

2023-2024
TRS-ActiveCare

HEALTH BENEFITS

Baylor Scott & White Health Plan

Plan Year 2023-24



Hello Everyone and Good (morning/afternoon)! 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 2023-2024.

Our Coverage Area

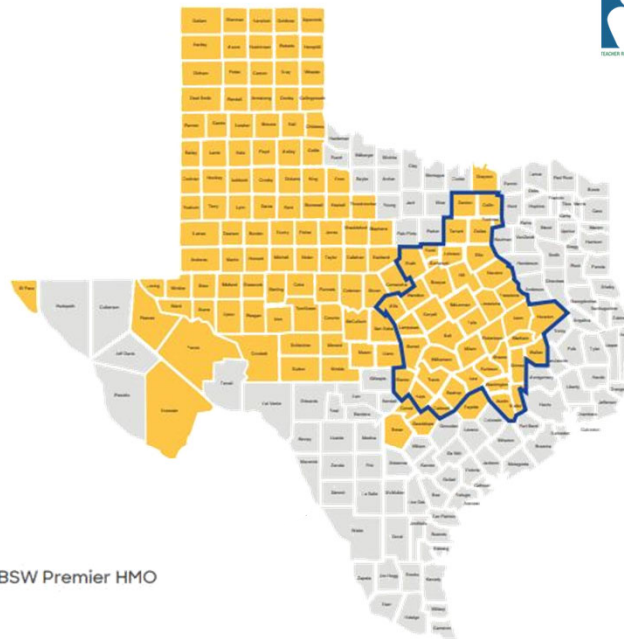


Find in-network providers at
BSWHealthPlan.com/TRS

- **6,226** PCPs
- **32,835** Specialists
- **2,531** Facilities

Numbers as of March, 2023

 BSW Premier HMO



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In plan year 2023-24, Baylor Scott & White Health Plan members continue to be on the BSW Premier HMO network. Members should be sure to check that their providers are contracted in this network.

Members 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 in 141 counties throughout North, Central and West Texas to ensure our members have plenty of in-network options for care.

2023-2024 Medical Coverage Overview



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

Deductible	\$2,400 per individual / \$4,800 per family
Out-of-Pocket Maximum - Includes medical/drug deductible, copayments and coinsurance	\$8,150 per individual / \$16,300 per family
Office Visit	
Primary Care:	\$20 (\$0 for 1 st visit)
Primary Care for Dependents (under the age of 19):	\$0
Specialist	\$70
Inpatient/Outpatient Services	25% after deductible
Preventive Care	\$0 with no deductible
Urgent Care	\$45
ER Visits	\$500 after deductible



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

- The deductible is \$2,400 per individual and the Out-of-Pocket Maximum is \$8,150 per individual.
- PCP copays are \$20 per visit 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, whether for a well or sick visit.
- Inpatient and Outpatient services are 25% of charges after deductible.
- And preventive care is still available at no cost to the member.

2023-2024 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	\$14 (30 days) / \$35 (90 days)
Preferred Brand	35% after Rx deductible
Non-Preferred Brand/Generic	50% after Rx deductible
Specialty Tier 1	35% after Rx deductible
Specialty Tier 2	35% 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 both ACA preventive and for preferred generic prescriptions.

- ACA Preventive meds are \$0 for a 30-day supply.
- The preferred generic copay is \$14 for a 30-day supply.
- Preferred brand is 35% 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: are all at 35% of the charge after the prescription deductible is met.

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

BA Help & Support: BSWHealthPlan.com/TRS



- Find information on 2023-2024 plans and premiums
- Download resources for the new plan year
- Get help with benefits administration
- Access forms and documents

The screenshot shows the BSWHealthPlan.com/TRS website. The main navigation bar includes links for SUPPORT, PROVIDER INFORMATION, FAQ, PHARMACY, HEALTH & WELLNESS, AUTHORIZATIONS & REFERRALS, and TOOLS & RESOURCES. The 'BENEFITS ADMINISTRATORS' link is highlighted with a red circle. The page content includes a welcome message for administrators, a list of resources, and a sidebar with links to the Employer Portal and Customer Service.

We've dedicated a special section of our website to help and support Benefits Administrators! From there, you'll be able to:

- Find contact information for your client manager
- See FAQs, map, 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. This presentation is available as both a video and a PDF in English and Spanish.

Plus, you can download:

- The TRS Member Guide, a helpful resource for members throughout the benefit year
- A Benefits Comparison chart
- And other flyers and helpful information.

2023-2024 Benefit Highlights



\$0 Copay for...

- ✓ Preventive care coverage
- ✓ PCP visits for dependents under age 19
- ✓ First in-person sick visit to PCP (19+)
- ✓ 24/7 Virtual care

Low Copay for...

- ✓ PCP Visits: \$20
- ✓ Urgent Care: \$45

Open Access HMO

- ✓ No referrals needed to see a network provider
- ✓ No requirement to select a PCP



At Baylor Scott & White Health Plan, we are removing barriers to care. 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.

Accessed through the MyBSWHealth member portal, virtual care gives our members 24/7 access to board-certified doctors, licensed therapists and more through their smartphones, tablets or desktop computers.

TRS employees work hard taking care of the next generation of Texans. They shouldn't have to sacrifice their own children's healthcare to do that, which is why we continue to offer \$0 copay for dependent child PCP visits.

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 are just a \$20 copay.

\$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 24 hours a day, 7 days a week.

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.

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.



Member Resources at BSWHealthPlan.com/TRS

- Member and benefits guides
- Provider search tool
- Wellness resources
- Information on pharmacy, claims, customer service, and more

MyBSWHealth

Member Portal – online and app

- Provider search
- ID cards
- Virtual care
- Prescriptions
- Claims & Deductibles
- Member support



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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.

You'll find more information about MyBSWHealth in the 2023-24 Member 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!



Eat what you want and savor Every. Last. Bite. No counting calories. No restrictions. No guilt. Wondr is a digital weight loss program that teaches the science of health and nutrition, and it's available to TRS Baylor Scott & White Health Plan members at no additional cost.

Expectant members can take advantage of Maternity Care, which offers assistance throughout pregnancy and for one year after the baby is born, including access to a nurse 24/7, in-home support for high-risk conditions, planning for returning to work, and other resources.

Members can get personalized support to live well through our digital wellness platform, powered by WebMD and available through MyBSWHealth. Options include:

Well-being assessment - A simple, digital survey that will help explain your current health status and offer personalized recommendations for how to improve it.

Daily Habits Digital Coaching helps members create lifelong healthy patterns that fit their lifestyle. They can also take part in **Wellness Challenges** and check out podcasts, videos and more in the **Wellness Media Library**.

For additional wellness information, all members are encouraged to take advantage of FREE monthly webinars and information in our wellness newsletter. *Be Well* is emailed to members four times a year and the current issue is always available on our website.

Texas-Based Customer Service for Benefit Administrators



Chris Gravitt

Client Manager

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Debbie Harvey

Client Manager

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[BSWHealthPlan.com/TRS](https://www.BSWHealthPlan.com/TRS)

Texas-Based Customer Service for Members

- Phone: **844.633.5325**
- Secure message: **MyBSWHealth** member portal and app
- **[BSWHealthPlan.com/TRS](https://www.BSWHealthPlan.com/TRS)**

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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](https://www.BSWHealthPlan.com/TRS).

2023-2024
TRS-ActiveCare

HEALTH BENEFITS

Thank You!

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



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.

Slide 11

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- ES0 0** Unsure what "TRS thank you" means.
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