Welcome to Open Enrollment 2021
## 2021 Benefits at Glance

<table>
<thead>
<tr>
<th>TYPE OF SERVICE (In Network*)</th>
<th>A&amp;M CARE PLAN AND J PLAN</th>
<th>65 PLUS PLAN</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>You Pay</strong></td>
<td><strong>You Pay</strong></td>
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<tr>
<td></td>
<td><strong>You Pay -</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>In Brazos Valley</strong></td>
<td><strong>In the Brazos Valley</strong></td>
</tr>
<tr>
<td></td>
<td><strong>Baylor Scott &amp; White</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Network</strong></td>
<td></td>
</tr>
<tr>
<td>Plan Year Deductible</td>
<td>$400</td>
<td>$400</td>
</tr>
<tr>
<td>Individual</td>
<td>$1,200</td>
<td>$1,200</td>
</tr>
<tr>
<td>Family</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Plan Year Out-of-Pocket Maximum</td>
<td>$5,000 plus deductible above</td>
<td>$5,000 plus deductible above</td>
</tr>
<tr>
<td>Individual</td>
<td>$10,000 plus deductible above</td>
<td>$10,000 plus deductible above</td>
</tr>
<tr>
<td>Family</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Office Visit (per visit)</td>
<td>$20 copay**</td>
<td>$5 copay**</td>
</tr>
<tr>
<td>Primary Care &amp; Behavioral Health Provider Specialist</td>
<td>$30 copay**</td>
<td>$15 copay**</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Routine Physicals</td>
<td>Services performed by an out-of-network doctor are not covered</td>
<td>Services performed by an out-of-network doctor are not covered</td>
</tr>
<tr>
<td>Well-baby Care</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Immunizations (after 6th birthday)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Routine Mammogram</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inpatient Hospital Services</td>
<td>20% after deductible</td>
<td>10% after deductible</td>
</tr>
<tr>
<td>(includes behavioral health; must be pre-certified)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Blue Distinction® Centers and Blue Distinction® Centers+</td>
<td>10% after deductible</td>
<td>10% after deductible</td>
</tr>
<tr>
<td>Inpatient Hospital Services</td>
<td>10% after deductible</td>
<td>10% after deductible</td>
</tr>
</tbody>
</table>

* Out-of-network benefits are also available. When using out-of-network providers, you pay 50 percent after the out-of-network deductible.

** Retirees and Medicare-Primary retirees on the A&M Care Plan are not eligible for copays.

This document gives you an overview of the benefits provided. Refer to the Summaries of Benefits for more information. Benefits for the above plans are paid at a percentage of the allowable amount as determined by Blue Cross and Blue Shield of Texas.

A&M Care 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.
Preauthorization (also known as ‘prior authorization’) is a process used to determine whether a medical service meets the requirements for health plan coverage.

You need to have preauthorization for some types of medical care like:
- Hospital stays
- High-cost specialty drugs
- Some services you get outside of a hospital

Your network provider will usually take care of preauthorization. To be sure, call the Customer Service number on the back of your BCBSTX member ID card before your service.

Check your benefits booklet to learn more. You can find it on Blue Access for Members™ under My Coverage.
Blue Distinction® Specialty Care Program

• Hospitals may all look the same, but there are often differences in the quality of care you receive depending on the facility you choose.

• The choices you make matter when it comes to your health care.

Hospitals and medical facilities with superior expertise in delivering higher-quality health care in at least one of the following specialties:

- Bariatric Surgery
- Cardiac Care
- Knee and Hip Replacement
- Maternity Care
- Spine Surgery
- Transplants

Call a Benefits Value Advisor (BVA) for participating facilities
Preventive Care

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. **These may count as one of your two steps for the two-step wellness credit.**

• **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.
Health and Wellness
MyEvive*

PERSONALIZED CONNECTION
ANYTIME. ANYWHERE.

- Register for MyEvive account at tamus.myevive.com
- Access top BCBSTX resources and newly added benefits
- MyEvive is also available from the Texas A&M single sign on (SSO) menu
- Chat with a MyEvive member services representative today for help registering.

ONE STOP GUIDED HEALTH CARE EXPERIENCE

ONLINE

MOBILE

CHAT
TAMUS Two-Step Wellness Program

Receive the lowest rate on your health insurance premium

Completing two items from your personalized checklist* will ensure that you have the lowest rate for your health insurance premiums.

Highlights of the Wellness Program:

- The Two-Step Wellness Program helps members engage in health-promoting activities based on unique risks and identified benefit interests.
- Complete any two items on your personalized checklist between September 1 and June 30.
- Applies to employees AND covered spouses enrolled in the A&M Care Plan.
- A premium differential of $30 per month will be applied for each individual (you and your spouse) who completes two activities.
- All Retirees and Graduate Student Employees enrolled in the Grad plan will automatically receive the lower premium.

*If you would like to take the Health Assessment provided by Blue Cross and Blue Shield of Texas in Well onTarget, it can apply as an alternate method to receive the premium differential. You will still need to get an annual wellness exam.

