

THE TEXAS A&M
UNIVERSITY SYSTEM



Your A&M Care Plan 2024-2025

Health Benefits
at a Glance

Effective September 1, 2024, to August 31, 2025



BlueCross BlueShield of Texas

A&M Care Plan is administered by Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association.

Take a Step in the Right Direction

Let our Benefits Value Advisors¹ help you get the most from your health plan.

A BVA is like a tour guide, helping to point you in the right direction. BVAs can help you save money on health procedures and tests. They can also help you understand and use your benefits more wisely.

You'll get guidance for all your health plan benefits so you only need one call to get support. BVAs can help you:

- Maximize your benefits to get better value
- Get cost estimates for various providers and procedures
- Schedule appointments
- Find a doctor or facility
- Set up prior authorization

In addition, you can access Provider Finder[®] to search for in-network physicians, specialists or hospitals.

You can estimate the cost and your out-of-pocket expenses for hundreds of procedures, treatments and tests.



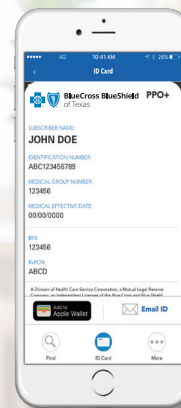
BVAs are ready to help you 24/7.²



Call toll-free **866-295-1212**



Connect with a BVA via live chat in Blue Access for MembersSM or in the **BCBSTX App**



Go Digital Your Way

Update your preferences and contact information.

- Go to bcbstx.com/preferences
- Text **CONTACTTX** to **33633** for a link³
- Open the BCBSTX App and go to "Settings"

1. Benefits Value Advisors offer cost estimates for procedures and services from various providers and facilities. Lower pricing and cost savings are dependent on the provider or facility you choose. Benefits Value Advisors do not give medical advice. Talk to your doctor or health care professional about any health questions or concerns.

2. Excludes major U.S. holidays.

3. Message and data rates may apply. Terms and conditions and privacy policy are available at bcbstx.com/mobile/text-messaging.



Two-Step Wellness Program, Available Through WebMD® ONE

Every well-being journey looks different and health is much more than just weight loss and physical health. The Texas A&M University System believes it's important to prioritize your emotional, social, financial and overall health. They have partnered with WebMD, one of the most trusted well-being brands, to bring you the wellness portal to support your unique health and well-being needs.

With the Two-Step Wellness Program, you can earn the lowest premium for the next plan year. Just complete your Annual Wellness Exam and a second wellness activity of your choice between September 1, 2024, and August 31, 2025.

Visit webmdhealth.com/tamus to get started.

Nurses Available Anytime You Need Them

Health happens – good or bad, 24 hours a day, seven days a week. That is why we have registered nurses waiting to talk to you whenever you call our 24/7 Nurseline.

Our nurses can answer your health questions and try to help you decide whether you should go to the emergency room or urgent care center or make an appointment with your doctor. You can also call the 24/7 Nurseline whenever you or your covered family members need answers to health questions about:

- Asthma
- Dizziness or severe headaches
- Cuts or burns
- Back pain
- High fever
- Sore throat
- Diabetes
- A baby's nonstop crying
- And much more

Plus when you call, you can access an audio library of more than 1,000 health topics – from allergies to surgeries – with more than 500 topics available in Spanish.

24/7 Nurseline is not a substitute for a doctor's care. Talk to your doctor about any health questions or concerns.

WebMD is an independent company that contracts directly with The Texas A&M University System to provide health care communications and a digital member platform for The Texas A&M University System. WebMD does not offer Blue Products or Services.

BCBSTX makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

Call the 24/7 Nurseline at
800-581-0368 for help.

Get to Know Your Mental Health Resources

Mental health is just as important as physical health.

Your health plan includes access to mental health care like therapy and medicines that might help.

You and your family members can get support for issues such as:

- Depression
- Anxiety and panic attacks
- Substance use
- Autism
- Bipolar
- Eating disorders
- Attention deficit (ADHD/ADD)

Find a Mental Health Care Provider

Find a provider who can help. In-person, telephone and video services are available. Visit [bcbstx.com/tamus](https://www.bcbstx.com/tamus) to search for a mental health care provider.

Digital Mental Health

Help for stress, depression, panic, resilience and other mental health concerns is just a click away. Confidential online programs are available through Learn to Live¹ at no added cost to you. Log in at [bcbstx.com/tamus](https://www.bcbstx.com/tamus) to learn more.

