



BlueCross BlueShield
of Texas

WELCOME

to Open Enrollment FY2025

THE TEXAS A&M UNIVERSITY SYSTEM

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

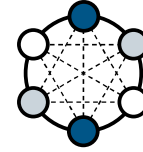


Things to Know for 2024-2025



Airrosti® Copay Update

The copay for Airrosti is being reduced from \$30 per visit to \$20 per visit, effective September 1, 2024.



Network Update

Brazos Valley Network (BVN) and Baylor Scott & White (BSW) discounts will end on April 30, 2025. Copayments and coinsurance will return to the same coverage for all in-network providers.

FY2025 Benefits At-A-Glance

TYPE OF SERVICE (In Network ¹)	A&M CARE PLAN AND J PLAN		
	You Pay	In Brazos Valley Network You Pay	Baylor Scott & White Health In the Brazos Valley – You Pay
			Brazos Valley Network (BVN) and Baylor Scott & White (BSW) discounts will end on April 30, 2025. Copayments and coinsurance will return to the same coverage for all in-network providers.
Plan Year Deductible			
Individual	\$400	\$400	\$400
Family	\$1,200	\$1,200	\$1,200
Plan Year Out-of-Pocket Maximum			
Individual	\$5,000 plus deductible above	\$5,000 plus deductible above	\$5,000 plus deductible above
Family	\$10,000 plus deductible above	\$10,000 plus deductible above	\$10,000 plus deductible above
Office Visit (per visit)			
Primary Care & Behavioral Health Provider	\$20 copay ²	\$5 copay ²	\$20 copay ²
Specialist	\$30 copay ²	\$15 copay ²	\$15 copay ²
Preventive Care	0%	0%	0%
Routine Physicals Well-Baby Care Immunizations (after 6th birthday) Routine Mammogram	Services performed by an out-of-network provider are not covered	Services performed by an out-of-network provider are not covered	Services performed by an out-of-network provider are not covered
Inpatient Hospital Services (includes behavioral health; must be pre-certified)	20% after deductible	10% after deductible	10% after deductible
Inpatient Hospital Services (Blue Distinction [®] Centers and Blue Distinction [®] Centers+)	10% after deductible	10% after deductible	10% after deductible
Emergency Room Visits³	\$200 copay/visit + deductible + 20% coinsurance (copay waived if admitted to hospital)	\$200 copay/visit + deductible + 20% coinsurance (copay waived if admitted to hospital)	\$200 copay/visit + deductible + 20% coinsurance (copay waived if admitted to hospital)

1. The relative costs described here are for network providers. Out-of-network benefits are also available. Your costs for out-of-network providers may be significantly higher. When using out-of-network providers, you pay 50% after the out-of-network deductible.

2. Medicare retirees enrolled in the A&M Care Plan are not eligible for copays except for emergency room visits.

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

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.

Your ID Cards from Blue Cross and Blue Shield of Texas

1 Subscriber Name: **ABC SAMPLE**
Identification Number:
ABC123456789

2 Group Number: **039993**
Coverage Date: **09/01/19**

BCA

3 Customer Service **1-866-295-1212**
24/7 Nurseline **1-800-581-0368**
MDLive **1-888-680-8646**

4 **cbcbstx.com/tamus**
Deductible Information
Ind/Fam In Network \$400/\$1,200
Ind/Fam Out of Network \$800/\$2,400

Out of Pocket Maximum Information
Ind/Fam In Network \$5,000/\$10,000
Ind/Fam Out of Network \$10,000/\$20,000

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

To order additional or replacement ID cards:

- Call a Benefits Value Advisor at **866-295-1212**
- Log in to **Blue Access for MembersSM**

Sign Up for Blue Access for Members

Language Assistance

1

BlueCross BlueShield of Texas

THE TEXAS A&M UNIVERSITY SYSTEM

Medical Coverage Benefits Value Advisor Doctors and Hospitals Health and Wellbeing Tools and Resources Contact Us Log In

Mental Health Resources

Your emotional wellbeing is important. Explore all the tools your plan offers to help you feel better.

Learn more ↗

Find a Doctor

Search for doctors, hospitals and other health care providers.

Search for a provider ↗

Health and Wellbeing

Programs and discounts that to take charge and maximize

Find out more ↗

2

Enter Identification Number

Create Login

Confirm Account

Step 1 of 3

Please fill out your policy information.

Registering your account will only take a minute. To get started please enter your Blue Cross and Blue Shield of Texas ID# or Social Security Number.

First Name

Last Name

Date of Birth

Identification Number ID

Are You a Legal Resident?

