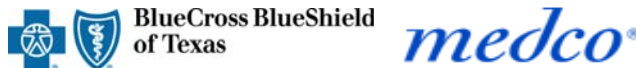


TO:
 CAMPUS:

Health Insurance Headlines
 Fall 2011

MISD Group #085000 RxBin #610014



PHONE NUMBERS
BCBS/Medco Customer Service
 1-866-355-5999
 8 a.m. – 8 p.m. CST, Mon – Fri
Special Beginnings® Prenatal Program
 1-888-421-7781
24/7 NurseLine
 1-800-581-0368

WEBSITES
www.trs.state.tx.us/trs-activecare
www.bcbstx.com/trs
www.medco.com
 Find an in-network provider:
www.bcbstx.com/trs/provider.htm
 Register as a BlueAccess Member:
www.bcbstx.com/login.html



Need a new health insurance ID card or prescription card?

Contact BCBS/Medco Customer Service or print a temporary health ID card on Blue Access.

Preventive Services

As of 9/1/11, preventive care services are covered at 100%.*

*When using network physicians, benefits for certain age-specific and gender-specific preventive care services are paid at 100%. The deductible will be waived; however covered services under this benefit must be billed by the doctor as “preventive care.” Preventive care visits—network or non-network—are limited to one physical exam per plan year; one OB/GYN well-woman exam per plan year; and one routine mammogram per plan year. The plan year for TRS-ActiveCare begins September 1 and ends August 31.

Examples of covered services included are routine annual physicals, immunizations, well-child care, cancer screening mammograms, bone density test, screening for prostate cancer and colorectal cancer (including routine colonoscopies).

Note: Ear and eye exams (one per plan year) and early detection tests for cardiovascular disease are not covered at 100% and will be subject to applicable **copayment**, **deductible**, and **coinsurance**.

LAB SERVICES	HELPFUL HINTS	MEHC
<p>As of 1/1/11, Quest Diagnostics (labcard) services are no longer covered at 100%. Lab services are processed according to how the provider files the claim (i.e. routine? diagnosis? billed in conjunction with office visit?). Please refer to your provider or BCBS for more information. This includes draws from the MEHC.</p>	<ul style="list-style-type: none"> • Go in-network. You pay lower out-of-pocket costs. • Ask questions. Ask your provider. Ask BCBS. Ask your pharmacist. Ask Medco. • Review your explanation of benefits (eob) from BCBS. Compare to your provider bill for accuracy. 	<ul style="list-style-type: none"> • Primary care and urgent care • Walk-ins for acute visits 7–8:30 a.m. • \$10 clinic co-pays • Discounted generic Rx • 90-day Rx fills



Visit the Mesquite ISD Benefits Internet or Benefits Intranet for more information.

Helpful links ✦ Claim forms ✦ Archived newsletters

Lanny Frasier
 Plan Administrator

Lisa Porter
 Benefits Manager

Vickie Hoffman
 Assistant Benefits Manager

Monica Youngblood
 Benefits Specialist



Information from page 2 of TRS ActiveCare Benefits Booklet (effective 9/1/11)

- **TRS-ActiveCare is a self-funded health coverage plan, not an insurance policy.** That means the premiums collected must cover the cost of benefits utilized. It's your money...spend it wisely.
- **Do not depend on others to manage your coverage.** You are responsible for the decisions you make and for complying with the TRS-ActiveCare plan rules. If you have questions, refer to the website or call Customer Service.
- **Appeals are handled by Blue Cross and Blue Shield of Texas and Medco, and if appropriate, by an external review organization.** Remember, TRS-ActiveCare is not an insurance policy, so appeals are not handled by the Texas Department of Insurance. See page 67 for more information on medical appeals and page 53 for more information on appeals for prescription drug benefits.
- **Don't assume anything.** Refer to this booklet or call Customer Service if you have **any** questions about your coverage.

- This plan **does not** pay for every medical or drug expense you may incur. You may be responsible for a share of the cost, so be an informed consumer. Read this booklet carefully. Refer to the website or call Customer Service with questions before you make health care decisions.
- Thousands of prescription drugs are covered by TRS-ActiveCare, but **some exclusions and limitations may apply** under the TRS-ActiveCare plan. Check the website or call Customer Service for specific drug coverage information.
- Some drug therapies may require a conversation between your doctor and Medco, the pharmacy benefit manager for TRS-ActiveCare. You can check on many of these drugs on the TRS-ActiveCare website under "Prescription Management Programs" or call Customer Service.

- If you use a non-network provider, **regardless of the circumstances**, you may have to pay more than the usual deductible and coinsurance amounts.
- Some providers (such as radiologists, pathologists, anesthesiologists, neonatologists, ER physicians, etc.) may work at network hospitals but do not contract with any provider networks. These providers often charge more than TRS-ActiveCare will pay. **You will be responsible for charges exceeding the Blue Cross and Blue Shield of Texas allowable amount.**
- You or your provider must submit and Blue Cross and Blue Shield of Texas must receive all claims for benefits under TRS-ActiveCare within 12 months of the date on which you received the services or supplies. Claims not submitted and received by Blue Cross and Blue Shield of Texas within this 12-month period will not be considered for payment of benefits.

- You **must** complete and submit an enrollment form within the appropriate time period to add coverage for newborns and other new dependents, **even if you already have family or children coverage.**
- You may use prior creditable coverage to offset a preexisting condition waiting period as defined by HIPAA, except any coverage you had that precedes a gap in coverage of 63 or more consecutive days.
- To receive the additional 11 months of COBRA continuation coverage when the Social Security Administration (SSA) determines you are disabled, you must notify your plan administrator (Health Care Service Corporation/Blue Cross and Blue Shield of Texas) before the end of the 18-month period of COBRA continuation coverage.

To review more of the TRS ActiveCare Benefits Booklet, visit the Benefits Internet, Benefits Intranet, or the BCBS website.

Visit the Mesquite ISD Benefits Internet or Benefits Intranet for more information.

Helpful links ✦ Claim forms ✦ Archived newsletters

