

**UT SELECT**



**BlueCross BlueShield** of Texas

## **YOUR UT SELECT**

PLAN YEAR 2024 - 2025

Health Benefits At-a-Glance

### **Start the Plan Year off Right!**

You and your dependents have some great benefits that are easy to access. Contact your specially trained Health Advocate to help you navigate your benefits, answer any questions and address your health care needs.

UT SELECT medical plan is administered by 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.



## Communication Your Way

Do you want fast, easy and secure access to your health information? Go digital with Blue Cross and Blue Shield of Texas and share how you want us to communicate with you.

Prefer texting? Sign up for claims and benefit information, and health tips. Or, you can text us to find a doctor or urgent care center.\*

If email is your thing, let us know so we can send claim processing alerts and health tips to your favorite email inbox.

Love to surf the web on a laptop, PC or phone? That's cool, too. You'll avoid waiting for regular mail to see updates to your explanation of benefits information. While you're online, you can sort, organize and download up to 18 months of your claims history.

It's up to you. Let us know and we'll provide communication your way.

## It's Easy to Reach a Health Advocate\*\*

Call **866-882-2034**. You may also download the BCBSTX App. From the dashboard, click **Contact** and then **Live Chat**.

## Go Digital Your Way

Update your preferences and contact information.

- Go to [bcbstx.com/preferences](https://bcbstx.com/preferences)
- Text **CONTACTTX** to **33633\***

\* Message and data rates may apply. Terms and conditions and privacy policy are available at [bcbstx.com/mobile/text-messaging](https://bcbstx.com/mobile/text-messaging).

\*\* Health Advocates and nurses do not give medical advice or take the place of a doctor's care. Talk to your doctor or health care professional about any health questions or concerns.

## Retrain Your Brain

### See how much better life can feel with digital mental health programs from Learn to Live.<sup>1</sup>

About half of those who live in the U.S. will experience a mental health concern at some point in their lives.<sup>2</sup> But you can learn new skills to break old patterns that may be holding you back. Digital mental health programs from Learn to Live can help you get your mental health on track so you can feel better and enjoy life more.

### Find out where you may need support

An online assessment helps pinpoint the right programs for you, such as:

- Stress, anxiety and worry
- Depression
- Insomnia
- Social anxiety
- Substance use

Log in at [bcbstx.com/ut](https://bcbstx.com/ut) and click **Healthy Living**. Then choose **Digital Mental Health**.

1. Learn to Live provides educational behavioral health programs; members considering further medical treatment should consult with a physician.

Learn to Live (L2L) offers customized, user-paced, online programs based on the proven principles of Cognitive Behavioral Therapy (CBT). The programs are confidential, accessible anywhere and based on years of research showing online CBT programs to be as effective as face-to-face therapy. L2L coaches are not providing services as licensed therapists, social workers or doctors and do not offer services requiring professional licensure such as psychotherapy. Coaches do not provide crisis support or emergency behavioral health services.

If you are a UT SELECT member, your plan includes behavioral health benefits. To find a list of providers, go to [bcbstx.com/ut](https://bcbstx.com/ut) and log in to Blue Access for Members<sup>SM</sup>.

You and your dependents may also contact your Employee Assistance Program for help finding professional assistance. For more information, go to <https://utsystem.edu/offices/employee-benefits/living-well/stress-less/employee-assistance-programs>

If you are in a life-threatening emergency, please call **911**. If you are in crisis, please call the National Suicide Prevention Lifeline at **800-273-8255**.

2. <https://www.cdc.gov/mentalhealth/learn/index.htm>.

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



## Save Money by Staying In-Network

All participants in the UT SELECT medical plan are encouraged to be wise health care consumers and use the plan (including prescription coverage) in ways that save money for participants and the plan. It's always less expensive when you stay in your health plan's network. This is one of the best ways you can control your health care costs and save money. Help UT SELECT keep premiums low and future premium increases to a minimum by using in-network providers.

