TRS ACTIVECARE
TEACHER RETIREMENT SYSTEM OF TEXAS

From A to Z

Your TRS-ActiveCare Plan

Plan Year 2026-27







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TRS ActiveCare
TEACHER RETIREMENT SYSTEM OF TEXAS

YOUR TRS-ACTIVECARE HEALTH BENEFITS

BlueCross BlueShield of Texas

What’s New and What’s Changing

NEW
for the plan year beginning 9/1/2026

NEW tiering feature in Provider Finder® for TRS-ActiveCare 2 and TRS-ActiveCare Primary

The Member Rewards program is even better

- you’ll get your reward in cash, in the form of a check that’s mailed to your home



TRS ActiveCare
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COMPARING YOUR PLAN OPTIONS

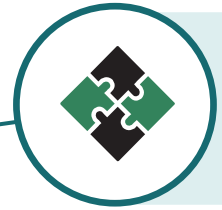
Know the Terms



Copay – The set amount you pay for a covered service when you get it.



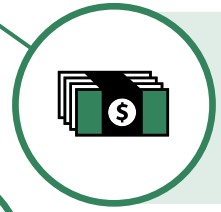
Deductible – The amount you pay for covered health care services before your insurance plan starts to pay.



Coinsurance – The portion you pay for services after you meet your deductible.



Tiering – Providers and facilities are grouped into tiers based on quality, cost and best practice clinical guidelines. Tier 1 providers and facilities offer top performance and best value. You pay less when you choose Tier 1 and may pay more when you choose Tier 2.



Maximum Out of Pocket – The maximum amount you pay each year for medical costs. After reaching your MOOP, the plan pays 100% of the costs for covered services.



Referrals – Written authorization from your PCP to get care from a different in-network provider, specialist or facility.

Choosing The Best Plan

You 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
- tiering feature that lowers your out-of-pocket costs when you choose cost-effective, quality providers for your care

What Plan is Best For You?

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

Derek

- 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 you pay less per month for your coverage.

The **TRS-ActiveCare Primary+** plan can be a better value if your 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

Plan Comparison

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

Remember: Coinsurance is the portion you pay for services after you meet your deductible.

What Plan is Best For You?

HD might be right for you 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

Plan Comparison

Benefit	TRS-ActiveCare HD In-Network & Out-of-Network	TRS-ActiveCare 2 (Closed) In-Network & Out-of-Network
Individual Deductible	**$3,400 / $6,800**	$1,000 / $2,000
Family Deductible	**$6,800 / $13,600**	$3,000 / $6,000
Pharmacy Deductible	Integrated with deductible	$200 Brand drugs only / Integrated with deductible
Individual Out-of-Pocket Max	$8,300 / $20,500	$7,900 / $23,700
Family Out-of-Pocket Max	$16,600 / $41,000	$15,800 / $47,400
Preventive Care	Covered at 100%	Covered at 100%
Office Visit	30% coinsurance / 50% coinsurance	**Tier 1: $20 PCP Copay, $55 SPC Copay** **Tier 2: $40 PCP Copay, $85 SPC Copay** **OON: 40% coinsurance**
Urgent Care	30% coinsurance / 50% coinsurance	$50 Copay / 40% coinsurance
TRS Virtual Health **(Medical)**	$42 Consult Fee Teladoc $30 Consult Fee RediMD	$12 Copay Teladoc $0 Copay RediMD
Inpatient Admission	30% coinsurance / 50% coinsurance ($500/day max)	$150/day + 20% coinsurance / 40% coinsurance ($500/day max)
Outpatient Costs	30% coinsurance / 50% coinsurance	$150/day + 20% coinsurance / $150/day + 40% coinsurance
Emergency Room	30% coinsurance / 50% coinsurance	$250 + 20% coinsurance
Free-Standing ER	$500 + 30% coinsurance / $500 + 50% coinsurance	$500 + 20% coinsurance / $500 + 40% coinsurance

Remember: Coinsurance is the portion you pay for services after you meet your 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 understand your medical history, medications and treatment preferences.



They provide care centered around YOU.



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



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



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

TRS-ActiveCare Primary and TRS-ActiveCare Primary+ plans require you to 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.



TRS ACTIVECARE
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WHAT SETS TRS-ACTIVECARE APART

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

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

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. You need:

- annual wellness exams
- screenings for **heart disease, cancer, mental health** and other issues
- wellness coaching to help you 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. You 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.

Get More Wellness Information



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.

Be Rewarded for Wellness



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

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.

Get More Wellness Information

Where To Go For Care



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

Airrosti Remote Recovery

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



Fix muscle and joint pain FAST – at no additional cost!* Airrosti will:

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

*No-cost after deductible is met if you have the TRS-ActiveCare HD 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.

Lantern

A Surgery Benefit for Regions 10, 11 and 14

What is it?

