

Effective September 1, 2016 thru August 31, 2017

Summary of Pooling Comparison				
TRS-AvticeCare Plan	Cost per month			
	Employee and Spouse		Employee and Family	
	Pooled	Separate	Pooled	Separate
ActiveCare -1 HD	\$292.00	\$60.00	\$609.00	\$261.00
TRs Select	\$465.00	\$286.00	\$679.00	\$524.00
ActiveCare -2	\$816.00	\$554.00	\$861.00	\$911.00
Scott and White HMO	\$446.82	\$314.32	\$576.98	\$575.32

 Lower cost

Conclusion: If you and your spouse work for Klein, the above chart shows which coverage would be less expensive if you pooled.(combined district contributions from one deduction)
 If you are looking at covering your family (you,your spouse and child(ren)) and are looking at TRS-ActiveCare 2, then from a rate (cost) perspective it is advantageous to elect the pooling.