












Employee Benefits Update



Medical Benefit Timeline

2012	Transition to TRS-ActiveCare
2019	Amended DOI for access to additional option
2020	Offered TRS-ActiveCare and TSHBP
2021	Decision to move away from TRS- ActiveCare
2022	TSHBP Aetna plan Offering
2023	BCBS Fully Insured
2024	BCBS Fully Insured
2025	BCBS Self Funded

Fully Insured and Self Funded Comparison

Fully-Insured vs. Self-Funded Comparison		
Total Premiums ↑	Fully-Insured	Self-Funded
	 Premium Taxes	 Potential Savings
	 Profit	
	 Reserves	 Stop-Loss Premiums
	 Administrative Expenses	 Administrative Expenses
	 Claims	 Claims

Clinic Utilization

2023-2024		
Urgent Care (average cost of care \$200)	2,625	\$525,000
Primary Care (average cost of care \$248)	98	\$24,304
Total Savings		\$549,304

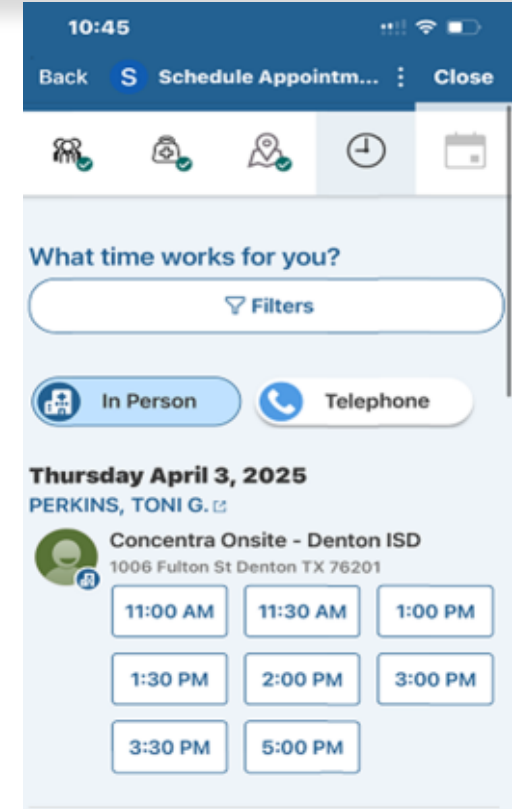
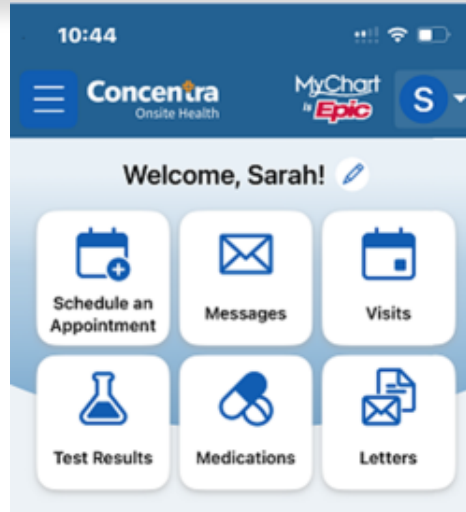
*total services 3,813 exam visits

2024-2025 (May 15 th)		
Urgent Care (average cost of care \$200)	2,952	\$590,400
Primary Care (average cost of care \$248)	328	\$81,344
Total Savings		\$671,744

*total services 3,448 exam visits

Impact of MyChart

- Implemented July 29, 2024
- 634 Employees have booked through the app
- 40% of our population has downloaded the app



Future Changes

Schedule an Appointment

✓ Providers Edit

PHYSICIAN ASSISTANT

✓ Reason for visit Edit

Urgent Care

🕒 Time

What time works for you?

In Person

Video

Telephone

Wednesday, May 21, 2025

PHYSICIAN ASSISTANT [?]

12:45 PM	1:00 PM	1:15 PM	1:30 PM	1:45 PM
2:00 PM	2:15 PM	2:30 PM	2:45 PM	3:00 PM
3:15 PM	3:30 PM	3:45 PM	4:00 PM	4:15 PM
4:30 PM	4:45 PM	5:00 PM	5:15 PM	5:30 PM

Thursday, May 22, 2025

PHYSICIAN ASSISTANT [?]

