

# 2023-24 Benefits

## Enrollment portal access: July 21 – August 17

New plan year starts September 1

**Coverage does not roll-over** – take action to make your selections for the new year before August 17

Contact PISD Benefits for assistance or questions:

[benefits@pisd.edu](mailto:benefits@pisd.edu)  
(469)752-8138

## Information Online

Review the [plan highlights](#) available online now

Watch for more details to be posted on our [PISD Benefits website](#) by July 10

Booklets will be available online. If you don't have computer access, contact us for a paper copy.

## What's Changing?

Every year, the cost of medical services across the country increases, and Texas is not immune to that trend. The Texas Legislature has taken action to lessen the impact of that reality on TRS-ActiveCare rates with a contribution of \$588.5 million. The legislative contribution, along with TRS' aggressive cost containment measures, will keep costs lower than state and national average cost trends this upcoming plan year. In addition, Plano ISD leadership approved an **increase to the District's monthly contribution from \$315 to \$330** as part of the 2023-2024 compensation plan. (See premium chart on page 3)

The pharmacy benefit manager for the Blue Cross Blue Shield plans will **change from CVS Caremark to Express Scripts (ESI)** on September 1. Most participants will not need to switch pharmacies, but ESI will notify those who do need to find a new pharmacy. People using mail order pharmacies will need to transition to ESI's pharmacies. [Read more on the TRS website.](#)

### Reduce Costs with Primary & Primary +

- Primary + PCP and mental health copays reduced from \$30 to \$15
- Primary and Primary + Teladoc virtual mental health visit copays reduced from \$70 to \$0
- Primary + family deductible reduced from \$3,600 to \$2,400
- Primary out-of-pocket maximum reduced from \$8,150 to \$7,500 and from \$16,300 to \$15,000 for families

### HD (high deductible) Plan

- Annual out-of-pocket maximum increased to \$7,500 for individual and \$15,000 for family

### Baylor Scott & White HMO

- PCP copays (age 18+) increased from \$15 to \$20
- Deductible increased to \$2,400 individual/\$4,800 family
- Annual out-of-pocket maximum increased to \$8,150 for individual and \$16,300 for family
- Medical coinsurance increased from 20% to 25%
- Generic Rx copay increased from \$12 to \$14 for 30-day supply and from \$30 to \$35 for 90-day supply
- Preferred Brand Rx increased from 30% to 35% after Rx deductible
- Specialty Rx costs increased from 25-35% to 35%

## What Should I Do Now?

### Confirm

Make sure your address is always up-to-date with the PISD HR department.

You don't want to miss any important mailings, including your new Express Scripts ID cards!

[Check your address in TEAMS](#)

[Submit an address change to HR](#)

### Prepare

Review the coverage changes, [plan highlights](#), and [new premiums](#), so you are familiar with all your options.

Identify areas where you may have questions or need more information once the enrollment period starts.

### Boost

Enhance your knowledge by using the Decision Making Tools provided by TRS.

- Know the differences between the Primary plans and the HD plans in [Health Care Versus](#)
- **Attend a 30-minute virtual webinar about your benefits**, multiple dates and times are available. Register for [From A to Z: Your TRS-ActiveCare Plan](#)
- Understand health care terms in the Learn the Terms video series (coming soon)

### Act

[Bookmark our benefits website](#) and check it mid-July for more details about open enrollment.

Reach out for help. If you're not sure about something, or just want to confirm some details, it's always better to ask. Email [benefits@pisd.edu](mailto:benefits@pisd.edu) or call 469-752-8138.

**If possible, plan to complete your enrollment submission before the first day of school.**

## When Choosing a Medical Plan, Ask Yourself...

- **What's the most important plan feature for me?** Am I willing to pay a higher premium for it? Or am I willing to make some adjustments to save money?
- **Am I worried about having a Statewide or Regional network with no out-of-network coverage?** Consider: All plans cover true emergency services worldwide, and virtual health programs can also be accessed from anywhere.
- **Is my doctor in-network for the plan I'm considering?** Carefully check each plan's network provider list. Even within Blue Cross Blue Shield, a doctor might be in-network for one plan but not another.
- **Am I concerned about having to get referrals from a PCP?** There is value in having a PCP who can play a critical role in keeping you healthy and lowering your out-of-pocket costs. They'll get to know you and your health needs, and help you get age-appropriate screenings to catch any issues early. And once you're an established patient, you can usually get appointments more quickly and referrals more easily.



