

2022-2023
TRS-ActiveCare

HEALTH BENEFITS

Baylor Scott & White Health Plan

Plan Year 2022-2023



Hello Everyone and Good morning! I am Debbie Harvey, a Client Manager with Baylor Scott & White Health Plan. I am excited to be here to talk about your benefits for Plan Year 2022-2023.

BSWHP is Removing Barriers to Care



Open Access HMO

- **No referrals needed** to see a network provider
- **No requirement** to select a Primary Care Physician (PCP)

\$0 Copay for...

- Preventive care coverage
- Virtual care
- First in-person sick visit
 - Additional visits now cost less, too!
- PCP visits for dependents under age 19



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At Baylor Scott & White Health Plan, we are removing barriers to care. For example, our HMO is “open access,” which means you do not need a referral to see an in-network specialist. Also, while we encourage all our members to build a relationship with a Primary Care Physician, you are not required to choose one.

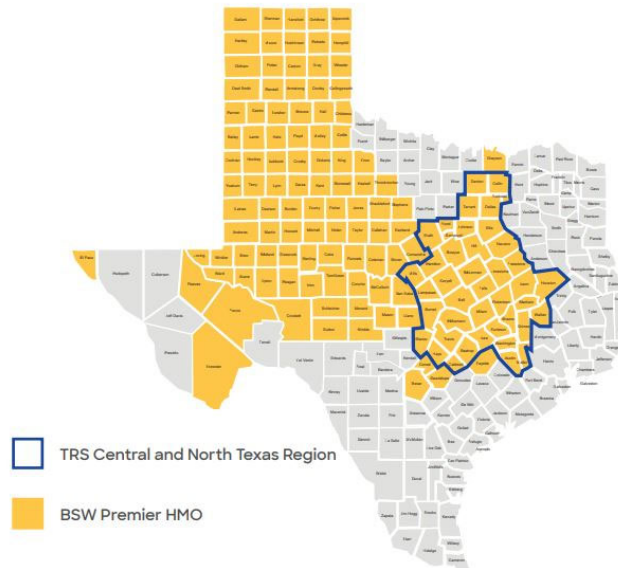
We also help with the cost of care, by offering Preventive Care, Virtual Care and adults’ first in-person sick visit with their Primary Care Provider at \$0 copay — and additional Primary Care visits now cost less than last year: just a \$15 copay.

Plus, Primary Care Provider visits for dependents under age 19 are always \$0 copay, so members can get care for their children without worrying about the cost.

Our Coverage Area



TRS Central and North Texas Region



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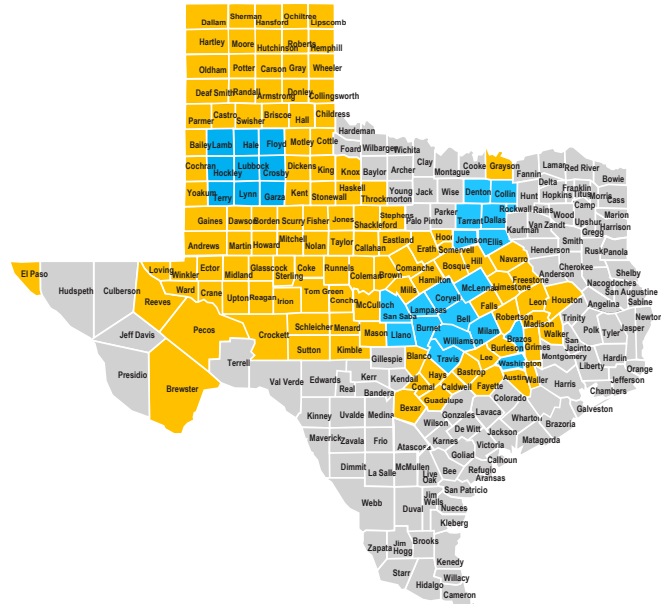
With Baylor Scott & White Health Plan, you have access to the renowned doctors, specialists and facilities of the Baylor Scott & White Health system. Baylor Scott & White Health provides full-range, inpatient, outpatient, rehabilitation and emergency medical services.

Beyond the Baylor Scott & White Health system, we offer access to thousands of providers throughout North, Central and West Texas to ensure our members have plenty of in-network options for care.

New Network: BSW Premier HMO



- Counties in blue have a different provider mix than TRS has had in the past.
- **Current members will need to confirm their current providers are in the BSW Premier network.**
- Visit BSWHealthPlan.com/TRS to search for in-network providers.