6:00 AM	6:15 AM	6:30 AM	6:45 AM	7:00 AM
7:15 AM	7:30 AM	7:45 AM	8:00 AM	8:15 AM
8:30 AM	8:45 AM	9:00 AM	9:15 AM	9:30 AM
9:45 AM	10:00 AM	10:15 AM	10:30 AM	10:45 AM

Schedule an Appointment

✓ Reason for visit Edit

Office Visit

✓ Time Edit

Wednesday, May 21, 2025 12:30 PM

📅 Verify and schedule

You're almost done...

This appointment time is reserved for you until 12:20 PM.

🔗

Uc Office Visit Established

🕒

Wednesday, May 21, 2025 12:30 PM (30 minutes)

Edit

📺

Video Visit

This is a video visit - once your appointment is scheduled, please make sure your webcam is working.

☐

Favorite this appointment to easily schedule again later

What is the most important thing you want addressed during this visit?

Comments

✓ Schedule it

Visit Instructions

You can use your computer or smartphone to start a video visit. Using your smartphone is the easiest option because it already has a camera and microphone built in.

Using Your Smart Phone or Computer

If you use a desktop computer, you need to set up a camera and a microphone for your visit. Laptops already have a camera and microphone built in.

How to Use Concentra Telemed:

1. Access Concentra Telemed:
 - Open your web browser to <https://www.concentratelemed.com>.
2. Sign in to your existing patient account or Create a Patient Account.
 - If you have an existing account, enter your log in information.
 - If this is your first time, click the "Create Patient Account" button in the sign in box.
3. Check-in
 - A care coordinator connects with you to check you into the system and places you in a virtual waiting room until the clinician is ready.
4. Visit
 - The clinician connects with you via video for evaluation, diagnosis, and treatment. Once done, the clinician reconnects you with the care coordinator.
5. Checkout
 - The care coordinator completes patient checkout. Don't forget to tell us how we did!

If you are having technical difficulties with your visit, please contact your provider.

⤴ Collapse



Premiums

	#	2024-2025	2025-2026	
Medical Tier	751	High Deductible	High Deductible	Change
Employee Only	573	\$276.36	\$353.96	\$77.60
Employee + Spouse	12	\$1,144.41	\$1,253.65	\$109.24
Employee + Child	140	\$651.91	\$783.85	\$131.94
Family	26	\$1,462.61	\$1,711.85	\$249.24
Medical Tier	514	HMO Platinum Plan	HMO Platinum Plan	Change
Employee Only	362	\$345.72	\$433.36	\$87.64
Employee + Spouse	9	\$1,326.02	\$1,555.50	\$229.48
Employee + Child	131	\$769.83	\$918.83	\$149.00
Family	12	\$1,685.38	\$1,966.85	\$281.47
Medical Tier	1170	HMO Gold	HMO Gold	Change
Employee Only	858	\$238.52	\$310.65	\$72.13
Employee + Spouse	15	\$1,045.38	\$1,183.60	\$138.22
Employee + Child	272	\$587.61	\$710.25	\$122.64
Family	25	\$1,341.14	\$1,572.81	\$231.67

Future Changes

Urgent Care / Primary Care		Cost
HMO Gold	1,175	
HMO Platinum	511	
Total	1,686	Free
High Deductible	754	\$10.00
Non-Participating Employees		\$30.00

Clinic hours to be adjusted for fall beginning August 4

Comparison

	#	2025-2026	TRS ActiveCare	
Medical Tier	751	High Deductible	High Deductible	Change
Employee Only	573	\$353.96	\$310.00	\$43.96
Employee + Spouse	12	\$1,253.65	\$1,279.00	\$(25.35)
Employee + Child	140	\$783.85	\$709.00	\$74.85
Family	26	\$1,711.85	\$1,678.00	\$33.85
Medical Tier	514	HMO Platinum Plan	Primary +	Change
Employee Only	362	\$433.36	\$390.00	\$43.36
Employee + Spouse	9	\$1,555.50	\$1,430.00	\$125.50
Employee + Child	131	\$918.83	\$851.00	\$67.83
Family	12	\$1,966.85	\$1,895.00	\$71.85
Medical Tier	1170	HMO Gold	Primary	Change
Employee Only	858	\$310.65	\$294.00	\$16.65
Employee + Spouse	15	\$1,183.60	\$1,236.00	\$(52.40)
Employee + Child	272	\$710.25	\$682.00	\$28.25
Family	25	\$1,572.81	\$1,624.00	\$(51.19)

