



Benefits & Risk Management
Human Resources Division



Focus on TRS-ActiveCare

#5 – 10/7/2009

Deductibles

A deductible is the amount of expenses that you must pay for health care services before they become payable by the health care plan. For each of the plans, the annual deductibles are:

	In-Network	Non-Network
ActiveCare 1-HD	\$2,300 (regardless of how many people are covered)	
ActiveCare 1	\$1,150 per individual \$3,000 maximum per family	
ActiveCare 2	\$500 per individual \$1,500 maximum per family	
ActiveCare 3	None	\$500 per individual \$1,500 maximum per family

On ActiveCare 1, 2, and 3, the deductible applies to each covered person individually, up to the maximum per family.

For example: On ActiveCare 1, if you are covering yourself and your spouse only, you would each have to meet a deductible of \$1,150 (total \$2,300), before your individual expenses would be payable by the plan. You would not have to reach the full \$3,000 maximum per family.

Important Note: Deductibles and out-of-pocket maximums are calculated per plan year. PISD is joining TRS-ActiveCare in the middle of their plan year. Therefore, the full deductible will apply for this shortened year (January through August 2010), and then it will start again on September 1, 2010, for a full 12-month year.

This is a difficult aspect of changing to a medical plan with a different plan year calendar. However, the issue with deductibles in a shortened plan year would have occurred regardless of when PISD joined TRS-ActiveCare. It is important for you to keep the deductibles in mind when planning medical procedures over the next several months.

For more information, please contact:

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