

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		• 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	• 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	• 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	• 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