Employee Work/Life Solutions

There may be a time when you need a little extra support through job stress, grief, legal or financial issues or other life challenges. Employee Work/Life Solutions has options for you at no added cost. Talk one-on-one with a counselor or use online resources. Learn more at [guidanceresources.com](https://www.guidanceresources.com), and use the Web ID **TAMUS**.

Headway

Headway helps you find an in-network mental health provider based on many criteria, including specialty, location, personality, race, language, ethnicity and whether you want virtual or in-person care. Visit [headway.co/m/tamus](https://www.headway.co/m/tamus) to book your first appointment. Appointments are available within 48 hours.

Virtual Visits powered by MDLIVE[®]

Meet with an MDLIVE mental health professional from the comfort of your own home. A board-certified doctor or therapist can help with a variety of mental health concerns by phone or video. Visit [MDLIVE.com/bcbstx](https://www.MDLIVE.com/bcbstx) to schedule an appointment.

Well onTarget[®]

Go to [wellontarget.com](https://www.wellontarget.com) to find articles, videos, tools and trackers to help you live healthy and well. Take a six-week, online course to learn to sleep better or handle stress.

1. Learn to Live provides educational behavioral health programs; members considering further medical treatment should consult with a physician.

Headway is a separate company that has contracted with Blue Cross and Blue Shield of Texas to provide behavioral health management for members with coverage through BCBSTX.

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.

ComPsych Corp. is an independent company that contracts directly with The Texas A&M University System to provide employee assistance programs. ComPsych Corp. does not offer Blue Cross and Blue Shield of Texas products or services and is solely responsible for the products and services that it provides.

BCBSTX makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

Meet the Programs

These programs are available (based on eligibility) at no additional cost to members of the A&M Care and J plans:

2nd.MD | MEDICAL SECOND OPINIONS

Access 2nd.MD's elite specialists and compassionate care team when you are facing a new or existing diagnosis, a possible surgery, a chronic condition or a change in medication.

AIRROSTI | PAIN ASSESSMENT, DIAGNOSIS AND TREATMENT

An alternative to surgery, Airrosti offers pain management and long-term chiropractic or physical therapy programs.

GI Thrive | GUT HEALTH PROGRAM

GI Thrive can help you maintain a healthy gut. A healthy gut helps maintain overall health, weight management, sleep quality, joint health, how you manage stress and anxiety and more. A new look is coming in June 2024!

Hinge Health | MUSCULOSKELETAL AND CHRONIC PAIN PROGRAMS

A digital approach that is personalized and interactive to help you conquer chronic back, knee or hip pain without surgery or drugs, similar to at-home physical therapy.

learn to live | DIGITAL MENTAL HEALTH PROGRAMS

Learn new skills to break old patterns that may be holding you back. Digital mental health programs from Learn to Live can help you get your mental health on track so you can feel better and enjoy life more.

Teladoc HEALTH | DIABETES AND HYPERTENSION PROGRAMS

Teladoc Health combines personalized care with the convenience of technology to help you manage or prevent chronic conditions like diabetes and high blood pressure. Teladoc Health gives you a personalized plan so you can live healthier.

ovia health | APPS AND SELF-GUIDED COURSES

Ovia Health™ apps are for tracking your cycle, pregnancy, parenting and menopause support. Each app has videos, tips, coaching and more.

SILVERSNEAKERS FITNESS MEMBERSHIP

SilverSneakers is available to retirees and their dependents who are enrolled in the A&M Care Plan and are age 65 and older. The program provides a basic fitness membership with access to fitness equipment, pools, tennis courts and walking tracks at over 15,000 locations nationwide.

virta | DIABETES SUPPORT PROGRAM

Virta is a virtual clinic that helps create plans for better health with support from health care clinicians, coaches and digital health tools. With Virta, you can reverse Type 2 diabetes, lose weight, reduce medications and save money.

Well onTarget® | GUIDANCE FROM CERTIFIED HEALTH COACHES

Coaching topics include: decreasing weight, maintaining weight, managing stress, quitting tobacco, improving blood pressure, improving cholesterol, improving dietary habits, improving fitness level and maintaining tobacco-free status.

