

Welcome to your ActiveCare 1-HD Plan



All the best resources for good health
and smart spending – just for you



Your plan includes specialized services, wellness programs and online resources to help you better manage your health and health care dollars.

Smarter spending, better health

Put the power of consumerism to work for you.

When you become part of the solution to the problem of high health care costs, you will feel the difference in your wallet and your well-being.

Take advantage of your plan's preventive care benefits

Get routine physical exams and screenings that help catch problems early.

Know where to go when you need care

- Talk to a doctor anytime to get care for minor illnesses, including cold and flu symptoms, with **Teladoc**®. See page 6 to learn more.
- **Walk-in clinics** are cost effective and are a good option for minor ailments.
- **Urgent care centers** cost more, and are more appropriate for non-emergency problems such as coughs, allergies, infections, bumps or sprains.
- The **hospital emergency room** is for true, life-threatening emergencies. See page 6 to learn more.
- **Still not sure?** Call the 24-Hour Nurse Information Line at **1-800-556-1555**.

Use online cost-of-care tools

The Member Payment Estimator (see page 6) and other tools at Aetna Navigator can give you a better handle on what your care will cost before you get the bill. Use this information to talk with your doctor about your options.

Take steps to live healthy

Most experts put these four actions at the top of their list:

- **Exercise regularly.** Get at least 30 minutes of moderate-level activity most days.
- **Quit smoking.** The health benefits begin almost immediately.
- **Eat more fruits and vegetables.** Shoot for 5 to 9 servings daily.
- **De-stress.** Take time each day to meditate, do yoga or simply sit and do nothing.

ActiveCare 1-HD

1-800-222-9205 – TRS-ActiveCare Customer Service

1-800-628-3323 – TTY number

- Option 1 – Aetna (medical)
8 a.m. – 6 p.m. CT (Mon – Fri)
- Option 2 – Caremark (prescription drug)
24 hours a day, 7 days a week

aetna®

CAREMARK®

Meet Aetna and Caremark

Your 2015-2016 ActiveCare 1-HD medical plan is administered by Aetna. Aetna is one of America's largest, most experienced health insurance companies and a pioneer in health and wellness services, offering you and your family:

- A large and comprehensive provider network
- One-on-one support from nurse consultants and other health professionals to help you reach your wellness goals
- A Health Concierge available by phone for answers and guidance on care and benefits
- Online services and mobile apps for easy access to health information and tools
- Enhanced customer service that helps you better understand and use Aetna benefits, programs and tools, and much more

Caremark is the administrator of your TRS-ActiveCare prescription drug benefits. Caremark is the largest pharmacy health care provider in the United States. Their network includes more than 67,000 pharmacies nationwide, including chain pharmacies and 20,000 independent pharmacies.

Through Caremark pharmacy services, you can order maintenance and specialty medications online or by phone, and have them delivered directly to you. Please visit www.caremark.com/trsactivecare or call TRS-ActiveCare Customer Service at **1-800-222-9205** for information, tools and resources available to you as an ActiveCare 1-HD participant.

Get off to a great start

Your ActiveCare 1-HD Plan has so much to offer – from comprehensive medical coverage, to leading-edge resources that help you stay well, live well and save money. The best way to get the most value from your plan is to learn about all that's available to you.

Aetna Health Concierge – at your service

There's a lot to know about your plan, its benefits and its services. The Aetna Health Concierge is a benefits and health expert who can help you put all the pieces together – benefits, providers, services, programs and tools – to make informed decisions, get the care and services you need, save money and live healthier. Your Aetna Health Concierge can even help you find the right doctor for your condition or problem, and make an appointment.

Whether you need a quick answer, help to untangle a difficult issue or someone to explain your benefits, you have an advocate dedicated to your needs. Call TRS-ActiveCare Customer Service at **1-800-222-9205** and speak to an Aetna Health Concierge, Monday through Friday, 8 a.m. to 6 p.m. CT.

Register with Aetna Navigator®

One of the best ways to get started with your 2015-2016 ActiveCare 1-HD medical plan is to register with Aetna Navigator, your secure member website.

As an ActiveCare participant, you will have access to a world of online resources at Aetna Navigator. There you will find information and tools to make the most of your plan benefits and better manage your health care and health dollars.

