

# HealthSelectShoppERS<sup>SM</sup> Frequently Asked Questions

## What is the HealthSelectShoppERS program?

HealthSelectShoppERS is a health care shopping and savings program available to state agency and higher education institution employees enrolled in HealthSelect of Texas®, HealthSelect<sup>SM</sup> Out-of-State or Consumer Directed HealthSelect<sup>SM</sup>.

HealthSelectShoppERS can help you:

- Compare costs for many health care procedures
- Estimate out-of-pocket costs
- Earn TexFlex<sup>SM</sup> health care flexible spending account (FSA) rewards for certain medical services and procedures by shopping for care
- Save money and get the most value from your health care benefits
- Consider treatment decisions with your providers

## Why are ERS and BCBSTX offering the HealthSelectShoppERS program?

In addition to earning HealthSelectShoppERS rewards, comparison-shopping for medical services can help you make the most of your benefits and save money on your health care. It also helps the HealthSelect plans save money, which makes it easier for the State of Texas to continue to offer employee and retiree health benefits and keep participants' costs—like copays, coinsurance and monthly premiums—low. The Employees Retirement System of Texas (ERS) and Blue Cross and Blue Shield of Texas (BCBSTX) work hard to manage costs in the HealthSelect plans while assuring high-quality coverage and care. Comparison-shopping is one way you can support the state's efforts to provide competitive health benefits to state employees, retirees and their families.

## Why should I participate in the HealthSelectShoppERS program?

Prices for the same quality medical services can differ greatly within the same region and network. By comparing costs and shopping for lower-cost medical care, you can help keep your out-of-pocket costs lower—and you may earn up to \$500 in TexFlex health care FSA rewards each plan year to spend on future health care expenses.

## How does the HealthSelectShoppERS program work?

After your primary care provider (PCP) or specialist recommends a HealthSelectShoppERS-eligible medical procedure or service:

1. Log in to Blue Access for Members<sup>SM</sup> at **healthselectoftexas.com**. From the "My Health" tab, click on the "Find Care" dropdown, and then the "Find a Doctor or Hospital" link.
2. In Provider Finder®, select "Browse by Category" and type in the name of your procedure to search.

3. From the list of health care providers (facilities) that perform the procedure, follow the prompts to select a lower-cost, quality provider that qualifies for a HealthSelectShoppERS reward.

**Note:** Those enrolled in Consumer Directed HealthSelect will earn incentives for their limited-purpose FSA.

4. Have the procedure at the HealthSelectShoppERS-eligible facility.

**Note:** A referral may be required for your procedure. If you have questions about referrals, 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.

When your medical service or procedure is complete, the provider will submit the claim to BCBSTX for processing. Once BCBSTX processes the claim, and as long as you are still eligible, ERS will deposit your reward into your TexFlex health care FSA or limited-purpose FSA. If you are eligible and not already enrolled in a health care FSA or limited–purpose FSA, ERS will set up one for you. You will get information about TexFlex, and you will receive a TexFlex debit card in the mail from Inspira Financial™.

## Eligible Participants

### Who is eligible to earn incentives?

HealthSelectShoppERS is available to all benefits-eligible active employees and their eligible dependents enrolled in HealthSelect of Texas, HealthSelect Out-of-State or Consumer Directed HealthSelect. Retirees, Medicare primary participants, COBRA members and HealthSelect<sup>SM</sup> Secondary participants are not eligible for the HealthSelectShoppERS program.

### What else do I need to know about a participant's eligibility to earn an incentive?

- The participant must be actively employed (not retired) at a state agency or higher education institution, or the participant is an enrolled dependent of an active employee, when they shop.
- The participant must be eligible and enrolled in HealthSelect of Texas, HealthSelect Out-of- State, or Consumer Directed HealthSelect when they get the medical service or procedure.
- The participant must be eligible for an FSA or limited-purpose FSA when ERS processes the BCBSTX rewards file.
- If the participant isn't eligible at any point in the process, they will not earn an incentive.

