FirstCare Company Overview

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 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

<table>
<thead>
<tr>
<th>Coverage Category</th>
<th>2019-2020 Premiums</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$560.50</td>
</tr>
<tr>
<td>Employee and Spouse</td>
<td>$1,416.52</td>
</tr>
<tr>
<td>Employee and Child(ren)</td>
<td>$892.16</td>
</tr>
<tr>
<td>Family</td>
<td>$1,454.80</td>
</tr>
</tbody>
</table>

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)

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

<table>
<thead>
<tr>
<th>2019-2020</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
</tr>
<tr>
<td>$950 per individual/$2,850 per family</td>
</tr>
<tr>
<td><strong>Out-of-Pocket Maximum</strong></td>
</tr>
<tr>
<td>(includes medical/drug deductible, copayments &amp; coinsurance)</td>
</tr>
<tr>
<td>$7,450 per individual/$14,900 per family</td>
</tr>
<tr>
<td><strong>Office Visit</strong></td>
</tr>
<tr>
<td>Primary Care</td>
</tr>
<tr>
<td>Primary Care visits for dependents (age 19 and under)</td>
</tr>
<tr>
<td>Specialist</td>
</tr>
<tr>
<td><strong>Inpatient/Outpatient Services</strong></td>
</tr>
<tr>
<td>25% after deductible (member share)</td>
</tr>
<tr>
<td><strong>Preventive Care</strong></td>
</tr>
<tr>
<td>$0, with no deductible</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th></th>
<th>2019-2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACA Preventive</td>
<td>$0</td>
</tr>
<tr>
<td>Preferred Generic</td>
<td>$5</td>
</tr>
<tr>
<td>Preferred Brand*</td>
<td>30%*</td>
</tr>
<tr>
<td>Non-preferred Brand/</td>
<td>50%*</td>
</tr>
<tr>
<td>Non-preferred Generics</td>
<td></td>
</tr>
<tr>
<td>Specialty Medications</td>
<td></td>
</tr>
<tr>
<td>Tier 1 and 2</td>
<td>15%*</td>
</tr>
<tr>
<td>Tier 3</td>
<td>25%*</td>
</tr>
</tbody>
</table>

*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.
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
• **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.
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
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
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](http://FirstCare.com/TRS).

Local Representative Contact: **Shayla Davenport**
[shayla.davenport@bswhealth.org](mailto:shayla.davenport@bswhealth.org)
254-756-8027
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