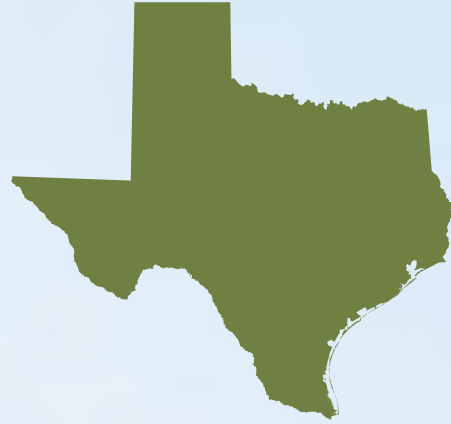


2026 Medical Benefits Guide

The 2026 plan year begins Sept. 1, 2025,
and runs through Aug. 31, 2026.

Benefits that Work for You *Smart Choices Today for a Healthier Tomorrow*

healthselectoftexas.com



QUICK START CHECKLIST

WELCOME TO YOUR HEALTHSELECTSM MEDICAL PLAN.

Follow this checklist to get started. It'll help keep you on track so you can get the most from your benefits.

Use your new medical ID card

New HealthSelect participants get medical ID cards by mail and can also access a digital version through the BCBSTX App. It can be helpful to have your medical ID card with you when getting medical care.

For more details, visit

healthselectoftexas.com/medical-benefits/medical-id-card



Register for Blue Access for MembersSM

Once registered, you'll be able to view your benefits and claims details, find in-network providers and access health and wellness resources.

For more details, visit

healthselectoftexas.com/web-mobile-tools



Choose a primary care provider

Only HealthSelect of Texas[®] participants must have a PCP on file with Blue Cross and Blue Shield of Texas (BCBSTX) to receive the highest level of benefits. However, all plan participants can benefit from having a PCP.

For more details, visit

healthselectoftexas.com/find-a-doctor-hospital/choose-a-primary-care-provider



Questions? Contact a BCBSTX Personal Health Assistant today.

BCBSTX Personal Health Assistants are trained to help you get the most value from your HealthSelect medical plan. Call 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.

WELCOME TO PLAN YEAR 2026

Health care is more than just knowing where to go when you get sick. It's also about knowing how to stay well. In this Plan Year 2026 Medical Benefits Guide, you will learn how to access your medical benefits, health and wellness programs and available incentive programs so you can get the most value from your benefits.

HealthSelect of Texas and Consumer Directed HealthSelectSM are offered by the Employees Retirement System of Texas. ERS designs the benefits and pays the claims. BCBSTX manages the provider network, processes claims and provides customer service.

The 2026 health plan year begins Sept. 1, 2025, and runs through Aug. 31, 2026.

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RESOURCES

BCBSTX Personal Health Assistants

BCBSTX Personal Health Assistants are here to help you understand and use your health plan benefits, including:

- answering questions about medical and mental health benefits,
- assisting with referrals,
- providing information about programs and benefits available to you and
- helping you find in-network providers.

Learn more about your BCBSTX Personal Health Assistants by visiting 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.

healthselectoftexas.com/find-a-doctor-hospital/personal-health-assistants



HealthSelect Website

The HealthSelect of Texas website, **healthselectoftexas.com**, is dedicated to HealthSelect plan participants. It has the most up-to-date information about your medical plan benefits, value-added programs, resources and tools.

Blue Access for Members

Blue Access for Members is your online participant portal where you can:

- view your claims,
- find in-network doctors, hospitals and other providers,
- choose or change your PCP,
- download a digital ID card and
- confirm your referrals on file.

BCBSTX App

With the BCBSTX App, your Blue Access for Members account is at your fingertips wherever you are. Text **BCBSTXAPP** to **33633** to download.

You can chat with a BCBSTX Personal Health Assistant via Blue Access for Members or the BCBSTX App, Monday–Friday, 8 a.m. – 5 p.m. CT.

Provider Finder®

By using Provider Finder, you'll be able to:

- find in-network doctors, hospitals and other providers,
- compare costs for in-network providers and procedures,
- estimate out-of-pocket costs and
- save money and earn HealthSelectShoppERS rewards when shopping for certain medical services and procedures.

To find more details, visit

healthselectoftexas.com/find-a-doctor-hospital



24/7 Nurseline

If you're not sure where to go for care, call the 24/7 Nurseline and speak with a registered nurse toll-free at **(800) 581-0368**. Call any time, any day of the year. For medical emergencies, call 911. The 24/7 Nurseline is not a substitute for your doctor's care. Talk to your doctor about any health questions or concerns.

24/7 HealthSelect Mental Health Support Line

If you or your covered dependent are in a crisis situation and need immediate help to find resources for care, call **(800) 252-8039 (TTY: 711)**. Ask to speak to a mental health clinician or follow the prompts to get help with a mental health or substance use issue 24 hours a day, seven days a week.

IMPORTANT INFORMATION

Select a Primary Care Provider

Your PCP serves as your first point of contact when you need non-emergency medical care or if you need a referral for certain services.

If you enroll in the HealthSelect of Texas plan, you will have to name an in-network PCP to receive the highest level of benefits. Select your PCP in Blue Access for Members or by calling a BCBSTX Personal Health Assistant.

To learn how to choose or change your PCP online, visit

healthselectoftexas.com/find-a-doctor-hospital/choose-a-primary-care-provider



If you haven't named a PCP after your first 60 days on the plan, out-of-network benefits will apply to most services — even if they're from an in-network provider — until an in-network PCP is named. This means you will pay more out of pocket for PCP visits, including an out-of-network deductible and 40% coinsurance, rather than the \$25 PCP copay. In addition, preventive care will not be covered at 100%, as it is when you have designated an in-network PCP.

Remember: you can change your PCP at any time. HealthSelectSM Out-of-State, Consumer Directed HealthSelect and HealthSelect Secondary participants may also benefit from having an in-network PCP, even though they are not required to have one on file with BCBSTX.

Stay in the HealthSelect Network

You will pay less for care if you see in-network health care providers. To find in-network providers or check network status, go to the *"Find a Doctor/Hospital"* page on **healthselectoftexas.com** or call a BCBSTX Personal Health Assistant. You can also use the BCBSTX App to find in-network providers in your area.

Balance Billing

Balance billing, also called surprise billing, happens when you see an out-of-network provider and get billed for the difference between what the provider charges and what your health plan pays for a service. Texas law protects you from surprise bills in emergency situations and in certain cases when you have no choice of providers.

Referrals

Referrals are required under the HealthSelect of Texas plan. Before you see a specialist, be sure you have chosen a PCP and informed BCBSTX.

A referral is an order from your PCP that must be authorized through BCBSTX for you to see a specialist. For most services, HealthSelect of Texas participants need to get a referral before you can get most medical care from anyone except your PCP. If you don't get a referral before you see most specialists, those services will be considered out-of-network, and you will pay more, even if the provider is in your plan's network.

IMPORTANT INFORMATION

Medical ID Card

You usually get your new medical ID card in the mail within a week of your enrollment processing. Providers may ask to see your medical ID card, so it can be helpful to have it with you when you get health care services. You can also access your digital medical ID card from the BCBSTX App.

Medical ID cards are mailed to new participants and to existing participants who change plans or update the PCP they have on file with BCBSTX. You will get a new medical ID card each November to reflect any benefit changes for the new year.

You will get a separate ID card for pharmacy benefits from your prescription drug benefits plan administrator.

