



**TRS**

TEACHER RETIREMENT SYSTEM OF TEXAS

**ACTIVECARE**

# CONNECT CALL WITH DISTRICT LEADERS

March 7, 2025



# Agenda



- Benchmarking
  - Employer contributions
  - How we compare to other plans
- Introduction of new TRS-ActiveCare Operations team led by Marisa Campuzano
- Examples of comments/questions from District Survey
- Questions and Answers



# BENCHMARKING

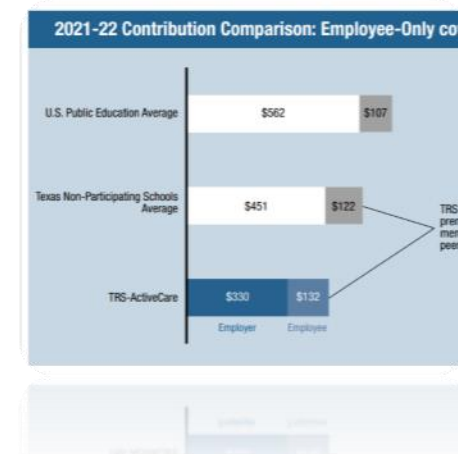
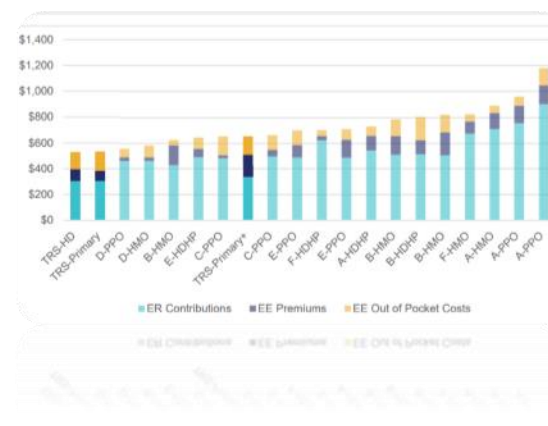
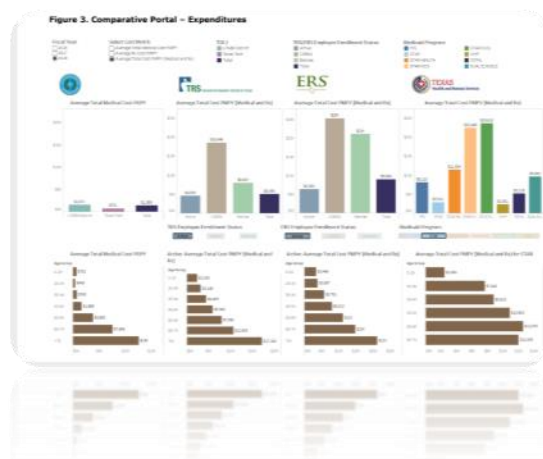
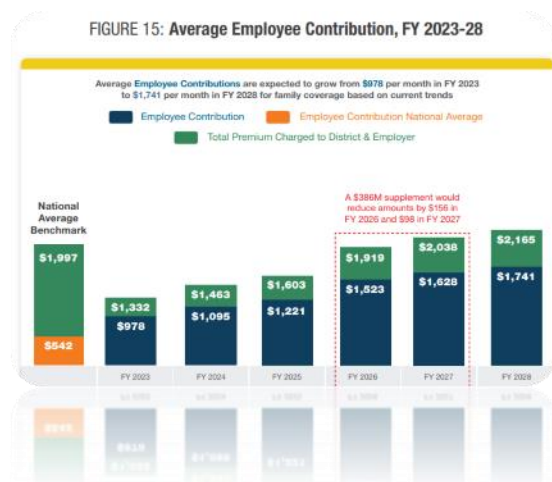
# Overview of Benchmarking

