

FirstCare Company Overview



Scott & White
HEALTH PLAN
PART OF BAYLOR SCOTT & WHITE HEALTH

As of January 1, 2019, Scott and White Health Plan, part of Baylor Scott & White Health, **acquired FirstCare Health Plans.**

Scott and White Health Plan and FirstCare Health Plans are pleased to offer health benefits once again to the Teacher Retirement System of Texas. While both plans are part of the Baylor Scott & White family, **for the 2019-2020 school year they will continue to operate under the names you've trusted for years.** You can expect the same exceptional service and access to some of the best hospitals, doctors, and other health providers in your community.

FirstCare Company Overview (cont.)



- **FirstCare Health Plans**, born right in the Lone Star State, has been specializing in Texas health insurance plans since 1985.
- FirstCare joined the TRS-ActiveCare program in 2003 and currently covers 23,000+ school employees and their dependents.
- FirstCare focuses exclusively on the Texas market, serving 108 counties with offices in Abilene, Amarillo and Lubbock; and, corporate headquarters in Austin.



Premium Information for 2019-2020



Coverage Category	2019-2020 Premiums
Employee Only	\$560.50
Employee and Spouse	\$1,416.52
Employee and Child(ren)	\$892.16
Family	\$1,454.80



For detailed plan information, please refer to the evidence of coverage and schedule of benefits.

Benefit Highlights for 2019-2020



- 100% preventive care coverage
- Access to FirstCare Virtual Care—*powered by MDLIVE*—for a \$0 copay for general health services and a \$20 copay for behavioral health services
- Low deductible option
- No copay for PCP visits for dependents, age 19 and under
- No referrals for in-network physicians
- Maximum out-of-pocket includes medical and prescription drug deductibles, copays and coinsurance
- Comprehensive network of quality physicians
- Local offices; Texas-based customer service
- Worldwide emergency care



For detailed plan information, please refer to the evidence of coverage and schedule of benefits.

In-Network / Out-of-Network Options



- In-Network
 - ✓ Extensive network of local options - over 1,300 primary care physicians and 2,700 specialists in 103 counties throughout Texas
 - ✓ Urgent and Emergency care available
 - ✓ FirstCare Virtual Care—*Powered by MDLIVE* available 24/7/365, \$0 copay for general health services and a \$20 copay for behavioral health services
 - ✓ Talk to a Nurse—Nurse24™
- Out-of-Network
 - ✓ Urgent and Emergency care available at same copay as In-Network
 - ✓ FirstCare Virtual Care—*Powered by MDLIVE* available 24/7/365, \$0 copay for general health services and a \$20 copay for behavioral health services
 - ✓ Talk to a Nurse—Nurse24™



For detailed plan information, please refer to the evidence of coverage and schedule of benefits.

Medical Coverage Overview for 2019-2020



**No PCP Copay for Dependents
(Age 19 & under)**



2019-2020

Deductible

\$950 per individual/\$2,850 per family

Out-of-Pocket Maximum

(includes medical/drug deductible, copayments & coinsurance)

\$7,450 per individual/\$14,900 per family

Office Visit

Primary Care \$20

Primary Care visits for dependents
(age 19 and under) \$0

Specialist \$70

Inpatient/Outpatient Services

25% after deductible (member share)

Preventive Care

\$0, with no deductible

For detailed plan information, please refer to the evidence of coverage and schedule of benefits.

Pharmacy Coverage Overview for 2019-2020



\$0 Copay on ACA Preventive Drugs



2019-2020

Deductible

\$150 per individual
(ACA Preventive and Preferred Generics excluded)

Rx Out-of-Pocket Maximum

Included in plan's Out-of-Pocket Maximum

Retail 30-Day Supply

ACA Preventive	\$0
Preferred Generic	\$5
Preferred Brand*	30%*
Non-preferred Brand/ Non-preferred Generics	50%*
Specialty Medications Tier 1 and 2	15%*
Tier 3	25%*

*after pharmacy deductible

For detailed plan information, please check the latest drug formulary list or contact customer service regarding any prescription changes for this upcoming year.

