

2020-21 TRS-ActiveCare Plan Highlights Sept. 1, 2020 – Aug. 31, 2021



All TRS-ActiveCare participants have three plan options. Each is designed with the unique needs of our members in mind.

What's New

- Primary plan with a **lower premium and copays**
- Primary+ (formerly Select) **decreased premiums** by up to 8%
- **Broader networks** of health care providers
- **Lower premiums** for families with children

	TRS-ActiveCare Primary	TRS-ActiveCare HD	TRS-ActiveCare Primary+
Plan summary	<ul style="list-style-type: none"> • Lower premium • Copays for doctor visits before you meet deductible • Subsidized network • PCP referrals required to see specialists • Not compatible with Health Savings Account (HSA) • No out-of-network coverage 	<ul style="list-style-type: none"> • Similar to current 1-HD • Lower premium • Compatible with health savings account (HSA) • Nationwide network with out-of-network coverage • No requirement for PCPs or referrals • Must meet deductible before paid pays for non-preventive care 	<ul style="list-style-type: none"> • Simpler version of the current Select plan • Lower deductible than HD and primary plans • Copays for many services and drugs • Higher premium • Subsidized network • PCP referrals required to see specialists • Not compatible with a health savings account (HSA) • No out-of-network coverage
If you make no changes during Annual Enrollment, you'll have the following plan...	Only employees that choose the new plan during Annual Enrollment will be enrolled in it.	If you're currently in TRS-ActiveCare 1-HD and you make no change during Annual Enrollment, this will be your plan next year.	If you're currently in TRS-ActiveCare Select and you make no changes during Annual Enrollment, this will be your plan next year.

	TRS-ActiveCare 2
<ul style="list-style-type: none"> • Closed to new enrollees • Current enrollees can choose to stay in plan • Lower deductible • Copays for many drugs and services • Nationwide network with out-of-network coverage • No requirement for PCPs or referrals 	<ul style="list-style-type: none"> • Current to new enrollees • Copays for many services and drugs • Higher premium • Subsidized network • PCP referrals required to see specialists • Not compatible with a health savings account (HSA) • No out-of-network coverage
If you're currently in TRS-ActiveCare 2 and you make no changes during Annual Enrollment, you will remain in TRS-ActiveCare 2 next year.	

Leverage Your \$0 Preventive Care*

- Annual routine physicals (ages 12+)
- Annual mammogram (ages 40+)
- Annual OB/GYN exam & pap smear (ages 18+)
- Annual prostate cancer screening (ages 45+)
- Well-child care (unlimited up to age 12)
- Healthy diet/obesity counseling (unlimited to age 22; ages 22+ get twenty-six visits per year)
- Smoking cessation counseling (8 visits per year)
- Breastfeeding support (six per year)
- Colonoscopy (ages 50+ once every ten years)

*Available for all plans. See benefits guides for more details.

Did You Know

- Our provider search tool will be available in June.
- Choosing a PCP helps you meet your health goals faster.
- Generic medications save money! Ask your provider if your medicine has a generic.

Total Monthly Premiums	
Employee Only	\$366
Employee and Spouse	\$1,089
Employee and Children	\$995
Employee and Family	\$1,301

Plan Features	In-Network Coverage Only			Out-of-Network	
	Individual/Family Deductible	Contribution	Individual/Family Maximum Out-of-Pocket	Network	Primary Care Provider (PCP) Required
Individual/Family Deductible	\$2,500/\$5,000	You pay 30% after deductible	\$8,150/\$16,300	Subsidized Network	Yes
Contribution	\$2,600/\$5,600	You pay 20% after deductible	\$3,500/\$11,000	Nationwide Network	No
Individual/Family Maximum Out-of-Pocket	\$8,150/\$16,300	You pay 20% after deductible	\$20,250/\$40,500	Subsidized Network	Yes

Doctor Visits				
Primary Care	\$30 copay	You pay 20% after deductible	You pay 40% after deductible	\$30 copay
Specialist	\$70 copay	You pay 20% after deductible	You pay 40% after deductible	\$70 copay
TRS Virtual Health	\$0 per consultation	You pay 20% after deductible	You pay 40% after deductible	\$0 per consultation

Immediate Care				
Urgent Care	\$50 copay	You pay 20% after deductible	You pay 40% after deductible	\$50 copay
Emergency Care	You pay 30% after deductible	You pay 20% after deductible	You pay 40% after deductible	You pay 20% after deductible
TRS Virtual Health	\$0 per consultation	\$0 per consultation	\$30 per consultation	\$0 per consultation

Prescription Drugs			
Drug Deductible	Integrated with medical	Integrated with medical	\$200 brand deductible
Generics (90-Day Supply / 90-Day Supply)	\$15-\$45 copay	You pay 20% after deductible	\$15-\$45 copay
Preferred Brand	You pay 30% after deductible	You pay 25% after deductible	You pay 25% after deductible
Non-preferred Brand	You pay 50% after deductible	You pay 50% after deductible	You pay 50% after deductible
Specialty	You pay 30% after deductible	You pay 20% after deductible	You pay 20% after deductible

Total Monthly Premiums	
Employee Only	\$367
Employee and Spouse	\$2,222
Employee and Children	\$1,393
Employee and Family	\$2,627

Plan Features	In-Network		Out-of-Network	
	Individual/Family Deductible	Contribution	Individual/Family Maximum Out-of-Pocket	Network
Individual/Family Deductible	\$1,000/\$3,000	You pay 20% after deductible	\$2,000/\$6,000	Nationwide Network
Contribution	\$7,900/\$15,800	You pay 20% after deductible	\$23,700/\$47,400	Subsidized Network
Individual/Family Maximum Out-of-Pocket	\$7,900/\$15,800	You pay 20% after deductible	\$23,700/\$47,400	Subsidized Network

Doctor Visits		
Primary Care	\$30 copay	You pay 40% after deductible
Specialist	\$70 copay	You pay 40% after deductible
TRS Virtual Health	\$0 per consultation	\$0 per consultation

Immediate Care		
Urgent Care	\$50 copay	You pay 40% after deductible
Emergency Care	You pay a \$250 copay plus 20% after deductible	You pay 40% after deductible
TRS Virtual Health	\$0 per consultation	\$0 per consultation

Prescription Drugs	
Drug Deductible	\$200 brand deductible
Generics (90-Day Supply / 90-Day Supply)	\$20-\$45 copay
Preferred Brand	You pay 25% after deductible (\$40 max/\$80 max)
Non-preferred Brand	You pay 25% after deductible (\$105 max/\$210 max)
Specialty	You pay 50% after deductible (\$100 max/\$200 max)
Specialty	You pay 50% after deductible (\$215 max/\$430 max)
Specialty	You pay 20% after deductible (\$200 max/\$900 max)
Specialty	No 90-Day Supply of Specialty Medications