



BlueCross BlueShield
of Texas



WELCOME

to Open Enrollment
for 2025

Pre-65 Retirees

Agenda

- Key Updates – Medical and Pharmacy transition
- What you need to know about your health and RX benefits
 - BCBSTX will be Medical Carrier
 - Prime Therapeutics will be Pharmacy Benefit Manager
- Resources
- Q&A

January 1, 2025 Medical Plan Transition

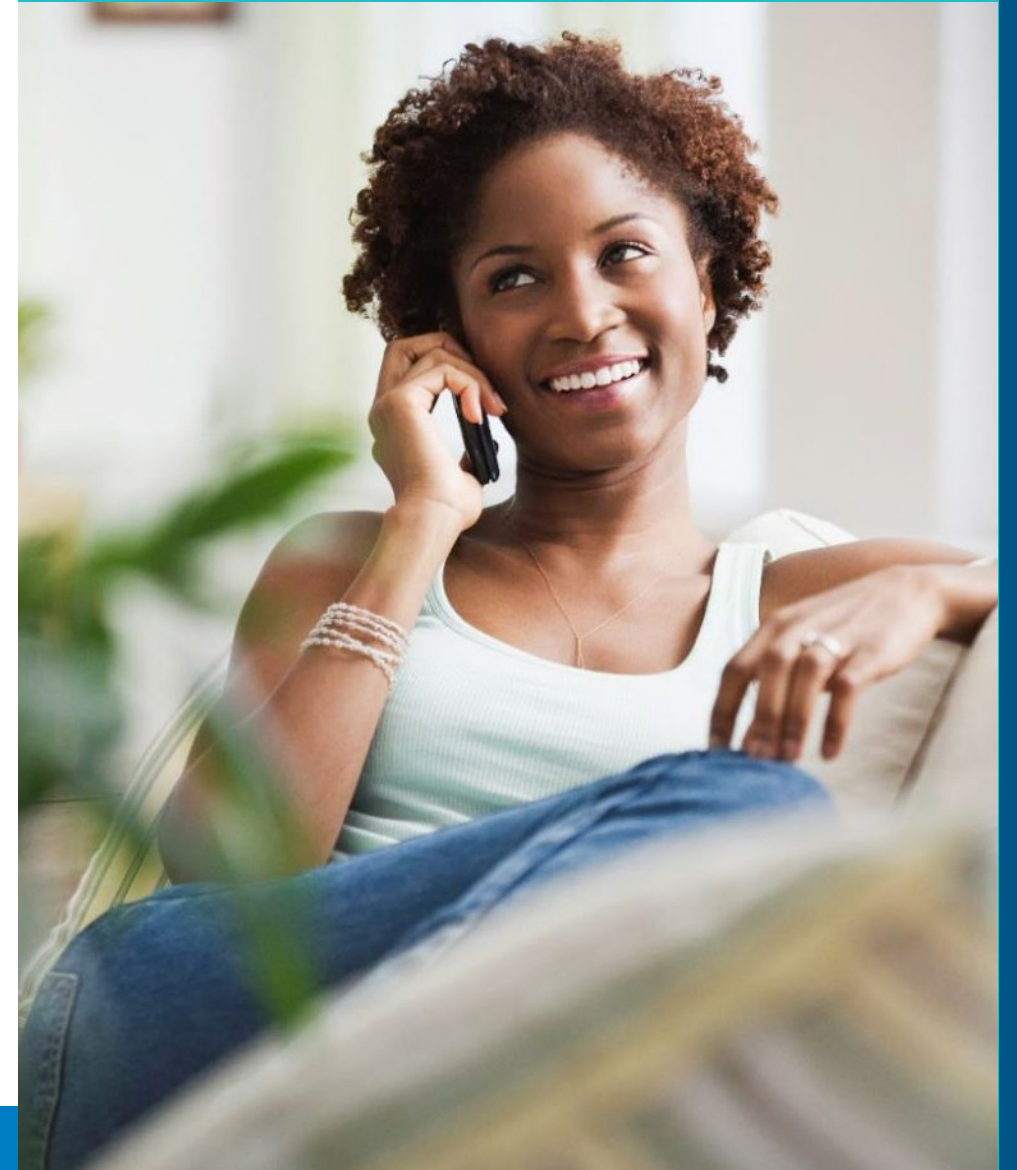
- BCBSTX has been selected as the new Medical Third-Party Administrator for Pre-65 Retiree health plans
 - Includes PPO and HDP plans
- BCBSTX Broad Network - Blue Choice PPO network
- Transition of Care
- New ID cards will be mailed to all plan enrollees

Customer Service

Call Customer Service for assistance and questions about:

- Claims
- Medical benefit coverage
- Finding network providers
- Membership and eligibility
- Navigating digital tools and resources
- ID card requests
- Transition of care

1-888-306-5753



Transition of Care

Applies to you or your covered dependents who will be in the middle of medical care on Jan. 1, 2025, with a provider who is **not** part of the BCBSTX network.