It's easy to register and use the site. Here's how:

Have your Aetna member ID card ready. Visit www.trsactivecare.aetna.com and click "Register on Aetna Navigator" on the right side of the home page. Follow the simple prompts. During the one-time registration process, you will create a user name and password to use to log in to the site. *Be sure to provide a valid email address and agree to receive electronic information so that you will stay up to date on coverage and claim details.*

Need help? Use the "Ask Ann" link to register, retrieve a password and find your way around the site.

Once you are registered, you can visit the site 24/7 to:

- Confirm family members covered under your plan
- Check benefits and claims
- Search for care providers who participate in the Aetna network – doctors, hospitals, urgent care centers and more
- Get cost estimates for medical procedures and treatments
- Take the Health Assessment
- View your Personal Health Record
- Request a new or replacement Aetna ID card or print a temporary card
- Contact Member Services via email (use the "Contact Us" link on any Navigator page)
- Get started with Aetna wellness programs and discounts

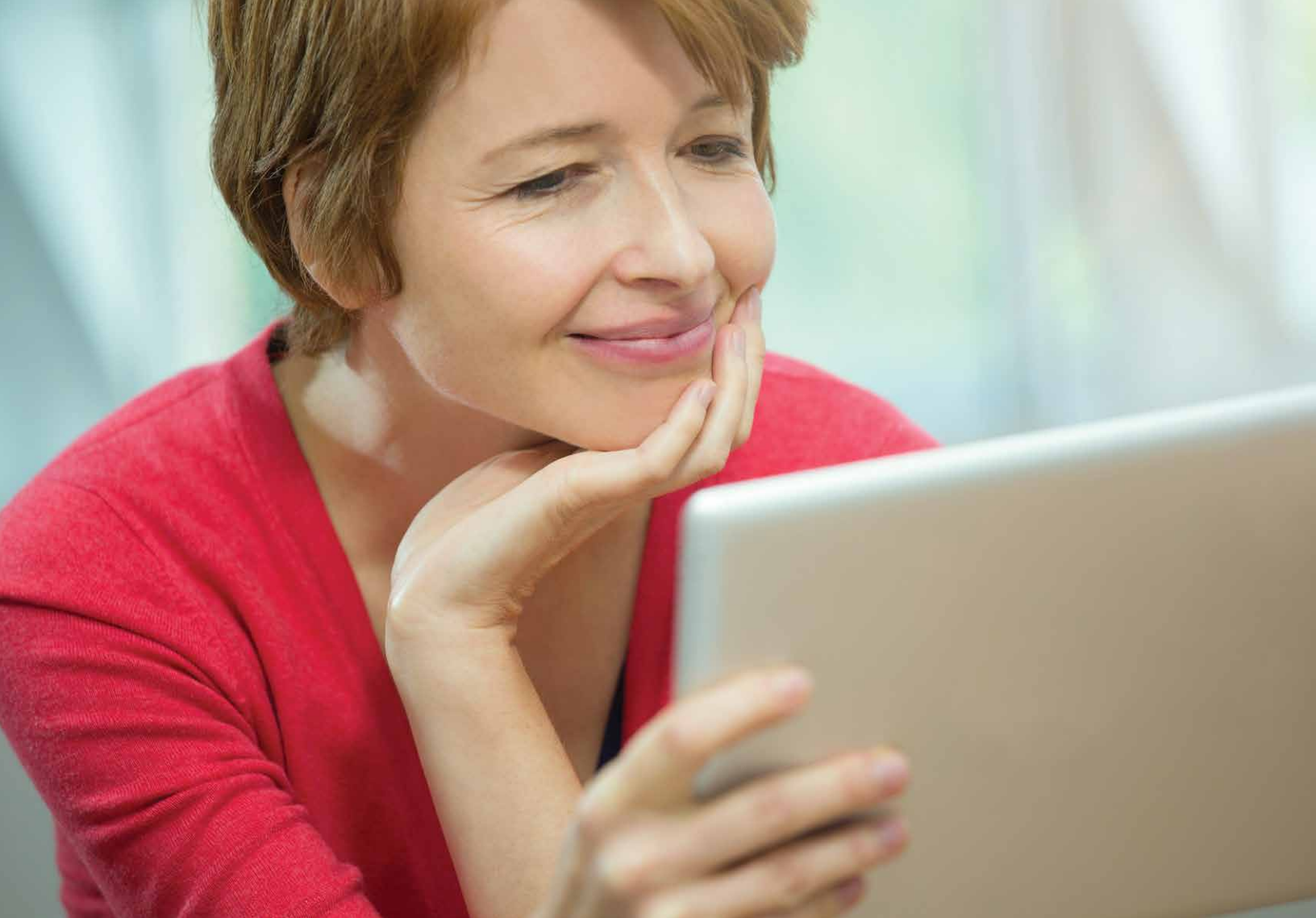
Make Aetna Navigator your favorite stop when you need to know more about your benefits and other resources available for your good health. Here are just some of the great features you will find once you are registered . . .

