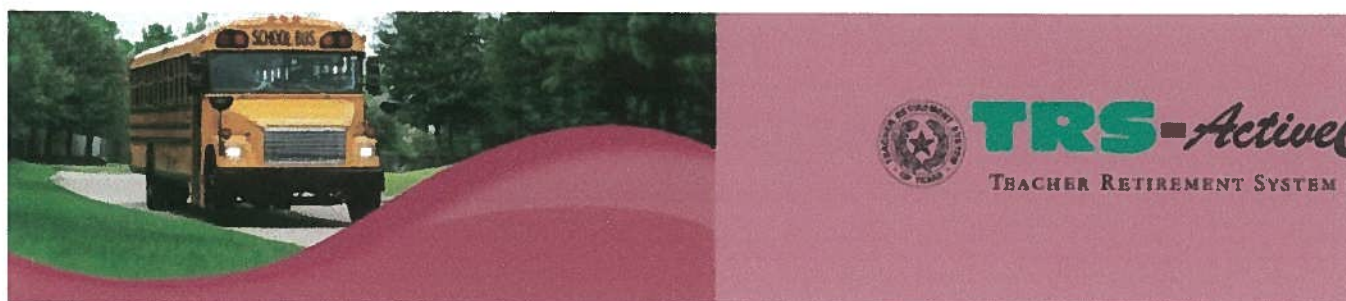


Vicki Gilbert - Enhanced Prescription Drug Benefit Administration for ActiveCare 1

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Date: 8/7/2008 10:08 AM
Subject: Enhanced Prescription Drug Benefit Administration for ActiveCare 1



August 7, 2008

Enhanced Prescription Drug Benefit Administration for ActiveCare 1

You asked for it; you got it!

Effective September 1, 2008, ActiveCare 1 plan participants will no longer have to file claims for prescription drugs purchased at Medco retail network pharmacies or through Medco By Mail. Based on feedback from Benefits Administrators and plan participants, Blue Cross and Blue Shield of Texas and Medco have coordinated their systems to report and share deductible and coinsurance information, allowing the pharmacy to file claims electronically at the time of service. ActiveCare 1 plan participants will still be required to pay their plan year deductible and applicable coinsurance when picking up their prescription, but they will not have to submit a claim form to Blue Cross and Blue Shield of Texas or wait for reimbursement.

Here is an overview of how the administration of the ActiveCare 1 prescription drug benefit will change for the 2008-2009 plan year.

Prescription Drug Benefit	Change From	Change To
	Network	Network
Retail Pharmacies (up to 30-day supply) Mail Order Pharmacy (up to 90-day supply)	Participant pays 100% of the discounted cost at the time of purchase; 80% will be reimbursed by Blue Cross and Blue Shield of Texas after deductible (Must submit claim to Blue	After deductible, plan pays 80%; participant pays 20% at the time of purchase (No claim forms required for reimbursement)

Cross and Blue Shield of Texas to be reimbursed)

Note: The combined medical and prescription drug plan year deductible for ActiveCare 1 is \$1,100 per individual and \$3,000 per family. The out-of-pocket maximum per plan year is \$2,000 per individual and \$6,000 per family, plus deductible. Once the out-of-pocket maximum is met, the plan pays 100 percent of eligible expenses for the remainder of the plan year. Non-network benefits are also available, but participant will pay 100 percent of the cost at the time of purchase. **Participants using non-network pharmacies must submit a claim to Medco to be reimbursed 80 percent after deductible.**

Notification to plan participants to mail August 18, 2008

An announcement regarding the change to the ActiveCare 1 prescription drug benefit will be mailed to covered employees' homes the week of August 18. In addition to the administrative change to the drug benefits, the mailer will also include information about electronic Explanation of Benefits statements (EOBs) that will affect all ActiveCare 1, 2 and 3 plan participants.

Effective September 1, 2008, all EOBs will be delivered electronically through Blue Access for Members (BAM) unless the participant specifically requests to continue receiving paper EOBs in the mail. Receiving EOBs electronically ensures that benefit information is available when and where it is needed. Electronic EOBs also reduce administrative costs and demonstrate environmental awareness by reducing paper usage. The "Let's Roll/TRS-ActiveCare is Going Green" mailer includes instructions for retrieving EOBs through BAM as well as information on how to continue receiving paper EOBs, if desired. To preview the notification, [click here](#). Again, all covered employees in the ActiveCare 1, 2 and 3 plans (as of August 1, 2008) will receive the mailer at their homes.

Please forward this communication to your employees.

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