

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.**

Premiums PER PAYCHECK after State and District Contributions		2020-21 Total Premium	New 2021-22 Total Premium	Change in Amount PER PAYCHECK	Key Plan Changes
TRS-ActiveCare Primary	Employee Only	\$30.50	\$46.00	\$15.50	<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	\$354.50	\$398.00	\$43.50	
	Employee and Children	\$176.50	\$204.50	\$28.00	
	Employee and Family	\$460.50	\$512.50	\$52.00	
TRS-ActiveCare HD	Employee Only	\$36.00	\$52.00	\$16.00	<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	\$370.00	\$414.50	\$44.50	
	Employee and Children	\$186.50	\$215.00	\$28.50	
	Employee and Family	\$479.00	\$532.50	\$53.50	
TRS-ActiveCare Primary+	Employee Only	\$94.50	\$108.50	\$14.00	<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	\$442.00	\$477.00	\$35.00	
	Employee and Children	\$246.00	\$268.50	\$22.50	
	Employee and Family	\$604.00	\$647.50	\$43.50	
TRS-ActiveCare 2 (closed to new enrollees)	Employee Only	\$306.00	\$344.00	\$38.00	<p>No benefits changes! This plan is still closed to new enrollees.</p>
	Employee and Spouse	\$921.00	\$1011.00	\$90.00	
	Employee and Children	\$525.50	\$582.50	\$57.00	
	Employee and Family	\$1,123.50	\$1,230.50	\$107.00	

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

