

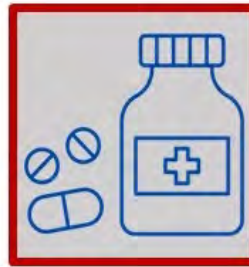


# TEXAS ASSOCIATION *of* COUNTIES HEALTH AND EMPLOYEE BENEFITS POOL

## Gillespie County

Group #36885

### Health, Dental, Vision, and Life



## Employee Benefits









#### Waiting period

A waiting period is a set amount of time that must pass from an employee's date of hire to when that employee's health insurance benefits begin.

Employee and Elected Official: 0 days: Eligible for coverage on date of hire.

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# Contact Information

Vendor	Benefit	Phone Number	Website
 <p><b>BlueCross BlueShield of Texas</b></p>	<p><b>Medical</b> Blue Cross Blue Shield of Texas</p>	855-357-5228	www.bcbstx.com
 <p><b>NAVITUS</b> PHARMACY BENEFITS REINVENTED™</p>	<p><b>Prescription</b> Navitus Health Solutions</p>	866-333-2757	www.navitus.com
 <p><b>MDLIVE</b></p>	<p><b>Telemedicine</b> Blue Cross Blue Shield of Texas</p>	855-357-5228	www.MDLive.com/BCBSTX
 <p><b>BlueCross BlueShield of Texas</b></p>	<p><b>Dental</b> <b>Vision</b></p>	855-357-5228	Dental/Vision: www.bcbstx.com
	<p><b>Life</b> Blue Cross Blue Shield of Texas</p>		Life: www.bcbstx.com/ancillary
 <p>alliance work partners</p>	<p><b>Employee Assistance Program</b> Alliance Work Partners</p>	800-343-3822	www.awpnow.com
 <p>Together. Better. Stronger.</p> <p><b>Healthy County</b></p> <p>TEXAS ASSOCIATION of COUNTIES HEALTH AND EMPLOYEE BENEFITS POOL</p>	<p><b>Wellness Program</b> TAC Healthy County</p>	800-456-5974	www.county.org/Health-Benefits

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I.  
Online Benefits Portal /  
Employee Self Service



## ONLINE BENEFITS PORTAL: EMPLOYEE SELF-SERVICE (ESS)

Accessing your current health benefits and wellness program resources online should be easy. That’s why we created Employee Self-Service (ESS) for **county and district employees**. ESS is one single website with all the links you need. Just one password here gets you access to Blue Cross and Blue Shield of Texas (BCBSTX), Navitus (prescription drugs), Healthy County wellness initiatives and more.

### WHERE CAN I ACCESS ESS ONLINE?

Go To: <https://mybenefits.county.org>

Save or bookmark this web address as a favorite so you can reference your benefits and tools with one simple click!

### WHAT CAN I DO IN THE EMPLOYEE SELF-SERVICE (ESS) TOOL?

Get Benefits Information

See the benefits available through your employer, including wellness program details, plus links to TCDRS (retirement system) and more.

My County Benefits

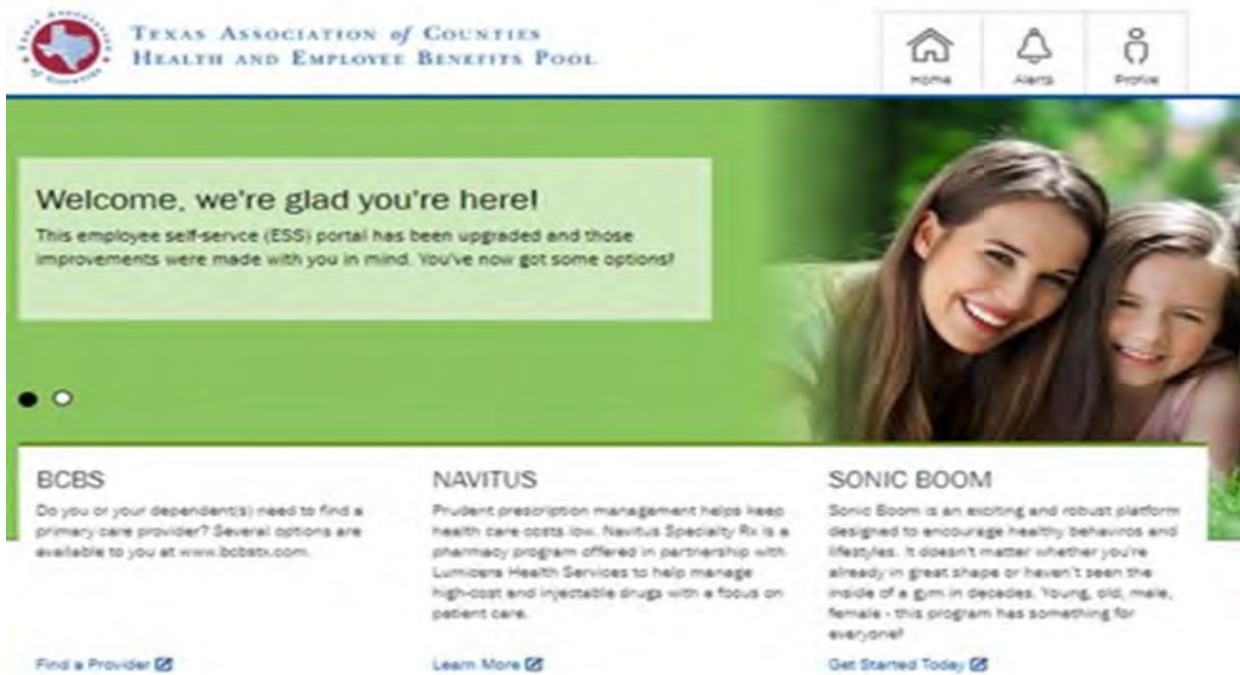
Access your current health and prescription coverage\* Benefits Summaries and details; find claim forms, order replacement ID cards and more.

*\* plus Dental, Vision and Life if provided through TAC HEBP*

Review Current Enrollment

Retrieve and review your benefit selections, update your contact information, change Life beneficiary\*, and more.

*\* if Life coverage provided through TAC HEBP*





# FIRST TIME USER INFORMATION

First-time users will need to set up an account using a unique password before logging onto the ESS portal.

From the mybenefits.county.org page, *first-time users* should click on the **Create an account** link displayed at the bottom of the window.

*First-time users* will need to follow the steps on each screen, then acknowledge and accept an online authorization.

TEXAS ASSOCIATION OF COUNTIES  
HEALTH AND EMPLOYEE BENEFITS POOL

Sign In

Welcome to Texas Association of Counties employee enrollment system, your online resource for benefit programs at Texas Association of Counties.

Username: \_\_\_\_\_ [Forgot Username?](#)

[First time user? Create an account](#)

Contact Us

Privacy Notice

## Step 1. Create an account

TEXAS ASSOCIATION OF COUNTIES  
HEALTH AND EMPLOYEE BENEFITS POOL

Account Setup

Tell Us About Yourself

Do you know your UID number (found on your BCBS ID card)?

Yes  
 No

UID: \_\_\_\_\_

Last 4 Digits of Your SSN: \_\_\_\_\_

Birth Date (mm/dd/yyyy): \_\_\_\_\_

Use your UID to register your account. If you don't know it or don't have access to it, you will be able to identify yourself using your Social Security Number.

Your UID is your unique identification number located on your BCBS ID card.

## Step 2. Locate your record in the OASys system using your UID

BlueCross BlueShield Health & Employee Benefits Pool

Subscriber Name: JOHN DOE  
Identification Number: ABC11222333  
Group Number: 123456  
Coverage Date: 01/01/22

Office Copay \$40  
Specialist Copay \$50  
Emergency Room \$150  
MDLive Copay \$10

BCA DENT

RxBIN: 610602 RxGRP: TAC  
RxPCN: NVT

GRID+  
Rx In/Out of Network: Ded \$100/None  
Rx In/Out of Network: OPI \$4,150/None

PPO

# FIRST TIME USER INFORMATION, continued

TEXAS ASSOCIATION OF COUNTIES  
HEALTH AND EMPLOYEE BENEFITS POOL

Account Setup

Tell Us About Yourself

Do you know your UID number (found on your BCBS ID card)?

Yes  
 No

Do you know your Social Security Number?

Yes  
 No

Social Security Number: |

Birth Date (mm/dd/yyyy): mm/dd/yyyy

Use your UID to register your account. If you don't know it or don't have access to it, you will be able to identify yourself using your Social Security Number.

Your UID is your unique identification number located on your BCBS ID card.

Cancel

Next

If you don't know your UID, locate your record in the OASys system using your SSN and date of birth

TEXAS ASSOCIATION OF COUNTIES  
HEALTH AND EMPLOYEE BENEFITS POOL

Account Setup

Enter and confirm your email address below to continue.

Email: \_\_\_\_\_

Confirm Email: \_\_\_\_\_

You can change the email address registered to your account once you have logged into the site.

Cancel

Next

Step 3. Establish Username\*

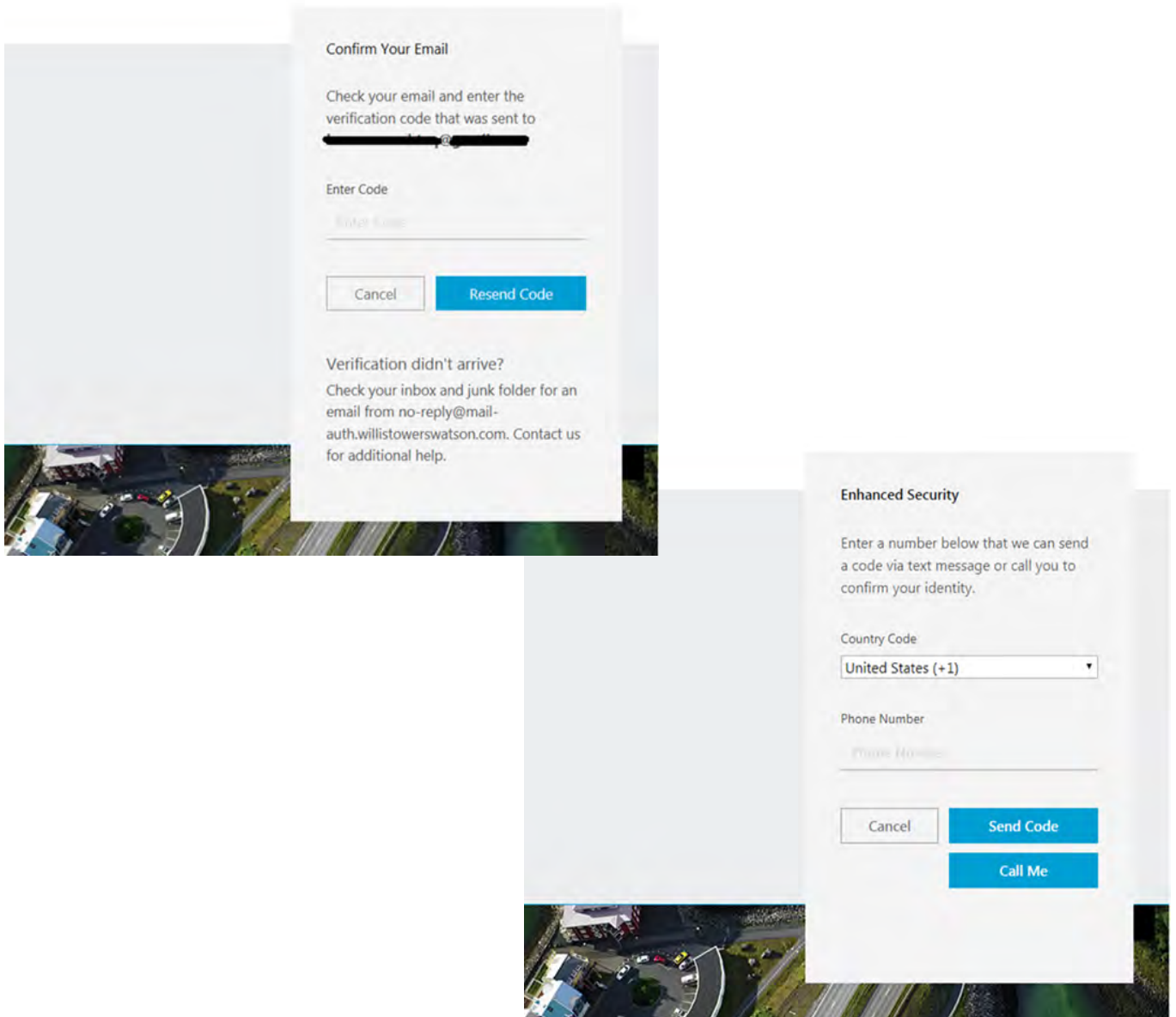
**\* NOTE: If you do not have an email address, you can set one up for free at Gmail, Yahoo, or Hotmail. Your email address will not be shared with any entity other than the benefits providers used by TAC HEBP (Blue Cross, Navitus, etc.)**

Step 4. Proceed through Multi-Factor Authentication steps on the next page, then set your Password. You're ready to begin using ESS!

# MULTI-FACTOR AUTHENTICATION

Because this site contains access to your Protected Health Information (PHI), enhanced security steps are required. "Multi-factor authentication" means the system will require more than one way to verify your identity.

***Multi-factor authentication will be required each time you log onto the portal.***



***NOTE: If you do not have an email address, you can set one up for free at Gmail, Yahoo, or Hotmail. Your email address will not be shared with any entity other than the benefits providers used by TAC HEBP (Blue Cross, Navitus, etc.)***

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## II. Benefit Highlights



# TEXAS ASSOCIATION of COUNTIES HEALTH AND EMPLOYEE BENEFITS POOL

## BENEFIT HIGHLIGHTS PLAN 500-G

(HCR Grandfathered)

## BLUECHOICE NETWORK

This is a general summary of your benefits. Please refer to your benefit booklet for additional details and a description of the plan requirements and benefit design. This plan does not cover all health care expenses. Upon receipt of your benefit booklet, carefully review the plan's limitations and exclusions.

Overall Payment Provisions	In-Network Benefits	Out-of-Network Benefits
<p><b>Plan Year Deductibles</b> Per-admission Deductible Deductible Applies to all Eligible Expenses except Inpatient Hospital Expenses (unless otherwise indicated)</p>	<p>\$0 \$300 Individual / \$900 Family</p>	<p>\$0 \$600 Individual / \$1,800 Family</p>
<p><b>Plan Year Out-of-Pocket Maximum</b> Deductibles are not applied to the Out-of-Pocket Maximum (OOPM). Copayment Amounts will apply to the OOPM and will continue to be required after the maximum has been satisfied. Your benefit booklet will provide more details.</p>	<p>\$1,800 Individual / \$5,400 Family  Network Deductible &amp; Out-of-Pocket Maximum <b>will only</b> apply toward Network Deductible &amp; Out-of-Pocket Maximum</p>	<p>\$4,200 Individual / \$12,600 Family  Out-of-Network Deductible &amp; Out-of-Pocket Maximum <b>do not</b> apply toward Network Deductible &amp; Out-of-Pocket Maximum</p>
<p><b>Copayment Amounts Required</b> Physician office visit/consultation Refer to Medical/Surgical Expenses section for more information  MDLIVE (Telemedicine)  Urgent Care  Outpatient Hospital Emergency Room/Treatment Room Refer to Emergency Room/Treatment Room section for more information</p>	<p>\$30 Copayment Amount  \$0 Copayment Amount  \$30 Copayment Amount  \$90 Copayment Amount</p>	<p>N/A-Refer to Medical/Surgical Expense section for benefits  Not Applicable  70% of Allowable Amount  \$90 Copayment Amount</p>
<p><b>Maximum Lifetime Benefits</b> Per Participant</p>	<p>Unlimited</p>	
<p><b>Inpatient Hospital Expenses</b></p>		
<p><b>Inpatient Hospital Expenses</b> All services must be preauthorized All usual Hospital services and supplies, including semiprivate room, intensive care, and coronary care units  Penalty for failure to preauthorize services</p>	<p>90% of Allowable Amount  None</p>	<p>70% of Allowable Amount  \$250</p>



A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association



# TEXAS ASSOCIATION of COUNTIES HEALTH AND EMPLOYEE BENEFITS POOL

<b>Medical/Surgical Expenses</b>	<b>In-Network Benefits</b>	<b>Out-of-Network Benefits</b>
<b>Medical / Surgical Expenses</b>		
Services performed during the Physician's office visit/consultation, including lab & x-ray (does not include Certain Diagnostic Procedures and surgical services)	100% of Allowable Amount after \$30 Copayment Amount	70% of Allowable Amount after Plan Year Deductible
Lab & x-ray in other outpatient facilities (excluding Certain Diagnostic Procedures)	100% of Allowable Amount	70% of Allowable Amount after Plan Year Deductible
Allergy Injections	100% of Allowable Amount	70% of Allowable Amount after Plan Year Deductible
Colonoscopy (All places of treatment and diagnoses)	100% of Allowable Amount	70% of Allowable Amount after Plan Year Deductible
Physician surgical services performed in any setting	90% of Allowable Amount after Plan Year Deductible	70% of Allowable Amount after Plan Year Deductible
Certain Diagnostic Procedures; such as Bone Scan, Cardiac Stress Test, CT -Scan (with or without contrast), Ultrasound, MRI, Myelogram, PET Scan.	90% of Allowable Amount after Plan Year Deductible	70% of Allowable Amount after Plan Year Deductible
Home Infusion Therapy (Services must be preauthorized)	90% of Allowable Amount after Plan Year Deductible	70% of Allowable Amount after Plan Year Deductible
Organ Transplants	90% of Allowable Amount after Plan Year Deductible	70% of Allowable Amount after Plan Year Deductible
All other outpatient services and supplies	90% of Allowable Amount after Plan Year Deductible	70% of Allowable Amount after Plan Year Deductible
In Vitro Fertilization Services		Declined
<b>Extended Care Expenses</b>		
<b>Extended Care Expenses</b>		
<i>All services must be preauthorized</i>		
Skilled Nursing Facility	100% of Allowable Amount	70% of Allowable Amount after Plan Year Deductible
Home Health Care	25 day maximum each Plan Year*	60 visit maximum each Plan Year*
Hospice Care	Unlimited	
<b>Special Provisions Expenses</b>		
<b>Serious Mental Illness</b>		
<i>All services must be preauthorized</i>		
<b>Inpatient Services</b>		
-Hospital services (facility)	90% of Allowable Amount	70% of Allowable Amount
-Physician services	90% of Allowable Amount after Plan Year Deductible	70% of Allowable Amount after Plan Year Deductible
<b>Outpatient Services</b>		
-Services performed during Physician office visit/consultation (does not include psychological testing)	100% of Allowable Amount after \$30 Copayment Amount	70% of Allowable Amount after Plan Year Deductible
-All outpatient services and psychological testing	90% of Allowable Amount after Plan Year Deductible	70% of Allowable Amount after Plan Year Deductible

\* Benefits used In-Network and Out-of-Network will apply toward satisfying any day, visit, Plan Year, Annual Maximum, series of treatments benefits shown.