## Monthly Premiums

	Current 2022-23 Premiums			New 2023-24 Premiums			Amount of Change
	Full monthly premium	District contribution	Cost after District contribution	Full monthly premium	District contribution	Cost after District contribution	
<b>ActiveCare Primary</b>							
Employee Only	\$410	\$315	\$95	\$450	\$330	\$120	\$25
Employee & Spouse	\$1,157	\$315	\$842	\$1,215	\$330	\$885	\$43
Employee & Children	\$738	\$315	\$423	\$765	\$330	\$435	\$12
Employee & Family	\$1,384	\$315	\$1069	\$1,530	\$330	\$1,200	\$131
<b>ActiveCare HD</b>							
Employee Only	\$422	\$315	\$107	\$462	\$330	\$132	\$25
Employee & Spouse	\$1,187	\$315	\$872	\$1,248	\$330	\$918	\$46
Employee & Children	\$757	\$315	\$442	\$786	\$330	\$456	\$14
Employee & Family	\$1,419	\$315	\$1,104	\$1,571	\$330	\$1,241	\$137
<b>ActiveCare Primary +</b>							
Employee Only	\$515	\$315	\$200	\$529	\$330	\$199	-\$1
Employee & Spouse	\$1,259	\$315	\$944	\$1,376	\$330	\$1,046	\$102
Employee & Children	\$829	\$315	\$514	\$900	\$330	\$570	\$56
Employee & Family	\$1,584	\$315	\$1,269	\$1,746	\$330	\$1,416	\$147
<b>Baylor Scott &amp; White HMO</b>							
Employee Only	\$543.35	\$315	\$228.35	\$569.76	\$330	\$239.76	\$11.41
Employee & Spouse	\$1,364.92	\$315	\$1,049.92	\$1,432.42	\$330	\$1,102.42	\$52.50
Employee & Children	\$873.57	\$315	\$558.57	\$916.49	\$330	\$586.49	\$27.92
Employee & Family	\$1,570.98	\$315	\$1,255.98	\$1,648.78	\$330	\$1,318.78	\$62.80
<b>ActiveCare 2 (closed to new enrollees)</b>							
Employee Only	\$1,013	\$315	\$698	\$1,013	\$330	\$683	-\$15
Employee & Spouse	\$2,402	\$315	\$2,087	\$2,402	\$330	\$2,072	-\$15
Employee & Children	\$1,507	\$315	\$1,192	\$1,507	\$330	\$1,177	-\$15
Employee & Family	\$2,841	\$315	\$2,526	\$2,841	\$330	\$2,511	-\$15

## Medical Plans At a Glance

	Primary	HD	Primary +	HMO	ActiveCare 2 (closed to new members)
Insurance Company	BCBS	BCBS	BCBS	Baylor Scott & White	BCBS
Premium Cost	Lowest	Lower	Mid-range	Higher	Highest
Deductible	Mid-range (full deductible also applies to brand prescriptions)	High (full deductible also applies to all prescriptions)	Low	Mid-range	Low
HSA-Eligible		✓			
Virtual Health Programs	✓	✓	✓	✓	✓
100% Coverage for Preventive Care In-Network	✓	✓	✓	✓	✓
Copays for Doctor Visits	✓		✓	✓	✓
Requires PCP and Referrals to Specialists	✓		✓		
Provider Network	Statewide (can expand for kids at college out-of-state)	Nationwide	Statewide (can expand for kids at college out-of-state)	Regional North TX BSW Premier HMO	Nationwide
Out of Network Coverage for <u>Non-Emergencies</u> (all plans cover true emergencies both in and out of network)		✓			✓
Digital Mental Health Powered by Learn To Live	✓	✓	✓		✓
Blue Points	✓	✓	✓		✓
Member Rewards	✓	✓	✓		✓

## Virtual Health Programs

### Blue Cross Blue Shield Primary, Primary +, HD, and AC 2



**TELADOC.**

<b><u>Medical</u></b>	<b><u>*Mental Health</u></b>
<ul style="list-style-type: none"><li>• Cold and flu symptoms</li><li>• Allergies</li><li>• Bronchitis</li><li>• Respiratory infections</li><li>• Stomach upset</li><li>• Sinus problems</li><li>• Skin problems</li></ul>	<ul style="list-style-type: none"><li>• Depressive and anxiety disorders</li><li>• Bipolar, schizophrenia and psychotic disorders</li><li>• Attention disorders</li><li>• Alcoholism and addiction and substance-related disorders</li></ul>

