

# What's New and What's Changing

Effective: Sept. 1, 2021

This year, we have the same popular plan features that make TRS-ActiveCare plans stand out, including **broad networks, low copays for primary care and TRS Virtual Health, and specialty drug coverage.**

		2020-21 Total Premium	New 2021-22 Total Premium	Change in Dollar Amount	Key Plan Changes
<b>TRS-ActiveCare Primary</b>	Employee Only	\$386	\$417	<b>\$31</b>	<p><b>No benefits changes!</b> This plan still has the lowest monthly costs and copays. Your Primary Care Provider copay is \$30 and TRS Virtual Health is \$0.</p>
	Employee and Spouse	\$1,089	\$1,176	<b>\$87</b>	
	Employee and Children	\$695	\$751	<b>\$56</b>	
	Employee and Family	\$1,301	\$1,405	<b>\$104</b>	
<b>TRS-ActiveCare HD</b>	Employee Only	\$397	\$429	<b>\$32</b>	<ul style="list-style-type: none"> <li>• In-network deductible rose by \$200 for individuals and \$400 for families</li> <li>• In-network coinsurance rate rose from 20% to 30%</li> <li>• Out of network coinsurance rate rose from 40% to 50%</li> <li>• In-network maximum out-of-pocket rose by \$100 for individuals and \$200 for families</li> </ul> <p><i>*All changes are for medical only. There are no changes to prescription drug coinsurance rates.</i></p>
	Employee and Spouse	\$1,120	\$1,209	<b>\$89</b>	
	Employee and Children	\$715	\$772	<b>\$57</b>	
	Employee and Family	\$1,338	\$1,445	<b>\$107</b>	
<b>TRS-ActiveCare Primary+</b>	Employee Only	\$514	\$542	<b>\$28</b>	<p><b>No benefits changes!</b> This plan still has copays and the lowest deductibles, maximum out-of-pockets, and coinsurance rates. Your Primary Care Provider copay is \$30 and TRS Virtual Health is \$0.</p>
	Employee and Spouse	\$1,264	\$1,334	<b>\$70</b>	
	Employee and Children	\$834	\$879	<b>\$45</b>	
	Employee and Family	\$1,588	\$1,675	<b>\$87</b>	
<b>TRS-ActiveCare 2 (closed to new enrollees)</b>	Employee Only	\$937	\$1,013	<b>\$76</b>	<p><b>No benefits changes!</b> This plan is still closed to new enrollees.</p>
	Employee and Spouse	\$2,222	\$2,402	<b>\$180</b>	
	Employee and Children	\$1,393	\$1,507	<b>\$114</b>	
	Employee and Family	\$2,627	\$2,841	<b>\$214</b>	

## At a Glance

	Primary	HD	Primary+
Premiums	Lowest	Lower	Higher
Deductible	Mid-range	High	Low
Copays	Yes	No	Yes
Network	Texas network	Nationwide network	Texas network
PCP Required?	Yes	No	Yes
HSA-eligible?	No	Yes	No

