

What's New and What's Changing



This table shows you the changes between 2022-23 premium price and this year's 2023-24 regional price for your Education Service Center.

| | | 2022-23 Total Premium | New 2023-24 Total Premium | Change in Dollar Amount | Key Plan Changes |
|---|-----------------------|--------------------------|------------------------------|----------------------------|---|
| TRS-ActiveCare Primary | Employee Only | \$417 | \$447 | \$30 | <ul style="list-style-type: none"> Individual maximum-out-of-pocket decreased by \$650. Previous amount was \$8,150 and is now \$7,500. Family maximum-out-of-pocket decreased by \$1,300. Previous amount was \$16,300 and is now \$15,000. Teladoc virtual mental health visit copay decreased from \$70 to \$0. |
| | Employee and Spouse | \$1,176 | \$1,207 | \$31 | |
| | Employee and Children | \$750 | \$760 | \$10 | |
| | Employee and Family | \$1,405 | \$1,520 | \$115 | |
| TRS-ActiveCare HD | Employee Only | \$427 | \$456 | \$29 | <ul style="list-style-type: none"> Individual maximum-out-of-pocket increased by \$450 to match IRS guidelines. Previous amount was \$7,050 and is now \$7,500. Family maximum-out-of-pocket increased by \$900 to match IRS guidelines. Previous amount was \$14,100 and is now \$15,000. <p>These changes apply only to in-network amounts.</p> |
| | Employee and Spouse | \$1,202 | \$1,232 | \$30 | |
| | Employee and Children | \$766 | \$776 | \$10 | |
| | Employee and Family | \$1,437 | \$1,551 | \$114 | |
| TRS-ActiveCare Primary+ | Employee Only | \$524 | \$524 | \$0 | <ul style="list-style-type: none"> Family deductible decreased by \$1,200. Previous amount was \$3,600 and is now \$2,400. Primary care provider and mental health copays decreased from \$30 to \$15. Teladoc virtual mental health visit copay decreased from \$70 to \$0. |
| | Employee and Spouse | \$1,280 | \$1,363 | \$83 | |
| | Employee and Children | \$843 | \$891 | \$48 | |
| | Employee and Family | \$1,610 | \$1,730 | \$120 | |
| TRS-ActiveCare 2 (closed to new enrollees) | Employee Only | \$1,013 | \$1,013 | \$0 | <ul style="list-style-type: none"> No changes. This plan is still closed to new enrollees. |
| | Employee and Spouse | \$2,402 | \$2,402 | \$0 | |
| | Employee and Children | \$1,507 | \$1,507 | \$0 | |
| | Employee and Family | \$2,841 | \$2,841 | \$0 | |

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

Effective: Sept. 1, 2023