

Welcome to HealthSelect of Texas[®]

Health maintenance organization (HMO) plans will no longer be offered through the Texas Employees Group Benefits Program (GBP) after September 1, 2021. All HMO participants who do not have Medicare as their primary insurer will be automatically enrolled in HealthSelect of Texas, administered by Blue Cross and Blue Shield of Texas.

If you are currently enrolled in an HMO, and you do not have Medicare as your primary insurer:

- Beginning September 1, 2021, you will be automatically enrolled in HealthSelect of Texas administered by Blue Cross and Blue Shield of Texas (BCBSTX).
- You also have the option to choose Consumer Directed HealthSelectSM or waive GBP health coverage during Summer Enrollment.

Important Information About Primary Care Providers (PCPs)

The HealthSelectSM network has more than 113,000 medical and mental health providers and also allows you to see out-of-network providers, though you will pay more – sometimes a lot more – if you see out-of-network providers.

HealthSelect of Texas requires you to have a primary care provider (PCP) on file with BCBSTX.

After your first 60 days in the plan, if you haven't named a PCP, out-of-network costs apply to most services – even if they're from an in-network provider – until an in-network PCP is named.

Remember: you can change your PCP at any time.

Effective September 1, 2021, before you see a specialist, be sure you have chosen a PCP and informed BCBSTX. Only your designated PCP can contact BCBSTX to get a referral to see a specialist. You will need a referral on file with BCBSTX to get in-network coverage.

IMPORTANT: Remember, you will pay more – sometimes a lot more – for out-of-network care. If you get care from any out-of-network provider, other than in an emergency, you will pay more of the costs for the visit. For an office visit, for example, your costs include an out-of-network deductible (40% coinsurance once you meet the deductible), rather than a \$25 PCP copay. You may also have to pay any amount that the plan doesn't cover.

If you enroll in Consumer Directed HealthSelect, you are not required to have a PCP on file, but you may benefit from having a PCP. Consumer Directed HealthSelect is a high-deductible health plan, and you must meet the deductible before benefits are paid for most care. Preventive care from an in-network provider is covered at 100% and is not subject to the deductible. Consumer Directed HealthSelect requires prior authorization for certain services.

You and any covered dependent(s) will get a new HealthSelect of Texas medical ID card in August 2021. If you choose a PCP during the upcoming Summer Enrollment period, the name of that PCP will be on your medical ID card.

Prescription drug benefits

HealthSelect medical plans include coverage for prescription drugs. Learn more about HealthSelect Prescription Drug Programs at healthselectrx.com. The prescription drug ID card is separate from the medical ID card. You may need to present your prescription drug ID card when filling a prescription.

HealthSelect plans offer a variety of benefits:

Support for you and your family

- 24/7 mental health crisis counselors are available at the same number you call for BCBSTX Personal Health Assistants
- Access a team of dedicated clinicians who can provide extra support and guidance with many medical and mental health concerns through the Care Management Program
- Get answers to general health care questions by calling the 24/7 Nurseline

HealthSelect can help you save time and money

- Connect with medical and mental health providers from anywhere via **Doctor on Demand**[®] and **MDLIVE**[®] Virtual Visits
- Save money and earn TexFlexSM health care flexible spending account (FSA) rewards when shopping for certain medical services and procedures with HealthSelectShoppERSSM
 - Consumer Directed HealthSelect participants are eligible for a limited purpose FSA that can only be used for eligible vision and dental expenses
- Save money with online discounts at retailers through the Blue365 discount program

Journey to Wellness

- Access self-management programs, trackers and personalized coaching through the Well onTarget[®] wellness portal
- Earn redeemable points for regularly participating in healthy activities with Blue PointsSM
- Get discounted memberships to more than 12,400 gyms and fitness facilities and digital fitness classes with the Fitness Program
- Manage your weight with WondrTM and Real Appeal[®]

For more information

If you have any questions about HealthSelect, visit www.healthselectoftexas.com or call a BCBSTX Personal Health Assistant toll-free at **(800) 252-8039 (TTY: 711)**, Monday – Friday, 7 a.m. – 7 p.m. and Saturday, 7 a.m. – 3 p.m. CT.



MDLIVE, a separate company, and Doctor on Demand, an independent company, have contracted with Blue Cross and Blue Shield of Texas to administer the Virtual Visits programs for members of BCBSTX. These third-party vendors are solely responsible for their operations and contracted providers. MDLIVE[®] and the MDLIVE logo are registered trademarks of MDLIVE, Inc., and may not be used without written permission.

Sapphire Digital is an independent company that administers the HealthSelectShoppERS program for BCBSTX. Eligibility for rewards is subject to the terms and conditions of the HealthSelectShoppERS program. Active HealthSelect of Texas, HealthSelect Out-of-State and Consumer Directed HealthSelect participants may be eligible for rewards. Consumer Directed HealthSelect participants are eligible for a limited purpose FSA that can only be used for eligible vision and dental expenses.

Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal at wellontarget.com for further information.

The Fitness Program is provided by Tivity HealthTM, an independent contractor that administers the Prime Network of fitness centers. The Prime Network is made up of independently owned and operated fitness centers.

Wondr Health and Real Appeal are independent companies that contract directly with ERS to provide wellness services for the HealthSelect of Texas and Consumer Directed HealthSelect plans.

Blue365 is a discount program only for BCBSTX members. This is NOT insurance. Some of the services offered through this program may be covered under your health plan. Call the number on the back of ID card for benefit facts. BCBSTX reserves the right to stop or change this program at any time without notice.

TexFlex Spending Account (FSA), administered by PlayFlex, which is an independent company that has contracted with ERS. TexFlex does not offer Blue Products or Services. BCBSTX makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

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Blue Cross and Blue Shield of Texas is the third-party administrator for HealthSelect of Texas[®] and Consumer Directed HealthSelect[®].

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