



# Here for your health

Every step of the way

## Consumer Directed HealthSelect<sup>SM</sup> 2026 Summer Enrollment

The 2027 plan year begins  
Sept. 1, 2026, and runs  
through Aug. 31, 2027  
[healthselectoftexas.com](https://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

HealthSelect<sup>SM</sup>  
of Texas



BlueCross BlueShield  
of Texas



# Plan Updates

## Change to out-of-pocket maximums

- \$8,500 per person
  - Increase from \$8,300
- \$17,000 per family
  - Increase from \$16,600



# 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**

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.



# Where to go for care

<b>24/7 Nurseline</b> No additional cost	<b>Available 24 hours a day, seven days a week</b> Answers to health questions, general health advice and guidance on where to go for care
<b>Medical Virtual Visits \$</b>	<b>Available 24 hours a day, seven days a week</b> Non-emergency care for symptoms including allergies, colds, sore throat, headache, rash and more
<b>Doctor's Office \$</b>	<b>Office hours vary</b> Checkups, shots, colds, flu, minor injuries and more
<b>Retail Health Clinic \$\$</b>	<b>Based on retail store hours</b> Located in stores and pharmacies to provide treatment for minor medical problems including headaches, stomach pains, animal bites, sinus infections and more
<b>Urgent Care Center \$\$\$</b>	<b>Generally open daytime, evenings, weekends and holidays</b> Immediate, non-emergency care for symptoms including back pain, vomiting, diarrhea and more
<b>You should use the emergency room (ER) only for true medical emergencies. If you are experiencing a true emergency, call 911 or seek help from a doctor or hospital immediately.</b>	
<b>Hospital ER \$\$\$\$</b>	<b>Open 24 hours a day, seven days a week</b> For life-threatening or disabling symptoms including chest pain, bleeding, broken bones, trouble breathing and more
<b>Freestanding ER \$\$\$\$\$</b>	<b>Open 24 hours a day, seven days a week</b> For life-threatening or disabling conditions when a hospital ER is not available. Often freestanding ERs are out of network. If you receive care from an out-of-network provider, you will pay more.



# Glossary of Terms

## Primary Care Provider (PCP)

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

## Copay

The set dollar amount you are required to pay for certain covered health services.

## Referral

A written order submitted to **Blue Cross and Blue Shield of Texas** from your PCP for you to see a specialist.



# Glossary of Terms

## 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.

## 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.



# Glossary of Terms

## Coinsurance

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

## Flexible Spending Account (FSA)

An account with funds specifically for covering eligible medical expenses, including deductibles, copays, prescriptions, dental care and items like contact lenses and eyeglasses.

## 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

# 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

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.

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 HealthSelect<sup>SM</sup>