



2024 Texas A&M University System Retiree Medical Benefit Highlight Comparison

Effective 1/1/2024 - 12/31/2024

	Current 65PLUS Retiree Plan	65 Plus Medicare Advantage Plan (PPO) SM
Annual Medical Deductible	\$400	\$0
Annual Out-of-Pocket Maximum	\$1,000 + \$400 medical deductible	\$750
Inpatient Hospital Services		
Inpatient Hospital – Acute	20% coinsurance	5% coinsurance
Inpatient Mental Health Care	20% coinsurance	5% coinsurance Medicare limits to 190 lifetime days
Skilled Nursing Facility		
Benefit Period 1–20 days	\$0 copay	\$0 per day
Benefit Period 21–100 days	20% coinsurance 60 visit maximum	5% coinsurance 100 day maximum
Emergent and Urgent Care		
Emergency Care (Worldwide) Urgently Needed Services (Worldwide)	20% coinsurance	Emergency/Urgent: 5% coinsurance Cost share waived if admitted within 3 days for the same condition. Virtual Urgent Visit: \$10 copay through MDLIVE only
Ambulance Services (Ground & Air)	20% coinsurance	5% coinsurance
Health Care Professional Services		
Primary Care Physician Services	20% coinsurance	\$0 copay
Physician Specialist Services	20% coinsurance	5% coinsurance



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Outpatient Rehabilitation Services		
Cardiac Rehabilitation Services	20% coinsurance	5% coinsurance Medicare allows a maximum of 2 one-hour sessions per day up to 36 sessions in 36 weeks. Medicare-covered Intensive Cardiac Rehab up to 72 sessions per year
Pulmonary Rehabilitation Services	20% coinsurance	5% coinsurance Medicare allows a maximum of 36 sessions per year.
Occupational & Physical Therapy and Speech Pathology Services	20% coinsurance	5% coinsurance
Outpatient Mental Health		
Psychiatric & Mental Health Specialty Services	20% coinsurance	5% coinsurance Virtual Visit: \$0 copay through MD LIVE only
Outpatient Substance Abuse Services		
Outpatient Substance Abuse	20% coinsurance	5% coinsurance
Opioid Services	20% coinsurance	\$0 copay
Outpatient Diagnostic/Therapeutic Radiation Services		
Lab Services, Diagnostic Procedures, Therapeutic Radiology, Diagnostic Radiology Services / X-Ray, Advanced Imaging (MRI, MRA, CT Scan, PET)	20% coinsurance	5% coinsurance
Other Outpatient Services		
Outpatient Hospital Services, Ambulatory Surgical Center (ASC) Services, End-Stage Renal Disease/ Dialysis Services	20% coinsurance	5% coinsurance



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DME, Prosthetics, Diabetic Supplies		
Durable Medical Equipment (DME) / Medical Supplies Diabetes Supplies and Services	20% coinsurance	5% coinsurance
Medicare Part B Rx Drugs		
Medicare Part B Rx Drugs	20% coinsurance	5% coinsurance
Supplemental Benefits (These are non-Medicare covered benefits)		
Routine Eye Exam		
Routine Eye Exam	20% coinsurance	\$0 copay
Routine Hearing Exam		
Routine Hearing Exam <i>1 routine hearing exam each year</i>	\$0 copay	20% coinsurance
Hearing Aids Allowance	\$1,000 maximum every 36 months (per ear)	\$2,000 allowance every 36 months (per ear)
Other Supplemental Benefits		
Annual Physical Exam	\$0 copay	\$0 copay
Routine Chiropractic Services <i>(30 visit limit)</i>	20% coinsurance	20% coinsurance
Routine Acupuncture	20% coinsurance	20% coinsurance
Private Duty Nursing	20% coinsurance after deductible	20% coinsurance

** Coinsurance based on provider type



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Wellness Programs		
Fitness Program <i>(Provided by SilverSneakers®† Fitness Program)</i>	SilverSneakers Included	SilverSneakers Included
NurseLine	Included	Included
Blue365® <i>Discount Platform</i>	Included	Included
Hinge Health	Included	Included
Learn to Live	Included	Included
Livongo	Included	Included
Omada	Included	Included
Wondr	Included	Included



Questions?

Call the Education Helpline for personalized help at **1-855-476-4149 TTY 711**.

We are open October 1 – January 31: Daily, 8:00 a.m. to 8:00 p.m. CT

February 1 – September 30: Monday through Friday, 8:00 a.m. to 8:00 p.m. local time.

Alternate technologies (for example, voicemail) will be used on weekends and holidays.



65 Plus Medicare Advantage Plan (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)SM'. This plan name also refers to 65 Plus Medicare Advantage Plan (PPO). This provides only highlights of the plan benefits. Please refer to the accompanying plan documents that more fully describe the terms of coverage.

Out-of-network/non-contracted providers are under no obligation to treat BCBSTX members, except in emergency situations. We recommend that you confirm with providers that they will accept your Medicare Advantage Open Access PPO plan and bill us directly. At your appointment, give the provider a copy of the Open Access Provider Notice letter that will be included in your enrollment kit and welcome guide. Call Customer Service or see your Summary of Benefits for more information, including cost-sharing that applies to out-of-network services.

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.

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Blue365 is a discount program only for BCBSTX members. This is NOT insurance. BCBSTX does not guarantee or make any claims or recommendations about the program's services or products. BCBSTX reserves the right to stop or change this program at any time without notice. The relationship between the Blue365 vendors and BCBSTX is that of independent contractors. Hearing services are provided by American Hearing Benefits, Beltone[™], HearUSA and TruHearing[®]. Vision services are provided by ContactsDirect[®], Croakies, Davis VisionSM, EyeMed Vision Care, Glasses.com, Jonathan Paul Fitovers and LasikPlus[®].

Livongo, Omada, and Hinge Health are independent companies that have contracted with Blue Cross and Blue Shield of Texas to provide chronic disease prevention and 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.

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