



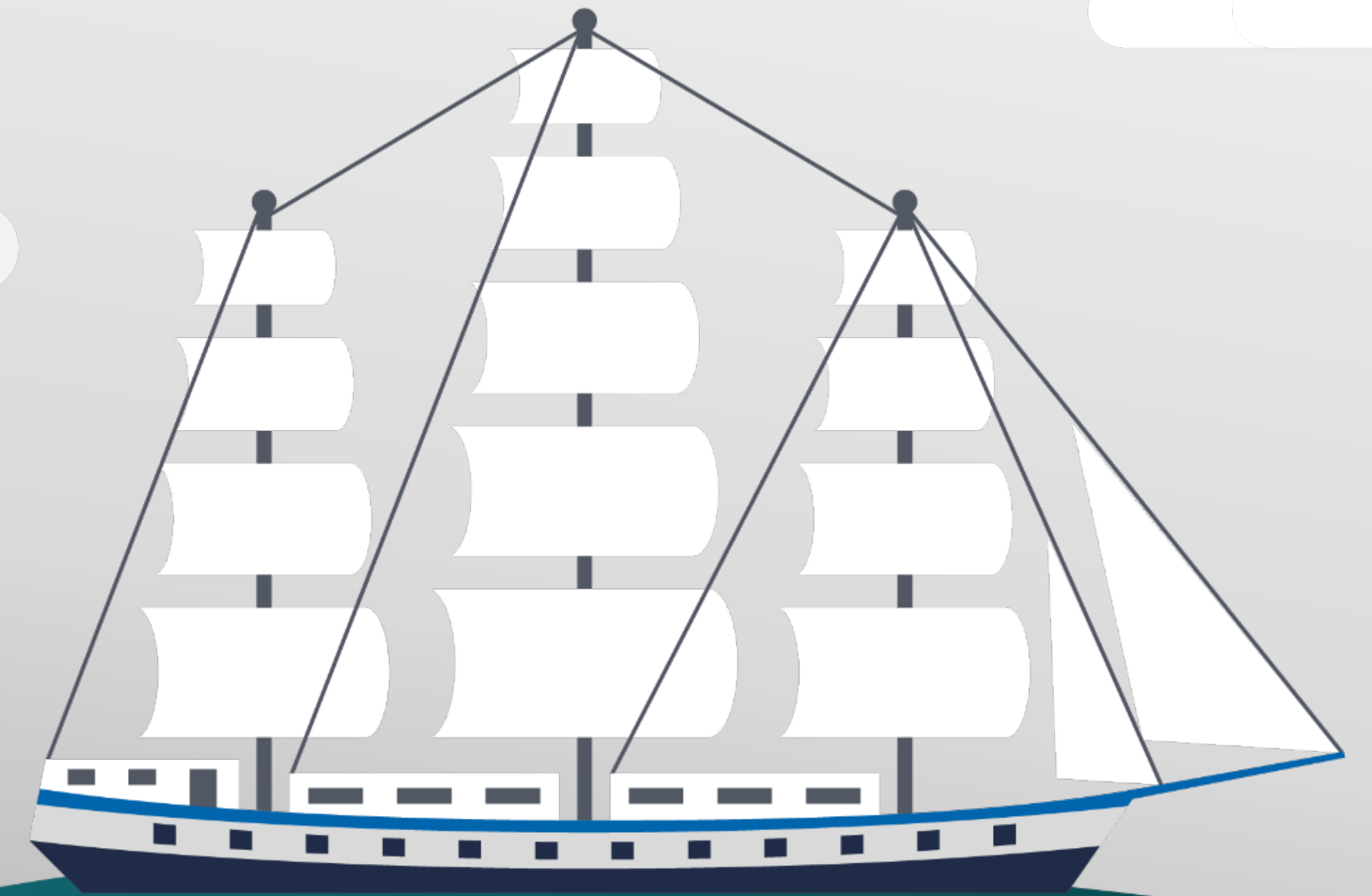
Healthcare Options for 2022-23



Two Group Healthcare Models



PPO



Directed Care

TSHBP Plan Offerings 2022-23



TSHBP Current Plans

- ✓ High Deductible (HD)
- ✓ CoPay Plan
- ✓ No change / Embedded Deductible
- ✓ In and out of Network Benefits
- ✓ PPO Physician, Specialist, and Ancillary
- ✓ Care Coordinator – Hospital Services



TSHBP New Plans (Additional)

- ✓ Aetna High Deductible (HD)
- ✓ Aetna Signature Plan
- ✓ Deductible / Coinsurance
- ✓ In Network Benefits
- ✓ PPO Physician and Hospitals
- ✓ Comparable to TRS-ActiveCare

Eligibility +16 hours

High Dollar Specialty Drug Assistance Required

TSHBP HD and CoPay - no guarantee
Aetna HD and Aetna Signature - guaranteed

Care Coordinator

TSHBP HD and CoPay - mandatory
Aetna HD and Aetna Signature - optional

TSHBP Plan Offerings 2022-23

<http://aetna.com/asa>

Plan Highlights

New Aetna Plans

Aetna Network Highlights

You want a network that is comprehensive, is easy to use and can help you save on costs. Look no further. You can now find support through our Aetna Signature Administrators® preferred provider organization network. Discover provider options and reduced costs

With our network, you now have access to:

- Over 1.2 million participating doctors¹
- 8,700 hospitals
- Strong, negotiated discounts

Aetna Signature Administrators®

We know quality care is important. So we make sure our doctors successfully complete our credentialing requirements. Our credentialing process meets industry standards, as well as state and federal requirements.