Yes (Legal Resident) No (Not a Legal Resident)

Continue

Go to bcbstx.com/tamus and log in to Blue Access for Members via web or mobile

If you are a new user, click **Log In** then **Register Now** to sign up

To register you will need your identification number on the front of your ID card OR you can call a Benefits Value Advisor at 866-295-1212.

Two-Step Wellness Program, Available Through WebMD® ONE



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.
- **The annual wellness exam is required as one of your Two-Step activities for the new plan year.** You choose the second item from your personalized checklist.
- 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.

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.

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 Program credit.**
- **Coverage provided in network at 100% with no copay or deductible.** Out-of-network benefits may vary.

IMPORTANT:

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.**

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 that have been rated as “**superior expertise**” indicate the delivery of 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 at 866-295-1212 for participating facilities.

Preauthorization

Understand your health plan before you get care to help avoid higher costs.

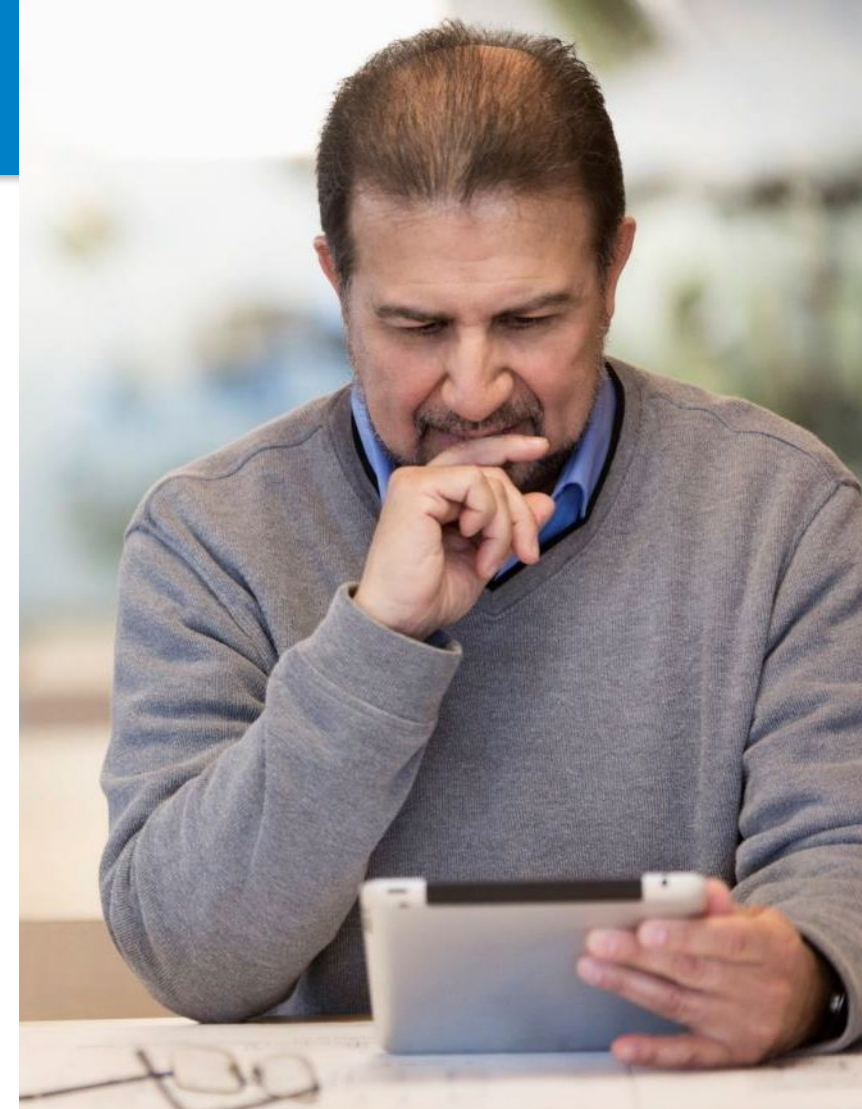
Preauthorization (also known as prior authorization) is a process used to determine whether a medical service meets the requirements for health plan coverage.

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 member ID card before your service.

Check your benefits booklet to learn more. You can find it on **Blue Access for Members** under **Coverage**.



Benefits Value Advisors

They make it easier to use your health plan, while helping you save time and money.¹



Talk to a BVA for assistance and questions about:

- Claims
- Medical benefit coverage
- Finding providers
- Membership and eligibility
- Navigating digital tools and resources
- Member ID card requests
- Health education and transfer to other health programs
- Transition of care
- Scheduling appointments
- Providing cost estimates

Connect with a BVA by phone or via live chat in Blue Access for Members (bcbstx.com/tamus).

