40 / \$60 Mail order (31-90 day) Non-Preferred \$60/\$80 Mail order (31-90 day) Specialty \$80 (30 day)	\$200 brand drug deductible Generic \$15/\$45 (31 days/90 days) Preferred 25% after deductible (\$100/\$265 max) Non-preferred brand 50% after deductible Specialty \$0 if SaveOn SP Eligible; 30% after deductible



Comparison CDHP Plans vs ActiveCare HD

Benefit	CDHP Tier 1 ACO	CDHP Tier 2 PPO	TRS-ActiveCare HD	
	Employee Total Premium \$673 <i>(employer contribution + employee premium)</i>	Employee Total Premium \$673 <i>(employer contribution + employee premium)</i>	Employee Total Premium \$416 <i>(employee premium w/o employer contribution)</i>	
Individual Deductible	\$3,500	\$4,000	\$3,200 In-Network	\$6,400 Out-Of-Network
Family Deductible	\$7,000	\$8,000	\$6,400 In-Network	\$12,800 Out-Of-Network
Individual Out-of-Pocket Max	\$3,500	\$5,000	\$8,050 In-Network	\$20,250 Out-Of-Network
Family Out-of-Pocket Max	\$7,000	\$10,000	\$16,100 In-Network	\$40,500 Out-Of-Network
Office Visit	Covered 100%; after deductible	20%; after deductible	30% after deductible	50% after deductible
Urgent Care	Covered 100%; after deductible	20%; after deductible	30% after deductible	50% after deductible
TRS Virtual Health (Medical)	Covered 100%; after deductible	20%; after deductible	\$42 Consult Fee Teladoc \$30 Consult Fee RediMD	
Preventive Care	Covered at 100%	Covered at 100%	Covered at 100%	
Inpatient Admission	Covered 100%; after deductible	20%; after deductible	30% after deductible	50% after deductible
Emergency Room	Covered 100%; after deductible	20%; after deductible	30% after deductible	
Free-Standing ER			\$500 + 30% after deductible	\$500 + 50% after deductible
Pharmacy Deductible	Generic \$10/\$0 Mail order (31 days) Preferred \$35/\$60 Mail order (31 days) Non-Preferred brand \$55/\$80 Mail order (31 days)	Generic \$10/\$0 Mail order (31 days) Preferred \$35/\$60 Mail order (31 days) Non-Preferred brand \$55/\$80 Mail order (31 days)	Generic 20% after deductible / \$0 coinsurance for certain generics Preferred 25% after deductible Non-Preferred 50% after deductible Specialty 20% after deductible	

CHOOSE A PCP FOR BETTER HEALTH

Did you know a PCP can manage your health care and save you money?



They know you and your lifestyle best.



They'll handle your preventive care, which is covered at 100%.



They understand your medical history, medications and treatment preferences.



They'll refer you to a specialist, when needed.



They provide care centered around YOU.



They may help you have fewer sick days by keeping you healthier.

If you're a new participant

on the TRS-ActiveCare Primary or TRS-ActiveCare Primary+ plan, you must choose a PCP during annual enrollment. If you don't, we'll choose one for you. You can change your PCP anytime.

Don't have a PCP or want to find a new one? Use **Provider Finder**® to search for providers by location, specialty, and more. You can also call a Personal Health Guide at 1-866-355-5999 for help.



EXPRESS SCRIPTS®

2024-25
TRS-ActiveCare

HEALTH BENEFITS



ActiveCare 2024-25 Wellness



TRS Virtual Health



Convenient, Quality Health Care from Home or On The Go



Teladoc®

1-855-Teladoc
(1-855-835-2362)



Mental Health visits subject to additional cost

\$0 mental health copay

for TRS-ActiveCare Primary and TRS-ActiveCare Primary+ plans

RediMD™

1-866-989-CURE
(1-866-989-2873)



Registration Code: trsactivecare

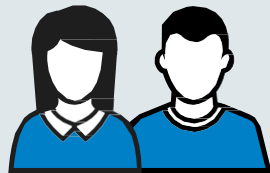
*Only available through Teladoc

Teladoc and RediMD are independent companies that have contracted with your employer to provide virtual doctor visits. Both Teladoc and RediMD do not offer Blue Products or Services. BCBSTX makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

Preventive Care at No Cost

What's Covered?