Learn more about medical ID cards by visiting

healthselectoftexas.com/medical-benefits/medical-id-card



EXPLANATION OF BENEFITS

As a HealthSelect participant, when you get care, your health care provider submits a claim to BCBSTX. BCBSTX processes these claims and sends you an Explanation of Benefits (EOB). An EOB is not a bill. It is a breakdown of the services you got, how much each service costs and how much your HealthSelect plan reduces those costs. It lets you know how much your medical plan covers and how much you might owe as your copay, coinsurance or deductible.

For details and an example of an EOB, visit

healthselectoftexas.com/medical-benefits/explanation-of-benefits



PREVENTIVE CARE

Preventive checkups and screenings can help find illnesses and medical problems early and improve the health of you and everyone in your family. Your health plan covers preventive checkups and most screenings with no out-of-pocket costs, like copays or coinsurance, as long as your provider is in the HealthSelect network. This is true even if you are enrolled in Consumer Directed HealthSelect. Your preventive care, like annual checkups, mammograms and colonoscopies, will be covered at no cost to you as long as you see an in-network provider at an in-network facility.

For more information about preventive care, visit

healthselectoftexas.com/medical-benefits/preventive-care



PREVENTIVE CARE

Annual Wellness Checkups

Your PCP should be your first stop for preventive care.


Seeing your PCP once a year for an annual wellness checkup is a great way to stay on top of your health. These visits often include screenings that can help catch health concerns early.

Regular checkups can help you avoid costly health care services in the future by spotting potential issues early before they become more serious.

Consult your plan’s Master Benefit Plan Document at **healthselectoftexas.com** on the “*Medical Plans and Benefits*” page for a list of covered preventive care services. You can also call a BCBSTX Personal Health Assistant with questions about preventive care benefits.

To learn more about annual wellness checkups, visit:

healthselectoftexas.com/medical-benefits/preventive-care/annual-wellness-exams



VIRTUAL VISITS

Doctor On Demand®
doctorondemand.com | (800) 997-6196

MDLIVE®
mdlive.com/healthselect | (800) 770-4622

You and your eligible dependents can consult a licensed board-certified doctor online for your urgent health care needs 24 hours a day, seven days a week, including holidays.

If you are enrolled in HealthSelect of Texas, HealthSelect Out-of-State or HealthSelect Secondary, medical and mental health Virtual Visits are available at no cost to you. If you are enrolled in Consumer Directed HealthSelect, you must meet your annual deductible before visits are covered. You will pay 20% coinsurance after meeting the deductible.


VirtualCheckup by Catapult Health

Make getting your annual checkup easier with a VirtualCheckup by Catapult Health. A VirtualCheckup allows all HealthSelect medical plan participants 18 and older to complete their annual checkup from the comfort of their own home.

A VirtualCheckup can help you learn if there are any specific health conditions you should ask your PCP about. Catapult Health can also share your results with your PCP if you choose.

To learn more about the VirtualCheckup by Catapult Health, visit

healthselectoftexas.com/medical-benefits/preventive-care/catapult-health-virtualcheckup



Get started

You have the same benefit with two Virtual Visits providers: **Doctor On Demand** and **MDLIVE**.

1. Go online or download the app

Visit **Doctor On Demand**(doctorondemand.com) or **MDLIVE** (mdlive.com/healthselect) by website or app from your computer or mobile phone
2. Create your account

Have your medical ID card handy
3. Choose a doctor

Make an immediate appointment or schedule for later (you must schedule mental health Virtual Visits in advance)
4. Consult with a board-certified doctor or licensed mental health professional

MENTAL HEALTH

HealthSelect mental health benefits include coverage for inpatient and outpatient treatment, office visits and Virtual Visits. You do not need a referral for mental health services.

Your mental health benefits may be used for services including:

- office visits with a licensed counselor,
- inpatient intensive therapy program for addiction and
- outpatient intensive therapy for a severe mental health disorder.

Access Provider Finder or call a BCBSTX Personal Health Assistant to find in-network mental health providers.

Mental health Virtual Visits are available through **Doctor On Demand** and **MDLIVE**.

Help is available 24/7

If you or your covered dependent are in a crisis situation and need immediate help to find resources for care, call **(800) 252-8039 (TTY: 711)**. Ask to speak to a mental health clinician or follow the prompts to get help with a mental health or substance use issue 24 hours a day, seven days a week.

For more information about your mental health benefits, visit

healthselectoftexas.com/medical-benefits/mental-health



Learn to Live

Learn to Live provides online, coach-supported programs to help participants overcome depression, insomnia, panic, stress, anxiety and worry, social anxiety and substance use. Participants can also work with a Learn to Live Coach after completing an initial assessment.

Learn to Live is offered at no additional cost to HealthSelect of Texas medical plan participants age 13 and older and living in the U.S., including those enrolled in Consumer Directed HealthSelect or HealthSelect Secondary, are eligible to participate. Learn to Live is not available for participants enrolled in the HealthSelect Medicare Advantage plan.

All Learn to Live programs are accessed online and use videos and interactive features to engage a participant. An internet connection, smartphone, tablet or computer and a quiet place or headphones are needed to utilize Learn to Live programs and services.

To learn more about Learn to Live, visit

healthselectoftexas.com/condition-management/learn-to-live



HEALTHSELECTSHOPPERS

HealthSelectShoppERS is a program that allows eligible HealthSelect participants to save money and receive an incentive in a TexFlexSM health care flexible spending account when shopping for certain medical services and procedures. With HealthSelectShoppERS, you and your eligible dependents can shop for medical care, compare costs and earn up to \$500 per family in FSA rewards each plan year.

1. SHOP

When your doctor recommends a procedure, use Provider Finder to find out if it is eligible for an incentive and where it can be performed.

Online: Sign in to Blue Access for Members and navigate to Provider Finder. Choose the name of the person who the service is for from the dropdown and then enter the name of the service in the search bar. Or call a BCBSTX Personal Health Assistant to help you compare costs. If you select a lower-cost, high-quality in-network care option, you can earn rewards!

2. GO

Have your procedure at the HealthSelectShoppERS incentive-eligible location you chose. You can earn incentives on services like ultrasounds and mammograms, CT scans and MRIs, and procedures like knee, shoulder and hip surgery.

3. EARN

Once your service or procedure is complete and BCBSTX processes your claim, your reward is credited in a TexFlex FSA. You and your eligible dependents can earn a total of \$500 per family in rewards each plan year. No forms. No hassles. It's that easy.

If you are enrolled in Consumer Directed HealthSelect, any reward you earn will be credited into a limited-purpose FSA. Your incentive can only be used for eligible vision and dental expenses.

Get started today and begin earning rewards.

To learn who can participate in HealthSelectShoppERS, visit

healthselectoftexas.com/medical-benefits/healthselectshoppers



CONDITION MANAGEMENT

Care Management

Care management clinicians at BCBSTX can answer health questions about many conditions including asthma, cancer, diabetes, heart disease, high blood pressure, musculoskeletal conditions and pregnancy. Dedicated mental health clinicians are available to address concerns including substance use issues, anger management, anxiety, depression, domestic violence, grief, post-traumatic stress disorder and stress. The care management program is available to you and your covered dependents at no out-of-pocket cost. If you have questions for a clinician about a physical or mental health concern or condition, call BCBSTX toll-free at (800) 252-8039 (TTY: 711) between 8 a.m. and 6:30 p.m. CT , Monday - Friday, and ask to speak with a clinician.

To learn more about the Care Management program, visit
healthselectoftexas.com/condition-management/care-management



Hello Heart

Hello Heart focuses exclusively on cardiovascular health, aiming to prevent or decrease the development or advancement of heart disease and other cardiovascular conditions. By building a habit of monitoring blood pressure and other aspects of heart health, participants create sustained lifestyle changes.