FITNESS PROGRAM | AVAILABLE THROUGH WELL ONTARGET

The Fitness Program gives you flexible options to help you live a healthy lifestyle. Work out at your choice of thousands of fitness locations nationwide.¹ Choose one location close to home and one near work, or visit locations while traveling. Additional fees apply.

win. | FERTILITY SERVICES

WIN can help you understand your fertility benefit and choose the best course of care. WIN Nurse Care Advocates give 24/7 personalized support, assist you in choosing a provider and help guide you throughout treatment, along with medication management.

wondr HEALTH | WEIGHT MANAGEMENT PROGRAM

Wondr is a weekly, self-paced, online program that teaches you how to lose weight and improve your health without giving up your favorite foods. It includes common-sense skills to help you lose weight and keep it off. It can also reduce your risk for serious conditions like diabetes and heart disease.

1. Fees apply. See Blue Access for Members for details. Taxes may apply. Individuals must be at least 18 years old to purchase a membership. The Fitness Program is provided by Tivity Health™, an independent contractor that administers the Prime Network of fitness centers. The Prime Network is made up of independently owned and operated fitness centers.

Go to bcbstx.com/tamus or contact a Benefits Value Advisor at **866-295-1212** to learn more about these programs.

Know Where to Go for Care

Care Option	Hours	Description
24/7 Nurseline¹ Cost: None	800-581-0368 Available 24/7	<ul style="list-style-type: none"> • Get answers to health questions • Understand more about your health • Learn more about where to go for care
Virtual Visits powered by MDLIVE[®] Cost: \$10 copay per visit	888-680-8646 MDLIVE.com/bcbstx MDLIVE mobile app Available 24/7	<ul style="list-style-type: none"> • Non-emergency allergies • Colds • Sore throat • And more
Doctor/Primary Care Physician Cost: \$	Office hours vary	<ul style="list-style-type: none"> • Health exams • Shots • Colds • Flu • Minor injuries • And more
Retail Health Clinic Cost: \$	Based on retail store hours	<ul style="list-style-type: none"> • Headache • Stomach pain • Animal bite • Sinus infection • And more
Urgent Care Center² Cost: \$	Generally open evenings, weekends and holidays	<ul style="list-style-type: none"> • Back pain • Vomiting • Animal bite • Diarrhea • And more
If you need emergency care, call 911 or seek help from any doctor or hospital immediately.		
ER copay for emergency room visits³	\$200 copay per visit (waived if admitted to hospital)	
Hospital ER Cost: \$\$\$	Open 24/7	<ul style="list-style-type: none"> • Chest pain • Bleeding • Broken bones • Trouble breathing • And more
Freestanding ER Cost: \$\$\$\$ Often freestanding ERs are out of network. If you receive care from an out-of-network provider, you may have to pay more.		

1. 24/7 Nurseline is not a substitute for a doctor's care. Talk to your doctor about any health questions or concerns.

2. The closest urgent care center may not be in your network. Be sure to check Provider Finder to make sure the center you go to is in-network.

3. Deductible, copay and coinsurance apply for emergency room visits.

Information in this material is not intended as medical advice, nor meant to be a substitute for the individual medical judgment of a doctor or other health care professional. Please check with your doctor for individualized advice on the information provided. Coverage may vary depending on your specific benefit plan and use of network providers. For questions, please call the number on the back of your member ID card.

Here's One Call You Don't Want to Miss

If you get a call from BCBSTX, we're calling to help you take good care of your health. Please answer or call us back.

Your health plan includes support for you and your covered family members from nurses and other medical professionals called health advisors.¹ This extra help is at no added cost to you.

BCBSTX may call to help you:

- Get the care you need for serious illnesses or injuries
- Have a healthy pregnancy and baby
- If you have been in the hospital or have had a major surgery

Calls from health advisors are not sales calls. We may ask you for information, like your name, date of birth or home address, to make sure that we are talking to the right person.

If we miss you, we will leave a message with a number for you to call us back at your convenience. We're here for you!

1. Health advisors do not replace the care of a doctor. You should talk to your doctor about any medical questions or concerns.

Learn to Live, Teladoc Health, Ovia, Hinge Health, SilverSneakers, WIN Fertility and Wondr are independent companies that have contracted with Blue Cross and Blue Shield of Texas to provide health management solutions for members with coverage through BCBSTX.

2nd.MD, Airrosti, GITHrive and Virta Health are independent companies that contract directly with The Texas A&M University System to provide health and wellness programs. They do not offer Blue Cross and Blue Shield of Texas products or services and are solely responsible for the products and services they provide.

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