



## 2015-2016 TRS-ActiveCare POS II Plans Rates and Benefits Changes Effective September 1, 2015

Consistent with ACA requirements, any medical copayments, coinsurance, and deductibles, **plus pharmacy copayments, coinsurance and deductibles** paid by ActiveCare 1HD, Select, and 2 participants will now be counted to satisfy the out-of-pocket maximum beginning with the 2015-2016 plan year. Since this allows participants to reach their out-of-pocket maximum faster, out-of-pocket limits will be increased slightly to achieve the same approximate actuarial cost to the plan.

### TRS-ActiveCare 1-HD

Gross Monthly Premium before State and District Contributions

Coverage Tier	2014-2015 Plan Year	2015-2016 Plan Year
Employee only	\$ 325.00	\$ 341.00
Employee and Spouse	\$ 850.00	\$ 914.00
Employee and Child(ren)	\$ 572.00	\$ 615.00
Employee and Family	\$1,145.00	\$1,231.00

### TRS-ActiveCare 1 -HD-Benefit Changes

Plan Feature	From 2014-2015 Plan Year	To 2015-2016 Plan Year
Individual Out-of-Pocket Maximum	\$6,350	\$ 6,450
Family Out-of-Pocket Maximum	\$9,200	\$12,900
	(Out-of-Pocket Maximums <b>include</b> deductibles, any medical copayments and coinsurance)	Out-of-Pocket Maximums <b>include</b> deductibles, any medical copayments, coinsurance and deductibles, <b>plus pharmacy copayments, coinsurance and deductibles</b>

**TRS-ActiveCare Select Plan**

Gross Monthly Premium before State and District Contributions

Coverage Tier	2014-2015 Plan Year	2015-2016 Plan Year
Employee only	\$ 450.00	\$ 473.00
Employee and Spouse	\$1,044.00	\$1,122.00
Employee and Child(ren)	\$ 709.00	\$ 762.00
Employee and Family	\$1,238.00	\$1,331.00

**TRS-ActiveCare Select –Benefit Changes**

Plan Feature	2014-2015 Plan Year	2015-2016 Plan Year
Individual Out-of-Pocket Maximum	\$6,350	\$ 6,600
Family Out-of-Pocket Maximum	\$9,200	\$13,200
	(Out-of-Pocket Maximums <b>include</b> deductibles, any medical copayments and coinsurance)	Out-of-Pocket Maximums <b>include</b> deductibles, any medical copayments, coinsurance and deductibles, <b>plus pharmacy copayments, coinsurance and deductibles</b>

**TRS-ActiveCare 2 Plan**

Gross Monthly Premium before State and District Contributions

Coverage Tier	2014-2015 Plan Year	2015-2016 Plan Year
Employee only	\$ 555.00	\$ 614.00
Employee and Spouse	\$1,287.00	\$1,478.00
Employee and Child(ren)	\$ 875.00	\$ 992.00
Employee and Family	\$1,323.00	\$1,521.00

**TRS-ActiveCare 2-Benefit Changes**

Plan Feature	From 2014-2015 Plan Year	To 2015-2016 Plan Year
Individual Out-of Pocket Maximum	\$ 6000 \$12,000	\$ 6600 \$13,200
	(Out-of-Pocket Maximums <b>include</b> deductibles, any medical copayments and coinsurance)	Out-of-Pocket Maximums <b>include</b> deductibles, any medical copayments, coinsurance and deductibles, <b>plus pharmacy copayments, coinsurance and deductibles</b>