Hello Heart is offered at no cost to HealthSelect of Texas medical plan participants age 18 and older and living in the U.S., including those enrolled in Consumer Directed HealthSelect or HealthSelect Secondary. Hello Heart is not available for participants enrolled in the HealthSelect Medicare Advantage plan.

Participants must also have one or more of the following clinical conditions to be eligible to participate in the program:

- blood pressure readings of 130/80 mmHg or higher,
- currently taking medication for treatment of cardiovascular disease, including but not limited to blood pressure and/or cholesterol medication,
- increased risk for cardiovascular disease such as family history and/or
- a woman aged 52 or older who is going through or has gone through menopause.

To learn more about Hello Heart, visit
healthselectoftexas.com/condition-management/hello-heart



Hinge Health

Hinge Health is a digital, physical therapist-led program that is focused on exercise therapy designed to address a wide range of musculoskeletal care conditions. It can be done anywhere, at any time.

Hinge Health is offered at no cost to HealthSelect of Texas medical plan participants age 18 and older living in the U.S., including those enrolled in Consumer Directed HealthSelect or HealthSelect Secondary. Hinge Health is not available for participants enrolled in the HealthSelect Medicare Advantage plan.

The program includes access to the Hinge Health mobile app and a care team including a board-certified health coach and physical therapist.

The digital program includes:

- personalized exercise therapy to improve strength and mobility in short, 15-minute sessions,
- one-on-one health coaching to provide motivation and support via text, email or phone and
- interactive education to teach you how to manage your specific condition, treatment options and more.

To learn more about Hinge Health, visit
healthselectoftexas.com/condition-management/hinge-health



CONDITION MANAGEMENT

Omada® for Diabetes

Omada for Diabetes is a digital diabetes management program that delivers personalized health coaching and education to help participants manage diabetes. With expert support from a dedicated care team and smart devices to monitor progress, participants will learn to make small, lasting changes—at their own pace—so they live healthier, feel better and have more energy.

Omada participants get:

- personalized support from a health coach and diabetes specialist,
- two continuous glucose monitor sensors,
- blood glucose meter,
- ongoing supply of test strips and lancets and
- smart scale (if clinically eligible).

HealthSelect of Texas medical plan participants with Type 1 or Type 2 diabetes who are age 18 and older and living in the U.S., including those enrolled in Consumer Directed HealthSelect or HealthSelect Secondary, are eligible to participate. Omada is not available for participants enrolled in the HealthSelect Medicare Advantage plan.

To learn more about Omada for Diabetes, visit

healthselectoftexas.com/condition-management/omada-for-diabetes



Weight Management Programs

Managing weight is difficult for many people, but a support system can make it easier. Your HealthSelect medical benefits include access to two online weight management programs. If you meet certain eligibility requirements, you can apply for enrollment in Wondr™ or Real Appeal® at no additional cost to you. You may choose either program but can only participate in one program at any given time.

You are eligible if you are:

- an employee, retiree or dependent enrolled in a HealthSelect plan (Medicare-primary participants are not eligible)
- 18 or older and
- have a BMI of 23 or higher.

Learn more about tools and programs available to help you meet your weight management goals by visiting

healthselectoftexas.com/condition-management/weight-lifestyle-management-programs



WELLNESS TOOLS

As a HealthSelect medical plan participant, you have access to the Buena Vida well-being platform. Buena Vida can help you take control of your well-being and achieve what matters most to you.

Your health, your goals, your way

Whether you want to reach a fitness goal, improve your mental health or work toward financial wellness, Buena Vida is here to support every part of your well-being.

Build community and enjoy rewards

Buena Vida makes improving your well-being simple with easy-to-use tools that you can access from one convenient place.

On the Buena Vida online portal, you'll be able to:

- learn about your overall health,
- track progress toward personal goals,
- join state-wide fitness challenges,
- connect with your co-workers and
- earn rewards when you complete healthy activities.

Keep your well-being heading in the right direction with Buena Vida.

Learn more about Buena Vida by visiting

healthselectoftexas.com/wellness-resources/buena-vida



WELL ONTARGET FITNESS PROGRAM

The Fitness Program is a flexible membership program that gives you and your covered dependents (age 16 and older) unlimited access to a nationwide network of facilities, from gyms and sports facilities to specialty fitness studios.

It offers different plans for different budgets, including a digital-only plan that can help you stay active from the comfort of home. All in-person plans also include online access to fitness videos and live classes.

Enroll by calling the Fitness Program toll-free at **(888) 762-BLUE (2583) (TTY: 711)**, Monday through Friday, 7 a.m. - 7 p.m. CT or by visiting the “My Health” tab in your Blue Access for Members Account.

For more information about the Fitness Program and to learn about additional membership benefits, visit

healthselectoftexas.com/wellness-resources/fitness-program



HEALTHSELECT OF TEXAS

A point-of-service plan available to active employees, non-Medicare-eligible retirees and their eligible dependents who live or work in Texas.

- You must contact BCBSTX to name an in-network PCP. If you haven't named a PCP after your first 60 days on the plan, you will pay out-of-network costs for most services — even if they're from an in-network provider — until an in-network PCP is named.
- Your PCP coordinates your care and manages referrals needed to see specialists.
- Routine preventive care is covered at 100%.
- You will have a copay for in-network office visits.
- You pay nothing for medical and mental health Virtual Visits through MDLIVE and Doctor On Demand.
- There is no deductible for in-network services. For out-of-network services, there is a \$500 per-person/\$1,500 per-family deductible.
- Seeing in-network providers will help keep your health care costs down.

For more information about the HealthSelect of Texas plan or to find care, visit healthselectoftexas.com/medical-benefits/healthselect-plans



HEALTHSELECT OF TEXAS

Benefits	HealthSelect of Texas®	
	In-Network	Out-of-Network
Annual deductible	None	\$500 per individual \$1,500 per family
Out-of-network benefits?		Yes. See below for details.
Balance billing? (Balance billing is when an out-of-network provider charges you the difference between their billed charges and the plan's allowed amount.)		Yes. Balance billing may apply to certain out-of-network services. For more information, see the plan's Master Benefit Plan Document.
Total in-network out-of-pocket maximum (including deductibles, coinsurance and copays) ¹	Jan. 1 – Dec. 31, 2025: \$8,050 per person \$16,100 per family Jan. 1 - Dec. 31, 2026: \$8,300 per person \$16,600 per family	
Out-of-pocket coinsurance maximum	\$2,000 per person	\$7,000 per person
Inpatient copay maximum	\$750 copay max, up to 5 days per hospital stay \$2,250 copay max per calendar year per person	
Primary care provider (PCP) required?	Yes	No
Referrals required?	Yes	No
Allergy treatment	Covered at 100% if administered in a physician's office; 20% coinsurance in any other outpatient location	40% coinsurance after annual deductible is met
Ambulance services (for emergencies)	20% coinsurance	20% coinsurance; annual deductible does not apply
Ambulance services (non-emergencies*)	20% coinsurance	20% coinsurance; annual deductible does not apply
Applied Behavioral Analysis (ABA) treatment*	Coverage is based on place of treatment. • \$25 copay if administered in a mental health provider's office • 20% coinsurance for any other outpatient location, including the home	40% coinsurance after annual deductible is met
Bariatric surgery* Additional eligibility requirements apply. See the MBPD for details.	• Deductible: \$5,000 • Coinsurance: 20% • Lifetime max: \$13,000	Not covered
Chiropractic care	• Without office visit: 20% coinsurance • With office visit: \$40 copay plus 20% coinsurance • Maximum benefits of \$75 per visit and maximum of 30 visits per calendar year	40% coinsurance after annual deductible is met. Maximum benefits of \$75 per visit and maximum of 30 visits per calendar year
Cranial hair prosthetics (wigs)	20% coinsurance; limited to lifetime benefit max of \$1,000. Out-of-network deductible does not apply.	
Diagnostic A1c testing (for participants diagnosed with diabetes)	20% coinsurance	40% coinsurance after annual deductible is met
Diabetes equipment	20% coinsurance	40% coinsurance after annual deductible is met
Diagnostic X-rays and lab tests	20% coinsurance	40% coinsurance after annual deductible is met
Diagnostic mammography	Covered at 100%	40% coinsurance after annual deductible is met
Durable medical equipment (including diabetes equipment) ²	20% coinsurance	40% coinsurance after annual deductible is met
Facility-based providers (radiologists, pathologists and labs, anesthesiologists, emergency room physicians, etc.)	20% coinsurance	Emergencies: 20% coinsurance; annual deductible does not apply. Non-emergencies: 40% coinsurance after annual deductible is met (Network benefits apply to services rendered by an out-of-network provider in a network facility.)
Facility emergency care (non-FSER) and hospital-affiliated freestanding emergency departments	\$150 copay plus 20% coinsurance (If admitted, copay will apply to hospital copay.)	Emergencies: \$150 copay plus 20% coinsurance (If admitted, copay will apply to hospital copay.) Annual deductible does not apply. Non-emergencies: \$150 copay plus 40% coinsurance after annual out-of-network deductible is met.