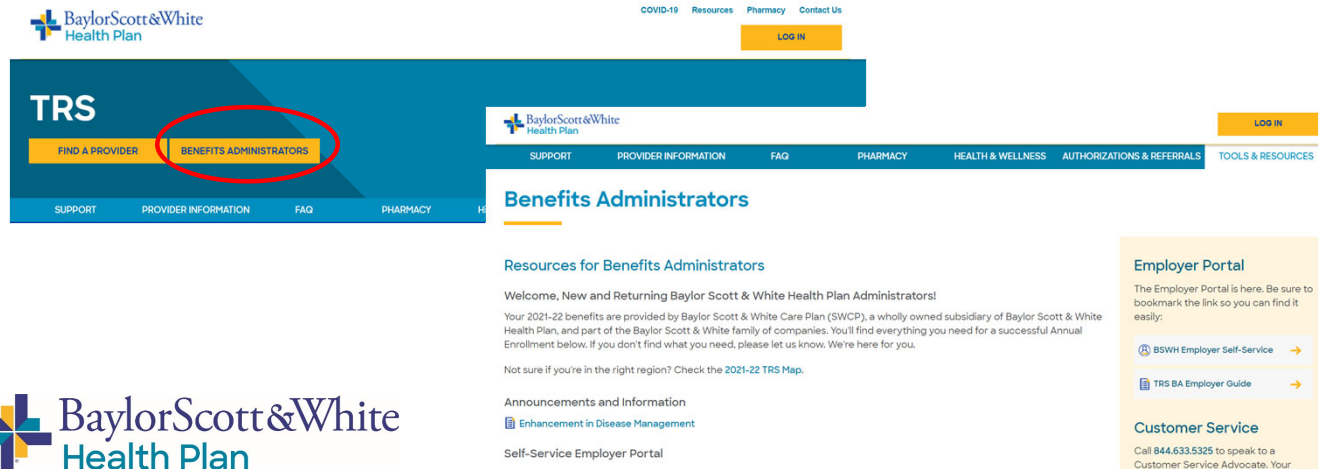
Starting in plan year 2022-23, Baylor Scott & White Health Plan members will be on a new network: the BSW Premier HMO.

While most members will not notice a difference, there are some differences in the providers available in the counties shown in blue. We strongly recommend that all members go to the Provider Search tool at BSWHealthPlan.com/TRS to confirm that their current providers are in the BSW Premier network.

BA Help and Support



- Connect with us at BSWHealthPlan.com/TRS
- Get help with benefits administration
- Find information on plans
- Access forms and documents



We have special help and support just for Benefits Administrators! From that section of our website, you'll be able to:

- Find contact information for your client manager
- See FAQs, maps, regions by ZIP code and more
- Request enrollment materials
- Update your district's contact information
- Access the Employer Portal and
- Get news and updates

You'll also be able to download an Open Enrollment Presentation – a guided walk-through of the new plan year's benefits, website and member portal, eligible coverage areas, and more, available as both a video and a PDF in English and Spanish.

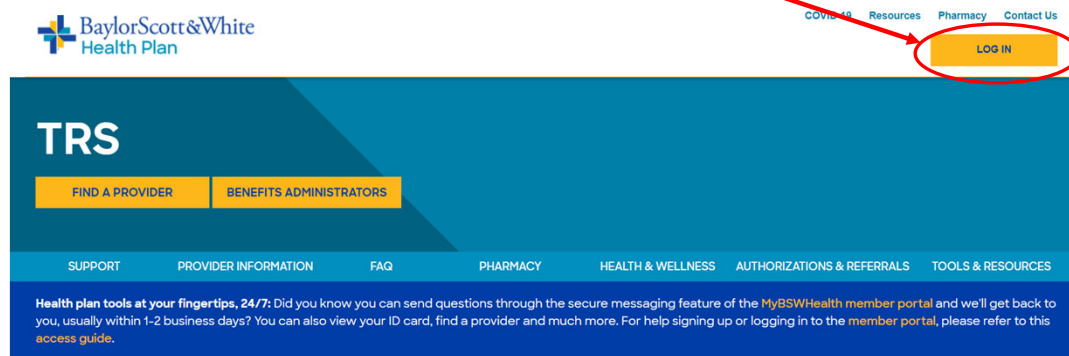
Plus, you can download:

- The TRS Benefits Guide, an enrollment resource for Benefit Administrators AND
- The TRS Member Guide, a helpful resource for members throughout the benefit year
- Along with other flyers and helpful information.