## TRS has benchmarked premiums and total costs against:

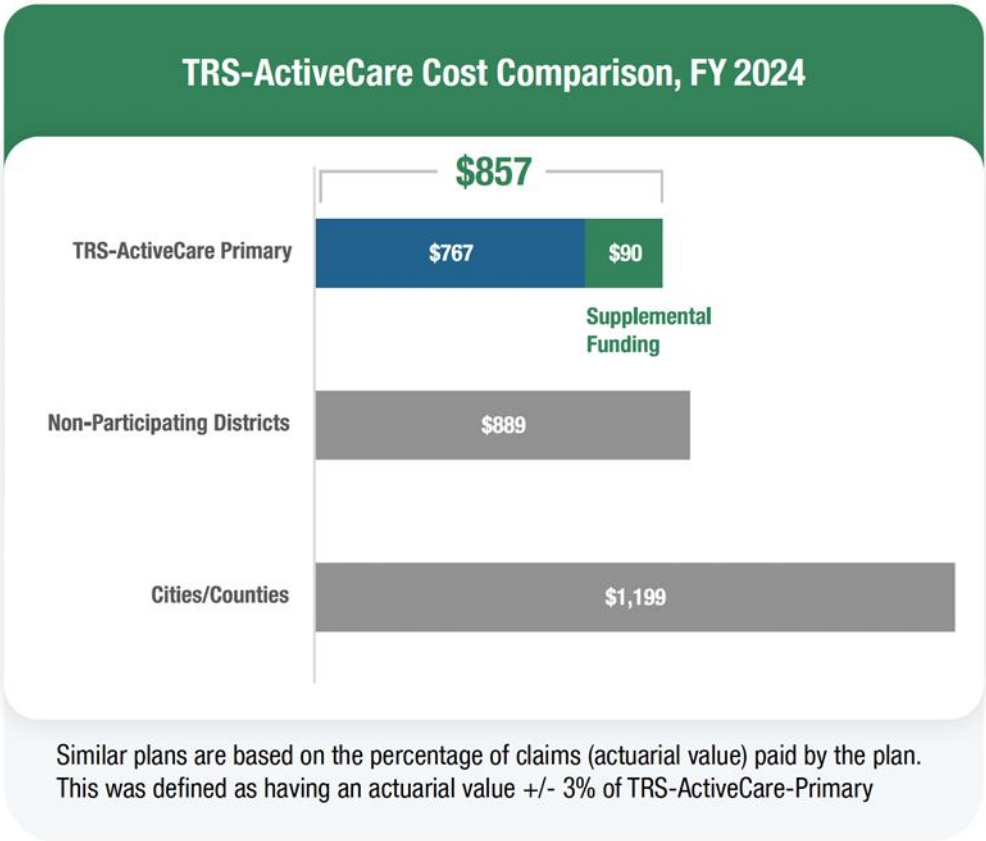
- Other state agencies within Texas
- Other state health plans that include teachers
- National public education
- Private employers nationally
- And large self-insured private employers within Texas

In every case, TRS-ActiveCare costs per person are competitive.

In FY 2025, we are leveraging new tools to conduct more sophisticated benchmarking at a carrier and service level.



# TRS-ActiveCare Primary Plan Costs Less Than Peers

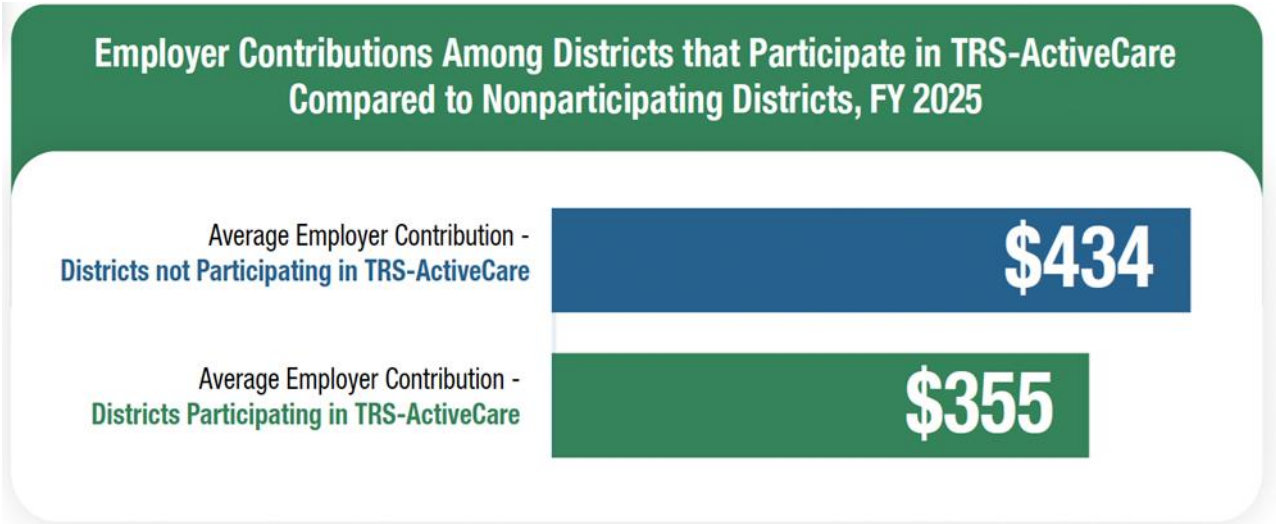
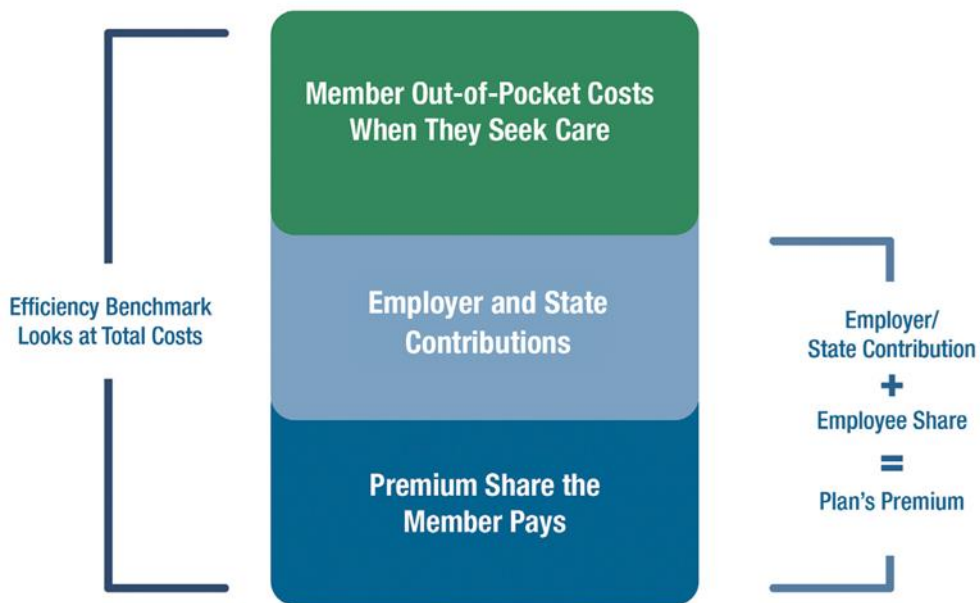