Effective Sept. 1, 2025, through Aug. 31, 2026

HEALTHSELECT OF TEXAS

Benefits	HealthSelect of Texas®	
	In-Network	Out-of-Network
Freestanding emergency room (FSER) facility	\$150 copay plus 20% coinsurance	Emergencies: \$150 copay plus 20% coinsurance; annual deductible does not apply. Non-emergencies: \$150 copay plus 40% coinsurance after annual out-of-network deductible is met.
Habilitation and rehabilitation services - outpatient therapy (including physical therapy, occupational therapy and speech therapy)	20% coinsurance	40% coinsurance after annual deductible is met
Hearing aids (for covered participants over age 18)	Plan pays up to \$1,000 per ear for any consecutive 36-month period and \$1 per battery. In-network and out-of-network hearing aids are covered at the same benefit level.	
Hearing aids (for participants 18 years of age and younger)	Plan pays 100%; limit of one hearing aid per ear for any consecutive 36-month period and \$1 per battery. In-network and out-of-network hearing aids are covered at the same benefit level.	
High-tech radiology (CT scan, MRI and nuclear medicine)*	\$100 copay plus 20% coinsurance	\$100 copay plus 40% coinsurance after annual deductible is met
Home health care*	20% coinsurance	40% coinsurance after annual deductible is met Maximum 100 visits per calendar year (for out-of-network only)
Inpatient* and outpatient hospice and rehabilitation	20% coinsurance	40% coinsurance after annual deductible is met
Inpatient hospital facility (medical and mental health semi-private room and day's board, and intensive care unit)	• \$150/day copay plus 20% coinsurance • \$750 copay max, up to 5 days per hospital stay • \$2,250 copay max per calendar year per person	• \$150/day copay plus 40% coinsurance after annual deductible is met. • \$750 copay max, up to 5 days per hospital stay • \$2,250 copay max per calendar year per person
Maternity care doctor charges only; inpatient hospital copays will apply	\$25 or \$40 copay for the visit to confirm pregnancy. No cost for subsequent routine prenatal, postnatal visits and obstetrician delivery services.	40% coinsurance after annual deductible is met
Medications and injections administered by a provider (including specially medications obtained through BCBSTX*)	• Physician's office: Covered at 100% after copay (or 100% if no charge is assessed for office visit) • Any other outpatient location: 20% coinsurance. • Preventive vaccines covered at 100%	40% coinsurance after annual deductible is met
Mental health provider office visit	\$25 copay	40% coinsurance after annual deductible is met
Outpatient facility care (includes mental health partial hospitalization/day treatment and extensive outpatient treatment*)	20% coinsurance	40% coinsurance after annual deductible is met
PCP office visit	\$25 copay	40% coinsurance after annual deductible is met
Private duty nursing*	20% coinsurance	40% coinsurance after annual deductible is met Maximum of 96 hours per calendar year
Retail health/convenience care clinic	\$25 copay	40% coinsurance after annual deductible is met
Routine eye exam, one per year per participant	\$40 copay	40% coinsurance after annual deductible is met
Routine preventive care	No cost to participant(s)	40% coinsurance after annual deductible is met
Skilled nursing facility/inpatient rehabilitation facility services*	20% coinsurance	40% coinsurance after annual deductible is met
Specialist physician office visit (non-mental health)	\$40 copay with valid PCP referral on file	40% coinsurance after annual deductible is met
Surgery in a physician's office	20% coinsurance	40% coinsurance after annual deductible is met
Surgery (outpatient) other than in physician's office*	\$100 copay plus 20% coinsurance	\$100 copay plus 40% coinsurance after annual deductible is met
Telemedicine visit	Coverage is based on place of treatment billed. • Provider's office: \$25/\$40 copay for physician's office visit • Any other outpatient telemedicine: 20% coinsurance	40% coinsurance after annual deductible is met
Therapeutic treatments - outpatient	20% coinsurance	40% coinsurance after annual deductible is met
Urgent care clinic	\$50 copay plus 20% coinsurance	40% coinsurance after annual deductible is met
Virtual Visits (medical and mental health)	\$0 copay for Virtual Visits when provided by Doctor On Demand or MDLIVE	Not covered

Effective Sept. 1, 2025, through Aug. 31, 2026

*It is recommended that your provider submit a request to BCBSTX to confirm coverage, limits and medical necessity prior to rendering services.

¹ Includes medical and prescription drug copays, coinsurance and deductibles. Excludes non-network and bariatric services.

² Additional benefits may be available through your HealthSelect PDP benefits. Diabetic supplies such as test strips, lancets and glucometers are available through your HealthSelect PDP benefits and are not covered under the medical plan.

HEALTHSELECT OUT-OF-STATE

Available to active employees, non-Medicare-eligible retirees and their eligible dependents who live or work outside of Texas.

- Benefits are the same as HealthSelect of Texas.
- You do not need a referral to see a specialist.
- You pay nothing for medical and mental health Virtual Visits through **MDLIVE** and **Doctor On Demand**.
- Routine preventive care is covered at 100%.
- You will have a copay for certain services like PCP and specialist office visits.
- There is no deductible for in-network services.
- You are not required to have a PCP on file with BCBSTX; however, having a PCP is important to help manage your overall health.
- Seeing in-network providers will help keep your health care costs down.

If you move outside of Texas, contact ERS to update your address and move to the HealthSelect Out-of-State plan: go to **ers.texas.gov** or call toll-free **(877) 275-4377**.

If you live in Texas but have an eligible dependent living in another state, call a BCBSTX Personal Health Assistant to move your dependent to the HealthSelect Out-of-State plan.

