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TRS-ActiveCare Rates for 2021-22 Plan Year

Below are the monthly rates for each TRS-ActiveCare plan and HMO option for Sept. 1, 2021 – Aug. 31, 2022. For more details about the plans and pricing, visit our 2021-22 TRS-ActiveCare Plan Highlights (PDF).

TRS-ActiveCare Primary | TRS-ActiveCare Primary+ | TRS-ActiveCare HD | TRS-ActiveCare 2 | HMO

TRS-ActiveCare Primary

This plan has the lowest monthly costs, \$30 copays for primary care, and \$0 TRS Virtual Health. It also works with a Member Rewards Program, where you can earn credit toward future health care services.

Participants (and spouses/dependents) will need a Primary Care Provider (PCP) who's in the Texas network of providers. PCPs can help you avoid unnecessary medical costs and refer you to quality specialists.

TRS-ActiveCare Primary Rates

Coverage Tier	NEW 2021- 22 Total Rate	Rate after Minimum District Contribution*
Employee Only	\$417	\$192
Employee/Spouse	\$1,176	\$951

TRS-ActiveCare HD

This plan works with a Health Savings Account (HSA), has out-of-network coverage, and coinsurance rates instead of copays. The deductible for your tier must be met before you have out-of-network coverage or use coinsurance.

You don't need a Primary Care Provider and can choose any provider or specialist who's in the U.S. network of providers.

TRS-ActiveCare HD Rates

Coverage Tier	NEW 2021- 22 Total Rate	Rate after Minimum District Contribution*
Employee Only	\$429	\$204
Employee/Spouse	\$1,209	\$984
Employee/Children	\$772	\$547

Employee/Children	\$751	\$526
Employee/Family	\$1,405	\$1,180

*Participants may pay less. Many districts contribute more than the minimum (currently \$225; \$150 from district and \$75 from state).

TRS-ActiveCare Primary+

Similar to TRS-ActiveCare Primary, this plan has the lowest deductibles, maximum out-of-pocket costs and coinsurance rates.

It has \$30 copays for primary care and \$0 TRS Virtual Health. It also works with a Member Rewards Program, where you can earn credit toward future health care services.

Participants (and spouses/dependents) will need a Primary Care Provider (PCP) who's in the Texas network of providers. PCPs can help you avoid unnecessary medical costs and refer you to quality specialists.

TRS-ActiveCare Primary+ Rates

Coverage Tier	NEW 2021- 22 Total Rate	Rate after Minimum District Contribution*
Employee Only	\$542	\$317
Employee/Spouse	\$1,334	\$1,109
Employee/Children	\$879	\$654
Employee/Family	\$1,675	\$1,450

Employee/Family	\$1,445	\$1,220

*Participants may pay less. Many districts contribute more than the minimum (currently \$225; \$150 from district and \$75 from state).

TRS-ActiveCare 2

This plan is closed to new enrollees. If you're currently in TRS-ActiveCare 2, you can remain in this plan.

There have been no changes except in the monthly costs.

TRS-ActiveCare 2 Rates

Coverage Tier	NEW 2021- 22 Total Rate	Rate after Minimum District Contribution*
Employee Only	\$1,013	\$788
Employee/Spouse	\$2,402	\$2,177
Employee/Children	\$1,507	\$1,282
Employee/Family	\$2,841	\$2,616

*Participants may pay less. Many districts contribute more than the minimum (currently \$225; \$150 from district and \$75 from state).

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HMO Rates for 2021-22 Plan Year

If you live or work in certain counties, you may enroll in an HMO. While TRS does not set HMO rates and benefits, the TRS board must approve or reject their proposals each year. If you need to find out which HMO you're eligible for, visit our <u>HMO page</u>. Find the new rates below:

South Texas Blue Essentials HMO Rates

Coverage Tier	NEW 2021-22 Total Rate	Rate after Minimum District Contribution*
Employee Only	\$524.90	\$299.90
Employee/Spouse	\$1,264.28	\$1,039.28
Employee/Children	\$819.60	\$594.60
Employee/Family	\$1,345.58	\$1,120.58

^{*}Participants may pay less. Many districts contribute more than the minimum (currently \$225; \$150 from district and \$75 from state).

West Texas Blue Essentials HMO Rates

Coverage Tier	NEW 2021-22 Total Rate	Rate after Minimum District Contribution*
Employee Only	\$596.54	\$371.54

Central and North Texas Scott & White Health Plan Rates

Coverage Tier	NEW 2021-22 Total Rate	Rate after Minimum District Contribution*
Employee Only	\$542.48	\$317.48
Employee/Spouse	\$1,362.70	\$1,137.70
Employee/Children	\$872.16	\$647.16
Employee/Family	\$1,568.42	\$1,343.42

*Participants may pay less. Many districts contribute more than the minimum (currently \$225; \$150 from district and \$75 from state).

Employee/Spouse	\$1,443.66	\$1,218.66
Employee/Children	\$936.18	\$711.18
Employee/Family	\$1,532.74	\$1,307.74

*Participants may pay less. Many districts contribute more than the minimum (currently \$225; \$150 from district and \$75 from state).

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