Member Resources at BSWHealthPlan.com/TRS



- Member guides and benefits guides
- Provider search tool
- Wellness resources
- Information on pharmacy, claims, customer service, and more
- Log in to the [MyBSWHealth Member Portal](#)



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Members also have access to great resources at BSWHealthPlan.com/TRS, including:

- Member Guides and Benefits Guides
- Provider search tool
- Wellness resources
- Information on pharmacy, claims, customer service, and more
- Access to the [MyBSWHealth Member Portal](#).

 BlueCross BlueShield of Texas

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HEALTH BENEFITS



Benefits

 Baylor Scott & White
Health Plan

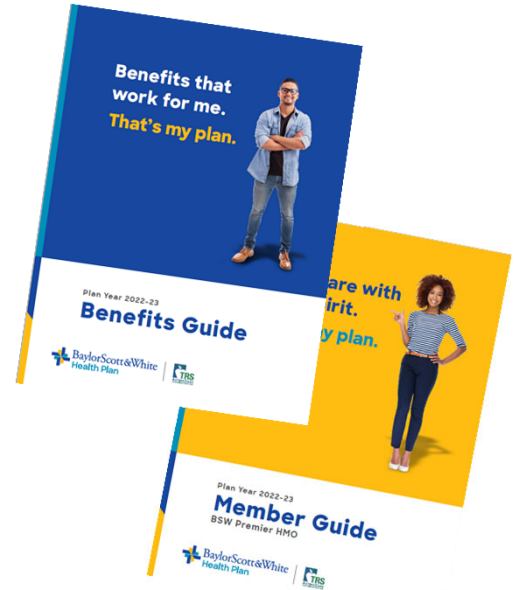
 TRS ACTIVECARE
TEACHER RETIREMENT SYSTEM OF TEXAS

Let's talk about benefits.

Benefits Highlights for 2022-2023



- 100% preventive care coverage
- Access to virtual care — like eVisits and Video Visits — for \$0 copay
- First in-person sick visit — \$0 copay
- No copay for PCP visits for dependents under age 19
- Lower PCP copay — only \$15
- Lower urgent care copay — only \$45
- Award-winning MyBSWHealth app
- Maximum out-of-pocket includes medical and prescription drug deductibles, copays and coinsurance.



TRS Members will be able to take advantage of the following benefits:

- 100% coverage for preventive care
- Access to virtual care — like eVisits and video visits — for \$0 copay
- First in-person sick visit — \$0 copay
- Zero copay for PCP visits for dependents under age 19
- For other visits, new lower copay this year—only \$15
- Lower urgent care copay – only \$45
- Members have all their benefits information at their fingertips with our award-winning MyBSWHealth app
- Maximum out-of-pocket expense includes medical and prescription drug deductibles, copays and coinsurance.

Benefits Highlights for 2022-2023 (continued)



- No referrals needed for in-network physicians
- Comprehensive network of quality physicians
- Worldwide emergency care
- Local offices and Texas-based customer service
- Digital wellness coaching available to all members
- Wondr Health™ weight loss program available to all members
- Maternity care management program

For additional plan information, see the Benefit Administrators section at BSWHealthPlan.com/TRS.



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Baylor Scott & White Health Plan is an Open Access HMO, which means that no referrals are needed to see in-network physicians—and we have a comprehensive network of quality physicians that covers a big part of the state. Emergency care is covered worldwide, so members can travel without worrying about coverage wherever they go. If you or your employees need assistance, you can call our Customer Service Advocates; who are based right here in Texas.

In addition, all TRS members can take advantage of digital wellness coaching and Wondr Health, which is an online program that teaches people how to eat their favorite foods and still lose weight. Both the wellness programs and Wondr Health are offered at NO COST to TRS members.

Plus, our maternity care management program is available to help expectant mothers enjoy a healthy pregnancy.

For more information on these and other benefits, please visit BSWHealthPlan.com/TRS.

