TRS also contracts with HMOs in certain regions of the state to bring participants in those areas another regional plan option.

### Central and North Texas
- Baylor Scott & White HMO
- South Texas Blue Essentials HMO
- West Texas Blue Essentials HMO

#### Plan Features
- **Type of Coverage**: In-Network Coverage Only
- **Individual/Family Deductible**: $950/$2,850
- **Individual/Family Maximum Out-of-Pocket**: $7,450/$14,900

#### Prescription Drugs
- **Drug Deductible**: $150 (exc. generics)
- **Generics**: $5/$12.50 copay
- **Preferred Brand**: 30% after deductible
- **Non-preferred Brand**: 50% after deductible

#### Immediate Care
- **Emergency Care**: $500 copay after deductible

### Total Monthly Premiums
- **Employee Only**: $551.10
- **Employee and Spouse**: $1,382.06
- **Employee and Children**: $883.50
- **Employee and Family**: $1,178.56

#### Immediate Care
- **Immediate Care**: Urgent Care $50 copay, Emergency Care $500 copay after deductible

#### Prescription Drugs
- **Drug Deductible**: $150 (exc. generics)
- **Generics**: $5/$12.50 copay
- **Preferred Brand**: 30% after deductible
- **Non-preferred Brand**: 50% after deductible

#### What to Know
- **What is TRS-ActiveCare**: TRS-ActiveCare is a Health Maintenance Organization (HMO) designed to provide comprehensive health care coverage for Texas state employees.
- **Benefits**: TRS-ActiveCare offers a wide range of medical services, including hospital care, doctor visits, and prescription drugs.
- **Deductibles**: The amount you pay before your health care plan begins to cover its portion.
- **Copay**: The set amount you pay for services at the time you receive them.
- **Coinsurance**: The percentage of the cost you pay after your deductible is reached.

#### ACTIVATE YOUR HEALTH:
- **TRS-ActiveCare Plan Highlights 2020-21**

### What to Know
- **Learn the Terms**
  - **Premium**: The monthly amount you pay for health care coverage.
  - **Deductible**: The annual amount for medical expenses you’re responsible to pay before your plan begins to pay its portion.
  - **Copay**: The set amount you pay for a covered service at the time you receive it. The amount can vary by the type of service.
  - **Coinsurance**: The portion you pay after your deductible. It’s often a specified percentage of the costs; i.e. you pay 20% while the health care plan pays 80%.
  - **Out-of-Pocket Maximum**: The maximum amount you pay each year for medical costs. After reaching the out-of-pocket maximum, the plan pays 100% of allowable charges for covered services.

### How to Calculate Your Monthly Premium
- **Total Monthly Premium**
- **Your District and State Contributions**

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**TRS.texas.gov**

Revised 04/21/20
All TRS-ActiveCare participants have three plan options. Each is designed with the unique needs of our members in mind.

<table>
<thead>
<tr>
<th>Plan</th>
<th>TRS-ActiveCare Primary</th>
<th>TRS-ActiveCare Primary+</th>
<th>TRS-ActiveCare HD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type of Coverage</td>
<td>In-Network Coverage Only</td>
<td>In-Network Out-of-Network</td>
<td>In-Network Coverage Only</td>
</tr>
<tr>
<td>Individual/Family Deductible</td>
<td>$2,500/$5,000</td>
<td>$2,800/$5,600</td>
<td>$5,500/$11,000</td>
</tr>
<tr>
<td>Co-insurance</td>
<td>You pay 30% after deductible</td>
<td>You pay 20% after deductible</td>
<td>You pay 20% after deductible</td>
</tr>
<tr>
<td>Individual/Family Maximum Out-of-Pocket</td>
<td>$4,150/$8,300</td>
<td>$6,900/$13,800</td>
<td>$20,250/$40,500</td>
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<tr>
<td>Network</td>
<td>Statewide Network</td>
<td>Nationwide Network</td>
<td>Nationwide Network</td>
</tr>
<tr>
<td>Primary Care Provider (PCP) Required</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
</tr>
</tbody>
</table>

**Plan Features**

- **Primary Care**
  - $30 copay
  - You pay 20% after deductible
  - You pay 40% after deductible
  - $30 copay

- **Specialist**
  - $70 copay
  - You pay 20% after deductible
  - You pay 40% after deductible
  - $70 copay

- **TRS Virtual Health**
  - $0 per consultation
  - $0 per consultation
  - $0 per consultation

**Immediate Care**

- **Urgent Care**
  - $50 copay
  - You pay 20% after deductible
  - You pay 40% after deductible
  - $50 copay

