



**Employee Benefits**  
**Services Group.**

A photograph of a classroom with children sitting at desks, overlaid with a dark blue tint. The text is centered over the image.

# TEXAS EDUCATORS' HEALTH PLAN



*As a District of Innovation, Texas Education Agency (TEA) has given Districts the flexibility to allow for variances from the standardized state conventions.*

*Offering an alternative medical insurance plan(s) in a side-by-side manner with TRS ActiveCare's medical offering has become a Texas-wide district focus within the last couple years. Many districts have felt that the TRS ActiveCare medical offering is not fulfilled all the needs for the families within their districts for Districts of Innovation to deliver something different to their districts.*

*U.S. Employee Benefits Serves Group believes that school districts should be able to offer unique medical benefits that best serve its workforce, as Texas districts already do with their non-medical ancillary benefit offerings.*

## **Giving Texas School Districts Options**

### **Choice ~ Access ~ Advocacy ~ Cost**

- **One size does not fit every family's needs in healthcare**
- **Choice of specific doctors and hospitals can be important**
- **Access to a full network of healthcare professionals without a designated Gatekeeper to care can be important**
- **Gaining Access to Healthcare Professionals can be important**
- **Premiums can be important when choosing a health-plan**
- **Plan features can be important when choosing a health-plan**
- **Help finding the right healthcare professional can be important**



## U.S. Employee Benefits Services Group Listened

### Access

*We heard a key feature missing from just last year was the continuity **ACCESS** of the beloved historical Aetna PPO Network. With the Texas Educators Health Plan, we utilize the Aetna PPO Network of Providers and Hospitals.*

### Choice

*Another feature that we added because of the feedback we received from many districts was the **CHOICE** to go anywhere within the Aetna Network without a PCP Gatekeeper within ALL of our Health Plans. With Texas Educators Health Plan, your team can choose a specialist from the network without a PCP visit.*

### Advocacy

*Healthcare in our country is not easy to navigate. Most patients have limited tools to vet-out physician, hospital and ancillary facility quality based on past aggregated outcome data. Texas Educators Health Plan has built-in another layer of help to its Members. This layer is called Top Care **ADVOCACY**.*

*In 2020, our nations doctors, hospitals, urgent care facilities and other providers have started to set-up protocols to funnel specific patients into their offices. Patients in 2021 continue to search for providers to allow them to render services for their given concerns. Texas Educators Health Plan has the Top Care **ADVOCACY** integrated into the Aetna Network and is equipped to help Members gain **ACCESS** when they want it.*

### Cost

***COST** is always a factor; however, when it comes to Medical Premiums, a few dollars every month coming out of a Teacher's paycheck adds up quickly. Texas Educators Health Plan has built-in several levels of insurance protection to be able to deliver reasonable costs that we hope can be the start of bending the insurance trend downward.*

*In addition, Districts and ESC's are now eligible to share in a Claim Pool Allocation (CPA) remaining balances with no additional financial obligations from CPA overages.*



## Top Care Advocacy

**Access to Top Care Advocate Monday – Friday 7:00 AM to 7:00 PM**

- *Concierge Service – Giving Hugs & Compassion to our Members*
- *What is this EOB?*
- *What Type of Doctor?*
- *Who is Accepting New Patients?*
- *Is there a Generic Equivalent?*
- *Where is the Nearest Urgent Care Location?*
- *Imaging | Lab Work | Diagnostics?*
- *Insights on Top 10% provider 3<sup>rd</sup> party rankings on safety, quality & satisfaction*
- *I have an issue with a Claim...*
- *I need a new Card*



## What Innovations does TEHP bring?

### Let's Talk Resources in Healthcare

#### The SMART Health Plan Experience

TEHP brings deep learning, the most advanced artificial intelligence, to health plan administration to radically reduce costs, improve health outcomes, and deliver a superior plan ROI. Our SMART technology, developed by Marpai Labs, transforms any plan into a SMART health plan that proactively helps members live better and spend less on healthcare, and radically improves plan performance for employers.

Our proprietary SMART Health Plan Services System seamlessly connects members, providers and employers with SMART technology to enables everyone to do things never before possible, especially members

**Future Sight Advantage:** we analyze pre-adjudicated claims data to predict the future health state of each member and proactively intervene so members can prevent and reduce chronic illness and major procedures including Diabetes Type 2, kidney disease, cardiovascular disease, COPD and knee replacements. Currently developing predictive algorithms for 50 high-complex areas.

**Care Guide Team:** medically trained disease state experts work with members to simplify complex care, provide decision support and map best care journey for members

**SMART App:** personalized health GPS delivers proactive health experience with friendly alerts and reminders, and books appointments, tracks deductibles, encourages benefit use, holds digital health ID card and more

**SMART System:** AI-powered, fully integrated, end-to-end automated system that eliminates costly excesses and abuses in claims, accelerates workflows, creates efficiencies, provides 24/7 responsive service and identifies areas for greater cost savings and member engagement.



