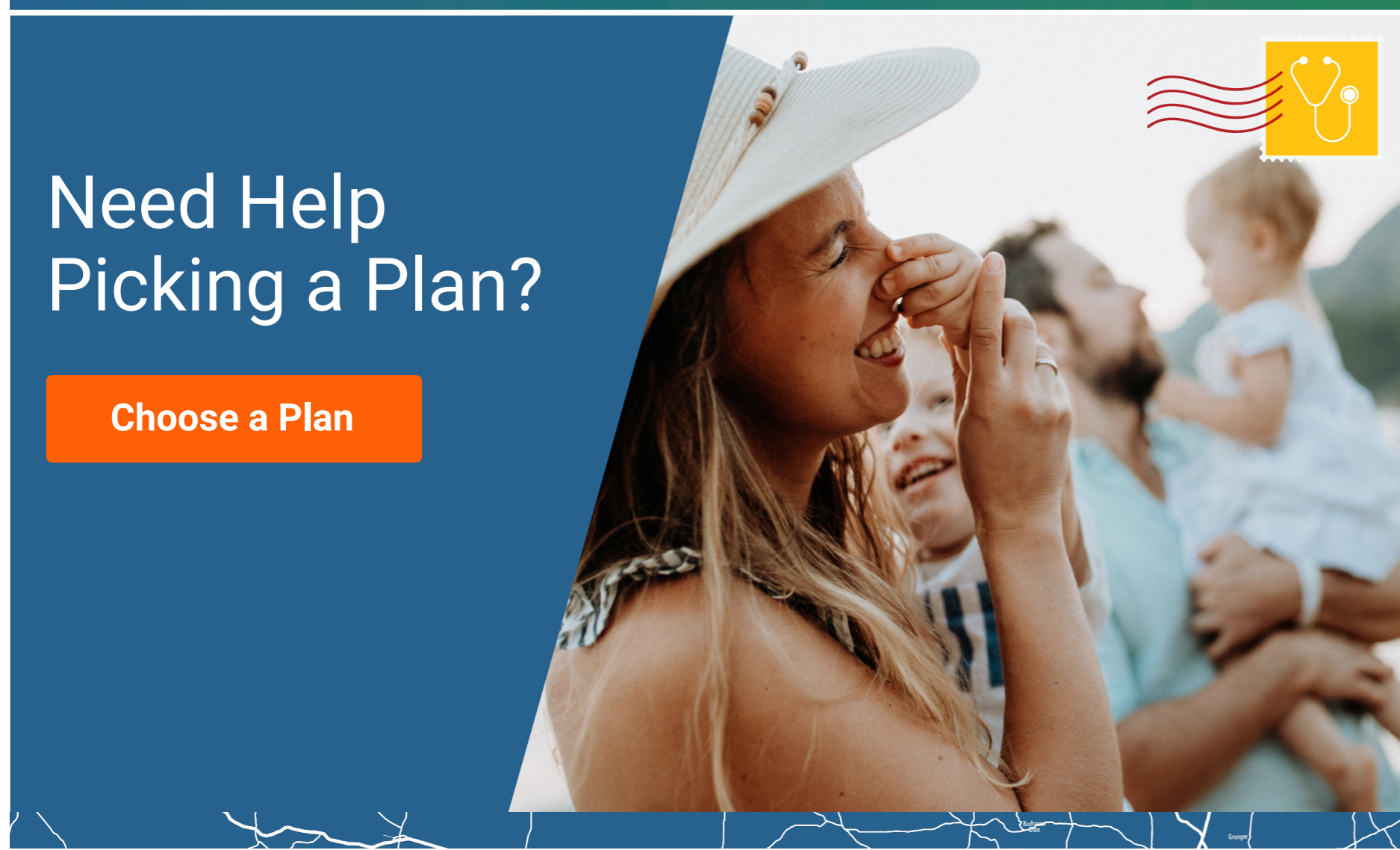


Tips and Tools for choosing the best coverage



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



Not sure which TRS-ActiveCare health plan is right for you and your family? We can help you choose.

TRS-ActiveCare has three plans for the 2023-24 plan year.

TRS-ActiveCare Primary and TRS-ActiveCare Primary+

With these two plans, you have a Primary Care Provider (PCP) to manage your health care and a statewide network to choose from.

