

What's New and What's Changing

Effective: Sept. 1, 2021

This year, we have the same popular plan features that make TRS-ActiveCare plans stand out, including **broad networks, low copays for primary care and TRS Virtual Health, and specialty drug coverage.**

		2020-21 Total Premium	New 2021-22 Total Premium	Change in Dollar Amount	Key Plan Changes
TRS-ActiveCare Primary	Employee Only	\$386	\$417	\$31	<p>No benefits changes! This plan still has the lowest monthly costs and copays. Your Primary Care Provider copay is \$30 and TRS Virtual Health is \$0.</p>
	Employee and Spouse	\$1,089	\$1,176	\$87	
	Employee and Children	\$695	\$751	\$56	
	Employee and Family	\$1,301	\$1,405	\$104	
TRS-ActiveCare HD	Employee Only	\$397	\$429	\$32	<ul style="list-style-type: none"> • In-network deductible rose by \$200 for individuals and \$400 for families • In-network coinsurance rate rose from 20% to 30% • Out of network coinsurance rate rose from 40% to 50% • In-network maximum out-of-pocket rose by \$100 for individuals and \$200 for families <p><i>*All changes are for medical only. There are no changes to prescription drug coinsurance rates.</i></p>
	Employee and Spouse	\$1,120	\$1,209	\$89	
	Employee and Children	\$715	\$772	\$57	
	Employee and Family	\$1,338	\$1,445	\$107	
TRS-ActiveCare Primary+	Employee Only	\$514	\$542	\$28	<p>No benefits changes! This plan still has copays and the lowest deductibles, maximum out-of-pockets, and coinsurance rates. Your Primary Care Provider copay is \$30 and TRS Virtual Health is \$0.</p>
	Employee and Spouse	\$1,264	\$1,334	\$70	
	Employee and Children	\$834	\$879	\$45	
	Employee and Family	\$1,588	\$1,675	\$87	
TRS-ActiveCare 2 (closed to new enrollees)	Employee Only	\$937	\$1,013	\$76	<p>No benefits changes! This plan is still closed to new enrollees.</p>
	Employee and Spouse	\$2,222	\$2,402	\$180	
	Employee and Children	\$1,393	\$1,507	\$114	
	Employee and Family	\$2,627	\$2,841	\$214	

At a Glance

	Primary	HD	Primary+
Premiums	Lowest	Lower	Higher
Deductible	Mid-range	High	Low
Copays	Yes	No	Yes
Network	Texas network	Nationwide network	Texas network
PCP Required?	Yes	No	Yes
HSA-eligible?	No	Yes	No