For more information about the HealthSelect Out-of-State plan or to find care, visit

healthselectoftexas.com/medical-benefits/healthselect-plans



HEALTHSELECT OUT-OF-STATE

Benefits	HealthSelect SM Out-of-State	
	In-Network	Out-of-Network
Annual deductible	None	\$500 per individual \$1,500 per family
Out-of-network benefits?		Yes. See below for details.
Balance billing? (Balance billing is when an out-of-network provider charges you the difference between their billed charges and the plan's allowed amount.)		Yes. Balance billing may apply to certain out-of-network services. For more information, see the plan's Master Benefit Plan Document.
Total in-network out-of-pocket maximum (including deductibles, coinsurance and copays) ¹	Jan. 1 – Dec. 31, 2025: \$8,050 per person \$16,100 per family Jan. 1 - Dec. 31, 2026: \$8,300 per person \$16,600 per family	
Out-of-pocket coinsurance maximum	\$2,000 per person	\$7,000 per person
Inpatient copay maximum	\$750 copay max, up to 5 days per hospital stay \$2,250 copay max per calendar year per person	
Primary care provider (PCP) required?	No	No
Referrals required?	No	No
Allergy treatment	Covered at 100% if administered in a physician's office; 20% coinsurance in any other outpatient location	40% coinsurance after annual deductible is met
Ambulance services (for emergencies)	20% coinsurance	20% coinsurance; annual deductible does not apply
Ambulance services (non-emergencies [*])	20% coinsurance	20% coinsurance; annual deductible does not apply
Applied Behavioral Analysis (ABA) treatment [*]	Coverage is based on place of treatment. • \$25 copay if administered in a mental health provider's office • 20% coinsurance for any other outpatient location, including the home	40% coinsurance after annual deductible is met
Bariatric surgery [*] Additional eligibility requirements apply. See the MBPD for details.	• Deductible: \$5,000 • Coinsurance: 20% • Lifetime max: \$13,000	Not covered
Chiropractic care	• Without office visit: 20% coinsurance • With office visit: \$40 copay plus 20% coinsurance • Maximum benefits of \$75 per visit and maximum of 30 visits per calendar year	40% coinsurance after annual deductible is met. Maximum benefits of \$75 per visit and maximum of 30 visits per calendar year
Cranial hair prosthetics (wigs)	20% coinsurance; limited to lifetime benefit max of \$1,000. Out-of-network deductible does not apply.	
Diagnostic A1c testing (for participants diagnosed with diabetes)	20% coinsurance	40% coinsurance after annual deductible is met
Diabetes equipment	20% coinsurance	40% coinsurance after annual deductible is met
Diagnostic X-rays and lab tests	20% coinsurance	40% coinsurance after annual deductible is met
Diagnostic mammography	Covered at 100%	40% coinsurance after annual deductible is met
Durable medical equipment (including diabetes equipment) ²	20% coinsurance	40% coinsurance after annual deductible is met
Facility-based providers (radiologists, pathologists and labs, anesthesiologists, emergency room physicians, etc.)	20% coinsurance	Emergencies: 20% coinsurance; annual deductible does not apply. Non-emergencies: 40% coinsurance after annual deductible is met (Network benefits apply to services rendered by an out-of-network provider in a network facility.)
Facility emergency care (non-FSER) and hospital-affiliated freestanding emergency departments	\$150 copay plus 20% coinsurance (If admitted, copay will apply to hospital copay.)	Emergencies: \$150 copay plus 20% coinsurance (If admitted, copay will apply to hospital copay.) Annual deductible does not apply. Non-emergencies: \$150 copay plus 40% coinsurance after annual out-of-network deductible is met.

Effective Sept. 1, 2025, through Aug. 31, 2026

HEALTHSELECT OUT-OF-STATE

Benefits	HealthSelect SM Out-of-State	
	In-Network	Out-of-Network
Freestanding emergency room (FSER) facility	\$150 copay plus 20% coinsurance	Emergencies: \$150 copay plus 20% coinsurance; annual deductible does not apply. Non-emergencies: \$150 copay plus 40% coinsurance after annual out-of-network deductible is met.
Habilitation and rehabilitation services - outpatient therapy (including physical therapy, occupational therapy and speech therapy)	20% coinsurance	40% coinsurance after annual deductible is met
Hearing aids (for covered participants over age 18)	Plan pays up to \$1,000 per ear for any consecutive 36-month period and \$1 per battery. In-network and out-of-network hearing aids are covered at the same benefit level.	
Hearing aids (for participants 18 years of age and younger)	Plan pays 100%; limit of one hearing aid per ear for any consecutive 36-month period and \$1 per battery. In-network and out-of-network hearing aids are covered at the same benefit level.	
High-tech radiology (CT scan, MRI and nuclear medicine) [*]	\$100 copay plus 20% coinsurance	\$100 copay plus 40% coinsurance after annual deductible is met
Home health care [*]	20% coinsurance	40% coinsurance after annual deductible is met Maximum 100 visits per calendar year (for out-of-network only)
Inpatient [*] and outpatient hospice and rehabilitation	20% coinsurance	40% coinsurance after annual deductible is met
Inpatient hospital facility [*] (medical and mental health semi-private room and day's board, and intensive care unit)	• \$150/day copay plus 20% coinsurance • \$750 copay max, up to 5 days per hospital stay • \$2,250 copay max per calendar year per person	• \$150/day copay plus 40% coinsurance after annual deductible is met. • \$750 copay max, up to 5 days per hospital stay • \$2,250 copay max per calendar year per person
Maternity care doctor charges only; inpatient hospital copays will apply	\$25 or \$40 copay for the visit to confirm pregnancy. No cost for subsequent routine prenatal, postnatal visits and obstetrician delivery services.	40% coinsurance after annual deductible is met
Medications and injections administered by a provider (including specially medications obtained through BCBSTX [*])	• Physician's office: Covered at 100% after copay (or 100% if no charge is assessed for office visit) • Any other outpatient location: 20% coinsurance. • Preventive vaccines covered at 100%	40% coinsurance after annual deductible is met
Mental health provider office visit	\$25 copay	40% coinsurance after annual deductible is met
Outpatient facility care (includes mental health partial hospitalization/day treatment and extensive outpatient treatment [*])	20% coinsurance	40% coinsurance after annual deductible is met
PCP office visit	\$25 copay	40% coinsurance after annual deductible is met
Private duty nursing [*]	20% coinsurance	40% coinsurance after annual deductible is met Maximum of 96 hours per calendar year
Retail health/convenience care clinic	\$25 copay	40% coinsurance after annual deductible is met
Routine eye exam, one per year per participant	\$40 copay	40% coinsurance after annual deductible is met
Routine preventive care	No cost to participant(s)	40% coinsurance after annual deductible is met
Skilled nursing facility/inpatient rehabilitation facility services [*]	20% coinsurance	40% coinsurance after annual deductible is met
Specialist physician office visit (non-mental health)	\$40 copay with valid PCP referral on file	40% coinsurance after annual deductible is met
Surgery in a physician's office	20% coinsurance	40% coinsurance after annual deductible is met
Surgery (outpatient) other than in physician's office [*]	\$100 copay plus 20% coinsurance	\$100 copay plus 40% coinsurance after annual deductible is met
Telemedicine visit	Coverage is based on place of treatment billed. • Provider's office: \$25/\$40 copay for physician's office visit • Any other outpatient telemedicine: 20% coinsurance	40% coinsurance after annual deductible is met
Therapeutic treatments - outpatient	20% coinsurance	40% coinsurance after annual deductible is met
Urgent care clinic	\$50 copay plus 20% coinsurance	40% coinsurance after annual deductible is met
Virtual Visits (medical and mental health)	\$0 copay for Virtual Visits when provided by Doctor On Demand or MDLIVE	Not covered

Effective Sept. 1, 2025, through Aug. 31, 2026

^{*}It is recommended that your provider submit a request to BCBSTX to confirm coverage, limits and medical necessity prior to rendering services.