## Your TEHP Health Plans

- **H.S.A. HDHP – In/Out Network** **Aetna PPO Network Benefits**

No PCP Designation  
 Health Spending Account Eligible  
 Access through Deductible + Coinsurance

Employee Only	\$394.80
Employee/Spouse	\$1,069.81
Employee/Child(ren)	\$686.32
Employee/Family	\$1,306.72

- **PPO Low Option Health Plan** **Aetna PPO Network Benefits**

No PCP Designation  
 In Network Plan  
 Access through Copays, Deductible + Coinsurance

Employee Only	\$400.58
Employee/Spouse	\$1,044.97
Employee/Child(ren)	\$673.96
Employee/Family	\$1,303.86

- **PPO High Option Health Plan** **Aetna PPO Network Benefits**

No PCP Designation  
 In Network Plan  
 Access through Copays, Deductible + Coinsurance

Employee Only	\$511.07
Employee/Spouse	\$1,241.97
Employee/Child(ren)	\$832.05
Employee/Family	\$1,583.99



**H.S.A. HDHP – In/Out Network    **Aetna PPO Network Benefits****

No PCP Designation  
 Health Spending Account Eligible  
 Access through Deductible + Coinsurance

<b>Employee Only</b>	<b>\$394.80</b>
<b>Employee/Spouse</b>	<b>\$1,069.81</b>
<b>Employee/Child(ren)</b>	<b>\$686.32</b>
<b>Employee/Family</b>	<b>\$1,306.72</b>

**Plan Features**

<b>Type of Coverage</b>	<b>In-Network</b>	<b>Out of Network</b>
<b>Individual/Family Deductible</b>	<b>\$3,000/\$6,000</b>	<b>\$6,000/\$12,000</b>
<b>Coinsurance</b>	<b>80/20</b>	<b>60/40</b>
<b>Individual/Family Maximum Out of Pocket</b>	<b>\$7,500/\$15,000</b>	<b>\$15,000/\$30,000</b>
<b>Network</b>	<b>Aetna PPO</b>	<b>Out of Network</b>
<b>Primary Care Provider (PCP) Required</b>	<b>No</b>	<b>No</b>
<b>Doctor Visits</b>	<b>Ded + Coins</b>	<b>Ded + Coins</b>
<b>Primary Care</b>	<b>Ded + Coins</b>	<b>Ded + Coins</b>
<b>Specialist</b>	<b>Ded + Coins</b>	<b>Ded + Coins</b>
<b>Virtual Health</b>	<b>\$0 Copay</b>	<b>N/A</b>
<b>Urgent Care</b>	<b>Ded + Coins</b>	<b>Ded + Coins</b>
<b>Emergency Care</b>	<b>Ded + Coins</b>	<b>Ded + Coins</b>
<b>Generics 30 Day Supply</b>	<b>80% after Deductible</b>	
<b>Generics 90 Day Supply</b>	<b>80% after Deductible</b>	
<b>Preferred Brand Name</b>	<b>80% after Deductible</b>	
<b>Non-Preferred Brand</b>	<b>Not Covered</b>	
<b>Specialty</b>	<b>50% after Deductible</b>	



**Low Option PPO Health Plan**

**Aetna PPO Network Benefits**

No PCP Designation  
 In Network Plan  
 Access through Copays, Deductible + Coinsurance

<b>Employee Only</b>	<b>\$400.58</b>
<b>Employee/Spouse</b>	<b>\$1,044.97</b>
<b>Employee/Child(ren)</b>	<b>\$673.96</b>
<b>Employee/Family</b>	<b>\$1,303.86</b>

**Plan Features**

Type of Coverage	In-Network Plan Only
Individual/Family Deductible	\$3,000/\$6,000
Coinsurance	70/30
Individual/Family Maximum Out of Pocket	\$7,500/\$15,000
Network	Aetna PPO
Primary Care Provider (PCP) Required	No
Primary Care Doctor Visits	\$30 copay
Specialist Doctor Visits	\$70 copay
Virtual Health	\$0 Copay
Urgent Care	\$50 copay
Emergency Care	Ded + Coins
Generics 30 Day Supply	\$0 certain Generics
Generics 90 Day Supply	\$0 certain Generics
Generics	\$10 copay
Preferred Brand Name	\$35 copay
Non-Preferred Brand	Not Covered
Specialty	50% after Deductible





▪ **High Option PPO Health Plan    Aetna PPO Network Benefits**

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<b>Employee/Spouse</b>	<b>\$1,241.97</b>
<b>Employee/Child(ren)</b>	<b>\$832.05</b>
<b>Employee/Family</b>	<b>\$1,583.99</b>

<b>Type of Coverage</b>	<b>In-Network Plan Only</b>
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<b>Individual/Family Maximum Out of Pocket</b>	<b>\$7,500/\$15,000</b>
<b>Network</b>	<b>Aetna PPO</b>
<b>Primary Care Provider (PCP) Required</b>	<b>No</b>
<b>Primary Care Doctor Visits</b>	<b>\$30 copay</b>
<b>Specialist Doctor Visits</b>	<b>\$70 copay</b>
<b>Virtual Health</b>	<b>\$0 Copay</b>
<b>Urgent Care</b>	<b>\$50 copay</b>
<b>Emergency Care</b>	<b>Ded + Coins</b>
<b>Generics 30 Day Supply</b>	<b>\$0 certain Generics</b>
<b>Generics 90 Day Supply</b>	<b>\$0 certain Generics</b>
<b>Generics</b>	<b>\$10 copay</b>
<b>Preferred Brand Name</b>	<b>\$35 copay</b>
<b>Non-Preferred Brand</b>	<b>Not Covered</b>
<b>Specialty</b>	<b>50% after Deductible</b>