You'll also have access to over 600 Institutes of Excellence™ facilities and Institutes of Quality® facilities. We measure these publicly recognized institutes by clinical performance, outcomes and efficiency. Then, we pass this guidance along to you — so you can choose the best facility.

No one likes changing doctors every year. We make it easier, so you don't have to. Our local network teams work with doctors and hospitals to promote effective member care and better customer satisfaction. As a result, the turnover in our network is remarkably low, year after year.

Ready to search our network? Just visit <http://aetna.com/asa>

- Complete Specialty Drug Coverage
- Aetna HD and Aetna Signature Plans
- Specialty Drug Program Assistance Program (PAP)

The TSHBP has focused on savings members who need high cost specialty drugs (over \$670 – 30 day supply) through its specifically designed PAP. This program has brought significant savings to members and also helps control the Program's specialty drug costs. Participation in the PAP is mandatory, however for any Specialty Drugs for which assistance is not available, or for any other medication otherwise deemed ineligible for participation, coverage under the Prescription Drug benefits will be available. For any medication eligible for coverage under the Specialty Drug program, expenses will be subject to a 50% Copay, and the Medical Plan's Out-of-Pocket limit as described above.

Find what you need by category

Medical Doctors & Services Primary care physicians (PCPs), pediatricians, cardiologists, OB/GYNs, others	Hospitals & Facilities Hospitals, physical therapy centers, nursing facilities, dialysis centers, others	Urgent Care A type of facility focused on the delivery of urgent care outside of an emergency room	Walk-In Clinics A facility that accepts patients on a walk-in basis and with no appointment required	Behavioral Health Counseling, EAP, mental health facilities, substance abuse treatment, psychiatrists, others
Vision Routine eye exams, glasses, contact lenses	Labs & Testing Bloodwork, lab tests, diagnostic testing, x-rays, sleep centers, imaging centers, others	Alternative Medicine Chiropractors, acupuncturists, massage therapists, dentists, others	Durable Medical Equipment (DME) Hearing aids, breast pumps, prosthetics, wheelchairs, diabetes equipment, others	Cancer Procedures & Services Search providers by procedures they perform or conditions they treat
Institutes of Quality/Institutes of Excellence Institutes of Quality (IQI) and Institutes of Excellence (IOE) are facilities that have met standards to provide value and quality to our members.				

