

# Welcome to TML Health

Your New Health Benefits Provider



As you may have heard, your medical and pharmacy benefits are changing effective 9/1/22.

To help you with the transition, we wanted to compare your previous TRS Active Care coverage with that of TML Health, your new insurance coverage.

This flyer will give you some of the key changes that could impact you or your family during this transition.

## What's Changing with Your Medical & Prescription Benefits this Plan Year

9/1/2022-8/31/2023

- 1 New healthcare plans for major medical and prescription benefits.
- 2 Your Blue Cross and Blue Shield of Texas network is **NOT** changing. You may keep your current doctors.
- 3 Your pharmacy benefits will now be managed by Navitus. Walgreens pharmacies are excluded. If you had a prescription being filled at Walgreens, don't forget to transfer your prescription to an in-network pharmacy.
- 4 Effective 9/1/22 your old TRS Active Care BCBS and prescription cards will not work. You will be receiving new ID cards, a new one from Blue Cross and Blue Shield of Texas and a new one from Navitus Pharmacy.
- 5 Your new medical plans will be managed by a Texas, non-profit health pool, TML Health, who has been serving Texans for over 40 years.
- 6 New wellness plans. TML Well offers you \$150 for completing healthy activities.
- 7 MDLive will now be your included telemedicine option for remote care. Register your MDLIVE profile at <https://members.mdlive.com/bcbstx> once you have your ID.
- 8 Counselors will be onsite to help enroll and answer any questions.
- 9 Prescriptions: Current medications may be in different cost brackets. Unique medications may have a different price.

# Key Differences Between TRS Active Care & TML Health\*



- 10 The plans will be moving from Point of Service to Preferred Provider Organization (PPO). You will still not need a Primary Care Provider referral to see a specialist.
- 11 In your new PPO Plan, office visit copays include exams, consults, and psychotherapy services. All other services are subject to your deductible. (Basic Labs and X-Ray are covered at 100%, meaning they will have no cost to you under TML Health.)
- 12 Under your TML Health plan, visits to the ER for true emergencies have a \$500 copay and 20% coinsurance, and Urgent Care has a \$75 copay.
- 13 TML Health offers a \$30,000 lifetime maximum for the treatment of morbid obesity.
- 14 Visits to a chiropractor will have a \$45 copay and a 10-visit limit, with no coverage for acupuncture treatment. (Covers office visits only)
- 15 Mental Health Visit Limits: 26 outpatient visits, 14 days for day treatment, 7 days for residential treatment, 14 days for inpatient. These limits do not apply for Serious Mental Illness (SMI).
- 16 Substance Abuse Visit Limits: 26 visits for outpatient, 14 days for day treatment, 7 days for residential treatment, and 14 days for inpatient.
- 17 Outpatient Infusion Therapy is subject to your deductible and coinsurance.
- 18 Other office/outpatient service limits:
  - 30 Speech Therapy visits per plan year
  - 48 Physical, Occupational, or Aquatic Therapy visits combined per plan year
  - 35 Applied Behavior Analysis Therapy visits per plan year for individuals with an Autism Spectrum Disorder diagnosis.

\*Refer to the official plan booklet for all benefits related to the TML Health plans. This list of "differences" is meant to be a high-level comparison of some of the most common benefits. There may be other differences not documented on this highlight sheet.

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