



Keller ISD will **educate** students to achieve, **inspire** them to dream, and **challenge** them to grow, so that they are prepared to be productive members of the community in which they learn, live, and work.

DATE:	December 18, 2025
SUBJECT:	<u>APPROVAL OF TRS ACTIVECARE</u>
DEPARTMENT:	Human Resources
5 OVER 5:	<input type="checkbox"/> Impactful Instruction <input checked="" type="checkbox"/> Efficient Process & Systems <input checked="" type="checkbox"/> Engagement for All <input type="checkbox"/> Communication that Drives Clarity <input checked="" type="checkbox"/> Fiscal Responsibility & Transparency
FISCAL NOTE:	N/A

Background Information:

- Keller ISD Benefit Plan year runs January 1 through December 31.
- Keller ISD currently has three fully insured medical plans through Blue Cross Blue Shield (BCBS).
 - The High-Deductible and Essential Plan are PPO plans with in and out of network benefits.
 - The Major Medical Plan is an HMO plan with in-network benefits only.
- Keller received a 25.3% rate increase during our renewal for the 2026 Medical Plan by BCBS.

Administrative Considerations:

- TRS-ActiveCare Medical Plan year is September 1 through August 31.
- Moving to TRS-ActiveCare will provide no financial risk for the District.
- Employer contributions are fixed, and there are no additional administrative fees or penalties beyond what you pay to TRS.
- TRS-ActiveCare provides statewide and nationwide networks, depending on the plan chosen:
 - Primary and Primary+ Plans (HMO): Statewide network, predictable copays, lower deductibles and coordinated care through a PCP.
 - High-Deductible Plan (PPO): Nationwide network with out-of-network coverage.
- Board Approval is required for Keller ISD to move to the TRS-ActiveCare Plan.

Communication Deployment:

- Board Meeting Minutes
- Notice of Election to Participate in TRS-ActiveCare

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The administration recommends that the Board of Trustees approve Keller ISD moving to TRS-ActiveCare beginning September 1, 2026 for our medical plan.

Respectfully submitted,

Sheri Rich
Director of Human Resources