TSHBP Plan Offerings 2022-23 Enrollment Dates

Spring Enrollment

✓ **May 2 – May 13**

✓ Choose all options for your upcoming plan year

Summer Enrollment

✓ **July 18- August 7**

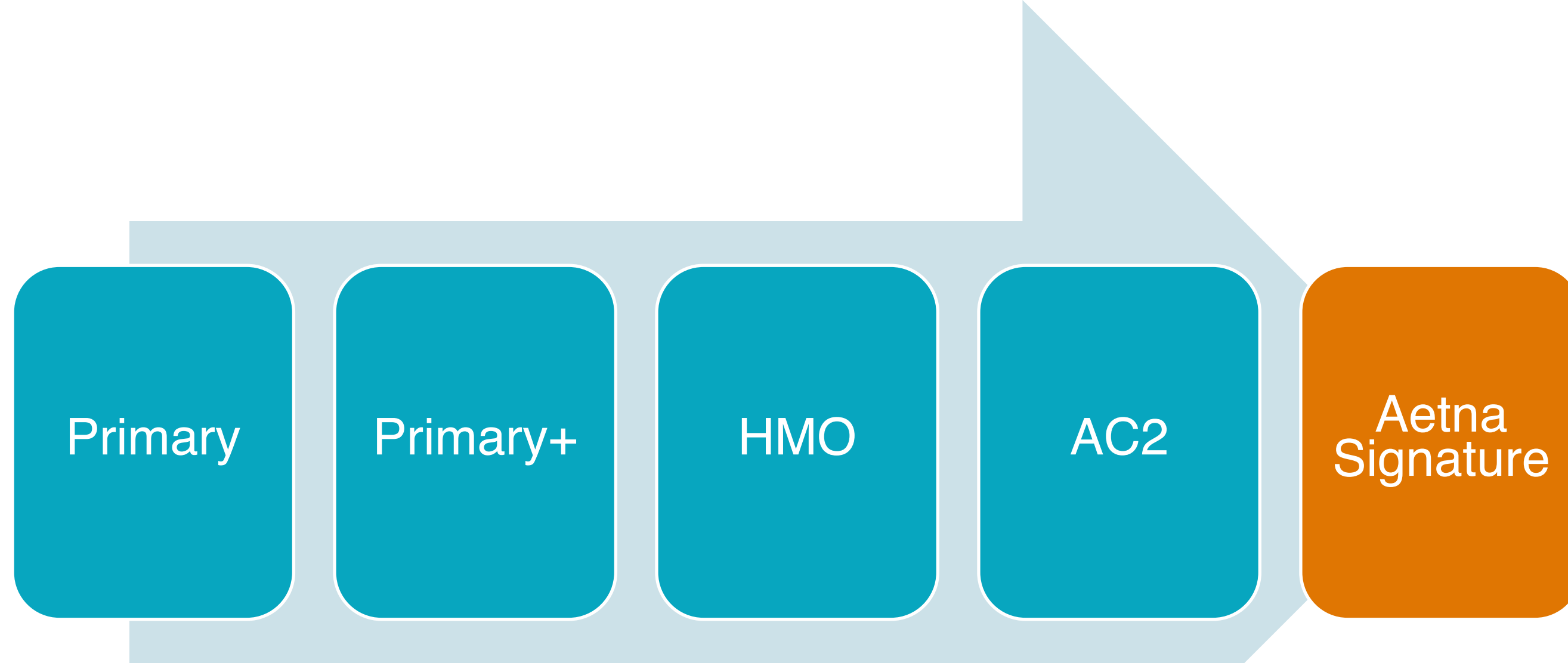
✓ August 5 last date to confirm medical card by September 1

Eligibility +16 hours

Care Coordinator

TSHBP HD and CoPay - mandatory
Aetna HD and Aetna Signature - optional





Passive Placement



Transition Planning



Medications

Medical Procedures

Emergencies

August 31 Crossover to September 1

		NEW	
	TRS-ActiveCare High Deductible	TSHBP Aetna HD	TSHBP High Deductible (current)
Plan Features	In-Network	In-Network	In-Network
Individual/Family Deductible	\$3,000/\$6,000	\$3,000/\$6,000	\$3,000/\$9,000
Coinsurance	You pay 30% after deductible	You pay 30% after deductible	None - Plan Pays 100% after deductible
Ind/Fam Out of Pocket	\$7,000/\$14,000	\$7,000/\$14,000	\$3,000/\$9,000
Network	BCBS Of Texas	Aetna	HealthSmart
PCP Required	No	No	No
PCP Referral to Specialist	No	No	No
Doctor Visits			
Preventive Care	Yes - \$0 copay	Yes - \$0 copay	Yes - \$0 copay
Primary Care	You pay 30% after deductible	You pay 30% after deductible	Deductible, then Plan pays 100%
Specialist	You pay 30% after deductible	You pay 30% after deductible	Deductible, then Plan pays 100%
Virtual Health	\$30 per consultation	\$30 per consultation	\$30 per consultation
Care Facilities			
Urgent Care	You pay 30% after deductible	You pay 30% after deductible	Deductible, then Plan pays 100%
Emergency Care	You pay 30% after deductible	You pay 30% after deductible	Deductible, then Plan pays 100%
Outpatient Surgery	You pay 30% after deductible	You pay 30% after deductible	Deductible, then Plan pays 100%
Prescription Drug Benefits			
Drug Deductible	Integrated with medical	Integrated with medical	Intergrated with medical
Days Supply	30-Day Supply / 90-Day Supply	30-Day Supply / 90-Day Supply	30-Day Supply / 90-Day Supply
Generics	You pay 20% after deductible; \$0 for certain generics	You pay 20% after deductible; \$0 for certain generics	Deductible, then Plan pays 100%
Preferred Brand	You pay 25% after deductible	You pay 25% after deductible	Deductible, then Plan pays 100%
Non-preferred Brand	You pay 50% after deductible	You pay 50% after deductible	Deductible, then Plan pays 100%
Specialty	You pay 20% after deductible	Full Coverage - PAP Required	Limited - PAP Required

