



## BlueCross BlueShield of Texas

### Coverage and Benefits

Your plan's Schedule of Copayments and Benefit Limits will list your eligible expenses, payment obligations, benefits, medical limitations and exclusions of coverage. You are responsible for paying any Deductibles, Copayment Amounts and Coinsurance Amounts. Some of the care and treatment you receive under the plan will require that a Copayment Amount be paid at the time you receive services. Other services may be subject to the Coinsurance Amounts and may be applied to any Deductible shown on your Schedule of Copayments and Benefit Limits. You may be required to pay for limited or non-covered services.

If you need assistance with how to submit claims, claim disputes, appeals review procedure including independent, external appeal reviews, or complaints, call the BCBSTX Customer Service Helpline at 1-800-521-2227, the number on the back of your ID card for information, or you may write us at Claims Review Section, Blue Cross and Blue Shield of Texas, P.O. Box 660044, Dallas, TX 75266-0044. To make a complaint, you may also call the Texas Department of Insurance at 1-800-252-3439 or you may write them at P.O. Box 149104, Austin, TX 78714-9104.

To receive In-Network Benefits for Mental Health Care, Serious Mental Illness, or treatment of Chemical Dependency, all care should be preauthorized by calling the toll-free Mental Health Helpline indicated on your ID card and in the Benefit Booklet. Services and supplies must be provided by Network Providers that have specifically contracted with BCBSTX to furnish services and supplies for those types of conditions to be considered for In-Network Benefits.

If you are traveling outside Texas for short periods of time (less than 90 consecutive days), and you need urgent or emergency care, you can use the BlueCard® Program. Before traveling, please contact BCBSTX at the number on your member ID card to determine your benefits and coverage. BCBSTX, a division of Health Care Service Corporation, has a variety of relationships with other Blue Cross and/or Blue Shield Licensees.

Whenever you access healthcare services outside of the BCBSTX service area, the claims for these services may be processed through the BlueCard Program®. Coverage and payment details for services outside of the area can be found in your benefit booklet or by calling the customer service number on the back of your ID card. You may ask to speak to a bilingual (English-Spanish) representative when you call Customer Service.

Our staff members also have access to a telephone-based translation service to help with other languages. You may also call 855-710-6984 to receive assistance from an interpreter.

BCBSTX does not allow decisions about your care to be made in exchange for financial rewards. We base health care decisions only on what care and services are appropriate for your health needs and on your coverage. We do not reward doctors, other providers or individuals for under-using benefits or for denials of coverage. We do not give financial incentives to staff members who make medical or coverage decisions that limit or restrict your benefits.

BCBSTX stays up to date on medical breakthroughs, experimental treatments and newly approved medication. The medical policy department evaluates new technologies, medical procedures, drugs and devices for potential inclusion in the benefit packages we offer. Clinical literature and accepted medical practice standards are assessed thoroughly with ongoing reviews and determinations made by our Medical Policy Group.