# TEXAS ASSOCIATION of COUNTIES HEALTH AND EMPLOYEE BENEFITS POOL

<b>Special Provisions Expenses, cont.</b>	<b>In-Network Benefits</b>	<b>Out-of-network Benefits</b>
<b>Mental Health Care/Chemical Dependency</b>		
<i>All services must be preauthorized. Inpatient treatment must be provided in a Chemical Dependency Treatment Center.</i>		
<b>Inpatient Services</b>		
-Hospital services (facility)	90% of Allowable Amount	70% of Allowable Amount
-Physician services	90% of Allowable Amount after Plan Year Deductible	70% of Allowable Amount after Plan Year Deductible
<b>Outpatient Services</b>		
-Services performed during Physician office visit/consultation (does not include psychological testing)	100% of Allowable Amount after \$30 Copayment Amount	70% of Allowable Amount after Plan Year Deductible
-Emergency Room/Treatment Room	90% of Allowable Amount after \$90 Copayment Amount  (Copayment Amount waived if admitted, Inpatient Hospital Expenses will apply)	70% of Allowable Amount after \$90 Copayment Amount & Plan Year Deductible  (Copayment Amount waived if admitted, Inpatient Hospital Expenses will apply)
-Other Outpatient Services and psychological testing	90% of Allowable Amount after Plan Year Deductible	70% of Allowable Amount after Plan Year Deductible
<b>Emergency Room/Treatment Room</b>		
<b>Accidental Injury &amp; Emergency Care</b>		
-Facility charges (outpatient Hospital emergency treatment room charges)	90% of Allowable Amount after \$90 Copayment Amount (Copayment Amount waived if admitted, Inpatient Hospital Expenses will apply)	
-Physician charges	90% of Allowable Amount after Plan Year Deductible	
<b>Non-Emergency Care</b>		
-Facility charges (outpatient Hospital emergency treatment room charges)	90% of Allowable Amount after \$90 Copayment Amount  (Copayment Amount waived if admitted, Inpatient Hospital Expenses will apply)	70% of Allowable Amount after \$90 Copayment Amount & Plan Year Deductible  (Copayment Amount waived if admitted, Inpatient Hospital Expenses will apply)
-Physician charges	90% of Allowable Amount after Plan Year Deductible	70% of Allowable Amount after Plan Year Deductible
<b>Ground and Air Ambulance Services</b>		
	90% of Allowable Amount after Plan Year Deductible	

\* Benefits used In-Network and Out-of-Network will apply toward satisfying any day, visit, Plan Year, Annual Maximum, series of treatments benefits shown.





# TEXAS ASSOCIATION of COUNTIES HEALTH AND EMPLOYEE BENEFITS POOL

<b>Special Provisions Expenses, cont.</b>	<b>In-Network Benefits</b>	<b>Out-of-network Benefits</b>
<b>Preventive Care</b>		
Routine annual physical examinations, well-baby care exams, immunizations for Participants 6 years of age & over, vision exams and hearing exams	100% of Allowable Amount after \$30 Copayment Amount	70% of Allowable Amount after Plan Year Deductible
Immunizations for Dependent children through the date of the child's 6 <sup>th</sup> birthday	100% of Allowable Amount	100% of Allowable Amount
<b>Speech and Hearing Services</b>		
Services to restore loss of or correct an impaired speech or hearing function without hearing aids	90% of Allowable Amount after Plan Year Deductible	70% of Allowable Amount after Plan Year Deductible
<b>Physical Medicine Services</b>		
Chiropractic Care-Office Services	90% of Allowable Amount after Plan Year Deductible	70% of Allowable Amount after Plan Year Deductible
Airrosti Rehab Centers	\$30 Copayment Amount	Not Applicable
Plan Year Maximum	35 visit maximum each Plan Year*	
	<i>All other Physical Medicine Services rendered by any other eligible Provider will be allowed on the same basis as any other sickness.</i>	

\* Benefits used In-Network and Out-of-Network will apply toward satisfying any day, visit, Plan Year, Annual Maximum, series of treatments benefits shown.

## EMPLOYEE INFORMATION

This is a general Summary of your benefit design. Please refer to your benefit booklet for other details and for limitations and exclusions.

MDLive (Telemedicine) is part of your benefit plan design. Access to an independently contracted board-certified doctor is available 24 hours a day, seven days a week to speak to immediately or schedule an appointment based on your availability. Please refer to your benefit booklet for other details.

The following benefits apply to dependent coverage:

- Dependent children are covered to age 26.
- Automatic coverage for newborns for the first 31 days following birth. Infants not enrolled for coverage within the first 31 days after birth will not be eligible for coverage until the following open enrollment period or special enrollment event.

**Payments:** Network providers agree to accept amounts negotiated with BCBSTX and are paid according to this BCBSTX-determined Allowable Amount. Covered individuals are responsible for any required Deductibles, Coinsurance Amounts, and Copayments. Plan benefits paid to Out-of-Network providers are based on the BCBSTX-determined Allowable Amount, except in the event of Emergency Care received in an outpatient hospital emergency treatment room within 48 hours of the incident. For all other services received by an Out-of-Network Provider, the covered individual will be responsible for charges in excess of the Allowable Amount in addition to any applicable Deductibles, Coinsurance Amounts, and Copayments. For cost savings information, refer to the section on ParPlan Providers and the definition of Allowable Amount in the benefit booklet.

**Replacement of Medical Coverage:** In compliance with the Health Insurance Portability and Accountability Act of 1996 (HIPAA), the following provisions apply to each eligible participant who has health coverage under the employer's plan immediately prior to the effective date of the health contract between the employer and BCBSTX (the contract date):

- Benefits for eligible expenses incurred for any service or supplies prior to the contract date, are not covered under the contract.
- Eligible expenses for services or supplies incurred on or after the effective date will be considered for benefits subject to all applicable contract provisions.



# TEXAS ASSOCIATION of COUNTIES HEALTH AND EMPLOYEE BENEFITS POOL

## PRESCRIPTION DRUG PLAN OPTION 4A-G NO DEDUCTIBLE

**Prescription Drug Program**  
(Copayments will not apply to Medical Out-of-Pocket Maximum)

*Up to a 30-day Supply at Participating Navitus Health Solutions Network Retail Pharmacy*

Plan Year Deductible	<i>\$0 Individual / \$0 Family</i>
Tier 3 Drug	<i>\$45 Copayment Amount</i>
Tier 2 Drug	<i>\$30 Copayment Amount</i>
Tier 1 Drug	<i>Lesser of \$10 Copayment Amount OR Actual Cost</i>

**ATTENTION:** Please note the following guidelines regarding your Prescription benefits:

- 1) Members electing to purchase brand name drugs when a generic is available will be required to pay the difference between the cost of the Generic drug and Brand Name drug, plus the Brand Name Copayment.
- 2) Specialty and biotech medications are available only through mail order unless purchased and administered through the doctor's office.

*Up to a 90-day supply at In-Network Retail or Mail Service Pharmacy*

Tier 3 Drug	<i>\$90 Copayment Amount</i>
Tier 2 Drug	<i>\$60 Copayment Amount</i>
Tier 1 Drug	<i>\$20 Copayment Amount</i>

**Note:** Prescription Drug Benefits are provided by Navitus Health Solutions through a master contract with the Texas Association of Counties Health and Employee Benefits Pool. Prescription Drugs are not administered by Blue Cross and Blue Shield of Texas



Alliance Work Partners is  
here for you as life happens.

Your benefits are designed to help you manage daily responsibilities, major events, work stresses, or any issue affecting your quality of life.



AWP is proud to serve as your EAP, offering you and your household valuable, **confidential** services at no cost to you.

## Your EAP Benefits:

### LawAccess

Legal and Financial services provided by a lawyer or financial professional specializing in your area of concern. Available online or by telephone.

### HelpNet

Customized EAP website featuring resources, skill-building tools, online assessments and referrals.

### WorkLife

Resources and referrals for everyday needs. Available by telephone.

### SafeRide

Reimbursement for emergency cab or rideshare fare for eligible employees and dependents that opt to use a cab/rideshare service instead of driving while impaired.

### 1 to 6 Counseling Sessions

Per problem, per year. Short-term counseling sessions which include assessment, referral, and crisis services. *(Same day appointments available for urgent/crisis callers, or facilitation of immediate hospitalization)*

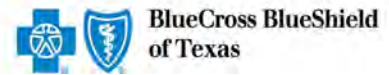


*Here for you as life happens ...*

AWP-EAP Benefit\_2020



# TEXAS ASSOCIATION of COUNTIES HEALTH AND EMPLOYEE BENEFITS POOL



## DENTAL PLAN II WITH ORTHODONTIA

Type of Service	Benefit**
<b>General Provisions</b> Plan Year Deductible	\$50 Individual / \$150 Family
Plan Year Maximum per Participant	\$1,500
<b>Diagnostic and Preventive Care Benefits (deductible waived) (Benefits do not apply to Plan Year Maximum)</b> Oral Examinations (twice per Plan Year) Problem-Focused and non-routine exams limited to 1 per plan year Consultations Prophylaxis (two cleanings per Plan Year) Dental X-rays -Full Mouth/Panoramic X-rays (once every 60 months) Bitewing X-ray Series (once per Plan Year) Fluoride Treatment (to age 19; twice per Plan Year) Sealants up to age 19, permanent molars, one per tooth every 36 months Space Maintainers up to age 19; 1 per arch per lifetime on posterior teeth only Labs and Tests Periodontal Maintenance 2 per plan year; not combined with Preventive Prophylaxis Full Mouth Debridement once per lifetime	100%
<b>Miscellaneous Services</b> Palliative Care	80%
<b>Restorative Services</b> Amalgams and Composite (once per surface on the indicated tooth per 24 months) Simple Extractions Pin Retention	80%
<b>General Services</b> Diagnostic Casts (once per Plan Year) Prefabricated Stainless Steel Crowns	80%
<b>Endodontic Services</b> Root canal therapy Direct pulp cap Apicoectomy/Apexification Retrograde filling Root amputation/hemisection Therapeutic pulpotomy	80%
<b>Periodontal Services</b> Periodontal scaling and root planing	80%
<b>Oral Surgery Services</b> Surgical tooth extractions Full Bony impacted tooth extractions General Anesthesia/IV Sedation Alveoloplasty, Vestibuloplasty Gingivectomy/gingivoplasty Gingival flap procedure / Osseous surgery and grafts / Soft tissue grafts	50%
<b>Crowns, Inlays/Onlays Services</b> Crowns, Inlays, Onlays, Labial Veneers	50%
<b>Prosthetic Services</b> Bridges and dentures Denture reline/rebase, Denture adjustments, Re-cementation and repair of bridges/dentures, Re-cementation and repair of crowns, inlays/onlays, Occlusal Guard Implants	50%
<b>Orthodontia Benefits</b> Orthodontic Diagnostic Procedures and Treatment for Adults (no age limitation) and Dependent children (under age 26) Lifetime Maximum per Participant	50%  \$1,500

**\*\*Each time you need dental care, you can choose to:**

SEE A CONTRACTING DENTIST	SEE A NON-CONTRACTING DENTIST
<ul style="list-style-type: none"> <li>Your out-of-pocket cost will generally be the least amount because BlueCare Dentists have contracted to accept a lower Allowable Amount as payment in full for Eligible Dental Expenses</li> <li>You are not required to file claim forms</li> <li>You are not balance billed for costs exceeding the BCBSTX Allowable Amount for BlueCare Dentists</li> </ul>	<ul style="list-style-type: none"> <li>Your out-of-pocket cost may be greater because Non-Contracting Dentists have not entered into a contract with BCBSTX to accept any Allowable Amount determination as payment in full for Eligible Dental Expenses</li> <li>You are required to file claim forms</li> <li>You are balance billed for costs exceeding the BCBSTX Allowable Amount</li> </ul>

#### EMPLOYEE INFORMATION

This is a general summary of your benefit design. Please refer to your benefit booklet for other details and for limitations and exclusions. The following eligibility provisions apply:

- Dependent children are covered to age 26. Disabled dependent children can be covered beyond age 26.
- Retirees may be eligible, depending on employer contract.
- Employees may enroll dependent children up to age 5, on the first of the month following application with no late enrollment penalty.

When the course of treatment will be in excess of \$300, a predetermination request should be submitted to BCBSTX in advance of treatment.

# Summary of Vision Benefits\*

## Texas Association of Counties

### VOLUNTARY VISION – VALUE PLAN

INSIGHT NETWORK		
<b>Frequency</b>		
Examination		Once every 12 months
Lenses or contact lenses		Once every 12 months
Frame		Once every 24 months
Contact lens eval/fitting		N/A
<b>Vision Care Services</b>	<b>In-Network Member Cost</b>	<b>Out-of-Network Reimbursement*</b>
Exam with dilation as necessary	\$10 copay	Up to \$30
Contact lens fit and follow-up	Up to \$40 for standard; 10% off retail price for premium	N/A
<b>Frames</b>		
Any available frame at provider location	\$0 copay, \$130 allowance, 20% off balance over \$130	Up to \$65
<b>Standard Lenses</b>		
Single vision	\$15 copay	Up to \$25
Bifocal	\$15 copay	Up to \$40
Trifocal	\$15 copay	Up to \$55
Lenticular	\$15 copay	Up to \$55
Standard progressive lens	\$70 copay	Up to \$40
Premium progressive lens	See table on page 2.	Up to \$40
<b>Lens Options</b>		
Tint (solid and gradient)	\$15	N/A
Scratch resistant coating	\$0	Up to \$5
Polycarbonate lenses	\$0 kids; \$40 adults	Up to \$5 kids
Ultraviolet coating	\$15	N/A
Anti-reflective coating	See table on page 2.	N/A
High index lenses	20% off retail	N/A
Polarized lenses	20% off retail	N/A
Photochromic/transitions plastic	\$75	N/A
<b>Contact Lenses (in lieu of spectacle lenses)</b>		
Conventional	\$0 copay, \$130 allowance, 15% off balance over \$130	Up to \$104
Disposable	\$0 copay, \$130 allowance, plus balance over \$130	Up to \$104
Medically necessary	\$0 copay, paid-in-full	Up to \$210
<b>Other</b>		
Laser vision correction	15% off retail price or 5% off promotional price	N/A
Additional pairs benefit	40% off purchase of complete pair of eyeglasses and a 15% off conventional contact lenses once the funded benefit has been used	N/A
Amplifon hearing discount	40% off hearing exams and low price guarantee on discounted hearing aids	N/A
Additional discounts	20% off non-covered items with limitations	N/A

**Eligibility:** All active full-time employees as defined by your employer. Dependent coverage is available to age 26.

\* See more benefit information in the Vision section of this guide



### Additional discounts

**40% OFF**

Complete pair of prescription eyeglasses

**20% OFF**

Non-prescription sunglasses

**20% OFF**

Remaining balance beyond plan coverage

These discounts are not insured benefits and are for in-network providers only.