DocFind®, the online provider directory, lets you look up in-network primary care doctors, specialists, hospitals, urgent care facilities and more.

TIP: You will pay less for care when you use doctors who belong to Aetna's network. Plus, they will file claims for you and handle any advance approvals you may need for certain types of care.

Your Personal Health Record (PHR) shows medical procedures and services received, and preventive and routine care provided – by whom and when. You can also enter your own information, such as prescription medications, over-the-counter drugs and nutritional supplements you use. The PHR also features MedQuery, a program that generates health-related alerts and recommendations for you, and health and physical activity trackers.

Aetna SmartSourceSM is a powerful health information search tool that lets you scan all of Aetna's online resources to pull up health information tailored to your interests and needs. Enter a condition or symptom and get information about doctors, medications, treatment options and special programs related to your topic – and based on your health status and health benefits.



Mobile apps make it easy to take care of benefits business and find reliable health information wherever you go. Be sure to get:

- **Aetna Mobile**, to pull up your secure member website. Find doctors, show your ID card, check claims, contact Member Services and more. The Aetna Mobile app works with Apple and Android mobile digital devices.*
Get it: Text “Apps” to 23862** OR visit www.aetna.com/mobile.
- **iTriage®**, to make sense of your health care options. Check a symptom, look up conditions and procedures, find the right doctor or facility, look up ER wait times and much more.
Get it: The app is free on Google Play™ or the App StoreSM. You can also visit <https://www.itriagehealth.com>.
- **Caremark app**, to get real-time, secure access to your prescriptions and pharmacy information. You can look up pharmacies near you, or order prescriptions using mail service, and then check on the status of your order. You can also view your pharmacy history. Use the app on your iPhone or Android phone.
Get it: Visit www.caremark.com. On the home page, look for the More Mobile Choices link to “get your App now.”
- **Teladoc® app**, to talk to a doctor anytime 24/7/365. This app lets you access all the benefits of the Teladoc service via phone. Whether you’re at home, at work or out of town, you can talk to a doctor anytime, anywhere. See *7 ways to save* on page 6 for more about Teladoc.
Get it: Visit www.teladoc.com/mobile.
- **The MyQuest mobile app**, to schedule appointments, check lab results, share information and more.
Get it: Download the app at www.questdiagnostics.com/myquest.

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**Standard text messaging rates may apply.

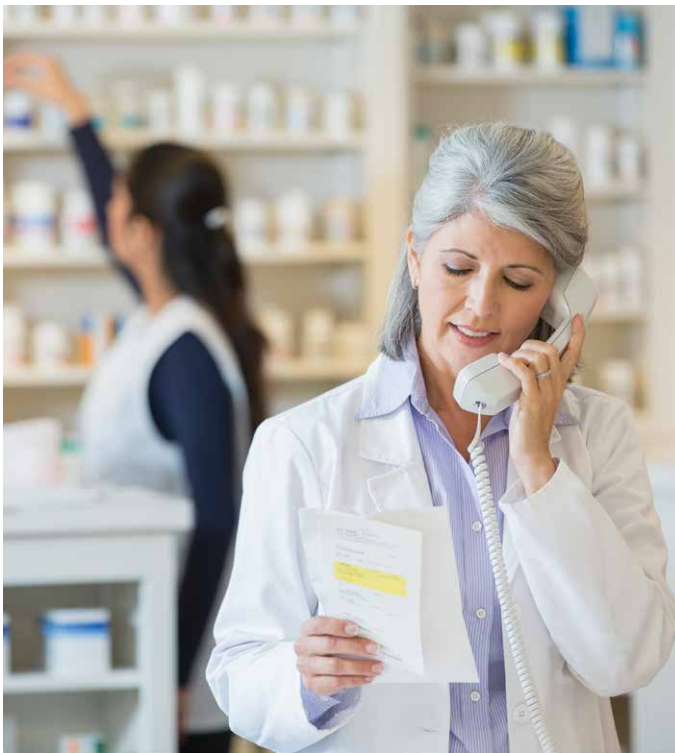
Where to fill your prescription

Where you can fill your prescription depends on whether you need a short-term or maintenance medication.