- A **surgery program** that can match you with the best surgeon for a plannable **joint, spine or bariatric surgery**.
- TRS-ActiveCare Primary, TRS-ActiveCare Primary+ and TRS-ActiveCare 2 will have **out-of-pocket costs offset by up to $1,500.**
- TRS-ActiveCare HD will also have **out-of-pocket costs offset by $1,500 after you meet your deductible.**

Travel Support

- **Car allowance**

Miles Traveled	0-99	100-199	200+
Allowance	$25	$50	$100

- **Per Diem**
  You and a companion are provided a per diem of $35/person/day for food and other essentials.
- **Airfare**
  The highest quality surgeon specializing in a certain procedure may require travel. **If a flight is required, Lantern will book a flight for you and a companion.**



If you have questions about Lantern, contact a Care Advocate at **1-833-423-0960**.

*You will be issued a 1099 for tax purposes.

Member Rewards

Are you paying more than you need to for medical services?

TRS ActiveCare
TEACHER RETIREMENT SYSTEM OF TEXAS

Why pay extra for the exact same care? You don't have to. You'll s**ave money on coinsurance** and **earn up to $599 per year** if you use Member Rewards to shop for your health care.

Services you'll save on:

- **Doctor Visits:** with a Primary Care Provider, OBGYN and Specialists.
- **Heart:** echocardiograms, stent placement and more.
- **Women's and Pregnancy Services:** fetal ultrasounds, hysterectomy, biopsies and more.
- **Imaging and Scans:** X-rays, MRIs, CT scans, PET scans and more.
- **Surgery and Procedures:** joint repair or replacements, colonoscopies, hernia repairs, ENT, sinus, tonsil and more.

NEW!!!

You'll **get a CASH reward** by check.*

Scan here for more information about Member Rewards

*If you have TRS-ActiveCare HD you must meet your deductible before you get your reward



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TOOLS AND RESOURCES FOR YOU

Here for You: Personal Health Guides



- Schedule appointments
- Find In-Network Doctors and Facilities
- Get Cost Estimates
- Track Your Spending
- Find Mental Health Resources
- Anything Related to TRS-ActiveCare Medical Plans

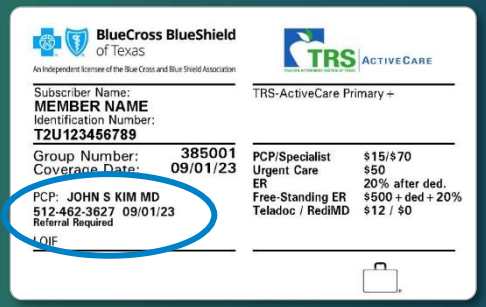
We're available every day, from 6 a.m. to 11 p.m.

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!

ID Cards

You'll get a physical ID card in the mail if you're:

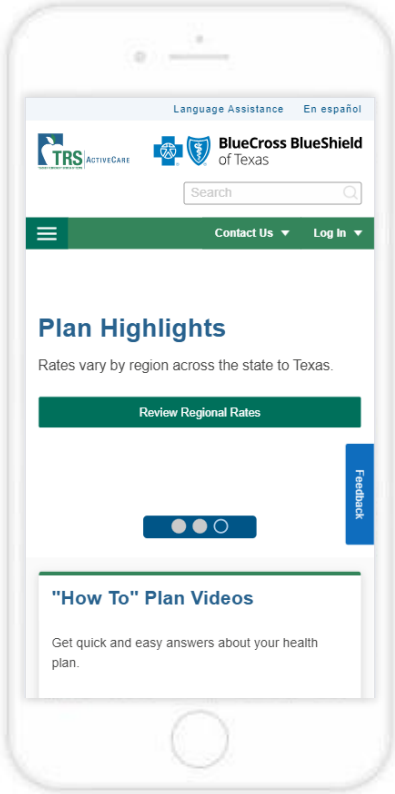
- currently enrolled in the TRS-ActiveCare HD or TRS-ActiveCare 2 plan
- new to TRS-ActiveCare
- switching plans



Get a digital ID card:

- open the **BCBSTX App** and select **View ID Card**
- download from BAM[SM]

