

What's New and What's Changing

Effective: Sept. 1, 2020

We listened to what your district leadership had to say about providing you enhanced health plan choices. Here are some key changes you'll see for each plan.

		Total Premium Before Your District Contribution			
		Current 2019-20 Total Premium	New 2020-21 Total Premium	Change in Dollar Amount	Key Plan Changes
TRS-ActiveCare Primary (New!)	Employee Only		\$386.00		<ul style="list-style-type: none"> • New plan with lowest premium and copays for doctor visits and generic drugs before you meet the deductible. • Statewide network. • Participants must select a primary care provider who will make referrals to specialists.
	Employee and Spouse		\$1,089.00		
	Employee and Children		\$695.00		
	Employee and Family		\$1,301.00		
TRS-ActiveCare HD (formerly 1-HD)	Employee Only	\$378.00	\$397.00	\$19.00	<ul style="list-style-type: none"> • Less than \$20 increase in premiums for employee-only tier and reduced premiums for tiers with children. • New deductible cap for individuals on family plans means coinsurance coverage takes effect sooner. • Increase in deductible (+\$50 individual/+\$100 family) and maximum out-of-pocket (+\$150 individual/+\$300 family) to align with IRS guidelines
	Employee and Spouse	\$1,066.00	\$1,120.00	\$54.00	
	Employee and Children	\$722.00	\$715.00	-\$7.00	
	Employee and Family	\$1,415.00	\$1,338.00	-\$77.00	
TRS-ActiveCare Primary+ (New! Similar to Select)	Employee Only	\$556.00	\$514.00	-\$42.00	<ul style="list-style-type: none"> • 8% reduction in premiums for all tiers. • Reduced maximum-out-of-pocket by \$1,000 for individuals and \$2,000 for family plans. • Statewide network. • Participants must select a primary care provider who will make referrals to specialists.
	Employee and Spouse	\$1,367.00	\$1,264.00	-\$103.00	
	Employee and Children	\$902.00	\$834.00	-\$68.00	
	Employee and Family	\$1,718.00	\$1,588.00	-\$130.00	
TRS-ActiveCare 2 (closed to new enrollees)	Employee Only	\$852.00	\$937.00	\$85.00	<ul style="list-style-type: none"> • TRS-ActiveCare 2 has experienced a decline in membership and a steady rise in high cost claims. To keep pace with higher health care costs, premiums for TRS-ActiveCare 2 will increase by 10%. • This plan is closed to new enrollees.
	Employee and Spouse	\$2,020.00	\$2,222.00	\$202.00	
	Employee and Children	\$1,267.00	\$1,393.00	\$126.00	
	Employee and Family	\$2,389.00	\$2,627.00	\$238.00	

At a Glance				
	Primary	HD	Primary+	
Premiums	Lowest	Lower	Higher	
Deductible	Mid-range	High	Low	
Copays	Yes	No	Yes	
Network	Statewide	Nationwide	Statewide	
PCP Required?	Yes	No	Yes	
HSA-eligible?	No	Yes	No	

