

YOUR FUTURE, YOUR WAY



Blue Cross and Blue Shield of Texas (BCBSTX) is the largest and most experienced health care insurance company in the state. It powers TRS-ActiveCare for more than 420,000 Texas educators and their families.

Why do so many Texans choose BCBSTX?

- **Largest Network** — As the largest provider network in Texas, BCBSTX gives participants access to a wide choice of doctors, hospitals, and health care professionals. This large network also gives TRS-ActiveCare substantial discounts by ensuring 96% of claims are paid at in-network rates. BCBSTX's network is available in all 254 counties and includes:
 - 90% of Texas hospitals
 - 79% of Texas physicians
- **Reduced Costs** —
 - A recent study of 133 self-funded employers showed an average savings of almost 15% when they moved to BCBSTX from other carriers.
 - BCBSTX offers helpful tools for participants to better manage their chronic conditions, which not only lowers the risk for more expensive services, but also saves money.



“The Personal Health Guide that I called helped me find a Primary Care Physician. He called around until he found a doctor and made an appointment for me. I didn’t even know where to begin, but he did. Not only that, but he also emailed me in-network providers in my area that I can go to in an emergency or for urgent care. Overall, he went above and beyond, and I was happy about that.”

**TRS-ActiveCare participant on
BCBSTX’s 24/7 Personal Health Guides**

- **Extra Health and Wellness Benefits** — TRS-ActiveCare’s BCBSTX plans help participants take control of their health by offering a variety of wellness programs, fitness programs, maternity care programs, discount programs, a 24/7 Nurseline, virtual care options, and much more.
- **Customer Service** — BCBSTX provides personalized support that focuses on participants’ needs, not transactions.
 - **Personal Health Guides:**
 - help participants navigate the health care process, understand their benefits, and get the most from their health and wellness tools
 - save participants time and money by helping with cost estimates and comparisons for their medical treatments and procedures
 - BCBSTX has a satisfaction rate for TRS-ActiveCare phone inquiries of 93% — and 95% of those are resolved with just one call.

More about our Personal Health Guides:

“I was very satisfied with my Personal Health Guide. She answered my question on the first call and in layman’s terms so I could easily understand.”