

Blue Essentials Access

Plan Highlights

Effective September 1, 2017 - August 31, 2018



BlueCross BlueShield of Texas



Medical Plan Year Deductible	\$500 Individual	\$1,000 Family
Out-Of-Pocket Maximum (includes medical and RX copays, deductibles and coinsurance)	\$4,500 Individual	\$9,000 Family
Primary Care Provider (PCP) Office Visit		
<ul style="list-style-type: none"> Includes lab/X-ray services Other services provided in a physician's office are subject to additional deductible and copayments/coinsurance 		\$25 copayment
Specialist Office Visit (no referral required)		
<ul style="list-style-type: none"> Includes lab/X-ray services Other services provided in a physician's office are subject to additional deductible and copayments/coinsurance 		\$60 copayment
Preventive Care		
Well-woman exam, immunizations, physicals, mammograms, colorectal cancer screening		Plan pays 100%
Minor Emergency/Urgency Care Visit		
		\$75 copayment
Emergency Room		
		After deductible, plan pays 80%; you pay 20%
Inpatient Services		
Facility charges, physician services, surgical procedures, pre-admission testing, operating/recovery room, newborn delivery and nursery, ICU/coronary care units, laboratory tests/X-rays, rehabilitation facility		After deductible, plan pays 80%; you pay 20%
Outpatient Services		
Facility charges, physician services, surgical procedures, observation unit		After deductible, plan pays 80%; you pay 20%
Diagnostic Tests		
MRI, CT scan, sleep study, stress test, PET scan, ultrasound, cardiac imaging, genetic testing, colonoscopy (non-preventive)		After deductible, plan pays 80%; you pay 20%
All Other Covered Services		
		After deductible, plan pays 80%; you pay 20%
Pharmacy Plan Year Deductible	\$100 per Member	
Participating Retail Pharmacy Standard Drugs/30-day supply		
Tier 1: Generic		\$10 per prescription
Tier 2: Preferred Brand Name		\$40 per prescription
Tier 3: Non-Preferred Brand Name		\$65 per prescription
Tier 4: Specialty/High Cost Drugs		20% per prescription
Participating Mail Order Pharmacy Maintenance Drugs/90-day supply		
Tier 1: Generic		\$30 per prescription
Tier 2: Preferred Brand Name		\$120 per prescription
Tier 3: Non-Preferred Brand Name		\$195 per prescription
Tier 4: Specialty/High Cost Drugs		Not Covered
<p>Available to employees living, working or residing in the following counties: Cameron, Hidalgo, Starr and Willacy</p>		
www.bcbstx.com/trshmo		888.378.1633
<p>A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association</p>		



Dear HMO Member,

Effective September 1, 2017, Blue Cross and Blue Shield of Texas (BCBSTX) will offer an HMO plan called Blue Essentials AccessSM to employees living, working or residing in Cameron, Hidalgo, Starr and Willacy counties. HMO coverage was previously provided by Allegian Health Plans.

We are very excited to be able to offer this coverage to you and your covered dependents. We matched the current benefit plan design as closely as possible. Your medical and pharmacy copayments, deductibles and out-of-pocket maximums will be the same. Blue Essentials Access provides open access – no referral required for participating providers. There will be some differences due to a change in carriers and network. The changes in plan design are summarized below:

- There is no visit limit per plan year for home health care.
- There is no day limit for skilled nursing facilities.
- There is no plan year maximum for accidental dental care.
- There is no lifetime maximum for prosthetics.
- There is no lifetime maximum for orthotics.
- There is no visit limit per plan year for spinal manipulation.
- There is no plan year maximum for durable medical equipment.
- Hearing aids are covered up to one per ear every 36 months.
- There is no longer an individual maximum for specialty medications; member share goes toward the plan year out-of-pocket maximum.
- There is a change to the list of drugs covered by your plan. Your plan will be moving to the Enhanced Drug List.
- CVS pharmacyTM locations and CVS pharmacy locations in Target[®] stores are NOT in the new pharmacy network.

If you currently use a CVS pharmacy to fill your prescriptions, you will need to transfer your prescription prior to September 1, 2017 to avoid any disruption. It is easy to transfer your prescriptions to a new pharmacy:

- 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.

For your convenience, a full list of pharmacies participating in the Blue Essentials network in Cameron, Hidalgo, Starr and Willacy counties is available to view at bcbstx.com/trshmo.

Please check to see if your medicine(s) are on the BCBSTX Enhanced Drug List. To check the Enhanced Drug List, you may visit bcbstx.com/trshmo. Remember, treatment decisions are always between you and your doctor.

P.O. Box 655730 • Dallas, Texas • 75265-5730 • www.bcbstx.com

*A Division of Health Care Service Corporation, a Mutual Legal Reserve Company,
an Independent Licensee of the Blue Cross and Blue Shield Association*



You and your covered dependents will have access to medical providers and retail pharmacies participating in the Blue Essentials network statewide.

We have established a custom toll-free phone number for TRS-ActiveCare members at **888-378-1633**. This number will be available effective July 1, 2017 so that you may contact member service with any questions about the change to Blue Essentials Access effective September 1, 2017. There is a website currently available at **bcbstx.com/trshmo**. You will be able to use the Provider Finder through the website to check on doctors in the Blue Essentials network.

We look forward to serving you as a member and answering any questions you might have as we take over the administration of your HMO benefits. We will work hard to earn your respect and confidence.

Sincerely,
Blue Cross and Blue Shield of Texas

Prime Therapeutics LLC is a separate pharmacy benefit management company contracted by BCBSTX to provide pharmacy benefit management and other related services. In addition, contracting pharmacies are contracted through Prime Therapeutics. The relationship between BCBSTX and contracting pharmacies is that of independent contractors. BCBSTX, as well as several independent Blue Cross and Blue Shield Plans, has an ownership interest in Prime Therapeutics.