

# 2022-23 Benefits

## Enrollment portal access: July 22 – August 18

New plan year starts September 1

**Coverage does not roll-over** – take action to make your selections for the new year before August 18

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 5

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

## What's Changing?

**Your portion of the TRS-ActiveCare medical plans premiums will decrease**, thanks to action from the State of Texas and from Plano ISD! First, TRS-ActiveCare moved to regional ratings for premiums, to reflect the cost of health care in each region. Legislative leadership also allocated additional federal Covid-19 funding to the TRS-ActiveCare program, resulting in a slight premium decrease for the vast majority of our employees. In addition, Plano ISD leadership approved an **increase to the District's monthly contribution from \$300 to \$315** as part of the 2022-2023 compensation plan, thus further decreasing costs for eligible employees. A detailed premium chart is included in this document.

There are some **coverage changes on the medical plans, as well as several enhancements to help support you**. These enhancements vary by plan and include capped costs for insulin, improved coverage for certain specialty drugs, and an additional avenue for mental health and wellness. Full details of these programs are still being prepared, but some preliminary information is provided on the following pages.

Here are a few specific coverage changes to be aware of:

Primary / Primary + / AC 2	HD
<ul style="list-style-type: none"><li>Teladoc copay increased from \$0 to \$12</li><li>Capped costs for insulin \$25 copay for 31-day supply, \$75 for 61-90 day supply</li><li>100% coverage for specialty drugs that are eligible for PrudentRx program</li></ul>	<ul style="list-style-type: none"><li>Teladoc copay increased from \$30 to \$42</li><li>Annual out-of-pocket maximum increased to \$7,050 for individual and \$14,100 for family</li><li>Added Member Rewards program</li></ul>
<b>Baylor Scott &amp; White HMO</b> <ul style="list-style-type: none"><li>New provider network: BSW Premier HMO - Current enrollees should confirm whether your doctors remain in the new network</li><li>Office visit copay for primary care reduced from \$20 to \$15</li><li>Deductible increased to \$1,900 individual/\$4,750 family</li><li>Annual out-of-pocket maximum increased to \$8,000 for individual and \$15,000 for family</li><li>Generic Rx copay increased from \$10 to \$12 for 30-day supply</li><li>Specialty Rx costs increased from 15-25% to 25-35%</li></ul>	

The **disability insurance** plans will have an increase in premiums due to high claims costs, but there are no changes to the coverage.

## What Should I Do Now?

**Start reviewing the changes, highlights, and new programs described in this document.** Also review the [plan highlights](#) published by TRS. As more details become available over the summer, you'll be able to identify areas where you have questions for us.



**Bookmark our benefits website** and check it in early July for more details about open enrollment. **If possible, plan to complete your enrollment submission before the first day of school.**

Please make sure your address is up-to-date with the PISD HR department. This will ensure you receive all home mailings, including your new health plan ID cards!

[Check your address in TEAMS](#)

[Submit an address change to HR](#)

## 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.



## Will I get a new ID card?

**Yes, everyone will receive a new ID card this year. You'll continue to use your current ID card until your new one arrives in the mail, which may not be until the 2<sup>nd</sup> week of September.**



You'll still be able to access a digital version of your new ID card through the web portal or mobile app. If you're not already using these convenient access points, we encourage you to set it up now so it's ready to go when you need it.

[Blue Cross Blue Shield portal](#)

or

text BCBSTXAPP to 33633 to get the mobile app

[Baylor Scott & White portal](#)

