



The TRS Board of Trustees has approved the following rates and benefits for TRS-ActiveCare for the 2009-2010 plan year beginning September 1, 2009:

TRS-ActiveCare 1

Coverage Tier	2009-2010 Premium
Employee Only	\$278.00
Employee & Spouse	\$633.00
Employee & Child(ren)	\$443.00
Employee & Family	\$697.00

Benefit	2008-2009	2009-2010
Individual Deductible	A deductible of \$1,100 per individual.	A deductible of \$1,150 per individual.

New Option for 2009-2010

TRS-ActiveCare 1-HD

Coverage Tier	2009-2010 Premium
Employee Only	\$245.00
Employee & Spouse	\$600.00
Employee & Child(ren)	\$382.00
Employee & Family	\$785.00

Benefit	Description
Annual Deductible	\$2,300 per Contract that must be satisfied before any benefits, other than preventive services, will be payable
Employee Only Annual Maximum Coinsurance	After deductible, the maximum coinsurance before 100% benefits become payable is \$3,000
Family Annual Maximum Coinsurance	After deductible, the maximum coinsurance before 100% benefits become payable is \$5,000
Preventive Services	Same as TRS-ActiveCare 1
All other Services and Prescription Drugs	Same as TRS-ActiveCare 1, subject to TRS-ActiveCare 1-HD deductible and coinsurance requirements

All tiers of coverage for the new TRS-ActiveCare 1-HD plan option qualify as a High Deductible Health Plan under current Federal guidelines for the 2009-2010 TRS-ActiveCare plan year. The Employee Only tier of coverage under TRS-ActiveCare 1 also qualifies, but the other tiers of coverage do not meet Federal guidelines for a High Deductible Health Plan.

TRS-ActiveCare 2

Coverage Tier	2009-2010 Premium
Employee Only	\$370.00
Employee & Spouse	\$842.00
Employee & Child(ren)	\$589.00
Employee & Family	\$926.00

TRS-ActiveCare 3

Coverage Tier	2009-2010 Premium
Employee Only	\$498.00
Employee & Spouse	\$1,134.00
Employee & Child(ren)	\$794.00
Employee & Family	\$1,247.00

The following benefit change applies to all TRS-ActiveCare PPO plan options for the 2009-2010 plan year:

Benefit	2008-2009	2009-2010
Bariatric Surgery	Coverage is available at any location where the bariatric surgery is conducted.	Coverage will only be available when the bariatric surgery is conducted at one of the Blue Distinction Centers for Bariatric Surgery.

This document is intended as a high-level summary of key plan changes for the 2009-2010 plan year. Other minor changes and clarifications to the TRS-ActiveCare plan design will be communicated in the 2009-2010 Enrollment Guide and the TRS-ActiveCare Benefit Booklet (the official statement regarding TRS-ActiveCare plan design).