If approved, benefits would be paid at the in-network level up to 90 calendar days for those:

- Receiving cancer treatment/therapies
- Being treated for a terminal illness
- In their third trimester of pregnancy
- In cardiac rehabilitation

Transition Process

1. Authorization from BCBSTX must be obtained prior to services being rendered
2. Obtain Transition of Care form by contacting Customer service
3. Submit Transition of Care form prior to effective date. You will receive a decision by mail
4. During the approved transition of care process, you will work with your healthcare team to transition to an in-network provider
5. Completion of the form is not a guarantee of coverage

Benefits Comparison

Benefit	PPO Plan		HDP Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Individual Deductible	\$500	\$1,000	\$1,650	\$3,000
Family Deductible	\$1,000	No limit	\$3,300	\$6,000
Individual Out-of-Pocket Max	\$3,000	No limit	\$3,000	No limit
Family Out-of-Pocket Max	\$6,000	No limit	\$6,000	No limit
Office Visit	\$25 Primary Care Physician (PCP) \$35 Specialist (\$25 for tier one PEAQ specialist) ¹	60%*	80%*	60%*
Telehealth	\$25 PCP \$35 Specialist	60%*	80%*	60%*
Preventive Care	100%	60%*	100%	60%*
Urgent Care Visit	\$35	60%*	80%*	60%*
Inpatient Admission	80%*	60%*	80%*	60%*
Emergency Room	\$300 Copay + 80% after deductible*		80%*	
All Other Covered Services	80%*	60%*	80%*	60%*
Retail Rx – Generic/ Preferred/Non-Preferred up to 30 days	\$15/\$30/\$60	N/A	80%*	N/A
Mail Order Rx – Generic/ Preferred/Non-Preferred up to 90 days	\$30/\$60/\$120	N/A	80%*	N/A
Specialty Pharmacy up to 30 days	\$10/\$20/\$40	N/A	80%*	N/A

*After Deductible


1. PEAQ refers to Physician Efficiency Appropriateness Quality Score.

Your BCBSTX ID Cards


- You should receive your new ID cards by **December 31, 2024**
- After **January 1, 2025**, you can call Customer Service or log on to Blue Access for MembersSM to order additional or replacement ID cards

Denton County Mock ID Cards

HDP



**BlueCross
BlueShield**



Subscriber Name:
JOHN SMITH

Identification Number:
ZGP123456789




DENTON COUNTY HDP


Group Number: **392644**

Coverage Date: **01/01/25**

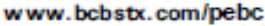
BCA FAMILY

RxBIN: 011552
RxPCN: BCTX



**BlueCross BlueShield
of Texas**



Network coverage is available through participating network Providers. Non-network services will not be covered, except in case of emergency. Some services must be pre-authorized, including Mental Health (MH) and Chemical Dependency (CD). Refer to your benefits booklet for claims filing address and additional information. Providers: File claims with your local BCBS plan.

www.bcbstx.com/pebc

Customer Svc **1-888-306-5753**

Preauth-Medical **1-800-441-9188**

Preauth-MH/CD **1-800-528-7264**

Provider Service **1-800-451-0287**

24/7 Nurseline **1-800-581-0393**

MDLive-Telemed **1-888-680-8646**

ComPsych EAP **1-844-213-8968**

Deductible Information

Ind/Fam In Network **\$1,650/\$3,300**

Ind/Fam Out of Network **\$3,300/\$6,000**


Out of Pocket Maximum Information

Ind/Fam In Network **\$3,000/\$6,000**


Ind/Fam Out of Network **UNLIMITED**

BlueCross BlueShield of Texas, an independent licensee of the BlueCross BlueShield Association, provides claims administration and claims are self-funded.


