Make the Most of Your Blue Cross and Blue Shield of Texas Plan.

Now that you have your 2019 Blue Cross and Blue Shield of Texas (BCBSTX) plan, here are some tips to help you make the most of your health coverage this year.

### Knowledge is key.

- **Know What’s Covered**
  - Keep this book handy
  - Check your plan when you schedule visits, tests or procedures

- **Know Where to Go**
  - Remember, you may save time and money by visiting retail clinics and urgent care centers when it’s not an emergency
  - Go to the nearest ER for serious injuries or illnesses, and life-threatening symptoms

- **Know the Costs**
  - Deductibles
  - Copays and/or coinsurance
  - Out-of-pocket maximum

Visit [bcbstx.com/insurance-basics](http://bcbstx.com/insurance-basics) for more details.

### Blue Access for Members℠ (BAM℠)

The gateway to help manage your personal health information.

#### Log in and look.

**Go Paperless:** Choose to receive paperless Explanation of Benefits (EOB) and other policy documents

- View your benefits
- Check your claims
- View and pay premiums
- Use our online tools

You can also:

- Find doctors and hospitals
- Print a temporary ID card
- Order a replacement ID card
- Look up your member ID
- Find providers in your network
- Check your benefits
- Track your claims

Registering for your BAM account is easy

1. Visit [bcbstx.com/member](http://bcbstx.com/member)
2. Select “Log In To My Account” from the large center banner
3. Select “Register Now”
4. Use the information on your member ID card, your ZIP Code and your email address to complete the registration process

**Download the BCBSTX App**

Carry your health plan with you wherever you go:

- Look up your member ID
- Find providers in your network
- Check your benefits
- Track your claims

To download the app, go to Google Play™, Windows® Store or the App Store℠ or text **BCBSTX** to 33633.

**Note:** BCBSTX makes no representation or warranty with respect to the accuracy or completeness of information on BAM. The information on BAM is based on information provided by you and claims received by BCBSTX, which information has not been independently verified.

**Terms and conditions and privacy policy at [bcbstx.com/mobile/text-messaging](http://bcbstx.com/mobile/text-messaging).**
Using SmartER Care™ Options

If you aren’t having an emergency, knowing where to go for medical care may save you on cost and time.

### Compare Care Options.

<table>
<thead>
<tr>
<th></th>
<th>Average Costs</th>
<th>Average Wait Times</th>
<th>Examples of Health Issues</th>
</tr>
</thead>
</table>
| **Your Doctor’s Office**  | $             | 18 minutes²       | • Fever, colds and flu  
                              |               |                                  | • Ear or sinus pain  
                              |               |                                  | • Physicals  
                              |               |                                  | • Sore throat  
                              |               |                                  | • Shots  
                              |               |                                  | • Minor burns  
                              |               |                                  | • Minor allergic reactions  
| **24/7 Nurseline**     | ¢             | 29 seconds         | Registered nurses are on call to answer your health questions 24 hours a day, seven days a week, in English or Spanish |
| **Virtual Visits**     | $             | 20 minutes²       | • Allergies  
                              |               |                                  | • Ear infections  
                              |               |                                  | • Anxiety or depression  
                              |               |                                  | • Asthma  
                              |               |                                  | • Stress management  
                              |               |                                  | • Colds and flu  
                              |               |                                  | • Minor injuries or pain  
                              |               |                                  | • Colds and flu  
                              |               |                                  | • Flu shots  
                              |               |                                  | • Sore and strep throat  
                              |               |                                  | • Skin problems  
                              |               |                                  | • Allergies  
| **Retail Clinic**      | $             | 15 minutes         | • Migraines or headaches  
                              |               |                                  | • Animal bites  
                              |               |                                  | • Cuts that need stitches  
                              |               |                                  | • Back pain  
                              |               |                                  | • Sprains or strains  
| **Urgent Care Center** | $$$           | 16-24 minutes³     | • Chest pain, stroke  
                              |               |                                  | • Fainting, dizziness, weakness  
                              |               |                                  | • Seizures  
                              |               |                                  | • Uncontrolled bleeding  
                              |               |                                  | • Head or neck injuries  
                              |               |                                  | • Problem breathing  
                              |               |                                  | • Sudden or severe pain  
                              |               |                                  | • Broken bones  
| **Emergency Room**     | $$$           | 4 hours, 7 minutes⁴ | • Heart attack  
                              |               |                                  | • Heart attack  
|                      |               |                    | • Head or neck injuries  
                              |               |                                  | • Uncontrolled bleeding  
                              |               |                                  | • Problem breathing  
                              |               |                                  | • Broken bones  
|                      |               |                    | • Fainting, dizziness, weakness  

