

2025-2026 HEB ISD Health Insurance for Subs & Part-Time Employees

Blue Cross Blue Shield

1-866-355-5999

[Provider Search](#)

[Teladoc - www.member.teladoc.com/trsactivecare](http://www.member.teladoc.com/trsactivecare)

[RediMD - www.redimd.com](http://www.redimd.com)

[Express Scripts - www.express-scripts.com/trsactivecare](http://www.express-scripts.com/trsactivecare)

MEDICAL BENEFITS	ActiveCare Primary	ActiveCare Primary+	*ActiveCare HD
	In-Network Benefits (Participant Pays)		
Deductible (in-network) Individual Family	\$2,500 \$5,000	\$1,200 \$2,400	\$3,300 \$6,600
Deductible (out-of-network) Individual Family	N/A	N/A	\$6,600 \$13,200
Maximum Out-of-Pocket <i>(includes deductible, coinsurance & copays)</i> Individual Family	\$8,050 \$16,100	\$6,900 \$13,800	\$8,300 \$16,600 (in-network) \$20,500 \$41,000 (out-of-network)
Coinsurance	30%	20%	30%
Preventive Care	Plan pays 100%	Plan pays 100%	Plan pays 100%
Office Visit Copay PCP Specialist	\$30 \$70	\$15 \$70	30%①
Virtual Health	\$0 RediMD \$12 Teledoc	\$0 RediMD / \$12 Teledoc	\$30 RediMD / \$42 Teledoc
Urgent Care	\$50	\$50	30%①
Emergency Room	30%①	20%①	30%①
Emergency Room-Freestanding	\$500 copay + 30% ①	\$500 copya + 20%①	\$500 copay + 30% ①
Inpatient Hospitalization	30%①	20%①	30%①
OTHER PLAN FEATURES			
Out of Network Benefits?	NO	NO	YES
Network	Statewide	Statewide	Nationwide
Primary Care Provider (PCP) required?	YES	YES	NO
Referrals needed to see a specialist?	YES	YES	NO
PRESCRIPTION DRUGS			
Drug Deductible	Subject to medical deductible	\$0 Generic \$200 Brand	Subject to medical deductible
Tier 1 - Generic	15③	\$15	20%①③
Tier 2 - Preferred Brand	30%①	25%②	25%①
Tier 3 - Non-Pref Brand	50%①	50%②	50%①
Specialty Drugs	30%①④	30%②④	20%①
PREMIUMS	MONTHLY	MONTHLY	MONTHLY
Employee Only	\$554.00	\$650.00	\$570.00
Employee & Spouse	\$1,496.00	\$1,690.00	\$1,539.00
Employee & Child(ren)	\$942.00	\$1,105.00	\$969.00
Employee & Family	\$1,884.00	\$2,145.00	\$1,938.00

① After the MEDICAL deductible has been met

④ \$0 if SaveOnSP eligible

②After the PRESCRIPTION deductible has been met

* Deductible must be met before benefits are paid & is HSA Compatible

③Certain generic preventive drugs are covered 100%