

**TRS-ActiveCare PPO Rates and Benefits for 2013-2014
effective September 1, 2013**

TRS-ActiveCare 1

TRS-ActiveCare 1 to be discontinued effective September 1, 2013.

The Teacher Retirement System of Texas (TRS) regularly reviews the TRS-ActiveCare plan options to ensure the plans meet the health care needs of public employees and their families. Based on this review, TRS will eliminate the ActiveCare 1 option for the new plan year.

TRS-ActiveCare 1-HD

Gross Monthly Premium Before State and District Contributions

Coverage Tier	2012-2013 Plan Year	2013-2014 Plan Year
Employee only	\$298.00	\$325.00
Employee and Spouse	\$731.00	\$794.00
Employee and Child(ren)	\$466.00	\$572.00
Employee and Family	\$957.00	\$1060.00

TRS-ActiveCare 1 -HD

Benefit Changes

Plan Feature	From 2012-2013 Plan Year	To 2013-2014 Plan Year
Family Deductible	\$2,400	\$4,800
Individual Out-of-Maximum	\$3,000	\$3,850
Family Out-of-Pocket Maximum	\$5,000	\$4,200
(Out-of-Pocket Maximums exclude deductibles and copayments)		

TRS-ActiveCare 2

Gross Monthly Premium Before State and District Contributions

Coverage Tier	2012-2013 Plan Year	2013-2014 Plan Year
Employee only	\$460.00	\$529.00
Employee and Spouse	\$1046.00	\$1,203.00
Employee and Child(ren)	\$731.00	\$841.00
Employee and Family	\$1,150.00	\$1,323.00

TRS-ActiveCare 2

Benefit Changes

Plan Feature	From 2012-2013 Plan Year	To 2013-2014 Plan Year
Individual Deductible	\$750	\$1,000
Family Deductible	\$2,250	\$3,000
Individual Out-of-Pocket Maximum	\$2,000	\$4,000
Family Out-of-Pocket Maximum	\$6,000	\$8,000
(Out-of-Pocket Maximums exclude deductibles and copayments)		
Retail Short -Term Drug Copays		
Tier 1 Drugs	\$15	\$20
Tier 2 Drugs	\$35	\$40
Tier 3 Drugs	\$60	\$65

(Up to 31 day supply)*		
Retail Maintenance Drug Copays		
Tier 1 Drugs	\$20	\$25
Tier 2 Drugs	\$45	\$50
Tier 3 Drugs	\$75	\$80
(Up to 31 day supply)*		

*Maximum day supply is increased from 30 to 31 for the 2013-2014 plan year.

TRS-ActiveCare 3 *

Gross Monthly Premium before State and District Contributions

Coverage Tier	2012-2013 Plan Year	2013-2014 Plan Year
Employee only	\$637	\$796.00
Employee and Spouse	\$1,448.00	\$1,810.00
Employee and Child(ren)	\$1,015.00	\$1,269.00
Employee and Family	\$1,592.00	\$1,990.00

*No benefit changes

**TRS-ACTIVE CARE/FULL TIME
2013-2014
TOTAL MONTHLY COST BASED ON MISD CONTRIBUTION OF**

\$223

ACTIVECARE 1-HD

	Maximum Employee Cost***	increase over 12-13
Total Cost		
<i>Employee Only</i>	\$325	\$27
<i>Employee and Spouse</i>	\$794	\$496
<i>Employee and Child(ren)</i>	\$572	\$274
<i>Employee and Family</i>	\$1,060	\$762

*State Contribution \$75
*MISD Contribution \$223

Employee Only
Employee and Spouse
Employee and Child(ren)
Employee and Family

ACTIVECARE 1

Total Cost	Maximum Employee Cost***	increase over 12-13
<i>Employee Only</i>	\$0	\$0
<i>Employee and Spouse</i>	\$0	\$0
<i>Employee and Child(ren)</i>	\$0	\$0
<i>Employee and Family</i>	\$0	\$0

*State Contribution \$75
*MISD Contribution \$223

Employee Only
Employee and Spouse
Employee and Child(ren)
Employee and Family

**ACTIVECARE 1 HAS BEEN
ELIMINATED AS OF 9/1/13**

ACTIVECARE 2

Total Cost	Maximum Employee Cost***	increase over 12-13
<i>Employee Only</i>	\$529	\$231
<i>Employee and Spouse</i>	\$1,203	\$905
<i>Employee and Child(ren)</i>	\$841	\$543
<i>Employee and Family</i>	\$1,323	\$1,025

*State Contribution \$75
*MISD Contribution \$223

Employee Only
Employee and Spouse
Employee and Child(ren)
Employee and Family

ACTIVECARE 3

Total Cost	Maximum Employee Cost***	increase over 12-13
<i>Employee Only</i>	\$796	\$498
<i>Employee and Spouse</i>	\$1,810	\$1,512
<i>Employee and Child(ren)</i>	\$1,269	\$971
<i>Employee and Family</i>	\$1,990	\$1,692

*State Contribution \$75
*MISD Contribution \$223

Employee Only
Employee and Spouse
Employee and Child(ren)
Employee and Family