### Take a sneak peek before enrolling

- For a complete list of in-network providers near you, visit [eyemedvisioncare.com/bcbstxvis](http://eyemedvisioncare.com/bcbstxvis) or call 1.855.556.8796.
- For LASIK providers, call 1.877.5LASER6.





# Group Life Benefits Summary\* for Gillespie County

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## Group Term Life - Active Employees

Eligibility	All active employees working at least 120 hours per month and elected or appointed officials
Basic Group Term Life Benefit: Employee	\$10,000
Age Reduction Schedule: Employee	Benefits reduce to 65% at age 70, further reduce to 40% at age 75, further reduce to 25% at age 80, and finally reduce to 15% at age 85. All reductions are based on the original amount.

## Accidental Death & Dismemberment (AD&D)

Group AD&D is an additional death benefit that pays in the event a covered employee dies or is dismembered in a covered accident.

AD&D Benefit: Employee	Same as Basic Life Insurance
Age Reduction Schedule	Same as Basic Life Insurance

---

## Group Term Life - Retirees

Eligibility	All eligible Retired Employees
Basic Group Term Life Benefit: Retiree	\$5,000
Age Reduction Schedule: Retiree	Benefits do not reduce due to age.

### Additional included benefits:

- Beneficiary support including grief, legal, and financial counseling, and funeral planning
- Travel resources including emergency medical assistance

*\* See Benefit Details in the Life section of this Resource Guide*



# Group Life Benefits Summary\* for Gillespie County

## Voluntary Supplemental Term Life

Eligibility	All active employees working at least 120 hours per month and elected or appointed officials
Supplemental Group Term Life Benefit: Employee	Choice of one (1) or two (2) times annual salary to a maximum of \$200,000

Supplemental Group Term Life Benefit: Spouse/Domestic Partner	\$5,000
Supplemental Group Term Life Benefit: Child(ren)	Live birth to 14 days: \$0, 14 days to 6 months: \$500, 6 months to 26 years: \$5,000
Age Reduction Schedule: Employee	Benefits reduce to 65% at age 70, further reduce to 40% at age 75, further reduce to 25% at age 80, and finally reduce to 15% at age 85. All reductions are based on the original amount.

## Voluntary Accidental Death and Dismemberment (AD&D)

AD&D is an additional death benefit that pays in the event a covered person dies or is dismembered in a covered accident.

Eligibility	All active employees working at least 120 hours per month and elected or appointed officials
Voluntary Group Term AD&D Benefit: Employee	\$100,000
Voluntary Group Term AD&D Benefit: Spouse/Domestic Partner and Child(ren)	Option 1: Spouse – 50% of Employee’s Amount / Child: 10% of Employee’s Amount Option 2: Spouse – 100% of Employee’s Amount / Child: 10% of Employee’s Amount
Age Reduction Schedule:	Benefits reduce to 65% at age 70, further reduce to 40% at age 75, further reduce to 25% at age 80, and finally reduce to 15% at age 85. All reductions are based on the original amount.

### Additional included benefits:

- Beneficiary support including grief, legal, and financial counseling, and funeral planning
- Travel resources including emergency medical assistance

*\* See Benefit Details in the Life section of this Resource Guide*



### III. BCBSTX Medical



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# TEXAS ASSOCIATION of COUNTIES HEALTH AND EMPLOYEE BENEFITS POOL

## YOUR TAC HEBP / BLUE CROSS BLUE SHIELD IDENTIFICATION CARD

FRONT

Subscriber Name: _____			
Identification Number: <b>JOHN DOE</b>			
ABC111222333			
Group Number: 123456	Office Copay \$40	Specialist Copay \$50	
Coverage Date: 01/01/22	Emergency Room \$150	MDLive Copay \$10	
BCA DENT			
RxBIN: 610602		RxGRP: TAC	
RxPCN: NVT			
GRID+			
Rx In/Out of Network Ded \$100/None			
Rx In/Out of Network OPX \$4,150/None			

The Identification Number (UID) and Group Number identify you and allow providers to verify your benefits.

This information is used by your pharmacy to fill prescriptions.

**NEW: Your Rx Plan Deductible & Out of Pocket Max is listed on the front of your ID card!**

BACK

<a href="http://www.bcbstx.com">www.bcbstx.com</a>	
<b>Deductible Information</b>	<b>Out of Pocket Maximum Information</b>
Ind.Fam In Network \$3,000/\$9,000	Ind.Fam In Network \$4,150/\$12,300
Ind.Fam Out of Network \$7,500/\$22,500	Ind.Fam Out of Network \$8,000/\$24,000
Customer Service 1-855-357-5228	DNoA Pref Network 1-800-972-7565
<a href="http://www.MDLive.com/BCBSTX">www.MDLive.com/BCBSTX</a>	
<small>BlueCross BlueShield of Texas, an independent licensee of the BlueCross BlueShield Association, provides claims administration and claims are self-funded.</small>	

Call the **Customer Service Number** at 1-855-357-5228 located at the back of your card for assistance with these benefits:

- Medical
- Prescriptions (Navitus)
- MDLive (Telemedicine)
- 24/7 Nurseline
- Dental (if provided through TAC)
- Vision (if provided through TAC)

**NEW: Your Medical Plan Deductible & Out of Network Max is listed on the back of your ID card!**



# DO YOU WANT TO SAVE MONEY THIS YEAR?



## It pays to be a smart health care shopper.

At the start of each plan year, your deductible and out-of-pocket limits start again, so it pays to know what those limits are. It is also smart to know about your costs for doctor visits and medical procedures. These can differ greatly even in the same city. Use your money wisely this year.

## Terms you should know to get the most from your health plan:

- **Network:** Not all health care professionals are in the same network, so you need to check to make sure your doctor or hospital is in your plan's network.
- **Deductible:** Most plans call for you to pay a certain amount before your health plan starts to pay. For instance, if your deductible is \$2,000, your plan may not pay anything until you've paid the first \$2,000.
- **Coinsurance:** Some plans don't cover all your costs. They may include coinsurance - your share of the costs of a covered health care service. Coinsurance is often a percentage of the total cost. For instance, you may pay 20 percent of an allowed service while your plan pays 80 percent.
- **Copayment (or copay):** This is a flat dollar amount you pay when you see a doctor, use medical services or fill a prescription.
- **Out-of-Pocket Maximum:** Your health plan will have a limit on how much you are required to pay toward deductible + coinsurance in one plan year. Copays will still apply. For example, if your out-of-pocket maximum is \$5,000, once you've paid that \$5,000, only copays will be required from you for the remainder of the plan year.



# SAVE MONEY WITH IN-NETWORK PROVIDERS and Avoid "BALANCE BILLING"



Get the most from your health plan benefits by using in-network providers when possible. Use Provider Finder<sup>®</sup> from Blue Cross and Blue Shield of Texas (BCBSTX) when you need to find a doctor, hospital or other facility. This may help lower your out-of-pocket costs.

## Knowing how your plan works can help you save.

Doctors, hospitals, clinics and urgent care facilities (these are all called "providers") who contract independently with the PPO network have agreed to accept our negotiated rates as payment in full. When you receive care from a network provider, you will usually pay less out of pocket than at an out-of-network provider.

## If you receive care from a provider that is outside the PPO network, you may have to pay more for your care or even the full cost if it is not a covered service.

Providers outside the network may "balance bill" you, which means they may charge you more than what your health plan pays and up to the provider's billed charge. Examples of out-of-network providers you may encounter include emergency room and hospital-based physicians. It is possible that a hospital is in the network, but a doctor or other provider treating you there may be out of network. When possible, ask if all providers that will be providing services are in the network for your plan.

Call Customer Service at **855-357-5228** if you have a question about your benefits or want help using Provider Finder.

## Before you go for medical care, make sure the doctor or hospital is part of the PPO network.

There are several ways to find a PPO network provider:

- Register or log in to Blue Access for Members<sup>SM</sup>, our secure member website at <https://mybenefits.county.org>. Click on **Benefits**, then select **Links & Contacts** and **Go to Blue Cross Blue Shield Member Site**. Use the information on your member ID card to complete the process. Click the **Doctors & Hospitals** tab to conduct a personalized search based on your health plan and network.
- You can use Provider Finder from your phone or tablet by downloading the free mobile app. Just text\* **BCBSTXAPP** to **33633**.
- Call Customer Service at **855-357-5228** for help.

**In an emergency, call 911 or go to the nearest emergency room.**

<https://mybenefits.county.org>

\*Message and data rates may apply. Terms and conditions and privacy policy at [bcbstx.com/mobile/text-messaging](http://bcbstx.com/mobile/text-messaging).



# Confused About Where to Go for Care?

SmartER Care<sup>SM</sup> options may save you money.

If you aren't having an emergency, deciding where to go for medical care may save you time and money.

You have choices for where you get non-emergency care — what we call SmartER Care. Use the chart below to help you figure out when to use each type of care.

When you use in-network providers for your family's health care, you usually pay less for care. Search for in-network providers in your area at <https://mybenefits.counity.org>. Select **Get Connected** and click on the **Blue Cross and Blue Shield** link. Use the information on your member ID card to complete the process. You may also call the Customer Service number on the back of your member ID card.



## Freestanding ER

- Open 24 hours, seven days a week
- Could be transferred to a hospital-based ER depending on medical situation
- Services do not include trauma care
- Often freestanding ERs are out-of-network. If you receive care from an out-of-network provider, you may have to pay more. Providers outside the network may "balance bill" you, which means they may charge you more than your health plan's fee schedule.
- All freestanding ERs charge a facility fee that urgent care centers do not. You may receive other bills for each doctor you see.<sup>5</sup>

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## Hospital ER

- Open 24 hours, seven days a week
- Average wait time is 4 hours, 7 minutes<sup>4</sup>
- If you receive care from an out-of-network provider, you may have to pay more. Providers outside the network may "balance bill" you, which means they may charge you more than your health plan's fee schedule.
- Multiple bills for services such as doctors and facility

\$\$\$



## Urgent Care Center

- Generally includes evenings, weekends and holidays
- Often used when your doctor's office is closed, and you don't consider it an emergency
- Average wait time is 16-24 minutes<sup>3</sup>
- Many have online and/or telephone check-in

\$\$



## Retail Health Clinic

- Based upon retail store hours
- Usually lower out-of-pocket cost to you than urgent care
- Often located in stores and pharmacies to provide convenient, low-cost treatment for minor medical problems

\$



## Doctor's Office

- Office hours vary
- Generally the best place to go for non-emergency care
- Doctor-to-patient relationship established and therefore able to treat, based on knowledge of medical history
- Average wait time is 18 minutes<sup>2</sup>

\$



## Virtual Visits

- Available 24 hours a day, seven days a week
- Access to care for non-emergency medical issues whether you're at home or traveling
- Based on your location, have a doctor or behavioral health professional visit by phone at **888-680-8646**, online at **MDLIVE.com/bcbstx** or with the MDLIVE<sup>®</sup> mobile app<sup>1</sup>
- Average wait time is less than 20 minutes
- Powered by MDLIVE

\$

### If you need emergency care, call 911 or seek help from any doctor or hospital immediately.

Note: The relative costs described here are for independently contracted network providers. Your costs for out-of-network providers may be significantly higher. Wait times described are just estimates.

Virtual visits: Powered by MDLIVE may not be available on all plans. Virtual visits are subject to the terms and conditions of your benefit plan, including benefits, limitations, and exclusions. MDLIVE operates subject to state regulations and may not be available in certain states. MDLIVE is not an insurance product or a prescription fulfillment warehouse. MDLIVE does not guarantee that a prescription will be written. MDLIVE does not prescribe DEA-controlled substances, non-therapeutic drugs and certain other drugs that may be harmful because of their potential for abuse. MDLIVE physicians reserve the right to deny care for potential misuse of services.

The information provided in this guide 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.

<sup>1</sup>Internet/Wi-Fi connection is needed for computer access. Data charges may apply. Check your cellular data or internet service provider's plan for details. Non-emergency medical service in Idaho, Montana and New Mexico is limited to interactive audio/video (video only), along with the ability to prescribe. Non-emergency medical service in Arkansas is limited to interactive audio/video (video only) for initial consultation, along with the ability to prescribe. Behavioral Health service is limited to interactive audio/video (video only), along with the ability to prescribe in all states. Service availability depends on location at the time of consultation.

<sup>2</sup>Vitals Annual Wait Time Report, 2017.

<sup>3</sup>Wait Time Trends in Urgent Care and Their Impact on Patient Satisfaction, 2017.

<sup>4</sup>Emergency Department Pulse Report 2010 Patient Perspectives on American Health Care. Press Ganey Associates.

<sup>5</sup>The Texas Association of Health Plans.

# Deciding Where to Go? Virtual Visit, Doctor's Office, Retail Clinic, Urgent Care or ER.

## 24/7 Nurseline<sup>2</sup>

The 24/7 Nurseline can help you identify some options when you or a family member have a health problem or concern. Nurses are available at **800-581-0393**, 24 hours a day, seven days a week, to answer your health questions.

## Urgent Care Center or Freestanding ER Knowing the Difference Can Save You Money

Urgent care centers and freestanding ERs can be hard to tell apart. Freestanding ERs often look a lot like urgent care centers, but costs may be higher. A visit to a freestanding ER often results in medical bills that may be 10 times the rate charged by urgent care centers for the same services.<sup>3</sup> Here are some ways to know if you are at a freestanding ER.

### Freestanding ERs:

- Look like urgent care centers, but have the word "Emergency" in their name or on the building.
- Are open 24 hours a day, seven days a week.
- Are not attached to and may not be affiliated with a hospital.
- Are subject to the same ER member share which may include a copay, coinsurance and applicable deductible.

Find urgent care centers<sup>4</sup> near you by texting<sup>5</sup>

**URGENTTX to 336333.**

	Virtual Visits powered by MDLIVE	Doctor's Office	Retail Health Clinic	Urgent Care Center	Hospital ER	Freestanding ER
Who usually provides care	Primary Care Pediatrics, Family and Emergency Medicine Doctors	Primary Care Doctor	Physician Assistant or Nurse Practitioner	Internal Medicine, Family Practice and Pediatric	ER Doctors, Internal Medicine, Specialists	ER Doctors
Sprains, strains	■	■	■	■	■	■
Animal bites		■	■	■	■	■
X-rays				■	■	■
Stitches				■	■	■
Mild asthma	■	■	■	■	■	■
Minor headaches	■	■	■	■	■	■
Back pain		■	■	■	■	■
Nausea, vomiting, diarrhea	■	■	■	■	■	■
Minor allergic reactions	■	■	■	■	■	■
Coughs, sore throat	■	■	■	■	■	■
Bumps, cuts, scrapes	■	■	■	■	■	■
Rashes, minor burns	■	■	■	■	■	■
Minor fevers, colds	■	■	■	■	■	■
Ear or sinus pain	■	■	■	■	■	■
Burning with urination	■	■	■	■	■	■
Eye swelling, irritation, redness or pain	■	■	■	■	■	■
Vaccinations		■	■	■	■	■

- Most major injuries except for trauma<sup>1</sup>
- May also provide imaging and lab services but do not offer trauma or cardiac services requiring catheterization<sup>1</sup>
- Do not always accept ambulances

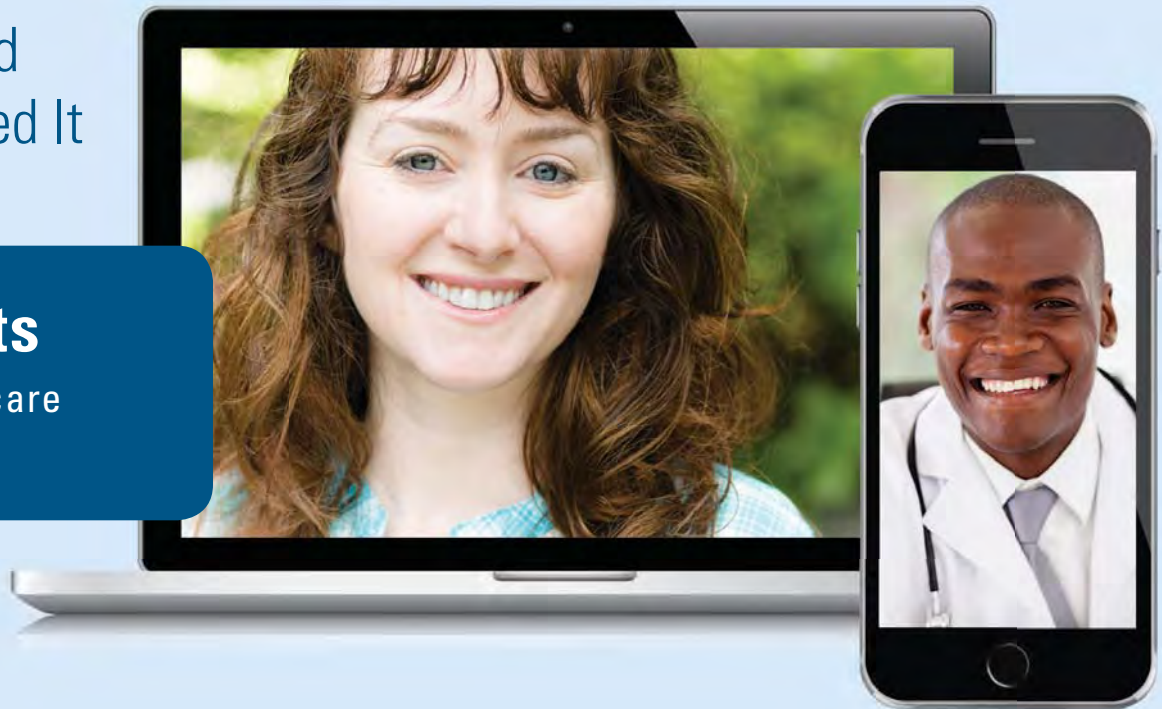
- Any life-threatening or disabling conditions
- Sudden or unexplained loss of consciousness
- Major injuries
- Chest pain; numbness in the face, arm or leg; difficulty speaking
- Severe shortness of breath
- High fever with stiff neck, mental confusion or difficulty breathing
- Coughing up or vomiting blood
- Cut or wound that won't stop bleeding
- Possible broken bones