Appendix: TRS-ActiveCare Fund Balance Projection Through 2027

Fiscal Year	Contributions							Expenditures					Ending Balance (Incurred Basis)
	State/District Contributions	Supplemental Appropriations	Employee Contributions	HMO Contributions	LTC	Other Income	Total Revenue	Medical Incurred	Drug Incurred (includes Rebates)	HMO Premium Payments	Administrative Costs	Total Expenses	
FY 2019	\$1,049,243,657		\$881,998,119	\$246,513,026	\$146,090	\$11,162,989	\$2,189,063,880	\$1,459,520,631	\$254,168,852	\$243,198,667	\$123,514,885	\$2,080,403,035	\$164,953,230
FY 2020	\$1,035,176,542		\$870,173,250	\$260,364,669	\$145,265	\$8,121,853	\$2,173,981,579	\$1,522,489,616	\$271,480,529	\$256,850,839	\$119,814,483	\$2,170,635,466	\$168,299,343
FY 2021	\$1,011,525,120		\$850,291,777	\$176,981,437	\$142,718	\$1,853,676	\$2,040,794,727	\$1,615,822,471	\$285,092,897	\$173,297,782	\$78,637,967	\$2,152,851,116	\$56,242,954
FY 2022	\$1,033,743,632	\$638,337,761	\$868,968,740	\$149,833,982	\$0	\$1,656,095	\$2,692,540,210	\$1,690,700,579	\$293,845,034	\$146,752,232	\$69,945,345	\$2,201,243,189	\$547,539,975
FY 2023	\$952,097,761		\$800,336,918	\$85,603,456	\$0	\$27,739,322	\$1,865,777,457	\$1,683,988,310	\$288,020,255	\$83,782,801	\$73,689,100	\$2,129,480,467	\$283,836,966
FY 2024	\$1,088,669,143	\$588,518,000	\$757,221,705	\$67,899,516	\$0	\$48,200,848	\$2,550,509,213	\$1,741,530,426	\$251,690,274	\$72,524,931	\$80,123,736	\$2,145,869,368	\$688,476,811
FY 2025	\$1,211,522,821		\$842,672,341	\$7,601,899	\$0	\$34,732,202	\$2,096,529,263	\$2,012,406,447	\$322,125,417	\$7,503,664	\$80,369,689	\$2,422,405,216	\$362,600,857
FY 2026	\$1,243,729,449		\$865,073,599	\$7,748,252	\$0	\$13,342,475	\$2,129,893,776	\$2,074,301,865	\$360,765,707	\$7,651,052	\$81,527,970	\$2,524,246,594	(\$31,751,961)
FY 2027	\$1,281,041,333		\$891,025,807	\$7,980,699	\$0	\$635,072	\$2,180,682,912	\$2,167,645,449	\$401,276,405	\$7,883,499	\$84,848,657	\$2,661,654,011	(\$512,723,060)

Notes:

- Invoice data through Feb. 28, 2025
- Medical trend: 6% in FY25 (Higher trend used in FY25 to account for new districts). 4.75% trend in FY26 and reduced by 0.25% each year thereafter with a 4% minimum.
- Pharmacy trend: 9% in FY25 (Higher trend used in FY25 to account for depressed claims in FY24 because of PBM switch). 8% trend in FY26 and reduced by 0.25% each year thereafter with a 6% minimum.
- Prior to FY2018: State contributions are equal to \$75 PEP. District contributions are equal to \$150 PEP. FY2018 and Forward: State/District Contributions are based on September actual contributions.
- Interest rate assumed in FY25 is 5.08%. Rate decreases by a factor of 25% each year with a minimum of 0.5%.
- Premium rate increases of 3% are assumed for all years after FY25.
- The ActiveCare Fund balance is managed to prevent a deficit through premium and benefit adjustments.
- Assumes no supplemental funding for FY26-27