TRS-ActiveCare Primary plan costs **14% less than comparable plans with supplemental funding.**

TRS-ActiveCare Primary plan costs **4% less on average than similar plans even without supplemental funding.**

TRS-ActiveCare remains competitive, with below-market costs, even without supplemental funding.

# Understanding Affordability Dynamics



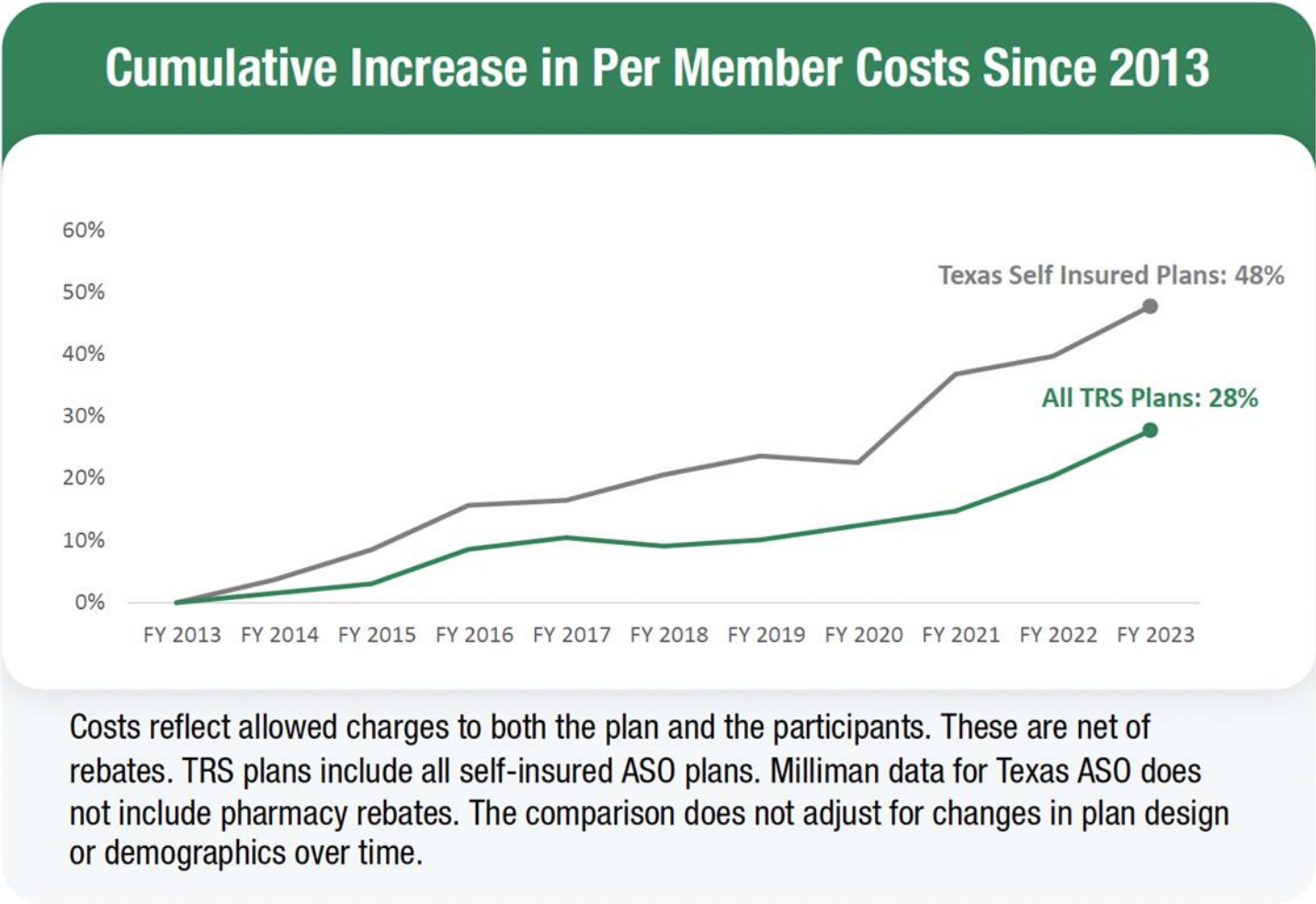
In FY 2025, premiums increased by an average of 8.7%. Most employers (61%) did not increase their contribution. As a result, employees were responsible for covering the difference, resulting in an average employee contribution increase of \$55 per month.

