



BlueCross BlueShield of Texas



# Get the Right Coverage

2017

Call 800-531-4456, visit [bcbstx.com](http://bcbstx.com) or contact an independent, authorized Blue Cross and Blue Shield of Texas agent to get a quote today.

# Life is Full of Important Choices

Some choices require more thought than others. When it comes to health care coverage, it is important to make the right choice.

Blue Cross and Blue Shield of Texas (BCBSTX), a Division of Health Care Service Corporation, has been around for more than 80 years. The Cross and Shield Symbols represent one of the most experienced health care coverage companies in the state. We know health insurance and have been the right choice for generations of Texans.

Some of the benefits of selecting a health plan from BCBSTX include:

- Choice of many doctors and hospitals
- Prescription drug coverage, including a mail-order program
- Coverage for many preventive care services\*
- Mental health and substance use disorder benefits and services
- Choice of deductibles
- Health and wellness programs included
- Member account with tools to help you manage your coverage



#### Notice Regarding Your Benefits

To get information about covered and non-covered benefits, go to [bcbstx.com](http://bcbstx.com), contact your independent, authorized Blue Cross and Blue Shield of Texas agent or call our Sales Center toll-free at 800-531-4456.

\* Many preventive services are covered at 100%. Refer to the Outline of Coverage for benefit details.

You will not be discriminated against for coverage under this policy based on your race, color, national origin, disability, age, sex, gender identity or sexual orientation.

# The Affordable Care Act and You

Nationally, millions of people have received health insurance coverage under the Affordable Care Act (ACA). Here are three things you should know:



## You may need to get health coverage.

The Affordable Care Act requires most Americans to have health coverage. Not signing up for a 2017 health plan may result in a federal tax penalty. The penalties are expected to increase each year.



## You can get health coverage.

The health care law creates options for many people to get coverage. You also won't be turned down because of a pre-existing health condition, such as asthma, heart disease or cancer.



## You may get help paying for it.

Your income and family size may qualify you for cost assistance, including a tax credit that lowers your monthly premium cost, and cost-sharing assistance to help lower your out-of-pocket costs.

## Do You Qualify for Financial Assistance?

Based on your income, family size and the health plan you choose, you may qualify for federal financial assistance when you buy a plan through the Health Insurance Marketplace in Texas. This could lower – or even eliminate – your cost for your monthly premium. You can see if you are eligible by visiting the Marketplace.



Text **TXQUALIFY** to **33633** to see if you qualify for federal financial assistance.  
Message and data rates may apply. Terms and conditions and privacy policy at [bcbstx.com/important\\_info/](http://bcbstx.com/important_info/).

## How Do You Sign Up for Health Coverage?

When you are ready to choose your health plan, go to [bcbstx.com](http://bcbstx.com), where you can compare all our plans. Choose the one that works best for you and your family.

If you qualify for cost assistance, you will need to go directly to the Marketplace. You will see many choices for health coverage and can compare your options. After you learn about possible cost assistance and choose a plan, you will see how much your share will be.

# Choosing a Health Plan

**Find the choice that fits your budget and needs.** Compare our plans to find the coverage you want at a cost that works for you and your family.

## Health Plans to Fit Every Budget

We have three levels of health care plans available — bronze, silver and gold. Each plan has different benefits and costs, so be sure to choose the one that fits your needs best. All plans include the same essential health benefits.



**BRONZE PLANS**

Lowest premium costs  
Higher out-of-pocket costs when you receive care

Plan pays	60%	
You pay		40%



**SILVER PLANS**

Higher premium costs than Bronze plans  
Lower out-of-pocket costs than Bronze plans

Plan pays	70%	
You pay		30%



**GOLD PLANS**

Higher premium costs than Silver plans  
Lower out-of-pocket costs than Silver plans

Plan pays	80%	
You pay		20%

The percentages shown reflect the average total cost for members, including all deductibles, copays and coinsurance. Your actual costs and ratios may vary based on your specific plan and usage. Please refer to the Outline of Coverage for more information.

## What are Essential Health Benefits?

The Affordable Care Act requires that all health plans and HMOs sold on the Marketplace must cover certain basic services that are considered essential to good health. These include:

- Ambulatory patient services
- Emergency services
- Hospitalization
- Maternity and newborn care
- Mental health and substance use disorder services, including behavioral health treatment
- Prescription drugs
- Rehabilitative and habilitative services and devices
- Laboratory services
- Preventive services and chronic disease management
- Pediatric services, including oral and vision care



# Blue Advantage HMO<sup>SM</sup>

An HMO, also known as a health maintenance organization, is a health plan that may provide individuals with more affordable options to access care.

- **An HMO may mean lower out-of-pocket costs** than other types of health coverage.
- **With an HMO, you choose a primary care provider (PCP)** who will be your main contact for all your health care needs. Whether you are making an appointment for an annual exam or need a referral, your PCP is the person to call.
- **HMOs do not typically cover out-of-network expenses other than emergencies.\*** It is important that you make sure your doctor, hospital or other health care provider is in the network so you can avoid unnecessary charges.
- **Blue Advantage Plus<sup>SM</sup> plans offer out of network benefits as well.** Please see your benefit book for more information.