<sup>1</sup> Freestanding ER: "What you need to know" July 2016. The Advisory Board Company.  
<sup>2</sup> 24/7 Nurseline is not a substitute for a doctor's care. Talk to your doctor about any health questions or concerns.  
<sup>3</sup> Freestanding ERs: The Need for Greater Transparency and More Consumer Protections. (2016). The Texas Association of Health Plans.  
<sup>4</sup> The closest urgent care center may not be in your network. Be sure to check Provider Finder<sup>®</sup> to make sure the center you go to is in-network.  
<sup>5</sup> Message and data rates may apply. Read terms, conditions and privacy policy at [tcbttx.com/mobile/text-messaging](http://tcbttx.com/mobile/text-messaging).  
 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.  
 MDLIVE, an independent company, provides virtual visit services for Blue Cross and Blue Shield of Texas. MDLIVE operates and administers the virtual visit program and is solely responsible for its operations and that of its contracted providers.  
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Care When and  
Where You Need It  
Just Got Easier

## Virtual Visits

Convenient health care  
at your fingertips



Powered by  
**MDLIVE**<sup>®</sup>

Getting sick is never convenient, and finding time to get to the doctor can be hard. Blue Cross and Blue Shield of Texas (BCBSTX) provides you and your covered dependents access to care for non-emergency medical issues and behavioral health needs through MDLIVE.

Whether you're at home or traveling, access to an independently contracted board-certified doctor is available 24 hours a day, seven days a week. You can speak to a doctor immediately or schedule an appointment based on your availability. Virtual visits can also be a better alternative than going to the emergency room or urgent care center.

MDLIVE doctors or therapists can help treat the following conditions and more:

### General Health

- Allergies
- Asthma
- Nausea
- Sinus infections

### Pediatric Care

- Cold
- Flu
- Ear problems
- Pinkeye

### Behavioral Health

- Anxiety/depression
- Child behavior/learning issues
- Marriage problems





### Connect

Computer, smartphone, tablet or telephone



### Interact

Real-time consultation with a board-certified doctor or therapist



### Diagnose

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



#### Website:

Visit the website

**MDLIVE.com/BCBSTX**

- Choose a doctor
- Video chat with the doctor
- You can also access through Blue Access for Members<sup>SM</sup>



#### Mobile app:

- Download the MDLIVE app from the Apple App Store<sup>SM</sup> or Google Play<sup>TM</sup> Store
- Open the app and choose an MDLIVE doctor
- Chat with the doctor from your mobile device



#### Telephone:

- Call MDLIVE **888-680-8646**
- Speak with a health service specialist
- Speak with a doctor

### Get connected today!

To register, you'll need to provide your first and last name, date of birth and BCBSTX member ID number.

Internet/Wi-Fi connection is needed for computer access. Data charges may apply. Check your cellular data or internet service provider's plan for details. Non-emergency medical service in Idaho, Montana and New Mexico is limited to interactive audio/video (video only), along with the ability to prescribe. Non-emergency medical service in Arkansas is limited to interactive audio/video (video only) for initial consultation, along with the ability to prescribe. Behavioral health service is limited to interactive audio/video (video only), along with the ability to prescribe in all states. Service availability depends on location at the time of consultation.

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MDLIVE, an independent company, operates and administers the virtual visit program and is solely responsible for its operations and that of its contracted providers. MDLIVE<sup>®</sup> and the MDLIVE logo are registered trademarks of MDLIVE, Inc., and may not be used without written permission.

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App Store is a service mark of Apple Inc.

Google Play Store is a trademark of Google Inc. ("Google").

Windows is a registered mark of Microsoft<sup>TM</sup>

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# 24/7 Nurseline

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.

Call the 24/7 Nurseline number at **800-581-0393**.  
Hours of Operation:  
Anytime

So, put the 24/7 Nurseline phone number in your contacts today, because health happens 24/7.

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



# Understand Your Health Plan Before You Get Care to Help Avoid Higher Costs.



Preauthorization (also known as ‘prior authorization’) means that approval is needed from your health plan before you have certain health tests or services. To help make sure your care is appropriate and to avoid unexpected costs, it’s important that approval is received **before** you get these services.

Usually, your network provider will take care of preauthorization before the service is performed. But it is always a good idea to check if your doctor has gotten the needed approval.

## Your Preauthorization Checklist

Once your health plan coverage starts, you can begin using the resources below. Be a smart health care shopper – use these tools to stay informed about your plan benefits!



### CONNECT WITH US

Use the information on your Blue Cross and Blue Shield of Texas (BCBSTX) member ID card to create a Blue Access for Members<sup>SM</sup> (BAM<sup>SM</sup>) account at <https://mybenefits.county.org>. Click on *Benefits*, then select *Links & Contacts* and *Go to Blue Cross Blue Shield Member Site*. Use the information on your member ID card to complete the process. And download the BCBSTX App at the Apple or Google Play store. Both tools can help you keep up with your benefits. You may also call the Customer Service number on the back of your member ID card.



### KNOW WHAT YOUR PLAN REQUIRES

Log in to BAM and click *My Coverage*. Under the *Referral and Prior Authorization Information* tab, you’ll see a list of services that may require preauthorization. You can find a more detailed list of services that require approval under your plan in your benefit booklet. Confirm with your provider that they have gotten approval before your service.



### TRACK YOUR STATUS

You can check whether your preauthorization has been submitted or approved online. In BAM, go to *My Coverage*, then *Referral and Prior Authorization Information*. Or in the BCBSTX App, click *More*, then *Prior Authorization*.



We want you to get the most out of your health care benefits – let us help! Call the number on the back of your BCBSTX member ID card for questions.

# Services That May Require Preauthorization

We want you to be clear about what your health plan covers.

Here is a list of services<sup>1</sup> that may need approval in advance:

- Advanced imaging
- Air ambulance (for non-emergencies)
- Behavioral health care, either in or outside of a hospital
- Certain cardiology diagnostic, imaging and surgical procedures
- Electrical stimulation of the brain, nerves or stomach
- Home health care
- Home infusion
- Hospice
- Inpatient hospital stays<sup>2</sup>
- Joint surgery
- Pain management
- Sleep studies
- Some ear, nose or throat services, such as bone conduction hearing aids, cochlear implants or surgery
- Some high-cost specialty drugs
- Some surgeries of the face, jaw, mouth or teeth
- Some wound care services, such as high-pressure oxygen treatment
- Spine surgery
- Stays in a facility for rehabilitation, long-term care or skilled nursing care



You are responsible for calling BCBSTX if you get out-of-network care. Be sure to notify BCBSTX within two days of an emergency, maternity, mental health or substance abuse hospital admission at an out-of-network facility.

For preauthorization or other questions, call the number on the back of your member ID card.

<sup>1</sup> Preauthorization requirements vary by plan. Check your benefits booklet or call the Customer Service number on the back of your member ID card for questions about your benefits.

<sup>2</sup> In-network inpatient hospitals are required to request preauthorizations on your behalf.

# Understanding Your Explanation of Benefits

An Explanation of Benefits (EOB) is a notification provided to members when a health care benefits claim is processed by Blue Cross and Blue Shield of Texas (BCBSTX). The EOB shows how the claim was processed. The EOB is not a bill. Your provider may bill you separately.



## THE EOB HAS THREE MAJOR SECTIONS:

- **Subscriber Information and Total of Claim(s)** includes the member's name, address, member ID number and group name and number. The Total of Claims table shows you the amount billed, any applied discounts, reductions and payments and the amount you may owe the provider.
- **Service Detail** for each claim includes:
  - Patient and provider information
  - Claim number and when it was processed
  - Service dates and descriptions
  - The amount billed
  - The discounts or other reductions subtracted from amount billed
  - Total amount covered
  - The amount you may owe (your responsibility)
- **Summary** - Shows you what the plan covers for each claim and your responsibility including:
  - Plan Provisions**
    - The amount covered
    - Less any amounts you may owe, like deductible, copay and coinsurance
  - Your Responsibility**
    - Deductible and copay amount
    - Your share of coinsurance
    - Amount not covered, if any
    - Amount you may owe the provider. You may have paid some of this amount, like your copay, at the time you received the service.

## The EOB may include additional information:

- **Amounts Not Covered** will show what benefit limitations or exclusions apply.
- **Out-of-Pocket Expenses** will show an amount when a claim applies toward your deductible or counts toward your out-of-pocket expenses.
- **Fraud Hotline** is a toll-free number to call if you think you are being charged for services you did not receive or if you suspect any fraudulent activity.
- **An explanation** of your right to appeal if your health plan doesn't cover a health care claim.

Available in English and Spanish


## Your EOBs Are Available Online!


Sign up for Blue Access for Members<sup>SM</sup> (BAM<sup>SM</sup>) at <https://mybenefits.county.org> for convenient and confidential access to your claim information and history. Click on **Benefits**, then select **Links & Contacts** and Go to **Blue Cross Blue Shield Member Site**. Use the information on your member ID card to complete the process. Choose to opt out of receiving EOBs by mail to save time and resources. Go to BAM and click on **Settings/Preferences** to change your preferences.

[mybenefits.county.org](https://mybenefits.county.org)

## EXPLANATION OF BENEFITS

An EOB is a statement showing how claims were processed. **This is not a bill.** Your provider(s) may bill you directly for any amount you may owe. **KEEP FOR YOUR RECORDS.**

 Log in to Blue Access for Members<sup>SM</sup> at [bcbstx.com](http://bcbstx.com) to see plan and claim details or to contact us through our secure Message Center.

 Have questions about this EOB? Customer Advocates are here to help! 800-409-9462

**1** Jon Smith  
1234 Cedar Road  
APT #2  
Any Town, TX 76065

Sample

### SUBSCRIBER INFORMATION GROUP NAME HERE

**2** Member ID#: BCS88899777V Group #: 000012345

### **3** TOTAL OF CLAIM(S)

Amount billed	\$7,850.00
Discounts, reductions and payments	- \$6,149.00
<b>You may have to pay your provider</b>	<b>\$1,701.00</b>

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

### **4** SERVICE DETAIL - CLAIM (1)

**5** PATIENT: JON SMITH  
SERVICE DATE: 04/04/2016

**6** PROVIDER: Ralph Johnston M.D.

**7** CLAIM # 012345687  
Processed: 06/20/2016

Service Description	Amount billed	PLAN PROVISIONS		YOUR RESPONSIBILITY		
		Discounts and reductions	Amount covered (allowed)*	Deductible and copay amount	Coinsurance	Amount not covered
Surgical Charges	4,000.00	(1) 1,800.00	2,200.00	1,000.00	240.00	
Recovery Room	900.00	(1) 410.00	490.00		98.00	
Med/Surg Supplies	300.00	(1) 140.00	160.00		32.00	
Med/Surg Supplies	100.00					(2) 100.00
Laboratory Services	1,200.00	(1) 820.00	380.00		76.00	
Laboratory Services	200.00	(1) 160.00	40.00		8.00	
MRI Outpatient	850.00	(1) 440.00	410.00		82.00	
Drugs	200.00	(1) 110.00	90.00	50.00		
Muscle Manipulation	100.00	(1) 50.00	50.00	15.00		
<b>CLAIM TOTALS</b>	<b>\$7,850.00</b>	<b>\$3,930.00</b>	<b>\$3,820.00</b>	<b>\$1,065.00</b>	<b>\$536.00</b>	<b>\$100.00</b>

\* Amount covered (allowed) reflects the savings we've negotiated with your provider for this service. Your deductible, coinsurance and copay are based on the allowed amount. Your share of coinsurance is a percentage of the allowed amount after the deductible is met.

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.

Total covered benefits approved for this claim: \$2,219.00 to Ralph Johnston M.D. on 06-20-16.

### **12** SUMMARY - CLAIM (1)

PLAN PROVISIONS	
Amount covered (allowed)*	\$3,820.00
Deductible and copay amount	- \$1,065.00
Coinsurance	- \$536.00
<b>Total</b>	<b>\$2,219.00</b>

YOUR RESPONSIBILITY	
Deductible and copay amount	+ \$1,065.00
Coinsurance	+ \$536.00
Amount not covered	+ \$100.00
<b>You may have to pay your provider</b>	<b>\$1,701.00</b>

**14** Health Care Fraud Hotline: 800-543-0867

Health care fraud affects health care costs for all of us. If you suspect any person or company of defrauding or attempting to defraud Blue Cross and Blue Shield of Texas, please call our toll-free hotline. All calls are confidential and may be made anonymously. For more information about health care fraud, please go to [bcbstx.com](http://bcbstx.com)

**13** Benefit Period: 01-01-16 Through 12-31-16 To date this patient has met \$1,000.00 of her/his \$1,000.00 Health Care Plan Deductible.

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

# Sample EOB

- Member's name and mailing address
- Member ID and group number
- Summary box for all claims including total billed by the provider, and discounts, reductions or payments made, and the amount you may owe
- Detailed claim information for each claim
- Patient name and service date
- Provider information
- Claim number and date the claim was processed
- Service description
- Amount billed for each service
- The amount covered (allowed) for each service and the discounts or reductions subtracted from the amount your provider billed
- Your share of the costs
- Claim summary with amount covered less your responsibility
- Deductible and/or out-of-pocket expense information
- Health Care Fraud Hotline

\* Please provide this information when contacting us about a claim.

Not all EOBs are the same. The format and content of your EOB depends on your benefit plan and the services provided. Deductible and copayment amounts vary.

# Find what you need with Blue Access for Members

The screenshot shows the Blue Access for Members website interface. At the top, there is a navigation bar with links for 'John Smith', 'Message Center', 'Settings', and 'Log Out'. On the right, there are links for 'Feedback', 'Información en español', 'Help', and 'Contact Us'. Below this is a main navigation menu with tabs for 'Home', 'My Coverage', 'Claims Center', 'My Health', 'Doctors & Hospitals', and 'Forms & Documents'. The 'My Coverage' tab is highlighted. The main content area is divided into several sections: a 'Message Center' on the left, a 'MY COVERAGE' section in the center, and a 'Quick Links' section on the right. The 'MY COVERAGE' section displays plan details such as 'Plan Type: PPO', 'Group Number: 0000', and 'ID Number: XOF00000DEMO'. It also includes a table of 'In Network Benefits' with columns for the benefit name and the amount. The 'Quick Links' section lists options like 'Get a Temporary ID Card', 'Member Discount Program', and 'Manage preferences'. A 'Stay Updated' section with social media icons is also visible.

- 1 **My Coverage:** Review your benefit details.
- 2 **Claims Center:** View and organize details such as payments, dates of service, provider names, claims status and more.
- 3 **My Health:** Make more informed health care decisions by reading about health and wellness topics and researching specific conditions.
- 4 **Doctors & Hospitals:** Use Provider Finder® to locate a network doctor, hospital or other health care provider and get driving directions.
- 5 **Forms & Documents:** Use the form finder to get medical, dental, pharmacy and other forms quickly and easily.
- 6 **Message Center:** Learn about updates to your benefit plan and receive promotional information via secure messaging.
- 7 **Quick Links:** Go directly to some of the most popular pages, such as medical coverage, replacement ID cards, manage preferences and more.
- 8 **Settings:** Set up notifications and alerts to receive updates via text and email, review your member information and change your secure password at any time.
- 9 **Help:** Look up definitions of health insurance terms, get answers to frequently asked questions and find [Health Care School](#) articles and videos.
- 10 **Contact Us:** Submit a question and a Customer Advocate will respond by phone or through the Message Center.





BlueCross BlueShield of Texas



**Blue Access Mobile<sup>SM</sup>** allows you to conveniently and securely access your health coverage and wellness information via your mobile devices anywhere, anytime.



