TRS Insurance Information
Blue Cross Blue Shield (BCBS)
Lone Oak ISD 2025-2026

TRS-Active Care Primary	Employee Monthly Premium	Your Monthly Cost (Amount after Employer Contribution)	Difference from Prior Year (2024-2025)
Employee	$ 556.00	$ 256.00	$ + 55.00
Employee + Spouse	$ 1502.00	$ 1202.00	$ + 149.00
Employee + Child(ren)	$ 946.00	$ 646.00	$ + 94.00
Employee + Family	$ 1891.00	$ 1591.00	$ + 187.00

TRS-Active Care HD	Employee Monthly Premium	Your Monthly Cost (Amount after Employer Contribution)	Difference from Prior Year (2024-2025)
Employee	$ 567.00	$ 270.00	$ + 57.00
Employee + Spouse	$ 1539.00	$ 1239.00	$ + 10.00
Employee + Child(ren)	$ 969.00	$ 669.00	$ - 31.00
Employee + Family	$ 1938.00	$ 1638.00	$ - 3.00

TRS Active Care Primary +	Employee Monthly Premium	Your Monthly Cost (Amount after Employer Contribution)	Difference from Prior Year (2024-2025)
Employee	$ 653.00	$ 353.00	$ + 65.00
Employee + Spouse	$ 1698.00	$ 1398.00	$ +169.00
Employee + Child(ren)	$ 1111.00	$ 810.00	$ +110.00
Employee + Family	$ 2155.00	$ 1855.00	$ +214.00

TRS-Active Care 2	Employee Monthly Premium	Your Monthly Cost (Amount after Employer Contribution)	Difference from Prior Year (2024-2025)
Employee	$ 1013.00	$ 713.00	$ 0
Employee + Spouse	$ 2402.00	$ 2102.00	$ 0
Employee + Child(ren)	$ 1507.00	$ 1207.00	$ 0
Employee + Family	$ 2841.00	$ 2541.00	$ 0

TRS-Active Care 2 is only available to employees that chose this several years ago per TRS.