¹ Includes medical and prescription drug copays, coinsurance and deductibles. Excludes non-network and bariatric services.

² Additional benefits may be available through your HealthSelect PDP benefits. Diabetic supplies such as test strips, lancets and glucometers are available through your HealthSelect PDP benefits and are not covered under the medical plan.

CONSUMER DIRECTED HEALTHSELECT

A high-deductible health plan available to active employees and non-Medicare-eligible retirees and their eligible dependents.

- This plan is a high-deductible health plan which may be paired with a health savings account (HSA).
- You pay the full cost for most of your health care and prescriptions (except preventive care) until you meet the annual deductible.
- You have access to the same provider network as HealthSelect of Texas participants.
- You are not required to have a PCP on file with BCBSTX; however, having a PCP is important to managing your overall health.
- You do not need a referral to see a specialist.
- The monthly premium for dependent coverage is lower than HealthSelect of Texas.
- If you are enrolled in Medicare, you are not eligible for this plan.

If you see a provider outside the plan’s network, there is a \$4,200 per person/\$8,400 per family deductible.

Be ready for out-of-pocket costs with an HSA

- You can use your HSA to pay for qualified medical expenses, including your deductible and coinsurance.
- The State of Texas will add pre-tax dollars to your HSA account each month: \$45 per month (\$540 per year) for individual coverage and \$90 per month (\$1,080 per year) for family coverage.
- If you are an active employee, you can make tax-free contributions to your HSA through payroll deductions or independently.
- You cannot make payroll deductions if you are retired, but you can deposit money into your HSA on your own.
- HSAs are portable. If you change to a different health plan or change employers, the money in your HSA stays with you.
- Your unused HSA balance will carry over from one year to the next, so you won’t lose money in your account if you don’t use all the funds by the end of the year.

Important Information about HSAs:

HSA contributions and limits may change from year to year. They may also change based on eligibility requirements and the participant’s age. The IRS sets the maximums for HSA contributions, which include both pre-tax and post-tax contributions to an HSA. HSAs have tax and legal ramifications.

For more information about the Consumer Directed HealthSelect plan and HSAs or to find care, visit

healthselectoftexas.com/consumer-directed-healthselect



CONSUMER DIRECTED HEALTHSELECT

Benefits	Consumer Directed HealthSelect SM High-deductible Health Plan	
	In-Network	Out-of-Network
Annual deductible	\$2,100 per individual, \$4,200 per family To help cover part of the deductible, the State contributes to an eligible participant's health savings account: \$540/year for an individual, \$1,080/year for a family	\$4,200 per individual, \$8,400 per family To help cover part of the deductible, the State contributes to an eligible participant's health savings account: \$540/year for an individual, \$1,080/year for a family
Out-of-network benefits?		Yes. See below for details.
Balance billing? (Balance billing is when an out-of-network provider charges you the difference between their billed charges and the plan's allowed amount.)		Yes. Balance billing may apply to certain out-of-network services. For more information, see the plan's Master Benefit Plan Document.
Total in-network out-of-pocket maximum (including deductibles, coinsurance and copays) ¹	Jan. 1 – Dec. 31, 2025: \$8,050 per person \$16,100 per family Jan.1 - Dec.31, 2026: \$8,300 per person \$16,600 per family	
Out-of-pocket coinsurance maximum	None	None
Inpatient copay maximum	None	None
Primary care provider (PCP) required?	No	No
Referrals required?	No	No
Allergy treatment	20% coinsurance after annual deductible is met	40% coinsurance after annual deductible is met
Ambulance services (for emergencies)	20% coinsurance after annual deductible is met	20% coinsurance after annual in-network deductible is met
Ambulance services (non-emergencies [*])	20% coinsurance after annual deductible is met	40% coinsurance after annual deductible is met
Applied Behavioral Analysis (ABA) treatment [*]	20% coinsurance after annual deductible is met	40% coinsurance after annual deductible is met
Bariatric surgery [*] Additional eligibility requirements apply. See the MBPD for details.	Not covered	Not covered
Chiropractic care	20% coinsurance after annual deductible is met. Maximum benefits of \$75 per visit and maximum of 30 visits per calendar year	40% coinsurance after annual deductible is met. Maximum benefits of \$75 per visit and maximum of 30 visits per calendar year
Cranial hair prosthetics (wigs)	20% coinsurance after annual deductible is met; limited to lifetime benefit max of \$1,000.	
Diagnostic A1c testing (for participants diagnosed with diabetes)	20% coinsurance; deductible does not apply	40% coinsurance after annual deductible is met
Diabetes equipment	20% coinsurance after annual deductible is met	40% coinsurance after annual deductible is met
Diagnostic X-rays and lab tests	20% coinsurance after annual deductible is met	40% coinsurance after annual deductible is met
Diagnostic mammography	Covered at 100%; subsequent scans after breast cancer is established are covered at 100% after annual deductible is met	40% coinsurance after annual deductible is met
Durable medical equipment (including diabetes equipment) ²	20% coinsurance after annual deductible is met	40% coinsurance after annual deductible is met
Facility-based providers (radiologists, pathologists and labs, anesthesiologists, emergency room physicians, etc.)	20% coinsurance after annual deductible is met	Emergencies: 20% coinsurance after annual in-network deductible is met. Non-emergencies: 40% coinsurance after annual out-of-network deductible is met. (Network benefits apply to services rendered by an out-of-network provider in a network facility.)
Facility emergency care (non-FSER) and hospital-affiliated freestanding emergency departments	20% coinsurance after annual deductible is met	Emergencies: 20% coinsurance after annual in-network deductible is met. Non-emergencies: 40% coinsurance after annual out-of-network deductible is met.

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CONSUMER DIRECTED HEALTHSELECT

