

**Re-Engineering TRS-ActiveCare:  
New Rates and Benefits for the 2020-2021 School Year**

On April 17, 2020 the TRS Board of Trustees adopted new rates and benefits to the health care plan for nearly half a million active public education employees. These changes come after TRS sought feedback from school districts across the state to find ways to enhance health coverage for employees. Changes were made possible by the savings TRS garnered through negotiating a new vendor contract and effective management.

Beginning September 1, 2020 Blue Cross Blue Shield of Texas will administer the TRS-ActiveCare plans.

TRS solicited feedback from every participating district in TRS-ActiveCare and held regional meetings in Dallas, Houston, Central Texas, and hosted a summit in Austin with nearly 250 districts participating. The stakeholder input and results are summarized below.

District Feedback	Changes to TRS-ActiveCare in 2020-2021
Limit premium increases	<p>TRS has been able to keep medical costs growth down significantly compared to other self-funded employers in Texas. While others saw a 24% increase from 2013-2019, TRS health plans only saw a 7% increase.</p> <p>New low-premium plan (<i>TRS-ActiveCare Primary</i>) provides copays for doctor visits instead of requiring the employee to meet a deductible.</p>
Reduce premiums for child coverage	<p>Premium decreases in tiers with children. New rates reduce premiums for families with children by as much as 8 percent.</p>
Improve family affordability	<p>Lower deductibles for individuals in family coverage.</p>
Eliminate County Boundaries	<p>Statewide networks for all plans.</p>
Maintain Choice	<p>Enhanced existing plans and kept access to a broad network.</p>

Based on feedback from districts, TRS-ActiveCare is providing improved pricing, more network choices, simplified coverage and a new plan with a lower premium and copays for doctor visits.

**Highlights:**

**TRS-ActiveCare Primary:** On the Primary plan, copays are \$30 for a primary care physician, \$70 for specialist, \$30 for therapy, \$15 generic drug.

**TRS-ActiveCare Primary+:** Replaces the TRS-ActiveCare Select plan which only allowed access to providers within a particular region. New plan offers a statewide network. Decreases the maximum out of pocket by \$1,000 for the individual and \$2,000 for families. Premiums lower across all tiers for this plan.

**TRS-ActiveCare HD:** The deductible calculation is improving so that individuals only need to hit the individual deductible, rather than the family deductible. This means that an employee that enrolls their entire family in this plan will have the plan pay the co-insurance after the individual meets a \$2,800 individual deductible, rather than having to wait for the \$5,600 family deductible. Reduced premiums for all tiers with children.

**TRS-ActiveCare 2:** No changes in benefits. Please note this plan has been closed to new participants since the 2018 plan year.

**TRS-ActiveCare Premiums:**

		Total Premium Before Employer Contribution		Employee Premium after Minimum State and Employer Contribution*	Median Employee Premium**
		Current 2019-20 Total Premium	New 2020-21 Total Premium		
<b>TRS-ActiveCare Primary</b>  (new)	Employee Only	n/a	\$386.00	<b>\$161.00</b>	\$69.00
	Employee and Spouse	n/a	\$1,089.00	<b>\$864.00</b>	\$772.00
	Employee and Children	n/a	\$695.00	<b>\$470.00</b>	\$370.00
	Employee and Family	n/a	\$1,301.00	<b>\$1,076.00</b>	\$976.00
<b>TRS-ActiveCare HD</b>  (formerly 1-HD)	Employee Only	\$378.00	\$397.00	<b>\$172.00</b>	\$80.00
	Employee and Spouse	\$1,066.00	\$1,120.00	<b>\$895.00</b>	\$803.00
	Employee and Children	\$722.00	\$715.00	<b>\$490.00</b>	\$390.00
	Employee and Family	\$1,415.00	\$1,338.00	<b>\$1,113.00</b>	\$1,013.00
<b>TRS-ActiveCare Primary +</b>  (formerly Select)	Employee Only	\$556.00	\$514.00	<b>\$289.00</b>	\$197.00
	Employee and Spouse	\$1,367.00	\$1,264.00	<b>\$1,039.00</b>	\$947.00
	Employee and Children	\$902.00	\$834.00	<b>\$609.00</b>	\$509.00
	Employee and Family	\$1,718.00	\$1,588.00	<b>\$1,363.00</b>	\$1,263.00
<b>TRS-ActiveCare 2</b>  (closed to new enrollees since 2018)	Employee Only	\$852.00	\$937.00	<b>\$712.00</b>	\$620.00
	Employee and Spouse	\$2,020.00	\$2,222.00	<b>\$1,997.00</b>	\$1,905.00
	Employee and Children	\$1,267.00	\$1,393.00	<b>\$1,168.00</b>	\$1,068.00
	Employee and Family	\$2,389.00	\$2,627.00	<b>\$2,402.00</b>	\$2,302.00

