

A Fresh Coat of Blue



Blue Cross and Blue Shield of Texas

December 1999

SEASON'S GREETINGS

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MAY YOU HAVE A WORRY-FREE HOLIDAY, AND A HAPPY NEW YEAR

Test Your Benefits IQ

Do you know how diabetic supplies are paid under HealthSelect & HealthSelect Plus?

HealthSelectSM: Diabetic supplies for members with in-area coverage are paid at the network level (90%). A referral is not required. The patient's share is calculated based on whether the participant obtained the supplies from a network provider or a non-network provider. Network providers are required to file claims for the participant. Participants can lower their out of pocket expenses by using a network provider.

HealthSelect PlusSM: Diabetic supplies must be obtained from a provider who contracts with HMO Blue. The participant's copayment is 20% of the HMO Blue contracted amount. If supplies are obtained from a non-contracting HMO Blue provider, NO benefits are available.

Insulin and syringes ordered by a physician should be obtained through the Prescription Drug Programs for HealthSelect and HealthSelect Plus.

Is a referral required for a routine eye exam?

HealthSelect: It is no longer necessary to first visit your PCP or obtain a referral. One routine eye exam per calendar year, per participant is covered. Benefits are paid based on the diagnosis filed on the claim. Please tell participants to call Customer Service at 800-252-8039 if their claim is not filed with a routine diagnosis. After verifying with the provider that a routine exam was performed, the claim can be adjusted.

If a network provider discovers a condition requiring additional treatment, the patient must obtain a referral from their PCP in order to receive network benefits.

To receive non-network benefits, participants should schedule an appointment with a licensed optometrist or ophthalmologist and receive care. Remember, non-network benefits are subject to the calendar year deductible, which will be \$500 effective January 1, 2000.

HealthSelect Plus: Benefits are available for one routine eye exam, per calendar year, per participant by calling an optometrist or ophthalmologist who contracts with HMO Blue. Referral requirements may vary depending on the participant's service area. If the participant has questions, please tell them to call HMO Blue Member Services at 888-585-6799 before receiving care.

Cold and Flu Season is Right Around The Corner

To lower your risk this year of battling colds and flu, follow these helpful hints:

- Eat nutritiously and exercise every day to keep your resistance level high.
- Consider getting a flu shot. Talk with your physician to see if this is a good option for you. **HealthSelect & HealthSelect Plus cover flu shots.**
- Be sure to wipe down the telephone, computer keyboard or anything else you and a coworker might share.
- Get plenty of rest.

Correction

Merck Medco notified BCBSTX that an incorrect address was printed in the new "Making Your Benefits Work For You" HealthSelect benefits books effective September 1, 1999.

In the HealthSelect "Making Your Benefits Work for You" for Employees and Retirees under Age 65, page 49, "Guide To Prescription Drug Benefits" under Non-participating pharmacies, Step 4, should read:

Mail the form and the bill to:
PAID Prescriptions LLC
P.O. Box 702
Parsippany, NJ 07054-0702

In the HealthSelect "Making Your Benefits Work For You" for Retired Employees Age 65 and Over, page 27, "Guide to Prescription Drug Benefits" under Non-participating pharmacies, Step 4, should read:

Mail the form and the bill to:
PAID Prescriptions LLC
P.O. Box 702
Parsippany, NJ 07054-0702



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