

Tips and Tools for choosing the best coverage | View in [Web Browser](#)



Are you unsure which TRS-ActiveCare health plan is right for you and your family? We can help you choose.

TRS-ActiveCare has three plans for the 2022-23 plan year. Check the **Quick Reference** section below for easy ways to get help choosing your health plan, including personal examples of how people chose theirs.

TRS-ActiveCare Primary and TRS-ActiveCare Primary+ Plans

These two plans have a Primary Care Provider (PCP) to manage your health care, with a statewide network to choose from. Additional features include:

- low copays for doctor visits and generic medications before you meet your deductible
- no-cost diagnostic labs at your doctor's office or an independent lab
- no-cost coverage for most specialty drugs through PrudentRx
- no-cost 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 Plan

This plan has a high deductible with coinsurance rates instead of copays. Other features include:

- 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

Quick References: Get help choosing a plan!

Personal Journeys – Take a look at Lauren and Matt, Gary, Lily, and Maria's stories to see which health plan they chose and why.

Personal Health Guides – Connect with a plan expert 24/7 who can help you figure out the best plan for your needs by calling **1-866-355-5999** or chatting in the **BCBSTX App**.

Enrollment Toolkit – Get detailed information about the 2022-23 plans and enrollment resources, including the Annual Enrollment Guide, Plan Highlights and more.

NOTE: Your employer determines how much you'll pay in premiums each month.

[Get Enrollment Materials](#)

www.bcbstx.com/trsactivecare



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