or

text BETTER to 88408 to get the mobile app




## Monthly Premiums

	Current 2021-22 Premiums			New 2022-23 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	\$417	\$300	\$117	\$410	\$315	\$95	-\$22
Employee & Spouse	\$1,176	\$300	\$876	\$1,157	\$315	\$842	-\$34
Employee & Children	\$751	\$300	\$451	\$738	\$315	\$423	-\$28
Employee & Family	\$1,405	\$300	\$1,105	\$1,384	\$315	\$1,069	-\$36
<b>ActiveCare HD</b>							
Employee Only	\$429	\$300	\$129	\$422	\$315	\$107	-\$22
Employee & Spouse	\$1,209	\$300	\$909	\$1,187	\$315	\$872	-\$37
Employee & Children	\$772	\$300	\$472	\$757	\$315	\$442	-\$30
Employee & Family	\$1,445	\$300	\$1,145	\$1,419	\$315	\$1,104	-\$41
<b>ActiveCare Primary +</b>							
Employee Only	\$542	\$300	\$242	\$515	\$315	\$200	-\$42
Employee & Spouse	\$1,334	\$300	\$1,034	\$1,259	\$315	\$944	-\$90
Employee & Children	\$879	\$300	\$579	\$829	\$315	\$514	-\$65
Employee & Family	\$1,675	\$300	\$1,375	\$1,584	\$315	\$1,269	-\$106
<b>Baylor Scott &amp; White HMO</b>							
Employee Only	\$542.48	\$300	\$242.48	\$543.35	\$315	\$228.35	-\$14.13
Employee & Spouse	\$1,362.70	\$300	\$1,062.70	\$1,364.92	\$315	\$1,049.92	-\$12.78
Employee & Children	\$872.16	\$300	\$572.16	\$873.57	\$315	\$558.57	-\$13.59
Employee & Family	\$1,568.42	\$300	\$1,268.42	\$1,570.98	\$315	\$1,255.98	-\$12.44
<b>ActiveCare 2 (closed to new enrollees)</b>							
Employee Only	\$1,013	\$300	\$713	\$1,013	\$315	\$698	-\$15
Employee & Spouse	\$2,402	\$300	\$2,102	\$2,402	\$315	\$2,087	-\$15
Employee & Children	\$1,507	\$300	\$1,207	\$1,507	\$315	\$1,192	-\$15
Employee & Family	\$2,841	\$300	\$2,541	\$2,841	\$315	\$2,526	-\$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	Higher	Higher	Highest
Deductible	Mid-range (full deductible also applies to brand prescriptions)	High (full deductible also applies to all prescriptions)	Low	Low	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)		✓			✓
Enhanced Coverage for Insulin	✓		✓		✓
PrudentRx for some Specialty Medications	✓		✓		✓
Musculoskeletal Alternative Care Pilot Programs	✓	✓	✓		✓
Digital Mental Health Powered by Learn To Live	✓	✓	✓		✓
Blue Points	✓	✓	✓		✓

## Virtual Health Programs – already available with the current plans

<p align="center"><b>Blue Cross Blue Shield</b>  <b>Primary, Primary +, HD, and AC 2</b></p>	<p align="center"><b>Baylor Scott &amp; White HMO</b></p>						
<div data-bbox="296 298 848 764" style="border: 1px solid green; padding: 10px; margin-bottom: 20px;">  <p align="center"><b>TELADOC</b></p> <table border="0"> <tr> <td align="center"><u>Medical</u></td> <td align="center"><u>*Mental Health</u></td> </tr> <tr> <td> <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> </td> <td> <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> </td> </tr> </table> </div> <p align="center"> <a href="http://member.teladoc.com/trsactivecare">member.teladoc.com/trsactivecare</a>  <b>855-Teladoc (835-2362)</b>  <small>*Mental Health visits subject to additional cost</small>  <b>\$12 copay (\$42 copay on HD plan)</b> </p> <div data-bbox="296 953 848 1419" style="border: 1px solid green; padding: 10px;">  <p align="center"><b>RediMD™</b> get well sooner</p> <p align="center"><u>Medical</u></p> <table border="0"> <tr> <td> <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> </td> <td> <ul style="list-style-type: none"> <li>• Shortness of Breath</li> <li>• Infections</li> <li>• Allergies</li> <li>• Chemical Exposure</li> </ul> </td> </tr> </table> </div> <p align="center"> <a href="http://redimd.com/trsactivecare">redimd.com/trsactivecare</a>  <b>866-989-CURE (2873), option 3</b>  <b>\$0 copay (\$30 copay on HD plan)</b> </p>	<u>Medical</u>	<u>*Mental Health</u>	<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>	<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>	<p align="center"><b>\$0 Copay Options</b></p> <p><b>MyBSWHealth</b></p> <ul style="list-style-type: none"> <li>• eVisits - Online diagnosis and treatment plan for common medical conditions</li> <li>• Video Visits - Online with a doctor, face-to-face in real time</li> <li>• Both available at MyBSWHealth.com or the MyBSWHealth app</li> </ul> <p><b>MDLIVE</b></p> <ul style="list-style-type: none"> <li>• Talk to doctors, licensed therapists and more, for general health and behavioral health concerns</li> <li>• Visit by phone, secure video, or the MDLIVE app</li> </ul> <div align="center" data-bbox="1184 805 1514 870">  </div>
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## Enhanced Coverage for Insulin – starting September 1, 2022 (for Primary, Primary +, and AC 2)



Participants with diabetes now have more affordable access to insulin.

