

# MEDICAL INSURANCE – TRS Active Care

## 2018-19 TRS-ActiveCare Plan Highlights

Effective Sept. 1, 2018 through Aug. 31, 2019 | In-Network Level of Benefits<sup>1</sup>



Medical Coverage	ActiveCare 1-HD	ActiveCare Select or ActiveCare Select Whole Health <small>(Baptist Health System and HealthTexas Medical Group, Baylor Scott and White Quality Alliance, Kelsey Select, Memorial Hermann Accountable Care Network, Seton Health Alliance)</small>	ActiveCare 2 <small>NOTE: If you're currently enrolled in TRS-ActiveCare 2, you can remain in this plan. However, as of Sept. 1, 2018, TRS-ActiveCare 2 is closed to new enrollees.</small>
<b>Deductible</b> (per plan year)			
<b>In-Network</b>	\$2,750 employee only/\$5,500 family	\$1,200 individual/\$3,600 family	\$1,000 individual/\$3,000 family
<b>Out-of-Network</b>	\$5,500 employee only/\$11,000 family	Not applicable. This plan does not cover out-of-network services except for emergencies.	\$2,000 individual/\$6,000 family
<b>Out-of-Pocket Maximum</b> (per plan year; medical and prescription drug deductibles, copays, and coinsurance count toward the out-of-pocket maximum)	The individual out-of-pocket maximum only includes covered expenses incurred by that individual.		
<b>In-Network</b>	\$6,650 individual/\$13,300 family	\$7,350 individual/\$14,700 family	\$7,350 individual/\$14,700 family
<b>Out-of-Network</b>	\$13,300 individual/\$26,600 family	Not applicable. This plan does not cover out-of-network services except for emergencies.	\$14,700 individual/\$29,400 family
<b>Coinsurance</b>			
<b>In-Network</b> Participant pays (after deductible)	20%	20%	20%
<b>Out-of-Network</b> Participant pays (after deductible)	40% of allowed amount	Not applicable. This plan does not cover out-of-network services except for emergencies.	40% of allowed amount
<b>Office Visit Copay</b> Participant pays	20% after deductible	\$30 copay for primary \$70 copay for specialist	\$30 copay for primary \$70 copay for specialist
<b>Diagnostic Lab</b> Participant pays	20% after deductible	20% after deductible	20% after deductible
<b>Preventive Care</b> See below for examples	Plan pays 100%	Plan pays 100%	Plan pays 100%
<b>Teladoc<sup>®</sup> Physician Services</b>	\$40 consultation fee (counts toward deductible and out-of-pocket maximum)	Plan pays 100%	Plan pays 100%
<b>High-Tech Radiology</b> (CT scan, MRI, nuclear medicine) Participant pays	20% after deductible	\$100 copay plus 20% after deductible	\$100 copay plus 20% after deductible
<b>Inpatient Hospital (preauthorization required) (facility charges)</b> Participant pays	20% after deductible	\$150 copay per day plus 20% after deductible (\$750 maximum copay per admission)	\$150 copay per day plus 20% after deductible (\$750 maximum copay per admission; \$2,250 maximum copay per plan year)
<b>Freestanding Emergency Room</b>	\$500 copay per visit plus 20% after deductible	\$500 copay per visit plus 20% after deductible	\$500 copay per visit plus 20% after deductible
<b>Emergency Room</b> (true emergency use) Participant pays	20% after deductible	\$250 copay plus 20% after deductible (copay waived if admitted)	\$250 copay plus 20% after deductible (copay waived if admitted)
<b>Outpatient Surgery</b> Participant pays	20% after deductible	\$150 copay per visit plus 20% after deductible	\$150 copay per visit plus 20% after deductible
<b>Bariatric Surgery</b> Physician charges (only covered if performed at an IOQ facility) Participant pays	\$5,000 copay (does apply to out-of-pocket maximum) plus 20% after deductible	Not covered	\$5,000 copay (does not apply to out-of-pocket maximum) plus 20% after deductible
<b>Annual Vision Examination</b> (one per plan year; performed by an ophthalmologist or optometrist using calibrated instruments) Participant pays	20% after deductible	\$70 copay for specialist	\$70 copay for specialist
<b>Annual Hearing Examination</b> Participant pays	20% after deductible	\$30 copay for primary \$70 copay for specialist	\$30 copay for primary \$70 copay for specialist



