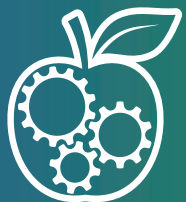
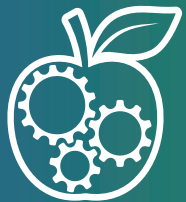


TRS-ActiveCare TEXAS PUBLIC EDUCATION'S PLAN OF CHOICE

TRS-ActiveCare is the health plan of choice for most Texas public education employers. With around **80%** using our plan and **419,000** participants enrolled, TRS-ActiveCare has strong negotiating power and the ability to spread claims over a vast pool.



**WE DESIGN
AND OPERATE
HEALTH PLANS
EXCLUSIVELY
FOR TEXAS
EDUCATORS.**



We Pay for Health Care from the TRS-ActiveCare Fund.

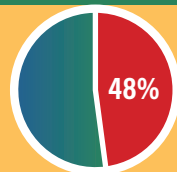
When an employee has an annual checkup, visits the ER, fills a prescription or receives other health care services, **the TRS-ActiveCare fund pays any amount not paid by the employee.** The fund is comprised of what employers send TRS per month.



Cost Containment Strategies that Work.

Nationally, health care costs are expected to **grow by 6.5% each year.** To minimize the impact of this trend, TRS uses aggressive **cost-containment strategies that deliver measurable results.**

Cumulative Cost Growth



48% LESS
than peer employer health plans since 2013

If TRS-ActiveCare costs had grown at the same rate as other Texas employer plans, member premiums would be significantly higher today.



Low Admin Cost for High Quality Service.

TRS spends 97% of what you invest on health care. Less than 3% goes to administrative services, but that value is tenfold. There are dozens of industry experts at TRS dedicated to taking on the challenges of health care on your behalf.

You also have a dedicated team of TRS-ActiveCare Consultants who will work alongside your district on your unique needs.



Continually Improving.

We evaluate cost and diagnosis trends, survey data, and regional trends to continually refine the plan and introduce new pilots and programs that can **help members save money on care.**



We're Below Market Costs for Employers and Members.

The total costs for our most affordable plan is **14% lower than districts outside of TRS-ActiveCare.** Benchmarking also showed that member medical costs per person per month are 13% below other self-insured Texas plans.



TRS-ActiveCare Supports Districts' Strategic Goals.

We're a trusted source of information. We not only share data with the Texas Legislature, but also with districts, **allowing them to develop their own unique benefit and wellness strategies.** This data is also used to effect future plan considerations.



ACTIVECARE

TEACHER RETIREMENT SYSTEM OF TEXAS