Medical Plan Options: Comparison

Every TRS-ActiveCare plan includes **comprehensive wellness benefits**, such as $0 preventive care, one-on-one health coaching, weight loss and nutrition programs, TRS Virtual Health, Member Rewards, and Airrosti Remote Recovery. See the Annual Enrollment Guide for complete program details and eligibility requirements.

Benefit	TRS-ActiveCare Primary	TRS-ActiveCare Primary+	TRS-ActiveCare HD
General Plan Information			
Network	Statewide (In-Network Only)	Statewide (In-Network Only)	Nationwide (In & Out-of-Network)
PCP Required	Yes	Yes	No
Specialist Referral	Required	Required	Not Required
Cost Sharing			
Individual / Family Deductible	$2,500 / $5,000	$1,200 / $2,400	$3,400 / $6,800 (IN)$6,800 / $13,600 (OON)
Coinsurance	30% after deductible	20% after deductible	30% IN / 50% OON
Out-of-Pocket Maximum	$8,050 / $16,100	$6,900 / $13,800	$8,300 / $16,600 (IN)$20,500 / $41,000 (OON)
Office & Medical Services			
Primary Care	$30 Copay	$15 Copay	30% after deductible
Specialist	$70 Copay	$70 Copay	30% after deductible
Immediate Care	$50 Copay	$50 Copay	30% after deductible
Urgent Care	30% after deductible	20% after deductible	30% after deductible
Emergency Room	30% after deductible	20% after deductible	$250 copay + 20% after deductible
Virtual Care	RediMD $0/ Teladoc $12	RediMD $0/ Teladoc $12	RediMD $30/ Teladoc $42
Preventive Care	Covered at 100%	Covered at 100%	Covered at 100%
Prescription Coverage			
Drug Deductible	Integrated with Medical	$200 Deductible	Integrated with Medical
Generic Drugs	$15 / $45 Copay	$15 / $45 Copay	20% after deductible
Preferred Brand	30% after deductible	25% after deductible	25% after deductible
Non-Preferred Brand	50% after deductible	50% after deductible	50% after deductible
Specialty Drugs	30% after deductible	20% after deductible (max $500)	20% after deductible
Insulin	$25 (31-day	$25 (31-day)	25% after deductible