



BlueCross BlueShield
of Texas

UT CARE™

UT CARE™ Medicare PPO for The University of Texas System Retirees

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

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Coming January 1, 2023

The new **UT CARE™** Medicare PPO plan will replace your current UT SELECT coverage in January, and it comes with many advantages.

- Robust Provider Network
- Dedicated Care Management Professionals
- Prevention and Wellness Support
- Medicare-Specialized Customer Service Team



Today's Topics

- Medicare Basics
- UT CARE™ Overview
- Supplemental Benefits Overview
- Enrollment Kit Review
- Next Steps and Reminders
- Ongoing Communication



UT CARE™ Medicare PPO Basics



The ABCs of Medicare

PART A

Part A Hospital Insurance/ Original Medicare

HELPS COVER

- Inpatient care in hospitals
- Skilled nursing facility care
- Hospice care
- Home health care

While most Americans are enrolled automatically in Medicare Part A, it alone may not cover all health care costs. Parts B, C, and D are voluntary programs that provide additional coverage.



The ABCs of Medicare

PART B

Part B Medical Insurance/ Original Medicare

HELPS COVER

- Services from doctors and other health care providers
- Outpatient care
- Durable medical equipment (such as wheelchairs, walkers, hospital beds, and other equipment and supplies)
- Many preventive services (such as screenings, shots, and yearly wellness visits)

If you don't enroll in Part B when you are first eligible for Medicare, you may have to pay a penalty later. You must have Part B to be eligible for the UT CARE™ plan.

Medicare Part B Drug Benefits

Flu & Pneumonia Vaccinations

\$0 copay at
pharmacies

Nebulizer Solutions

For example, albuterol




Transplant Medications

If Medicare paid for the
transplant

Nausea Medications

Used in place of IV nausea
drugs in chemotherapy

Diabetes Test Strips



The ABCs of Medicare

PART
C

Part C Medicare Advantage Plan

- The **UT CARE™ Medicare PPO** plan is also called Medicare Part C or MA.
- Part C is an alternative to Original Medicare (Parts A+B).
- A Medicare Advantage Plan provides all the benefits of Original Medicare, plus some benefits that Medicare does not provide.



The ABCs of Medicare

PART D

Part D Prescription Drug Coverage

- <UT CARE™ members will continue to be enrolled in the UT Medicare Part D prescription drug plan.>
- <The Part D drug plan will be renamed the UT CARE™ Part D prescription drug plan.>
- New ID cards will be issued prior to January 1, 2023.

Overview of UT CARE[™] Medicare PPO

A photograph of a man and a woman swimming in a pool. The man is in the foreground, looking towards the camera, holding a blue and white water dumbbell. The woman is behind him, also holding a similar dumbbell. The pool has lane lines, and the background shows a bright, indoor facility.

OUR **PURPOSE**

To do everything in our power
to stand with our members
in sickness and in health®

UT CARE™ Medicare PPO Plan Highlights

Medical Coverage	
Annual Deductible	\$0
Out-of-Pocket Maximum	\$0
Inpatient Hospital Services	\$0
Outpatient Hospital Services	\$0
Emergency/Urgency Care	\$0
Primary Care Office Visit	\$0
Specialist Care Office Visit	\$0
Physical, Speech & Occupational Services	\$0
Ambulance Services	\$0

National Open Access Provider Network

- UT CARE™ Medicare PPO offers members access to care from any provider nationwide who accepts Medicare assignment and who will submit claims to Blue Cross and Blue Shield of Texas.
- 98% of U.S. physicians accept Medicare assignment, according to the U.S. Centers for Medicare & Medicaid Services (CMS¹).
- Members' coverage levels are the same in and out of network.
- Referrals are not required for specialist visits.

1. CMS Dec. 2021

UT CARE™ Medicare PPO
Extra Health and Wellness Benefits

Extra Health and Wellness Benefits

Included in your plan, you will have access to extra health and wellness benefits:

- MDLIVE® Virtual Visits
- 24/7 Nurseline
- Blue365®
- TruHearing®
- SilverSneakers® Fitness Program
- Private Duty Nursing
- Hinge Health
- Livongo®
- Omada®
- Learn to Live
- Airrosti®
- Wondr Health™
- Catapult Health



Virtual Visits

What are Virtual Visits?