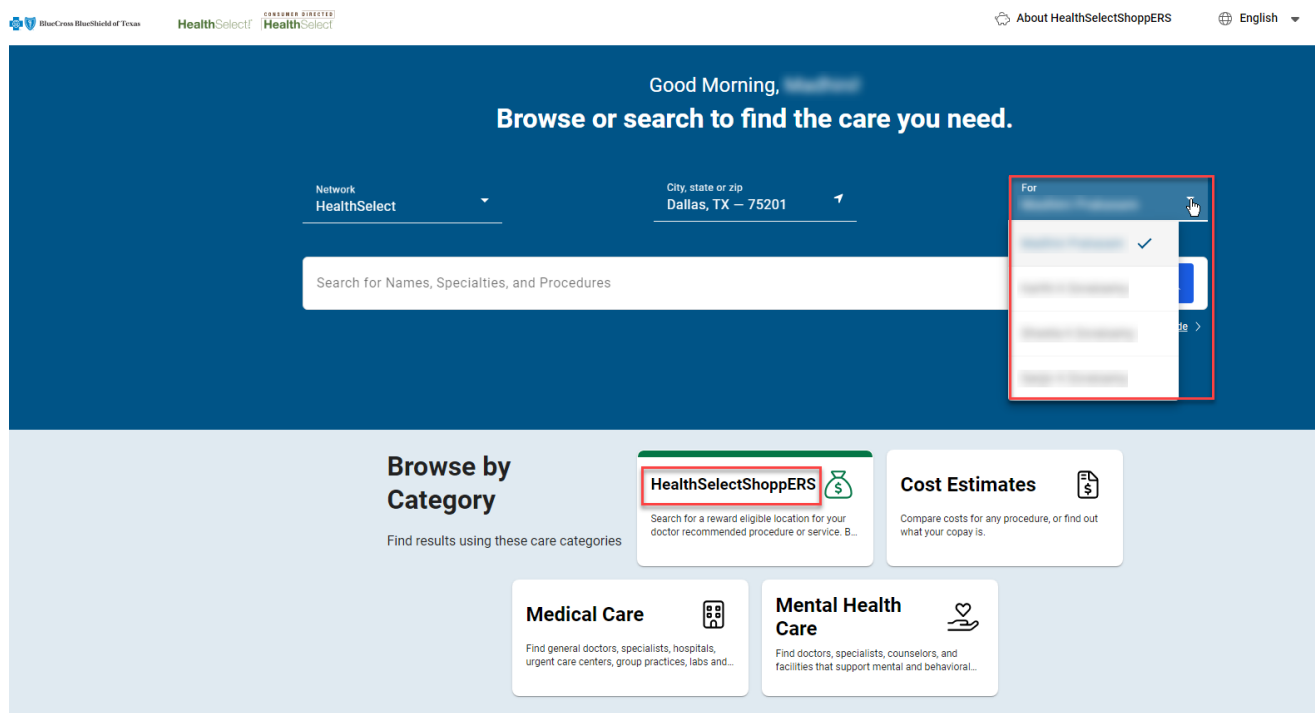
The entire process, from shopping for a rewards-eligible service to ERS processing a reward, could take several weeks.

## Can my spouse or covered dependent shop and earn rewards?

Yes—as long as they are covered under an eligible HealthSelect plan. (See *Who is eligible to earn incentives?* above). Rewards are available for all participants covered on the eligible employee's health plan. The employee can shop on behalf of any of their covered dependents, including spouses and children by choosing the dependent's name from the dropdown box in Provider Finder.

Spouses and dependents age 18 and older who have registered for their own Blue Access for Members account can also use their account to shop for services. When searching for an eligible service, choose the name of the person who will be getting the eligible service from the dropdown box in Provider Finder. Regardless of who shops for services and earns the reward, all rewards are deposited into the employee's TexFlex FSA account.

Choose the family member who will have the service or procedure by selecting their name from the dropdown box in Provider Finder as shown below.



## I'm a return-to-work retiree with active employee benefits coverage. Am I eligible for HealthSelectShoppERS?

Yes. Return-to-work retirees who have elected active employee coverage and who are enrolled in HealthSelect of Texas or Consumer Directed HealthSelect are eligible to participate. If you choose retiree benefits as a return-to-work retiree, you are not eligible for HealthSelectShoppERS.

## **Shopping for Eligible Services and Providers**

### **How do I know which services are eligible?**

The full list of eligible services is available in Provider Finder. To access Provider Finder, first log in to Blue Access for Members by visiting **healthselectoftexas.com** and clicking “Log In” in the top right corner. If you haven’t set up your Blue Access for Members account, select “Register Now” from the dropdown box and follow the registration instructions. You will need your current medical ID card to complete your registration.

Once you’re logged in, navigate to the Find Care page by clicking on the “My Health” tab and then “Find Care” on the dropdown menu. From the “Find Care” page, click “Find a Doctor or Hospital” to launch Provider Finder. Once on the Provider Finder page, click on the “HealthSelectShoppERS” button. All eligible services will be listed under the search bar. Reward amounts and services are subject to change.

### **Where do I go to shop?**

When a doctor recommends a treatment or procedure, log into Provider Finder to search for your procedure. You can also call a BCSBTX Personal Health Assistant to help you shop for HealthSelectShoppERS reward-eligible procedures.

### **How do I know which providers are part of the HealthSelectShoppERS program?**

If your doctor recommends you have a medical service or procedure that is eligible for rewards, you should search Provider Finder or call a BCBSTX Personal Health Assistant to verify if the provider is rewards-eligible, or if there are rewards-eligible providers in your area.

