



# 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.

**aetna**<sup>®</sup>

**CAREMARK**<sup>®</sup>

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**ActiveCare 1-HD**

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

**1-800-628-3323** – TTY number

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



## Meet Aetna and Caremark

Your 2014-2015 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 new administrator of the TRS-ActiveCare prescription drug benefits. Caremark is the largest pharmacy health care provider in the United States. Caremark's 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](http://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 is available to you.

### Aetna Health Concierge – at your service

There is a lot to know about your plan's benefits and 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 to find the right doctor for your condition or problem and to 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 places to get started with your 2014-2015 ActiveCare 1-HD medical plan is at Aetna Navigator, your secure member website.

As an ActiveCare participant, you will have access to a world of online resources at Aetna Navigator. 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.trsactivecareaetna.com](http://www.trsactivecareaetna.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:

- See who is covered under your plan and view important coverage features
- 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
- Order ID cards, print claim forms and take care of other benefits-related tasks
- 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.

**Aetna SmartSource<sup>SM</sup>** 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 44040\*\* OR visit [www.aetna.com/mobile](http://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 Store<sup>SM</sup>; 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. To check your pharmacy history, you can use the app on your Apple and Android phones.

*Get it:* Visit [www.caremark.com](http://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. This app allows you access to all the benefits of the Teladoc service through your phone. Whether you're relaxing at home, stuck at work or out of town, you can talk to a doctor by phone anytime, anywhere.

*Get it:* Visit [www.teladoc.com/mobile](http://www.teladoc.com/mobile).

## Where to fill your prescription

Choosing where to fill your prescription depends on whether you are ordering a short-term or maintenance medication.

**Short-term medications** are generally taken for a limited amount of time and have a limited amount of refills, such as 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](http://www.caremark.com/trsactivecare).

**TIP:** To avoid filling out claims paperwork, bring your prescription ID card with you when you pick up your prescription, and 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 mail service or a retail-plus pharmacy for these prescriptions.

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

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

**Specialty medications:** To enroll in the benefits and services of CVS Caremark Specialty Pharmacy, please call CaremarkConnect® toll-free at **1-800-237-2767** or visit [www.caremark.com/trsactivecare](http://www.caremark.com/trsactivecare).

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\*\*Standard text messaging rates may apply.







## 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

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 20 minutes to complete.

#### Get health reports and an action plan

Once you've completed your Health Assessment, you will get an overall health score, health report and personalized action plan. Your plan will recommend one or more self-guided online programs you can complete at your own pace. Recommendations will be based on your unique health profile and needs. The HealthMedia® online programs include:

- **BALANCE®**, for healthier weight and a healthier body
- **NOURISH®**, to get you in the habit of eating healthy
- **RELAX®**, for ways to manage everyday stress
- **BREATHE®**, for support to help you quit smoking
- **OVERCOMING™ Depression**, to help you gain control over depression
- **OVERCOMING™ Insomnia**, for a better night's sleep without medication

Each program leads you to better health in a fun and interesting way. You will read articles, use an online Fitness Planner and Healthy Shopping List, take quizzes, use online calculators and tools.

#### It's secure and confidential

The information you provide as part of your Health Assessment is kept private.

#### Get started

To take the Health Assessment, go to [www.tractivecareetna.com](http://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) and click "Health Programs" at the top of your home page.

### 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**.

### Beginning Right® maternity program

The Beginning Right maternity program can help give your baby a healthier start in life. You will talk with trained nurses who can provide information and answers on topics such as prenatal care, preterm labor, newborn care and more. There is even a smoking cessation program for expecting moms. To learn more and get started, call **1-800-272-3531** or go to [www.tractivecareetna.com](http://www.tractivecareetna.com) to log in to Aetna Navigator and click "Health Programs" at the top of your home page.

### Caremark health and wellness tools

**Caremark.com** gives you access to the latest health news and trends, as well as information on diseases and other conditions. Staying on track with your prescriptions is another way to stay healthy. Some of the online tools available are:

**Alerts** – As a registered user on **Caremark.com**, you can keep track of your medications with email, phone and text alerts. These messages inform you 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 understands the importance of information and tools in helping you learn more about your conditions. In addition to the use of appropriate medicines, it is critical to help you find ways to manage your health. By being informed, you will be able to make better decisions and feel better about managing and living with conditions, both for you and your loved ones. Visit <http://healthresources.caremark.com> today to learn 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. They 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)**.

\*Not available in Idaho per state regulations.

**3. Quest Diagnostics®** is your preferred in-network provider for lab work. Quest has agreed to lower rates for TRS-ActiveCare participants. That helps you save on out-of-pocket costs. (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.** Of course, when it is a true medical emergency, you should call 911 or go straight to the nearest hospital ER. Examples 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 or go to a network urgent care center or walk-in clinic instead. Use DocFind to find urgent care centers in your area.