Short-term medications are generally taken for a limited time and have a limited number of refills; for example, an antibiotic. You can fill prescriptions for these medications at any pharmacy in the Caremark retail network.

- Choose from more than 67,000 network pharmacies nationwide, including independent and chain pharmacies.
- Find a participating pharmacy at www.caremark.com/trsactivecare.

TIP: To avoid filling out claims paperwork, bring your prescription ID card with you when you pick up your prescription. Use a pharmacy in the Caremark retail network to save money.



Maintenance medications are taken regularly for chronic conditions, such as high blood pressure, asthma, diabetes or high cholesterol. You will generally save money by using the Caremark Pharmacy (for mail orders) or a Caremark Retail-*Plus* Pharmacy for these prescriptions.

Choose one of four easy ways to start filling your maintenance prescriptions:

1. Bring your prescription to any Caremark Retail-*Plus* Pharmacy – find one at www.caremark.com/trsactivecare
2. Complete and return the mail-service order form available at www.caremark.com/trsactivecare
3. Use the FastStart® tool found on www.caremark.com/trsactivecare
4. Call FastStart at **1-800-875-0867**

Specialty medications are drugs used to treat complex conditions such as cancer, growth hormone deficiency or hemophilia among other conditions. They may be injected, infused, inhaled or taken orally, and may require special handling. To use the services of CVS Caremark Specialty Pharmacy, call CaremarkConnect® toll-free at **1-800-237-2767** or visit www.caremark.com/trsactivecare.

4 ways to save on prescription drugs

- 1. Ask for generics first.** Generics are pharmaceutically and therapeutically equivalent to brand-name drugs, but can cost up to 80% less.
- 2. Remember the preferred drug list.** If a generic drug isn't available, ask your doctor to prescribe a drug on your plan's preferred drug list, if appropriate. You will pay more for a brand-name medication **not** on the preferred list.
- 3. Order 90-day supplies** of maintenance medications to save money. Visit a Caremark Retail-*Plus* Pharmacy or use the Caremark Pharmacy for mail service. You will pay the same low coinsurance either way. Remember if you fill prescriptions at a traditional network pharmacy, you will pay more for your medication after the first purchase.
- 4. Fill short-term prescriptions** (up to a 31-day supply) at a Caremark retail network pharmacy. You will generally pay more for short-term prescriptions filled outside the Caremark retail network.



Beginning Right® maternity program

The Beginning Right maternity program can help give your baby a healthier start in life. When you (or your covered dependent) joins the program, you will complete a Pregnancy Risk Survey to identify health issues that need special attention. You can also download our Pregnancy Hand Book (available in English or Spanish), which is packed with helpful information, resources and tips for a healthier pregnancy and healthier baby.

You will also be able to talk with an obstetrically trained nurse who can provide information and answers on topics such as prenatal care, preterm labor, newborn care, smoking cessation during pregnancy and much more. The nurse will tailor information and advice to your particular health and risk profile, supplementing phone sessions with print educational materials mailed to your home.

Get your \$100 Babies R Us® gift card: When you or your covered dependent joins Beginning Right and completes the program (including one post-partum call from a program nurse), a \$100 gift card from Babies R Us will be mailed to your home.

To learn more and get started, call **1-800-272-3531** as soon as you find out you are pregnant, or visit **www.tractivecareetna.com** and log in to Aetna Navigator, then click "Health Programs" at the top of your home page.

Explore health and wellness resources

As an ActiveCare participant, you have the advantage of no-cost programs and services to help with special health needs, challenges and goals.

Simple Steps To A Healthier Life®

Simple Steps To A Healthier Life is an online health and wellness program that can help you reach goals such as losing weight, eating healthier and even getting a better night's sleep – step by step, at your own pace.