**Learn more about Blue Access Mobile at [bcbstx.com/mobile](http://bcbstx.com/mobile) or text\* GOTX to 33633.**

\*Message and data rates may apply. Terms and conditions and privacy policy at [bcbstx.com/mobile/text-messaging](http://bcbstx.com/mobile/text-messaging).



### BCBSTX App and Mobile Website:

- Find a doctor, hospital or urgent care facility or search for Spanish-speaking providers
- Register or log in to Blue Access for Members<sup>SM</sup>
  - View coverage details
  - Check claims status
  - Access ID card information



### Centered App for iPhone<sup>®</sup>:

- Promote wellness through mindful meditation and activity
  - Set a daily steps goal and a weekly meditation goal
  - Choose from three meditation sessions - short, mindful or body awareness
  - Record activity automatically



### Text Messaging:

- Set up personalized, daily reminders to take your prescriptions, multi-vitamins or check your blood glucose
- Get weekly diet, exercise and fitness tips
- Send texts to BCBSTX when you need instant account information

# Health Insurance Fraud

## What You Should Know

### Fraud Affects Everyone

Fraud may cost the health care industry (public and private payers) more than \$200 billion each year. As a member of Blue Cross and Blue Shield of Texas (BCBSTX), this fraud may cause you to face rising premiums, increased copayments and deductibles, and the elimination of certain benefits.

### Don't Be a Victim

In addition to losing money through fraud, members may also experience physical and mental harm as a result of health care fraud schemes in which a provider performs unnecessary or dangerous procedures.

### Identifying Fraud

**Commonly identified schemes involving providers include:**

- ▶ **Misrepresenting Services** – Intentionally billing procedures under different names or codes to obtain coverage for services that aren't included in a member's plan.
- ▶ **Upcoding** – Deliberately charging for more complex or more expensive services than those actually provided.
- ▶ **Non-rendered and/or "Free" Services** – Some providers intentionally bill for tests or services never provided. This can also mean that the provider offered "free" services to bill the insurance company for services not performed or needed.
- ▶ **Kickbacks, Bribes or Rebates** – Referring patients to a provider or facility where the referring provider has a financial interest.

**Commonly identified member schemes include:**

- ▶ **Identity Swapping** – Allowing an uninsured individual to use your insurance card.
- ▶ **Identity Theft** – Using false identification to gain employment and the health insurance benefits that come with it.
- ▶ **Non-eligible Members** – Adding someone to a policy who is not eligible or failing to remove someone when that person becomes ineligible.
- ▶ **Prescription Medicine Abuse and Diversion** – Controlled substances can be obtained through deception or dishonesty for personal use or sale "on the street." Prescription medications can be obtained through doctor shopping, visiting several emergency rooms or stealing doctors' prescription pads.

Fraud **increases costs**  
and **decreases benefits.**





## Fighting Fraud

### BCBSTX offers these tips:

- ▶ Know your own benefits and scope of coverage.
- ▶ Review all Explanation of Benefits (EOB) forms. Make sure the exams, procedures and tests billed were the ones you actually had with the provider who treated you.
- ▶ Understand your responsibility to pay deductibles and copayments, and what you can and cannot be balance-billed for once your claim has been processed.
- ▶ Guard your health insurance card and personal insurance information. Notify BCBSTX immediately if your card or insurance information is lost or stolen.
- ▶ Sign and date only one claim form per office visit.
- ▶ Never lend your member ID card to another person.
- ▶ Don't give out insurance or personal information if services are offered as "free." Be sure you understand what is "free" and what you or your employer will be charged for.
- ▶ Ask your doctors exactly what tests or procedures they want you to have and why. Ask why the tests or procedures are necessary before you have them.
- ▶ Be sure any referrals you receive from your network provider are to other network doctors or facilities. If you're not sure, ask.
- ▶ Monitor your prescription utilization via the BCBSTX website or your Pharmacy Benefit Manager (PBM). Make sure the medications billed to your insurance are accurate.



Our **Special Investigations Department** is one of the most effective in the industry.

## Preventing Health Care Fraud

BCBSTX created the Special Investigations Department (SID) to fight fraud and help lower health care costs. The staff includes individuals with medical, insurance and law enforcement backgrounds as well as data analysts experienced in detecting fraudulent billing schemes. The SID aggressively investigates allegations of fraud and refers appropriate cases for criminal prosecution.

## Fraud Isn't Fair. Help Us Fight It.

Reducing health care fraud is a collaborative effort between BCBSTX, its providers and its members. Additional information — including a fighting fraud checklist — is available through the SID website at [bcbstx.com/sid](http://bcbstx.com/sid).

We also encourage you to report any suspected incidence of fraud by calling our Health Care Fraud Hotline, completing a form online or sending us a note in the mail. Suspicions of fraud can be reported to the SID anonymously.

## Three Ways To Report Fraud To BCBSTX

The SID is here to help you. You can contact the SID in any of the following ways:

### 1. 800-543-0867

The toll-free Fraud Hotline operates 24 hours a day, seven days a week. You can remain anonymous or provide information if you want to be contacted by a member of the SID.

### 2. [bcbstx.com/sid/reporting](http://bcbstx.com/sid/reporting)

This website address links to an online fraud reporting form that can be completed and sent to the SID electronically.

### 3. U.S. Mail

You can write the SID at:  
Blue Cross and Blue Shield of Texas  
Special Investigations Department  
1001 E. Lookout Drive, Tower A-2.212  
Richardson, Texas 75082

# Medical Plan

## Frequently Asked Questions

### *Q. Are my medical records kept confidential?*

A. Yes. Blue Cross and Blue Shield of Texas (BCBSTX) is committed to keeping all specific member information confidential. Anyone who may have to review your records is required to keep your information confidential. Your medical records or claims data may have to be reviewed (for example, as part of an appeal that you request). If so, precautions are taken to keep your information confidential. In many cases, your identity will not be associated with this information.

### *Q. Who do I call with questions about my benefits?*

A. Call the toll-free Customer Service number on the back of your ID card.

### *Q. How do I find a contracting network doctor or hospital?*

A. Go to [bcbstx.com](http://bcbstx.com) and use the **Provider Finder**<sup>®</sup>, or call Customer Service at the toll-free number on the back of your ID card.

### *Q. What do I do when I need emergency care?*

A. Call 911 or seek help from any doctor or hospital. BCBSTX will coordinate your care with the emergency provider.

### *Q. What should I bring to my first appointment with a new doctor?*

A. Your first appointment is an opportunity to share information about your health with your new doctor. Bring as much medical information as possible, including:

- **Medical records and insurance card** — If you are undergoing treatment at the time you change doctors, your medical records are important to your new doctor. Your insurance card provides information about copayments, billing and customer service phone numbers.
- **Medications** — Give your new doctor information about prescription and over-the-counter medications, including any herbal medications you take. Be sure to include the name of the medication, the dosage, how often you take it and why you take it.

- **Special needs** — Make a list of any equipment or devices you use including wheelchairs, oxygen, glucose monitors and the glucose strips. Be prepared to explain how you use them, not only to make sure you have the equipment you need, but also to make sure that there is no disruption in your care.

### *Q. What questions should I ask if I am selecting a new doctor?*

A. In addition to preliminary questions you might ask a new doctor — such as “Are you accepting new patients?” — here are some questions to help you evaluate whether a doctor is right for you.

- What is the doctor’s experience in treating patients with the same health problems that I have?
- Where is the doctor’s office? Is there convenient and ample parking, or is it close to public transportation?
- What are the regular office hours? Does the office have drop-in hours if I have an urgent problem?
- How long should I expect to wait to see the doctor when I’m in the waiting room?
- Are routine lab tests and X-rays performed in the office, or will I have to go elsewhere?
- Which hospitals does the doctor use?
- If this is a group practice, will I always see my chosen doctor?
- How long does it usually take to get an appointment?
- How do I get in touch with the doctor after office hours?
- Can I get advice about routine medical problems over the phone or by email?
- Does the office send reminders for routine preventive tests like cholesterol checks?

### *Q. What if I’m already in treatment when I enroll and my provider isn’t in the network?*

A. We’ll work with you to provide the most appropriate care for your medical situation, especially if you are pregnant or receiving treatment for a serious illness. You may still be able to see your out-of-network provider for a period of time. Call the toll-free Customer Service number on the back of your ID card for more information.

# Your Medicare Checklist:

This checklist will help you remember the important steps that need to be taken between now and your 65th birthday or when you become Medicare eligible. The items are listed in the order you should address them.

## 7 to 9 Months Before Your 65th Birthday

- Contact the Social Security Administration at 1-800-772-1213, TTY: 1-800-325-0778, or go online to [ssa.gov](http://ssa.gov) to confirm your eligibility for Medicare benefits.
- Review your current health insurance coverage to find out what happens after you become Medicare eligible. If you are working, contact your Human Resources department.

## 4 to 6 Months Before Your 65th Birthday

- Check with your current doctors to see if they accept Medicare.
- Learn and research Medicare coverage options in your area at [medicare.gov](http://medicare.gov) (general Medicare information, ordering Medicare booklets, information about health plans, learning if you qualify for financial assistance) or [bcbstx.com/medicare](http://bcbstx.com/medicare) (coverage specifics, plan options and estimated costs).

## 3 Months Before Your 65th Birthday

- Enroll in Medicare Part A and Part B\*. If you haven't received your automatic enrollment packet in the mail, contact the Social Security Administration at 1-800-772-1213, TTY/TDD: 1-800-325-0778, or go online to [ssa.gov](http://ssa.gov).
- Select your Medicare coverage option. Learn about BCBSTX's options at [bcbstx.com/medicare](http://bcbstx.com/medicare) or speak to a BCBSTX Medicare sales representative at 1-866-292-6745, TTY/TDD: 711. We are open 8 a.m. – 8 p.m., local time, 7 days a week. If you are calling from February 15 through September 30, alternate technologies (for example, voicemail) will be used on weekends and holidays.

\* You may defer enrollment in Part B for as long as you are enrolled in a qualifying group health plan.

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# IV. Navitus - Prescription Drugs





## FINDING YOUR PHARMACY

Navitus makes it easy to fill your prescriptions with retail network pharmacies around the United States. Choose a participating retail pharmacy close to home or work.

Some of the pharmacies available:

- » CVS
- » HEB
- » Lifechek
- » Walgreens
- » Walmart
- » Kroger
- » Brookshire Brothers
- » SavOn
- » plus many independently operated retail pharmacies

NOTE: Not all retail stores for pharmacy chains listed above are included in the network. Check the up-to-date listing on the website or call Navitus Customer Care to confirm that your preferred pharmacy is a participating network location.

If you are taking a maintenance medication for longer than 30 days, consider using the mail order pharmacy or participating '90 day at retail' pharmacy locations. It's convenient and saves money.

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QUESTIONS?

**NAVITUS CUSTOMER CARE**

**1-866-333-2757**

Open 24 hours a day, 7 days a week.

Or visit us online at: [www.mybenefits.county.org](http://www.mybenefits.county.org)

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TEXAS ASSOCIATION *of* COUNTIES  
HEALTH AND EMPLOYEE BENEFITS POOL





# COMPARE PRICES AND LOCATE PHARMACIES USING NAVITUS' COST COMPARE TOOL

Are you looking for ways to pay the lowest cost for your medications? Navitus can help.

Prescription medication prices often vary between pharmacies. To help you compare prescription costs and choose the best price at the best location, Navitus offers Cost Compare.

The Cost Compare tool is available via the Navi-Gate<sup>®</sup> for Members portal through [www.mybenefits.county.org](http://www.mybenefits.county.org). This new tool can help you:

- Identify lower cost alternatives
- See suggested alternatives to your prescribed drugs
- Find participating network pharmacies

By entering information such as your city and state or zip code, the name and strength of your prescribed drug, and other preferences, the Cost Compare tool will provide results that allow you to compare prices and save on your prescriptions.

Cost Compare is available on **any device, anywhere, anytime**, and at no additional cost.



Compare pharmacy prices in your area



Get real-time, accurate prices estimates



Search based on your prescription history

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**NAVITUS CUSTOMERCARE**

**1-866-333-2757**

Open 24 hours a day, 7 days a week.

Or visit us online at: [www.mybenefits.county.org](http://www.mybenefits.county.org)

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# FILLING YOUR PRESCRIPTION



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## Filling Your Prescription at a Network Pharmacy

The first step to filling your prescription is deciding on a participating pharmacy. In most cases, you can still use your current pharmacy. There is a complete list on the Navitus member website.

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## Your Pharmacy Benefit ID Card

Your TAC HEBP/Blue Cross ID card contains information the pharmacy needs to process your prescription. To determine your copay before going to the pharmacy, consult your Pharmacy Benefit Highlights or call customer care.

---

## Submitting a Claim

In an emergency, you may need to request reimbursement for prescriptions that you have filled and paid for yourself. To submit a claim, you must provide specific information about the prescription, the reason you are requesting reimbursement, and any payments made by primary insurers. Complete the appropriate claim form and mail it along with the receipt to:

**Navitus Health Solutions  
Operations Division -  
Claims P.O. Box 999,  
Appleton, WI 54912-0999**

Claim forms are available on the website or by calling customer care.



## Experience the Benefits of Costco Prescription Mail Order Service

An easy and cost-effective way to get your drugs delivered to your doorstep.

With Costco's mail order service, you can get up to a 90-day supply of your maintenance drugs. Plus, you may save money too.



### What are the benefits?

- You don't need to have a membership to use Costco Pharmacy
- 24/7 access to refills and updates
- **Quick turnaround time:** Costco ships within five business days after they get the prescription.
- **Same copay:** Pay the same price for a 90-day fill through Costco mail order or at your local Costco warehouse
- **Convenient Delivery:** Prescriptions are mailed directly to your preferred location

Your health is important. Taking preventive medications as directed by your health care provider can protect you from serious illness and high healthcare costs in the future.

### Get Started!

It's easy to begin using Costco Mail Order Pharmacy.



- Scan the QR code or go to [pharmacy.costco.com](https://pharmacy.costco.com) to set up an online account. Once your account is registered, just move your prescriptions to Costco.
- Call Costco Mail Order at 800-607-6861. They can help you set up your prescriptions for mail order.

\* This QR code may identify your IP/device information. However, your personal and health information is strictly confidential and will not be captured.  
Mail Order: Costco Experience the Benefits of Mail Order Pharmacy Service.

### NAVITUS CUSTOMER CARE

**1-866-333-2757**

Open 24 hours a day, 7 days a week.