- **In-network care is covered at 100% with no copay or deductible.** Out-of-network benefits vary by plan.
- **Preventive care and screenings include:**



- well-woman exam
- Mammogram (age 35+)
- Colonoscopy (age 45+)
- annual wellness exam
- prostate exam (age 45+)
- mental health screenings



- well-baby/child exam
- routine immunizations

Important to remember:

Lab tests related to managing a condition like diabetes or asthma **aren't** preventive care and are covered under applicable deductible and coinsurance levels.

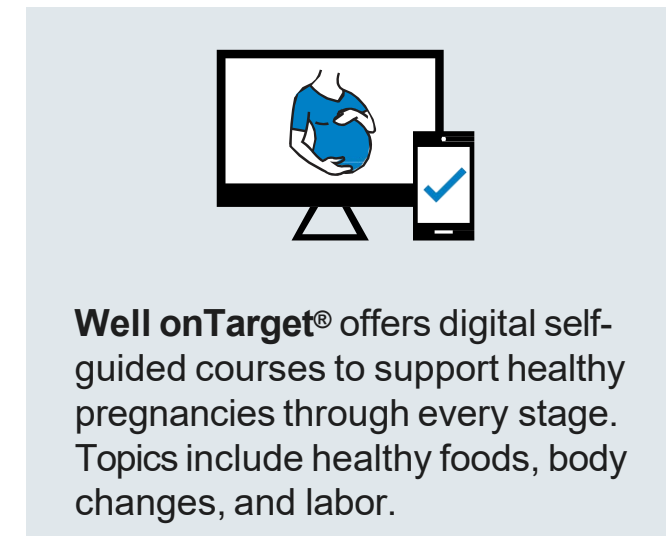
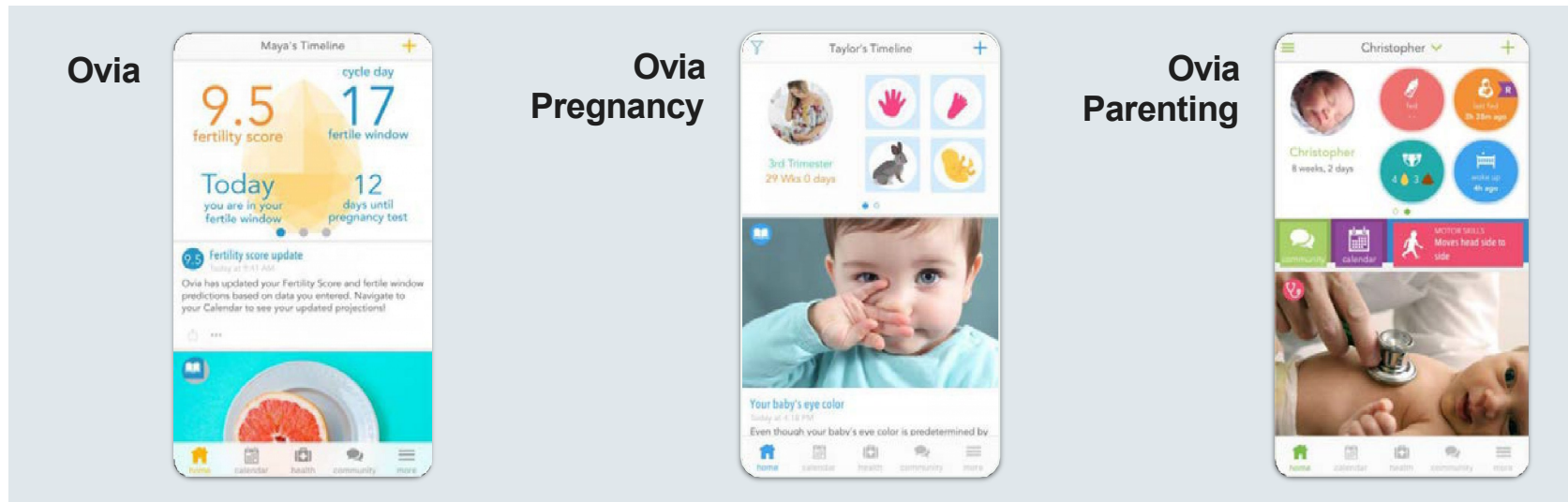
Women's and Family Health

Provides support for pregnancy, parenting and menopause.