Start with the Health Assessment – It's secure and confidential

This is a questionnaire on topics such as health history, lifestyle and habits, and health screenings. While it covers a lot of ground, it takes just 10 minutes to complete. The information you provide as part of your Health Assessment is kept private. When you're finished, you'll get a personalized health report you can share with your doctor.

Get health reports and an action plan

Once you've completed your Health Assessment, you will get a secure email with your personalized action plan. This report outlines your personal health risks based on your answers to the health assessment questionnaire. It also recommends online health coaching programs you can follow at your own pace to reach your wellness goals.

The programs include:

- **Be Tobacco Free:** Get help to quit tobacco and stay tobacco free.
- **Blood Pressure in Check:** Move your "numbers" into a healthier range.
- **Diabetes Life:** Learn effective ways to manage your condition and enjoy better overall health.
- **Eat Healthier:** "Try on" and adapt better eating habits.
- **Get Active:** Put more physical activity into each day.
- **Healthy Back:** Know about better ways to prevent back pain.
- **Heart Healthy Cholesterol:** Take steps to achieve healthier cholesterol levels.
- **Living Well with Asthma:** Develop and practice healthy habits that help you breathe better.
- **Sleep Well:** Learn steps to take during the day for a better night's sleep.
- **Stress Less:** Find healthier ways to respond to daily pressures and stress.
- **Weigh Less:** Take small, concrete steps to reach your healthy weight.
- **Health in a Hurry:** Get tips and ideas to fit better health into your busy life.

You can participate in any of these programs before or after you complete the health assessment. Within each program, you select a "journey" that fits your needs, goals and interests. Each journey includes small steps that help you break down goals into more manageable actions.

Get started

To take the Health Assessment, go to www.tractivecareetna.com and log in to Aetna Navigator. On your home page, click "I want to . . . Take a Health Assessment" on the left-hand menu.

Condition management

If you and/or a family member lives with a chronic condition, you know what a challenge it is to follow a treatment regimen and avoid complications. Now there's help, with Aetna Health Connections. The program matches you with registered nurses and other health care professionals who provide education, coaching and monitoring to help you manage your condition and enjoy better overall health.

The program covers more than 30 conditions, including asthma, high blood pressure, diabetes, heart disease, osteoporosis and more. If you could benefit from the program's services, an Aetna nurse may be in touch. But you don't have to wait to be contacted. You can learn more and enroll online at Aetna Navigator (register first if you haven't already – see page 1). At the top of your home page, click the "Health Programs" tab.

Aetna Care Advocate Team (CAT)

The Aetna Care Advocate Team (CAT) is a group of trained nurses who can guide you through the health care system. Get help to understand a medical condition or term, learn about treatment options, receive expert coordination of complex medical services and much more. To talk with a CAT care coordinator, call TRS-ActiveCare Customer Service at **1-800-222-9205**.

PatientsLikeMe®

PatientsLikeMe is an online program that combines social networking and the latest research-based information to help people living with chronic health conditions. When you take part, you connect to a network of support that includes more than 175,000 members. You can share your health experiences with others, use message boards, access treatment reports and get tips on managing your condition and improving your quality of life. The program addresses over 1,000 health conditions, so you are likely to find someone who has a similar condition.

Caremark health and wellness tools

At Caremark.com, you will find the latest health news and trends, information on health conditions and diseases, and tools to keep track of your prescriptions. The site's tools include:

Alerts – As a registered user on Caremark.com, you can keep track of your medications through email, phone and text alerts. These messages let you know about upcoming refills, order status and health updates.

Drug database – Get detailed information about prescription and over-the-counter medicines, and check for possible drug interactions.

Health resources – Caremark provides information and tools to help you learn more about medical conditions and ways to better manage your health. At <http://healthresources.caremark.com>, you will find articles, videos, health calculators, a symptom checker, a medical dictionary, Caremark's drug information center, diet center and much more.



7 ways to save with your ActiveCare 1-HD plan

From online tools to help you shop smart, to negotiated rates for in-network care, to discounts on health-related products and services, your ActiveCare 1-HD plan helps you take control of your health care budget.

