



Benefits & Risk Management
Human Resources Division

Focus on TRS-ActiveCare **#3 – 9/23/2009**

Pre-Existing Conditions

Under TRS-ActiveCare, a pre-existing condition is “any physical or mental condition for which an individual sought or received care, medical advice, treatment or diagnosis during the six months prior to the individual’s enrollment date.” Pregnancy is not a pre-existing condition.

Pre-existing condition exclusions will not apply to employees who initially enroll when PISD begins participating in TRS-ActiveCare (January 1, 2010), or to new hires who enroll within 31 days after their actively-at-work date.

A 12-month pre-existing condition waiting period may apply to employees or dependents who enroll at a later time, such as due to a special enrollment event (similar to a change in status) or a transfer to another participating school district, if the individual had a gap in coverage of 63 or more consecutive days.

Prior creditable coverage may be used to offset a pre-existing condition waiting period, unless followed by a gap in coverage of 63 or more consecutive days. To receive credit for a pre-existing condition waiting period, you must provide information about prior creditable coverage for you and/or any dependents. But remember, this will not be necessary for employees who initially enroll when PISD begins participating in TRS-ActiveCare (January 1, 2010), or to new hires who enroll within 31 days after their actively-at-work date.

For more information, please contact:

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