\$0 Copay Options



MyBSWHealth

- eVisits - Online diagnosis and treatment plan for common medical conditions
- Video Visits - Online with a doctor, face-to-face in real time
- Both available at MyBSWHealth.com or the MyBSWHealth app

MDLIVE

- Talk to doctors, licensed therapists and more, for general health and behavioral health concerns
- Visit by phone, secure video or the MDLIVE app

24/7 Nurse Line

- Managed by Baylor Scott & White Health staff
- Immediate support, 24/7
- Discuss symptoms and concerns
- ER/Urgent care guidance



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TRS Members can receive care for many common conditions any day of the week without leaving their home or office—and without a copay.

eVisits are online interviews about your symptoms; it takes only 5-10 minutes, and you'll receive a response from a Baylor Scott & White Health provider within one hour. Any prescriptions needed will be sent immediately to your preferred pharmacy. eVisits are available seven days a week, 8 AM – 8 PM; if you complete the survey after 8 PM, you will receive a response by the next day.

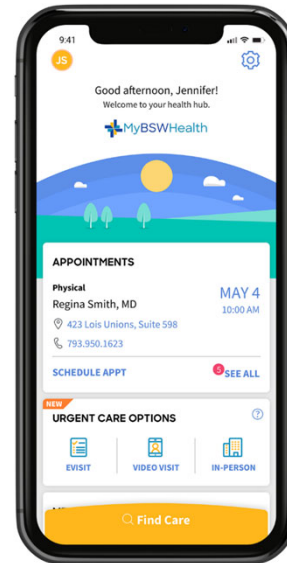
Or if you prefer, you can schedule a same-day Video Visit with a provider, face-to-face. Simply schedule your appointment, then talk live with a Baylor Scott & White Health provider about your symptoms. Just like eVisits, prescriptions are sent immediately to your preferred pharmacy. You can schedule a Video Visit between 8 AM – 8 PM any day of the week.

Additional virtual care, powered by MDLIVE, is available 24 hours a day, 7 days a week. These options provide access to board-certified doctors, as well as licensed therapists and more, for general health and behavioral health concerns. You can visit with a doctor by phone, secure video, or the MDLIVE app.

Spotlight: MyBSWHealth App and Member Portal



- MyBSWHealth is a digital resource available as an app or through the Member Portal website.
- With MyBSWHealth, members can:
 - Access and print ID cards
 - View test results
 - Find a provider
 - See claims and copays
 - Refill prescriptions
 - Send a secure message
 - Track appointments
 - Experience eVisits or video visits



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There's a wealth of online information, resources, and functions available 24/7 in the MyBSWHealth App and Member Portal. This list shows some of the things you can do from your computer or mobile device through the app or member portal.

Be sure to link your Baylor Scott & White Health Plan account in the MyBSWHealth portal and app so you can see your benefits and claims. You'll find more information about MyBSWHealth in the 2022-23 Benefits Guide and on our website at: BSWHealthPlan.com/TRS.

Also, as a reminder, members can view and download an electronic version of their member ID card through MyBSWHealth. This is particularly helpful if they have not yet received their ID card or have misplaced their card. Plus, they can access an image of their ID card right from their phone in the MyBSWHealth app!

Wellness and Value-added Programs



Wondr Health™

- Unique mindful-eating curriculum combined with technology
- Teaches skills needed to sustainably lose weight and improve health
- Proven to deliver:
 - Sustainable weight loss
 - Meaningful reversal of MetS risk factors like hypertension / prediabetes



Maternity Care

- Assistance during pregnancy + 1 year after birth
- Access to a nurse 24/7
- In-home support for high-risk conditions
- Mental health screening after delivery
- And much more!



Webinars & Newsletters



Wondr Health is an online program that teaches people how to eat the foods they love while reducing their risk of developing serious conditions, like diabetes or heart disease. Wondr Health is available at NO COST to BSWHP TRS members and is accessible via computer and mobile.

Learn more about Wondr Health at BSWHealthPlan.com/TRS.

Expectant members can take advantage of Maternity Care, which offers assistance throughout pregnancy and for one year after the baby is born.

All members are encouraged to take advantage of FREE webinars and information in our wellness newsletter. *Be Well* is emailed to members four times a year and the current issue is always available at BSWHealthPlan.com/TRS.

