

Three tools to help you choose

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

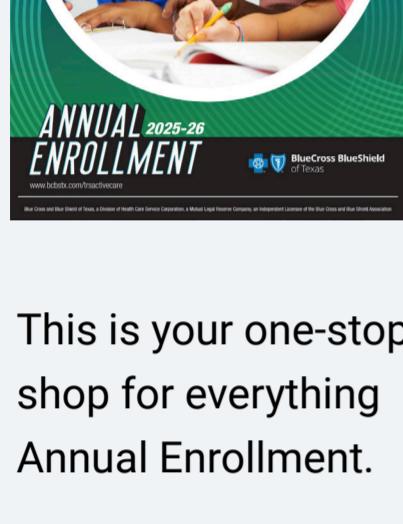
It's time to enroll in your health plan

[Pick your plan](#)

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

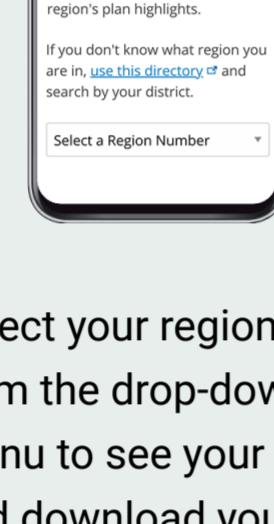
Health insurance can be complicated. The Annual Enrollment Toolkit can help you choose a plan and get enrolled. These three tools make it easy:

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 **BCBCTX App** or call **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:

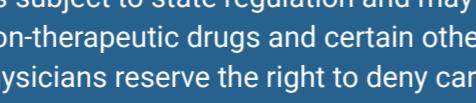
- preventive care covered at 100%
- nationwide network of doctors
- no PCP or referrals required
- works with a Health Savings Account
- out-of-network coverage

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](#)

www.bcbctx.com/trsactivecare



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