If you need more help, you can visit [bcbstx.com/insurance-basics](http://bcbstx.com/insurance-basics).

## Prescription Drug Coverage<sup>\*\*</sup>

### BENEFIT FROM PRESCRIPTION DRUG COVERAGE, INCLUDED IN ALL OUR PLANS



**Cost savings:** You may pay less when you choose generic medicines from our drug list. You also may save when you get up to a 30-day supply of a covered prescription drug from a preferred pharmacy. Talk to your doctor about what is right for you and visit [bcbstx.com](http://bcbstx.com) to learn more.



**Time savings:** Maintenance medications are those drugs you take on a regular basis. You can have up to a 90-day supply of these medications delivered directly to you through PrimeMail<sup>®</sup> or at a retail pharmacy participating in the Preferred Pharmacy Network.



**Convenience:** You can use your benefits at many pharmacies. Just show your member ID card at the pharmacy to use your benefits. You may have a better benefit at some pharmacies than others. Visit [bcbstx.com](http://bcbstx.com) to search for pharmacies that may provide the most cost savings.



**Online resources:** You can search the drug list, find a pharmacy, see your claims, order through PrimeMail, and get an estimate of your cost for a medication 24/7 by logging in to Blue Access for Members<sup>SM</sup> at [bcbstx.com](http://bcbstx.com).

\*Emergency benefits are available out of network for HMO plans.

\*\*The preferred network does not apply to 100% cost sharing plans.

# Get the Most From Your BCBSTX Membership

At Blue Cross and Blue Shield of Texas, we want you to be well. Our goal is to help you live a better and healthier life. We work hard to provide our members with choices to help manage their health.

## Choices to Fit Your Needs

Blue Cross and Blue Shield of Texas gives you choices that are right for you.

**Blue Advantage Security HMO<sup>SM</sup>** This is a special catastrophic health care plan for certain people under age 30 and some people with low incomes. This plan has lower premiums than other health plans, but has higher deductibles. It is meant to serve as a “safety net” to cover large medical costs in case of a serious illness or injury. It is not for everyone, so visit [bcbstx.com](http://bcbstx.com) or speak with an independent, authorized agent to learn more.

**BlueCare Dental<sup>SM</sup>** BCBSTX has options to provide you and your family with dental coverage. Our dental plans offer coverage for cleanings, preventive services and much more. For more information on dental plans visit [bcbstx.com](http://bcbstx.com), call **800-531-4456** or speak with an independent, authorized agent.

## WE OFFER PROGRAMS TO HELP YOU MANAGE YOUR ACCOUNT AND STAY HEALTHIER

**Blue Access for Members** is a website where you can find out more about your policy. You can check the status of claims, sign up for alerts, print a temporary ID card, view up to 18 months of claims history and more.

**Blue Access Mobile<sup>SM</sup>** Use your mobile phone to find a doctor, hospital or urgent care facility. You can also view your ID card and see your benefit information.

**24/7 Nurseline** is a free service where registered nurses listen to your health concerns, give you common health information and tips, and advise you on where to go for care if you need it.

**Provider Finder<sup>®</sup>** Quickly find your nearest network doctor, hospital or clinic with this easy-to-use online tool.

**Blue Care Connection<sup>®</sup>** helps you make the most of your health care benefits and manage your health issues.

**Centered** is a smartphone app that helps you manage stress levels and track your daily physical activity.

**Blue365<sup>®</sup>** is our member discount program. Save on things like exercise equipment, health club and gym memberships, weight loss programs, stop smoking programs, health products and more.\*

**Well onTarget<sup>®</sup>** provides tools and resources to help guide you toward your health and wellness goals. Whether you need to make a game plan, track your progress or get started on your journey, visit [wellontarget.com](http://wellontarget.com).

**Virtual Visits** You can talk with a physician live on your phone. Get diagnosed for certain conditions right away and even have an electronic prescription sent to your pharmacy — all for the cost of a normal office visit. Learn more at [bcbstx.com](http://bcbstx.com).

\* 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 booklet 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.

# Get Help Paying for Your Plan

Some people may be able to get help paying for their health coverage, from assistance with premiums to lower out-of-pocket costs when you get care. This will depend on the size of your family and your income level. Learn more at [bcbstx.com](http://bcbstx.com).

If you are Native American, the cost-sharing amounts and income levels may be different. Please call 800-531-4456 or contact an independent, authorized agent for more information.