Resources at Your Fingertips



Blue Access for Members[SM] and BCBSTX App

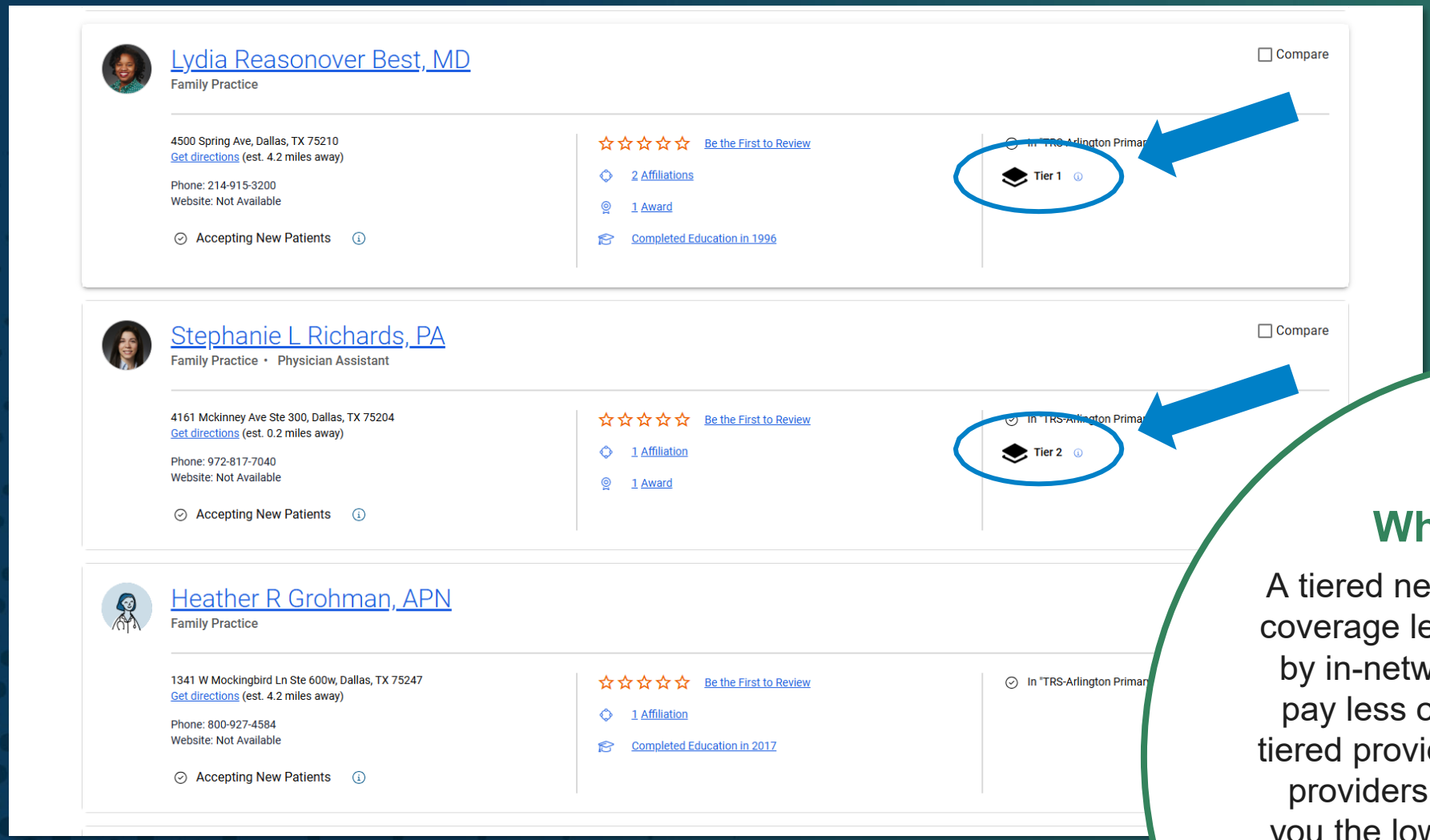
- select or change your PCP
- view claims and Explanation of Benefits
- compare costs of doctors and services
- download a digital ID card
- live chat 24/7
- text **BCBSTXAPP** to **33633** to get the app

Other Resources

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

www.bcbstx.com/trsactivecare

Provider Finder



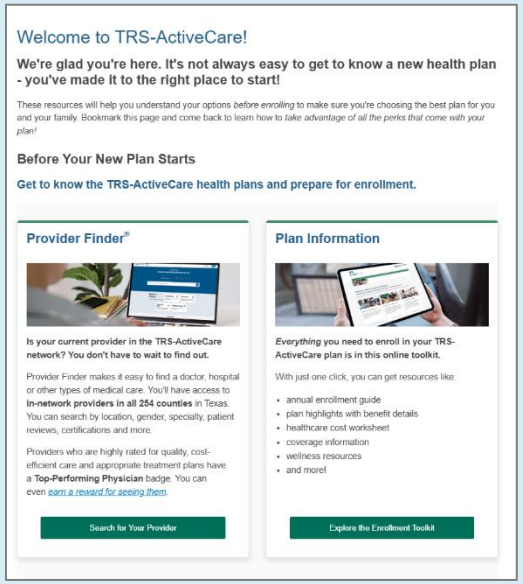
What's Tiering?

A tiered network gives you different coverage levels when you're treated by in-network providers. You may pay less out of pocket with lower-tiered providers. For example, Tier 1 providers and facilities may offer you the lowest out-of-pocket costs.

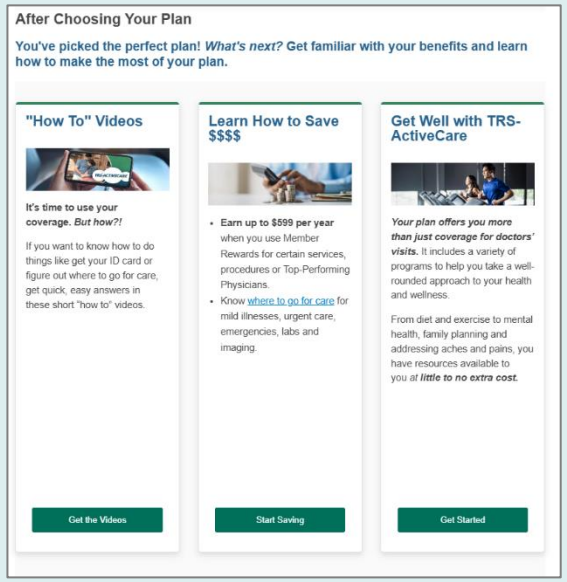
Welcome to TRS-ActiveCare

Use this new resource to help you understand your options *before enrolling* and how to *take advantage of all the perks that come with your plan!*

