



# Healthy You Healthy Texas

## Consumer Directed HealthSelect<sup>SM</sup> 2024 Summer Enrollment

The 2025 plan year begins  
Sept. 1, 2024, and runs  
through Aug. 31, 2025  
[healthselectoftexas.com](http://healthselectoftexas.com)



# Plan Updates

## Change to out-of-pocket maximums

- \$8,050 per person
  - Increase from \$7,500
- \$16,100 per family
  - Increase from \$15,000







# New Condition Management Programs

Available Sept. 1

- Hello Heart – Cardiovascular health
- Hinge Health – Musculoskeletal care
- Learn to Live – Mental health



# 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



# HealthSelect ShoppERS<sup>SM</sup>



**1. SHOP**



**2. GO**



**3. EARN**





# Wellness Resources

- Well onTarget®: Online portal to access wellness programs and take the Health Assessment
- Blue Points<sup>SM</sup>: Get rewarded for healthy activities
  - Fitness gear
  - Wearables
- Fitness Program: Nationwide network of fitness centers
  - Starting at \$19 (plus tax) a month
  - \$10 a month for digital content
- Weight & lifestyle management programs:
  - Wondr®
  - Real Appeal®







# Glossary of Terms

## Primary Care Provider (PCP)

Your first stop for medical services unless you have an emergency.

## In-Network

Doctors, hospitals and other health care professionals that are part of a “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.

## Coinsurance

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





# Glossary of Terms

## Health Savings Account (HSA)

A savings 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.

## Out-of-Pocket Maximum

The most you are required to pay each calendar year for in-network prescription drug and medical benefits including deductibles, copays and coinsurance.

## Limited Purpose Flexible Spending Account

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

## Virtual Visits

Medical and mental health Virtual Visits allow you to connect with a medical doctor or licensed mental health professional via online video or by telephone.





# BCBSTX Personal Health Assistants

For questions and help with:

- Selecting a PCP
- Benefits, prior authorizations and referrals
- Costs estimates, finding 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

# For Additional Assistance

# ERS

EMPLOYEES  RETIREMENT  
SYSTEM OF TEXAS

**Employees Retirement  
System of Texas**

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





# 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

Hello Heart is an independent company that has contracted with Blue Cross and Blue Shield of Texas to provide online tools and programs for cardiovascular health support. Blue Cross and Blue Shield of Texas is not the administrator of pharmacy benefits.

Hinge Health is an independent company that has contracted with Blue Cross and Blue Shield of Texas to provide an online musculoskeletal program for members with coverage through BCBSTX.

Learn To Live, Inc. is an independent company that has contracted with Blue Cross and Blue Shield of Texas to provide online tools and programs for behavioral health support.

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 Consumer Directed HealthSelect 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.

Wondr and Real Appeal are independent companies that provide wellness services for HealthSelect of Texas and Consumer Directed HealthSelect. They are solely responsible for the products and services that they provide. Your acceptance is not guaranteed

Blue Cross and Blue Shield of Texas is not the administrator of pharmacy benefits.



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

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