[member.teladoc.com/trsactivecare](http://member.teladoc.com/trsactivecare)

855-Teladoc (835-2362)

\*Mental Health visits subject to additional cost

**\$12 copay (\$42 copay on HD plan)**



**RediMD™**  
get well sooner

**Medical**

<ul style="list-style-type: none"><li>• Back Strains</li><li>• Ankle Injuries</li><li>• Shoulder Strains</li><li>• Pulled Muscles</li><li>• Contusions/Bruises</li><li>• Asthma</li></ul>	<ul style="list-style-type: none"><li>• Shortness of Breath</li><li>• Infections</li><li>• Allergies</li><li>• Chemical Exposure</li></ul>
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[redimd.com/trsactivecare](http://redimd.com/trsactivecare)

866-989-CURE (2873), option 3

**\$0 copay (\$30 copay on HD plan)**

### Baylor Scott & White HMO

## \$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



## Digital Mental Health Powered by Learn to Live (for BCBS plans: Primary, Primary +, HD, and AC 2)

Getting help has never been easier! Learn to Live can help you find a more thoughtful approach to life's struggles by teaching the tools and techniques of Cognitive Behavioral Therapy. Use your personalized dashboard to access your programs, progress, information, and other resources. Get personal coaching by phone, text or email. Sign up for mindfulness moments, which are weekly text messages with quick mood-boosting tips and exercises. Watch an introductory video on their [web site](#).



**Fewer than 50%** of people  
with a  
mental health condition receive  
treatment\*



Targeted, online programs and services based on proven cognitive behavioral therapy principles



Private, convenient entry point for mental health concerns

- Depression
- Stress, Anxiety & Worry
- Social Anxiety
- Insomnia
- Substance Use



No cost to employee

\*Mental Health by the Numbers. National Alliance on Mental Health. 2019.  
Learn to Live, Inc. is an independent company that provides online behavioral health programs and tools for members with coverage through Blue Cross and Blue Shield of Texas.  
BCBSTX makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

Available to employees and family members age 13 and older

Programs in English and Spanish



## Blue Points (for BCBS plans: Primary, Primary +, HD, and AC 2)

You can earn points for regularly participating in many different healthy activities. You can redeem your points in the online shopping mall, which offers a wide variety of merchandise. Please review [this flyer](#) or the [BCBS website](#) for more details.

Log into [wellontarget.com](http://wellontarget.com) today to find all the interactive tools and resources you need to start earning Blue Points. Keep yourself motivated to earn more points by heading over to the online shopping mall and checking out all the rewards you can earn for adopting – and continuing – healthy habits.



**BUILT-IN INCENTIVES**  
**BLUE POINTS<sup>SM</sup>**

**TRS** ACTIVECARE  
PROVIDER WITH BENEFIT PORTAL BY TRS

**Offerings that earn points:**

- Use of online trackers
- Connecting and syncing a fitness device or app
- Health Assessment completion
- Digital Self-management Program completion
- Fitness program visits

**Redeem points in the online Shopping Mall with over a million products!**

Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal at [wellontarget.com](http://wellontarget.com) for further information.

## Member Rewards (for BCBS plans: Primary, Primary +, HD, and AC 2)

Why not get rewarded for choosing a lower-cost high-quality provider? Prices for the same quality medical services can differ by thousands of dollars within the same region and health plan network. With Member Rewards, you can compare costs for procedures like MRIs, CT Scans, Ultrasounds, and Knee Surgery. You can earn rewards to reduce your copays or coinsurance for future expenses. On the Primary and Primary + plans, rewards can apply to expenses for medical, prescription, dental, and vision services. On the HD plan, rewards can be applied only to dental and vision expenses.

Please review the [BCBS website](#) for more details, FAQ, and an introductory video.

### MEMBER REWARDS® TRS-ACTIVECARE PRIMARY, TRS-ACTIVECARE PRIMARY+, HD



	TRS-ActiveCare Primary & Primary +	New! TRS-ActiveCare HD
New! Expanded member rewards	✓	✓
New! Dynamic Incentives included	✓	✓
Referral Required before service	✓	
Rewards can be used towards eligible medical, pharmacy, dental, vision expenses	✓	
Rewards can ONLY be use towards eligible dental, vision expenses		✓
Rewards automatically deposited in HCA after claim processed.	✓	
Rewards deposited after participant submits HCA reimbursement form		✓

#### AVERAGE REWARD

\$121 Colonoscopy	\$89 MRI	\$45 Ultrasound	\$10 Lab (New!)
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