On MyEvive, check your current status through the “Check My Two-Step Wellness Program Status” card on your home page.
To Help You Fit Better Health Into Your Schedule

Well onTarget® Member Wellness Portal
Personalized action plans, wellness and lifestyle self-management programs and fitness and nutrition device integration jump start each employee’s journey toward overall wellbeing. Convenient online programs address a variety of topics, including:

- Stress
- Weight loss
- Tobacco cessation
- Asthma, diabetes and other chronic conditions
- Sleep health
- Financial wellbeing

* Well on Target is a checklist items for the MyEvive Two-Step Wellness Program

24/7 Nurseline
When you need help deciding whether you should go to the emergency room or make an appointment with your doctor, 24/7 Nurseline is here to help. Call any time, day or night, with questions about fevers, burns and other health issues.

Fitness Program
Gives you access to a network of gyms that fit your budget and lifestyle.

WELLNESS COACHING
- Dedicated coach
- Goal-setting tools
- Online and telephonic support
- Completion of the Well on Target Health Assessment drives engagement by recommending self-management programs and coaching outreach.

Digital Health Partners
Help you manage metabolic syndrome, diabetes and high blood pressure through digital coaching programs.

Ovia and Women’s and Family Health
Provides support for cycle tracking, pregnancy and parenting.

For quick access to all your Health and Wellbeing

1. Go to bcbstx.com.
2. Register for Blue Access for MembersSM.
3. Click the My Health tab for more information about the programs listed.

To register you will need your identification number on the front of your ID card OR you can call the Customer Service number on the back of the card.
Beginning September 1, 2020, these programs are available (based on eligibility) at no additional cost to members of the A&M Care Plan, J Plan and 65 Plus Plans.

Naturally Slim is an independent company that provides Metabolic Syndrome Management for Blue Cross and Blue Shield of Texas. Naturally Slim is solely responsible for the products and services that it provides.

Omada is an independent company that provides Obesity-related Chronic Disease Prevention and Hypertension Management Solutions for Blue Cross and Blue Shield of Texas. Omada is solely responsible for the products and services that it provides.

Livongo is an independent company that provides Diabetes and Hypertension Management Solutions for Blue Cross and Blue Shield of Texas. Livongo is solely responsible for the products and services that it provides.

Hinge Health is an independent company that provides an online musculoskeletal program for Blue Cross and Blue Shield of Texas. Hinge Health is solely responsible for the products and services that it provides.
Whether you are pregnant or planning to get pregnant, you should prepare as much as you can. We have tools to help you — at no extra cost to you.

- **Ovia Health™ apps** are for tracking your cycle, pregnancy and baby’s growth.

- **Well onTarget®** offers self-guided courses that help you plan for a healthy pregnancy and baby.

- Plus, if your pregnancy is high-risk, BCBSTX will provide support from **maternity specialists** to help you care for yourself and your baby.
Virtual Visits
$10 Visit Copay

With Virtual Visits, you get:
- 24/7 access to an independently contracted, board-certified doctor
- Access via online video, mobile app or telephone
- If necessary, e-prescription sent to your local pharmacy

Virtual Visits doctors can treat a variety of health conditions, including:
- Allergies
- Asthma
- Cold/flu
- Ear problems (age 12+)
- Fever (age 3+)
- Nausea
- Pink eye
- Rash
- Sinus infections

Talk Therapy
Speak with a licensed counselor, therapist or psychiatrist for support with virtual visits, available by appointment. You can choose who you want to work with for issues such as anxiety, depression, trauma and loss or relationship problems.

Eligibility
This service is available to employees and retirees, and their covered dependents, enrolled in the A&M Care Plan, J Plan and A&M Care 65 Plus Plans.

$10 visit copay for all registered members
(Medical & Behavioral Health Consultations)
Well onTarget®

Empowering, engaging and motivating members
Well onTarget® Member Portal

Portal Highlights

• Health Assessment
• Member dashboard
• Explore your wellbeing
• My Journey recommended activities
• Digital self-management programs
• Trackers and tools
• Interactive symptom checker
• Health and wellness content
• Secured messaging
• Blue Points® rewards
• Personal wellness challenges
• Corporate challenges
• Fitness and nutrition tracking and device integration

Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal at wellontarget.com for further information.
Interactive Health Coaching*

Together, you and your Health Coach will:

- Evaluate your current lifestyle and health habits
- Determine your priorities and wellness goals
- Topics include:
  - Decrease Weight
  - Maintain Weight
  - Manage Stress
  - Quit Tobacco
  - Improve Blood Pressure
  - Improve Cholesterol
  - Improve Dietary Habits
  - Improve Fitness Level
  - Maintain Tobacco-Free Status
- Members receive an enrollment outreach call from a dedicated Health Coach**

*Coaching is built-in with Empower+ and HAS packages. Coaching is available as a buy-up option for Enable packages.
**HMO members limited to stress management enrollment outreach
AlwaysOn Mobile App