	TRS-ActiveCare Primary	TRS-ActiveCare Primary+	NEW TSHBP Aetna Signature	TSHBP CoPay (Current)
Plan Features				
Individual/Family Deductible	\$2,500/\$5,000	\$1,200/\$3,600	\$2,000/\$4,000	\$3,500/\$10,500
Coinsurance	You pay 30% after deductible	You pay 20% after deductible	You pay 25% after deductible	None - Plan Pays 100% after deductible
Ind/Fam Out of Pocket	\$8,150/\$16,300	\$6,900/\$13,800	\$7,500/\$15,000	\$3,500/\$10,500
Network	BCBS Of Texas	BCBS of Texas	Aetna	HealthSmart
PCP Required	Yes	Yes	No	No
PCP Referral to Specialist	Yes	Yes	No	No
Doctor Visits				
Preventive Care	Yes - \$0 Copay	Yes - \$0 Copay	Yes - \$0 Copay	Yes - \$0 copay
Primary Care	\$30 copay	\$30 copay	\$30 copay	\$35 copay
Specialist	\$70 copay	\$70 copay	\$70 copay	\$35 copay
Virtual Health	\$0 per consultation	\$0 per consultation	\$0 per consultation	\$0 per consultation
Care Facilities				
Urgent Care	\$50 copay	\$50 copay	\$50 copay	\$50 copay
Emergency Care	You pay 30% after deductible	You pay 20% after deductible	You pay 25% after deductible	\$500 copay
Outpatient Surgery	You pay 30% after deductible	You pay 20% after deductible	You pay 25% after deductible	\$500 copay
Prescription Drug Benefits				
Drug Deductible	Integrated with medical	\$200 brand deductible	\$500 brand deductible	No deductible
Days Supply	30-Day Supply / 90-Day Supply	30-Day Supply / 90-Day Supply	30-Day Supply / 90-Day Supply	30-Day Supply / 90-Day Supply
Generics	\$15/\$45 copay	\$15/\$45 copay	\$15/\$45 copay	\$0 at selected pharmacies; others \$10/\$20 copay
Preferred Brand	You pay 30% after deductible	You pay 25% after deductible	You pay 25% after deductible	\$35 copay or 50% copay (max \$100)
Non-preferred Brand	You pay 50% after deductible	You pay 50% after deductible	You pay 50% after deductible	\$70 copay or 50% copay (max \$200)
Specialty	You pay 30% after deductible	You pay 20% after deductible	Full Coverage - PAP Required	Limited - PAP Required

Denton ISD Rates – 2022-23

Includes \$260 Contribution

PLAN HIGHLIGHTS		NEW		NEW	
		TSHBP High Deductible (HD)	TSHBP Aetna High Deductible (HD)	TSHBP CoPay	TSHBP Aetna Signature
Coverage		Anticipated (2022-23)			
	Employee Only	\$111.00	\$189.00	\$153.00	\$260.00
	Employee/Child	\$434.00	\$582.00	\$525.00	\$629.00
	Employee/Spouse	\$755.00	\$1,048.00	\$895.00	\$1,109.00
	Employee/Family	\$1,070.00	\$1,304.00	\$1,265.00	\$1,420.00
Coverage		In-Network Coverage	In-Network Only	In-Network Coverage	In-Network Only
	Network	HealthSmart - National	AETNA	HealthSmart - National	AETNA
	Plan Deductible Feature	Deductible, then Plan pays 100%	Deductible, then Plan pays 30%	Copayments, then Plan pays 100%	Deductible, then Plan pays 25%
	Individual	\$3,000	\$3,000	\$3,500	\$2,000
	Coinsurance	None	You pay 30% after deductible	None	You pay 25% after deductible
	Maximum Out-of-Pocket	\$3,000	\$7,000	\$3,500	\$7,500
	Required - Primary Care Provider (PCP)	No	No	No	No
	Required - PCP Referral to Specialist	No	No	No	No

Denton Plans



► Employee Only

High Deductible Plans	Monthly Premium	Deductible	Maximum Out of Pocket
TSHBP Aetna HD	\$189	\$3,000	\$7,000
TSHBP HD	\$111	\$3,000	\$3,000

Additional Plans	Monthly Premium	Deductible	Maximum Out of Pocket
TSHBP Aetna Signature	\$260	\$2,000	\$7,500
TSHBP CoPay	\$153	\$3,500	\$3,500

Denton Plans



► Employee/Child(ren)

High Deductible Plans	Monthly Premium	Deductible	Maximum Out of Pocket
TSHBP Aetna HD	\$582	\$3,000	\$7,000 / \$14,000
TSHBP HD	\$434	\$3,000	\$3,000 / \$9,000

Additional Plans	Monthly Premium	Deductible	Maximum Out of Pocket
TSHBP Aetna Signature	\$629	\$2,000	\$7,500 / \$15,000
TSHBP CoPay	\$525	\$3,500	\$3,500 / \$10,500

Denton Plans



► Employee/Spouse

High Deductible Plans	Monthly Premium	Deductible	Maximum Out of Pocket
TSHBP Aetna HD	\$1,048	\$3,000	\$7,000 / \$14,000
TSHBP HD	\$755	\$3,000	\$3,000 / \$6,000

Additional Plans	Monthly Premium	Deductible	Maximum Out of Pocket
TSHBP Aetna Signature	\$1,109	\$2,000	\$7,500 / \$15,000
TSHBP CoPay	\$895	\$3,500	\$3,500 / \$7,000

