

# What's New and What's Changing



This table shows you the changes between 2021-22 statewide premium price and this year's 2022-23 regional price for your Education Service Center.

		2021-22 Total Premium	New 2022-23 Total Premium	Change in Dollar Amount	Key Plan Changes
<b>TRS-ActiveCare Primary</b>	Employee Only	\$417	\$395	(\$22)	<ul style="list-style-type: none"> <li>Member Rewards was expanded to include lab services at Labcorp and Quest Diagnostics</li> <li>Copay for Teladoc® rose from \$0 to \$12</li> <li>Maximum out of pocket for insulin capped at \$25/31-day supply; \$75/61-90 day supply</li> </ul>
	Employee and Spouse	\$1,176	\$1,113	(\$63)	
	Employee and Children	\$751	\$709	(\$42)	
	Employee and Family	\$1,405	\$1,332	(\$73)	
<b>TRS-ActiveCare HD</b>	Employee Only	\$429	\$407	(\$22)	<ul style="list-style-type: none"> <li>In-network maximum rose by \$50/individual; \$100/families</li> <li>The Member Rewards program, including for lab services at Labcorp and Quest Diagnostics, is now available for HD participants                             <ul style="list-style-type: none"> <li>Rewards are paid through a limited-purpose Health Care Account (HCA) and can be used toward dental and vision expenses</li> </ul> </li> <li>Consult fee for Teladoc rose from \$30 to \$42</li> </ul>
	Employee and Spouse	\$1,209	\$1,145	(\$64)	
	Employee and Children	\$772	\$731	(\$41)	
	Employee and Family	\$1,445	\$1,370	(\$75)	
<b>TRS-ActiveCare Primary+</b>	Employee Only	\$542	\$496	(\$46)	<ul style="list-style-type: none"> <li>Member Rewards was expanded to include lab services at Labcorp and Quest Diagnostics</li> <li>Copay for Teladoc rose from \$0 to \$12</li> <li>Maximum out of pocket for insulin capped at \$25/31-day supply; \$75/61-90 day supply</li> </ul>
	Employee and Spouse	\$1,334	\$1,212	(\$122)	
	Employee and Children	\$879	\$798	(\$81)	
	Employee and Family	\$1,675	\$1,523	(\$152)	
<b>TRS-ActiveCare 2 (closed to new enrollees)</b>	Employee Only	\$1,013	\$1,013	\$0	<ul style="list-style-type: none"> <li>Copay for Teladoc rose from \$0 to \$12</li> <li>Maximum out of pocket for insulin capped at \$25/31-day supply; \$75/61-90 day supply</li> <li>This plan is still closed to new enrollees</li> </ul>
	Employee and Spouse	\$2,402	\$2,402	\$0	
	Employee and Children	\$1,507	\$1,507	\$0	
	Employee and Family	\$2,841	\$2,841	\$0	

At a Glance			
	Primary	HD	Primary+
Premiums	Lowest	Lower	Higher
Deductible	Mid-range	High	Low
Copays	Yes	No	Yes
Network	Statewide network	Nationwide network	Statewide network
PCP Required?	Yes	No	Yes
HSA-eligible?	No	Yes	No

Effective: Sept. 1, 2022