Virtual Visits, powered by MDLIVE®, allow plan members to access care for non-emergency situations by phone, mobile app or online video anytime, anywhere.

Speak to a doctor, a behavioral health specialist, or schedule an appointment at a time that works best for you. Virtual visits may also be available through a UT institution health care provider and your current provider.

Below are some examples of conditions that an MDLIVE doctor can treat:

- Allergies
- Anxiety
- Asthma
- Cold/flu
- Depression
- Ear Infection
- Fever
- Headache
- Insect Bites
- Nausea
- Pink Eye
- Rash
- Sinus Infection
- Stress Management
- And More



24/7 Nurseline

What is 24/7 Nurseline?

Blue Cross Group Medicare Advantage plan members can call a registered nurse, 24 hours a day, 7 days a week to get help with health concerns and general health tips.

Your call is taken by a registered nurse who can help if you are sick or hurt and not sure what to do.

*This program is not a substitute for a doctor's care. For medical emergencies, call 911. Talk to your doctor about any health questions or concerns



Blue365®

What is Blue365®?

Blue365 offers premier health and wellness discounts to UT CARE™ members and it is free to join.

You can find savings like:

- Discounts on exercise clothes and shoes
- Discounted gym memberships and fitness aids, such as personal fitness trackers
- Savings on eye exams, glasses, contacts, and hearing aids
- And more

To learn more about Blue365, visit blue365deals.com/bcbstx



*Blue365 is a discount program only for BCBSTX members. This is NOT insurance.

Hearing Services

BCBSTX partners with TruHearing® to provide hearing services and discounts.

Exams

- A hearing exam plus three follow-up visits for fitting and adjustments
- The convenience of over 6,000 provider locations nationwide
- Hearing solutions for almost all types of hearing loss

Hearing aids

- A worry-free purchase with 45-day trial and 3-year warranty
- 48 free batteries per aid included with non-rechargeable models
- Guides to help you get used to your new hearing aids



SilverSneakers®

What is SilverSneakers?

SilverSneakers is a fitness and lifestyle benefit that gives you the opportunity to connect with your community, make friends and stay active.

What does SilverSneakers include?

- Memberships to thousands of fitness locations
- Group exercise classes designed for all abilities
- SilverSneakers On-Demand® online workout videos that feature tips on fitness and nutrition, and allow you to exercise in the privacy and safety of your own home
- SilverSneakers GO® mobile app with workout programs, location finder and more



Care Coordination

Care Coordination Overview

Your plan offers the ability to work with Care Coordinators* to help manage your health care needs. They can connect you with the right resources for overall care management.

Care Coordinators are clinicians who can help you:

- Adjust to being at home after a hospital stay
- Set up care with your doctor and other health care team members
- Better understand your health condition(s), medications and treatments
- Navigate the health care system to improve your quality of life and save money