Pharmacy Benefits Manager



PPO



**BlueCross
BlueShield**



Subscriber Name:
JOHN SMITH

Identification Number:
ZGP123456789

DENTON COUNTY PPO




Group Number: **392643**

Coverage Date: **01/01/25**

PCP/Specialist	\$25/\$35
MDLive Telemed	\$0
ER	\$300
RX Generic	\$15
RX Brand	\$30/\$60

RxBIN: 011552
RxPCN: BCTX

BCA FAMILY



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Deductible Information

Ind/Fam In Network **\$500/\$1,000**

Ind/Fam Out of Network **\$1,000/UNLIMITED**

Out of Pocket Maximum Information

Ind/Fam In Network **\$3,000/\$6,000**

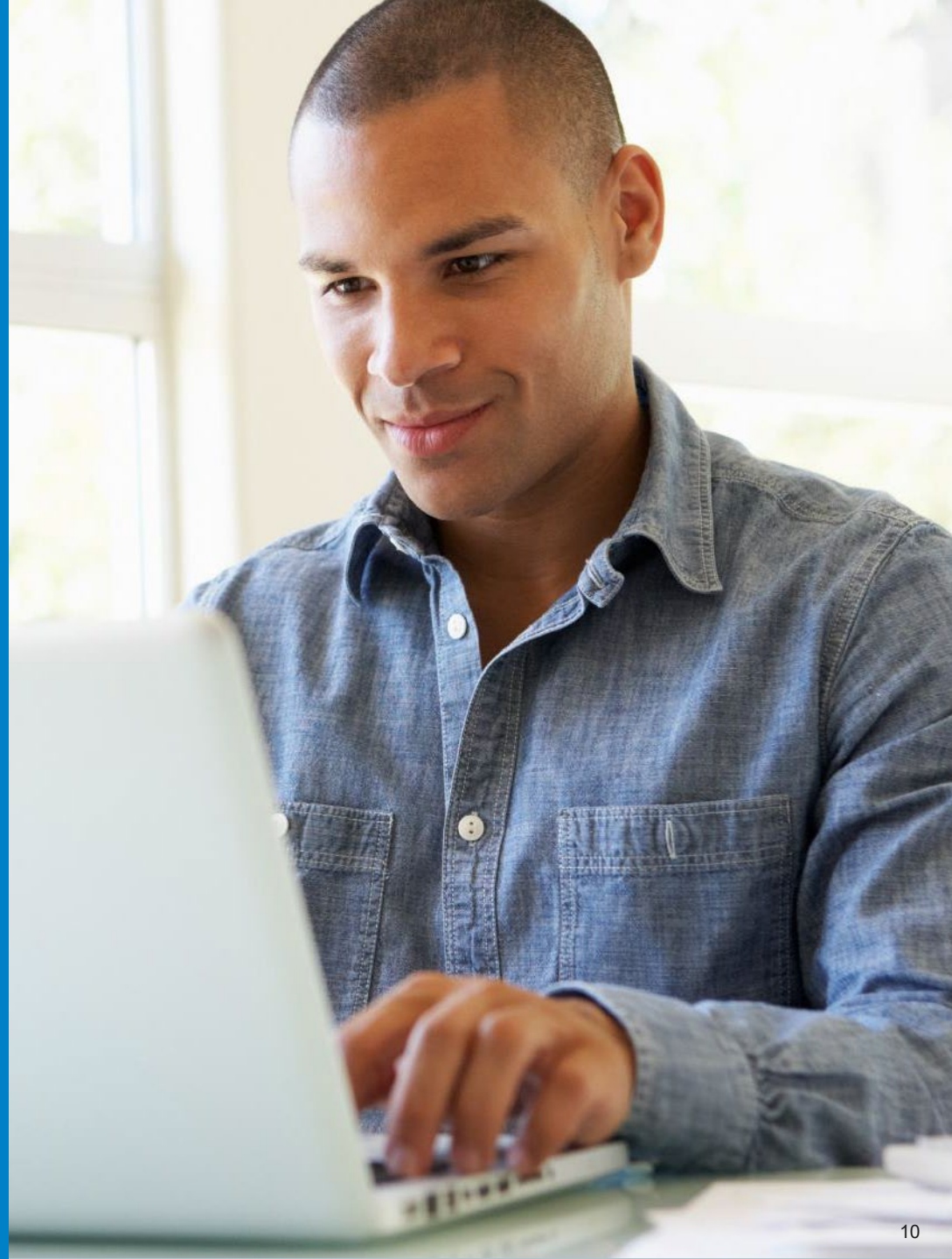
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Pharmacy Benefits Manager



Pre-65 Retiree Resources



Provider Finder[®] How to Look for Providers as a Guest or Public Search

Use the below QR code to locate a network provider in your plan before you receive your member ID card.

- Scan the QR Code
- Enter your city, state or zip code you want to search at.
- Select Employer Plans, then select your State
- Select PPO, select Blue Choice PPOSM (BCA)



Find your provider today.