866-295-1212 • Available 24/7²

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.

Your Mental Health Resources

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 misuse
- Autism
- Bipolar
- Eating disorders
- Attention deficit (ADHD/ADD)
- And more

MDLIVE®

Virtual Visits powered by MDLIVE®

Meet with an MDLIVE mental health professional from the comfort of your own home.

Well onTarget®

Well onTarget®

Articles, videos, online courses, tools and trackers to help you live healthy and well.

learn to live

Learn to Live Digital Mental Health

Help for stress, depression, panic, resilience and other mental health concerns is just a click away.



Employee Work/Life Solutions Program

Talk one-on-one with a counselor or use online resources.

Headway

Headway

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.

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.

Learn to Live provides educational behavioral health programs. Members considering further medical treatment should consult with a physician. Learn to Live, Inc. is an independent company that provides online behavioral health programs and tools for members with coverage through Blue Cross and Blue Shield of Texas. BCBSTX makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

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, Provided by Blue Cross and Blue Shield of Texas and Powered by MDLIVE

\$10 visit copay for all registered members (medical and behavioral health consultations)

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
- Cold/Flu
- Fever (age 3+)
- Pink eye
- Sinus infections
- Asthma
- Ear problems (age 12+)
- Nausea
- Rash

Talk Therapy

Speak with a licensed counselor, therapist or psychiatrist for support, available by appointment.

- Anxiety
- Trauma and loss
- Depression
- Relationship problems

Eligibility

Available to all employees, retirees, and their covered dependents enrolled in the A&M Care and J plans. Graduate Student Employees enrolled in the Grad Plan are not eligible for MDLIVE.

The MDLIVE logo is displayed in a white box. The letters 'MD' are in grey, 'LIVE' is in orange, and a registered trademark symbol (®) is to the right.

Six Resources to Help You Fit Better Health into Your Schedule



Well onTarget® Member Wellness Portal

Jumpstart your journey toward overall wellbeing with personalized action plans, wellness and lifestyle self-management programs, and fitness and nutrition device integration. Convenient online programs address a variety of topics.¹



24/7 Nurseline

Call any time, day or night, when you need help deciding whether you should go to the emergency room or make an appointment with your doctor. Examples include fevers, burns and other health issues.²



Fitness Program

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



Wellness Coaching

Includes a dedicated coach, goal-setting tools and online and telephonic support. Completion of the Well onTarget Health Assessment drives engagement by recommending self-management programs and coaching outreach.



Digital Health Partners

Help you manage metabolic syndrome, diabetes, high blood pressure and joint and spine issues through digital coaching programs.

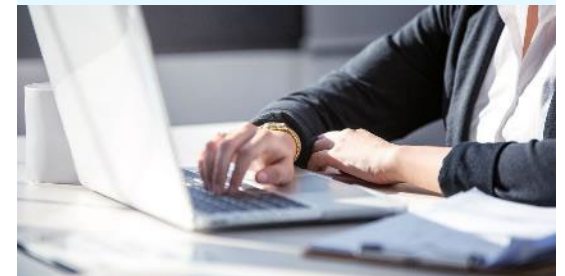


Ovia Health™ and Women's and Family Health

Provides support for cycle tracking, pregnancy, menopause and parenting.

For quick access to all your health and wellbeing programs:

1. Go to bcbstx.com/tamus.
2. Register for Blue Access for Members.
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 member ID card, OR you can call the Customer Service number on your card.

1. The Well onTarget program is offered to you as a part of your employer-sponsored benefits. Participation in the Well onTarget program, including the completion of a Health Assessment, is voluntary and you are not required to participate. Visit Well onTarget for complete details and terms and conditions.

2. For medical emergencies, call 911. This program is not a substitute for a doctor's care. Talk to your doctor about health questions or concerns.

The Fitness Program is provided by Tivity Health™ Services, LLC, an independent contractor which administers the Prime® Network of fitness centers. The Prime Network is made up of independently-owned and managed fitness centers. Prime is a registered trademark of Tivity Health, Inc. Tivity Health is a trademark of Tivity Health, Inc.