# Active Health Care Cost Management



Cumulative cost growth  
**42% less than that of  
TRS' peers.**

TRS plans experienced  
nearly half the cost  
growth of Texas self-  
insured plans.



# Benchmarking with Milliman: Pricing Comparison to Other Carriers



*Illustrative Data Only*



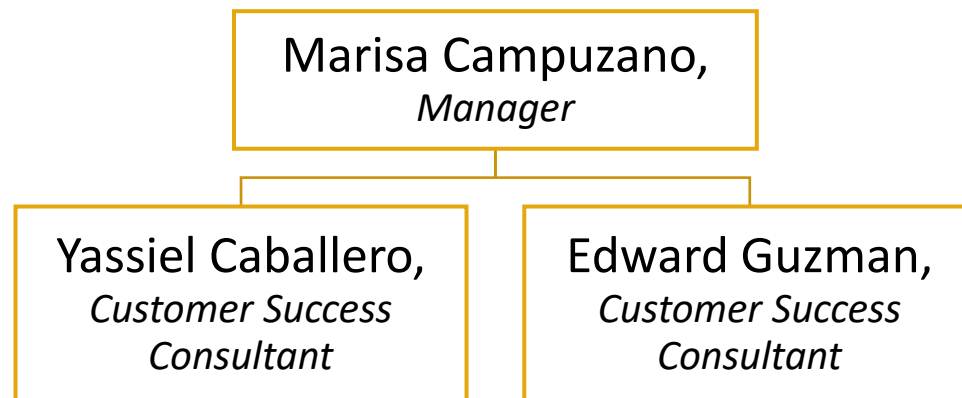


# INTRODUCING NEW TRS-ACTIVECARE OPERATIONS TEAM

# Actively Serving Public School Employers Beyond Cost Management

Established TRS-ActiveCare Operations team to:

- Respond to our strategic initiative to **reengineer TRS-ActiveCare**
- Make TRS-ActiveCare the **plan of choice** for Texas Schools
- Provide platinum service to onboard new districts
- Oversee TRS-ActiveCare annual enrollment operations
- Offer continuous support to employers throughout the year





# EXAMPLES OF OPEN-ENDED QUESTIONS FROM DISTRICT SURVEY

# Open-ended Questions From District Survey



## Obesity

- What is TRS doing to address the obesity crisis in Texas?

## More Support from Employers

- Survey asked if we could provide more support as a trade-off for lower premiums. I'd like to commit but I am unsure of the time involved?

## In-network Coverage

- Can we have in-network coverage for students attending college outside of Texas, and when I'm traveling?

## Economic Realities

- The rising Health care cost is concerning. The economics are out of range for many of my employees and an increasing number are declining coverage.

# QUESTIONS