- Capped costs for **Primary, Primary+ and AC2**
  - \$25 for 1-31 Day Supply
  - \$75 for a 60-90 Day Supply
- Helps keep patients with diabetes on their medication and less likely to have expensive hospital stays.

Insulins include:

- BASAGLAR
- FIASP
- HUMULIN R U-500
- LEVEMIR
- NOVOLIN 70/30
- NOVOLIN N
- NOVOLIN R

For a list of the covered formulary insulins, visit [info.caremark.com/trsactivecare](https://info.caremark.com/trsactivecare) and view the CVS/Caremark Formulary list

If your insulin is not part of the formulary, please contact Customer Care at 1-866-355-5999 and the Care representatives will assist you with a formulary exception process.

## Diabetic Meter and Supplies – already available with the current BCBS plans (Primary, Primary +, HD, and AC 2)

### Better diabetes management with OneTouch and Accu-Chek no-cost meters

To take advantage of this offer, members must:

- Be enrolled in the prescription benefit plan
- Have diabetes
- Have a valid prescription for blood glucose test strips. Participants who don't already have a prescription can request one at [caremark.com/managingdiabetes](https://caremark.com/managingdiabetes).

### Next steps:

Call the CVS Caremark Member Services Diabetic Meter Team at 1-800-588-4456. Have your prescription ID number and your doctor's name and phone number ready when you call. Additional requirements or limitations may apply. Meters will be shipped to members within 7 to 10 days of order.

**90-Day Supply at  
Retail-Plus Network Pharmacy or  
Caremark Mail Order Pharmacy**

- Members pay \$0 for all needles, lancets and syringes, regardless of manufacturer
- To obtain test strips at no cost, members must use the preferred brand (One Touch and Accu-Chek)

## PrudentRx for Specialty Medications – starting September 1, 2022 (for Primary, Primary +, and AC 2)

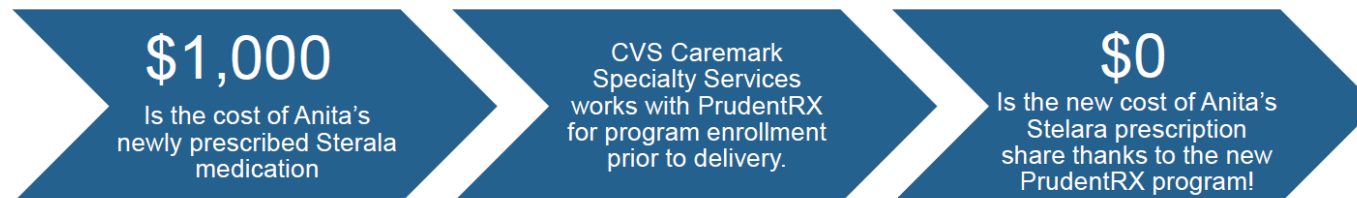
For drugs that are eligible for PrudentRx and if the member chooses to participate in the program, the deductible is waived and there's no cost to the member. For drugs that aren't eligible or if the member declines participation, the regular deductible and coinsurance will apply.

### PrudentRx Co-Pay Program for Specialty Medications Primary, Primary + and AC 2 Plans



- Out-of-pocket cost for prescriptions covered under the PrudentRx Co-Pay Program will be \$0.
- Members will have assistance with enrolling in manufacturer co-pay assistance programs.
- Otherwise, non-eligible medications in the specialty tier will remain subject to a 30% co-insurance.

#### How it works:



If currently taking one or more medications included in the PrudentRx Program Drug List, the member will receive a welcome letter and phone call from PrudentRx that provides specific information about the program as it pertains to their medication.

## Musculoskeletal Alternative Care – starting September 1, 2022

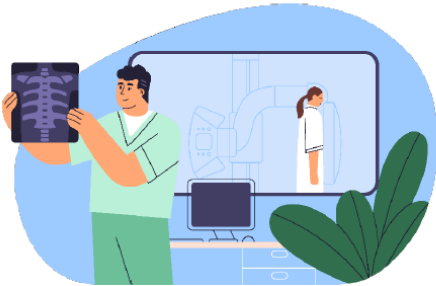
These pilot programs will bring a convenient non-surgical resource for recovery and treatment of chronic pain, focusing on increasing strength, function and range of motion while dramatically decreasing pain and helping you return to normal activity.



## Airrosti & Hinge Health Pilot Programs

Designed to relieve pain from the following areas:

- Knee
- Hip
- Low back
- Shoulder
- Neck
- Arm
- Foot
- Wrist
- **And More!**



	Airrosti	Hinge Health
Eligible Plans	Primary, Primary +, and AC 2	Primary, Primary +, HD, and AC 2
Member Cost Share	\$0	\$0
Remote	Yes	Yes
In-office option	Yes	No

Helping participants save money and time to get back to the activities they love!



