



# Benefits Training

Your TRS-ActiveCare Plan

Plan Year 2025-26



# What's New and What's Changing

**New for the  
plan year  
beginning  
9/1/2025**

## **Member Rewards is expanding**

- get rewarded for choosing top performing physicians

## **TRS-ActiveCare Primary and TRS-ActiveCare Primary+ plans:**

**The following services will no longer require a referral**

- dermatologist visits
- eye exams (both routine and diagnostic)
- physical therapy

**NEW!! Airrosti Remote Recovery program offers physical therapy services designed to relieve common aches and pains at no additional cost.**



# BCBSTX and TRS-ActiveCare EMPLOYEE HEALTH BENEFITS

# Choosing The Best Plan



Employees have three TRS-ActiveCare plan options.

## 1 TRS-ActiveCare Primary

- lowest premium
- copays for doctor visits before you meet your deductible
- statewide network
- referrals from Primary Care Provider required to see specialists\*
- no out-of-network coverage

## 2 TRS-ActiveCare Primary+

- lowest deductible
- copays for many services and drugs
- higher premium
- statewide network
- referrals from Primary Care Provider required to see specialists\*
- no out-of-network coverage

## 3 TRS-ActiveCare HD

- compatible with a Health Savings Account
- nationwide network with out-of-network coverage
- no requirement for Primary Care Providers or referrals
- must meet your deductible before plan pays for non-preventive care

## TRS-ActiveCare 2 Closed to new enrollees

- current enrollees can choose to stay in plan
- lower deductible
- copays for many services and drugs
- nationwide network with out-of-network coverage
- no requirement for Primary Care Providers or referrals

\*NEW for this plan year, dermatologist visits, eye exams (both routine and diagnostic) and physical therapy don't require a referral from your PCP

# What Plan is Best For You?

**Primary/Primary+** might be right if you have or are at risk for chronic conditions, and want a doctor actively involved in coordinating their care.



- has a family history of high blood pressure
- frequently checks-in with a cardiologist about his heart health
- wants predictable copays

**He chose one of the TRS-ActiveCare Primary plans.**



The **TRS-ActiveCare Primary** plan has the lowest premium, so they pay less per month for their coverage.

The **TRS-ActiveCare Primary+** plan can be a better value if their family needs more care. It has:

- lowest deductible
- lowest maximum out of pocket
- lowest costs for things like emergency care, medications, x-rays, and lab work

# What Plan is Best For You?

**HD** might be right if you want to invest in a Health Savings Account, may need to seek care outside of Texas, and don't have regular doctor visits.



Cindy

- goes for her annual check-up, but rarely sees a doctor
- lives in a border town close to Louisiana
- wants to be covered in Texas and Louisiana
- wants to invest in an HSA

**She chose TRS-ActiveCare HD's nationwide network.**

## More Features Include:

- higher deductible and coinsurance rates instead of copays
- no PCP or referrals required
- out-of-network coverage



# WHAT SETS TRS-ACTIVECARE APART

# What's Included in the Plans

- Mental Health Care
- Virtual Health
- Care for the Whole Family
- Wellness Benefits
- Cost Savings
- Member Rewards



# Mental Health Care is Health Care

Your mental health is just as important as your physical health.  
You have mental health coverage, and several options for getting care.



## In-Person

### Provider Finder

- search for in-network mental health providers

### Headway

- search for in-network licensed therapist or psychiatrist based on your location and concerns
- schedule an appointment
- see a provider in-person, by phone or video chat



## Virtual

### Teladoc

- speak with a licensed mental health provider by phone or video chat



## Digital

### Learn to Live

- get help with stress, anxiety, depression, substance abuse and more
- no added cost

### Well OnTarget®

- work with a wellness coach to combat stress, sleep issues and more
- no added cost

Learn to Live provides educational behavioral health programs. Members considering further medical treatment should consult with a physician. Learn to Live, Inc. is an independent company that provides online behavioral health programs and tools for members with coverage through Blue Cross and Blue Shield of Texas.

Headway is a separate company that has contracted with Blue Cross and Blue Shield of Texas to provide behavioral health management 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.

# TRS Virtual Health

Get Convenient, Quality Health Care from Home or On The Go with  
TRS Virtual Health powered by Teladoc® and RediMD™



cold and flu  
allergies  
acute illnesses  
asthma  
skin issues



muscle strains  
respiratory infections  
digestive problems  
mental health  
services\*

**Teladoc®**

**1-855-Teladoc**

**(1-855-835-2362)**



Mental Health visits subject  
to additional cost on the TRS-ActiveCare HD plan.

**\$0 mental health copay**

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

**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.

# Care for the Whole Family

Support for the whole family's health in every stage of life, covered at 100%



## Men

Studies show that men pay less attention to their health. They need:

- annual wellness exams
- screenings for **heart disease, cancer, mental health** and other issues
- wellness coaching to help them get and stay healthy

## Women

An annual well-woman exam is crucial for overall and reproductive health. It screens for cancers and other health issues specific to women. They also get:

- **support from a maternity specialist** for high-risk pregnancies
- **electric breast pumps**, limited to two per plan year
- **hospital-grade breast pump** rentals are covered up to \$150 of allowed amount.
- **lactation counseling services**, six visits per plan year
- **Ovia Health™ apps** offer support for pregnancy, parenting, periods and menopause.