### Here are some ways to find in-network providers:

- Register or log in to BAM at [bcbstx.com/ut](http://bcbstx.com/ut) and go to the **Find Care** page
- Call a Health Advocate at **866-882-2034** for help



**Reminder:** Your UT SELECT prescription plan features a \$200 annual deductible and these copayments:

	Retail Pharmacy (30-Day Supply)	Home Delivery/Walgreens/UT Pharmacy 90-Day
Generic Drug	\$10	\$20
Preferred Brand Drug	\$35	\$87.50
Non-Preferred Brand Drug	\$60	\$150

Smart90 Retail Prescriptions save time and money. You can get both savings and convenience with a 90-day supply of maintenance medications at Walgreens or a UT pharmacy.

Specialty Medications Accredo and UT Pharmacies are the exclusive providers for specialty medications, ensuring consistent access to a specialty pharmacist with expertise specific to your condition.

SaveonSP, a Copay Assistance Program designed to help you save money on certain specialty medications, is also available. If your specialty medication is eligible, it will be free of charge (\$0). Specialty medications not eligible for the Copay Assistance Program will remain at the home delivery copayment level. If your medication is eligible for the SaveonSP program, you will be contacted by SaveonSP.

For questions about your pharmacy benefits, call Express Scripts customer service at **800-818-0155** or visit [express-scripts.com](http://express-scripts.com).

Express Scripts is an independent company that contracts directly with UT System to administer the prescription drug program for UT SELECT.



## Other Important Information About Your 2024-2025 Benefits



### Get a Doctor's Care From Almost Anywhere

Call your doctor's office first to find out if they offer telehealth consultations by phone or video. Or, **MDLIVE** offers reliable 24/7 health care by phone or video with Virtual Visits.

Talk to a board-certified MDLIVE doctor in minutes when you need care fast, including prescriptions. MDLIVE is a reliable and affordable alternative to urgent care for more than 80 common, non-emergency conditions, such as flu, sinus infections, pink eye, ear pain and urinary tract infections. In addition, your Virtual Visits benefits offers talk therapy and psychiatry from the privacy of home.

### Conquer Chronic Back, Knee, Hip, Neck or Shoulder Pain Without Drugs or Surgery

**Hinge Health™** is a coach-led digital program for those suffering with chronic back, knee, hip, neck or shoulder pain. The program is covered as part of your UT SELECT benefits. There is no out-of-pocket cost. You and your covered family members will go through a clinical screening to determine eligibility for the program.

### Get Ready for Baby

A mobile-first solution, **Ovia Health™** leverages automated solutions to deliver daily customized interactions that aim to improve clinical outcomes for women and their babies. By engaging women early and often while they are on their parenthood journey, from preconception through pregnancy and parenthood, Ovia Health is able to identify risk early, connect members to the BCBSTX High-Risk Maternity Management program if needed, improve health outcomes and reduce health care costs.

### Help Avoid Higher Costs

With your health plan coverage, you are required to preauthorize certain covered health services to help avoid higher costs. To ensure you get any necessary preauthorizations, you should connect with a Health Advocate before you get care.