Benefits	Consumer Directed HealthSelect SM High-deductible Health Plan	
	In-Network	Out-of-Network
Freestanding emergency room (FSER) facility	20% coinsurance after annual deductible is met	Emergencies: 20% coinsurance after annual in-network deductible is met. Non-emergencies: 40% coinsurance after annual out-of-network deductible is met.
Habilitation and rehabilitation services - outpatient therapy (including physical therapy, occupational therapy and speech therapy)	20% coinsurance after annual deductible is met	40% coinsurance after annual deductible is met
Hearing aids (for covered participants over age 18)	20% coinsurance after annual in-network deductible is met. Plan pays up to \$1,000 per ear for any consecutive 36-month period and \$1 per battery. In-network and out-of-network hearing aids are covered at the same benefit level.	
Hearing aids (for participants 18 years of age and younger)	20% coinsurance after annual in-network deductible is met; limit of one hearing aid per ear per any consecutive 36-month period and \$1 per battery. In-network and out-of-network hearing aids are covered at the same benefit level.	
High-tech radiology (CT scan, MRI and nuclear medicine)*	20% coinsurance after annual deductible is met	40% coinsurance after annual deductible is met
Home health care [*]	20% coinsurance after annual deductible is met	40% coinsurance after annual deductible is met. Maximum 100 visits per calendar year
Inpatient [*] and outpatient hospice and rehabilitation	20% coinsurance after annual deductible is met	40% coinsurance after annual deductible is met
Inpatient hospital facility [*] (medical and mental health semi-private room and day's board, and intensive care unit)	20% coinsurance after annual deductible is met	40% coinsurance after annual deductible is met
Maternity care doctor charges only; inpatient hospital copays will apply	20% coinsurance after annual deductible is met for the visit to confirm pregnancy. No cost for subsequent routine prenatal, postnatal visits and obstetrician delivery services.	40% coinsurance after annual deductible is met
Medications and injections administered by a provider (including specialty medications obtained through BCBSTX [*])	20% coinsurance after annual deductible is met Preventive vaccines covered at 100%	40% coinsurance after annual deductible is met
Mental health provider office visit	20% coinsurance after annual deductible is met	40% coinsurance after annual deductible is met
Outpatient facility care (includes mental health partial hospitalization/day treatment and extensive outpatient treatment [*])	20% coinsurance after annual deductible is met	40% coinsurance after annual deductible is met
PCP office visit	20% coinsurance after annual deductible is met	40% coinsurance after annual deductible is met
Private duty nursing [*]	20% coinsurance after annual deductible is met	40% coinsurance after annual deductible is met Maximum of 96 hours per calendar year
Retail health/convenience care clinic	20% coinsurance after annual deductible is met	40% coinsurance after annual deductible is met
Routine eye exam, one per year per participant	20% coinsurance after annual deductible is met	40% coinsurance after annual deductible is met
Routine preventive care	No cost to participant(s)	40% coinsurance after annual deductible is met
Skilled nursing facility/inpatient rehabilitation facility services [*]	20% coinsurance after annual deductible is met	40% coinsurance after annual deductible is met
Specialist physician office visit (non-mental health)	20% coinsurance after annual deductible is met	40% coinsurance after annual deductible is met
Surgery in a physician's office	20% coinsurance after annual deductible is met	40% coinsurance after annual deductible is met
Surgery (outpatient) other than in physician's office [*]	20% coinsurance after annual deductible is met	40% coinsurance after annual deductible is met
Telemedicine visit	20% coinsurance after annual deductible is met	40% coinsurance after annual deductible is met
Therapeutic treatments - outpatient	20% coinsurance after annual deductible is met	40% coinsurance after annual deductible is met
Urgent care clinic	20% coinsurance after annual deductible is met	40% coinsurance after annual deductible is met
Virtual Visits (medical and mental health)	20% coinsurance after annual deductible is met for Virtual Visits when provided by Doctor On Demand or MDLIVE	Not covered

Effective Sept. 1, 2025, through Aug. 31, 2026

*It is recommended that your provider submit a request to BCBSTX to confirm coverage, limits and medical necessity prior to rendering services.

¹ Includes medical and prescription drug copays, coinsurance and deductibles. Excludes non-network and bariatric services.

² Additional benefits may be available through your HealthSelect PDP benefits. Diabetic supplies such as test strips, lancets and glucometers are available through your HealthSelect PDP benefits and are not covered under the medical plan.

HEALTHSELECT SECONDARY

A PPO plan available to retirees and their eligible dependents enrolled in Medicare, return to work retirees (unless they choose active coverage) and active employees with an address on file with ERS that is outside the U.S.

- Plan benefits coordinate with Medicare. Usually, HealthSelect Secondary pays for services only after Medicare has paid first.
- If you are required to pay a portion of the cost, you need to meet a deductible of \$200 per person/\$600 per family before the plan begins to pay for services (other than preventive care).
- Medicare and HealthSelect Secondary deductibles run concurrently.
- Preventive services, like annual checkups and preventive vaccinations, are covered at no cost to you when you visit a doctor that accepts Medicare, even if you haven't met the deductible.
- You are not required to have a PCP on file with BCBSTX; however, having a PCP is important to help manage your overall health.
- You do not need a referral to see a specialist.
- Seeing in-network providers who accept Medicare will help keep your health care costs down.

It's important to know how HealthSelect Secondary coverage works with Medicare.

If you are retired from the State of Texas and are eligible for Medicare (due either to your age or a disability), you should enroll in Medicare Part A and Medicare Part B. If you do not qualify for free Part A, send BCBSTX a copy of the Social Security Administration documentation showing that you do not qualify for free Part A. If you turned 65 and retired prior to Sept. 1, 1992, you are not required to purchase Part B.

If you do not have Medicare Part A and Medicare Part B coverage, you will have to pay the charges that Medicare would have paid had you been enrolled. You and family members with HealthSelect may have different coverage, depending on their age and Medicare eligibility.

1. If your spouse is an active employee, he or she could cover you (and pay the "you and spouse" premium) on his or her plan.

OR

2. Medicare will become the primary benefit plan for you, and HealthSelect will continue to be the primary plan for your spouse.

This is true until your spouse turns 65 and/or becomes eligible for Medicare.
Your prescription benefits are managed separately. Go to **healthselectoftexas.com** and click "Prescription Drug Benefits" to access information about your prescription drug benefits.

For more information about the HealthSelect Secondary plan or to find care, visit

healthselectoftexas.com/medical-benefits/healthselect-plans



HEALTHSELECT SECONDARY

Benefits	HealthSelect SM Secondary In-Network and Out-of-Network
Annual deductible	\$200 per individual, \$600 per family You must meet both your Medicare and your HealthSelect Secondary deductible(s) before this plan pays for covered services. The two deductibles run concurrently.
Out-of-network coverage	Yes. Most services are covered at the same benefit levels as long as the provider accepts Medicare and this plan. See below for details.
Balance billing <small>(when an out-of-network provider charges you the difference between their billed charges and amount your plan allows)</small>	Yes. Balance billing may apply to certain out-of-network services. When a service is not covered by Medicare or your Medicare benefits are exhausted, you could be balance-billed.
Total in-network out-of-pocket maximum <small>(including deductibles, coinsurance and copays)</small>	Jan. 1 – Dec. 31, 2024: \$7,500 per person; \$15,000 per family Jan. 1 – Dec. 31, 2025: \$8,050 per person; \$16,100 per family
Out-of-pocket coinsurance maximum	\$3,000 per person; Resets each calendar
Inpatient copay maximum	None
Primary care provider (PCP) required	No
Referrals required?	No
Allergy treatment ¹	\$0 copay / 30% coinsurance
Ambulance transportation ¹ <small>(for emergencies)</small>	\$0 copay / 30% coinsurance
Bariatric surgery	Not covered
Chiropractic care ¹	\$0 copay / 30% coinsurance; Maximum benefits of \$75 per visit and maximum of 30 visits per calendar year
Diabetes equipment ¹	\$0 copay / 30% coinsurance; Some supplies may be covered under the pharmacy plan benefits at \$0 cost to you.
Diagnostic X-rays and lab tests ¹	\$0 copay / 30% coinsurance
Diagnostic mammography	In-network: No cost to participant(s) Out-of-network: Balance billing may apply
Durable medical equipment ¹ <small>(including diabetes equipment)</small>	\$0 copay / 30% coinsurance
Eye exam - routine	\$0 copay / 30% coinsurance; limited to one exam per calendar year
Facility-based providers ¹ <small>(radiologists, pathologists and labs, anesthesiologists, emergency room physicians etc.)</small>	\$0 copay / 30% coinsurance
Facility emergency care and hospital-affiliated freestanding emergency departments <small>(not freestanding emergency room facilities)</small>	\$0 copay / 30% coinsurance
Freestanding emergency room (FSER) facility ¹	\$0 copay / 30% coinsurance
Habilitation and rehabilitation services - outpatient therapy ¹ <small>(including physical therapy, occupational therapy and speech therapy)</small>	\$0 copay / 30% coinsurance
Hearing aids requiring a prescription <small>(for covered participants over age 18)</small>	\$0 copay; Up to \$1,000 per ear for any consecutive 36-month period and \$1 per battery. Annual HealthSelect Secondary deductible does not apply. (A valid prescription for the hearing aid(s) must be submitted with your claim.)
Hearing test - routine	30% coinsurance
High-tech radiology ¹ <small>(CT scan, MRI and nuclear medicine)</small>	\$0 copay / 30% coinsurance
Home health care ¹	\$0 copay / 30% coinsurance for home infusion therapy. Plan pays 100% for all other home health care services. Maximum of 100 visits per calendar year when out-of-network providers are used.
Hospice care ¹	\$0 copay / 30% coinsurance; Annual HealthSelect deductible does not apply.
Inpatient hospital facility ¹ <small>(semi-private room and day's board, and intensive care unit)</small>	\$0 copay ² / 30% coinsurance