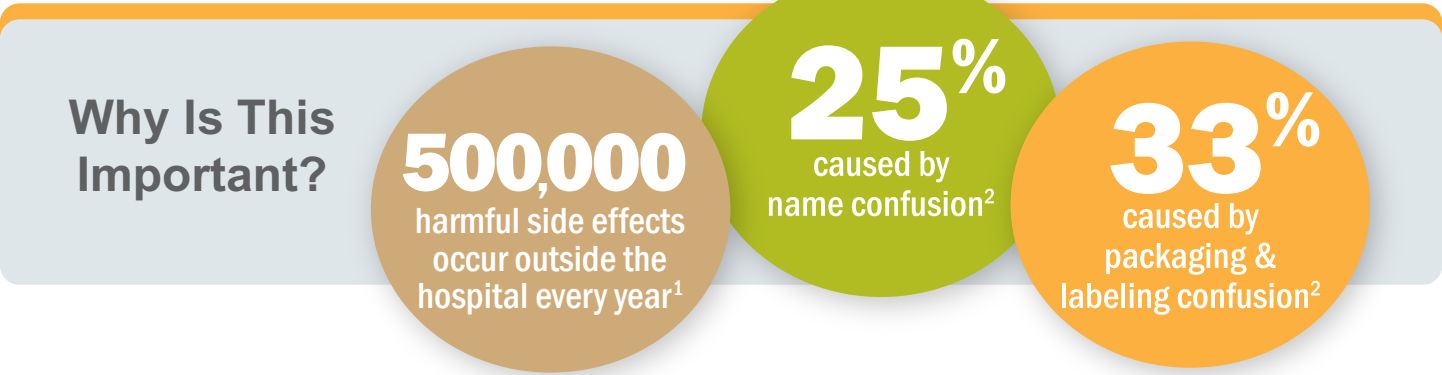


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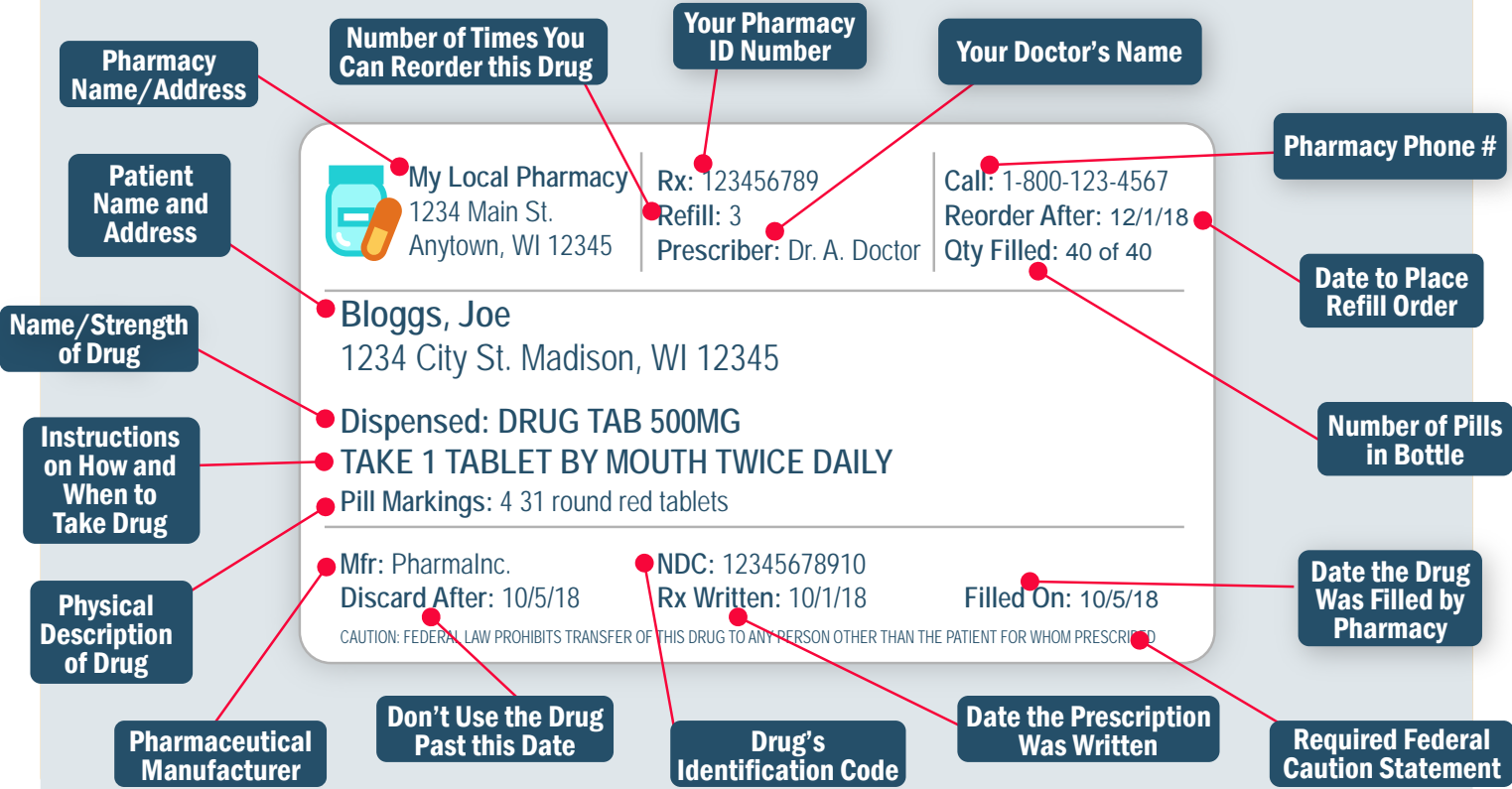


# Understanding Your Prescription Label

Medication labels can be confusing and hard to read and it's easy to forget a doctor's or pharmacist's instructions. This handy guide makes it easy to decipher the prescription label on your medication, so you can take your medication correctly and reap the benefits of improved health.



Not all prescription labels look alike, but this example shows the key features that most labels will have.



<sup>1</sup> Aspden P, Wolcott J, Bootman L, Cronenwett L, editors. Preventing medication errors. Washington DC: Institute of Medicine of the National Academies; 2006.  
<sup>2</sup> Berman A. Reducing medication errors through naming, labeling, and packaging. J Med Syst. 2004;28:9-29.

## Reading Label Instructions

**78%** of patients misunderstood one or more label instructions.<sup>3</sup>

Here are some common instructions and what they mean. If in doubt, always ask your pharmacist.

### What it says:

Take 3 tablets by mouth twice daily.

Take 2 pills by mouth every day. Take 1 with Breakfast and 1 with dinner.

Take 1 tablet by mouth three times daily.

### What it means:

Take 3 tablets every 12 hours.

Take 1 pill with breakfast and take 1 pill with dinner every day. These should be around 12 hours apart.

Take 1 tablet every 8 hours.

## Five Things to Check at the Pharmacy

1

Is the medication correct?

2

Is the dosage correct?

3

Do I understand the instructions?

4

When does it expire?

5

How do I get refills?

## Five Questions to Ask Your Pharmacist

1

How much should I take, when, and how often?

2

Does my medication interact with other medications I'm taking?

3

Is there anything I should avoid eating or drinking while taking my medication?

4

What are the possible side effects?

5

When should I stop taking this medication?

<sup>3</sup>Davis TC, Federman AD, Bass PF, III, et al. Improving patient understanding of prescription drug label instructions. J Gen Intern Med. 2009;24:57-62.



# TEXAS ASSOCIATION *of* COUNTIES HEALTH AND EMPLOYEE BENEFITS POOL

## Understanding Your Prescription Drug Formulary



TAC HEBP's size enables extremely competitive prescription pricing. This helps stabilize and ultimately lower health plan cost(s) for our members.

The Pool uses a separately contracted prescription drug program with Navitus Health Solutions to provide excellent services and keep drug costs in check. Navitus has several features designed to help contain costs for members and improve patient prescription drug access.

### What is a Prescription Drug Formulary?

A formulary is a list of commonly prescribed medications. It includes generic and brand name prescription medications approved by the U.S. Food and Drug Administration (FDA). Formulary lists are available and listed alphabetically by drug name and listed by common drug categories or classes. A "Quick Reference Formulary" (QRF) is also available which lists roughly 200 of the most commonly prescribed medications.

View or download your formulary at:

<https://www.county.org/Health-Benefits/Prescription-Benefits>

### How do I use the formulary?

You and your health provider can consult the formulary to help select the most cost-effective prescription medications. The formulary tells you if a medication is generic or brand name, what cost tier it is in and if there are coverage requirements or limits. Bring the formulary document with you (or bookmark it on your cell phone) when you see your health provider. If a medication you are looking for is not listed on the formulary, call the toll-free customer service number listed on the back of your health plan ID card.

#### Prescription Drug Terminology

##### What are tiers?

- Tier 1** Consists of lowest-cost prescription drugs – most are generic but there are a few low cost brand-name drugs in this tier.
- Tier 2** Consists of medium-cost prescription drugs – includes mostly brand-name and some high cost generic prescription drugs.
- Tier 3** Consists of higher-cost prescription drugs – includes mostly brand-name prescription drugs and almost all specialty drugs.



### What is the difference between over-the-counter, generic, brand name and specialty medications?

**Over-the-counter (OTC)** medications can be purchased without a prescription. Many OTC medications required a prescription when the drug was initially put on the market, but after years of usage and successful clinical outcomes, they were approved by the FDA for non-prescription purchase. Although most OTC medications are not covered by your health plan, they may cost less than a prescription medication.

**Generic** medications are created to be the same as an existing approved brand-name drug in dosage form, safety, strength, quality and effectiveness. Once the patent for a brand-name medication ends, the FDA can approve a generic version, which may be manufactured by the same company as the brand-name version, or by other manufacturers. Generic medicines work in the same way and provide the same clinical benefits as the brand-name version, but they often cost less.

**Brand-name** medications are protected by patent and cannot be duplicated by other drug manufacturers. These medications may or may not have a generic equivalent, but if they do, it is likely (but not absolute) that the generic is less expensive.

(continued)



# TEXAS ASSOCIATION *of* COUNTIES HEALTH AND EMPLOYEE BENEFITS POOL

**Specialty** medications are used to treat rare or complex conditions that require additional support and are generally very expensive. These medications are usually managed by the Lumicera specialty pharmacy, which provides personalized support to help patients get the most benefit out of their treatment plan.



Examples include medications that work the same way but one is much more expensive than another, or when alternatives are available without a prescription (over-the-counter (OTC) medications). There are also instances where the same product can be made by multiple drug manufacturers but vary in cost; in these instances, only the lower-cost product may be covered.

## Who decides which medications are covered?

Thousands of medications are currently on the market and more are added regularly. Often several medications are available to treat the same condition. The Navitus Pharmacy and Therapeutics committee, which includes physicians from multiple specialties and pharmacists (none of whom are employed by Navitus), meets regularly to provide clinical reviews of new medications and updates on existing products. Using this information, TAC HEBP works with a nationally recognized independent pharmacy consulting firm to evaluate Navitus' recommendations for formulary changes, and to determine tier placement for all medications and supplies provided by your prescription benefits.



## When does the formulary change?

Updated formulary lists are published each month on the TAC HEBP website (<https://www.county.org/Health-Benefits/Prescription-Benefits>).

Changes to the formulary may occur for the following reasons:

- Medications may change tiers based on changes to drug manufacturer pricing;
- Medications may move between tiers when a generic becomes available;
- Medications may be excluded from coverage based on updated clinical evidence and/or the availability of newer therapies.

When a medication changes tiers, you will have to pay a different amount for that medication. You can log into the Navitus website at any time to review your medication coverage, historical claims and to explore lower-cost options. Access the Navitus website through your TAC HEBP employee portal at [www.mybenefits.county.org](http://www.mybenefits.county.org)

## Why are some medications excluded from coverage?

Medications are reviewed based on their total value, including effectiveness, safety, cost and the availability of alternative medications to treat the same or similar medical conditions. Some medications may be excluded from coverage or subject to utilization management (prior authorization, step therapy or quantity limits) if similar alternatives are available at a lower cost.

**If you have questions about the information listed in this formulary, please contact Navitus Customer Care at (866) 333-2757.**



## WHAT IS PRIOR AUTHORIZATION?

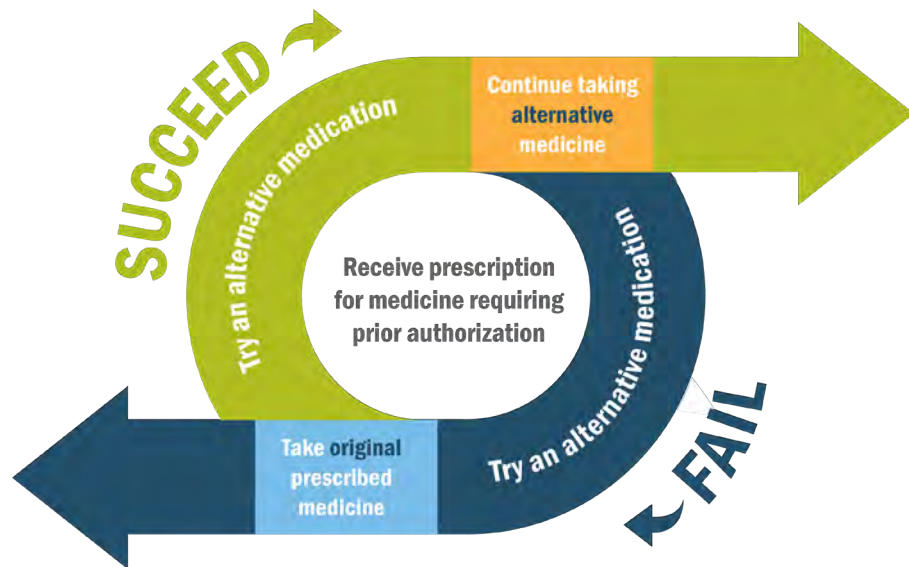
Prior authorization is a tool that ensures members receive safe, appropriate, and cost-effective medicine. Medicines requiring prior authorization are noted on your formulary with a <sup>PA</sup>.

### How Does It Work?

If you are prescribed a medicine that needs prior authorization, you will need to meet certain criteria before the medicine is covered by your plan.

Before a prior authorization is approved, your prescriber will be asked to write a prescription for an alternative medicine that is covered under your plan. These alternatives have similar therapeutic value and effectiveness. If you try the alternative medicine and it does not have the intended response, the prior authorization for the original prescription can be considered. If the alternative medicine works, you will be encouraged to continue taking it.

Alternatively, your doctor may decide that you do not need to try an alternative medicine. This will be based on your diagnosis or unique situation. In this case, the prescriber, plan sponsor and Navitus will work together to complete the prior authorization process.



### Who Decides What Medicines Need Prior Authorization?

Your plan sponsor works with Navitus to develop prior authorization criteria. These follow recommendations from the FDA and the Navitus Pharmacy and Therapeutics Committee.

### Why Does Navitus Use Prior Authorization?

Prior Authorization is a standard health care process that most pharmacy benefit managers use. It is an effective tool for making sure that members receive the best quality medicine at the lowest cost. It is one of the many tools that support Navitus' mission to improve member health and lower costs.





## WHAT IS STEP THERAPY?

Step therapy is a formulary management tool used for high-cost prescription medicine. When a medicine requires Step Therapy (noted on the formulary with <sup>ST</sup>), you must try a less costly prescription medicine first. This is called a *first-line therapy*. Once you have tried and failed a first-line therapy, you will be able to take steps to receive the medicine you were originally prescribed, which is called a *second-line therapy*.



You and your prescriber may find that the first-line therapy works very well for you. If that's the case, you may continue using it rather than pursuing the second-line therapy.

If you feel that your need for a second-line therapy should override this process, please ask your prescriber to contact Navitus. And rest easy knowing that there are other covered medicines available with similar therapeutic value, effectiveness, and side effects.

### **Who decides what medicines need Step Therapy?**

Your plan sponsor and the Navitus Pharmacy and Therapeutics Committee have worked together to decide which medicines should require Step Therapy.

### **Why does Navitus use Step Therapy?**

Step Therapy is an effective tool for ensuring that members receive safe, effective, high-quality medicine at the lowest net cost. It is our mission to improve health among our members. Formulary management—which includes Step Therapy—is one of the many ways we can help members experience good quality of life and manageable medication regimens.

## Rx FAQs

### **How do I fill a prescription when I travel for business or vacation?**

If you are traveling for less than one month, any Navitus Network Pharmacy can arrange in advance for you to take an extra one-month supply. A copayment will apply.

Visit **www.navitus.com** for complete instructions on filling prescriptions while traveling, or contact Customer Care.

If you are traveling for more than one month, you can request that your pharmacy transfer your prescription order to another network pharmacy located in the area where you will be traveling.

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### **Can prescriptions be mailed to me if I'm outside of the United States?**

Prescriptions cannot legally be mailed from the mail order pharmacy or any pharmacy in the United States to locations outside of the country, except for U.S. territories, protectorates and military installations.

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### **How do I use the Navitus SpecialtyRx program?**

Navitus SpecialtyRx works with our specialty partner to offer services with the highest standard of care. You will get one-on-one service with skilled pharmacists. They will answer questions about side effects and give advice to help you stay on course with your treatment. With Navitus SpecialtyRx, delivery of your specialty medications is free, and right to your door or prescriber's office via FedEx. Local courier service is available for emergency, same day medication needs. We will work with your prescriber for current or new specialty prescriptions.

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**NAVITUSCUSTOMERCARE**  
**1-866-333-2757**

# COMMON TERMS

<b>Copayment/ Coinsurance Formulary</b>	<p>Refers to that portion of the total prescription cost that the member must pay.</p> <p>A list of drugs that are covered under your benefit plan. The drugs on your formulary are chosen for your formulary by an independent group of doctors and pharmacists. These experts evaluate drugs based on effectiveness, side-effects, potential for drug interactions, and cost. Drugs that are both clinically sound and cost effective are added to your formulary.</p>
<b>Generic Drugs</b>	<p>Prescription drugs that have the same active ingredients, same dosage form and strength as their brand name counterparts.</p>
<b>Out-of-Pocket Maximum</b>	<p>The maximum dollar amount the member can pay per contract year.</p>
<b>Over-the- Counter Medication</b>	<p>A drug you can buy without a prescription.</p>
<b>Prescription Drug</b>	<p>Any drug you may get by prescription only.</p>
<b>Prior Authorization</b>	<p>Approval from Navitus for coverage of a prescription drug.</p>
<b>Specialty Drug</b>	<p>Drugs, such as self-injectables and biologics typically used to treat patients with chronic illnesses or complex diseases.</p>
<b>Therapeutic Equivalent</b>	<p>Similar drug in the same drug classification used to treat the same condition.</p>

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V.  
BCBSTX - Dental





# Smile! You Have BlueCare Dental PPO<sup>SM</sup>



BlueCare Dental PPO offers you and your family access to one of the largest national dental PPO network of providers<sup>1</sup>.

This network includes general and specialty dentists in Texas as well as across the country. As a BlueCare Dental PPO plan member, you can go to any dentist. However, you'll save money and get more from your benefits when you use an in-network dentist. These in-network dentists have agreed to:

- Accept set fees for covered services
- Not bill you for costs over the negotiated fees (except copayments, coinsurance and deductibles)

If you choose an out-of-network dentist, he or she may have higher fees and charge you for amounts not covered by your insurance. To get the most from your benefits, choose an in-network dentist.