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### Preventive Care

Some examples of preventive care frequency and services:

- **Routine physicals** – annually age 12 and over
- **Mammograms** – one every year age 35 and over
- **Smoking cessation counseling** – eight visits per 12 months

- **Well-child care** – unlimited up to age 12
- **Colonoscopy** – one every 10 years age 50 and over
- **Healthy diet/obesity counseling** – unlimited to age 22; age 22 and over – 26 visits per 12 months

- **Well woman exam & pap smear** – annually age 18 and over
- **Prostate cancer screening** – one per year age 50 and over
- **Breastfeeding support** – six lactation counseling visits per 12 months

**Note:** Covered services under this benefit must be billed by the provider as “preventive care.” Non-network preventive care is not paid at 100%. If you receive preventive services from a non-network provider, you will be responsible for any applicable deductible and coinsurance under the ActiveCare 1-HD and ActiveCare 2. There is no coverage for non-network services under the ActiveCare Select plan or ActiveCare Select Whole Health.

For a listing of preventive care services, please view the Benefits Booklet at [www.tractivecareatna.com](http://www.tractivecareatna.com) for the latest list of covered services.

TRS-ActiveCare is administered by Aetna Life Insurance Company. Aetna provides claims payment services only and does not assume any financial risk or obligation with respect to claims. Prescription drug benefits are administered by Caremark.

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Prescription Coverage	ActiveCare 1-HD	ActiveCare Select or ActiveCare Select Whole Health <small>(Baptist Health System and HealthTexas Medical Group, Baylor Scott and White Quality Alliance, Kelsey Select, Memorial Hermann Accountable Care Network, Seton Health Alliance)</small>	ActiveCare 2 <small>NOTE: If you're currently enrolled in TRS-ActiveCare 2, you can remain in this plan. However, as of Sept. 1, 2018, TRS-ActiveCare 2 is closed to new enrollees.</small>
<b>Drug Deductible</b> (per person, per plan year)	Must meet plan-year deductible before plan pays. <sup>2</sup>	\$0 generic; \$200 brand	\$0 generic; \$200 brand
<b>Short-Term Supply at a Retail Location</b> (up to a 31-day supply)			
Tier 1 – Generic	20% coinsurance after deductible, except for certain generic preventive drugs that are covered at 100%. <sup>2</sup>	\$20 for a 1- to 31-day supply	\$20 for a 1- to 31-day supply
Tier 2 – Preferred Brand	20% coinsurance after deductible	\$40 for a 1- to 31-day supply <sup>3</sup>	\$40 for a 1- to 31-day supply <sup>3</sup>
Tier 3 – Non-Preferred Brand	50% coinsurance after deductible	50% coinsurance for a 1- to 31-day supply <sup>3</sup>	50% coinsurance (Min. \$65 <sup>4</sup> ; Max. \$130) <sup>3</sup>
<b>Extended-Day Supply at Mail Order or Retail-Plus Pharmacy Location</b> (60- to 90-day supply) <sup>5</sup>			
Tier 1 – Generic	20% coinsurance after deductible	\$45 for a 60- to 90-day supply	\$45 for a 60- to 90-day supply
Tier 2 – Preferred Brand	20% coinsurance after deductible	\$105 for a 60- to 90-day supply <sup>3</sup>	\$105 for a 60- to 90-day supply <sup>3</sup>
Tier 3 – Non-Preferred Brand	50% coinsurance after deductible	50% coinsurance for a 60- to 90-day supply <sup>3</sup>	50% coinsurance (Min. \$180 <sup>4</sup> ; Max. \$360) <sup>3</sup>
<b>Specialty Medications</b> (up to a 31-day supply)	20% coinsurance after deductible	20% coinsurance	20% coinsurance (Min. \$200 <sup>4</sup> ; Max. \$900)
<b>Short-Term Supply of a Maintenance Medication at Retail Location</b> (up to a 31-day supply) The second time a participant fills a short-term supply of a maintenance medication at a retail pharmacy, they will pay a convenience fee. They will be charged the coinsurance and copays in the row below the second time they fill a short-term supply of a maintenance medication. Participants can avoid paying the convenience fee by filling a larger day supply of a maintenance medication through mail order or at a Retail-Plus location.			
Tier 1 – Generic	20% coinsurance after deductible	\$35 for a 1- to 31-day supply	\$35 for a 1- to 31-day supply
Tier 2 – Preferred Brand		\$60 for a 1- to 31-day supply <sup>3</sup>	\$60 for a 1- to 31-day supply <sup>3</sup>
Tier 3 – Non-Preferred Brand		50% coinsurance for a 1- to 31-day supply <sup>3</sup>	50% coinsurance (Min. \$90 <sup>4</sup> ; Max. \$180) <sup>3</sup>