Blue Access for MembersSM (BAMSM)



**Save time
with self-service
support tools
and health and
wellness resources
available through
a convenient and
secure website at
[bcbstx.com](https://www.bcbstx.com)**

Through BAM, you can:

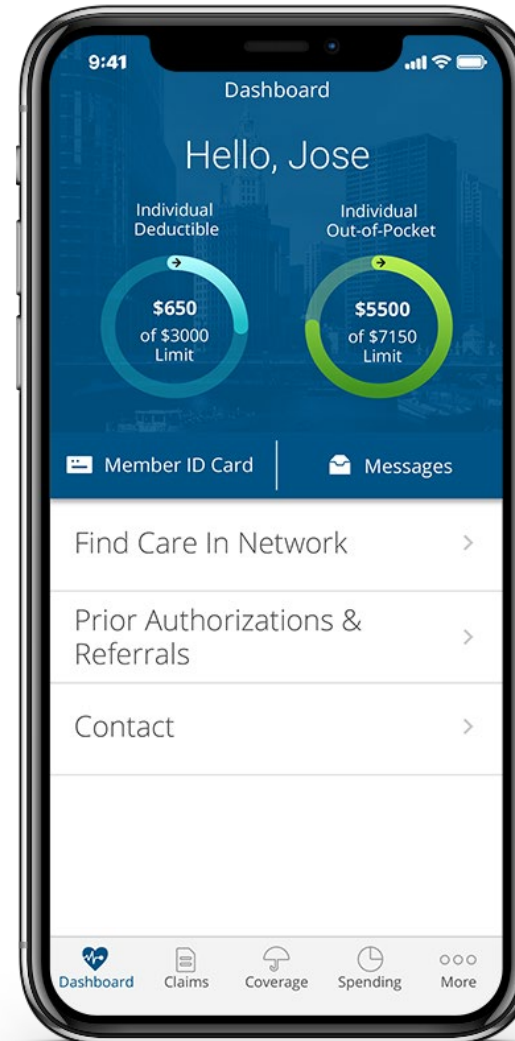
- Access your digital Member ID Card which means no more carrying it around in your wallet. You can access it anytime
- View claims status and history
- See health care benefit information
- Find a doctor or pharmacy near you
- Update your communication preferences to make sure you get an email or text alert instead of a paper statement

Log in and perform protected transactions
24 hours a day, 7 days a week*

*Claim Statements/EOBs are not available 3 – 6 a.m.

