

## BRACKET ISD

### 2024-2025 COMPARISON OF TRS HEALTH INSURANCE RATES AND CONTRIBUTIONS

Year	22-23	23-24	Proposed 24-25	Increase (Decrease) or no change
TRS Rate - Employee Only	\$ 346.00	\$ 376.00	\$ 426.00	\$ 50.00
<u>To Lowest Premium:</u>				
BISD Contribution	\$ 171.00	\$ 201.00	\$ 251.00	\$ 50.00
State Contribution	\$ 75.00	\$ 75.00	\$ 75.00	\$ -
Employee Contribution	\$ 100.00	\$ 100.00	\$ 100.00	\$ -
	\$ 346.00	\$ 376.00	\$ 426.00	\$ 50.00
Health Ins. - BISD Contribution	\$ 128,110.00	\$ 132,530	\$ 160,730	
*Proposed 24-25 Increase for BISD	\$ 28,200.00			

<u>2024-25 Health Plans:</u>	<u>23-24 Enrolled Employees</u>	<u>Premium*</u>
255-Primary Plan	20	\$ 426.00
256-HD Plan	14	\$ 437.00
258-Primary+ Plan	12	\$ 499.00
257-ActiveCare 2	1	\$ 1,013.00
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\*employee only

<u>HB 3343 Requirements:</u>	
BISD Local Contribution	\$ 251.00
State of Texas Contribution	\$ 75.00
HB3343-Mini. Required Contribution	\$ (225.00)
Above (below)	\$ 101.00

2024-25 TRS HEALTH INSURANCE RATES PRE PLANS OFFERD								
Tier/Plan	TRS ActiveCare Primary	TRS ActiveCare Primary	TRS ActiveCare Primary +	TRS ActiveCare Primary +	TRS ActiveCare HD	TRS ActiveCare HD	TRS ActiveCare 2 (Grandfather ed Rates-No changes)	TRS ActiveCare 2
		Employee Rate after State and Local Contributions		Employee Rate after State and Local Contributions		Employee Rate after State and Local Contributions		Employee Rate after State and Local Contributions
Employee Only	\$ 426	\$ 100	\$ 499	\$ 173	\$ 437	\$ 111	\$ 1,013	\$ 687
Employee & Spouse	\$ 1,151	\$ 825	\$ 1,298	\$ 972	\$ 1,180	\$ 854	\$ 2,402	\$ 2,076
Employee & Child(ren)	\$ 725	\$ 399	\$ 849	\$ 523	\$ 743	\$ 417	\$ 1,507	\$ 1,181
Employee & Family	\$ 1,449	\$ 1,123	\$ 1,647	\$ 1,321	\$ 1,486	\$ 1,160	\$ 2,841	\$ 2,515
2023-24 TRS HEALTH INSURANCE RATES PER PLANS OFFERED								
Tier/Plan	TRS ActiveCare Primary	TRS ActiveCare Primary	TRS ActiveCare Primary +	TRS ActiveCare Primary +	TRS ActiveCare HD	TRS ActiveCare HD	TRS ActiveCare 2 (Grandfather ed Rates-No changes)	TRS ActiveCare 2
		Employee Rate after State and Local Contributions		Employee Rate after State and Local Contributions		Employee Rate after State and Local Contributions		Employee Rate after State and Local Contributions
Employee Only	\$ 376	\$ 100	\$ 442	\$ 166	\$ 388	\$ 112	\$ 1,013	\$ 737
Employee & Spouse	\$ 1,016	\$ 740	\$ 1,150	\$ 874	\$ 1,048	\$ 772	\$ 2,402	\$ 2,126
Employee & Child(ren)	\$ 640	\$ 364	\$ 752	\$ 476	\$ 660	\$ 384	\$ 1,507	\$ 1,231
Employee & Family	\$ 1,279	\$ 1,003	\$ 1,459	\$ 1,183	\$ 1,320	\$ 1,044	\$ 2,841	\$ 2,565
2024-2025 TRS HEALTH INSURANCE RATES NET CHANGE and EMPLOYEE NET CHANGE AFTER STATE AND LOCAL CONTRIBUTION TO PREMIUMS								
Tier/Plan	TRS ActiveCare Primary	TRS ActiveCare Primary	TRS ActiveCare Primary +	TRS ActiveCare Primary +	TRS ActiveCare HD	TRS ActiveCare HD	TRS ActiveCare 2	TRS ActiveCare 2
	Increase (Decrease)	Employee Rate Inc (Dec) after State and Local Contributions	Increase (Decrease)	Employee Rate Inc (Dec) after State and Local Contributions	INCREASE	Employee Rate Inc (Dec) after State and Local Contributions	Increase (Decrease)	Employee Rate Inc (Dec) after State and Local Contributions
Employee Only	\$ 50	\$ -	\$ 57	\$ 7	\$ 49	\$ (1)	\$ -	\$ (50)
Employee & Spouse	\$ 135	\$ 85	\$ 148	\$ 98	\$ 132	\$ 82	\$ -	\$ (50)
Employee & Child(ren)	\$ 85	\$ 35	\$ 97	\$ 47	\$ 83	\$ 33	\$ -	\$ (50)
Employee & Family	\$ 170	\$ 120	\$ 188	\$ 138	\$ 166	\$ 116	\$ -	\$ (50)