

Here's how to pick the right plan



Plan Highlights | Doctors and Hospitals | Health and Wellbeing | Tools and Resources

# Which Plan Is Right For You?

[Visit the Toolkit](#)

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 [NEW Health Care Costs Worksheet](#) 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](http://www.bcbstx.com/trsactivecare)



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