

2009-2010 Plan Year Effective September 1, 2009 through August 31, 2010				
PPO Plans	ActiveCare 1-HD	ActiveCare 1	ActiveCare 2	ActiveCare 3
Coverage Category	Total Cost*	Total Cost*	Total Cost*	Total Cost*
Employee Only	\$245.00	\$278.00	\$370.00	\$ 498.00
Employee and Spouse	\$600.00	\$633.00	\$842.00	\$1,134.00
Employee and Child(ren)	\$382.00	\$443.00	\$589.00	\$ 794.00
Employee and Family	\$785.00	\$697.00	\$926.00	\$1,247.00

HMO Plans	FirstCare Health Plans	Mercy Health Plans	Scott & White Health Plan	Valley Baptist Health Plans
Coverage Category	Total Cost*	Total Cost*	Total Cost*	Total Cost*
Employee Only	\$354.86	\$ 637.15	\$ 409.60	\$406.00
Employee and Spouse	\$879.22	\$1,269.28	\$ 965.76	\$911.00
Employee and Child(ren)	\$564.42	\$1,199.75	\$ 647.59	\$638.00
Employee and Family	\$882.80	\$2,065.78	\$1,005.86	\$999.00

ActiveCare 1-HD vs. ActiveCare 1

The cost of employee and family coverage for ActiveCare 1-HD is correct as shown. Employee and family coverage is more expensive for ActiveCare 1-HD than ActiveCare 1 because the deductible and out-of-pocket maximum amounts for family are less and the plan may begin paying benefits sooner. For ActiveCare 1, employee and family coverage is less expensive than ActiveCare 1-HD because the deductible and out-of-pocket maximum amounts for family are greater, and it will take longer to accumulate the medical expenses to satisfy these amounts.

ActiveCare 1-HD is not for everyone. Employees should look beyond the premium to ensure the plan's higher deductible and out-of-pocket maximums will meet the employee (and/or family's) needs for health care coverage. For example, there is a \$33 cost difference between the employee-only premium for ActiveCare 1-HD and ActiveCare 1. The annual savings would be \$396, yet the additional deductible amount would be \$1,150 and the additional out-of-pocket maximum would be \$1,000.

Note: *New hires may choose their actively-at-work date (the date they start to work) or the first of the month following their actively-at-work date as their effective date of coverage. If choosing the actively-at-work date, full premium for the month will be due; premiums are not pro-rated.*

*District and state funds are provided each month to active contributing TRS members to use toward the cost of TRS-ActiveCare coverage. State funding is subject to appropriation by the Texas Legislature. Please contact your Benefits Administrator to determine your cost of coverage.