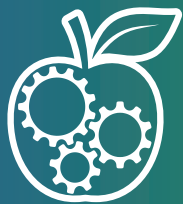


# TRS-ActiveCare **WHAT YOU NEED TO KNOW**

TRS-ActiveCare is the health plan choice for most Texas public education employers. With **82%** using our plan and over **430,000** participants enrolled, TRS-ActiveCare is the largest risk pool you can access.



**WE DESIGN AND OPERATE HEALTH PLANS FOR TEXAS EDUCATORS.**

We collaborate with the best medical and pharmacy administrators to:

- **deliver** health care services
- **ensure** high-quality networks
- **acquire** drugs at the lowest cost
- **protect** plan resources through fraud detection
- **offer** A+ customer service.



**We pay for health care from the TRS-ActiveCare fund.**

When an employee has an annual checkup, visits the ER, fills a prescription or receives other health care service, **the TRS-ActiveCare fund pays any amount not paid by the employee.** The fund is comprised entirely of what employers send TRS per month with no additional funding.



**Minimum funding is based on Texas law – not the cost of health care.**

The law set minimum amounts the state government (not TRS) and an employer must put toward the monthly cost of the health plans. **This has not been changed since 2003.**

**Monthly minimum contributions:**

**\$75 + \$150 = \$225**

State government:  
limited to \$75

Employer:  
at least \$150

Total Minimum  
Contribution: \$225

Employers can contribute more than the minimum, and many do. The rest of the funding comes from employees' monthly contributions.



**Low admin cost for high quality service.**

**TRS spends 97% of what you invest on health care.** Only 3% goes to staff and services, but that value is tenfold. There are over 65 industry experts at TRS dedicated to taking on the challenges of health care on your behalf.



**Size is Strength.**

**Serving nearly 1,000 districts,** TRS is the largest purchaser of group health care in Texas. This means we get better prices than most employers, access to the largest network of doctors, and can influence our insurance vendors more.



**We're Below Market Costs.**

The total costs for our most affordable plan is **18% lower than districts outside of TRS-ActiveCare.** This was *before* the federal funding we received that kept premium costs stable.



**TRS-ActiveCare supports districts' strategic goals.**

We're a trusted source of information. We not only share data with the Texas Legislature, but also with districts, **allowing them to develop their own unique benefit and wellness strategies.** This data is also used to effect future plan considerations.

