



Benefits & Risk Management  
Human Resources Division



## ***Focus on TRS-ActiveCare #7 – 10/21/2009***

### ***Prescriptions & Lab Work***

#### **Prescriptions**

Under TRS-ActiveCare, prescription coverage is separated into the following categories:

- Retail Short-Term – for up to a 30-day supply
- Retail Maintenance – for up to a 30-day supply – This higher cost category will begin the 3<sup>rd</sup> time you fill the same prescription at retail.
- Medco by Mail – for up to a 90-day supply by mail-order

Retail should be used for short-term medication needs, or to try new medications. Otherwise, use Medco by Mail for the best value. You can order refills of mail-order prescriptions online.

**Note:** You will no longer be able to fill a 90-day supply at a local retail pharmacy.

Coverage within the above categories is separated into the following:

- Generic
- Preferred Brand
- Non-preferred Brand

To search the list of Preferred Brand medications, use the link “Where to Find - Preferred Brand Name Drugs” on the PISD web site <http://www.pisd.edu/staff/health.plan/TRSActiveCare.shtml>.

If you obtain a brand-name drug when a generic equivalent is available, you will be responsible for the generic co-payment plus the cost difference between the brand-name drug and the generic drug. This will apply regardless of the reason for selecting the brand-name instead of the generic.

#### **Lab Work**

The TRS-ActiveCare plans do not include 100%-paid lab work. On all TRS-ActiveCare plans, lab work is subject to the deductible and co-insurance, similar to other covered expenses.

The only exceptions may be lab work related to preventive care. Under ActiveCare 2 and ActiveCare 3, lab work that is billed by a network doctor along with an office visit charge for preventive care, will be covered by the office visit co-pay. Under ActiveCare 1-HD and ActiveCare 1, preventive care is paid at 100% up to the first \$500; however, that may not be sufficient to cover the doctor’s office visit plus a broad panel of blood work.

Therefore, you may consider taking advantage of the blood work available as part of the annual wellness assessments, performed on-site by Medical Center of Plano during the months of January through May.

Full-time employees can participate in the on-site assessment, and the cost is paid by PISD every other year. Full-time employees on their “odd” year, part-time employees, as well as spouses of employees, can participate in the assessment by paying the District’s negotiated price, which is less than \$60 for the blood work portion only.

Approximately two weeks after the assessment, you will receive printed results of your blood work, which includes a SMAC 19, lipid profile, CBC, and TSH. Those results may then be given to your personal physician for your annual physical, instead of having that same blood work performed privately for about \$300.

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For more information, please contact:

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