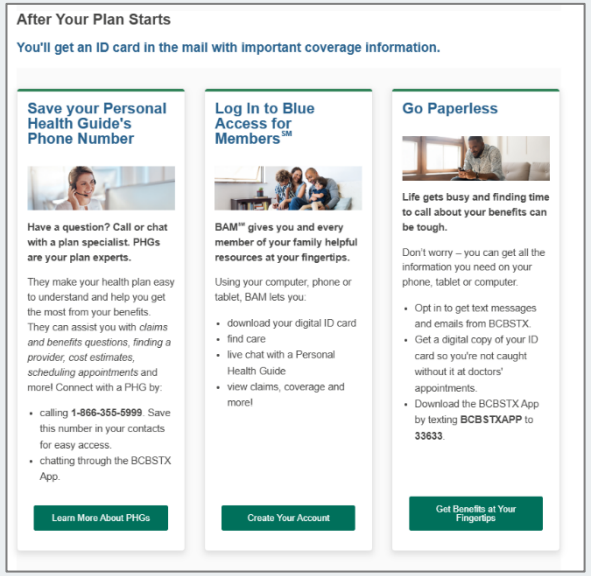
1 Welcome



2 After Choosing Your Plan



3 After Your Plan Starts



https://www.bcbstx.com/trsactivecare/welcome



TRS ACTIVECARE
TEACHER RETIREMENT SYSTEM OF TEXAS

TRS-ACTIVECARE PHARMACY BENEFITS

Plan Year 2026-27

Presented by EXPRESS SCRIPTS® PHARMACY BENEFIT SERVICES

WHO WE ARE

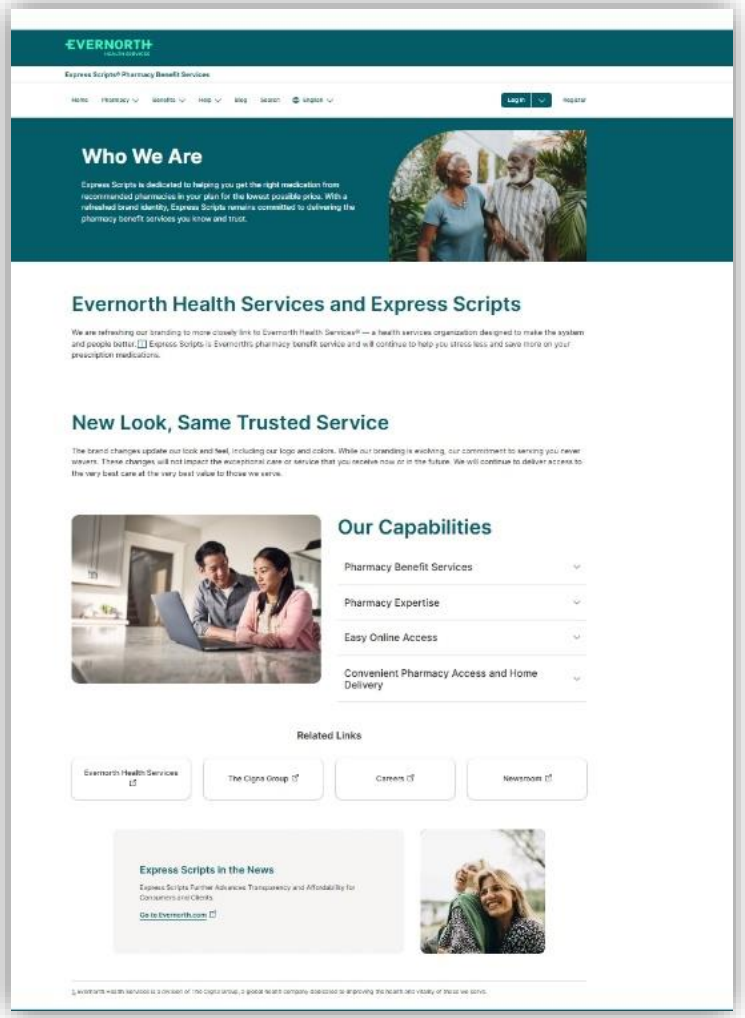
New Look, Same Trusted Service

EVERNORTH® HEALTH SERVICES

We've refreshed our brand for a closer connection to Evernorth Health Services®—Express Scripts is Evernorth's pharmacy benefit service.

The refresh changes our look and feel, including our logos and colors, and our commitment to you remains the same.

We will continue to deliver exceptional pharmacy care.

