



Hospitals, doctors
& prescription drugs

Insurance
services

Your health care dollar pays for a lot of health care.

About 85 percent* of every health insurance premium dollar goes directly to pay for medical care for the people in your health plan. The rest pays for the services that help you get the care you need – claims processing, customer service, member communications, provider relations and reserves for future claims. It's our job to help you and your employer address rising medical costs. That's why we're continuing to make our systems more efficient while working to reduce insurance fraud.

**For information about keeping health care affordable visit
www.bcbstx.com.**

Source: Centers for Medicare and Medicaid Services, "The Nation's Health Dollar, CY 2000," 2002

** National average*



TRS-ActiveCare
TEACHER RETIREMENT SYSTEM OF TEXAS

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.



**BlueCross BlueShield
of Texas**