



July 23, 2018

Four ideas to help participants manage the cost of health care

We heard your questions during the annual enrollment meetings in May. We received many questions about how the TRS-ActiveCare plan is structured. TRS-ActiveCare is a self-funded plan. The premiums paid by public school employees are combined with the district funds and state funds into a pool that makes up TRS-ActiveCare. The money in this fund is what pays for health care claims. It is your money, and we must protect it.

- 1. Help participants find lower-cost health settings like the doctor's office or urgent care instead of the emergency room.**

Did you know 43% of the care received in the emergency room this year is for non-urgent conditions like bronchitis or sinusitis?

- 2. Promote flexible and convenient options like Teladoc and the Informed Health Line.**

Did you know you can register to have access to the Teladoc marketing hub?

- 3. Encourage the use of mail order or Retail-Plus to fill prescriptions for maintenance medications.**

Did you know participants could have saved themselves \$6.7 million in out-of-pocket cost if they had filled with a 90-day supply?

- 4. Help participants get familiar with TRS-ActiveCare Select/Aetna Whole Health plans. These Accountable Care Network plans provide high-quality, value-packed care.**

Did you know that Aetna has contracts with the accountable care networks that require them to meet specific metrics that measure quality and efficiencies?

There is a new suite of tools available to you on the TRS-ActiveCare website.

Use these tools to educate participants on how they can be knowledgeable health care consumers.

- New Ways to Save presentation
- Infographic flyer and poster
- Member Payment Estimator Tool
- USIN flyer and poster

View the new Ways to Save resources on the Aetna TRS-ActiveCare website in the Benefits Administrator's section.

Participants can find tools on the Aetna TRS-ActiveCare website too. Please refer your employees to the website and encourage them to take advantage of the ways they can save money.

If you have questions please contact your BA Advocate at 1-877-767-5254 or email them at TRSBAInquiries@Aetna.com.