## Finding an In-Network Dentist is Easy

For a list of in-network general and specialty dentists, go to [mybenefits.county.org](http://mybenefits.county.org). Click on **Benefits**, then select **Links & Contacts** and Go to **Blue Cross Blue Shield Member Site**. Use the information on your member ID card to complete the process. Then click on the **Doctors and Hospitals** Tab and select **Find a Dental Provider**. You can search for a dentist near your home, school or office.

## BlueCare Dental Connection<sup>SM</sup>

As an enhanced service, Blue Cross and Blue Shield of Texas (BCBSTX) offers BlueCare Dental Connection. This service provides educational information and other resources to help you make choices about your dental care – at no extra cost.



### To help you learn about good oral health, BlueCare Dental Connection offers:

- Educational mailings
- 24-hour online access to the Dental Wellness Center, which offers educational articles and special tools

### The Dental Wellness Center allows you to:

- Ask dental-related questions through **Ask a Dentist**
- Find an in-network dentist using **Provider Finder**
- Research dental fees in your area with the **Dental Cost Advisor**
- Search the **Dental Dictionary** of common clinical terms
- View animations on different dental topics in the **Treatment and Procedure** tool



To access the Dental Wellness Center, go to [mybenefits.county.org](https://mybenefits.county.org). Click on **Benefits**, then select **Links & Contacts** and Go to **Blue Cross Blue Shield Member Site**. Use the information on your member ID card to complete the process and click **Dental** under Quick Links and from there click on **Dental Wellness Center**.

### Dedicated to Customer Service

After signing up, you will get more detailed information about your dental plan. Look at your plan materials for complete details. Customer Service can answer questions about eligibility, claims, benefits and providers. Just call **1-800-521-2227** between 8 a.m. and 6 p.m. (CT), Monday through Friday. In addition, you can find general benefit information at [bcbstx.com](https://bcbstx.com).

1. Network360® Analytics Suite (as of March 2020).

The Dental Wellness Center, Dental Cost Advisor, Ask a Dentist, Dental Dictionary and Treatment and Procedure are provided by DNoA, a separate company that acts as the administrator of BCBSTX dental plans.

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

Enjoy a lifetime of healthy smiles with good dental care

## Don't brush off good dental hygiene

Taking good care of your teeth right now will keep them healthy and strong for a lifetime. Apply these dental care basics to keep your teeth—and your health—at their best:

- Brush your teeth at least twice a day using a toothbrush with soft bristles and fluoride toothpaste. Use a circular motion and short back-and-forth strokes.
- Always brush gently along the gum line.
- Remember to brush your tongue.
- Floss your teeth each day.
- Replace your toothbrush at least every three months.

Your oral health is linked to your overall health, and sometimes the first sign of disease shows up in your mouth. That's why it is important to visit your dentist every six months for dental cleanings and checkups.

Brushing up on dental care is not only good for your smile, but your overall health.



**BlueCross BlueShield  
of Texas**



Sources: Mayo Foundation for Medical Education and Research;  
U.S. Department of Health & Human Services

53204.0116

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**bcbstx.com**



# VI. BCBSTX Vision Plan and Discount Programs



# Summary of Vision Benefits

## Texas Association of Counties

### VOLUNTARY VISION – VALUE PLAN

INSIGHT NETWORK		
<b>Frequency</b>		
Examination		Once every 12 months
Lenses or contact lenses		Once every 12 months
Frame		Once every 24 months
Contact lens eval/fitting		N/A
<b>Vision Care Services</b>	<b>In-Network Member Cost</b>	<b>Out-of-Network Reimbursement*</b>
Exam with dilation as necessary	\$10 copay	Up to \$30
Contact lens fit and follow-up	Up to \$40 for standard; 10% off retail price for premium	N/A
<b>Frames</b>		
Any available frame at provider location	\$0 copay, \$130 allowance, 20% off balance over \$130	Up to \$65
<b>Standard Lenses</b>		
Single vision	\$15 copay	Up to \$25
Bifocal	\$15 copay	Up to \$40
Trifocal	\$15 copay	Up to \$55
Lenticular	\$15 copay	Up to \$55
Standard progressive lens	\$70 copay	Up to \$40
Premium progressive lens	See table on page 2.	Up to \$40
<b>Lens Options</b>		
Tint (solid and gradient)	\$15	N/A
Scratch resistant coating	\$0	Up to \$5
Polycarbonate lenses	\$0 kids; \$40 adults	Up to \$5 kids
Ultraviolet coating	\$15	N/A
Anti-reflective coating	See table on page 2.	N/A
High index lenses	20% off retail	N/A
Polarized lenses	20% off retail	N/A
Photochromic/transitions plastic	\$75	N/A
<b>Contact Lenses (in lieu of spectacle lenses)</b>		
Conventional	\$0 copay, \$130 allowance, 15% off balance over \$130	Up to \$104
Disposable	\$0 copay, \$130 allowance, plus balance over \$130	Up to \$104
Medically necessary	\$0 copay, paid-in-full	Up to \$210
<b>Other</b>		
Laser vision correction	15% off retail price or 5% off promotional price	N/A
Additional pairs benefit	40% off purchase of complete pair of eyeglasses and a 15% off conventional contact lenses once the funded benefit has been used	N/A
Amplifon hearing discount	40% off hearing exams and low price guarantee on discounted hearing aids	N/A
Additional discounts	20% off non-covered items with limitations	N/A

**Eligibility:** All active full-time employees as defined by your employer. Dependent coverage is available to age 26.



### Additional discounts

# 40% OFF

Complete pair of prescription eyeglasses

# 20% OFF

Non-prescription sunglasses

# 20% OFF

Remaining balance beyond plan coverage

These discounts are not insured benefits and are for in-network providers only.

### Take a sneak peek before enrolling

- For a complete list of in-network providers near you, visit [eyemedvisioncare.com/bcbstxvis](http://eyemedvisioncare.com/bcbstxvis) or call 1.855.556.8796.
- For LASIK providers, call 1.877.5LASER6.



**BlueCross BlueShield of Texas**



## Summary of Benefits Continued

Progressive Price List <sup>1</sup>	Member Cost In-Network
Standard progressive	\$70 copay
Premium progressives <sup>2</sup> as follows:	
Tier 1	\$90 copay
Tier 2	\$100 copay
Tier 3	\$115 copay
Tier 4	\$70 copay 80% of charge less \$120 allowance
Anti-Reflective Coating Price List <sup>1</sup>	Member Cost In-Network
Standard anti-reflective coating	\$45
Premium anti-reflective <sup>2</sup> coatings as follows:	
Tier 1	\$57
Tier 2	\$68
Tier 3	80% of charge
Other Add-ons Price List	Member Cost In-Network
Photochromic	\$75
Polarized	80% of charge

## Plan Exclusions

1. Orthoptic or vision training, subnormal vision aids and any associated supplemental testing; aniseikonic lenses
2. Medical and/or surgical treatment of the eye, eyes or supporting structures
3. Any eye or vision examination, or any corrective eyewear required by a policyholder as a condition of employment; safety eyewear
4. Services provided as a result of any Workers' Compensation law, or similar legislation, or required by any governmental agency or program whether federal, state or subdivisions thereof
5. Plano (non-prescription) lenses and/or contact lenses
6. Non-prescription sunglasses
7. Two pair of glasses in lieu of bifocals
8. Services rendered after the date an insured person ceases to be covered under the policy, except when vision materials ordered before coverage ended are delivered, and the services rendered to the insured person are within 31 days from the date of such order
9. Services or materials provided by any other group benefit plan providing vision care
10. Lost or broken lenses, frames, glasses or contact lenses will not be replaced except in the next benefit frequency when vision materials would next become available



<sup>1</sup>Member Reimbursement Out-of-Network will be the lesser of the listed amount or the member's actual cost from the out-of-network provider. In certain states, members may be required to pay the full retail rate. <sup>2</sup>Blue Cross and Blue Shield of Texas Vision Care reserves the right to make changes to the products on each tier and the member out-of-pocket costs. Fixed pricing is reflective of brands at the listed product level. All providers are not required to carry all brands at all levels. <sup>3</sup>Premium progressives and premium anti-reflective designations are subject to annual review by EyeMed's Medical Director and are subject to change based on market conditions. Fixed pricing is reflective of brands at the listed product level. All providers are not required to carry all brands at all levels. Not available in all states. Some provisions, benefits, exclusions or limitations listed herein may vary.

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Premium is subject to adjustment even during a rate guarantee period in the event of any of the following events: changes in benefits, employee contributions, the number of eligible employees, or the imposition of any new taxes, fees or assessments by Federal or State regulatory agencies. Benefits may not be combined with any discount, promotional offering or other group benefit plans. Benefit allowance provides no remaining balance for future use with the same benefits year. Fees charged for a non-insured benefit must be paid in full to the Provider. Such fees or materials are not covered. This is a snapshot of your benefits. The Certificate of Insurance is on file with your employer.

Vision Insurance offered by Dearborn Life Insurance Company located at 701 E. 22nd Street, Lombard, IL 60148. Blue Cross and Blue Shield of Texas, an Independent Licensee of the Blue Cross and Blue Shield Association. EyeMed Vision Care, LLC and First American Administrators, Inc. are independent companies that offer provider network and administration services on behalf of Dearborn Life Insurance Company. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.



# Vision Benefits Made Easy

Vision benefits should enhance your life, not complicate it. That's why Blue Cross and Blue Shield of Texas brings you vision benefits that deliver more.

## 1. America's largest vision network<sup>1</sup>

You'll have access to the Insight Network with 151,648 providers at over 31,295 locations nationwide.<sup>2</sup> Plus, you can visit top retail providers such as LensCrafters<sup>®</sup>, Pearle Vision<sup>SM</sup>, Target Optical<sup>SM</sup> and Walmart.

## 2. A more convenient experience

Our member portal gives you access to benefit details, claims, provider locations and more. And since many providers offer extended evening and weekend hours, you can get care when it works for you.

## 3. Choices that will make you happy

No restrictions or limiting frame towers here! You can choose from any frame available at your in-network provider location, including frame brands such as Armani, Coach, Ray-Ban, DKNY and many more.<sup>3</sup>

## 4. Amazing savings

You'll get even more bang for your buck with 40% off additional complete pairs of eyeglasses, 20% off non-prescription sunglasses and 15% off laser vision correction.<sup>4</sup>

## 5. Answers when you need them

You'll receive a welcome kit with answers to frequently asked questions, your ID card and more. You'll also have access to one of America's highest-rated and award-winning customer call centers.<sup>5</sup>



## Being a Vision Care member has ADVANTAGES!

### Enroll in Blue Cross and Blue Shield of Texas vision benefits today!



<sup>1</sup>EyeMed Analysis of NetMinder data through December 2022. <sup>2</sup>On the Blue Cross and Blue Shield of Texas Vision Care Insight network. <sup>3</sup>All brands may not be available at all provider locations. <sup>4</sup>Discounts only available at participating in-network providers. Does not apply to discount plans. <sup>5</sup>For the past 10 years in a row, our Customer Care Center has been recognized as a "Certified Center of Excellence" by Purdue University Benchmark Portal.



# Need Retail Options?

What we love most about our retail providers is that most offer evening and weekend hours for extended service for members. People are busy—we get it! That’s why we provide vision benefits that are easy to use, flexible and convenient. We have the right mix of independent providers, plus the most desired national and regional retail providers, ensuring your employees have the choice and convenience they expect:



LENSCRAFTERS®



most large retailer Vision Centers

## Want more? Check out the participating INSIGHT retailers below\*:

3 Guys Optical	Eyecarecenter	Meijer Optical	SEE, Inc.
Abba Eye Care	Eyeglass World	Midwest Eye Consultants	Shopko Optical
All About Eyes	Eyemart Express	Midwest Vision Centers	Site for Sore Eyes
America's Best	Eyes on Missouri	MyEyeDr.	Southwestern Eye Center
Bard Optical	Eyetique	Nationwide Vision Centers	Sterling Vision Care
Clarkson Eyecare	EYEXAM of California	Northeastern Eye Institute	SVS Vision
Crown Optical	For Eyes Optical	Oakley Store	Texas State Optical
Dr. Tavel Family Eye Care	Gulf Coast Optometry	One Hour Optical	The Eye Doctors
Drs. May & Hettler	Heartland Vision	Ossip Optometry	Today's Vision
Eye Assoc. of New Mexico	Henry Ford OptimEyes	Quantum Vision	Vista Optical
Eye Boutique	International Eyecare Center	Rx Optical	Wing Eyecare
Eyecare Associates	Marion Eye Centers & Optical	Schaeffer Eye Center	Wisconsin Vision

Retail providers are conveniently located in or near major shopping centers and offer longer hours on nights and weekends. Many even have on-site labs so members can get their glasses in about an hour or during the same day. But there are a couple more things you should know about retailers. Unlike competitors, we define retail providers as practices with 20 or more locations. And with Blue Cross and Blue Shield of Texas vision benefits, what you see is what you get! All participating retail providers are considered in-network.

Members may locate a provider using the provider locator function on our website at [eyemedvisioncare.com/bcbstxvis](http://eyemedvisioncare.com/bcbstxvis) or by calling 855-556-8796.

\*Listing is not all-inclusive. Actual insurance acceptance may vary by location.

For broker/employer use only. May not be available in all jurisdictions. Coverage may be subject to limitations, exclusions and other coverage conditions contained in the issued policy. Please consult the policy for the actual terms of coverage.

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# There's More in Store Online

## In-Network. Online. Outstanding.

Eyesight changes. How you buy eyewear is changing, too. That's why you can shop for eyewear at neighborhood retailers, your favorite eye doctor—or simply go online. With Blue Cross and Blue Shield of Texas vision benefits, you can buy without boundaries.

Shop and buy frames, contacts and sunglasses just like you would in the store—but from your computer, smartphone or tablet. It's fast, it's easy and it's all built into your vision benefits.

### Convenient Online Shopping

- Choose from hundreds of brand-name frames and contacts
- Instantly apply your in-network benefits at checkout
- Enjoy free shipping and returns



[lenscrafters.com](http://lenscrafters.com)



[targetoptical.com](http://targetoptical.com)



[ray-ban.com/insurance](http://ray-ban.com/insurance)



[glasses.com](http://glasses.com)



[contactsdirect.com](http://contactsdirect.com)



## Innovative Answers for Smart Shoppers

### Don't have a current prescription?

Our provider locator on [eyemedvisioncare.com/bcbstxvis](http://eyemedvisioncare.com/bcbstxvis) will help you find the right place for an eye exam.

### Get a clear view.

Visit [eyemedvisioncare.com/bcbstxvis](http://eyemedvisioncare.com/bcbstxvis) to learn more.



most large retailer  
Vision Centers

Benefits are available from the EyeMed Vision Care, LLC provider network and are administered by First American Administrators, Inc., independent companies that offer benefits on behalf of Blue Cross and Blue Shield of Texas. 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.

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# Mobilize Your Vision Plan

## Vision Benefit App, Powered by EyeMed

The EyeMed member app was the first of its kind. But innovation—like your life—never stops. Your vision benefit is powered by EyeMed, which means you are able to download the EyeMed member app to access ahead-of-the-game resources wherever you are—before, during and after your eye appointment.

### Here's How to Access the EyeMed Member App



#### 1. DOWNLOAD

Search "EyeMed Members" in your App store, iTunes or Google Play.



#### 2. OPEN

You can use some features right away; others unlock once you register.



#### 3. REGISTER

You'll need your member ID or the last four digits of your Social Security number.



#### 4. LOG IN

It's that easy!

	Ready when you download	Unlocked when you register
Find nearby network providers	<input checked="" type="checkbox"/>	
On-the-fly appointment scheduling	<input checked="" type="checkbox"/>	
Turn-by-turn directions and map	<input checked="" type="checkbox"/>	
Eye exam and contact lens reminders		<input checked="" type="checkbox"/>
Electronic ID card for office visits		<input checked="" type="checkbox"/>
Save vision prescriptions		<input checked="" type="checkbox"/>
Benefit plan details		<input checked="" type="checkbox"/>
Answers to common questions	<input checked="" type="checkbox"/>	
Direct line to member support	<input checked="" type="checkbox"/>	

### Get a Clear View

Download the EyeMed member app now and register to access your vision benefit information on the go!



For employee use. Benefits are available from the EyeMed Vision Care, LLC provider network and are administered by First American Administrators, Inc., independent companies that offer benefits on behalf of Blue Cross and Blue Shield of Texas. 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. Insurance products issued by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. Blue Cross and Blue Shield of Texas is the trade name of Dearborn Life Insurance Company, an independent licensee of Blue Cross and Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.