**Helpful SmartER Care Tips**

You have choices for where you get non-emergency care — what we call SmartER Care options. Use these places instead of the emergency room (ER). Plus, when you visit in-network providers, you may pay less for care.

**Estimate Treatment Costs:** Before going for non-emergency care, log in to Blue Access for Members to see if you can compare costs.

**Know How to Tell Urgent Care Centers and Freestanding ERs Apart**

Freestanding ERs:
- Have the word “Emergency” in their name or on the building
- Are not attached to and may not be affiliated with a hospital
- Bill separately for the ER and the doctor, even if the care you need is minor

Knowing this now may help you save on future non-emergency care costs. Find urgent care centers⁵ near you by texting⁶ URGENTTX to 33633 and then entering your ZIP Code.

---

¹ Virtual visits may not be available on all plans. Non-emergency medical service in Idaho, Montana, and New Mexico is limited to interactive audio/video (video only).
² Non-emergency medical service in Arkansas is limited to interactive audio/video (video only) for initial consultation.
³ MDLIVE, a separate company, operates and administers the virtual visits program for Blue Cross and Blue Shield of Texas and is solely responsible for its operations and for those of its contracted providers.
⁷ The closest urgent care center may not be in your network. Be sure to check Provider Finder® to make sure the center you go to is in network.
⁸ Message and data rates may apply. Read terms, conditions and privacy policy at bcbstx.com/mobile/text-messaging.
Provider Finder®

Easily search for physicians, specialists and hospitals in your plan’s network.

Seeing providers in network helps you get the most from your benefits. Your out-of-pocket costs may be lower when you see in-network providers. Going to in-network hospitals may make a big difference in your costs too.

Check before any visit.*

- Search for cost estimates for up to 1500 procedures
- Compare doctors and hospitals
- Get information on providers
- Get directions to provider locations
- Find out some wait times
- See awards and recognitions
- Read and write reviews
- See what languages the doctor speaks

1. Visit bcbstx.com
2. Log in to BAM, go to the “Doctors and Hospitals” tab and click “Find a Doctor”
3. Search by network, doctor, hospital or area to find the most up-to-date listing of health care providers for your plan’s network

*Not all search options are available for all plans.

Get ready before you see your doctor.

Notes can help you make the best use of your time with your doctor. Bring a pen and paper to your visit and take notes.

Here is what your visit notes could include:

A list of symptoms:
- When did your health concern start?
- Where does it hurt?
- How badly does it hurt?
- Does it get better or worse with activity?
- Does rest help?
- Does what you eat have an effect?

