



Three tools to help you choose



ACTIVECARE



BlueCross BlueShield  
of Texas

[Plan Highlights](#)[Doctors and Hospitals](#)[Health and Wellbeing](#)[Tools and Resources](#)

It's time to enroll in your health plan

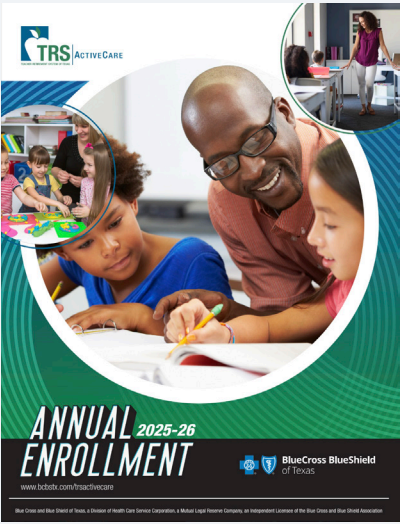
Pick your plan



Check with your Benefits Administrator for your district's specific Annual Enrollment dates for TRS-ActiveCare.

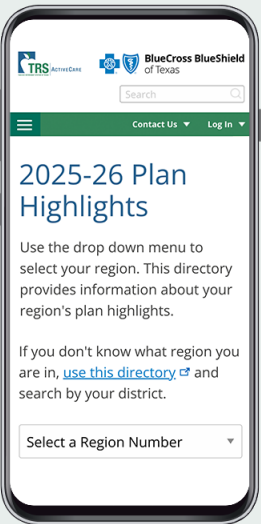
Health insurance can be complicated. The Annual Enrollment Toolkit can help you choose a plan and get enrolled. These three tools make it easy:

1.  
Annual Enrollment Guide




This is your one-stop shop for everything Annual Enrollment.

2.  
Plan Highlights



Select your region from the drop-down menu to see your rates and download your district's version.

3.  
Benefits Booklets



Click on individual plan names to get details about this year's coverage.

Need help choosing a plan?

Connect with a Personal Health Guide. You can chat in the **BCBSTX App** or call [1-866-355-5999](tel:1-866-355-5999), 24/7.

Which Plan is Right For You?

TRS-ActiveCare has three plans for the 2025-26 plan year. Remember, if you don't actively sign up, you'll have the same plan as last year.

TRS-ActiveCare Primary and TRS-ActiveCare Primary+

With these plans, you choose a Primary Care Provider from a statewide network. Your PCP will manage your health care and refer you to specialists when needed. More features include:

• lower deductible and maximum out of pocket

• preventive care covered at 100%

• low copays for doctor visits and generic medications before you meet your deductible

• \$0 copay for virtual mental health visits through Teladoc®

• no-cost diagnostic labs at your doctor's office or an independent lab

• no or low copays for TRS Virtual Health visits

• in-network coverage only

One of these plans may be right for you if you or a family member:

• require frequent doctor visits where a copay may be more convenient

• want a doctor to manage your family's health care and coordinate with other providers

• want predictable copays for medical expenses

TRS-ActiveCare HD

With this plan you have a high deductible and coinsurance rates instead of copays. More features include:

• preventive care covered at 100%

• nationwide network of doctors

• no PCP or referrals required

• works with a Health Savings Account

• out-of-network coverage

This plan may be right for you if you or a family member:

• don't have frequent doctor visits

• want the freedom to choose any provider, even out of network

• live in Texas, but get care from providers in another state

Pick your plan

A screenshot of a mobile app interface. At the top, it shows the time 9:00 and signal/battery icons. Below is a navigation bar with links: Plan Highlights, Doctors and Hospitals, Health and Wellbeing, and Tools and Resources. The main content area has a header with the TRS and BlueCross BlueShield of Texas logos. Below this is a large blue banner with the text "It's time to enroll in your health plan" and a red button "Pick your plan". To the right of the text is a circular image of a woman working on a laptop. Below the banner, there is a section titled "Check with your Benefits Administrator for your district's specific Annual Enrollment dates for TRS-ActiveCare." followed by a paragraph: "Health insurance can be complicated. The Annual Enrollment Toolkit can help you choose a plan and get enrolled. These three tools make it easy:". At the bottom, there is a navigation bar with icons for a trash can, a folder, a back arrow, and a pencil.

A line drawing of a smartwatch. The screen displays the text "It's time to enroll in your health plan" in white on a blue background, with a red button "Pick your plan" below it.

[www.bcbstx.com/trsactivecare](http://www.bcbstx.com/trsactivecare)

A row of five social media icons: Facebook, Instagram, YouTube, LinkedIn, and Twitter.

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