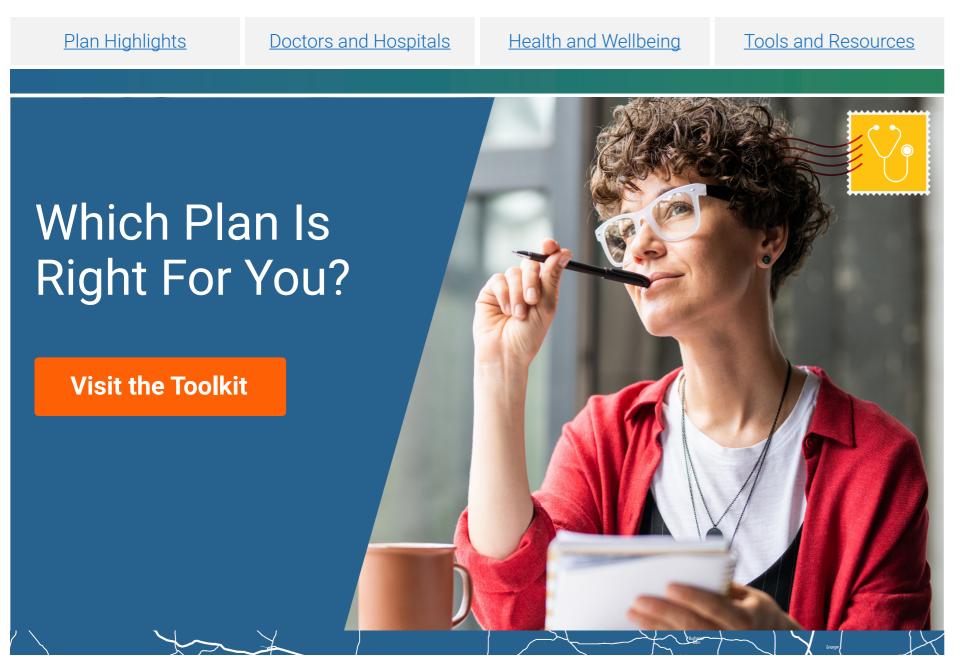
Desktop View Mobile View

Here's how to pick the right plan







TRS-ActiveCare has three plans for the 2023-24 plan year. If you're unsure which TRS-ActiveCare health plan is right for you and your family, we can help you choose.



## **Steps for Choosing Your Health Plan**

- 1. Review your health care needs and how you'll use your plan.
- 2. Compare the essential features of each plan to make sure you know what it covers and how it works.
- 3. Compare the network features of each plan to see what works best for you.
- 4. Compare the costs of each plan, including premiums, deductibles, copays, and coinsurance. Check out the <u>NEW Health Care Costs Worksheet</u> to help you estimate your health care costs.

## Meet Derek and Cindy



Derek has a family history of high blood pressure, so he frequently checks in with a cardiologist about his heart health. He wants predictable copays for those visits, so he's chosen one of the TRS-ActiveCare Primary plans.

TRS-ActiveCare Primary might be a good choice for you if you mainly use preventive care and rarely see a doctor outside of that. TRS-ActiveCare Primary+ might be right for you if you have or are at risk for chronic conditions, and want a doctor actively involved in coordinating your care.

Cindy lives in a border town close to Louisiana. She wants to continue to see providers in both states and wants to invest in a Health Savings Account (HSA), so she chose TRS-ActiveCare HD's nationwide network.



**HD** might be right for you if you want to invest in an HSA, may need to seek non-emergent care outside of Texas, and don't have regular doctor visits. Talk with your Benefits Administrator for more information about HSAs. TRS doesn't administer HSAs, but many employers and financial institutions do.

## We're Here For You



If you need help picking the right plan, you have tools you can use. Connect with a Personal Health Guide by chat in the BCBSTX App or call **1-866-355-5999**, 24/7.

Annual Enrollment Guide
Annual Enrollment Videos

Visit the Toolkit

## Www.bcbstx.com/trsactivecare (f) (y) (in) (2) Bifile is in portable document format (PDF). To view this file, you may need to install a PDF reader program. Most PDF readers are a free download. One option is Adobe® Reader® which has a built-in screen reader. Other Adobe accessibility tools and information can be downloaded at www.adobe.come®. By clicking this link, you will go to a new website/app ("site"). This new site may be offered by a vendor or an independent third party. The site may also contain non-Medicare related information. In addition, some sites may require you to agree to their terms of use and privacy policy. 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 2023 Health Care Service Corporation. All Rights Reserved. Legal and Privacy | Non-Discrimination Notice | Language Assistance | Update Your Preferences | Unsubscribe View in Web Browser