Your health history:
- Past illnesses, injuries, diseases, allergies
- Your family’s health history

Your list of questions:
- Questions you know ahead of time
- Questions that pop up as you talk with your doctor

Current medication:
- A list of drugs, OR
- Prescription and over-the-counter containers

Records:
- Records from previous tests or procedures, including X-rays
- Written test results and surgery reports

Learn more about taking care of your health

facebook.com/BCBSTX
youtube.com/bcbstx
twitter.com/bcbstx
connect.bcbstx.com
Examples of Generic Drug Options for Common Drugs

<table>
<thead>
<tr>
<th>Drug Class</th>
<th>Generic Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>Heartburn/Acid Reduction</td>
<td>lansoprazole, omeprazole, pantoprazole, rabeprazole</td>
</tr>
<tr>
<td>Attention Deficit Hyperactivity Disorder</td>
<td>amphetamine/dextroamphetamine (ER), dexamethasone, methylphenidate (ER)</td>
</tr>
<tr>
<td>Bipolar/Psychosis</td>
<td>olanzapine, quetiapine, risperidone, ziprasidone</td>
</tr>
<tr>
<td>Cholesterol Lowering</td>
<td>atorvastatin, fenofibric acid, fluvastatin, lovastatin, niacin, pravastatin, rosvastatin, simvastatin</td>
</tr>
<tr>
<td>Depression</td>
<td>bupropion (SR), citalopram, duloxetine, escitalopram, fluoxetine, fluvoxamine, paroxetine, sertraline, venlafaxine (ER)</td>
</tr>
<tr>
<td>High Blood Pressure</td>
<td>atenolol, benazepril, benazepril (HCTZ), betaxolol, bisoprolol, candesartan, candesartan (HCTZ), enalapril, enalapril (HCTZ), irbesartan, irbesartan (HCTZ), lisinopril, lisinopril (HCTZ), losartan, losartan (HCTZ), metoprolol, metoprolol (ER), propranolol, ramipril, valsartan (HCTZ)</td>
</tr>
<tr>
<td>Osteoporosis</td>
<td>alendronate, ibandronate, raloxifen, risedronate</td>
</tr>
<tr>
<td>Sleep Aids</td>
<td>eszopiclone, zaleplon, zolpidem (ER)</td>
</tr>
<tr>
<td>Thyroid Replacement</td>
<td>levothyroxine, Levoxyl, Unithroid</td>
</tr>
</tbody>
</table>

This list is for example only and is not all-inclusive.
90-Day Supply Options

If you are taking medication on a routine basis, you may be able to get a 90-day supply.

Where can you get a 90-day supply?

- Through the home delivery program
- At a participating retail pharmacy in the Preferred Pharmacy Network

You can find more information by logging in to your Blue Access for Members account at bcbstx.com/member.

More than 55,000 pharmacies nationwide**

A number of these are preferred pharmacies. At a preferred pharmacy, you may:

- Pay the lowest copay or coinsurance, even as little as $0.
- Pick up a 90-day supply of covered drugs.

It's Easy to Move Prescriptions:

- Take your prescription bottle/bag to your new pharmacy, or
- Ask your new pharmacy to contact your current pharmacy, or
- Ask your doctor to contact your new pharmacy.

Visit Prime Therapeutics* at myprime.com to search for a Preferred Pharmacy Network pharmacy near you.

Specialty Pharmacy Program

Your prescription drug benefit may include a specialty pharmacy program.

What are specialty medications?

Specialty medications are used to treat serious or chronic conditions. Examples include:

- Hepatitis C
- Hemophilia
- Multiple sclerosis
- Rheumatoid arthritis

These drugs are often given by a shot. Some may also be topical or taken by mouth. Many require following a treatment plan. They may have special handling or storage needs. They may not be stocked by retail pharmacies.

Medical or Pharmacy Benefit?

- Some specialty medications must be given by a health care professional. These are usually covered under your medical benefit plan.
  - You could pay more out of pocket based on where those medications are given. For example, a hospital infusion clinic may cost more than in a doctor’s office.

- Some specialty medications can be self-administered (given by yourself or a care giver). These are usually provided through your pharmacy benefit plan.
  - Your plan may require you to get self-administered specialty drugs through AllianceRx Walgreens Prime, or another in-network specialty pharmacy.

- Not all drug manufacturer coupons or copay cards may apply to your annual health plan deductible or out-of-pocket maximum. Only those that are allowed as third-party cost sharing payment may apply.

