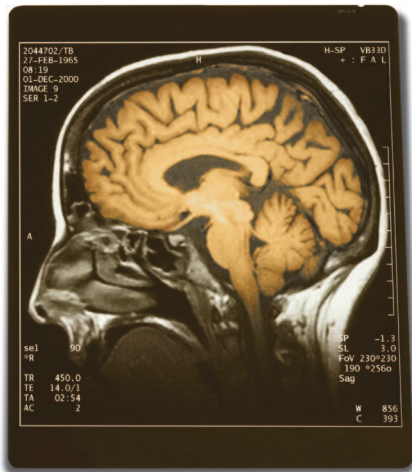


Pay a little now, or pay a lot later.

~~\$30~~
Protective head gear



~~\$151,587*~~
Head trauma treatment

Preventable injuries are a big reason health care costs are rising. When someone has a bicycle accident while not wearing a helmet, his or her injuries can be much more serious—and much more expensive to treat. Advanced hospital care, new medicines, and the latest technologies are driving up the cost of health care, and Americans are seeing that increase reflected in their insurance premiums, copayments and deductibles. When it comes to the cost of health care, your choices make a difference.

Visit www.bcbstx.com for more information about keeping health care affordable.



TRS-ActiveCare
TEACHER RETIREMENT SYSTEM OF TEXAS



**BlueCross BlueShield
of Texas**

Source: The National Foundation for Brain Research, "The Cost of Disorders of the Brain," 1992

* National average cost

TRS-ActiveCare is administered by Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association. Blue Cross and Blue Shield of Texas provides claims payment services only and does not assume any financial risk or obligation with respect to claims.