



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. But there are simple things we all can do to help keep health care affordable. Like discussing treatment options with your doctor and asking if generic drugs are available when you need prescription medicine. 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

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.