### What is a maintenance medication?

Maintenance drugs are prescriptions commonly used to treat conditions that are considered chronic or long-term. These conditions usually require regular, daily use of medicines. Examples of maintenance drugs are those used to treat high blood pressure, heart disease, asthma and diabetes.

### When does the convenience fee apply?

For example, if you are covered under TRS-ActiveCare Select, the first time you fill a 31-day supply of a generic maintenance drug at a retail pharmacy you will pay \$20, then you will pay \$35 each month that you fill a 31-day supply of that generic maintenance drug at a retail pharmacy. A 90-day supply of that same generic maintenance medication would cost \$45, and you would save \$225 over the year by filling a 90-day supply.

A specialist is any physician other than family practitioner, internist, OB/GYN or pediatrician.

<sup>1</sup>Illustrates benefits when in-network providers are used. For some plans non-network benefits are also available; there is no coverage for non-network benefits under the ActiveCare Select or ActiveCare Select Whole Health Plan; see Enrollment Guide for more information. Non-contracting providers may bill for amounts exceeding the allowable amount for covered services. Participants will be responsible for this balance bill amount, which may be considerable.

<sup>2</sup>For ActiveCare 1-HD, certain generic preventive drugs are covered at 100%. Participants do not have to meet the deductible (\$2,750 - individual, \$5,500 - family) and they pay nothing out of pocket for these drugs. Find the list of drugs at [info.caremark.com/trsactivecare](http://info.caremark.com/trsactivecare).

<sup>3</sup>If a participant obtains a brand-name drug when a generic equivalent is available, they are responsible for the generic copay plus the cost difference between the brand-name drug and the generic drug.

<sup>4</sup>If the cost of the drug is less than the minimum, you will pay the cost of the drug.

<sup>5</sup>Participants can fill 32-day to 90-day supply through mail order.

## Monthly Premiums

TRS-ActiveCare Monthly Premium	TRS-ActiveCare 1-HD			TRS-ActiveCare Select/ ActiveCare Select Whole Health			TRS-ActiveCare 2		
	Full monthly premium*	Premium with min. state/district contribution**	Your monthly premium***	Full monthly premium*	Premium with min. state/district contribution**	Your monthly premium***	Full monthly premium*	Premium with min. state/district contribution**	Your monthly premium***
Individual	\$367	\$142		\$540	\$315		\$782	\$557	
+Spouse	\$1,035	\$810		\$1,327	\$1,102		\$1,855	\$1,630	
+Childrer	\$701	\$476		\$876	\$651		\$1,163	\$938	
+Family	\$1,374	\$1,149		\$1,668	\$1,443		\$2,194	\$1,969	

\* If you are not eligible for the state/district subsidy, you will pay the full monthly premium. Please contact your Benefits Administrator for your monthly premium.

\*\* The premium after state, \$75 and district, \$150 contribution is the maximum you may pay per month. Ask your Benefits Administrator for your monthly cost. (This is the amount you will owe each month after all available subsidies are applied to your premium.)

\*\*\* Completed by your benefits administrator. The state/district contribution may be greater than \$225.