BCBSTX App for Mobile Devices

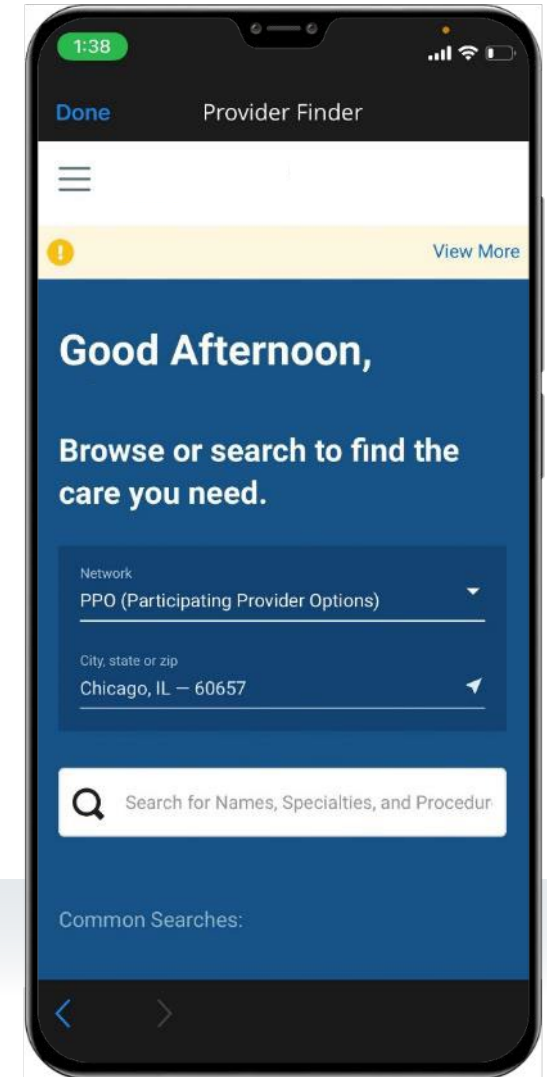
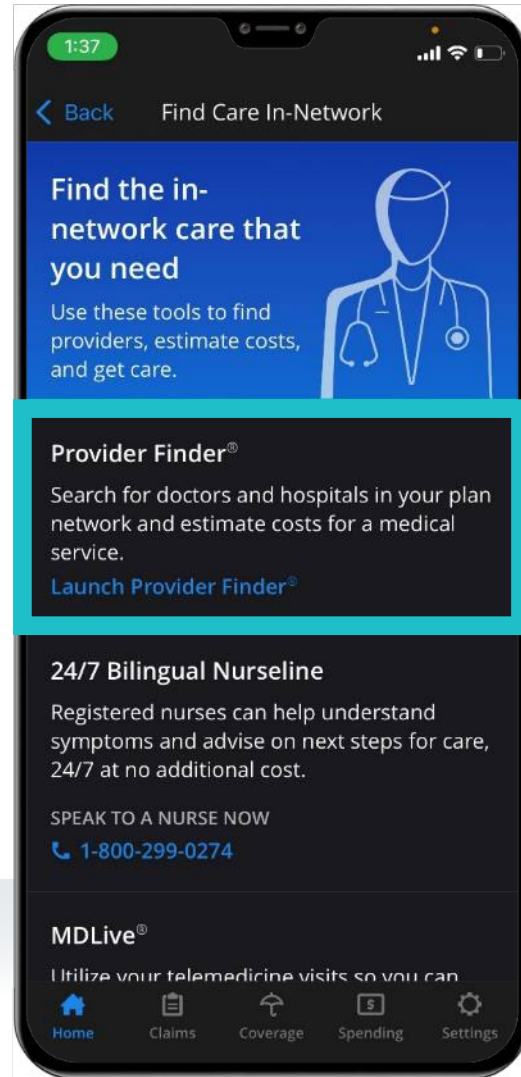
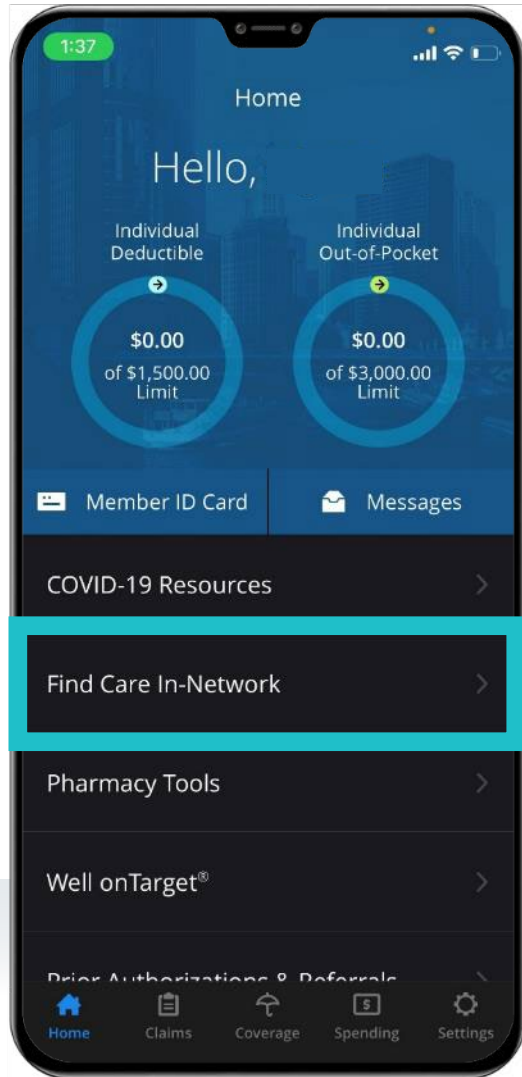
- Find an in-network doctor, hospital or urgent care facility or search for Spanish-speaking doctors
- Access your claims, coverage and deductible information
- Access digital member ID card
- Secure login with Face ID (iOS only) and Fingerprint ID
- **Let us know your communication preferences**



To download the app, go to Google Play, the App Store or text* **BCBSTXAPP** to **33633**


*Message and data rates may apply.

Screen images are for illustrative purposes only.



Sample Explanation of Benefits (EOB)

EOB shows the total billed and amount that may still be due.




CLAIM DETAIL (1 OF X)
PATIENT: John Smith
PROVIDER: Ralph Johnston M.D.
CLAIM # XXXXXXXXXXXXX
DATE PROCESSED: 06/20/2019

We reviewed the claim for this patient based on the additional information received from the provider and other group health care coverage involvement. Blue Cross and Blue Shield has negotiated discounts with this provider. The following shows how this claim was adjusted.