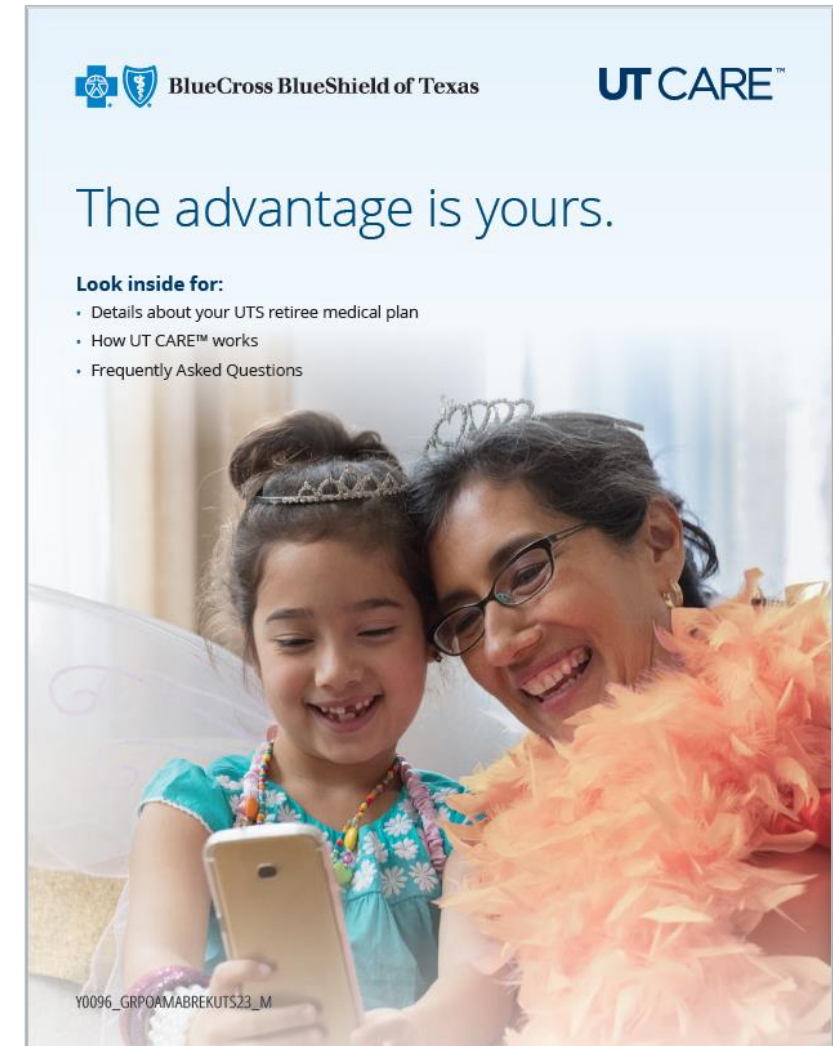
***Care Coordinators are available to help you, but you do not have to use them to manage your care.**

Enrollment and Reminders

UT CARE™ Medicare PPO Enrollment Kit

You should have already received the Enrollment Kit which includes:

Letter of Welcome	Welcome to UT CARE letter with guidance for enrollment and important contact information
Enrollment Brochure	Guidance about the plan, how the benefits work and what happens after enrollment
Summary of Benefits	A detailed summary of the plan/coverage, such as the benefits, cost-sharing provisions, limitations and exceptions
Benefit Highlights	Snapshot that draws attention to benefits offered under the plan
ND Multi Language Insert	Informs on the availability of assistance services in non-English languages
Star Ratings Flyer	Information about plan performance across CMS evaluation criteria

