

Benefits for 2025-26 Plan Year – Notice 3

Open Enrollment

Open Enrollment 2025 will begin at 8 a.m. on Wednesday July 9, 2025 and end at 4 p.m. on Friday August 15, 2025. Elections made during Open Enrollment will be effective September 1, 2025.

Enrollment assistance will be available through a phone bank and at scheduled dates and locations to be announced.

Here are links to previous Open Enrollment notices: [Open Enrollment Notice 1](#) for Open Enrollment information and Engage communications, and [Open Enrollment Notice 2](#) for supplemental plan and rate changes.

TRS-ActiveCare Plan and Premium Changes Effective September 1, 2025

The following changes have been approved by TRS regarding TRS-ActiveCare benefits for plan year 2025-26. Additional information will be shared as it becomes available and posted on the [Employee Benefits Center website](#).

TRS ActiveCare Rate Changes Effective September 1, 2025

TRS-ActiveCare rates for Region 10 will be increasing 11% effective September 1, 2025. Garland ISD will continue to contribute \$325 per month to TRS for employees who elect TRS-ActiveCare coverage. The premiums Garland ISD employees will pay for the 2025-26 plan year (TRS rates less district contribution) are attached to this email.

TRS-ActiveCare Benefit Changes Effective September 1, 2025

TRS is making benefit adjustments effective September 1, 2025 to the following TRS-ActiveCare plan:

TRS-ACTIVECARE HD

These changes are required to meet the IRS definition of High Deductible Health Plan for HSA eligibility.

- In-network Deductible increase: from \$3,200/individual to \$3,300/individual and from \$6,400/family to \$6,600/family
- Out-of-Network Deductible increase: from \$6,400/individual to \$6,600/individual and \$12,800/family to \$13,200/family
- Maximum Out-of-Pocket increase for in-network: from \$8,050/individual to \$8,300/individual and from \$16,100/family to \$16,600/family

Contact TRS-ActiveCare

If you have further questions about the benefits offered through TRS-ActiveCare please contact:

BLUE CROSS BLUE SHIELD OF TEXAS (BCBSTX) FOR TRS-ACTIVECARE– MEDICAL PLAN MANAGER
Customer Service Phone Number: 866-355-5999
[BCBSTX for TRS-ActiveCare website](#)

EXPRESS SCRIPTS (ESI) FOR TRS-ACTIVECARE – PHARMACY BENEFIT MANAGER
Customer Service Phone Number: 844-367-6108
[ESI for TRS-ActiveCare website](#)