

Tips and tools to choose the best coverage | View in [Web Browser](#)



Have you received questions from employees about which TRS-ActiveCare plan is best for them? This week, we're sending an email to participants with tips and tools about choosing the right plan.

TRS-ActiveCare has three plans for the 2022-23 plan year. Be sure to check the **Quick Reference** section below for a list of easy ways to help your employees choose the right health plan, including personal examples of how people chose theirs.

TRS-ActiveCare Primary and TRS-ActiveCare Primary+ Plans

With these two plans, participants have a Primary Care Provider (PCP) to manage their health care, with a statewide network to choose from. Additional features include:

- low copays for doctor visits and generic medications before the deductible is met
- no-cost diagnostic labs at their doctor's office or an independent lab
- low copays for mental health visits
- no-cost coverage through PrudentRx for most specialty drugs
- no-cost or low copays for TRS Virtual Health visits

One of these plans may be right for them, or their family, if:

- they or a family member require frequent doctor visits
- they or a family member would benefit from careful management of health care needs
- they want a doctor to actively manage their family's health care and coordinate their care with other providers
- they want predictable copays for medical expenses

TRS-ActiveCare HD Plan

This plan has a high deductible with coinsurance rates instead of copays. Other features include:

- nationwide network of doctors
- no PCP or referrals required
- works with a Health Savings Account (HSA)
- out-of-network coverage

This plan may be right for them, or their family, if:

- they don't have frequent doctors' appointments
- they want the freedom to choose any provider, even out of network
- they live in Texas, but get care from providers in another state

Quick References: Get help choosing a plan!

Personal Journeys – Take a look at Lauren and Matt, Gary, Lily, and Maria's stories to see which health plan they chose and why.

Personal Health Guides – Have employees connect with a plan expert 24/7 who can help them figure out the best plan for their needs by calling **1-866-355-5999** or chatting in the **BCBSTX App**.

BA Toolkit – Get detailed information about 2022-23 plans and enrollment resources, including the Annual Enrollment Guide, Plan Highlights and more.

NOTE: You may want to remind employees that their employer determines how much they'll pay in premiums each month.

[Get Enrollment Materials](#)

www.bcbstx.com/trsactivecareba



PrudentRx is an independent company that has contracted with your employer to provide pharmacy benefit management. PrudentRx does not offer Blue Products or Services. BCBSTX makes no endorsement, representations, or warranties regarding third-party vendors. Participants should contact the vendor directly with questions about the products or services offered by third parties.

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

1001 E. Lookout Drive, Richardson, TX 75082
 © Copyright 2022 Health Care Service Corporation. All Rights Reserved.
[Legal and Privacy](#) | [Non-Discrimination Notice](#) | [Language Assistance](#) | [Update Your Preferences](#) | [Unsubscribe](#)