Mobile App Features

• Mobile Health Assessment
• Secure messaging with Health Coach
• Health dashboard and trackers
• Blue Points balance
• Sync a fitness and nutrition device or app

Fitness Integration

• Member can choose a fitness device to connect and monitor their activity
• Metrics include steps, miles, minutes and calories
• Samsung Health and Apple Health are available via the AlwaysOn mobile app

Nutrition Integration

• Member can choose a nutrition app to connect to and monitor their intake
• Metrics include calorie target, carbs, fats, protein and more
• Apps include Fitbit® and MyFitnessPal®
• Nutrition app FAQs available
Fitness Program Benefits

- Flexible, budget friendly program allowing members to choose from different plan options. Offered through vendor, Tivity Health™.

- Offered to members of participating Blue Cross and Blue Shield of Texas plans and their dependents

- Family friendly program designed to promote health, wellness and activity for adults 16+.* Expands gym network access to your covered dependents at a bundled price discount.

- Studio Class Network: Boutique-style classes and specialty gyms with pay-as-you-go option and 30% off every 10th class.

- Digital Fitness: Access thousands of digital fitness videos, live classes and fitness programs at no extra cost. Digital classes include cardio, bootcamps, barre, yoga and more

- Convenient Payment: Monthly fees are paid via automatic credit card or bank account withdrawals.

- Access to multiple fitness locations, nationwide where members live, work and travel; existing and potential members can search for locations by accessing the Fitness program page through Blue Access for Members™ (BAM™) and through the Well onTarget Fitness Program mobile app.

- Easy enrollment online or by Always On Mobile app

*Individuals must be 18 years old to purchase a membership. Dependents, 16-17 years old, can join but must be accompanied to the location by a parent/guardian who is also a Fitness Program member. Members should check their preferred location to see their membership age policy. Underage dependents can login and join through the primary member’s account as an “additional member.”

**Member agrees to comply with all applicable federal, state and local laws, including making all disclosures and paying all taxes with respect to their receipt of any reward. The Fitness Program is provided by Tivity Health™, an independent contractor that administers the Prime Network of fitness locations. The Prime Network is made up of independently owned and operated fitness locations.
Guide to Navigate your Health

Customer Service

Benefits Value Advisor
Call Customer service for assistance and questions about:

- Claims
- Medical Benefit Coverage
- Finding Providers
- Membership and Eligibility
- Navigating Digital Tools and Resources
- Concierge of Ancillary Services
- ID Card Requests
- Health Education and Transfer to Other Health Programs
- Transition of Care
- Check your Wellness Incentive Status

Benefits Value Advisors offer cost estimates for various providers, facilities and procedures. Lower pricing and cost savings are dependent on the provider or facility of your choosing. Member communications and information from Benefits Value Advisors are not meant to replace the advice of health care professionals. Members are encouraged to seek the advice of their doctors to discuss their health care needs. Decisions regarding course and place of treatment remain with the member and his or her health care providers. Cost estimates are just an estimate. In addition to your usual deductibles, copayments and/or coinsurance, the actual cost of the services may vary based on a number of factors including the date of service, the actual procedure performed and what services were billed by the provider and your particular benefit plan. Coverage is subject to the limitations, exclusions and terms of your plan.
Benefits Value Advisor (BVAs) Have Answers

Make it easier to use your health plan, while helping you save time and money.

- Help you schedule appointments
- Assist navigating online resources
- Help understand and maximize benefits
- Check wellness incentive status
- Education & transfer to Digital Health Programs
- Cost estimates for various providers and facilities

866-295-1212 • Available 24/7, effective 09/01/2021 (Live Chat and Voice)
Retiree Information

Retirees Under 65
• Should continue to use network providers and office visit claims will continue to process using copayments.

Retirees Over 65
65 Plus Plan (BCBSTX)
• Available everywhere. Policy holder must be retired, enrolled in Medicare Parts A&B and not working for the A&M System for 50% or greater time for more than 4 months. All covered dependents must also be enrolled in Medicare Parts A&B.
• *Retirees age 65 and older are not eligible for copays.

Digital Health Partners These programs are available (based on eligibility) at no additional cost to members of the A&M Care Plan, J Plan and 65 Plus Plans.
• Hinge Health | Musculoskeletal/Chronic Pain Program
• Omada | Chronic Disease Prevention & Support
• Livongo | Hypertension Program
• Livongo | Diabetes Program

SilverSneakers
• The Texas A&M University System offers a fitness program for retirees and spouses age 65 and older.
• SilverSneakers Flyer
  • https://www.tamus.edu/business/benefits-administration/wellness/silver-sneakers/

2nd.MD
• Medical second opinions about a new diagnosis, your treatment plan, a surgery, your medications or a chronic condition.

Virtual Visits (MDLIVE)
• Available to all retirees and survivors for a $10 copay regardless of whether you are Medicare primary or not.
Questions?

Thank you