For more information on self-administered specialty drugs, call AllianceRx Walgreens Prime at 877-627-6337.

* Prime Therapeutics LLC is a separate pharmacy benefit management company. Blue Cross and Blue Shield of Texas contracts with Prime Therapeutics to provide pharmacy benefit management and related other services. Blue Cross and Blue Shield of Texas, as well as several independent Blue Cross and Blue Shield Plans, has an ownership interest in Prime Therapeutics LLC. Prime Therapeutics has an ownership interest in AllianceRx Walgreens Prime, a central specialty and home delivery pharmacy that is contracted to provide home delivery pharmacy services to members of Blue Cross and Blue Shield of Texas.

** This pharmacy network does not apply to all BCBSTX plans, such as 100% cost sharing plans. See your Benefit Book for details or call the number on your member ID card if you have questions.
**Why you need GeoBlue®**

GeoBlue® offers:

- Health care coverage when you travel the world.
- Access to English-speaking, Western-trained providers and hospitals in more than 190 countries.
- Global health coordinators to schedule doctor appointments and follow-up care.

**Get GeoBlue® Coverage**

Ask your independent, authorized BCBSTX agent or go to bcbstx.com/go/geoblue to learn more.

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Doctor’s orders: Some medicines on the drug list have special requirements.

<table>
<thead>
<tr>
<th>Prior Authorization</th>
<th>Step Therapy</th>
<th>Quantity Limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sometimes prior approval is needed before a drug may be covered.</td>
<td>Some drugs may not be covered unless you try another preferred drug first.</td>
<td>There may be dispensing limits on certain medicines. For example, a medication taken twice daily may be limited to 60 tablets for 30 days.</td>
</tr>
<tr>
<td>Your doctor will need to submit a prior authorization request to BCBSTX.</td>
<td>Ask your doctor if the preferred drug is right for you or have your doctor submit a prior authorization request for your other drug to BCBSTX.</td>
<td>If your doctor thinks you need more than the dispensing limit, he or she will need to ask for an override authorization from BCBSTX.</td>
</tr>
</tbody>
</table>

Your doctor can call **800-289-1525** with questions or to ask for any forms.

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**What do I have to do to get my prescription?**

**Prior Authorization**

Sometimes prior approval is needed before a drug may be covered.

- Your doctor will need to submit a prior authorization request to BCBSTX.

**Step Therapy**

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**Quantity Limits**

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**Resources**

- Online courses on topics related to wellness goals identified by your health assessment
- Health trackers to track your progress toward wellness goals identified by your health assessment
- A Blue Points™ reward program***
  - The more you use the program, the more you earn
  - Redeem points for discounts on a wide range of products

Learn more at **wellontarget.com**.

---

**Well onTarget®**

Motivation and guidance for your health and wellness journey.

Whether you want to make a game plan, track your progress or get started on your journey, Well onTarget** provides tools and resources to help guide you toward your health and wellness goals.

**Make a plan and track your progress.**

<table>
<thead>
<tr>
<th>Resources include:</th>
</tr>
</thead>
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* GeoBlue is the trade name of Worldwide Insurance Services, LLC (Worldwide Services Insurance Agency, LLC in California and New York), an independent licensee of the Blue Cross and Blue Shield Association. GeoBlue is the administrator of coverage provided under insurance policies issued by 4 Ever Life International Limited, Bermuda, an independent licensee of the Blue Cross Blue Shield Association.

** Well onTarget is an informational resource provided to members and is not a substitute for the independent medical judgment of a health care provider. Members are instructed to consult with their health care provider before beginning their journey toward wellness.

*** Blue Points program rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal at wellontarget.com for further information. Member agrees to comply with all applicable federal, state and local laws, including making all disclosures and paying all taxes with respect to their receipt of any reward.
Save with the member discount program.