SUBSCRIBER INFORMATION
GROUP NAME
 Member ID#: XXXXXXXXXXX777V Group #: 000012345
 Customer Advocates are here to help! <Customer Service Phone>

Sample



YOUR BENEFITS APPLIED						YOUR RESPONSIBILITY				
Service Description	Service Dates	Amount Billed	Discounts and Reductions	Amount Covered (Allowed)	Health Plan Responsibility	Deductible Amount	Copay Amount	Coinsurance	Amount Not Covered	Your Total Costs
Surgical Charges	04/04/2019	4,000.00	(1) 1,800.00	2,200.00	960.00	1,000.00		240.00		1,240.00
Recovery Room	04/04/2019	900.00	(1) 410.00	490.00	392.00			98.00		98.00
Med/Surg Supplies	04/04/2019	300.00	(1) 140.00	160.00	128.00			32.00		32.00
Med/Surg Supplies	04/04/2019	100.00							(2) 100.00	100.00
Laboratory Services	04/04/2019	1,200.00	(1) 820.00	380.00	304.00			76.00		76.00
Laboratory Services	04/04/2019	400.00	(1) 270.00	130.00	72.00		50.00	8.00		58.00
MRI Outpatient	04/04/2019	950.00	(1) 490.00	460.00	363.00		15.00	82.00		97.00
CLAIM TOTALS		\$7,850.00	\$3,930.00	\$3,820.00	\$2,219.00	\$1,000.00	\$65.00	\$536.00	\$100.00	\$1,701.00

Total covered benefits approved for this claim: \$2,219.00 to Ralph Johnston M.D. on 06-20-19.

Notes about amounts under "YOUR BENEFITS APPLIED" and "YOUR RESPONSIBILITY"

(1) The amount billed is greater than the amount allowed for this service. Based on our agreement with this provider, you will not be billed the difference.

(2) Your Health Care Plan does not provide benefits for surgical assistant services when billed by the same physician who performed the surgery or administered the anesthesia. No payment can be made.

Your health care plan has a calendar year maximum for x-rays and laboratory services performed in the outpatient department of a hospital, a clinic or a doctor's office. When this maximum has been reached, the balance is eligible under your major medical benefits, subject to a yearly deductible and a coinsurance share.

For benefit period 01-01-19 through 12-31-19 to date this patient has met \$4,515.02 of her/his \$7,350.00 Out-of-Pocket Expense Limit. For your up-to-date Medical Spending summary, visit Blue Access for Members at bcbstx.com, the [BCBSTX Mobile App](#) or call the phone number at the beginning of the claim information.

754944 102C
2

The EOB is mailed to the home or is available online.
 Sample is for illustrative purposes only.

Tools at Your Fingertips

- View your digital ID Member Card
- Confirm your coverage and eligibility information

- Find in-network doctors, hospitals and other health care providers
- Review claims for medical or pharmacy all in one place



Get Care When and Where You Need It

- Whether you're at home or traveling, access to an independently contracted, board-certified doctor is available 24/7.
- You can speak to an MDLIVE[®] doctor immediately or schedule an appointment for a time that works for you.
- MDLIVE doctors can help treat many non-emergency conditions.
- A Virtual Visit may be a better alternative to the emergency room or urgent care center.

Virtual Visits may be limited by plan. For providers licensed in New Mexico and the District of Columbia, Urgent Care service is limited to interactive online video; Behavioral Health service requires video for the initial visit but may use video or audio for follow-up visits, based on the provider's clinical judgment. Behavioral Health is not available on all plans.

MDLIVE is a separate company that operates and administers Virtual Visits for Blue Cross and Blue Shield of Texas. MDLIVE is solely responsible for its operations and for those of its contracted providers. MDLIVE[®] and the MDLIVE logo are registered trademarks of MDLIVE, Inc., and may not be used without permission.



How Virtual Visits Work

CONNECT

Access where mobile app, online video or telephone service is available

INTERACT

Real-time consultation with an independently contracted, board-certified doctor or therapist

DIAGNOSE

Prescriptions sent to a pharmacy of your choice (when appropriate)



Preventive Coverage

What's Covered?

- **Recommended routine gender- and age-specific preventive care and screenings** — including yearly general wellness exams, recommended vaccines and screenings for things like diabetes, cancer and depression — both facility and professional services.
- **Coverage provided in-network at 100% with no copay, no deductible.** Out-of-network benefits may vary.