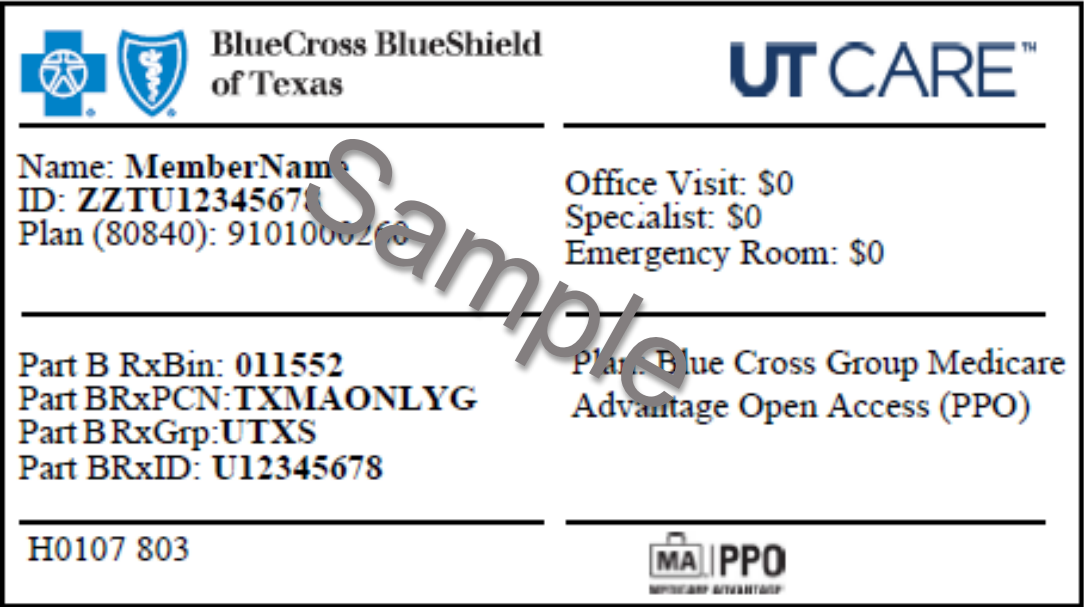


Important Reminders

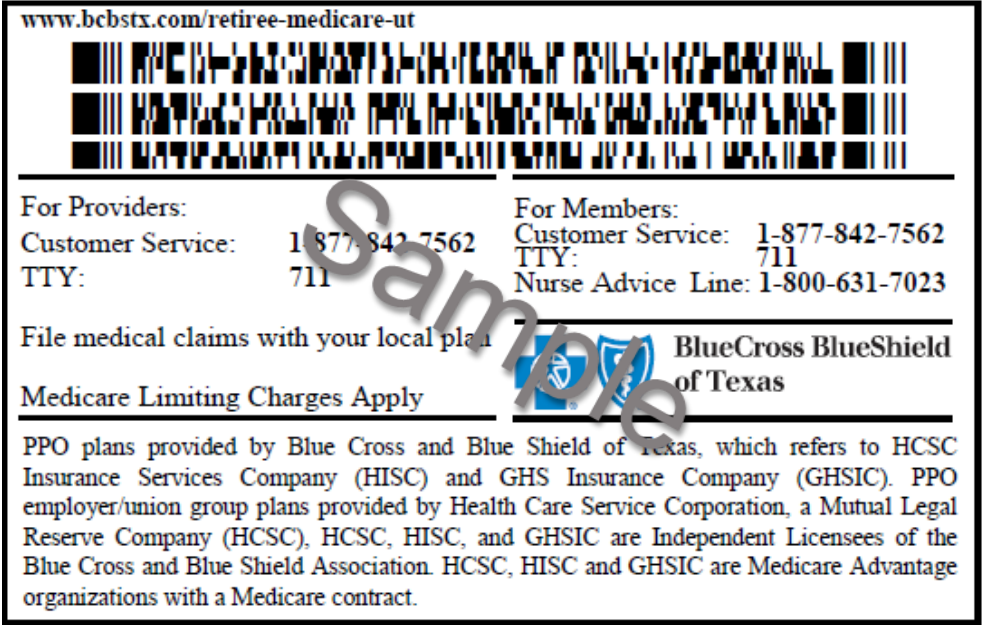
- You need to be enrolled in both Part A and Part B of Medicare to enroll in the UT CARE™ Medicare PPO plan.
- You **must continue to make your Part B premium payments**.
- You will be **automatically enrolled** in the UT CARE™ Medicare PPO plan. There is **no action required** on your part unless Medicare needs additional information to enroll you. If necessary, you will receive a Request for Information letter from UT CARE™.
- If you do not want to be enrolled in this plan, you must opt-out between November 1 - November 15, 2022.
- Opting-out of the UT CARE™ Medicare PPO plan means you will not have any UT medical, prescription or basic life insurance coverage.
- Your coverage will begin on **January 1, 2023**.

Member ID Card

You can present your UT CARE™ member ID card whenever you receive a medical service or benefit covered by your plan.



Front of ID Card



Back of ID Card

Next Steps

1. Continue to carefully review the materials you have received
2. Use resources provided by UT CARE™ and BCBSTX:
 - Call the customer service at **1-877-842-7562** / **TTY 711** with questions
 - Use the website at www.bcbstx.com/retiree-medicare-ut for additional information including FAQs.
3. To search for a provider, use the **Provider Finder** on this same website. You can search for network providers by name, specialty or location



Ongoing Communication

- UT CARE™ Medicare PPO is an open access Medicare Advantage PPO plan. On occasion, you may receive automated communications that reference plan name 'Blue Cross Group Medicare Advantage Open Access (PPO)™'. This plan name also refers to UT CARE™ Medicare PPO.
- Once you are a member, your plan becomes **your partner in health**.
- We'll send helpful health reminders for preventive actions such as immunizations and screenings throughout the year.
- We'll also send you holiday, birthday and courtesy cards as we continue to stay connected.
- If you have a special medical condition, you may receive personalized communication from our medical professionals who can help you manage your health and find resources just for you.