## Baby and Child

Babies and children require frequent checkups. These visits include:

- tracking growth
- vision, hearing and oral health screenings
- routine immunizations

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.

Well onTarget® 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.



The Fitness Program is provided by Tivity Health, an independent contractor which administers the Prime Network of fitness centers. The Prime Network is made up of independently-owned and managed fitness centers. Onthemark tool is owned by GuideWell, an independent company. Onthemark provides worksite consulting services for Blue Cross and Blue Shield of Texas. Onthemark and GuideWell are solely responsible for the products or services they provide.

# Be Rewarded for Wellness



## Become a Savings Superhero



Blue Points<sup>SM</sup> lets you earn rewards for participating in healthy activities. Redeem points for gift cards to treat yourself.



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

Get More Wellness Information



Blue365 is a discount program only for BCBSTX members. This is NOT insurance. Some of the services offered through this program may be covered under the health plan you choose to offer. Employees should check their benefit booklet or call the Customer Service number on the back of their ID card for specific benefit facts. Use of Blue365 does not change monthly payments, nor do costs of the services or products count toward any maximums and/or plan deductibles. Discounts are only given through vendors that take part in this program BCBSTX does not guarantee or make any claims or recommendations about the program's services or products. Members should consult their doctor before using these services and products. BCBSTX reserves the right to stop or change this program at any time without notice.

Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal at [wellontarget.com](http://wellontarget.com) for further information. The Well onTarget member rewards redemption service is provided by an independent third party.

# Where To Go For Care

|                                                                                                              |                                                                                                                  |                                                                                                                     |                                                                                                                      |                                                                                                                                                                    |
|--------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>RECESS WITH RAGWEED</p>  | <p>RUNNING TRACK ROAD RASH</p>  | <p>IGNORED "WET FLOOR" SIGN</p>  | <p>TWO WORDS: BUNSEN BURNER.</p>  | <p>ONE WORD: DON'T</p>                                                          |
| <p><b>VIRTUAL HEALTH</b></p>                                                                                 | <p><b>PRIMARY CARE PROVIDER</b></p>                                                                              | <p><b>URGENT CARE CLINIC</b></p>                                                                                    | <p><b>EMERGENCY ROOM</b></p>                                                                                         | <p><b>FREESTANDING ER</b></p>                                                                                                                                      |
| <p><b>Go here for:</b><br/>Allergies, asthma<br/>Colds, fevers<br/>Rashes</p>                                | <p><b>Go here for:</b><br/>Routine screenings<br/>Flu, COVID-19<br/>Minor illnesses, injuries</p>                | <p><b>Go here for:</b><br/>Stitches<br/>Sprains, minor breaks<br/>Severe flu symptoms</p>                           | <p><b>Go here for:</b><br/>Chest pain, heart attacks<br/>Strokes<br/>Broken bones</p>                                | <p>Rarely in network =<br/>\$\$\$\$\$\$\$<br/>May not be set up<br/>for true emergencies =<br/><b>delayed care</b><br/>Delayed care =<br/>\$\$\$\$\$\$\$\$\$ ☠</p> |
| <p>\$</p>                                                                                                    | <p>\$</p>                                                                                                        | <p>\$\$\$</p>                                                                                                       | <p>\$\$\$\$</p>                                                                                                      |                                                                                                                                                                    |

**Still stumped? Call the 24/7 Nurseline anytime at 1-833-968-1770**

# NEW!! Airrosti Remote Recovery

Physical therapy services designed to relieve pain from the following areas:



Back



Knee



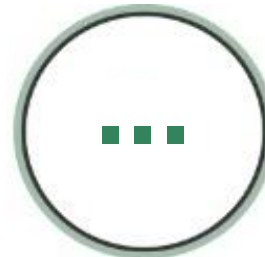
Arm



Foot



Wrist



Plus More

**TRS-ActiveCare Primary and TRS-ActiveCare Primary+ participants can fix muscle and joint pain FAST – at no additional cost! Airrosti will:**

- connect them with an experienced provider
- create an individualized recovery plan on the Airrosti app
- give them easy-to-follow mobility and stability exercises to do at home
- mail them a Remote Recovery Kit with the tools they need to get the most out of their recovery plan

Disclaimer: In-clinic care, if elected, will be subject to regular plan benefits. You'll receive a complimentary recovery kit only after you register to begin your Airrosti Remote Recovery care plan and complete your first remote consultation with your Airrosti provider.

Airrosti is a separate company that has contracted with Blue Cross and Blue Shield of Texas to provide back and joint pain resolution services for members with coverage through BCBSTX.

# Member Rewards



 Earn up to \$599 for choosing a cost-effective, trusted provider or facility for services like MRI, mammograms, colonoscopies and CT scans.