2022-2023 Medical Coverage Overview



- **No PCP copay** for first sick visit
- **No PCP copay** for dependents under age 19

Deductible	\$1,900 per individual / \$4,750 per family
Out-of-Pocket Maximum - Includes medical/drug deductible, copayments and coinsurance	\$8,000 per individual / \$15,000 per family
Office Visit	
Primary Care:	\$15 (\$0 for 1 st visit)
Primary Care for Dependents (under the age of 19):	\$0
Specialist	\$70
Inpatient/Outpatient Services	20% after deductible
Preventive Care	\$0 with no deductible



Here is a quick overview of your medical coverage with BSWHP:

- The deductible is \$1,900 per individual and the Out-of-Pocket Maximum is \$8,000 per individual.
- Office Visit copays have been lowered to \$15, down from \$20 last year. And, as a reminder, the first sick visit is no charge, Also, for dependents under the age of 19, there is no charge for a PCP visit.
- The inpatient benefit is the same this year, at 20% of charges after deductible.
- And preventive care is still available at no cost to the member.

2022-2023 Pharmacy Coverage Overview



- **\$0 copay** on ACA Preventive Medications

Rx Deductible	\$200 per individual Rx (ACA Preventive and Preferred Generics excluded)
Rx Out-of-Pocket Maximum	Included in medical Out-of-Pocket Maximum
Retail 30-Day Supply	
ACA Preventive	\$0
Preferred Generics	\$12
Preferred Brand	30% after Rx deductible
Non-Preferred Brand/Generic	50% after Rx deductible
Specialty Tier 1	25% after Rx deductible
Specialty Tier 2	25% after Rx deductible
Specialty Tier 3	35% after Rx deductible



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Here's an overview of prescription benefits:

The Rx deductible is \$200 per individual, and this deductible is still waived for preferred generic prescriptions.

- ACA Preventive meds are \$0 for a 30-day supply.
- The preferred generic copay is \$12 for a 30-day supply.
- Preferred brand is 30% of the charge after the prescription deductible.
- Non-preferred brand/generic is 50% of the charge after the prescription deductible.
- Specialty Tiers 1, 2 and 3: 25%/25%/35% of the charge after the prescription deductible is met.

You can view the formulary at BSWHealthPlan.com/TRS.

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COSTS

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As you may be aware, rates will differ this year by TRS Region.

Premium Information for 2022-2023



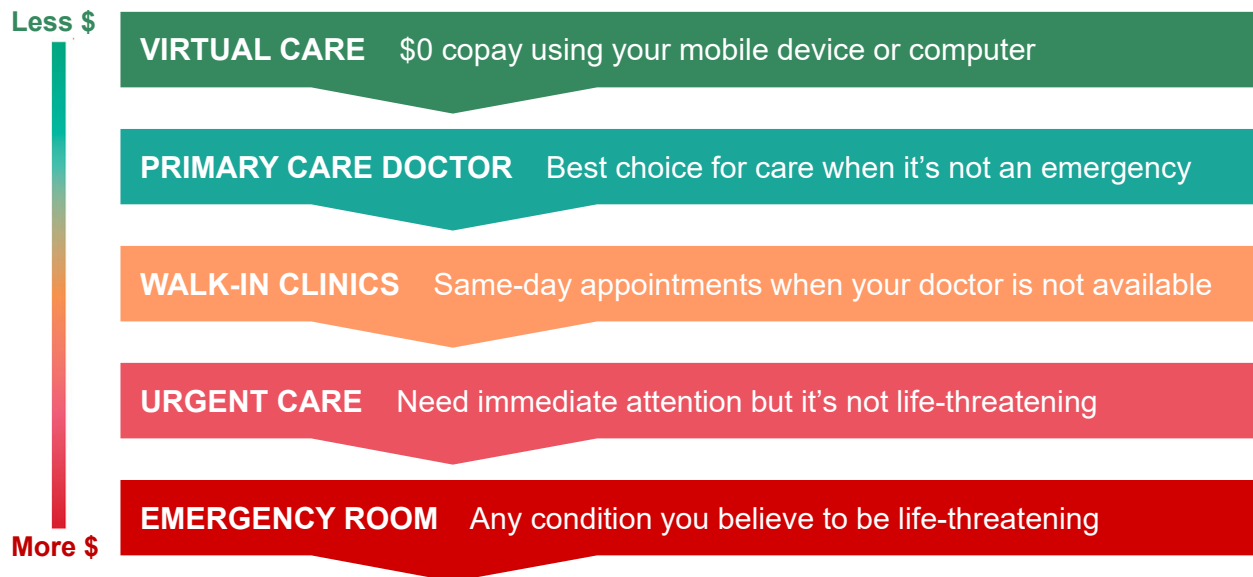
For detailed information, see the Benefit Administrators section at BSWHealthPlan.com/TRS.