IMPORTANT to remember:

Lab tests related to a condition such as diabetes or asthma — **are not** considered preventive and are covered under applicable deductible and coinsurance levels.



**Stay healthy
by getting
regular
check-ups**

Take Care of Your Mental Health

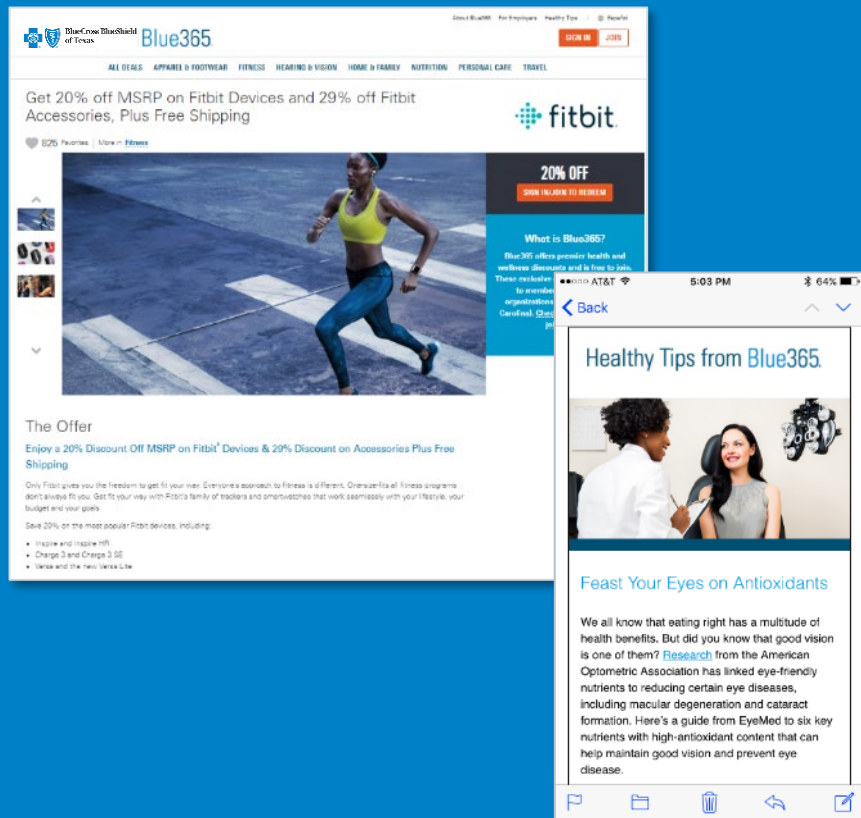
Your plan includes behavioral health benefits so you can get help for:

- Anxiety
- Autism
- Depression
- Drug or alcohol use
- Eating disorders
- And many other mental health conditions

Log in to **Blue Access for MembersSM** at **[bcbstx.com](https://www.bcbstx.com)** or call the number on the back of your member ID card to find a counselor, psychiatrist, treatment facility or other behavioral health provider.



Member discounts simply for being a BCBSTX member



Blue365[®] Member Discount Program

- Exclusive health and wellness deals from national and local retailers
- Save money on fitness gear, family activities, gym memberships, healthy eating, dental, vision, hearing aids and more from top national and local retailers
- Go to www.blue365deals.com/BCBSTX to register, view your available discounts and sign up for weekly emails

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. Employees should check their benefit booklet or call the Customer Service number on the back of their ID card for specific benefit facts. Use of Blue365 does not change monthly payments, nor do costs of the services or products count toward any maximums and/or plan deductibles. Discounts are only given through vendors that take part in this program and are subject to change. BCBSTX does not guarantee or make any claims or recommendations about the program's services or products. Members should consult their doctor before using these services and products. BCBSTX reserves the right to stop or change this program at any time without notice. BCBSTX makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.



BlueCross BlueShield
of Texas



PRIME
THERAPEUTICS®

Prescription Benefits



Retail Prescription Drug Benefit

Fill your 30-day prescriptions at any of the 66,000+ pharmacies in your broad Network. (Major chains include, Walgreens, CVS, Walmart, etc...)

- **Traditional Select (Broad) Network**
- **Performance Select Formulary**

90-Day Prescription Drug Benefit

Two options are available to get your maintenance medications for chronic conditions such as diabetes, asthma, high cholesterol etc...

Home Delivery (Mail Order) through Express Scripts Home Delivery

- Up to a 90-day supply
- Convenience and savings

ESN (Extended Supply Network)

- Up to a 90-day supply at over 65,000 participating pharmacies
- Convenience and savings



Home Delivery Prescriptions (Mail Order)

Your pharmacy benefit includes mail service of your maintenance medications from Express Scripts Home Delivery Pharmacy.

