



Annual enrollment is good time for you to think about your options

We want you to get the most value for your money. Which is the best plan for you?

Although TRS-ActiveCare 2 is a closed plan effective Sept. 1, 2018, there are many participants enrolled in ActiveCare 2 today. If you are enrolled in ActiveCare 2 today, you may want to consider your options.

ActiveCare2 and the ActiveCare Select plans, including the Aetna Whole Health plans and the Kelsey Select plan, are alike in many ways. Let’s take a look at the similarities and differences.

It is common practice to look at the deductible and copay amounts when picking a medical plan. Let’s look at the whole picture, including what the premium for your medical plan costs you each year.

ActiveCare2 and ActiveCare Select plan comparison

	ActiveCare 2	ActiveCare Select
Total annual premium minus the subsidy from your district	Individual +Spouse +Children +Family	Individual +Spouse +Children +Family
In-Network Benefits	ActiveCare 2	ActiveCare Select
Deductible	Individual \$1,000 Family \$3,000	Individual \$1,200 Family \$3,600
Out-of-Pocket Maximum	Individual \$7,350 Family \$14,700	Individual \$7,350 Family \$14,700
Office Visit Copays	Primary \$30 Specialist \$70	Primary \$30 Specialist \$70
Teladoc Physician Services	Plan pays 100%	Plan pays 100%
Prescription Drugs – Retail (short term supply)	Generic \$20 Preferred Brand \$40* Non-preferred Brand \$50% coinsurance*	Generic \$20 Preferred Brand \$40* Non-preferred Brand \$50% coinsurance*
Network	In-network coinsurance 80% Out-of-network coinsurance 60%	In-network coinsurance 80% No out-of-network benefit, except for emergency care

*After the \$200 drug deductible, per person, per year.

NAVIGATING

ANNUAL

ENROLLMENT



2018-19



What are the main differences between the plans?

- The TRS-ActiveCare Select plans do not have an out-of-network benefit level, except in the case of true-emergency. That may not make a difference to you. TRS participants are very successful at staying within the network. Over 95% of TRS-ActiveCare claims are in network.
 - **Important note:** The TRS-ActiveCare Select/Aetna Whole Health plans and Kelsey Select plan may not be the right plan for you if you have dependents with ActiveCare coverage that live outside of the service area.
- Although there is a small difference in the deductibles between ActiveCare 2 and ActiveCare Select, when you compare your premium costs the Select plan may be a better value.

Visit the provider search tool on the [TRS-ActiveCare website](#) to see if your doctors are in the plan.

Would you like a second opinion?

If you want a second opinion, visit Alex. Alex is the online benefits advisor that will give you a statistically valid recommendation based on your typical health care needs and what your premiums cost you each year. Alex will also provide you with information about the benefits, the networks and much more. [Take a tour with Alex](#), your benefits counselor.