Resources for Reducing Healthcare Costs



- The **Emergency Room (ER)** should only be used when a person's life is in danger; or, if waiting may cause a loss of function of a body part, organ or system.
- Seek **Urgent Care** clinics when you can't wait until the next day or it's late at night and your doctor's office is closed.
- **FirstCare Virtual Care**—*powered by MDLIVE*. You can visit with a doctor 24/7/365 from your home, office or on-the-go—for a \$0 copay for general health services and a \$20 copay for behavioral health services.
- Use **generic medications** when available and/or order a 90-day supply saving you time and money.
- **Stay in network.** Doctors who are part of the FirstCare network have agreed to accept our payment along with your copayment as the entire cost of the services.
- **Nurse24™** Need care advice? Should you see a doctor? Get the info you need today! FirstCare members can talk to a nurse 24/7 by calling 1-855-828-1013 to get answers 24 hours a day, 7 days a week.



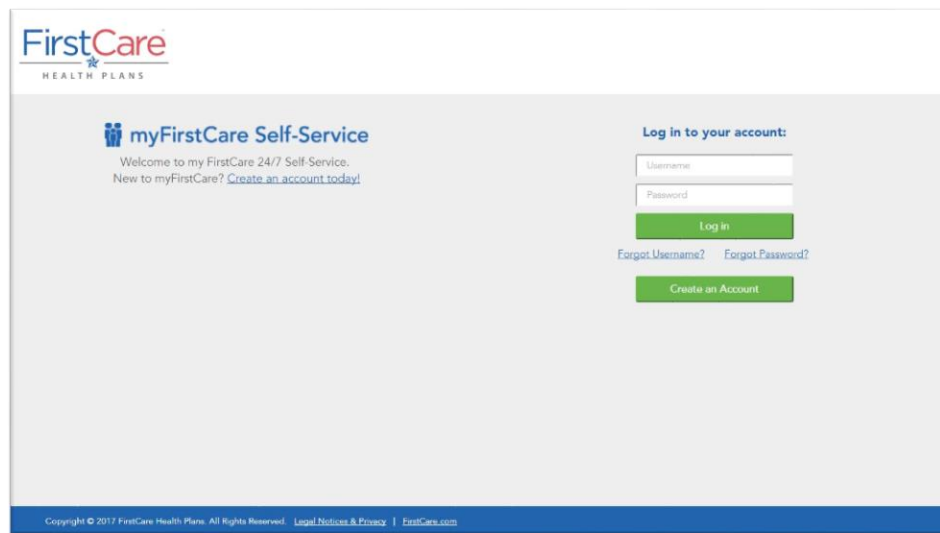
For detailed plan information, please refer to the evidence of coverage and schedule of benefits.

myFirstCare Self-Service



Visit my.FirstCare.com to log in for 24/7 access or download the myFirstCare Mobile App

- Eligibility and Authorizations
- Benefits Information
- Account Information
- ID Cards
- Provider and Pharmacy Finder
- Deductible and Out-of-Pocket
- Copays and Coinsurance
- Claims
- Cost Estimators
- Wellness Program

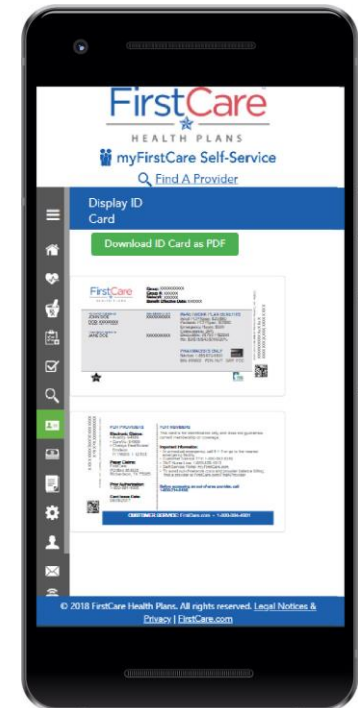
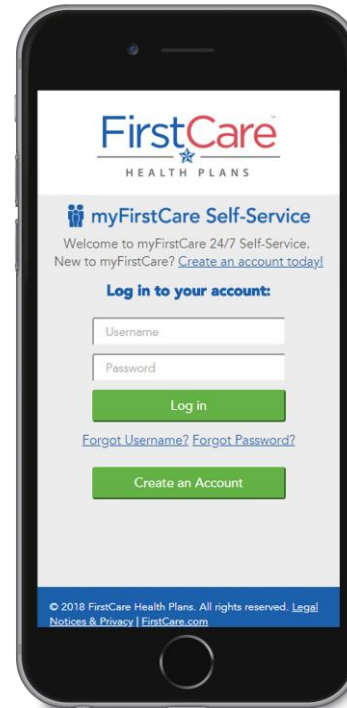


For detailed plan information, please refer to the evidence of coverage and schedule of benefits.

myFirstCare Self-Service (cont.)

