


2024-2025 PLAN YEAR

 <p>SAN ANGELO ISD</p>	<p>TRS-ACTIVECARE PRIMARY IN NETWORK COVERAGE ONLY STATEWIDE NETWORK</p>	<p>TRS-ACTIVECARE PRIMARY PLUS IN NETWORK COVERAGE ONLY STATEWIDE NETWORK</p>	<p>TRS-ACTIVECARE HD (HIGH-DEDUCTIBLE) NATIONWIDE NETWORK (OUT OF NETWORK DEDUCTS/MAXS DIFFER)</p>	<p>BCBS - HMO BLUE ESSENTIALS IN NETWORK COVERAGE ONLY</p>
PCP REQUIRED	YES	YES	NO	YES
IN-NETWORK COSTS				
DEDUCTIBLE INDIVIDUAL/FAMILY	\$2,500/\$5,000	\$1,200/\$2,400	\$3,200/\$6,400	\$950/\$2,850
COINSURANCE	YOU PAY 30% AFTER DEDUCTIBLE	YOU PAY 20% AFTER DEDUCTIBLE	YOU PAY 30% AFTER DEDUCTIBLE	YOU PAY 25% AFTER DEDUCTIBLE
OUT OF POCKET MAX INDIVIDUAL/FAMILY	\$8,050/\$16,100	\$6,900/\$13,800	\$8,050/\$16,100	\$7,450/\$14,900
OUT-OF-NETWORK COSTS				
DEDUCTIBLE INDIVIDUAL/FAMILY	NOT APPLICABLE	NOT APPLICABLE	\$6,400/\$12,800	NOT APPLICABLE
COINSURANCE	NOT APPLICABLE	NOT APPLICABLE	YOU PAY 50% AFTER DEDUCTIBLE	NOT APPLICABLE
OUT OF POCKET MAX INDIVIDUAL/FAMILY	NOT APPLICABLE	NOT APPLICABLE	\$20,250/\$40,500	NOT APPLICABLE
DOCTOR VISITS				
PRIMARY CARE	\$30 COPAY	\$15 COPAY	30% /50% IN/OUT NETWORK AFTER DEDUCTIBLE	\$20 COPAY
SPECIALIST	\$70 COPAY	\$70 COPAY	30% /50% IN/OUT NETWORK AFTER DEDUCTIBLE	\$70 COPAY
TRS VIRTUAL HEALTH	\$12 PER CONSULTATION	\$12 PER CONSULTATION	\$42 PER CONSULTATION	NOT APPLICABLE
PRESCRIPTION DRUGS				
DRUG DEDUCTIBLES	INTEGRATED WITH MEDICAL	\$200 DEDUCTIBLE PER PARTICIPANT (Brand Drugs Only)	INTEGRATED WITH MEDICAL	\$150
INSULIN OUT-OF-POCKET COSTS	\$25 31-DAY SUPPLY \$75 61-90 DAY SUPPLY	\$25 31-DAY SUPPLY \$75 61-90 DAY SUPPLY	25% AFTER DEDUCTIBLE	15/25% AFTER DEDUCTIBLE (Preferred/Non-preferred)
SAISD EMPLOYEES HEALTH INSURANCE PREMIUMS				
The District contributes \$479/month towards any one of the group plans available through TRS				
EMPLOYEE ONLY	\$ -	\$ 83.00	\$ 17.00	\$ 532.20
EMPLOYEE AND SPOUSE	\$ 815.00	\$ 983.00	\$ 861.00	\$ 1,983.32
EMPLOYEE AND CHILDREN	\$ 336.00	\$ 477.00	\$ 365.00	\$ 1,114.00
EMPLOYEE AND FAMILY	\$ 1,150.00	\$ 1,376.00	\$ 1,208.00	\$ 2,135.90