Blue365 is just one more advantage of being a BCBSTX member. Save money on health and wellness products and services that often are not covered by your benefit plan. There are no claims to file and no referrals or pre-certifications.

Shop and save.

**Jenny Craig® | Seattle Sutton’s® | Nutrisystem® | Sun Basket**

Save on:
- Healthy meals
- Membership fees (if applicable)
- Nutritional products and services

**EyeMed | Davis Vision**

- Save on eye exams, eyeglasses, contact lenses and accessories
- Access to national and regional retail stores
- Access to local eye doctors
- Possible savings on laser vision correction

**Reebok | SKECHERS®**

- 20% off and free shipping
- Select Reebok athletic equipment for adults and kids
- Select SKECHERS Performance, Sport, Work and Corporate Casual styles

**Retrofit™ | Fitbit®**

- 15% off private Expert 10 and Expert 15 weight loss coaching programs
- Private coaching
- Food and activity logging
- Seamless integration with activity trackers and wireless scales
- 18% off select Fitbit devices

**Dental Solutions℠ Discount Program**

- $9.95 sign-up and $6 monthly fee
- Dental discount card
- Up to 50% discount at more than 61,000 dentists and 185,000 locations across the country

**EyeMed | Davis Vision**

- Save on eye exams, eyeglasses, contact lenses and accessories
- Access to national and regional retail stores
- Access to local eye doctors
- Possible savings on laser vision correction

**Snap Fitness™**

- 50% discount off the best current enrollment offer (no processing fees)
- 5% discount off monthly dues
- Up to five personal training sessions for 10% off
- Free online workout tools
- One month online nutrition and meal planning
- Free fitness tests twice a year
- 30-day trial for $8.95

Log in to BAM and click on “Member Discount Program” under “Quick Links,” or visit Blue365Deals.com/BCBSTX.

Once you sign up, weekly “Featured Deals” will be emailed to you. These deals offer special savings for a short period of time.

Value-added products and services may be discontinued or changed at any time and may be subject to geographical availability.

The relationship between these vendors and Blue Cross and Blue Shield of Texas (BCBSTX) is that of independent contractors.

Blue365 is a discount program only for BCBSTX members. This is NOT insurance. Some of the services offered through this program may be covered under your health plan. Please check your Benefit Book or call the Customer Service number on the back of your ID card for specific benefit facts. Use of Blue365 does not change your monthly payment, nor do costs of the services or products count toward any maximums and/or plan deductibles. Discounts are only given through vendors who take part in this program. BCBSTX does not guarantee or make any claims or recommendations about the program’s services or products. You may want to talk to your doctor before using these services and products. BCBSTX reserves the right to stop or change this program at any time without notice.
## Frequently Asked Questions

**How do I make changes to my policy, plan or personal information?**

If you bought your plan directly from us, you can call us at the Customer Service number on your member ID card. We can help you make the changes you need.

If you have a Marketplace plan, any changes will have to be made through the Marketplace. You can log into your account online at [healthcare.gov](http://healthcare.gov) or call the Marketplace toll free at 800-318-2596.

Some changes, such as adding or dropping a dependent, could change your monthly premium.

**How do I sign up for Blue Access for Members?**

Blue Access for Members gives you easy access to your account information.

1. Visit our website at [bcbstx.com/member](http://bcbstx.com/member) and choose “Log in to My Account.”
2. Select “Register Now.”
3. You’ll need your member ID card, your ZIP Code and your email address to sign up.

**How do I make automatic monthly premium payments?**

Find out more about your payment options at [paybluetx.com](http://paybluetx.com). You can set up Auto Bill Pay (automatic monthly payments using electronic funds transfer) through Blue Access for Members or by calling Customer Service at the number on your member ID card.

Note: Enrolling in Auto Bill Pay does not allow you to make any other changes to your policy. Other changes must be requested through Blue Access for Members or by calling Customer Service at the number on your member ID card. Some changes may be possible only during a Special Enrollment Period (SEP). See [bcbstx.com](http://bcbstx.com) for details about who may qualify for SEP.

