

Benefits that work for you

Smart choices today for a
healthier tomorrow

Consumer Directed HealthSelectSM 2026 Summer Enrollment

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

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

CONSUMER DIRECTED
HealthSelect



BlueCross BlueShield
of Texas

Plan Updates

Change to out-of-pocket maximums

- \$8,300 per person
 - Increase from \$8,050
- \$16,600 per family
 - Increase from \$16,100



New Condition Management Program

- **Omada® for Diabetes**

Manage diabetes with one-on-one personal coaching and tools to make long-lasting health changes.

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
- Smart scale (if clinically eligible)



Available now!
Apply today at:



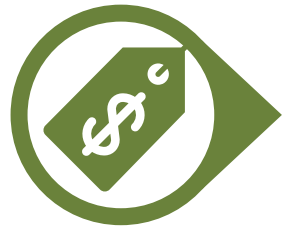
go.omadahealth.com/healthselect



Consumer Directed HealthSelectSM

- 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

Scan the QR code
to learn more.



Wellness Resources

- **Buena Vida:** Online program that can help you take control of your well-being and achieve what matters most to you with easy-to-use tools that you can access from one convenient place.
- **Fitness Program:** Nationwide network of fitness centers
 - Starting at \$19 (plus tax) a month
 - \$10 a month for digital content
- **Lifestyle and Weight management programs:**
 - Wondr®
 - Real Appeal®



Scan the QR code to learn more.



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:

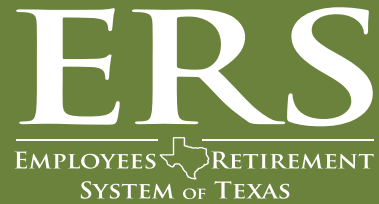
- Selecting a PCP
- Benefits and referrals
- Costs estimates, finding in-network providers and scheduling appointments
- How-tos and resources

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



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

Questions

If your question is not answered today, email

BCBSTXSupport_ERSTeam@bcbstx.com

A BCBSTX representative will respond to your email
within three business days

Disclosures

WebMD is an independent company that administers the Buena Vida program. WebMD contracts directly with Employees Retirement System of Texas to provide employee health and wellness programs. They do not offer Blue Cross and Blue Shield of Texas products or services and are solely responsible for the products and services they provide. BCBSTX makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

Omada is an independent company that has contracted with Blue Cross and Blue Shield of Texas to provide chronic disease prevention solutions for members with coverage through BCBSTX.

The no cost CGM excludes Medicare, Medicaid, and other government payers. The Abbott FreeStyle Libre 14 day system is available to eligible participants with a valid prescription and compatible smartphone. Setup is required for continuous glucose monitoring. The circular shape of the sensor housing, FreeStyle, Libre, and related brand marks are marks of Abbott. FreeStyle Libre 14 day system: Failure to use FreeStyle Libre 14 day system as instructed in labeling may result in missing a severe low or high glucose event and/or making a treatment decision, resulting in injury. If readings do not match symptoms or expectations, use a finger stick value from a blood glucose meter for treatment decisions. Seek medical attention when appropriate or contact Abbott at 855-632-8658 or FreeStyleLibre.us for safety info.

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.

Disclosures

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.

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