1. In-network providers charge lower, negotiated rates for ActiveCare participants. Plus, your share of expenses is lower when you stay in the network for care. It all adds up to significant savings for you. Use DocFind to search for in-network providers near you (see page 1).

2. Teladoc can save you a trip to the doctor's office. With this service, you can talk by phone with board-certified general practitioners, internists and pediatricians. Your Teladoc doctor will diagnose, treat and call in prescriptions to your pharmacy for a variety of common non-emergency medical problems (such as the flu). The phone consultation fee is \$40 and applies to your deductible and out-of-pocket maximum.

Use Teladoc when your doctor's office is closed or you can't get to the doctor because of your schedule or location. You will save time and money. Teladoc is available 24/7 at **1-855-TELADOC (835-2362)**.

3. Quest Diagnostics® is your preferred in-network provider for lab work. Quest has agreed to lower rates for TRS-ActiveCare participants, so you pay less out of your own pocket. (Your plan pays 80% after the deductible.)

TIP: If there is a lab onsite at your provider's office, ask if it's staffed by Quest Diagnostics. If not, ask to have your lab work sent to Quest. If your doctor sends you to a lab outside the office, ask for a lab requisition form to a Quest lab.

4. Save the emergency room (ER) for true emergencies. When it's a true, life-threatening emergency, call 911 or go straight to the nearest hospital emergency room. Examples of true emergencies include uncontrolled bleeding, heart attack, stroke and/or unconsciousness. For less serious issues like a sprained ankle, minor cuts or burns, sore throats and fevers, call your doctor, use Teladoc or go to a network urgent care center or walk-in clinic instead. Use DocFind (at Aetna Navigator) or the iTriage app (see page 2) to find urgent care centers in your area.

TIP: Post addresses, phone numbers and office hours for facilities near you in an easy-to-find place. Enter the phone numbers in your cell phone for quick access.

5. The Member Payment Estimator tool can tell you what a treatment, procedure, test or other medical service will cost *before* you receive it. To use this and other cost-of-care tools, just log in to Aetna Navigator at **www.trsaveactivecare.aetna.com**. You will see the link to the Member Payment Estimator in the "Cost of Care" box on your home page.

You can compare costs between doctors and hospitals. You can also see a list of providers near you who perform a particular service. The tool also knows where you are with your plan, so your out-of-pocket cost estimate will reflect how much of your deductible you've met, and any copays, coinsurance and plan limits that may apply.

Keep in mind that the Member Payment Estimator does not show costs for every medical test, treatment or procedure. Use its results to talk with your doctor about other options available to you, or as you seek opinions from other doctors and care providers.

6. The 24-Hour Nurse Information Line (1-800-556-1555) is a toll-free service staffed by registered nurses who can answer questions and provide reliable health information. Get help deciding where to seek non-emergency care. Lower-cost options include urgent care centers and walk-in clinics, and the nurse can help you find facilities near you.

You can also call the 24-Hour Nurse Information Line to ask about a medical condition and its treatment, get good questions to ask your doctor, learn about ways to care for a health problem until you can get medical help and much more. It's a great way to get the facts you need to make better choices and use your health benefits and health care dollars wisely.

7. Your Aetna discounts* can save you money on a wide variety of health-related products and services. Here's what is available to you and your family:

- **Aetna vision discounts**, for savings on eyeglasses, contact lenses and solutions, LASIK and other eye care services and accessories.
- **Aetna hearing discounts**, for savings on hearing aids and hearing aid repair, exams and more through Hearing Care Solutions and Amplifon Hearing Health Care.
- **Aetna fitness discounts**, for reduced rates on fitness club memberships,** exercise videos and home exercise equipment such as treadmills and elliptical trainers.
- **Aetna natural products and services discounts**, for savings on massage, herbal supplements, acupuncture, chiropractic care, nutritional counseling and more.
- **Aetna weight management discounts**, for special rates on Jenny Craig®, CalorieKing™ and Nutrisystem® programs.

To get started with your discounts, log in to Aetna Navigator and click Health Programs>Get discounts.

*Exclusions and restrictions apply.

