

CHOOSE THE HEALTH PLAN THAT'S RIGHT FOR YOU

Tips for Choosing Your Health Plan

Choosing the right health plan for you and your family is important. Answering a few simple questions and following these steps can help make the decision easier.

1. Review your health care needs to get an idea of how you'll use your health plan.
 - Are you and your family generally healthy and mainly need preventive care?
 - Are you or a family member managing an ongoing health condition?
 - Does an ongoing health condition require frequent doctor visits?
 - Are you or a family member taking expensive prescriptions or specialty drugs?
 - Are you planning to start a family?
 - Are your preferred doctors in network?
2. Compare the network features of each plan to see which one best fits your needs.

Health Plan	Do you need a PCP?	Do you need a referral to see a specialist?	Does this plan cover specialty medications?	Do you have out-of-network coverage?	Does this plan work with a Health Savings Account?
TRS-ActiveCare Primary	Yes	Yes	Yes	No*	No
TRS-ActiveCare Primary+	Yes	Yes	Yes	No*	No
TRS-ActiveCare HD	No, but we recommend you have one.	No	Yes	Yes, but you'll pay more for out-of-network care.	Yes

*In the case of a life-threatening illness or injury, you should call 911 or go to the nearest emergency facility right away. Emergency services are always covered at the in-network benefit level.

3. Compare the costs of each plan, including premiums, deductibles, copays and coinsurance.

Premiums aren't the only cost to consider. A plan with lower premiums may have a higher deductible, which means you'll have to pay more out of pocket before your health plan starts to pay.

A plan with higher premiums may have a lower deductible and copays, which means your expenses may be more predictable.

Health Plan	Premiums	Deductible	Copays	Coinsurance	Network
TRS-ActiveCare Primary	Lowest	Mid-range	Yes, before deductible	After deductible	Statewide
TRS-ActiveCare Primary+	Highest	Lowest	Yes, before deductible	After deductible	Statewide
TRS-ActiveCare HD	Mid-range	Highest	No. You pay all costs until you meet your deductible.	After deductible	Nationwide

4. Compare the essential features of each plan to make sure you understand what it covers and how it works.