

# CONNECT with your HEALTH



## CONSUMER DIRECTED HEALTHSELECT<sup>SM</sup> 2021 SUMMER ENROLLMENT

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

HealthSelect<sup>SM</sup>  
of Texas

CONSUMER DIRECTED  
HealthSelect<sup>SM</sup>



BlueCross BlueShield  
of Texas

# Plan Updates

- Current HMO participants can enroll in Consumer Directed HealthSelect
- Hemoglobin A1C lab test
- Change to out-of-pocket maximums
  - \$7,000 for Individual
  - \$14,000 for Family

# Consumer Directed HealthSelect<sup>SM</sup>

- High-deductible health plan
- In-network preventive care covered at 100%
- Primary care provider not required
- Pre-tax contributions to a health savings account (HSA) for qualified covered expenses:
  - For individuals: \$45 month/\$540 annual
  - For families: \$90 month/\$1,080 annual

Annual Deductible	In-Network	Out-of-Network
Individual	\$2,100	\$4,200
Family	\$4,200	\$8,400



**1. SHOP**



**2. GO**



**3. EARN**

# Glossary of Terms: A Participant's Journey (1 of 3)

## Primary Care Provider (PCP)

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

## 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.

## 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.

## Health Savings Account (HSA)

A debit card spending account with pre-tax employer contributions and the ability for members to save tax-free. Funds can be used for eligible health expenses defined by the IRS.

# Glossary of Terms: A Participant's Journey (2 of 3)

## Provider Finder<sup>®</sup>

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.

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

## Limited Purpose Flexible Spending Account

An account with funds specifically for covering eligible dental and vision services, as defined by the IRS.

## BCBSTX app

Mobile app that gives 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.

## 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.

## 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  
within three business days

# 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™ 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.

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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™

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