The myFirstCare app is available on both the App Store and Google Play. Download it today for easy access to your FirstCare information.

Learn more at FirstCare.com/TRS.



For detailed plan information, please refer to the evidence of coverage and schedule of benefits.

FirstCare Plus: Helping You Stay Healthy



Take advantage of **FirstCare Plus**—programs and tools designed to promote health and provide support.



Online Tools & Personalized Health Assessments



Disease Management Programs



Wellness Trackers



Care Management



Expecting the Best™
Maternity Program



24/7 Nurse Line & Online Chat



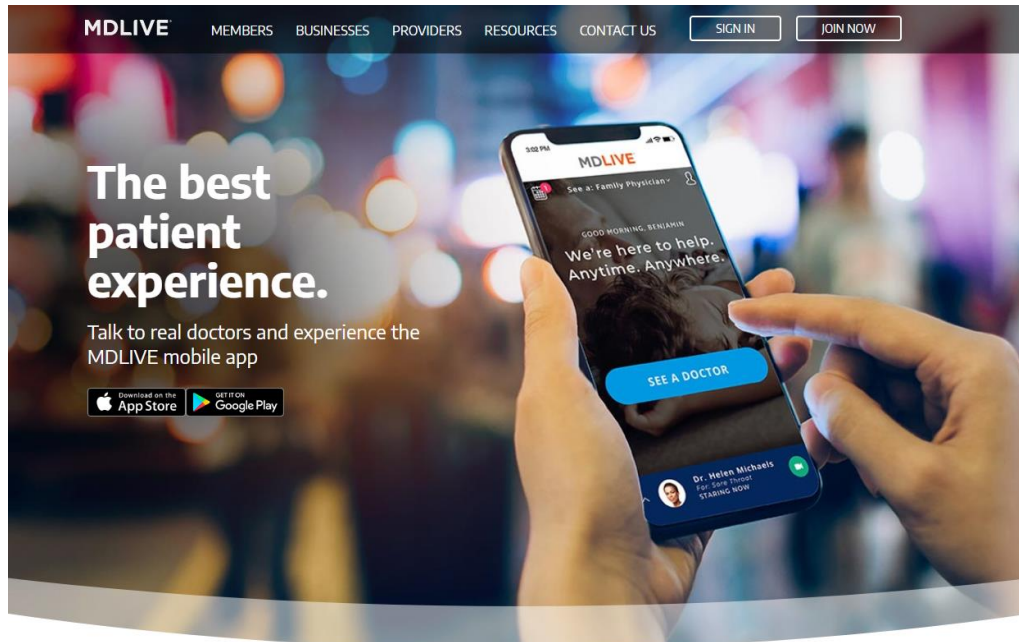
Member Health Resources (cont.)



- **Nurse24™**—Have a medical question? Need care advice? Should you see a doctor? FirstCare members can talk to a nurse 24/7 by calling 1-855-828-1013 to get answers 24 hours a day, 7 days a week! TTY users can call 7-1-1 or 1-800-955-8771. Voice communication is available at 1-800-955-8770.
- ***Expecting the Best™***—FirstCare’s maternity management program is designed to complement the care provided to our expectant mothers, emphasizing the importance of perinatal care and the patient/provider relationship, while providing access to additional support and online resources.



FirstCare Virtual Care—powered by MDLIVE



Your copay is \$0 for general health services and \$20 for behavioral health services

