



# FOR YOUR CONSIDERATION

We know TRS-ActiveCare is a great health plan for our Texas teachers, school custodians, bus drivers, and hardworking school district leadership.

Budgets are tight and seem to get tighter with every new year. But with TRS-ActiveCare, our costs are **lower by 18%** when compared to other public plans in Texas. And our savings are impressive — **only 3% of what districts contribute to participate in TRS-ActiveCare is used for administrative costs.**

While we know how important costs are, we also want you to be clear about some of the *other benefits* you and your employees can enjoy when TRS-ActiveCare is your choice.

### WE OFFER

- ▶ Turnkey, one-stop administration & operations
- ▶ No broker fee or unanticipated mid-year expenses.
- ▶ Comprehensive pharmacy coverage, including specialty medications.
- ▶ Due to the size of our risk pool, we absorb the impact of very high claims (transplants, long stays in the NICU, etc.) without charging districts a stop/loss fee or having a huge impact on their budget.
- ▶ Broad, statewide and nationwide networks of physicians and health facilities. No geographic limitations.
- ▶ By leveraging the work of personal health coaches and other wellness programming, we focus on keeping our members' health outcomes in good shape.
- ▶ 24/7 customer service that can help your employees with billing, price comparisons, finding in-network providers, etc.

### WHAT DOES YOUR PLAN OFFER?

Avg administrative & operational costs of health plan:  
\$ \_\_\_\_\_

Avg monthly time spent by leadership team to health insurance issues:  
\_\_\_\_\_

Avg annual broker and other administrative fees:  
\$ \_\_\_\_\_

Does  Does not  
provide coverage for specialty medications.

Stop/loss threshold and associated cost last fiscal year equaled:  
\$ \_\_\_\_\_

Statewide network  
 Nationwide network  
 Has geographic boundaries

Our network is limited to:  
\_\_\_\_\_

The District's health plan provides the following preventive and health management care:  
\_\_\_\_\_

District's health plan provides customer service hours/days:  
Hours: \_\_\_\_\_ Days: \_\_\_\_\_