### **How can I talk to my doctor about referring me to a provider or facility that is eligible for HealthSelectShoppERS rewards?**

If your doctor recommends you have a service or procedure that is eligible for rewards, you should search Provider Finder or call a BCBSTX Personal Health Assistant to verify if the provider is rewards-eligible, or if there are rewards-eligible providers in your area. If you find a different provider that has a lower cost and is eligible for a reward, you can call your doctor to discuss switching your referral to a different facility or provider. Of course, the decision on where to go for care is always between you and your doctor. For questions about referrals, call a BCBSTX Personal Health Assistant at **(800) 252-8039 (TTY: 711)**.

### **Once I've shopped, how long can I wait to have the service and still earn a reward?**

To be eligible to receive the reward, you must get the eligible service you shopped for within 13 months of shopping.

## Can I see my shopping history?

Log into Blue Access for Members at **healthselectoftexas.com** and navigate to the Find Care page by clicking on the “My Health” tab and then “Find Care” on the dropdown menu. From the Find Care page, click “Find a Doctor or Hospital” to launch Provider Finder. Click on your name on the top right of the screen. Select “Your Profile” from the dropdown menu to see your shopping history.

## Getting and Using Incentives

### How will I get my incentive?

ERS will deposit the reward into your TexFlex health care or limited-purpose FSA usually within 30 to 45 days of the date BCBSTX processes your claim. If you are not already enrolled in a health care FSA or limited-purpose FSA, ERS will set one up for you, and you will get a new TexFlex debit card in the mail from Inspira Financial.

- HealthSelect of Texas and HealthSelect Out-of-State participants are eligible for a reward deposited into a TexFlex health care FSA, which can be used for eligible health care expenses.
- Consumer Directed HealthSelect participants are eligible for a reward deposited into a TexFlex limited-purpose FSA. The limited-purpose FSA can be used only for eligible vision and dental expenses.

Any rewards earned in December will be processed in January of the following year.

### What is the incentive amount for a procedure?

The incentives you can earn vary from \$25 to \$500, depending on the procedure and where you have it performed. For the most up-to-date information on reward amounts and eligible services, visit Provider Finder by logging into your Blue Access for Members account. Reward amounts and services are subject to change.

### What is the maximum amount I am eligible to earn through the HealthSelectShoppERS program?

You can earn up to \$500 in total rewards, per family, each plan year.

### What if I don't currently have an FSA?

If you do not have a TexFlex health care or limited-purpose FSA prior to earning a reward, ERS will create an account for you. You will get a welcome letter and debit card from Inspira Financial once the account is set up.

To learn more about accessing your FSA and eligible expenses, visit **TexFlexERS.com** or contact Inspira Financial at TexFlex customer care toll-free at **(866) 353-9839**. Representatives are available Monday – Friday from 7 a.m. to 7 p.m. CT, excluding holidays.

## Who is eligible to redeem the award in the FSA?

You and any IRS-eligible dependent can redeem available incentives through TexFlex to pay for eligible services. Health care FSA funds can cover eligible medical expenses, including deductibles, copays, prescriptions, dental care and items like contact lenses and eyeglasses. To comply with IRS requirements, Consumer Directed HealthSelect participants can use limited-purpose FSA funds only for dental and vision expenses. For more information about a TexFlex health care FSA or limited-purpose FSA, including lists of eligible expenses, visit [TexFlexERS.com](http://TexFlexERS.com).

## I'm contributing the maximum to my FSA this year. Can I still participate in HealthSelectShoppERS and get rewards?

Employer contributions are made in addition to employee's annual contribution amount. A participant can elect the maximum contribution amount each year and still be eligible to receive up to \$500 in incentives during the plan year.

## What if I haven't gotten my reward?

The reward should be deposited into your TexFlex health care or limited-purpose FSA within 30 to 45 days after you get the service and BCBSTX processes your claim. If it has been more than 45 days from the date your claim was processed and your reward is not available in your TexFlex FSA, call a BCBSTX Personal Health Assistant for help.

## More Information

### Whom do I call if I have questions about the program?

If you have questions about HealthSelectShoppERS, 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.

### Whom do I call if I have questions about my TexFlex FSA?

Contact Inspira Financial at TexFlex customer care toll-free at **(866) 353-9839**. Representatives are available Monday – Friday 7 a.m. to 7 p.m. CT, excluding holidays.

### Important notice for participants in the Houston area with a Kelsey-Seybold PCP

Participants who select a PCP with the Kelsey-Seybold Clinic should receive all services within the Kelsey-Seybold Clinic. Your Kelsey-Seybold PCP will not refer you to other providers for services that are available within the Kelsey-Seybold clinic. If you see a provider who is not associated with Kelsey-Seybold without your PCP's direction, you will receive out-of-network benefits, even if the provider is in the HealthSelect network.

If you have questions related to your HealthSelect benefits, the HealthSelectShoppERS program or how your benefits work when you have a Kelsey-Seybold PCP, call a BCBSTX Personal Health Assistant at **(800) 252-8039 (TTY: 711)**, Monday – Friday, 7 a.m. – 7 p.m. and Saturday, 7 a.m. – 3 p.m. CT.