

# TRS-ActiveCare COST EXAMPLE

Lauren's having a baby



Lauren is looking forward to the arrival of her new baby.

Let's see what she might pay on each 2022-23 TRS-ActiveCare plan from Blue Cross and Blue Shield of Texas.<sup>1</sup>

This example includes in-network care:

- OB/GYN visit - 1x
- prenatal and postpartum care
- lab work
- hospital stay and delivery

COST OF CARE \$12,800*	TRS- ACTIVECARE PRIMARY	TRS- ACTIVECARE PRIMARY+	TRS- ACTIVECARE HD
<b>Deductible</b>	\$2,500	\$1,200	\$3,000
<b>Coinsurance</b>	30% after deductible	20% after deductible	30% after deductible
<b>Copay/coinsurance for PCP (OB/GYN is not a specialist)</b> Global billing applies, so Lauren is only charged for the first office visit.	\$30	\$30	30% after deductible
<b>Labs/ultrasounds</b>	\$0	\$0	30% after deductible

### DELIVERY CHARGES \$11,500

<b>Coinsurance for delivery</b>	30% after deductible	20% after deductible	30% after deductible
<b>Anesthesia</b>	30% after deductible	20% after deductible	30% after deductible
<b>Hospital/facility coinsurance</b>	30% after deductible	20% after deductible	30% after deductible

### WHAT LAUREN MAY PAY BASED ON \$12,800 TOTAL COST OF CARE

<b>Deductible</b>	\$2,500	\$1,200	\$3,000
<b>Copays</b>	\$30	\$30	Part of deductible
<b>Coinsurance</b>	\$2,700	\$2,060	\$2,940
<b>Health plan paid</b>	\$7,570	\$9,510	\$6,860
<b>Total paid by Lauren</b>	<b>\$5,230</b>	<b>\$3,290</b>	<b>\$5,940</b>

\*Total cost of care does not include your monthly premiums.

## Making the most of Lauren's benefits

Through her plan, Lauren can:

- get lab work in her doctor's office for \$0\*\*
- get \$0 support and coaching with the Ovia Health™ apps<sup>2</sup>
- take self-guided pregnancy courses through Well onTarget<sup>3</sup> and earn Blue Points<sup>4</sup>
- see a lactation specialist, covered at 100%
- get an electric breast pump, covered at 100% (two per plan year), or a hospital-grade breast pump, up to \$150 per plan year

\*\*doesn't apply to TRS-ActiveCare HD

Get more information about the 2022-23 TRS-ActiveCare plans in the [Enrollment Guide](#).

<sup>1</sup> Lauren's journey is being used solely as an example and doesn't reflect an actual patient  
<sup>2</sup> Ovia Health is an independent company that has contracted with Blue Cross and Blue Shield of Texas to provide maternity and family benefits solutions for Blue Cross and Blue Shield of Texas.  
<sup>3</sup> The Well onTarget program is offered as part of employer-sponsored benefits. For more information, visit [www.WellonTarget.com](http://www.WellonTarget.com) or call 1-877-806-9380 for complete details and terms and conditions.  
<sup>4</sup> Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal for more information.



BlueCross BlueShield of Texas

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