Disclaimers

Important Plan Information

PPO plans provided by Blue Cross and Blue Shield of Texas, which refers to HCSC Insurance Services Company (HISC) and GHS Insurance Company (GHSIC). PPO employer/union group plans provided by Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC). HCSC, HISC, and GHSIC are Independent Licensees of the Blue Cross and Blue Shield Association. HCSC, HISC, and GHSIC are Medicare Advantage organizations with a Medicare contract. Enrollment in these plans depends on contract renewal.

UT CARE™ Medicare PPO is an open access Medicare Advantage PPO plan. On occasion, you may receive automated communications that reference plan name 'Blue Cross Group Medicare Advantage Open Access (PPO)™.' This plan name also refers to UT CARE Medicare PPO.

Blue Cross®, Blue Shield® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans. SilverSneakers® is a wellness program owned and operated by Tivity Health, Inc., an independent company. Tivity Health and SilverSneakers® are registered trademarks or trademarks of Tivity Health, Inc., and/or its subsidiaries and/or affiliates in the USA and/or other countries.

Virtual Visits may not be available on all plans. Non-emergency medical service in Montana and New Mexico is limited to interactive online video. Non-emergency medical service in Arkansas and Idaho is limited to interactive online video for initial consultation. MDLIVE is a separate company that operates and administers Virtual Visits for Blue Cross and Blue Shield of Illinois.

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.

TruHearing® is a registered trademark of TruHearing, Inc., which is an independent company providing discounts on hearing aids.

Additional Information

Blue Cross and Blue Shield of Texas complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Blue Cross and Blue Shield of Texas does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Blue Cross and Blue Shield of Texas:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact Civil Rights Coordinator.

If you believe that Blue Cross and Blue Shield of Texas has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Civil Rights Coordinator, Office of Civil Rights Coordinator, 300 E. Randolph St., 35th floor, Chicago, Illinois 60601, 1-855-664-7270, TTY/TDD: 1-855-661-6965, Fax: 1-855-661-6960. You can file a grievance in person or by phone, mail, fax, or email. If you need help filing a grievance, Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201

1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Additional Information

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at **1-877-842-7562** (TTY/TDD: **711**). Someone who speaks English/Language can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al **1-877-842-7562** (TTY/TDD: **711**). Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 **1-877-842-7562** (TTY/TDD: **711**)。我们的中文工作人员很乐意帮助您。这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 **1-877-842-7562** (TTY/TDD: **711**)。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggagamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa **1-877-842-7562** (TTY/TDD: **711**). Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au **1-877-842-7562** (TTY/TDD: **711**). Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Additional Information

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi **1-877-842-7562** (TTY/TDD: **711**). sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter **1-877-842-7562** (TTY/TDD: **711**). Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 **1-877-842-7562** (TTY/TDD: **711**). 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону **1-877-842-7562** (TTY/TDD: **711**). Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: سيقوم شخص ما يتحدث العربية |لنا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول **1-877-842-7562** (TTY/TDD: **711**). بمساعدتك. هذه خدمة مجانية على مترجم فوري، ليس عليك سوى الاتصال بنا على

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें **1-877-842-7562** (TTY/TDD: **711**). पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

Additional Information

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero **1-877-842-7562** (TTY/TDD: **711**). Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Português: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número **1-877-842-7562** (TTY/TDD: **711**). Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan **1-877-842-7562** (TTY/TDD: **711**). Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer **1-877-842-7562** (TTY/TDD: **711**). Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするために、無料の通訳サービスがあります。通訳をご用命になるには、**1-877-842-7562** (TTY/TDD: **711**). にお電話ください。日本語を話す人 者 が支援いたします。これは無料のサービスです。