



## TRS-ActiveCare Health Insurance Plans Gatesville Independent School District

Region 12 Rate Comparison

2025 - 2026 Employer Contributions

**\$509**

2025 - 2026 Employer Contributions

**\$555**

### Monthly Rates

#### TRS-ActiveCare Primary | In-Network Only | Employees must select a Primary Care Physician (PCP)

	2025 - 2026 Monthly		
	Medical Insurance	District Contribution	Employee Cost
Employee Only	\$509.00	\$509.00	\$0.00
Employee + Spouse	\$1,375.00	\$509.00	\$866.00
Employee + Child(ren)	\$866.00	\$509.00	\$357.00
Employee + Family	\$1,731.00	\$509.00	\$1,222.00

	2026 -2027 Monthly		
	Medical Insurance	District Contribution	Employee Cost
Employee Only	\$555.00	\$509.00	\$0.00
Employee + Spouse	\$1,499.00	\$509.00	\$944.00
Employee + Child(ren)	\$944.00	\$509.00	\$389.00
Employee + Family	\$1,887.00	\$509.00	\$1,332.00

Overall Plan Change
9.04%
9.02%
9.01%
9.01%

#### TRS-ActiveCare HD (High Deductible Health Plan) | Nationwide Network | Deductible per Covered Individual

	2025 - 2026 Monthly		
	Medical Insurance	District Contribution	Employee Cost
Employee Only	\$521.00	\$509.00	\$12.00
Employee + Spouse	\$1,407.00	\$509.00	\$898.00
Employee + Child(ren)	\$886.00	\$509.00	\$377.00
Employee + Family	\$1,772.00	\$509.00	\$1,263.00

	2026 -2027 Monthly		
	Medical Insurance	District Contribution	Employee Cost
Employee Only	\$570.00	\$509.00	\$15.00
Employee + Spouse	\$1,539.00	\$509.00	\$984.00
Employee + Child(ren)	\$969.00	\$509.00	\$414.00
Employee + Family	\$1,938.00	\$509.00	\$1,383.00

9.40%
9.38%
9.37%
9.37%

#### TRS-ActiveCare Primary + | In-Network Only | Employees must select a Primary Care Physician (PCP)

	2025 - 2026 Monthly		
	Premium	District Contribution	Employee Cost
Employee Only	\$598.00	\$509.00	\$89.00
Employee + Spouse	\$1,555.00	\$509.00	\$1,046.00
Employee + Child(ren)	\$1,017.00	\$509.00	\$508.00
Employee + Family	\$1,974.00	\$509.00	\$1,465.00

	2026 -2027 Monthly		
	Premium	District Contribution	Employee Cost
Employee Only	\$654.00	\$509.00	\$99.00
Employee + Spouse	\$1,701.00	\$509.00	\$1,146.00
Employee + Child(ren)	\$1,112.00	\$509.00	\$557.00
Employee + Family	\$2,159.00	\$509.00	\$1,604.00

9.36%
9.39%
9.34%
9.37%

#### TRS-ActiveCare 2 (PPO) | In-Nationwide Network | Current Participants Only

	2025 - 2026 Monthly		
	Premium	District Contribution	Employee Cost
Employee Only	\$1,013.00	\$509.00	\$504.00
Employee + Spouse	\$2,402.00	\$509.00	\$1,893.00
Employee + Child(ren)	\$1,507.00	\$509.00	\$998.00
Employee + Family	\$2,841.00	\$509.00	\$2,332.00

	2026 -2027 Monthly		
	Premium	District Contribution	Employee Cost
Employee Only	\$1,013.00	\$509.00	\$458.00
Employee + Spouse	\$2,402.00	\$509.00	\$1,847.00
Employee + Child(ren)	\$1,507.00	\$509.00	\$952.00
Employee + Family	\$2,841.00	\$509.00	\$2,286.00

0.00%
0.00%
0.00%
0.00%