- Register online at express-scripts.com/rx or by phone at 833-715-0942. Calling to set up or verify is often easiest.
- Once registered, ask your doctor to submit your prescription electronically or by fax.
- Transfer your existing prescription from a retail pharmacy online or by phone.
- Automatic refills are not an option with the plan.

Accredo Specialty Pharmacy

Specialty drugs are often prescribed to treat chronic, complex conditions such as multiple sclerosis, hepatitis C and rheumatoid arthritis.

To start using Accredo Specialty Pharmacy you can call 833-721-1619. Once registered, you can manage your prescriptions on Accredo.com or through the mobile app.



A home delivery (mail order) pharmacy service you can trust.

Express Scripts® Pharmacy delivers your long-term (or maintenance) medicines right where you want them. No driving to the pharmacy. No waiting in line for your prescriptions to be filled.

 BlueCross BlueShield of Texas



Do You Need Specialty Medications?

MyPrime.com helps you manage your pharmacy benefits when you're at home or on the go.

After 1/1/25, members may create a single sign-on from Blue Access for Members and then access MyPrime.com to:

- See your prescription history and the list of drugs covered on the **Performance Select** Drug List.
- Learn about drug interactions, possible side effects and more.
- Find ways to save time and money with low-cost generic drugs.
- Find pharmacies in your network such as retail, vaccine, 90-day pharmacies.
- Find forms you may need such as home delivery order form or prescription drug claim form
- Members may also call the PEBC customer service number **(888-306-5753)** for questions about their pharmacy benefits.

The screenshot shows the MyPrime.com website interface. At the top, there is a navigation bar with links for Medicines, Pharmacies, Lists, and Forms. Below the navigation bar, there is a section for COVID-19 updates and vaccine coverage information. The main content area features a large banner with the text "Welcome to MyPrime" and "Easily manage your medicines". Below the banner, there are three circular icons representing different services: "Find medicines" (with a magnifying glass icon), "Find a pharmacy" (with a location pin icon), and "See prescription history" (with a document icon). At the bottom, there is a section for "Home delivery" with a photo of a woman looking at a laptop screen.

Digital Tools and Resources – MyPrime.com

Once plan is active on **1/1/25**, members can create a login at Blue Access for Members and then access MyPrime.com. Members will have the ability to view their medicines, price out their drugs, search for a pharmacy and view any necessary forms/documents they might need. Members may also call the PEBC Customer Service Number (888-306-5753) with questions.

- **Prior to 1/1/25, members may call the PEBC Customer Service Number (888-306-5753) for questions about their pharmacy benefits. Members can also search the current 2024 Performance Select Formulary for medications and Traditional Select Network for pharmacies by following the steps below on [MyPrime.com](#); “Click on Sign in → continue without sign in”**

Select your health plan

or [sign in](#) or [register](#) to get prices and information specific to your benefits

What is your health plan or employer?

BCBS Texas

Are you a Medicare Part D member, shopping for a Medicare plan with prescription drug coverage, or a [Retirement Benefit Enrollee](#)?

No

What is your health plan type? *If you are unsure, contact your benefits administrator.*

Other BCBSTX Plans

Continue

Medicines Pharmacies Learn Forms

Find medicines

Your health plan: BCBS Texas

1 Choose your drug list

Performance Select Drug List

2 Add a medicine

Medicine name Conditions National Drug Code (NDC)

Search by medicine name

Add a medicine associated with your selected drug list

Medicines Pharmacies Learn Forms Register Sign in

Find a pharmacy

Print

Search pharmacies in your network and compare medicine costs. [How are medicines priced at my pharmacy?](#)

Search criteria

Search for an in-network pharmacy

I'm searching for Retail pharmacies.

Drop Downs:

Retail
Home Delivery
Specialty

Enter ZIP, city and state, or address

Located within 5 miles

Enter a pharmacy name (optional)

I want to view pricing results for

30-day supply 90-day supply

Search

Cancel

Your network: Traditional Select Network [Change your network](#)

Stay Engaged in Your Health Care



How You Can Be a Smarter Consumer

- **Use in-network providers**
- **Review EOBs** and bills sent by your providers
- **See your physician regularly** for preventive care or illness
- **Ask your health care provider questions** about prescribed medications and treatment
- Ask your doctor if **lower-cost drug options** are right for you
- **Visit bcbstx.com** for more information