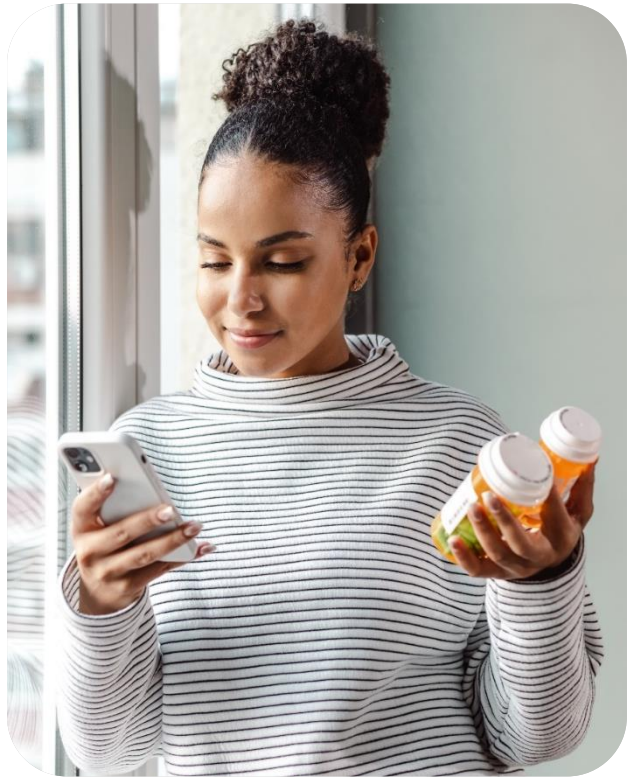


WHO WE ARE

Express Scripts: Your Pharmacy Benefit Services Provider for TRS-ActiveCare

We deliver pharmacy benefits that benefit you by:

- Leading PBM serving nearly **187 million** Americans
- Saving our members approximately **$32 billion** each year
- **Safe and efficient access** to affordable prescription medication
- Offering specialized pharmacists, nurses, and other clinicians in **condition-specific** Therapeutic Resource Centers
- Access to **60k+ retail pharmacies** nationwide and a convenient option to **Home Delivery services**
- Providing simpler, more affordable pharmacy care 24/7



COMMONLY USED TERMS

Before We Start: A Few Important Terms

Short-term Medication

Treats short term illness or condition expected to clear up in a short term

Maintenance Medication

Treats chronic or ongoing condition, often available in 3-month supplies. (example: blood pressure, diabetic medications)

Formulary/Preferred Drug List

Preferred list of commonly prescribed drugs covered by the plan selected on the basis of safety, efficacy and cost

Generic

FDA-approved medications that contain the same active ingredients as brand name counterparts.

Preferred Brand

Brand-name drugs that are included on the plan's formulary

Nonpreferred

Brand-name drugs that are not included on the plan's formulary

Specialty Drug

Medications used to treat complex health conditions

Biosimilar

"Biologic" medication approved by the FDA nearly identical to a biologic drug.

Prior Authorization

Verification that must be obtained before a medication is dispensed that ensures it is being used for a medically-approved indication.

In-network Pharmacy

Pharmacy networks set up to help plans and members save on prescription costs

PHARMACY BENEFIT OVERVIEW

How to Fill Your Prescription

Your prescription conveniently available the way you prefer

Express Scripts® Pharmacy*

Maintenance medication

- 3-month supply delivered straight to your door with FREE standard shipping
- Transfer prescriptions easily online, by phone, or via Express Scripts® mobile app
- Auto-refills and refill reminders available
- Talk with a pharmacist by phone 24/7