**Not available at all clubs.



Contacts for help and information

Contact/Resource	Phone/Web	Description
TRS-ActiveCare Customer Service	1-800-222-9205 TTY: 1-800-628-3323	For answers and information about your TRS-ActiveCare Plan benefits, providers, ID cards and other plan-related needs
Aetna Navigator	www.tractivecare.aetna.com	Your secure member website
Aetna Health Concierge	1-800-222-9205	Personal help with your plan's benefits and services
Aetna Care Advocate Team (CAT)	1-800-222-9205	Expert help to navigate health care and the health care system
Caremark	1-800-222-9205 (select Option 2) www.caremark.com/trsactivecare	Prescription drug benefits and services
	1-800-237-2767 CaremarkConnect	Call CaremarkConnect to enroll in the benefits and services of CVS Caremark Specialty Pharmacy
Teladoc	1-855-TELADOC (1-855-835-2362)	Telephone consultations with board-certified doctors
24-Hour Nurse Information Line	1-800-556-1555	Answers, advice and information from registered nurses on health care questions, problems and needs
Beginning Right Maternity Program	1-800-272-3531	One-on-one support for a healthier pregnancy, healthier baby
Quest Diagnostics	www.questdiagnostics.com	Online appointment scheduling 24/7, nearby locations, to check lab results

ActiveCare 1-HD Plan Highlights

Type of Service	Network (you pay)	Non-Network (you pay)
Deductible (per plan year)	\$2,500 employee only \$5,000 employee and spouse; employee and child(ren); employee and family	Same as network
Out-of-Pocket Maximum (per plan year; does include medical deductible/any medical copays/coinsurance/any prescription drug deductible and applicable copays/coinsurance)	\$6,450 employee only \$12,900 employee and spouse; employee and child(ren); employee and family	Same as network
Doctor Office Visits	20% after deductible	40% after deductible
Preventive Care	Plan pays 100% (deductible waived)	40% after deductible
Teladoc Physician Services	\$40 consultation fee (applies to deductible and out-of-pocket maximum)	Not applicable
Diagnostic Lab	20% after deductible	40% after deductible
High-Tech Radiology (CT scan, MRI, nuclear medicine)	20% after deductible	40% after deductible
Inpatient Hospital (facility charges)	20% after deductible (preauthorization required)	40% after deductible (preauthorization required)
Inpatient Hospital (physician/surgeon fees)	20% after deductible	40% after deductible
Outpatient Surgery	20% after deductible	40% after deductible
Bariatric Surgery (physician charges; only covered if performed at an IOQ facility)	\$5,000 copay plus 20% after deductible	Not covered
Ambulance	20% after deductible	Same as network
Emergency Room (true emergency use)	20% after deductible	Same as network
Urgent Care	20% after deductible	40% after deductible
Maternity Care (physician charges; does not include laboratory tests; hospital/facility charges are covered same as inpatient hospital facility charges)	Initial Visit to Confirm Pregnancy 20% after deductible Routine Prenatal Care Plan pays 100% (deductible waived) Delivery/Postnatal Care 20% after deductible	40% after deductible
Mental Health/Behavioral Health/Substance Abuse Disorders	Outpatient Services 20% after deductible Inpatient Services 20% after deductible (preauthorization required)	Outpatient Services 40% after deductible Inpatient Services 40% after deductible (preauthorization required)
Prescription Drugs Drug deductible (per plan year)	Subject to plan year deductible	Same as network
Retail Short Term (up to 31-day supply) • Generic • Brand (preferred list) • Brand (non-preferred list)	20% after deductible	You will be reimbursed the amount that would have been charged by a network pharmacy less the required deductible and coinsurance
Retail Maintenance (after first fill; up to 31-day supply) • Generic • Brand (preferred list) • Brand (non-preferred list)	20% after deductible	You will be reimbursed the amount that would have been charged by a network pharmacy less the required deductible and coinsurance
Mail Order and Retail-Plus (up to 90-day supply) • Generic • Brand (preferred list) • Brand (non-preferred list)	20% after deductible	Not applicable
Specialty Drugs	20% after deductible	Not applicable

This guide provides an overview of the tools and resources available under the ActiveCare 1-HD plan. For a detailed description of your program, see your TRS-ActiveCare Benefits Booklet. The Benefits Booklet is available online at www.trselectivecareetna.com and is the official TRS-ActiveCare statement on benefits. TRS-ActiveCare benefits will be paid according to the Benefits Booklet and other legal documents governing the program.

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.



ACTIVECARE

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