Coverage Category	Region 4	Region 6	Region 10	Region 11	Region 12	Region 13
Employee Only	\$527.81	\$527.81	\$543.35	\$569.24	\$491.55	\$491.55
Employee and Spouse	\$1,325.22	\$1,325.22	\$1,364.92	\$1,431.08	\$1,232.58	\$1,232.58
Employee and Child(ren)	\$848.31	\$848.31	\$873.57	\$915.65	\$789.39	\$789.39
Family	\$1,525.20	\$1,525.20	\$1,570.98	\$1,647.24	\$1,418.42	\$1,418.42



Rates for Plan Year 2022–2023 are shown here. For additional information, please check out the Benefit Administrators section on our website at: BSWHealthPlan.com/TRS.

Strategies to Reduce Costs



We are all interested in saving out-of-pocket costs. Here we can see how choosing the right option for your condition can save you time and money.

Depending on the issue, virtual care may be all that is needed. Even when an issue needs immediate attention but is not life-threatening, urgent care, with only a \$45 copay, may be a better option than the more expensive ER visit.

And there are additional ways to save, such as:


- Call a Nurse — This call is free, and the number is on the back of the member ID card.
- Use in-network doctors to keep costs low.
- And, choose generic (instead of brand) medications and consider getting a 90-day supply.


BlueCross BlueShield of Texas

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HEALTH BENEFITS

Why Choose BSWHP?

 Baylor Scott & White
Health Plan

 TRS ACTIVECARE
TEACHER RETIREMENT SYSTEM OF TEXAS

So why should you choose Baylor Scott & White Health Plan?

Benefits and Service from Your Texas Partners



Say NO to...

- **Out-of-pocket costs** for preventive care service
- **Primary care copays** for dependents under age 19
- **Referrals**
- **Copays for telehealth:** MyBSWHealth, MDLIVE and Nurse Advice Line

Say YES to...

- **Wellness:** Online coaching, Wondr Health™ and Maternity Care Management
- **Texas-based customer service**
- **Worldwide emergency care**
- **Dedicated webpage** at BSWHealthPlan.com/TRS
- **Claims and benefit information available 24/7**



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Well, there are too many reasons to fit on this slide, but here are a few. With Baylor Scott & White Health Plan you can...

- Just say NO to out-of-pocket costs for preventive care service
- Say NO to primary care copays for dependents under age 19 – and that even includes sick visits, not just preventive care.
- Say NO to referrals, which are not required to see an in-network specialist. This is a great benefit that saves time, money and aggravation.
- Say NO to copays for telehealth services from MyBSWHealth, MDLIVE and Nurse Advice Line
- Say YES to wellness programs at no extra charge: These include online coaching, Wondr Health and Maternity Care Management.
- Say YES to Texas-based customer service
- Say YES to worldwide emergency care
- Say YES to a dedicated webpage for Benefit Administrators and for TRS Members at: BSWHealthPlan.com/TRS.
- Say YES to Claims and benefit information available 24/7 through our member portal and the MyBSWHealth app.

One more important YES: There is a special page on our website dedicated to you, our Benefit Administrator partners. We are here to help in any way that we can, now and throughout the year.

Local Account Management and BA Support



Chris Gravitt
Client Manager

Christopher.Gravitt@BSWHealth.org



Debbie Harvey
Client Manager

Deborah.MannHarvey@BSWHealth.org



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If you need more reasons to choose BSWHP, just reach out to one of us. Here's the contact information for your local representatives, Chris Gravitt and me, Debbie Harvey.

We'll be happy to help you with any questions or concerns you or your employees may have.

This information is also available in the FAQs on the Benefit Administrator section at: BSWHealthPlan.com/TRS.

Texas-Based Customer Service for Members



- Texas-based Customer Service: **844.633.5325**
- Website: **BSWHealthPlan.com/TRS**
- Secure messaging with Customer Service: **MyBSWHealth** app and member portal



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If your employees have questions regarding their coverage with BSWHP, please have them reach out to our customer service advocates at: 844-633-5325. That number is conveniently located on the back of their member ID card.

Members can also choose to send us a message through the member portal. Again, there is a link to the member portal on the TRS custom webpage at: BSWHealthPlan.com/TRS.

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Thank You!

**We value our partnership with TRS
and look forward to working with you this year!**



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Thank you for your time today. We value our partnership with TRS and look forward to working with you now and during the coming year.