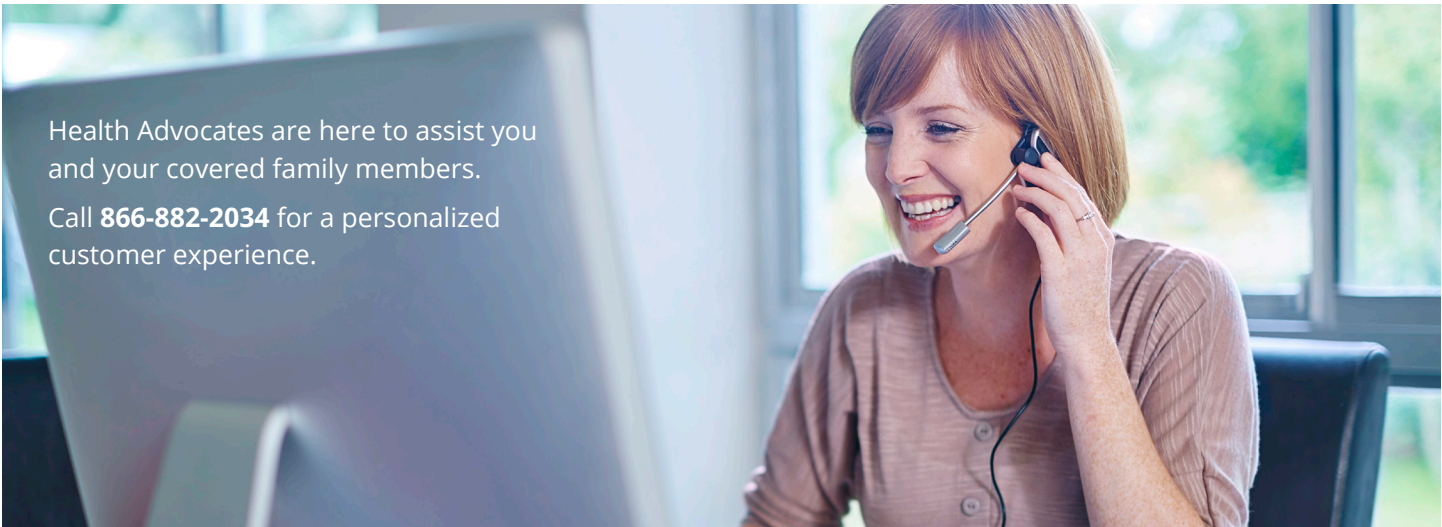
**For questions or to learn more about these programs, call a Health Advocate at 866-882-2034.**

Virtual Visits may be limited by plan. For providers licensed in New Mexico and the District of Columbia, Urgent Care service is limited to interactive online video; Behavioral Health service requires video for the initial visit but may use video or audio for follow-up visits, based on the provider's clinical judgment. Behavioral Health is not available on all plans.

MDLIVE is a separate company that operates and administers Virtual Visits for Blue Cross and Blue Shield of Texas. MDLIVE is solely responsible for its operations and for those of its contracted providers. MDLIVE® and the MDLIVE logo are registered trademarks of MDLIVE, Inc., and may not be used without permission.

Ovia Health is an independent company that has contracted with Blue Cross and Blue Shield of Texas to provide maternity and family health benefit solutions for members with coverage through BCBSTX.

Hinge Health is an independent company that has contracted with Blue Cross and Blue Shield of Texas to provide chronic Musculoskeletal Management Solutions for members with coverage through BCBSTX. BCBSTX makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.



Health Advocates are here to assist you and your covered family members.

Call **866-882-2034** for a personalized customer experience.

## It's Easy to Get the Help You Need

**Health Advocates are here 24/7, for you and your covered family members. They are ready to help you right now — or whenever you need it.**

- **We're on your team.** No matter where you are in life or what your health concerns may be, you have an advocate to help you along the way.
- **Let us guide you.** Contact a **Health Advocate** from BCBSTX anytime for personal assistance with your health care matters.\*
- **Connect your way.** Call a Health Advocate at **866-882-2034**. Connect via email through BAM at **[bcbstx.com/ut](https://www.bcbstx.com/ut)**, or through the BCBSTX App to live chat.<sup>1,2</sup>
- **Be informed.** Health Advocates can link you to other programs like MDLIVE®, Hinge Health™ and other cost-saving services that help maximize your benefits while helping to keep you happy and healthy! Keep up to date with all your resources by going to **[bcbstx.com/ut](https://www.bcbstx.com/ut)**.

### A Health Advocate can also help you:

- Sort out a new diagnosis and what to do next
- Connect with a clinician about health questions
- Find quality, in-network providers
- Get answers to claims and benefit questions
- Determine eligibility for BCBSTX disability benefits
- Initiate and facilitate BCBSTX disability claims
- Share member medical information to expedite review and decisions on BCBSTX disability claims

\* Customer service is available 24 hours/day, seven days/week with the exception of BCBSTX observed holidays (New Year's Day, Martin Luther King, Jr. Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Thanksgiving Day and the day after, Christmas Day).

1. Health Advocates do not give medical advice or replace the care of a doctor, and you should talk to your doctor about any medical questions or concerns.

2. Message and data rates may apply. Terms and conditions and privacy policy are available at **[bcbstx.com/mobile/text-messaging](https://www.bcbstx.com/mobile/text-messaging)**.