Denton Plans



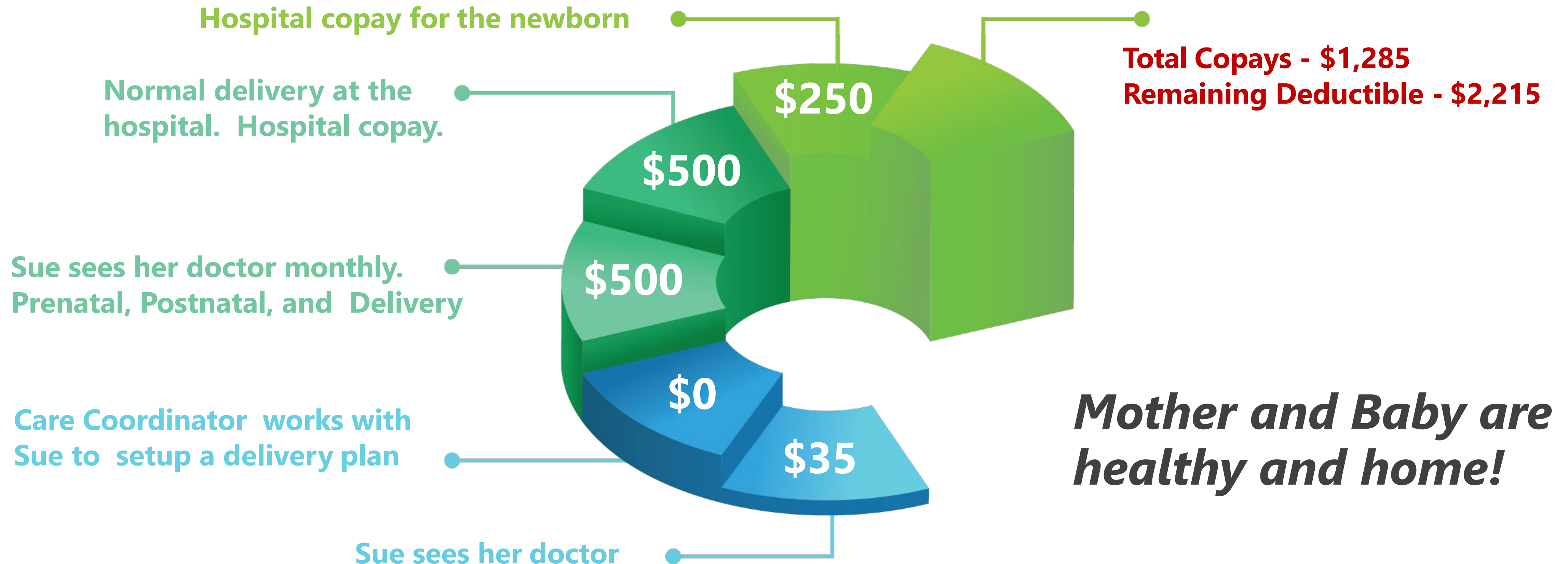
► Employee/Family

High Deductible Plans	Monthly Premium	Deductible	Maximum Out of Pocket
TSHBP Aetna HD	\$1,304	\$3,000	\$7,000 / \$14,000
TSHBP HD	\$1,070	\$3,000	\$3,000 / \$9,000

Additional Plans	Monthly Premium	Deductible	Maximum Out of Pocket
TSHBP Aetna Signature	\$1,420	\$2,000	\$7,500 / \$15,000
TSHBP CoPay	\$1,265	\$3,500	\$3,500 / \$10,500

