

TRS-ActiveCare: New Rates for the 2020-2021 School Year

On April 17, 2020 TRS announced new rates and benefits to the health care plan for active public education employees. This document provides high-level information. For any questions outside of these parameters, please refer to www.trs.texas.gov or contact 1-800-222-9205.

- TRS sought feedback from school district leaders about how we could enhance the quality of our TRS-ActiveCare health plan for Texas public school employees and their families.
- Based on feedback from districts, TRS-ActiveCare is providing improved pricing, more network choices, simplified coverage and a new plan with a lower premium and copays for doctor visits. TRS-ActiveCare is also providing lower individual deductibles for family plans so the plan begins to pay for medical costs sooner.
- In a step towards strengthening access to health care, the new plans will offer quality-driven statewide or nationwide networks. The plans will no longer feature strict, regional boundaries that restrict access to certain provider groups.
- Changes were made possible by the savings TRS garnered through negotiating a new vendor contract. Beginning September 1, 2020 Blue Cross Blue Shield of Texas will administer the TRS-ActiveCare plans.

FAQ from Participants

1. **Are my benefits and premiums changing for the 2020-21 plan year?**
Benefits and premiums for all TRS-ActiveCare plan are changing. To see the premiums and benefits for next year's plans, see 2020-21 TRS-ActiveCare Plan Highlights on TRS' website.
2. **How do I know what I will pay?**
The premium listed by TRS is the total premium that will ensure they have adequate funding to pay health care claims. Your monthly premium is determined by what your employer pays for coverage. School districts combine their funding with state funding to contribute at least \$225 per employee per month but many districts contribute more than the minimum to reduce your monthly rate. During Annual Enrollment, check with your district to determine what you pay.
3. **When is Annual Enrollment?**
Annual Enrollment will take place from July 15 – Aug. 21, 2020. Specific enrollment dates may vary by district. Check with your district benefits administrator to find out when you can enroll.

4. I am currently enrolled in a TRS-ActiveCare plan, what happens if I don't actively enroll in a plan during Annual Enrollment?

If you don't actively enroll in a plan, you'll be transitioned to a plan similar to one you're currently enrolled in. You also miss your opportunity to enroll in the new TRS-ActiveCare Primary plan which offers lower premiums, richer benefits and predictable copays. See TRS' website to learn what plan you'll be enrolled in if you don't take action.

5. What will I receive next?

You'll receive a packet in June that will have information about your plan options. You can also expect monthly updates from TRS through The Pulse for TRS-ActiveCare.

6. How can I get the latest information about my health benefits?

Visit TRS' website, subscribe to The Pulse for TRS-ActiveCare and follow TRS on Facebook and Twitter to stay connected about your health benefits.

7. What if my provider is no longer in network?

After TRS releases the provider search tool in June and you find that any of your providers are no longer in network, you have two options: 1. Ask your provider about joining the network – there will be more information about this in the spring; and/or 2. Find a different provider – BCBSTX has a robust provider network throughout the state.

8. How can I contact TRS with questions?

TRS' will have a customer service line for districts and members setup on June 1.