



IRVING ISD - MEDICAL PLAN HIGHLIGHTS AND WHAT'S NEW IN BENEFITS FOR THE 2021-2022 PLAN YEAR

TRS ActiveCare Plan Highlights* for the 2021-2022 plan year effective September 1, 2021

*[Plan highlights](#) show full cost without district contribution. See Irving ISD benefits rates [here](#).

- TRS ActiveCare Primary
 - This plan provides a statewide network of primary care providers and specialists. Services by an out of network provider will not be covered.
 - The plan includes co-pays for doctor visits without having to meet the deductible.
 - Employees that select this plan must choose a provider within the network at the time of enrollment. It is strongly recommended that you use the [Provider Find Search Tool](#) provided by TRS to confirm that your primary physician and specialist are in the network before selecting the Primary Plan. You may also call **Blue Cross Blue Shield at 866-355-5999** for assistance in selecting a primary care provider.
 - **If a PCP is not selected during open enrollment, BCBS could select one on your behalf. You may contact BCBS if you wish to change the PCP on file or log in to your BCBS member account to update the PCP.**
 - Employees must have a referral from the PCP to see a specialist.
 - This plan is not compatible with the Health Savings Account (HSA) but is compatible with the Flexible Spending Account (FSA) for medical expenses.
 - This plan is compatible with MDLive for telehealth services.
 - Employees currently enrolled in TRS ActiveCare Primary who do not take any action during open enrollment to either select or decline coverage will be automatically enrolled in the same plan.

- TRS ActiveCare HD (High Deductible)
 - This plan continues to have a nationwide network under BCBS.
 - Employee must meet the deductible before the plan covers any medical expense, including prescriptions.
 - The deductible is by individual on the Employee + Family plan. An individual under the family plan may meet their deductible and begin co-pays for themselves without having to meet the family deductible.
 - This plan is compatible with the Health Savings Account (HSA).
 - This plan is compatible with MDLive for telehealth services.
 - Employees currently enrolled in TRS ActiveCare HD who do not take any action during open enrollment to either select or decline coverage will be automatically enrolled in the same plan.
 - **Plan deductible increased from \$2,800 to \$3,000 for individual and from \$5,600 to \$6,000 for Family.**
 - **In-Network coinsurance changed from 20% to 30% and Out-of-Network changed from 40% to 50%.**



- TRS ActiveCare Primary+
 - This plan also provides a statewide network of primary care providers and specialists. Services by an out of network provider will not be covered.
 - The plan includes co-pays for more services than the Primary Plan.
 - Employees that select this plan must choose a provider within the network at the time of enrollment. It is strongly recommended that you use the [Provider Find Search Tool](#) provided by TRS to confirm that your physician and specialist are in the network before selecting the Primary+ Plan. You may also call **Blue Cross Blue Shield at 866-355-5999** for assistance in selecting a primary care provider.
 - **If a PCP is not selected during open enrollment, BCBS could select one on your behalf. You may contact BCBS if you wish to change the PCP on file or log in to your BCBS member account to update the PCP.**
 - Employees must have a referral from the PCP to see a specialist.
 - Employees currently enrolled in TRS ActiveCare Primary+ who do not take any action during open enrollment to either select or decline coverage will be automatically enrolled in the same plan.

- TRS ActiveCare 2 (not open for new enrollment, only available to grandfathered members)
 - This plan is closed to new enrollees.
 - This plan continues to have a nationwide network under BCBS.
 - The plan offers a low deductible and co-pays for many services and prescriptions.

- Central/North Texas Baylor Scott & White HMO
 - This plan provides a regional network of primary care providers and specialists.
 - The plan includes doctor visit co-pays, a low deductible, and will only cover in-network services.
 - This plan includes a prescription deductible except for generic brands.
 - Employees currently enrolled in Baylor Scott & White HMO who do not take any action during open enrollment to either select or decline coverage will be automatically enrolled in the same plan.

Dental PPO High Plan - Dental Implant Coverage added effective September 1, 2021

- Here are some important features about this plan:
 - Premium increase ranges from \$0.73 Employee Only to \$2.43 Employee + Family.
 - Implants are covered at 50% after the deductible has been reached; \$50/individual and \$150/Family; annual benefit maximum \$3,000.
 - Class I, II, III, and IV benefits remain the same with a policy year benefit maximum of \$1,500.
 - See plan highlights effective 9/1/2021 [here](#).