



# CONNECT with your HEALTH

## 2021 SUMMER ENROLLMENT

The 2022 health plan year begins on September 1, 2021, and runs through August 31, 2022



# Plan Updates

- Welcome HMO participants to HealthSelect of Texas®
- \$0 Copay for mental health Virtual Visits
- Change to out-of-pocket maximums
  - \$7,000 for Individual
  - \$14,000 for Family





# HealthSelect of Texas<sup>®</sup>

- No in-network deductible
- Requires primary care provider
- Copays apply
- \$0-copay for Virtual Visits
- Referral needed to see specialist

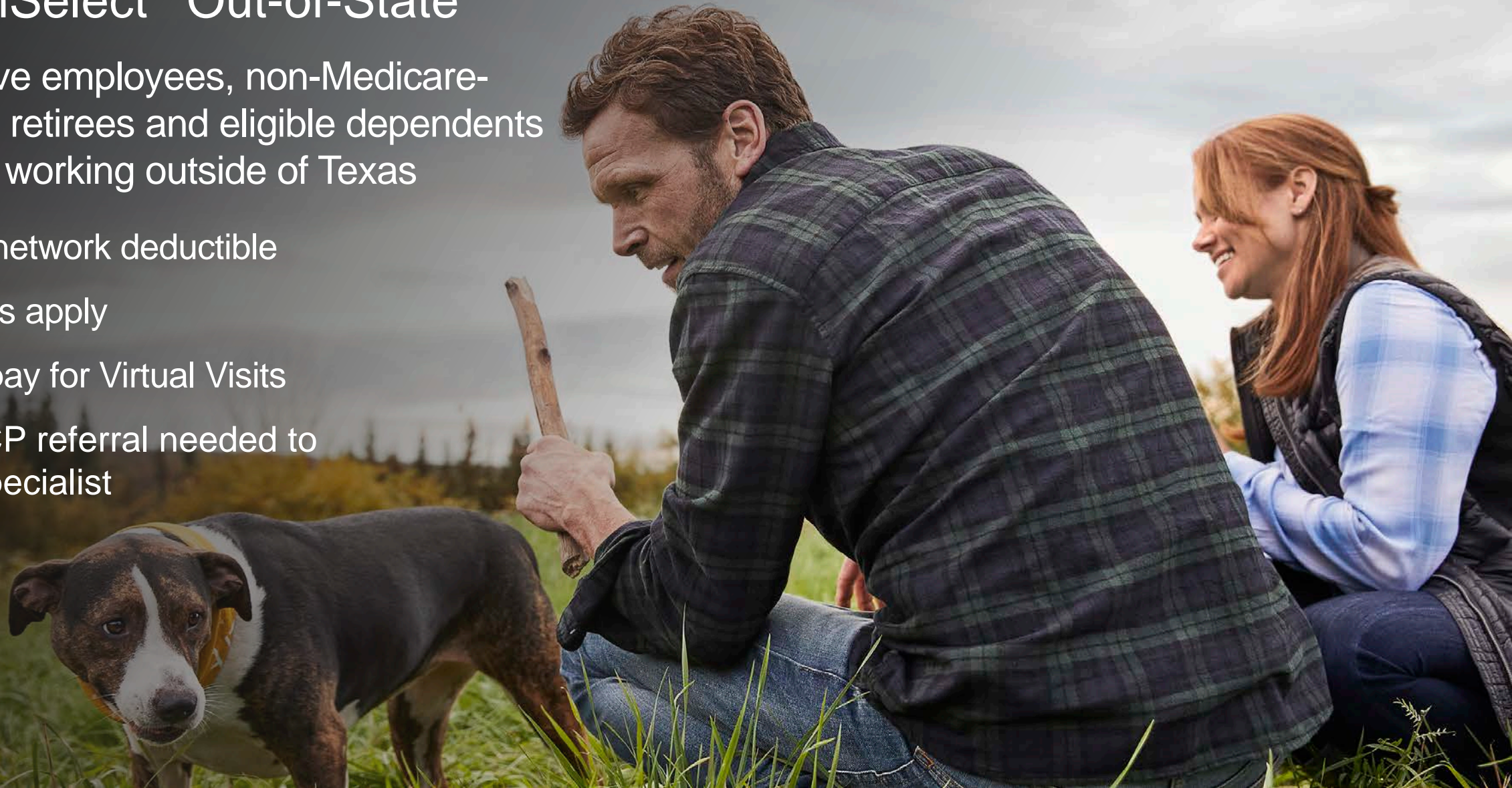




# HealthSelect<sup>SM</sup> Out-of-State

For active employees, non-Medicare-enrolled retirees and eligible dependents living or working outside of Texas

- No in-network deductible
- Copays apply
- \$0-copay for Virtual Visits
- No PCP referral needed to see specialist





1. SHOP



2. GO



3. EARN



# Glossary of Terms: A Participant's Journey (1 of 4)

## Primary Care Provider (PCP)

Your first stop for medical services unless it is an emergency.

## Copay

The set dollar amount you are required to pay for certain covered health services.

## Referral

A written order submitted to **Blue Cross and Blue Shield of Texas** from your primary care provider (PCP) for you to see a specialist.

## In-Network

Doctors, hospitals and other health care professionals that are part of “provider network.” Save money when you get care from in-network providers.

# Glossary of Terms: A Participant's Journey (2 of 4)

## Provider Finder®

Tool within  
**Blue Access  
for Members**<sup>SM</sup>  
for finding  
in-network providers

## Prior Authorization

Approval from a  
health plan that may  
be required before  
you get a service or  
fill a prescription in  
order for the service  
or prescription to be  
covered by your plan.

## Coinsurance

The percentage of  
allowable amounts  
you are required to  
pay for certain  
covered health  
services.