Ovia Health™ apps offer health trackers, videos, tips, coaching and more!

Interactive programs



Well onTarget® offers digital self-guided courses to support healthy pregnancies through every stage. Topics include healthy foods, body changes, and labor.

Exceptional maternity coverage includes:

- electric breast pumps covered at 100% (two per year)
- hospital-grade breast pump rental covered up to a maximum of \$150 (one per year)
- lactation specialist visits covered at 100% (six visits per year)
- No-cost high-risk pregnancy support

Ovia Health is an independent company that has contracted with Blue Cross and Blue Shield of Texas to provide maternity and family benefits solutions for members with coverage through BCBSTX. BCBSTX makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

WellonTarget® is a registered trademark of Health Care Service Corporation.

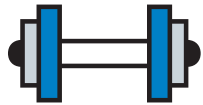
Wellness Benefits



Well onTarget

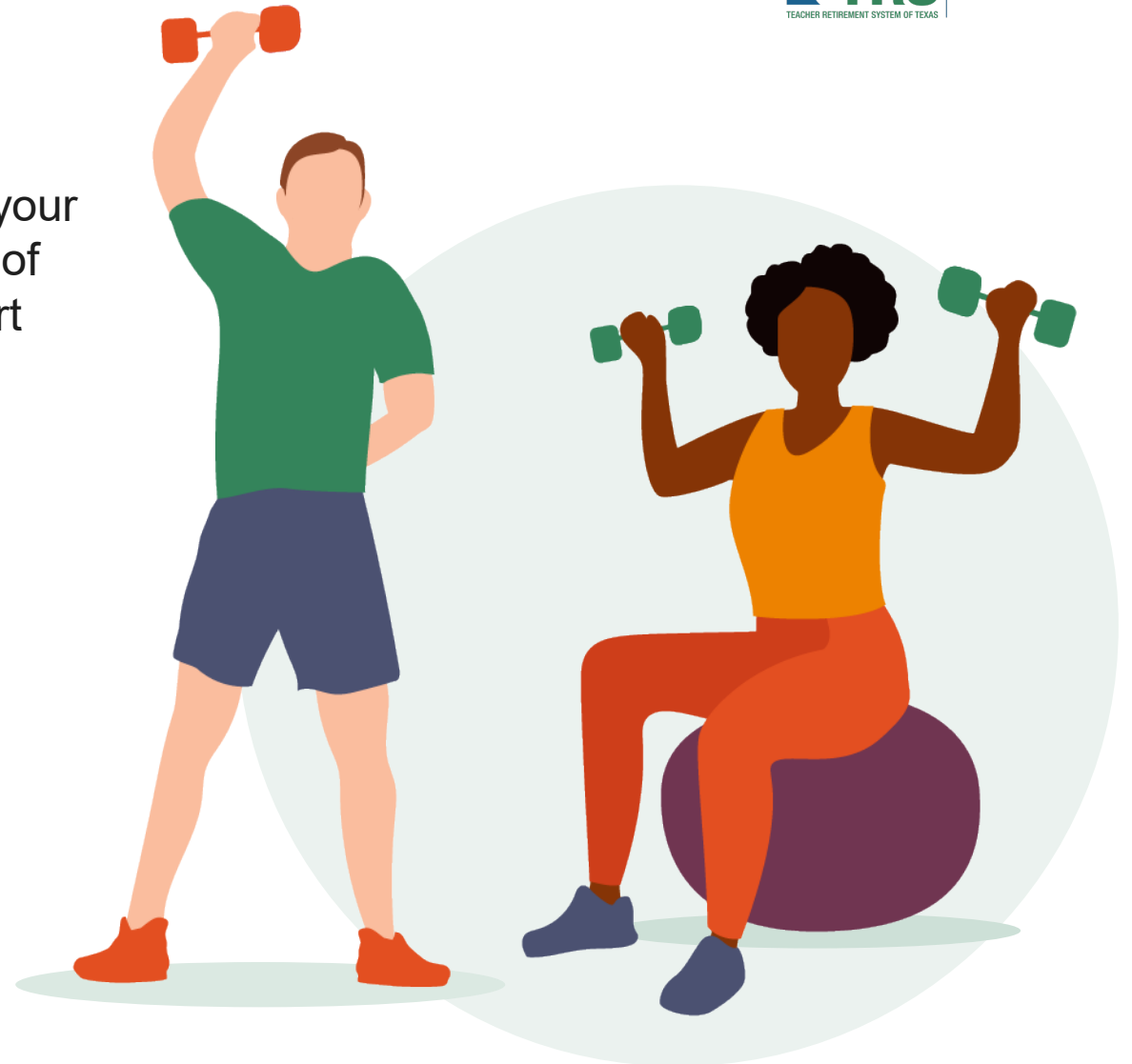
can help you manage your health and reach your wellness goals in one place. Take advantage of self-guided courses or get one-on-one support from a wellness coach with:

