

Get help with your plan 24/7



It doesn't matter how good your benefits are if you don't know how to use them. Personal Health Guides (PHGs) are here to help.

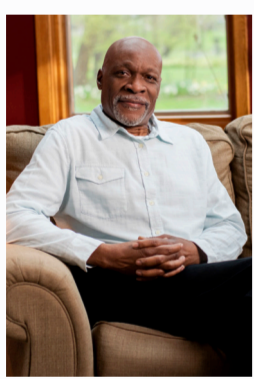
These no-cost benefits specialists are a call or click away, and they're available 24/7.



Call **1-866-355-5999** or chat through the **BCBSTX App** anytime, day or night.

A PHG can help you:

- **find in-network providers** – whether it's a Primary Care Provider, specialist, hospital, or mental health provider
- **make a doctor's appointment** – so you don't have to find time during the workday
- **figure out costs for a procedure or medication** – so you know what to expect
- **save money** – by comparing costs and finding Member Rewards-eligible providers and facilities
- **make sense of claims** – so you know what's been paid and what you owe
- **understand plan features** – like out-of-pocket maximums, no-cost wellness benefits, prior authorizations, and more
- **get mental health care** – for conditions like depression and anxiety



Gary: In his own words

After my hospitalization, it was time to deal with the bills and file the paperwork. It was a lot to handle, especially while I was recovering. I had a provider claim that seemed wrong, so I called a PHG.

Not only did she figure out that claim, but she helped me go through the others to make sure there were no mistakes. It was a huge relief.

[Connect with a PHG](#)

www.bcbstx.com/trsactivecare



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1001 E. Lookout Drive, Richardson, TX 75082

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