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
- \$25 copays for insulin
- \$0 copay for virtual mental health visits
- no-cost diagnostic labs at your doctor's office or an independent lab
- no or low copays for TRS Virtual Health visits



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
- you or a family member would benefit from careful management of health care needs
- you want a doctor to actively manage your family's health care and coordinate your care with other providers
- you want predictable copays for your 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 (HSA)
- out-of-network coverage



This plan may be right for you if:

- you or your family members don't have frequent doctor visits
- you want the freedom to choose any provider, even out of network
- you live in Texas, but get care from providers in another state



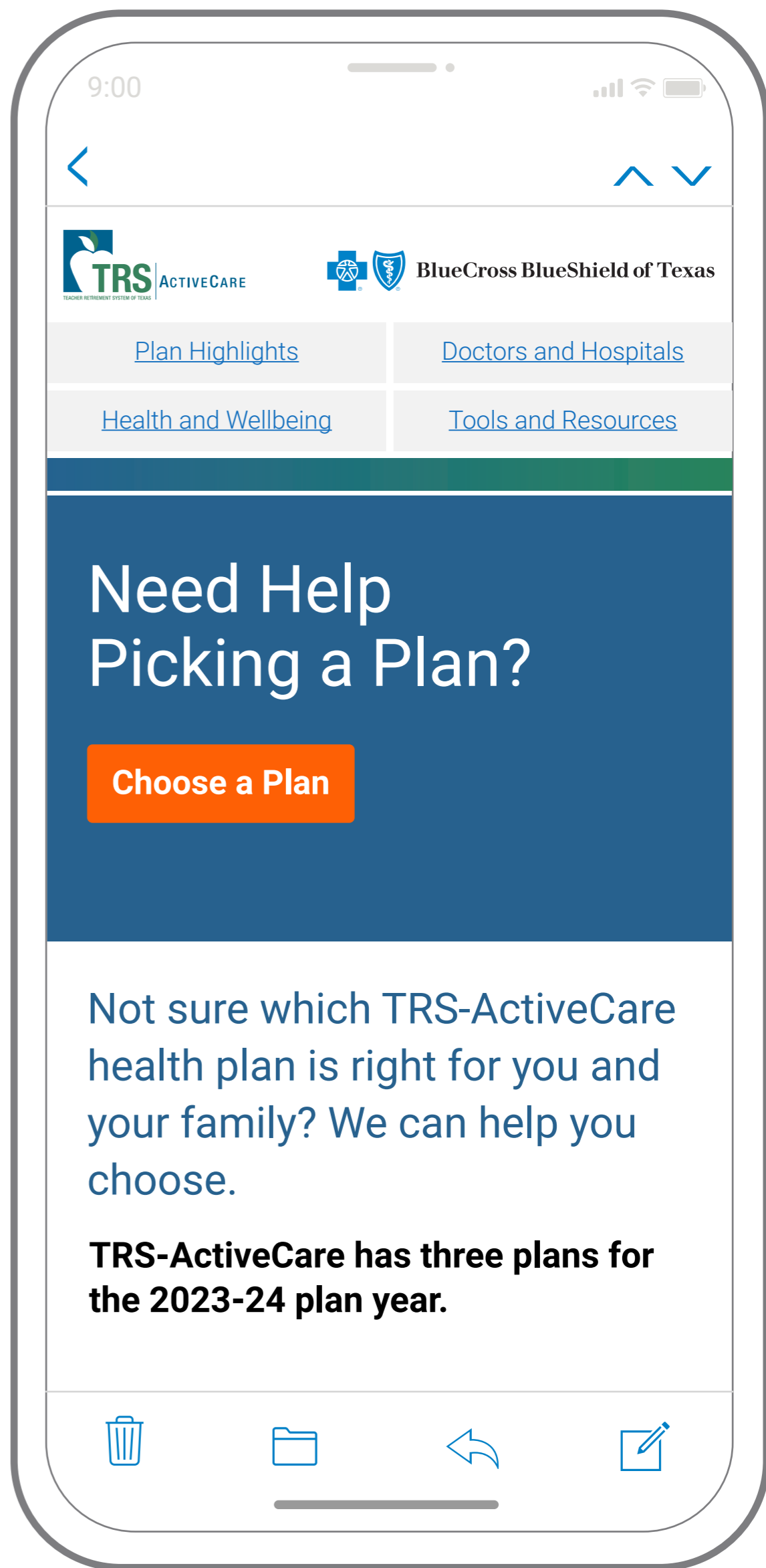
Need Help Picking a Plan?

Talk to a Personal Health Guide. Chat in the BCBSTX App or call **1-866-355-5999, 24/7.**

[Annual Enrollment Guide](#)

[Annual Enrollment Videos](#)

[Check out the Health Care Costs Worksheet](#)



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