## Digital Mental Health Powered by Learn to Live – already available with the current 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. BCBS TX makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

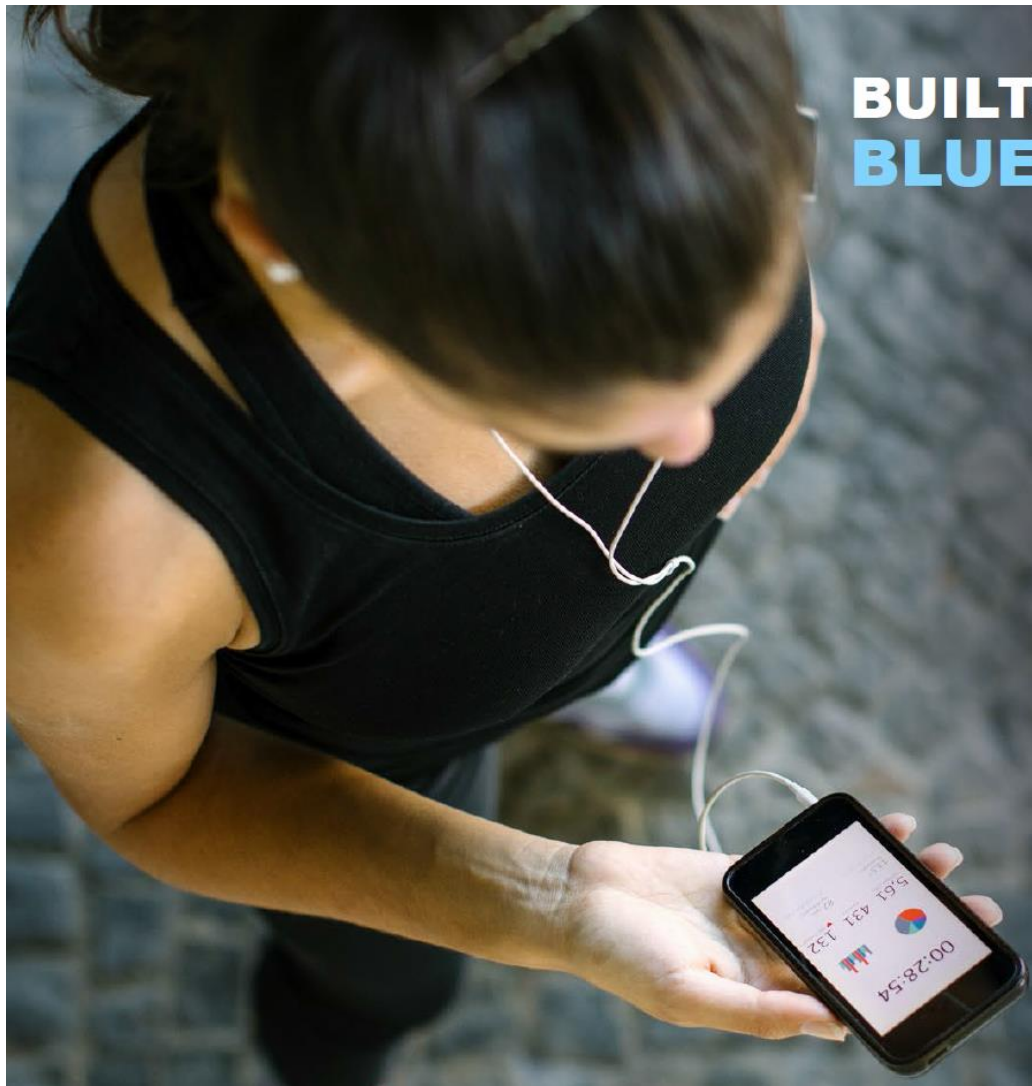
Available to employees and family members age 13 and older

Programs in English and Spanish

## Blue Points – already available with the current 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](#) 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>**



**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](#) for further information.

## Member Rewards – already available for the Primary and Primary + plans new starting September 1, 2022 for the HD plan

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. (The BCBS web site currently states that Member Rewards is only available to members in the Primary and Primary + plans. The HD plan is not being added to this program until September 1, 2022, so the web site will be updated to reflect the change at that time.)

**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

<b>\$121</b> Colonoscopy	<b>\$89</b> MRI	<b>\$45</b> Ultrasound	<b>\$10</b> Lab (New!)
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