**What is the “Standard Authorization Form to Use or Disclose Protected Health Information (PHI)”?**

This form allows BCBSTX to disclose certain health information to the organization(s) or person(s) you name. For example, you may want to allow BCBSTX to provide your claims information to another person, such as a family member. You can sign the form for yourself or on behalf of a minor dependent child.

The form is included with your Benefit Book for your convenience only. If you decide to use the form, please review it with care.

---

### If You Have an HMO Plan

**What is a primary care provider (PCP)?**

Your health plan requires you to choose a primary care provider (PCP) to manage your care. Your PCP is your first source for health care and directs all your care. This includes when you need to see a specialist or be admitted to a hospital.

**To find a PCP in your plan’s network:**

1. Visit [bcbstx.com/member](http://bcbstx.com/member).
2. Log in to BAM, go to the “Doctors and Hospitals” tab and select “Find a Doctor or Hospital.”
3. Search by network, doctor, hospital or area to find the most up-to-date listing of health care providers for your plan’s network.
# Contact Guide

## BCBSTX plans bought on the Marketplace

When you have a request or need to make a change to your BCBSTX plan purchased on the Health Insurance Marketplace\(^1\), please refer to the table below.

<table>
<thead>
<tr>
<th>I want to change my:</th>
<th>Health Insurance Marketplace</th>
<th>BCBSTX Customer Service</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physical Address</td>
<td>call 800-318-2596</td>
<td>call 888-697-0683 or send a secure message on Blue Access for Members (BAM)(^2)</td>
</tr>
<tr>
<td>Billing Address</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Phone Number</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Email Address</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Name</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Date of Birth</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gender</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Social Security Number</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>I want to cancel/remove my:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical Plan</td>
<td></td>
</tr>
<tr>
<td>Dental Plan</td>
<td></td>
</tr>
<tr>
<td>Pediatric Dental Plan</td>
<td></td>
</tr>
<tr>
<td>Dependent</td>
<td></td>
</tr>
<tr>
<td>Entire Policy (Free Look Period - 30 days)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>I want to update my:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary Care Provider (PCP) or Medical Group (MG)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>I’d like a copy of my:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Member ID Card</td>
<td></td>
</tr>
<tr>
<td>Policy Fulfillment Kit</td>
<td></td>
</tr>
<tr>
<td>Proof of Coverage Letter</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>I have a billing request. I want to:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Receive Paper Billing</td>
<td></td>
</tr>
<tr>
<td>Receive my Bill Electronically</td>
<td></td>
</tr>
<tr>
<td>Reprint a Bill</td>
<td></td>
</tr>
<tr>
<td>Rerun a Bill (Reinvoice)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>I have a payment request. I want to:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Set up Auto Bill Pay</td>
<td></td>
</tr>
<tr>
<td>Make a Phone Payment</td>
<td></td>
</tr>
<tr>
<td>Request a Refund Due to Termination</td>
<td></td>
</tr>
<tr>
<td>Request a Refund Due to Overpayment</td>
<td></td>
</tr>
<tr>
<td>Research Missing or Misapplied Payments</td>
<td></td>
</tr>
<tr>
<td>Reinstate my Policy</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>I qualify for a Special Enrollment Period. I would like to:</th>
<th>888-731-0406</th>
</tr>
</thead>
<tbody>
<tr>
<td>Add Spouse or Dependent to an Existing Policy</td>
<td></td>
</tr>
<tr>
<td>Add Medical/Dental Plan</td>
<td></td>
</tr>
<tr>
<td>Choose a Different Policy</td>
<td></td>
</tr>
</tbody>
</table>

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1 Purchased policy online at healthcare.gov, over the phone, or with the assistance of an agent or broker.

2 BAM is the secure website for BCBSTX members. To send a message in BAM, log in to your account at bcbstx.com/member and select the message center.