**\$190**  
Colonoscopy



**\$109**  
MRI



**\$118**  
CT Scan



**\$117**  
Specialist Visit

**AVERAGE  
REWARD**

**NEW this year, get rewarded for visits with a specialist or PCP.**



A photograph of a smiling Black man with a beard, wearing a blue button-down shirt, talking on a black smartphone and holding a light green mug.

Scan here for more information about Member Rewards





# TOOLS AND RESOURCES FOR YOU

# Here for You 24/7: Personal Health Guides

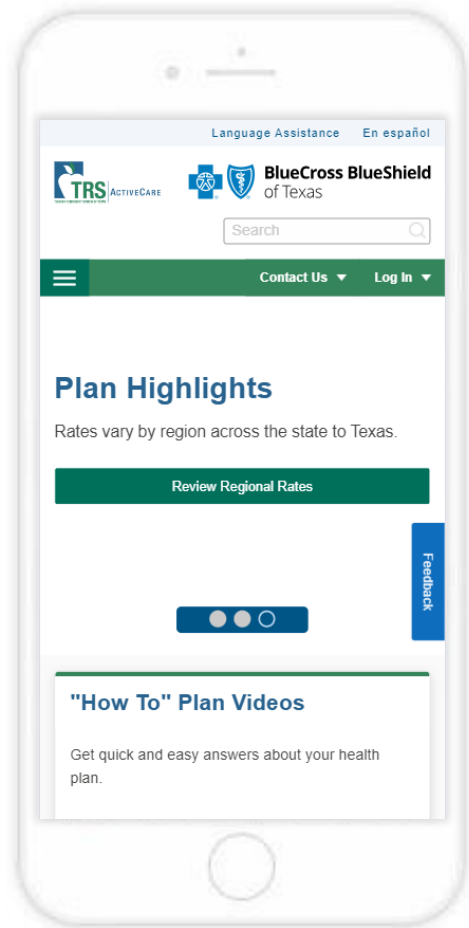


## We're Available 24/7!

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!



# Resources at Your Fingertips



## Blue Access for Members<sup>SM</sup>

- select or change your PCP
- view claims and Explanation of Benefits
- compare costs of doctors and services

## BCBSTX App

- download a temporary ID card
- live chat 24/7
- text **BCBSTXAPP** to **33633** to get the app

## Other Resources

- watch “How To” video series
- explore the enrollment toolkit
- access Provider Finder and more

You can access these resources and more on the TRS-ActiveCare website.



# ID Cards

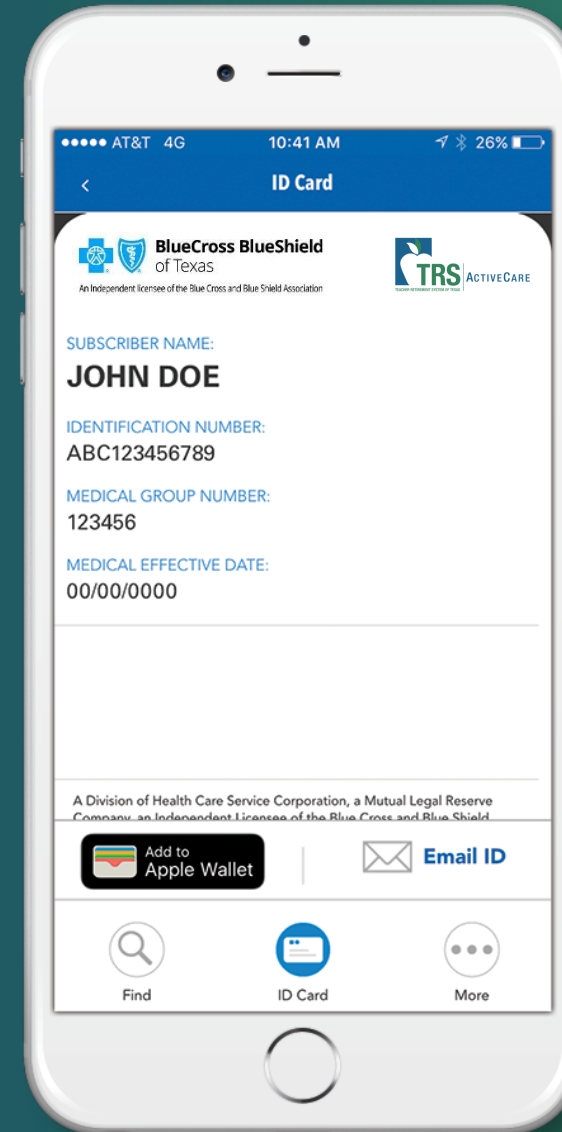
**Only TRS-ActiveCare HD participants, NEW enrollees or employees that switch plans will get a physical ID card in the mail.**

Get a digital ID card:

- open the **BCBSTX App**
- select **View ID Card**

Each family member enrolled in the TRS-ActiveCare Primary or TRS-ActiveCare Primary+ plan will get their own ID card with their PCP's name printed on it.

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



# Thank You!