\*Per state law, the minimum state contribution is \$75 and the minimum employer contribution is \$150. This has not changed since the program was created in 2001.

\*\*Based on median district contribution received by employees in 2019-20 plan year. This was \$317 for employee only and employee-child tiers and \$325 for others

**TRS-ActiveCare Plan Design:**

	<b>TRS-ActiveCare Primary (new)</b>	<b>TRS-ActiveCare HD (formerly 1-HD)</b>		<b>TRS-ActiveCare Primary + (formerly Select)</b>	<b>TRS-ActiveCare 2 (no changes)</b>	
Plan Summary	<ul style="list-style-type: none"> <li>Copays for doctor visits before you meet deductible</li> <li>Statewide network with no out-of-network coverage</li> <li>PCP referrals required to see specialists</li> <li>Not compatible with health savings account (HSA)</li> </ul>	<ul style="list-style-type: none"> <li>Must meet deductible before plan pays for non-preventive care</li> <li>Nationwide network with out-of-network coverage</li> <li>No requirement for PCPs or referrals</li> <li>Compatible with health savings account (HSA)</li> </ul>		<ul style="list-style-type: none"> <li>Copays for doctor visits before you meet deductible</li> <li>Statewide network with no out-of-network coverage</li> <li>PCP referrals required to see specialists</li> <li>Not compatible with health savings account (HSA)</li> <li>Lower deductible than Primary and HD plans</li> </ul>	<p><b>Closed to new enrollees, current enrollees can choose to stay in plan</b></p> <ul style="list-style-type: none"> <li>Copays for doctor visits after you meet deductible</li> <li>Nationwide network with out-of-network coverage</li> <li>No requirement for PCPs or referrals</li> <li>Not compatible with health savings account (HSA)</li> </ul>	
Employee Only* Premium	<b>\$161.00</b>	<b>\$172.00</b>		<b>\$289.00</b>	<b>\$712.00</b>	
Individual / Family Deductible	<b>In-Network Coverage Only</b>	<b>In-Network</b>	<b>Out-of-Network</b>	<b>In-Network Coverage Only</b>	<b>In-Network</b>	<b>Out-of-Network</b>
	\$2,500 / \$5,000	\$2,800/\$5,600	\$5,500/\$11,000	\$1,200/\$3,600	\$1,000/\$3,000	\$2,000/\$6,000
Coinsurance	You pay 30% after deductible	You pay 20% after deductible	You pay 40% after deductible	You pay 20% after deductible	You pay 20% after deductible	You pay 40% after deductible
Primary Care Visits	\$30 copay	You pay 20% after deductible	You pay 40% after deductible	\$30 copay	You pay \$30 copay after deductible	You pay 40% after deductible
Specialist	\$70 copay	You pay 20% after deductible	You pay 40% after deductible	\$70 copay	You pay \$70 copay after deductible	You pay 40% after deductible
Virtual Health	\$0 per consultation	\$30 per consultation		\$0 per consultation	\$0 per consultation	
RX	Drug Deductible	Integrated with medical		\$200 brand deductible	\$200 brand deductible	
	Generics (30 day / 90 day supply)	You pay 20% after deductible		\$15/\$45 copay	\$20/\$45 copay	
	Preferred Brand	You pay 25% after deductible		You pay 25% after deductible	You pay 25% after deductible (\$40 min/\$80 max)/ You pay 25% after deductible (\$105 min/\$210 max)	
	Non-Preferred	You pay 50% after deductible		You pay 50% after deductible	You pay 50% after deductible (\$100 min/\$200 max)/ You pay 50% after deductible (\$215 min/\$430 max)	
	Specialty	You pay 20% after deductible		You pay 20% after deductible	You pay 20% after deductible (\$200 min/\$900 max)/ No 90-Day Supply of Specialty Medications	