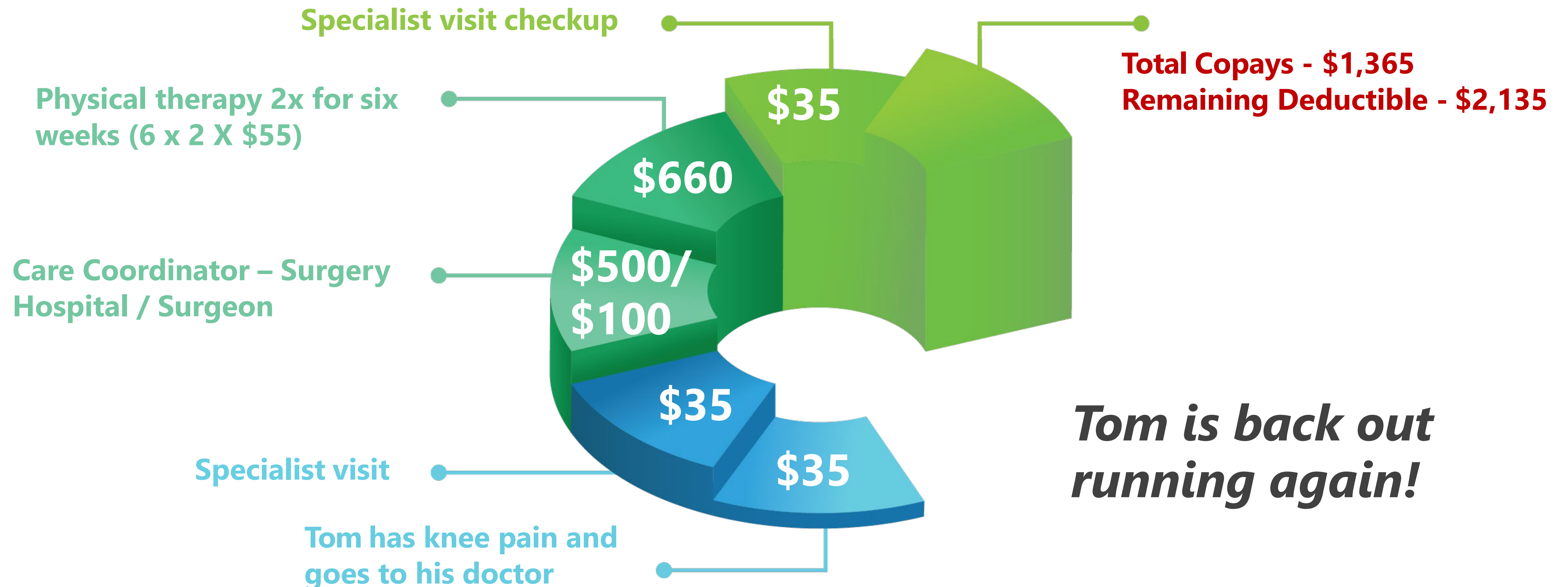
Directed Care CoPay Example

Sue is Having a Baby



Directed Care CoPay Example

Tom and His Knee Pain



New Tele Medicine



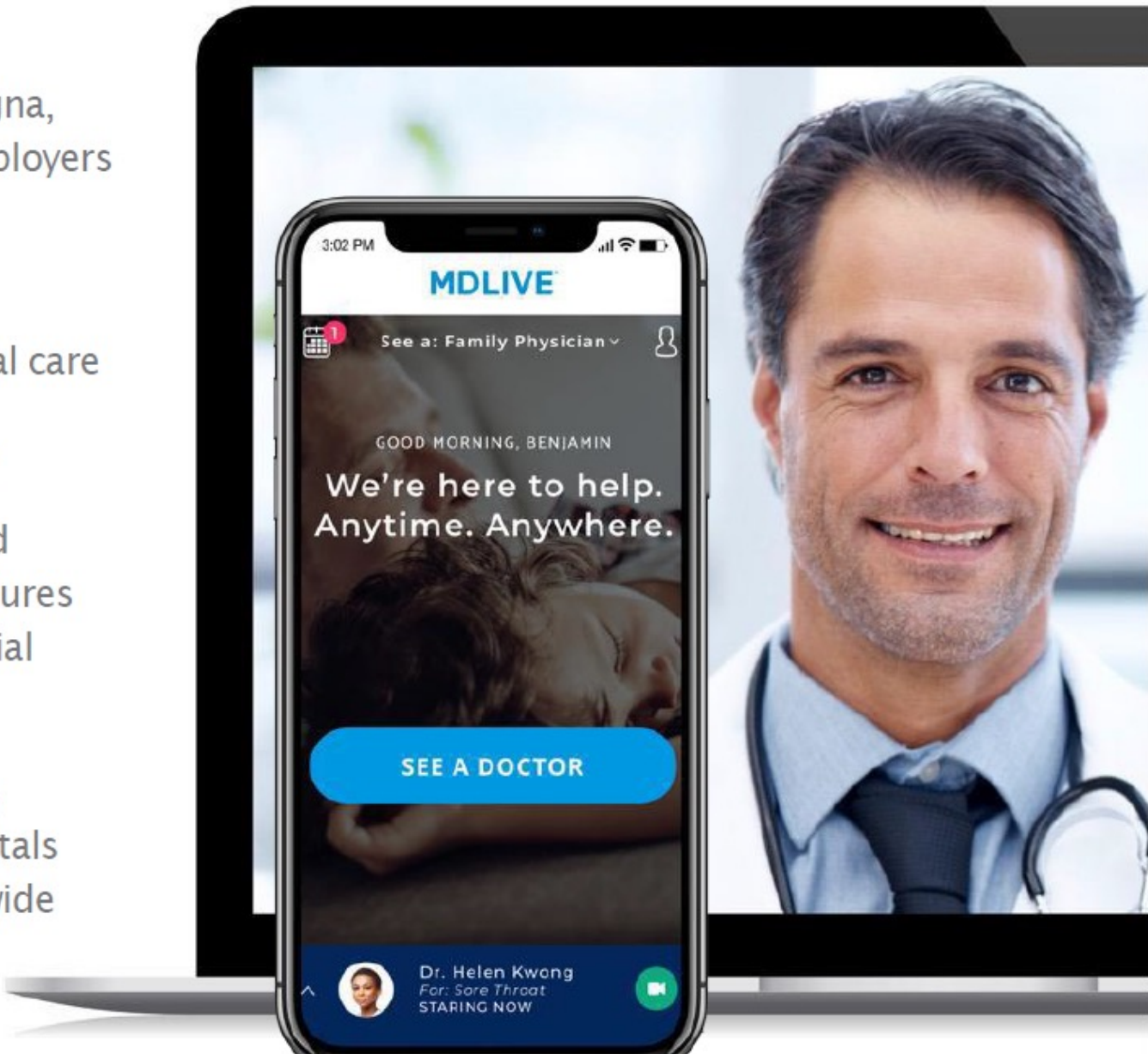
MDLIVE

Thank you for considering MDLIVE

As a leading telehealth provider, we’re committed to improving lives through convenient and affordable access to virtual healthcare services. Our team of medical, technology and customer service professionals works diligently every day to continually improve our offerings and create exceptional patient experiences. We invite you to explore our approach to telehealth, the scope of our services, and the benefits you can receive by integrating our system into your organization’s health strategy.

About us

- Leading provider of virtual care founded in 2009
- 32M+ members, including Cigna, Humana, HCSC and large employers
- 1,300+ licensed providers
- Video, voice and mobile virtual care
- Ability to integrate with EHRs
- HIPAA-compliant, cloud-based virtual medical office that ensures private, secure and confidential connections
- Partnerships with Walgreens, Healthgrades and 400+ hospitals providing virtual care nationwide



Voluntary Paid Per Employee Per Month	\$12.00 PEPM
Physician Consultation Fee	Included

Includes free **unlimited** video counseling sessions with either a psychologist, social worker or mental health counselor.

New Hospital Indemnity Plan



Offered by Life Insurance Company of North America

Employer/Employee-Paid

HOSPITAL CARE COVERAGE

SUMMARY OF BENEFITS

Prepared for: Denton ISD