**TIP:** Post addresses, phone numbers and hours of care 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 the tool, just log in to Aetna Navigator at **www.tractivecareaetna.com**. You will see the link to the Member Payment Estimator under "Your Health Care Costs" 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 given 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.

**6. The Informed Health® 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 Informed Health 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 HearPO®.
- **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.



## 4 ways to save on prescription drugs

- 1. Ask for generics first.** Generic drugs can cost up to 80% less than brand-name drugs.
- 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.** Choose to receive your maintenance prescriptions at a *Retail-Plus* Pharmacy or from the Caremark Mail Service Pharmacy for the same low copay. You will pay higher cost for a maintenance medication at a traditional network pharmacy after the first purchase.
- 4. Fill short-term prescriptions at a traditional network pharmacy.** You will generally pay more for short-term (31 days or fewer) prescriptions that are filled outside the Caremark Retail Pharmacy Network.

## Contacts for help and information

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

# ActiveCare 1-HD Plan Highlights

| Type of Service   | Network (you pay)   | Non-Network (you pay)   |
|---|---|---|
| <b>Deductible</b><br>(per plan year)  | \$2,500 employee only<br>\$5,000 employee and spouse; employee and child(ren);<br>employee and family   | Same as network   |
| <b>Out-of-Pocket Maximum</b><br>(per plan year; includes medical deductible/copays/coinsurance/<br>prescription drug coinsurance)   | \$6,350 employee only<br>\$9,200 employee and spouse; employee and child(ren);<br>employee and family   | Same as network   |
| <b>Doctor Office Visits</b>   | 20% after deductible  | 40% after deductible  |
| <b>Preventive Care</b>  | Plan pays 100% (deductible waived)  | 40% after deductible  |
| <b>Teladoc Physician Services</b>   | \$40 consultation fee (applies to deductible and<br>out-of-pocket maximum)  | Not applicable  |
| <b>Diagnostic Lab</b>   | 20% after deductible  | 40% after deductible  |
| <b>High-Tech Radiology</b><br>(CT scan, MRI, nuclear medicine)  | 20% after deductible  | 40% after deductible  |
| <b>Inpatient Hospital</b><br>(facility charges)   | 20% after deductible (preauthorization required)  | 40% after deductible (preauthorization required)  |
| <b>Inpatient Hospital</b><br>(physician/surgeon fees)   | 20% after deductible  | 40% after deductible  |
| <b>Outpatient Surgery</b>   | 20% after deductible  | 40% after deductible  |
| <b>Bariatric Surgery</b><br>(physician charges; only covered if performed at an IOQ facility)   | \$5,000 copay plus 20% after deductible   | Not covered   |
| <b>Ambulance</b>  | 20% after deductible  | Same as network   |
| <b>Emergency Room</b><br>(true emergency use)   | 20% after deductible  | Same as network   |
| <b>Urgent Care</b>  | 20% after deductible  | 40% after deductible  |
| <b>Maternity Care</b><br>(physician charges; does not include laboratory tests; hospital/<br>facility charges are covered same as inpatient hospital facility<br>charges) | <b>Initial Visit to Confirm Pregnancy</b><br>20% after deductible<br><b>Routine Prenatal Care</b><br>Plan pays 100% (deductible waived)<br><b>Delivery/Postnatal Care</b><br>20% after deductible | 40% after deductible  |
| <b>Mental Health/Behavioral Health/Substance Abuse<br/>Disorders</b>  | <b>Outpatient Services</b><br>20% after deductible<br><b>Inpatient Services</b><br>20% after deductible (preauthorization required)   | <b>Outpatient Services</b><br>40% after deductible<br><b>Inpatient Services</b><br>40% after deductible (preauthorization required)     |
| <b>Prescription Drugs</b><br>Drug deductible (per plan year)  | Subject to plan year deductible   | Same as network   |
| <b>Retail Short Term</b> (up to 31-day supply)<br>• Generic<br>• Brand (preferred list)<br>• Brand (non-preferred list)   | 20% after deductible  | You will be reimbursed the amount that would have<br>been charged by a network pharmacy less the<br>required deductible and coinsurance |
| <b>Retail Maintenance</b> (after first fill; up to 31-day supply)<br>• Generic<br>• Brand (preferred list)<br>• Brand (non-preferred list)                                | 20% after deductible  | You will be reimbursed the amount that would have<br>been charged by a network pharmacy less the<br>required deductible and coinsurance |
| <b>Mail Order and Retail-Plus</b> (up to 90-day supply)<br>• Generic<br>• Brand (preferred list)<br>• Brand (non-preferred list)  | 20% after deductible  | You will be reimbursed the amount that would have<br>been charged by a network pharmacy less the<br>required deductible and coinsurance |
| <b>Specialty Drugs</b>  | 20% after deductible  | You will be reimbursed the amount that would have<br>been charged by a network pharmacy less the<br>required deductible and coinsurance |



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.tractivecareetna.com](http://www.tractivecareetna.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.

