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Do you have
enough
coverage?

[Compare plans](#)



Annual Enrollment season is here! And that means it's the
one time of year you can choose a new health plan.*

If you don't change your plan for 2025-26, you'll have the same one as last year –
and you may miss out on coverage that works better for you and your family.

To figure out if you need a different plan, ask yourself this:

- Do you still mainly use your coverage for no-cost preventive care or occasionally for minor illnesses or injuries?
- Do you or a family member need more care than last year?
- Are you planning to expand your family this year?

If your answer to these questions is yes, you might want to consider moving to
TRS-ActiveCare Primary+.

TRS-ActiveCare Primary+

TRS-ActiveCare Primary+ has the:

- lowest deductible
- lowest maximum out of pocket
- lowest costs for things like emergency care, preferred and specialty drugs, x-rays and lab work

Like your current plan, TRS-ActiveCare Primary+ also has:

- a broad statewide network with no regional boundaries
- low copays for TRS Virtual Health visits
- \$0 copay for virtual mental health visits through Teladoc™
- low copays before you meet your deductible
- \$0 diagnostic labs at doctor's offices or independent labs
- preventive care covered at 100%
- managed care with a Primary Care Provider

What's changed?

Changes to TRS-ActiveCare Primary and TRS-ActiveCare Primary+ plans this year include:

- Member Rewards now includes rewards (up to \$599 per year) for selecting top-performing primary care physicians and specialists.
- You have no-cost, in-home virtual physical therapy to relieve common aches and pains with Airosti Remote Recovery.
- No referrals are needed for dermatologist visits, eye exams (routine and diagnostic) and physical therapy visits.



Need more help picking a plan or getting enrolled? Connect with a PHG. Chat in the BCBSTX App or call [1-866-355-5999](tel:1-866-355-5999), 24/7.

*You can change your plan if you have a qualifying event like a marriage, divorce, job change or birth of a child. Connect with a PHG for more information.

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