- managing stress
- improving fitness level and dietary habits
- losing or maintaining weight
- improving cholesterol and blood pressure



The Fitness Program

offers affordable, no-contract memberships at gyms nationwide. There's also a virtual only option.



Be Rewarded for Wellness

Become a Savings Superhero



Blue PointsSM lets your employees earn rewards for participating in healthy activities.



Blue365
Because health is a big deal[®]

Save money on health and wellness products and services from top retailers that aren't covered by insurance.



Member Rewards allows you to earn up to \$599 for choosing a cost-effective, trusted provider for services like MRI, mammograms, colonoscopies, and CT scans.

**AVERAGE
REWARD**



\$188
Colonoscopy



\$118
CT Scan



\$107
MRI

Here for You 24/7



We're Available 24/7!

Save **1-866-355-5999** in your contacts as Personal Health Guide or PHG for easy access. You can also download the **BCBSTX App** to chat anytime!





EXPRESS SCRIPTS®

2024-25
TRS-ActiveCare

HEALTH BENEFITS



ActiveCare 2024-25 Pharmacy Benefits



ActiveCare Plans Prescription Drug Benefit 2024-2025



Benefit	TRS-ActiveCare HD		TRS-ActiveCare Primary		TRS-ActiveCare Primary+	
	Individual	Family	Individual	Family	Individual	Family
Deductible	\$3,200	\$6,400	\$2,500	\$5,000	\$200 per Individual Brand Drug only (Rx Only)	
Out-of-Pocket Max	\$8,050	\$16,100	\$8,050	\$16,100	\$6,900	\$13,800
	Retail 31 / 90 Day	Home Delivery 90 Day	Retail 31 / 90 Day	Home Delivery 90 Day	Retail 31 / 90 Day	Home Delivery 90 Day
Generic	20%* After Ded	20%* After Ded	\$15 / \$45*	\$45*	\$15 / \$45	\$45
Preferred Brand*** (Max does not apply if brand is selected and generic is available)	25% After Ded	25% After Ded	30% After Ded	30% After Ded	25% (max \$100)/(max \$265) After Ded	25% (max \$265) After Ded
Non-Preferred Brand***	50% After Ded	50% After Ded	50% After Ded	50% After Ded	50% After Ded	50% After Ded
	Accredo 31 Day		Accredo 31 Day		Accredo 31 Day	
Specialty Medication	20% After Ded		30% After Ded		30% After Ded	

*Select preventative generic medications will be \$0

***If patient or prescriber request brand only on a prescription where a generic is available, participant will be responsible for the cost difference plus generic copay. This amount may exceed the maximum for preferred brand. Penalties do not apply towards the maximum out of pocket.