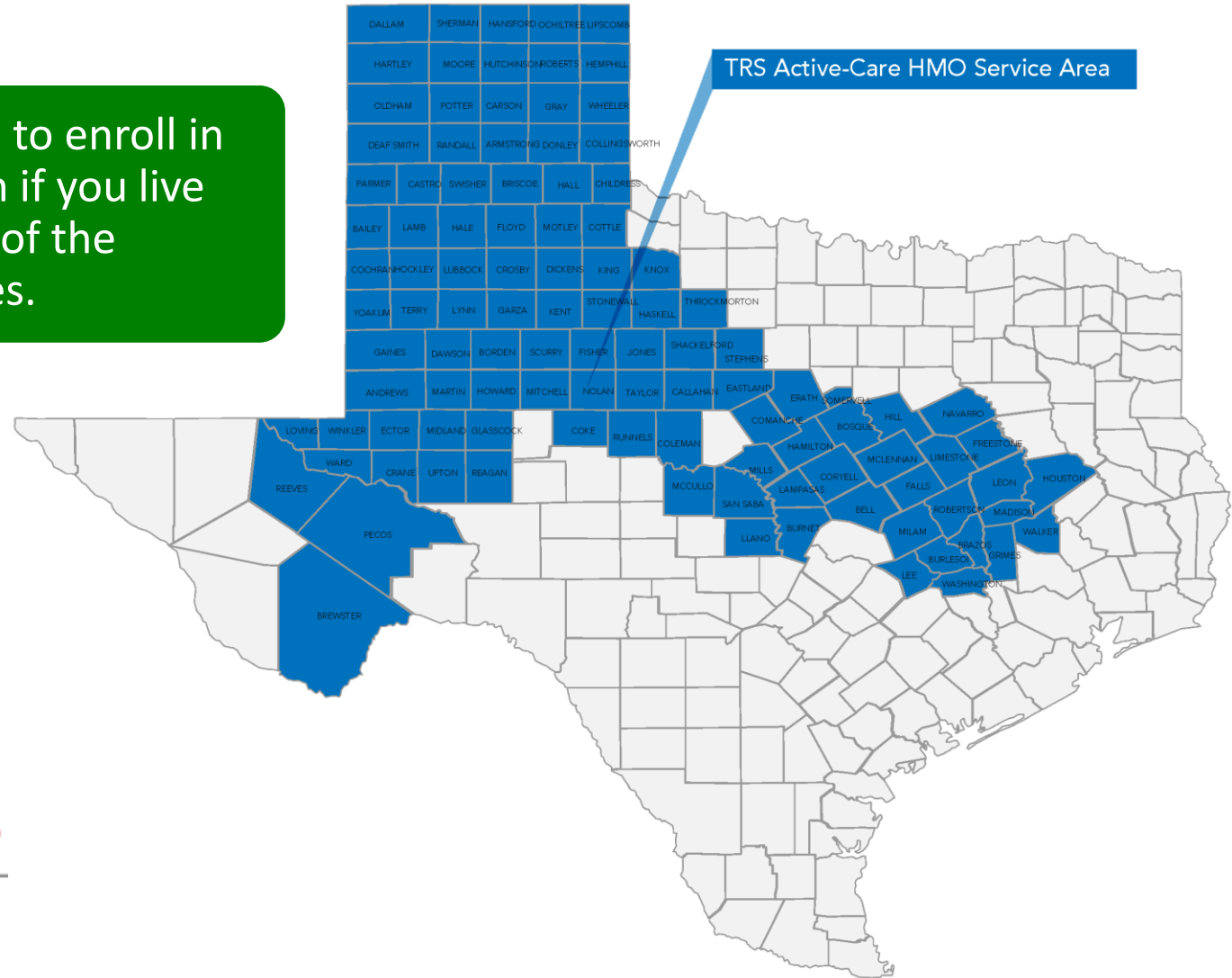


- Access a doctor, 24/7/365 for:
 - Common cold / Flu
 - Cough
 - Fever
 - Allergies
 - Nausea / Vomiting
 - Pink eye
 - Sore throat
 - Behavioral Health
 - And, more!
- Once registered, access services by visiting my.firstcare.com and clicking on “Virtual Care”; downloading the MDLIVE App; visiting MDLIVE.com; or calling 1-800-718-5082.

FirstCare TRS Service Area: 108 Counties Across Texas



You are eligible to enroll in a FirstCare plan if you live or work in one of the shaded counties.



Abilene Region Provider Network



FirstCare has a comprehensive network of local physicians, hospitals, and pharmacies that offer a full range of medical services.

A complete list of network providers is available at FirstCare.com/TRS.

Local FirstCare Contact:
Vicki Ashley
vashley@firstcare.com
325-670-3881



Abilene Hospital:

Hendrick Medical Center

Other Regional Hospitals:

Anson General Hospital
Ballinger Memorial Hospital
Coleman County Medical Center
Comanche County Medical Center
Eastland Memorial Hospital
Fisher County Hospital
Hamlin Memorial Hospital
Haskell Memorial Hospital
Heart of Texas Memorial Hospital
Knox County Hospital
Mitchell County Hospital
North Runnels Hospital
Rolling Plains Memorial Hospital
Stamford Memorial Hospital
Stephens Memorial Hospital
Stonewall Memorial Hospital
Throckmorton County Memorial Hospital

Amarillo Region Provider Network



FirstCare has a comprehensive network of local physicians, hospitals, and pharmacies that offer a full range of medical services.