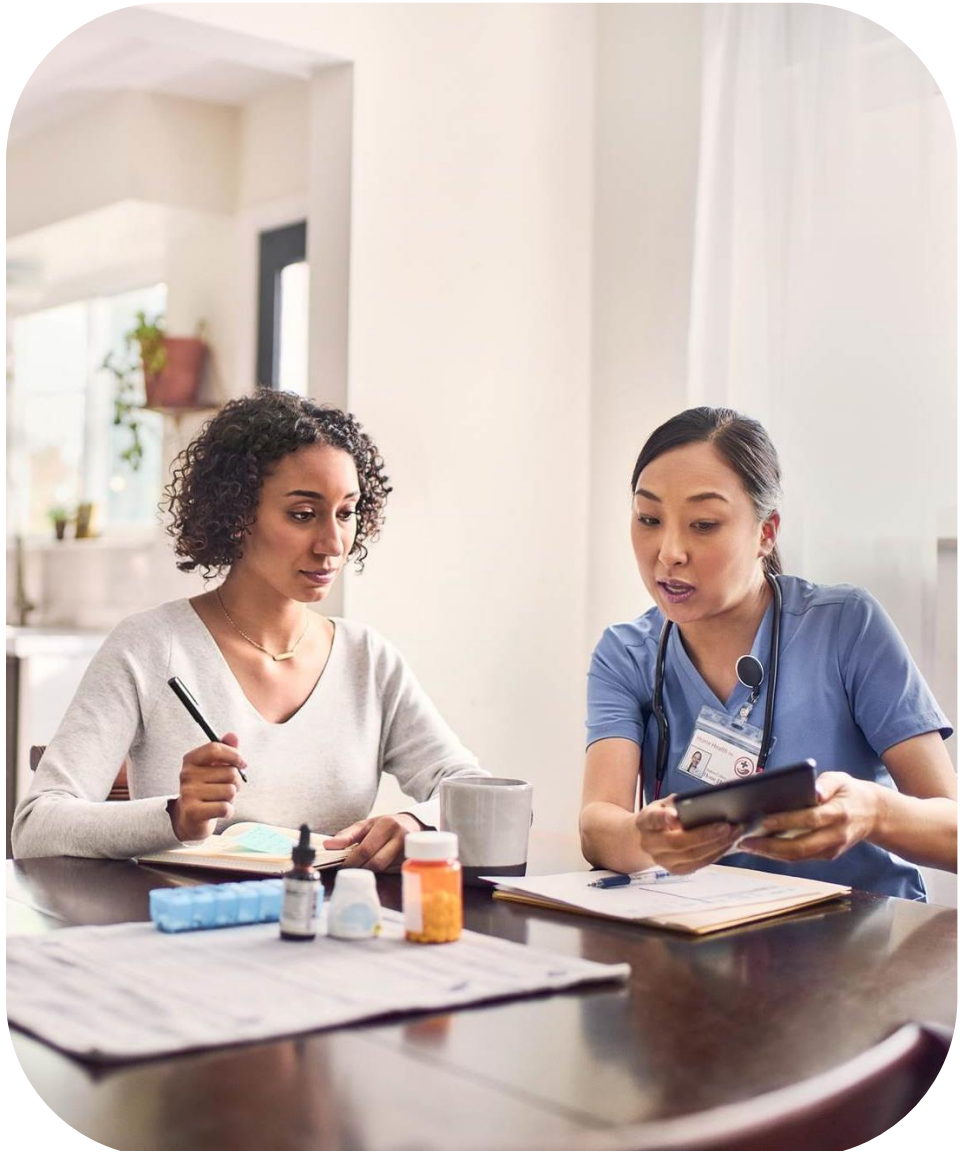
Participating Retail Pharmacy

Short-term and Maintenance medications

- Go to a convenient location near you
- 3-month supply for maintenance medication
- Up to 31-day supply for short-term medications
- Transfer your prescription easily in-store, by phone, or online
- Find your nearest participating pharmacy at **express-scripts.com/trsactivecare**

Get Started: Log in or register at **express-scripts.com/trsactivecare** or call the TRS-ActiveCare dedicated services number services number on your ID card at **1-844-367-6108**

*Maintenance prescriptions are taken on a regular basis for a long period of time to treat chronic conditions. Please note that prescriptions for 35 days or less cannot be filled by Express Scripts Pharmacy and should be filled by a participating retail pharmacy.



Accredo, Evernorth's specialty pharmacy

- Personalized patient care for a wide range of complex and chronic conditions — plus coordination with your doctor
- Specialty clinicians are your guide — offering individualized counseling, education, clinical support
- An easy route for getting your medication. Have questions? **Call 1-800-596-7701**
- Navigate insurance and financial assistance — with access to SaveOnSP

LET'S LOOK AT MORE SPECIFICS

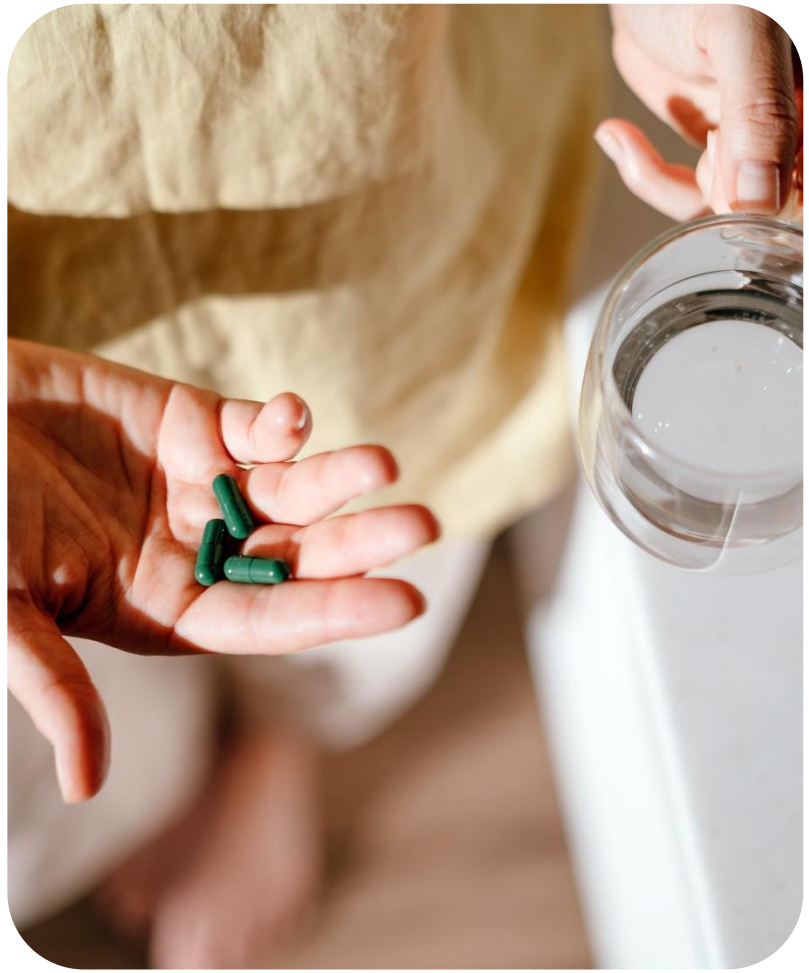
Copay Assistance Through SaveOnSP

If your specialty medication is on the list of select medications, **contact SaveOnSP to get yours at a reduced cost**.

Before the first fill after your benefit goes live, speak with SaveOnSP for copay assistance.