## Flexible Spending Account (FSA)

An account with fund  
specifically for covering  
eligible medical  
expenses, including  
deductibles, copays,  
prescriptions, dental  
care and items like  
contact lenses and  
eyeglasses.





# Glossary of Terms: A Participant's Journey (3 of 4)

## Deductible

A set amount you must pay out-of-pocket each calendar year for covered services before the Plan begins to pay for anything except preventive care services.

## Explanation of Benefits (EOB)

A breakdown of the services you got, how much each service costs and how much your HealthSelect plan reduces those costs.

## BCBSTX App

Mobile app that give you access to Blue Access for Members, where you can find in-network providers, check costs, view claims and save a digital medical ID card to your phone.







# Glossary of Terms: A Participant's Journey (4 of 4)

## Out-of-Pocket Coinsurance Maximum

The percentage of allowable amounts you are required to pay for certain covered health services.

## Total In-Network Out-of-Pocket Maximum

The most you are required to pay each calendar year for applicable network deductibles, coinsurance, and copays. Includes both medical and prescription drug services.

Individual vs. Family



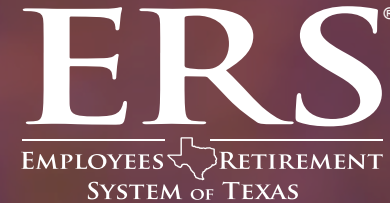
# For Additional Assistance



**BlueCross BlueShield  
of Texas**

## **BCBSTX Personal Health Assistants**

Call toll-free: **(800) 252-8039**  
Monday–Friday: 7 a.m. - 7 p.m.  
Saturday: 7 a.m. - 3 p.m. CT



## **Employees Retirement System of Texas**

Call toll-free: **(866) 399-6908**  
Monday–Friday: 7:30 a.m. - 5:30 p.m.  
or online at **[www.ers.texas.gov](http://www.ers.texas.gov)**





# BCBSTX Personal Health Assistants

For questions and help with:

- Selecting a PCP
- Benefits, prior authorizations and referrals
- Costs estimates, in-network providers and scheduling appointments
- How-tos and resources

Call toll-free: **(800) 252-8039 (TTY: 711)**

Monday–Friday: 7 a.m. - 7 p.m.

Saturday: 7 a.m. - 3 p.m. CT





# Questions

If your question is not answered today, email  
**[BCBSTXSupport\\_ERSTeam@bcbstx.com](mailto:BCBSTXSupport_ERSTeam@bcbstx.com)**  
A BCBSTX representative will respond to your email.



# Disclosures

Under the Affordable Care Act, certain preventive and women's health services are paid at 100% (at no cost to the participant) dependent upon physician billing and diagnosis. In some cases, the participant will still be responsible for payment on some services. Effective September 1, 2020, diagnostic mammograms are covered at no cost to the participant.

Until the contract ends, Blue Cross and Blue Shield of Texas will continue to contract with Magellan Behavioral Health, Inc. ("Magellan"), an independent company administering BCBSTX managed mental health program.

Sapphire Digital is an independent company that administers the HealthSelectShoppERS program for Blue Cross and Blue Shield of Texas (BCBSTX). BCBSTX makes no endorsement, representation or warranty regarding Sapphire Digital's administration of the HealthSelectShoppERS program. Information received through the HealthSelectShoppERS program is not meant to replace the advice of a health care professional, and decisions regarding the course and place of treatment remain with the member and his or her health care provider. Eligibility for rewards is subject to the terms and conditions of the HealthSelectShoppERS program. Active HealthSelect of Texas® and HealthSelect<sup>SM</sup> Out-of-State participants may be eligible for rewards.

In the event of an emergency, this service should not take the place of an emergency room or urgent care center. MDLIVE and Doctor On Demand doctors do not take the place of your primary care doctor. MDLIVE and Doctor On Demand are independent companies that provide Virtual Visit services for Blue Cross and Blue Shield of Texas. Virtual Visits, Powered by MDLIVE may not be available on all plans. Virtual Visits are subject to the terms and conditions of your benefit plan, including benefits, limitations, and exclusions. MDLIVE and Doctor On Demand operate and administer the Virtual Visit program and are solely responsible for their operations and that of their contracted providers. MDLIVE and the MDLIVE logo are registered trademarks of MDLIVE, Inc. and may not be used without written permission.

The telemedicine services made available through Doctor On Demand are provided by licensed physicians practicing within a group of independently owned professional practices collectively known as "Doctor On Demand Professionals". These professional practices provide services via the Doctor On Demand telehealth platform. Doctor On Demand, Inc. does not itself provide any physician, mental health or other healthcare provider services. MDLIVE is not an insurance product nor a prescription fulfillment warehouse. MDLIVE does not guarantee that a prescription will be written. MDLIVE and Doctor On Demand do not prescribe DEA-controlled substances, non-therapeutic drugs and certain other drugs that may be harmful because of their potential for abuse. MDLIVE physicians reserve the right to deny care for potential misuse of services. Internet/Wi-Fi connection is needed for computer access. Data charges may apply when using your tablet or smartphone. Check your phone carrier's plan for details. MDLIVE operates subject to state regulations and may not be available in certain states. Non-emergency medical service in Idaho, Montana, New Mexico and Oklahoma is limited to interactive audio/video (video only), along with the ability to prescribe. Non-emergency medical service in Arkansas is limited to interactive audio/video (video only) for initial consultation, along with the ability to prescribe. Service availability depends on location at the time of consultation.

Blue Cross and Blue Shield of Texas is not the administrator of pharmacy benefits. Please contact your employer for information.

Blue Cross and Blue Shield of Texas is the third-party administrator for HealthSelect of Texas® and Consumer Directed HealthSelect<sup>SM</sup>

Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation,  
a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association