Hospital Care coverage provides a benefit according to the schedule below when a Covered Person incurs a Hospital stay resulting from a Covered Injury or Covered Illness See State Variations (marked by *) below.

Hospitalization Benefits	Plan 1	Plan 2
Hospital Admission No Elimination Period. Limited to 1 day, 1 benefit(s) every 365 days.	\$1,000	\$2,500
Hospital Chronic Condition Admission No Elimination Period. Limited to 1 day, 1 benefit(s) every 90 days.	\$50	\$100
Hospital Stay No Elimination Period. Limited to 30 days.	\$100	\$200
Hospital Intensive Care Unit (ICU) Stay No Elimination Period. Limited to 30 days.	\$150	\$300
Hospital Observation Stay 24 hour Elimination Period. Limited to 72 hours.	\$100 per 24-hour period	\$200 per 24-hour period
Newborn Nursery Care Admission Limited to 1 day, 1 benefit per newborn child. This benefit is payable to the employee even if child coverage is not elected.	\$500	\$500
Newborn Nursery Care Stay* Limited to 30 days, 1 benefit per newborn child. This benefit is payable to the employee even if child coverage is not elected.	\$100	\$100

Portability Feature:* You, your spouse, and child(ren) can continue 100% of your coverage at the time your coverage ends. You must be covered under the policy and be under the age of 100 in order to continue your coverage. Rates may change and all coverage ends at age 100. Applies to United States Citizens and Permanent Resident Aliens residing in the United States.

Employee's Monthly Cost of Coverage:

Tier	Plan 1	Plan 2
Employee Only	\$12.46	\$24.54
Employee & Spouse	\$22.50	\$45.14
Employee & Child(ren)	\$20.46	\$41.04
Employee & Family	\$30.48	\$61.22

Costs are subject to change. Actual per pay period premiums may differ slightly due to rounding.

