

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 standout, 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 | 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. |
| | 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 <i>*All changes are for medical only. There are no changes to prescription drug coinsurance rates.</i> |
| | 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 | 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. |
| | 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 | No benefits changes! This plan is still closed to new enrollees. |
| | 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 |