EXPRESS SCRIPTS®



PHARMACY BENEFIT MANAGER (PBM) FOR TRS-ACTIVECARE PARTICIPANTS



- The leading PBM, putting medicine in reach of more than 100 Million people
- Providing TRS-ActiveCare access to:
 - 60k+ retail pharmacies across the United States
 - Convenient Home Delivery services from Express Scripts Pharmacy
 - Simple Member Web and Mobile Apps
 - Accredo Specialty Pharmacy
 - Specialized pharmacists, nurses, and other clinicians in 20+ condition-specific Therapeutic Resource Centers

EXPRESS SCRIPTS MAINTENANCE MEDICATION PHARMACY NETWORK



Participants choose how to save with a 3-month supply:



Express Scripts® Pharmacy

- Delivered to participant's with FREE standard shipping for maintenance medications
- Transfer prescriptions easily online, by phone, or via Express Scripts® mobile app
- Auto-refills and refill reminders available
- Speak with a pharmacist by phone 24/7



Participating Pharmacy

- Go to a convenient, nearby location
- Transfer prescriptions easily in-store, by phone, or online
- Ask about auto refills and refill reminders
- Find nearest participating pharmacy at **[express-scripts.com/trsactivecare](https://www.express-scripts.com/trsactivecare)**

GET PARTICIPANTS STARTED:

To choose a three-month supply, participants should log in or register at [express-scripts.com/90day](https://www.express-scripts.com/90day). Participants can also call the ESI Member Services number on the back of their participant ID card 844-367-6108.

We Are Here to Help



24/7 TRS-ActiveCare Dedicated ESI phone line: **844-367-6108**

Including the ability to speak with a pharmacist

Accredo Specialty Pharmacy: **800-596-7701**



Express Scripts Mobile App



Dedicated TRS-ActiveCare Express Scripts Website

www.express-scripts.com/trsactivecare



90-day Mail Order

Register online or through the Express Scripts Mobile App with the participant ID number on your ID card.





2024-25
TRS-ActiveCare

HEALTH BENEFITS



Tools and Resources for School Districts



Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

Multi-Layered Support for Your District

TRS District Ambassadors for Medical & Pharmacy Benefits



Strategic partners for district leadership and extension of TRS

Provide information about trends in health care market to inform district decision-making

Annual Enrollment and health fair support

Analyze utilization trends to collaboratively reduce participant costs

Benefits Administrator Advocates



Support eligibility questions, escalations, and exceptions

Reconcile bills

Oversee TRS administrative eligibility rules

Provide access to care updates

Personal Health Guides



Respond to questions from district staff & participants about medical benefits

Locate and assign Primary Care Providers (PCPs)

Provide support for benefits, claims, prior authorizations and referrals

Assist with scheduling appointments

Your TRS Medical District Ambassador!



We're available throughout the Lone Star State to give you the exceptional, localized support your district deserves!

www.bcbstx.com/trsactivecareba/da/da-directory

Your **TRS Medical District Ambassador** can help your district get the most out of the TRS-ActiveCare medical plans.

We're here to:



partner with you on district-specific strategic initiatives like health fairs, benefits presentations, and Annual Enrollment support



analyze your district utilization trends to help your employees maximize their benefits and reduce out-of-pocket costs



provide education and guidance about developments in TRS and legislation affecting your district health plans

NEXT STEPS



Non-Participating Employer

Rules for Joining TRS-ActiveCare



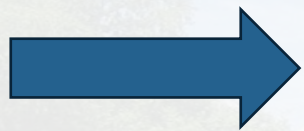
Notify plans to join TRS-AC by 12/31 before PY they will offer TRS-AC; deliver required forms

Employer joins AC on the first day of the next plan year (Sept 1)

Five-year commitment to stay; can leave after five.

Building a Bridge

Designed for districts who use a different benefit calendar than TRS



Issue: District has a different plan year than Sept 1-Aug. 31 but may want to join TRS-ActiveCare.



New rule allows district to avoid terminating plan mid-year; TRS underwrites custom rates for district to use during transitional period.



District evaluates proposed “transitional” rates and decides if it wants to join TRS-ActiveCare.

Should your district be interested, there are special rules regarding the timing of the delivery of forms and data to TRS-ActiveCare.

QUESTIONS?