TSHBP Plan Comparison

HD Plans v. Co-Pay Plans

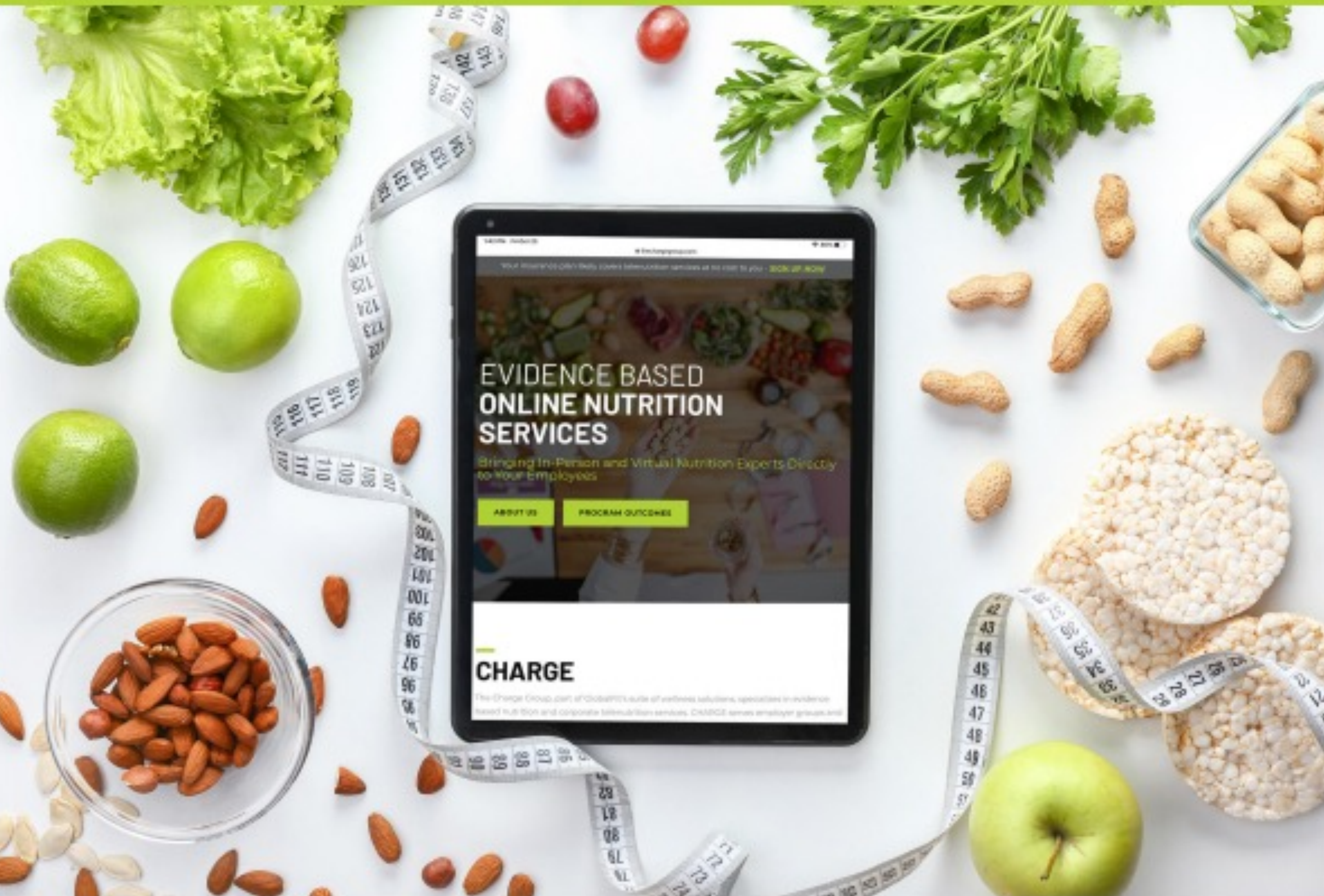


If you elect TSHBP HD (Aetna or Directed Care) you may benefit from the following plans...

- ✓ **MDLIVE Telehealth + Behavioral Health**—Provides 24/7/365 access to license physicians who can help diagnose illnesses and issue prescriptions, if necessary. This can save you the time and money associated with an in-person doctor's appointment
- ✓ **HIP**—Helps pay out-of-pocket costs for inpatient hospital visits i.e. birth
- ✓ **HSA**—Health Savings Account which allows you to make tax-free contributions and use those funds for medical expenses
- ✓ **Disability Insurance**—Protects your income if forced to miss work due to a disability (pregnancy is a qualified expense under the DISD disability plan)

If you elect the TSHBP Co-Pay plans (Aetna or directed Care) you may benefit from the following...

- ✓ **MDLIVE Telehealth + Behavioral Health**—Provides 24/7/365 access to license physicians who can help diagnose illnesses and issue prescriptions, if necessary. This can save you the time and money associated with an in-person doctor's appointment
- ✓ **HIP**—Helps pay out-of-pocket costs for inpatient hospital visits i.e. birth
- ✓ **Disability Insurance**—Protects your income if forced to miss work due to a disability (pregnancy is a qualified expense under the DISD disability plan)



Meet 1-on-1 with a Nutrition Expert
100% Covered by Insurance

Charge Appt

What to expect in your initial consultation:

- Meet via Zoom with an expert Licensed Registered Dietitian
- Set your health goals, like getting fit or losing weight
- We'll confirm your insurance covers you for future visits



Nutrition



Exercise



Energy



Sleep

Have questions? We have answers!

Contact Stephanie@TheChargeGroup.com

Texas Health Resources

Wellness for Life – Mobile Health



 DENTON

INDEPENDENT SCHOOL DISTRICT

Ray Braswell High School

26750 E University Dr, Aubrey, TX 76227

Thank You!

