



# HEALTH CARE WHEREVER YOU ARE

## Consumer Directed HealthSelect<sup>SM</sup> 2023 Summer Enrollment

The 2024 plan year begins on  
September 1, 2023, and runs  
through August 31, 2024  
[www.healthselectoftexas.com](http://www.healthselectoftexas.com)



# Plan Updates

## Change to out-of-pocket maximums

- \$7,500 per person
- \$15,000 per family





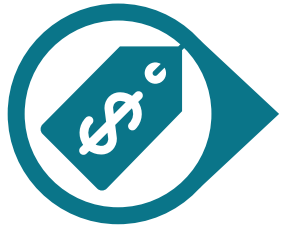
# Consumer Directed HealthSelect<sup>SM</sup>

- High-deductible health plan
- In-network preventive care covered at 100%
- Primary care provider not required
- Pre-tax contributions to a health savings account (HSA) for qualified covered expenses:
  - For individuals: \$45 month/\$540 annual
  - For families: \$90 month/\$1,080 annual

Annual Deductible	In-Network	Out-of-Network
Individual	\$2,100	\$4,200
Family	\$4,200	\$8,400



# HealthSelect ShoppERS<sup>SM</sup>



**1. SHOP**



**2. GO**



**3. EARN**



# Wellness Resources

- Well onTarget®: Online portal to access wellness programs and take the Health Assessment
- Blue Points<sup>SM</sup>: Get rewarded for healthy activities
  - Fitness gear
  - Wearables
- Fitness Program: Nationwide network of fitness centers
  - Starting at \$19 (plus tax) a month
  - \$10 a month for digital content
- Weight management programs:
  - Wondr®
  - Real Appeal®





# Glossary of Terms

## Primary Care Provider (PCP)

Your first stop for medical services unless you have an emergency.

## In-Network

Doctors, hospitals and other health care professionals that are part of a “provider network.” Save money when you get care from in-network providers.

## Deductible

A set amount you must pay out-of-pocket each calendar year for covered services before the Plan begins to pay for anything except preventive care services.

## Coinsurance

The percentage of allowable amounts you are required to pay for certain covered health services.

# Glossary of Terms

## Health Savings Account (HSA)

A debit card spending account with pre-tax employer contributions and the ability for members to save tax-free. Funds can be used for eligible health expenses defined by the IRS.

## Prior Authorization

Approval from a health plan that may be required before you get a service or fill a prescription in order for the service or prescription to be covered by your plan.

## Limited Purpose Flexible Spending Account

An account with funds specifically for covering eligible health care dental and vision services, as defined by the IRS.

## Virtual Visits

Medical and mental health Virtual Visits allow you to connect with a medical doctor or licensed mental health professional via online video or by telephone.

# For Additional Assistance

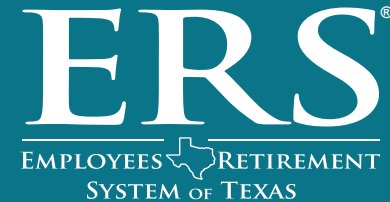


**BlueCross BlueShield  
of Texas**

**HealthSelect of Texas  
Customer Service**

**BCBSTX Personal  
Health Assistants**

Call toll-free: **(800) 252-8039 (TTY: 711)**  
Monday–Friday: 7 a.m. - 7 p.m.  
Saturday: 7 a.m. - 3 p.m. CT



**Employees Retirement  
System of Texas**

Call toll-free: **(866) 399-6908**  
Monday–Friday: 7:30 a.m. - 5:30 p.m.  
or online at **[www.ers.texas.gov](http://www.ers.texas.gov)**





# BCBSTX Personal Health Assistants

For questions and help with:

- Selecting a PCP
- Benefits, prior authorizations and referrals
- Costs estimates, finding in-network providers and scheduling appointments
- How-tos and resources

Call toll-free: **(800) 252-8039 (TTY: 711)**

Monday–Friday: 7 a.m. - 7 p.m.

Saturday: 7 a.m. - 3 p.m. CT



# Questions

If your question is not answered today, email

**[BCBSTXSupport\\_ERSTeam@bcbstx.com](mailto:BCBSTXSupport_ERSTeam@bcbstx.com)**

A BCBSTX representative will respond to your email  
within three business days

# Disclosures

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Blue Cross and Blue Shield of Texas is not the administrator of pharmacy benefits. Please contact your employer for information.

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