WHO QUALIFIES FOR FINANCIAL ASSISTANCE?		2016 amounts shown	
	<b>\$47,080</b>	Individuals with a yearly income under \$47,080	
	<b>\$97,000</b>	Families of four with a yearly income under \$97,000	
	<b>\$63,720</b>	Couples with a yearly income under \$63,720	
	<b>\$113,640</b>	Families of five with a yearly income under \$113,640	

## Is an HSA\* (Health Savings Account) Right for You?

An HSA is a special savings account that you can use to cover a wide range of qualified medical expenses. An HSA allows you to take charge of your health and be responsible for how you spend your health care dollars. For many people, using an HSA is an effective way to manage the costs of health care. Not all plans are HSA compatible. Visit [bcbstx.com](http://bcbstx.com) or speak with an independent, authorized agent to learn more.

**Notice:** Certain individuals who receive cost-sharing reductions under their benefit plan that have the effect of reducing the deductible below the federal government's minimum deductible may not be eligible to contribute to a Health Savings Account. Please consult your tax adviser for more information.

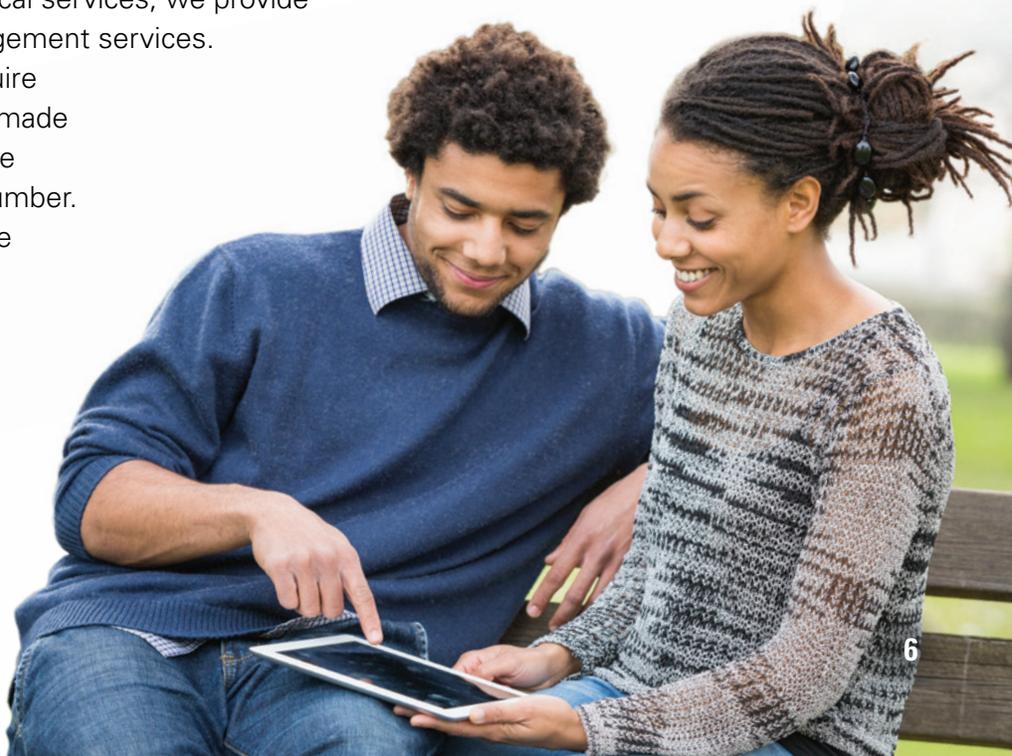
## Health Care Services That Work for You

To facilitate the appropriate use of medical services, we provide utilization management and case management services.

Information regarding services that require pre-certification or how to pre-certify is made available on [bcbstx.com](http://bcbstx.com) or by calling the toll-free Customer Service telephone number.

In addition, female members can receive specialized care from an OB-GYN from the same network as the primary care provider (PCP) without a referral.

\* As a reminder, a Health Savings Account (HSA) has tax and legal ramifications. Blue Cross and Blue Shield of Texas does not provide legal or tax advice and nothing herein should be construed as legal or tax advice. These materials, and any tax-related statements in them, are not intended or written to be used, and cannot be used or relied on for the purpose of avoiding tax penalties. Tax-related statements, if any, may have been written in connection with the promotion or marketing of the transaction(s) or matter(s) addressed by these materials. You should seek advice based on your particular circumstances from an independent tax adviser regarding tax consequences of specific health insurance plans or products.



# Let Us Help You

- Choose the right plan
- Select copays and deductibles that fit your budget
- Find the right networks with your doctor
- Understand the Affordable Care Act

Depend on a company with more than 80 years of experience in Texas.

# Enroll Today



Call us toll-free  
at 800-531-4456.



Visit us on the Web  
at **[bcbstx.com](http://bcbstx.com)**.



Contact your independent, authorized  
Blue Cross and Blue Shield  
of Texas agent.

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BCBSTX contracts with Prime Therapeutics LLC, to provide pharmacy benefit management and other related pharmacy services. BCBSTX, as well as several independent Blue Cross and Blue Shield Plans, has an ownership interest in Prime Therapeutics. PrimeMail is a registered trademark of Prime Therapeutics LLC.

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