Scan the QR code for resources and a list of covered drugs. Call SaveOnSP at **1-800-683-1074** to enroll.

Monday – Friday 7 a.m.– 8 p.m. Central



Choosing the Best Plan

1 TRS-ActiveCare Primary

- Combined medical and prescription deductible
- Select preventive generics covered at $0
- Generic has copays
- Shares lowest generic copays with Primary+
- SaveOnSP available

2 TRS-ActiveCare Primary+

- Separate prescription deductible for brand drug only
- Lowest out of pocket
- Shares lowest generic copays with Primary
- Generic has copays
- Coinsurance max preferred brand
- SaveOnSP available

3 TRS-ActiveCare HD

- Combined medical and prescription deductible
- Highest out of pocket
- Select preventive generics covered at $0
- Generics have coinsurance
- SaveOnSP not available

TRS-ActiveCare 2 *(Closed to new enrollees)*

- Separate prescription deductible for brand drug only
- Coinsurance max for brand and specialty drugs
- Generic has copays
- SaveOnSP available

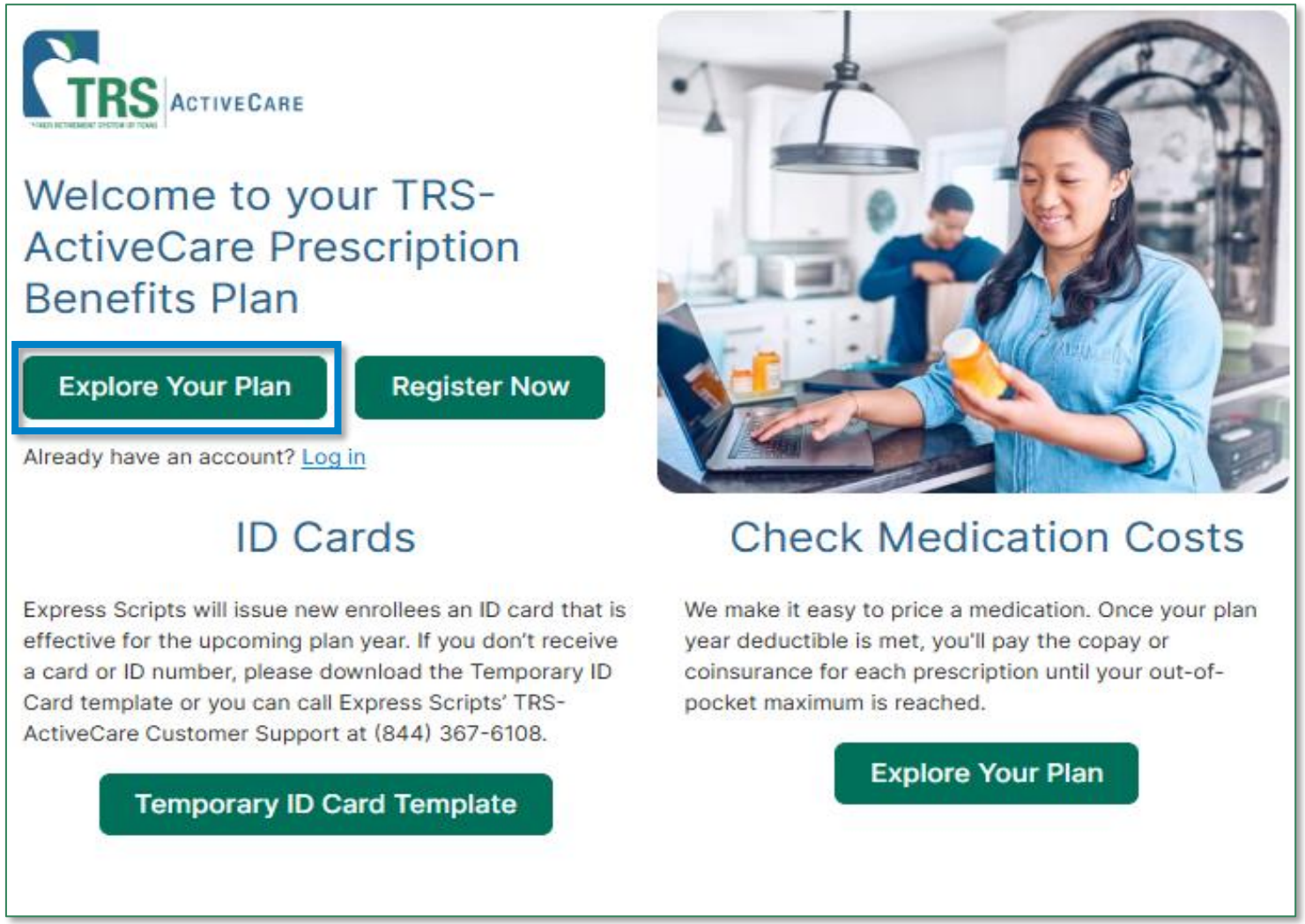
PHARMACY BENEFIT OVERVIEW

Plan Comparison

Benefit	TRS-ActiveCare Primary	TRS-ActiveCare Primary+	TRS-ActiveCare HD	TRS-ActiveCare 2 *(Closed to new enrollees)*
Deductible	Individual = $2,500 Family = $5,000	$200 per Individual Brand Drug Only (Rx Only)	Individual = $3,400 Family = $6,800	$200 per Individual Brand Drug Only (Rx Only)
Out of Pocket	Individual = $8,050 Family = $16,100	Individual = $6,900 Family = $13,800	Individual = $8,300 Family = $16,600	Individual = $7,900 Family = $15,800
Generic (31day/ 90 day)	$15 / $45	$15 / $45	20% after deductible	$20 / $45
