



Who really pays for health care?

For every dollar employees spend on health care, on average, employers spend five.*

But costs for advanced hospital care, the latest technologies, and new medicines are rising faster than many employers can afford. That's why Americans are facing higher insurance premiums, copayments and deductibles. There are simple things we all can do to help control the rise in medical costs. Like discussing treatment options with your doctor and asking if generic drugs are available when you need prescription medicine. When you know how health care works, you can make it work for you.

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



TRS-ActiveCare
TEACHER RETIREMENT SYSTEM OF TEXAS



**BlueCross BlueShield
of Texas**

Source: Blue Cross and Blue Shield Association, "Defined Contribution Reports," 2002

* National average

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