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HEALTHSELECT SECONDARY

Benefits	HealthSelect SM Secondary In-Network and Out-of-Network
Medications and injections administered by a provider ¹	\$0 copay / 30% coinsurance Preventive vaccines are covered at 100%*
Office surgery and diagnostic procedures ¹	\$0 copay / 30% coinsurance
PCP office visit ¹	\$0 copay / 30% coinsurance
Preventive Services* <small>(physical, screening mammogram, well woman exam, prostate cancer screening, etc.)</small>	In-network: No cost to participant(s)* Out-of-network: Balance billing may apply.
Private duty nursing ¹	30% coinsurance; Unlimited hours
Retail health/convenience care clinic ¹	\$0 copay / 30% coinsurance
Skilled nursing facility (SNF)/inpatient rehabilitation facility services ¹	No cost to participant(s); Annual HealthSelect deductible does not apply
Specialist physician office visit	\$0 copay / 30% coinsurance
Surgery (outpatient) other than in physician's office ¹	\$0 copay / 30% coinsurance
Telemedicine visit ¹	\$0 copay / 30% coinsurance
Therapeutic treatments - outpatient ¹	\$0 copay / 30% coinsurance
Urgent care clinic ¹	\$0 copay / 30% coinsurance
Virtual Visits (medical)	Doctor on Demand or MDLIVE covered at no cost to participant(s). Other providers not covered.
Mental Health Benefits – Member's Share of Costs (Benefits apply to all covered mental health and behavioral health services, including serious mental illness treatment, substance abuse treatment, autism spectrum disorder services, etc.)	
Benefits	HealthSelect SM Secondary In-Network and Out-of-Network
Inpatient hospital mental health stay ¹	\$0 copay ² / 30% coinsurance
Mental health telemedicine ¹	\$0 copay / 30% coinsurance
Outpatient facility care ¹ <small>(partial hospitalization/day treatment and extensive outpatient treatment)</small>	\$0 copay / 30% coinsurance
Outpatient physician or mental health provider office visit ¹	\$0 copay / 30% coinsurance
Virtual Visits (mental health)	Doctor on Demand or MDLIVE covered at no cost to participant(s). Other providers not covered.

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*It is recommended that your provider submit a request to BCBSTX to confirm coverage, limits and medical necessity prior to rendering services.

¹ Includes medical and prescription drug copays, coinsurance and deductibles. Excludes non-network and bariatric services.

² Additional benefits may be available through your HealthSelect PDP benefits. Diabetic supplies such as test strips, lancets and glucometers are available through your HealthSelect PDP benefits and are not covered under the medical plan.

NON-DISCRIMINATION POLICY

<p>Health Care Coverage Is Important For Everyone</p> <p>We do not discriminate on the basis of race, color, national origin (including limited English knowledge and first language), age, disability, or sex (as understood in the applicable regulation). We provide people with disabilities with reasonable modifications and free communication aids to allow for effective communication with us. We also provide free language assistance services to people whose first language is not English.</p>													
<p>To receive reasonable modifications, communication aids or language assistance free of charge, please call us at 800-252-8039.</p>													
<p>If you believe we have failed to provide a service, or think we have discriminated in another way, you can file a grievance with:</p> <table><tr><td>Office of Civil Rights Coordinator</td><td>Phone: 855-664-7270 (voicemail)</td></tr><tr><td>Attn: Office of Civil Rights Coordinator</td><td>TTY/TDD: 855-661-6965</td></tr><tr><td>300 E. Randolph St., 35th Floor</td><td>Fax: 855-661-6960</td></tr><tr><td>Chicago, IL 60601</td><td>Email: civilrightscoordinator@bcbsil.com</td></tr></table>		Office of Civil Rights Coordinator	Phone: 855-664-7270 (voicemail)	Attn: Office of Civil Rights Coordinator	TTY/TDD: 855-661-6965	300 E. Randolph St., 35 th Floor	Fax: 855-661-6960	Chicago, IL 60601	Email: civilrightscoordinator@bcbsil.com				
Office of Civil Rights Coordinator	Phone: 855-664-7270 (voicemail)												
Attn: Office of Civil Rights Coordinator	TTY/TDD: 855-661-6965												
300 E. Randolph St., 35 th Floor	Fax: 855-661-6960												
Chicago, IL 60601	Email: civilrightscoordinator@bcbsil.com												
<p>You can file a grievance by mail, fax or email. If you need help filing a grievance, please call the toll-free phone number listed on the back of your ID card (TTY: 711).</p>													
<p>You may file a civil rights complaint with the US Department of Health and Human Services, Office for Civil Rights, at:</p> <table><tr><td>Centralized Case Management Operations</td><td>Phone: 800-368-1019</td></tr><tr><td>US Dept of Health & Human Services</td><td>TTY/TDD: 800-537-7697</td></tr><tr><td>200 Independence Avenue SW</td><td>Complaint Portal:</td></tr><tr><td>Room 509F, HHH Building</td><td>ocrportal.hhs.gov/ocr/smartscreen/main.jsf</td></tr><tr><td>Washington, DC 20201</td><td>Complaint Forms:</td></tr><tr><td>Email: OCRComplaint@hhs.gov</td><td>hhs.gov/civil-rights/filing-a-complaint/index.html</td></tr></table>		Centralized Case Management Operations	Phone: 800-368-1019	US Dept of Health & Human Services	TTY/TDD: 800-537-7697	200 Independence Avenue SW	Complaint Portal:	Room 509F, HHH Building	ocrportal.hhs.gov/ocr/smartscreen/main.jsf	Washington, DC 20201	Complaint Forms:	Email: OCRComplaint@hhs.gov	hhs.gov/civil-rights/filing-a-complaint/index.html
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This notice is available on our website at healthselect.bcbstx.com/important-info/non-discrimination-notice

DISCLOSURES

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.

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Learn to Live provides educational behavioral health programs. Members considering further medical treatment should consult with a physician. Learn to Live, Inc. is an independent company that provides online behavioral health programs and tools for members with coverage through Blue Cross and Blue Shield of Texas.

Hello Heart is an independent company that has contracted with Blue Cross and Blue Shield of Texas to provide online tools and cardiovascular health support programs for members with coverage through BCBSTX.

Hinge Health is an independent company that has contracted with BCBSTX to provide an online musculoskeletal program for members with coverage through BCBSTX. Hello Heart is an independent company that has contracted with BCBSTX to provide online tools and cardiovascular health support programs for members with coverage through BCBSTX.

Omada is an independent company that has contracted with Blue Cross and Blue Shield of Texas to provide diabetes management for members with coverage through BCBSTX.

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

BCBSTX makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

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



CONTACT US

We're Here to Help

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

You can also communicate via secure chat Monday - Friday, 8 a.m. - 5 p.m. CT. Secure messaging is available 24 hours a day, and you will receive an email response in one to two days. Secure chat and secure messaging are available once you are logged in to Blue Access for Members.

Text **BCBSTXAPP** to **33633** to get a download link. Standard messaging rates apply.

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