A complete list of network providers is available at FirstCare.com/TRS.

Local FirstCare Contact:

Dana Nicklaus

dnicklaus@firstcare.com

806-584-5311



Amarillo Hospitals:

Baptist St. Anthony's Hospital (BSA)
Plum Creek Specialty Hospital

Other Regional Hospitals:

Childress Regional Medical Center
Collingsworth General Hospital
Coon Memorial Hospital
Golden Plains Community Hospital
Hansford County Hospital
Hardeman County Memorial Hospital
Hemphill County Hospital
Hereford Regional Medical Center
Moore County Hospital District
Ochiltree Hospital District
Pampa Regional Medical Center
Parkview Hospital
Parmer County Community Hospital
Shamrock General Hospital
Swisher Memorial Hospital

Lubbock Region Provider Network



FirstCare has a comprehensive network of local physicians, hospitals, and pharmacies that offer a full range of medical services.

A complete list of network providers is available at FirstCare.com/TRS.

Local FirstCare Contact:

Dana Johnston

djohnston@firstcare.com

806-784-4326



Lubbock Hospitals:

Covenant Health System
University Medical Center
Grace Medical Center

Other Regional Hospitals:

Brownfield Regional Medical Center
Cochran Memorial Hospital
Cogdell Memorial Hospital
Covenant Health System (Plainview and Levelland)
Crane Memorial Hospital
Crosbyton Clinic Hospital
HealthSouth Rehabilitation Hospital
Iraan General Hospital District
Lamb Healthcare Center
Lynn County
Martin County
McCamey Hospital
Medical Arts Hospital
Medical Center Hospital
Midland Memorial Hospital
Muleshoe Area Medical Center
Odessa Regional Medical Center
Pecos County Memorial
Permian Regional Medical Center
Plains Memorial Hospital
Rankin County Hospital
Reeves County Hospital
Seminole Memorial Hospital
Scenic Mountain Regional Medical Center
Winkler County Memorial Hospital
W J Mangold Memorial Hospital
Yoakum County Hospital

Waco/Bryan-College Station Region Provider Network



FirstCare has a comprehensive network of local physicians, hospitals, and pharmacies that offer a full range of medical services.

A complete list of network providers is available at [FirstCare.com/TRS](https://www.firstcare.com/TRS).

Local Representative Contact:

Shayla Davenport

shayla.davenport@bswhealth.org

254-756-8027



Waco Hospitals:

Baylor Scott and White Medical Center-Hillcrest
Providence Health Center

Bryan/College Station Hospitals:

Baylor Scott and White Medical Center-College Station
St. Joseph Regional Health Center
College Station Medical Center

Other Regional Hospitals:

Burleson St. Joseph Health Center
Central Texas Hospital
Coryell County Memorial Hospital
East Texas Medical Center – Crockett & Fairfield
Falls Community Hospital
Goodall-Witcher Hospital
Grimes St. Joseph Health Center
Hamilton General Hospital
Hill Regional Hospital
Huntsville Memorial Hospital
Lake Whitney Medical Center
Little River Medical Center
Llano Memorial Hospital
Madison St. Joseph Health Center
Metroplex Adventist Hospital
Parkview Regional Hospital
Rollins Brook Community Hospital
Seton Highland Lakes
Texas Health Harris Methodist Hospital Stephenville
Trinity Medical Center

Why You Should Choose FirstCare



- No referral to network specialists
- FirstCare Virtual Care—*provided by MDLIVE*
- Comprehensive network of quality physicians
- Texas-based customer service
- Worldwide emergency care
- No out-of-pocket costs for preventive care services
- *Nurse24™* 24-hour nurse line
- *Expecting the Best™* maternity program
- Part of the TRS-ActiveCare program since 2003
- Dedicated website for TRS members
- myFirstCare Self-Service portal for 24/7 claims and benefit information



For detailed plan information, please refer to the evidence of coverage and schedule of benefits.

Contact Us



Please submit questions via email to FirstCare:
cservice@firstcare.com

You can also write or call FirstCare Customer Service:

FirstCare Health Plans
1901 West Loop 289, Suite 9
Lubbock, TX 79407
800-884-4901

TRS website:

www.trs.state.tx.us/trs-activecare