Preferred Brand (31 day / 90 day)	30% after deductible	25% after deductible (max $100) / (max $265)	25% after deductible	25% after deductible min $40 to max $80 / min $105 to max $210
Nonpreferred Brand (31 day / 90 day)	50% after deductible	50% after deductible	50% after deductible	50% after deductible min $100 to max $200 / min $215 to max $430
Specialty Medication – 31 day	30% after deductible	20% after deductible (max $500)	20% after deductible	30% after deductible min $200 to max $900
SaveOnSp	Yes	Yes	No	Yes
Select Preventive Generics covered at $0	Yes	No	Yes	No

PHARMACY RESOURCES AND TOOLS

express-scripts.com/trsactivecare



PHARMACY RESOURCES AND TOOLS

Create Your Own Account Now

Just **5 clicks** and **2 minutes** and you'll create a **powerful, personal account**

- Sign up for text alerts so that you never miss an opportunity to save
- Get transparent pricing on all your medications
- And so much more!

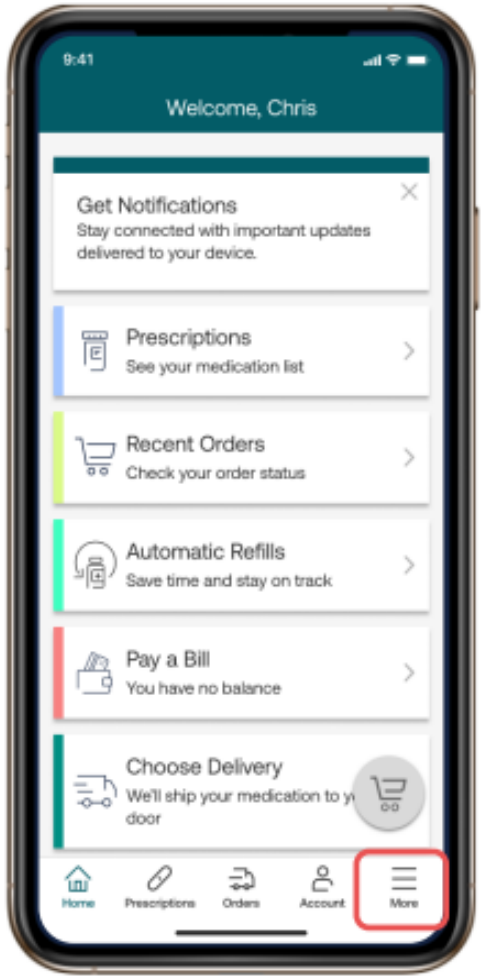
Go ahead, we'll wait. Get started at **express-scripts.com/trsactivecare** or scan the **QR code** to create a digital account today. Use your member ID number or social security number.

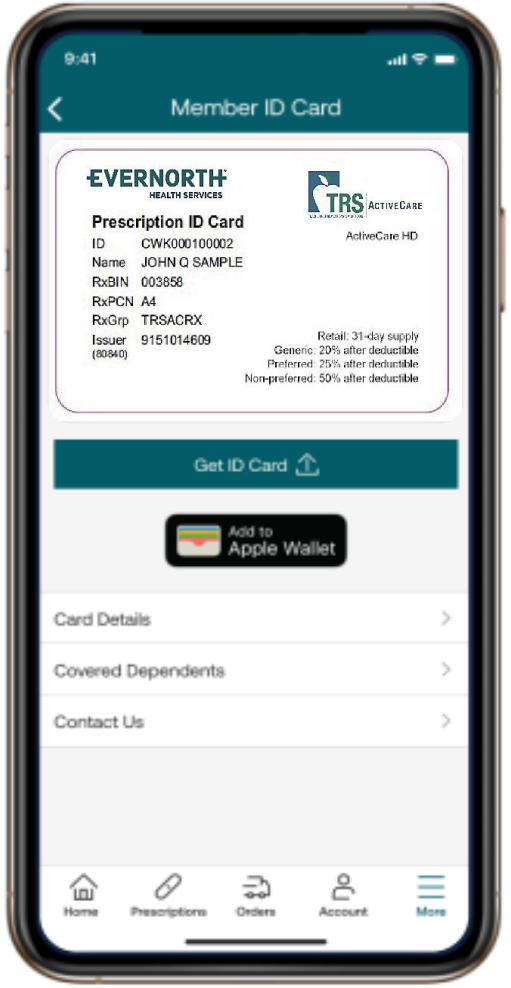
YOU CAN ACCESS ACCOUNT FEATURES ONLINE OR THROUGH OUR MOBILE APP!



PHARMACY RESOURCES AND TOOLS

The **Express Scripts Mobile App** & Digital Prescription ID Card





Download your Digital ID card here!

Download it to your phone, print a copy or do both.

We Are Here to Help.

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