

TRS HEALTH INSURANCE RATES FOR 2025-26

	TOTAL MONTHLY PREMIUM	KRUM ISD CONTRIBUTION	EMPLOYEE COST	2024-25 (current) cost	Increase beginning Sept. 2025
ACTIVECARE HD					
Employee Only	\$570.00	\$325.00	\$245.00	\$194.00	\$51.00
Employee and Spouse	\$1,539.00	\$325.00	\$1,214.00	\$1,077.00	\$137.00
Employee and Child(ren)	\$969.00	\$325.00	\$644.00	\$558.00	\$86.00
Employee and Family	\$1,938.00	\$325.00	\$1,613.00	\$1,440.00	\$173.00
ACTIVECARE PRIMARY					
Employee Only	\$554.00	\$325.00	\$229.00	\$180.00	\$49.00
Employee and Spouse	\$1,496.00	\$325.00	\$1,171.00	\$1,039.00	\$132.00
Employee and Child(ren)	\$942.00	\$325.00	\$617.00	\$534.00	\$83.00
Employee and Family	\$1,884.00	\$325.00	\$1,559.00	\$1,392.00	\$167.00
ACTIVECARE PRIMARY+					
Employee Only	\$650.00	\$325.00	\$325.00	\$216.00	\$109.00
Employee and Spouse	\$1,690.00	\$325.00	\$1,365.00	\$1,082.00	\$283.00
Employee and Child(ren)	\$1,105.00	\$325.00	\$780.00	\$595.00	\$185.00
Employee and Family	\$2,145.00	\$325.00	\$1,820.00	\$1,461.00	\$359.00
ACTIVECARE 2* - not available to new enrollees					
Employee Only	\$1,013.00	\$325.00	\$688.00	\$688.00	\$0.00
Employee and Spouse	\$2,402.00	\$325.00	\$2,077.00	\$2,077.00	\$0.00
Employee and Child(ren)	\$1,507.00	\$325.00	\$1,182.00	\$1,182.00	\$0.00
Employee and Family	\$2,841.00	\$325.00	\$2,516.00	\$2,516.00	\$0.00