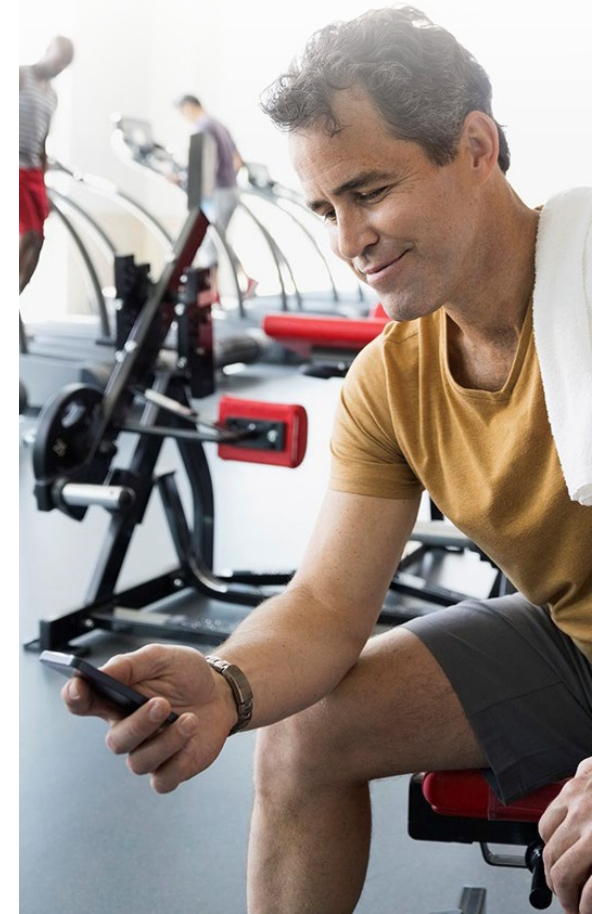
Ovia Health is an independent company that has contracted with Blue Cross and Blue Shield of Texas to provide maternity and family benefits solutions for members with coverage through BCBSTX.

Fitness Program Benefits

- Flexible Gym Network: A choice of gym networks to fit your budget and preferences¹

Options	Digital Only	Base	Core	Power	Elite
Monthly Fee	\$10	\$19	\$29	\$39	\$129
Gym Facility Network Size†	Digital Access Only	3,000	7,500	12,000	12,400
\$19 Enrollment Fee (No enrollment fee for Digital Only Option)					

- Studio Class Network: Boutique-style classes and specialty gyms with pay-as-you-go option and 30% off every 10th class
- Family Friendly: Expands gym network access to your covered dependents (16+) at a bundled price discount²
- 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 and the Well onTarget Fitness mobile app.



† Represents possible network locations. Check local listings for exact network options as some locations may not participate. Network locations are subject to change without notice.

1. Taxes may apply.

2. Individuals must be at least 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 preferred location to see their membership age policy. Underage dependents can log in and join through the primary member's account as an "additional member."

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. Blue Cross and Blue Shield of Texas makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

Well onTarget Member Portal¹



Well onTarget®

Member Wellness Portal

- Member dashboard
- Health Assessment¹
- Self-management programs
- Trackers and tools
- And more

Interactive Health Coaching

- Evaluate your current lifestyle and health habits
- Determine your priorities and wellness goals

Well onTarget Fitness Mobile App

- Mobile Health Assessment¹
- Health dashboard and trackers
- Sync a fitness and nutrition device or app
- Blue PointsSM balance²
- Secure messaging with health coach



1. The Well onTarget program is offered to you as a part of your employer-sponsored benefits. Participation in the Well onTarget program, including the completion of a Health Assessment, is voluntary and you are not required to participate. Visit Well onTarget for complete details and terms and conditions.

2. 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.

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.

Additional Tools to Support Your Wellbeing*

UNIQUE PROGRAMS AND SERVICES FOR YOUR NEEDS



Fertility Services & Support

Women's Health & Family Planning

Diabetes Management & Hypertension

Musculoskeletal Joint & Muscle Pain

Metabolic Syndrome Reversal Program

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

Teladoc Health, Ovia, Hinge Health, 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.

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

Retiree Information

Important Things to Remember

U65

Retirees Under 65

- Should continue to use network providers. Office visit claims will continue to process using copayments.



SilverSneakers®

- The A&M System offers a fitness program for retirees and spouses age 65 and older.

- SilverSneakers Flier:

<https://assets.system.tamus.edu/files/benefits/website/Flyers/SilverSneakers.pdf>



Virtual Visits (MDLIVE)

- Available to all retirees and survivors for a **\$10 copay** regardless of whether you are Medicare primary or not.



Digital Health Partners

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

- **Hinge Health** | Musculoskeletal/Chronic Pain Program
- **Teladoc Health** | Hypertension Management Program
- **Teladoc Health** | Diabetes Management Program
- **Wondr** | Metabolic Syndrome Reversal Program



SilverSneakers® is a wellness program owned and operated by Tivity Health, Inc., an independent company.

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



BlueCross BlueShield
of Texas

QUESTIONS?

Thank you.

THE TEXAS A&M
UNIVERSITY SYSTEM