- **Emergency Care**
  - You pay 30% after deductible
  - You pay 40% after deductible
  - You pay 20% after deductible

- **TRS Virtual Health**
  - $0 per consultation
  - $0 per consultation
  - $0 per consultation

**Prescription Drugs**

- **Generic (30-Day Supply / 90-Day Supply)**
  - $15/$45 copay
  - You pay 20% after deductible
  - $15/$45 copay

- **Preferred Brand**
  - $20 copay
  - You pay 25% after deductible
  - You pay 25% after deductible

- **Non-preferred Brand**
  - $70 copay
  - You pay 50% after deductible
  - You pay 50% after deductible

- **Specialty**
  - $200 copay
  - You pay 20% after deductible
  - You pay 20% after deductible

**Leverage Your $0 Preventive Care**

- **Annual routine physicals (ages 12+)**
- **Annual mammogram (ages 40+)**
- **Annual OB/GYN exam & pap smear (ages 18+)**
- **Annual prostate cancer screening (ages 45+)**
- **Well-child care (unlimited up to age 12)**
- **Healthy diet/obesity counseling (unlimited to age 22; ages 22+ get twenty-six visits per year)**
- **Smoking cessation counseling (8 visits per year)**
- **Breastfeeding support (six per year)**
- **Colonoscopy (ages 50+– once every ten years)**

*Available for all plans. See benefits guides for more details.*
TRS also contracts with HMOs in certain regions of the state to bring participants in those areas another regional plan option.

Central and North Texas
Baylor Scott & White HMO
(Brought to you by TRS-ActiveCare)

You can choose this plan if you live in one of these counties: Austin, Bastrop, Bell, Blanco, Bosque, Brazoria, Burleson, Burnet, Caldwell, Collin, Coryell, Dallas, Denton, Ellis, Erath, Falls, Fannin, Grayson, Hamilton, Hayes, Hill, Hood, Houston, Johnson, Lampasas, Leon, Llano, Limestone, Madison, McLennan, Milam, Mills, Navarro, Robertson, Rockwall, Somervell, Tarrant, Travis, Walker, Waller, Washington, Williamson

Total Monthly Premiums
<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Monthly Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$551.10</td>
</tr>
<tr>
<td>Employee and Spouse</td>
<td>$1,382.06</td>
</tr>
<tr>
<td>Employee and Children</td>
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<td>Employee and Family</td>
<td>$1,478.56</td>
</tr>
</tbody>
</table>

Plan Features

<table>
<thead>
<tr>
<th>Feature</th>
<th>Details</th>
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<tbody>
<tr>
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Doctor Visits

<table>
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<tr>
<th>Type</th>
<th>Copay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary Care</td>
<td>$20</td>
</tr>
<tr>
<td>Specialist</td>
<td>$70</td>
</tr>
</tbody>
</table>

Immediate Care

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<th>Copay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Urgent Care</td>
<td>$50</td>
</tr>
<tr>
<td>Emergency Care</td>
<td>$500 copay after deductible</td>
</tr>
</tbody>
</table>

Prescription Drugs

<table>
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<tr>
<th>Type</th>
<th>Copay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Drug Deductible</td>
<td>$150  (excl. generics)</td>
</tr>
<tr>
<td>Days Supply</td>
<td>30-Day Supply / 90-Day Supply</td>
</tr>
<tr>
<td>Generic</td>
<td>$5/$12.50 copay</td>
</tr>
<tr>
<td>Preferred Brand</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Non-preferred Brand</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Specialty</td>
<td>10%/20% after deductible (preferred/nonpreferred)</td>
</tr>
</tbody>
</table>

2020-21 Health Maintenance Organization Plans and Premiums for Select Regions of the State

REMEMBER: Remember that when you choose an HMO, you’re choosing a regional network.

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The maximum amount you pay each year for medical costs. After reaching the out-of-pocket maximum, the plan pays 100% of allowable charges for covered services.

What to Know:
- **How to Calculate Your Monthly Premium**:
  - **Total Monthly Premium**:
    - **Your District and State Contributions**:
    - **Your Premium**:
  - **Calculate Your Monthly Premium**
  - **Ask your Benefits Administrator for your district’s specific premiums.**

ACTIVATE YOUR HEALTH:
TRS-ActiveCare Plan Highlights 2020-21

This new year brings new opportunities to unlock your potential and take charge of your wellness. After connecting with your district leaders to learn how we could enhance the quality of your coverage, we’re providing improved pricing, more network choices, simplified coverage and a new plan with a lower premium and copays.

Welcome to the 2020-21 TRS-ActiveCare, where you can empower the best you.