## Preventive Care is Covered at 100%

Preventive check-ups 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 screenings and services with no out-of-pocket costs like copays or coinsurance as long as you visit a doctor in your plan's provider network. This is true even if you haven't met your deductible.

For more information, call a **Health Advocate**.

# Your UT SELECT 2024-2025 Health Benefits At-a-Glance

Benefit	In-Network	UT Health Network
<b>Plan year medical deductible</b> (individual/family)	\$600/\$1,800	\$600/\$1,800
<b>Coinsurance</b> (plan pays/participant pays)	80%/20%	90%/10%
<b>Plan year medical coinsurance maximum</b> (individual/family)	\$3,500/\$10,500	\$3,500/\$10,500
<b>Plan year out-of-pocket maximum</b> (individual/family, includes all participant cost share for allowed medical and prescription drug services covered under the plan, such as copays, deductibles and coinsurance)	\$9,100/\$18,200	\$9,100/\$18,200
<b>Virtual Visits powered by MDLIVE®</b>	No charge	No charge
<b>Office visit</b> (network visits covered at 100% after copay)	\$30 copay family care physician \$50 copay specialist	\$20 copay family care physician \$40 copay specialist
<b>Urgent care</b>	\$50 copay	
<b>Preventive care</b> Please refer to your UT SELECT Benefits handbook for more information	No out-of-pocket costs; plan pays 100%	No out-of-pocket costs; plan pays 100%
<b>Emergency room</b>	\$500	\$500
<b>MRI/CT</b>	\$150 copay per procedure	\$150 copay per procedure
<b>Inpatient facility</b> (copay limited to \$1,000 per admission)	\$200 copay per day plus 20% after deductible	No copay; 10% coinsurance after deductible
<b>Outpatient surgery</b> (facility/ambulatory surgery center)	\$200 copay plus 20% after deductible	No copay; 10% coinsurance after deductible
<b>Fertility benefit</b>	2 Smart Cycles covered lifetime; Contact Progyny at <b>844-535-0711</b> for benefit details	

## Save on Copays and Coinsurance

The UT Health Network benefit is available to UT SELECT participants receiving services from certain UT physicians and UT medical facilities. Lower copays and coinsurance will apply when seeing a UT physician at a UT-owned facility.\* You can also save on physician charges when treatment is received from a UT physician at a non-UT-owned facility.

### Your UT Health Network benefit applies depending on the status of the provider and facility:

Visit to participating Employee Clinic for urgent care needs	Member pays \$10 copay
Office visit with a UT physician at a UT-owned or non-UT-owned facility	Member pays office visit copay of \$20 or \$40 when seeing a UT physician
Inpatient or outpatient services with a UT physician at a UT-owned facility	Member pays regular \$600 deductible, 10% coinsurance on physician and facility charges, and \$0 hospital copay per day at UT-owned medical facility
Inpatient or outpatient services with a UT physician at a non-UT-owned facility	Member pays regular \$600 deductible, 10% coinsurance on physician charges, 20% coinsurance for facility charges, and \$200 hospital copay per day

\* UT-owned hospitals and employee clinics participating in the UT Health Network include: UT Medical Branch Galveston, UT Tyler Health Science Center, UT Austin Dell Medical School, UT Health Houston, UT Austin School of Nursing Wellness Clinics, UT Health Austin WorkWell (Employee Health) Program, UT Health Houston - UT Health Services Clinic, UT Health San Antonio - Employee Health and Wellness Center, UT Rio Grande Valley and UT Dallas Callier Center for Communication Disorders providers and facilities.

A specialist is a physician other than a family practitioner, internist, OB/GYN or pediatrician. Benefits for covered services are paid at a percentage of the allowable amount as determined by Blue Cross and Blue Shield of Texas.

This chart illustrates benefits when in-network providers are used. Non-network, as well as out-of-area, benefits are also available. Refer to your UT SELECT Benefits Handbook for more information.

For additional health and wellness resources available to all UT SELECT members, go to [livingwell.utsystem.edu](http://livingwell.utsystem.edu).

Progyny is an independent company that has contracted with Blue Cross and Blue Shield of Texas to provide fertility and family building benefits for members through BCBSTX. BCBSTX makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.