# Vision Care Diabetic Benefit Summary of Vision Benefits

For Type 1 or Type 2 Diabetes with Diabetic Retinopathy		
Diabetic Vision Care Services	In-Network Member Cost	Out-of-Network Reimbursement*
Medical Follow Up Eye Examination	\$0 copay	Up to \$77
Fundus Photography Examination	\$0 copay	Up to \$50
Extended Ophthalmoscopy (initial and subsequent)	\$0 copay	Up to \$15
Gonioscopy	\$0 copay	Up to \$15
Scanning Laser	\$0 copay	Up to \$33

**Benefit Frequency:** All Diabetic Care Services are covered once every 6 months\*.

### Definitions

**Medical Follow-Up Examination** means an office visit for diabetic vision care after the initial Comprehensive eye Examination.

Some or all of the diagnostic services described below will be provided as deemed appropriate, subject to provider determination and the benefit frequency limitations referenced above. More comprehensive descriptions of these services are available in the Certificate of Insurance.

**Fundus Photography Examination** means photographing portion(s) of or the complete retina surface and structures, with interpretation and report. (\*The Fundus Photography Examination is not covered if an Extended Ophthalmoscopy was provided within the previous six-month period.)

**Extended Ophthalmoscopy** means an examination of the interior of the eye, focusing on the posterior segment of the eye, including the lens, retina, and optic nerve, by direct or indirect ophthalmoscopy, and includes a retinal drawing with interpretation and report. (\*The Extended Ophthalmoscopy is not covered if Fundus Photography Examination was provided within the previous six-month period.)

**Gonioscopy** means an eye examination of the front part of the eye (anterior chamber) to check the angle where the iris meets the cornea with a gonioscope or with a contact prism lens.

**Scanning Laser** means a computerized ophthalmic diagnostic imaging, posterior segment, with interpretation and report.

### Exclusions

In addition to the Exclusions in the Policy/Certificate, no benefits are payable for services connected with or charges arising from any Vision Materials; orthoptic or vision training, subnormal vision aids and any associated supplemental testing; medical, pathological and/or surgical treatment of the eye, eyes or supporting structures; any Vision Examination required by a Policyholder as a condition of employment; or services, supplies, prescription medication or treatment for diabetes, except as specifically included.

**Eligibility:** All members currently enrolled in Blue Cross and Blue Shield of Texas vision insurance.

\*Member Reimbursement Out-of-Network will be the lesser of the listed amount or the member's actual cost from the out-of-network provider.

For employee use. This piece is for illustrative purposes only and is not a contract. It is intended to provide only a brief summary of the type of policy and insurance coverage advertised. The policy provides the actual terms of coverage, including any exclusions, conditions and limitations to coverage.

Vision Insurance offered by Dearborn Life Insurance Company located at 701 E. 22nd Street, Lombard, IL 60148. Blue Cross and Blue Shield of Texas, an Independent Licensee of the Blue Cross and Blue Shield Association. EyeMed Vision Care, LLC and First American Administrators, Inc. are independent companies that offer provider network and administration services on behalf of Dearborn Life Insurance Company. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.



**EARLY  
DETECTION AND  
TREATMENT  
IS KEY TO  
PRESERVING  
YOUR EYESIGHT.**

**An annual eye exam  
is a vital part of your  
diabetes care.**

For a complete list of in-network providers near you, visit [eyemedvisioncare.com/bcbstxvis](http://eyemedvisioncare.com/bcbstxvis) or call 1.855.556.8796.



# Vision Discount Programs

# Blue365<sup>®</sup>

## EyeMed Vision Discount Program



Blue Cross and Blue Shield of Texas (BCBSTX) is pleased to offer you a vision discount program through EyeMed Vision Care.

### What?

The EyeMed Vision Discount through Blue365 offers savings on eyeglasses, contact lenses, eye exams, accessories and laser vision correction. See the back page for a full list of discounts.

### Who?

The EyeMed network consists of major national and regional retail locations, such as LENSMAKERS<sup>®</sup>, PEARLE VISION<sup>®</sup>, Target Optical<sup>®</sup>, Sears Optical<sup>®</sup> and JCPenney Optical, as well as independent ophthalmologists and optometrists. Additionally, you may go online to in-network providers at [contactsdirect.com](https://contactsdirect.com).

### Where?

Visit [eyemedexchange.com/blue365](https://eyemedexchange.com/blue365), click [Find a Provider](#) and begin your search. Be sure the Advantage network is selected.

For more information about Blue365, log in to Blue Access for Members<sup>SM</sup> (BAM<sup>SM</sup>) at <https://mybenefits.county.org>. Click on [Benefits](#), then select [Links & Contacts](#) and [Go to Blue Cross Blue Shield Member Site](#). Use the information on your member ID card to complete the process.

### Referral?

You don't need a referral. Simply visit any EyeMed provider and show your BCBSTX medical ID card.

### Program Features

- Discounts on vision care services and materials
- No limit to the number of times the member can receive discounts on purchases
- Access to large provider network
- Convenient evening and weekend hours

**Note:** This is not insurance. When contacting EyeMed or any retailer or provider in the EyeMed Advantage network, be sure to refer to the discount program.



TEXAS ASSOCIATION *of* COUNTIES  
HEALTH AND EMPLOYEE BENEFITS POOL

See all the Blue365 deals and learn more at [blue365deals.com/BCBSTX](https://blue365deals.com/BCBSTX).

# EyeMed Vision Discounts



**For more information, visit [eyemedexchange.com/blue365](http://eyemedexchange.com/blue365) or call EyeMed's automated help line at 866-273-0813.**

Vision Care Services	Cost
Exam with dilation as necessary:	\$50 routine exam \$10 off contact lens fit and follow-up
Complete Pair of Glasses Purchase: frame, standard plastic lenses, and lens options must be purchased in the same transaction to receive full discount	
Frames*	
Any frame available at provider location	35% off retail price
Standard Plastic Lenses*	
Single-vision	\$50
Bifocal	\$70
Trifocal	\$105
Lenticular	\$105
Standard Progressive	\$135
Premium Progressive	30% off retail price
Lens Options*	
UV Coating	\$12
Tint (Solid and Gradient)	\$12
Standard Scratch-resistance	\$12
Standard Polycarbonate	\$35
Standard Anti-reflective	\$40
Other Add-ons and Services	30% off retail price
* Items purchased separately will be discounted 20% off of the retail price.	
Contact Lens Materials (applied to materials only)	
Conventional	15% off retail price
Laser Vision Correction	
Lasik or PRK	15% off retail price or 5% off promotional price
Frequency	
Examination	Unlimited
Frame	Unlimited
Lenses	Unlimited
Contact Lenses	Unlimited

Discounts are only available through participating vendors.

The relationships between Blue Cross and Blue Shield of Texas (BCBSTX) and EyeMed are that of independent contractors.

Blue365 is a discount program available to BCBSTX members. This is NOT insurance. Some of the services offered through Blue365 may be covered under your health plan. Please refer to your benefit booklet or call the Customer Service number on the back of your ID card for specific benefit information under your health plan. Use of Blue365 does not affect your premium, nor do costs of Blue365's services or products count toward any maximums and/or plan deductibles.

BCBSTX does not guarantee or make any claims or recommendations regarding the services or products offered under Blue365. You may want to consult with your physician prior to use of these services and products. Services and products are subject to availability by location. BCBSTX reserves the right to discontinue or change this discount program at any time without notice.

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

# Blue365<sup>®</sup> Davis Vision<sup>SM</sup> Discount Program



## What is the Davis Vision discount program?

This is a program that may offer savings on eyeglasses, contact lenses, eye exams, accessories and laser vision correction. See the back page for a full list of discounts.

## How do I locate a Davis Vision provider?

The Davis Vision network consists of major national and regional retail locations, such as Visionworks<sup>®</sup>, Walmart<sup>®</sup> and Costco<sup>®</sup>, as well as independent ophthalmologists and optometrists.

For a list of Davis Vision providers near you, go to **davisvision.com**, click *Member* and enter Client Code 4513 in the *Open Enrollment* section, or call Davis Vision at **888-897-9350**. For more information about Blue365, log in to Blue Access for Members<sup>SM</sup> at **<https://mybenefits.county.org>**. Click on *Benefits*, then select *Links & Contacts* and *Go to Blue Cross Blue Shield Member Site*. Use the information on your member ID card to complete the process. Click the *My Coverage* tab at the top, and then click the *Discount* link on the left.

## Are there any exclusions?

The following items are **not** covered by this vision discount program:

- Medical treatment of eye disease or injury
- Vision therapy
- Special lens designs or coatings, other than those listed on the other side of this flier
- Services performed by a provider who is not in the Davis Vision network
- Replacement of lost eyewear
- Services not performed by licensed personnel

Blue Cross and Blue Shield of Texas (BCBSTX) is pleased to offer BCBSTX members a vision discount program through Davis Vision, a national provider of vision care programs.

## What discounts are available in the vision program?<sup>1</sup>

If your plan offers vision benefits, see your BCBSTX network provider for your initial eye exam. You may be able to receive the discounts listed below on vision hardware materials when using a Davis Vision provider and presenting your BCBSTX card.

In addition to the discounted rates below, there are other value-added features that may be available to you, including discounts on disposable contact lenses through Davis Vision's mail-order contact lens replacement program. For more information, contact Davis Vision at **888-897-9350** or visit **davisvisioncontacts.com**.

	You May Pay:
<b>Examinations</b>	
Comprehensive examination	15% off or \$5 off retail cost
Contact lens examination	15% off or \$10 off retail cost
<b>Frames<sup>2</sup></b>	
Priced up to \$70 retail	\$40
Priced over \$70 retail	\$40 plus 10% off the amount over \$70
<b>Spectacle Lenses (Uncoated Plastic)<sup>2</sup></b>	
Single vision	\$35
Bifocal	\$55
Trifocal	\$65
Lenticular	\$110
<b>Contact Lenses</b>	
Conventional <sup>3</sup>	20% off
Disposable/planned replacement <sup>3</sup>	10% off
<b>Spectacle Lens Options (Add to Lens Prices)<sup>2</sup></b>	
Standard progressive <sup>4</sup>	\$60
Premium progressive <sup>4</sup>	\$110
Glass lenses	\$18
Polycarbonate lenses	\$30
Blended invisible bifocals	\$20
Intermediate vision lenses	\$30
Photogrey Extra <sup>®</sup> lenses	\$35
Scratch-resistant coating	\$15
Anti-reflective coating	\$45
Ultraviolet coating	\$15
Solid tint	\$10
Gradient tint	\$12
Hi-index lenses	\$55
Photochromic lenses (e.g., Transitions <sup>®</sup> )	\$65
Polarized lenses	\$75



### For more information:

Call Davis Vision at **888-897-9350** (Monday through Friday, 7 a.m. to 10 p.m., Saturday, 8 a.m. to 3 p.m., Sunday, 11 a.m. to 3 p.m., Central Time).

Visit [davisvision.com](http://davisvision.com), click *Member* and enter Client Code 4513 in the *Open Enrollment* section.

<sup>1</sup> These discounted fees apply at most provider locations. However, fees may vary. For example, at Walmart or Sam's Club<sup>®</sup>, members will receive comparable values on spectacle lens and contact lens purchases with the applicable standard retail cost. Members buying frames at either provider will receive a flat 10 percent discount on the price, rather than the discounts shown. Confirm discounts with your selected provider.

<sup>2</sup> Special lens designs, materials, powers and frames may require additional cost.

<sup>3</sup> Discount will be applied to the provider's usual and customary price for services.

<sup>4</sup> Pricing at some retail locations may vary.

The relationships between Blue Cross and Blue Shield of Texas (BCBSTX) and Davis Vision, Inc., is that of independent contractors.

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

Blue365 is a discount program available to BCBSTX members. This is *not* insurance. Some of the services offered through Blue365 may be covered under your health plan. Please refer to your benefit booklet or call the Customer Service number on the back of your ID card for specific benefit information under your health plan. Use of Blue365 does not affect your premium, nor do costs of Blue365's services or products count toward any maximums and/or plan deductibles. Discounts are only available through participating vendors.

BCBSTX does not guarantee or make any claims or recommendations regarding the services or products offered under Blue365. You may want to consult with your physician prior to use of these services and products. Services and products are subject to availability by location. BCBSTX reserves the right to discontinue or change this discount program at any time without notice.

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## VII. BCBS- Life





## Group Benefit Program Summary for

# Gillespie County

## Group Term Life

The death of a family member can mean not only dealing with the loss of a loved one, but the loss of financial security as well. With Blue Cross and Blue Shield of Texas' Group Term Life plan, an employee can achieve peace of mind by giving their family the financial security they can depend on.

<b>Eligibility</b>	All active employees working at least 120 hours per month and elected or appointed officials
<b>Basic Group Term Life Benefit: Employee</b>	\$10,000
<b>Guarantee Issue Amount: Employee</b>	\$10,000
<b>Age Reduction Schedule</b>	Benefits reduce to 65% at age 70, further reduce to 40% at age 75, further reduce to 25% at age 80, and finally reduce to 15% at age 85. All reductions are based on the original amount.
<b>Waiver of Premium</b>	Waiver of Premium is available for your Life insurance. In order to apply, you must be under age 60 and continuously totally disabled from any occupation for 6 months. If approved, Life insurance premiums may be waived until your 65th birthday or until you are no longer disabled, whichever occurs first.
<b>Accelerated Death Benefit (ADB)</b>	Your coverage includes an accelerated death benefit (ADB) for Employee Life insurance. The ADB is an advance payment of 50% your Life insurance up to \$100,000 while you are still alive and have been diagnosed with a terminal illness with a life expectancy of 6 months or less.
<b>Portability Privilege (Life Insurance)</b>	Not Included
<b>Conversion</b>	The Conversion privilege allows you to convert Life insurance to an individual whole life policy if coverage, or any portion of it, terminates for any reason.
<b>Beneficiary Resource Services</b>	Includes grief, legal and financial counseling for beneficiaries, funeral planning; and online legal library, including templates to create a legal will and other legal documents.
<b>Travel Resource Services</b>	Helps travelers deal with the unexpected that may take place while traveling. Services include emergency medical assistance, financial, legal and communication assistance, and access to other critical services and resources available via the internet.

This piece is for illustrative purposes only. The disability and life insurance policies referenced may not be available in all states. All policies are subject to issue limitations, exclusions, and other coverage conditions, which may include a waiting period for pre-existing conditions. Only the policy can provide the actual terms of coverage.

Insurance products issued by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. Blue Cross and Blue Shield of Texas is the trade name of Dearborn Life Insurance Company, an independent licensee of the Blue Cross and Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.





## Accidental Death & Dismemberment (AD&D)

Group AD&D is an additional death benefit that pays in the event a covered employee dies or is dismembered in a covered accident. AD&D benefit is 24-hour coverage.

<b>AD&amp;D Benefit: Employee</b>	Same as Basic Life Insurance
<b>Age Reduction Schedule</b>	Same as Basic Life Insurance

AD&D Schedule of Loss *	Principal Sum
Loss of Life	100%
Loss of both hands or both feet	100%
Loss of one hand and one foot	100%
Loss of speech and hearing	100%
Loss of sight of both eyes	100%
Loss of one hand and sight of one eye	100%
Loss of one foot and sight of one eye	100%
Quadriplegia	100%
Paraplegia	75%
Hemiplegia	50%
Loss of sight of one eye	50%
Loss of one hand or one foot	50%
Loss of speech or hearing	50%
Loss of thumb and index finger of same hand	25%
Uniplegia	25%

### AD&D Plan for Employees includes:

- Seat Belt Benefit
- Airbag Benefit
- Repatriation Benefit
- Child Education Benefit
- Day Care Benefit
- Coma Benefit
- Felonious Assault Benefit
- In the Line of Duty Benefit

\* Loss must occur within 365 days of accident

This piece is for illustrative purposes only. The disability and life insurance policies referenced may not be available in all states. All policies are subject to issue limitations, exclusions, and other coverage conditions, which may include a waiting period for pre-existing conditions. Only the policy can provide the actual terms of coverage.

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## Group Benefit Program Summary for

# Gillespie County

## Supplemental Group Term Life

The death of a family member can mean not only dealing with the loss of a loved one, but the loss of financial security as well. With Blue Cross and Blue Shield of Texas' Group Term Life plan, an employee can achieve peace of mind by giving their family the financial security they can depend on.

<b>Eligibility</b>	All active employees working at least 120 hours per month and elected or appointed officials
<b>Supplemental Group Term Life Benefit: Employee</b>	Choice of one (1) or two (2) times annual salary to a maximum of \$200,000
<b>Guarantee Issue Amount: Employee</b>	Lesser of \$200,000 or two (2) times annual salary
<b>Supplemental Group Term Life Benefit: Spouse / Domestic Partner</b>	\$5,000
<b>Guarantee Issue Amount: Spouse / Domestic Partner</b>	\$5,000
<b>Supplemental Group Term Life Benefit: Child(ren)</b>	Live birth to 14 days: \$0 14 days to 6 months: \$500 6 months to 26 years: \$5,000
<b>Guarantee Issue Amount: Child</b>	\$5,000
<b>Age Reduction Schedule: Employee</b>	Benefits reduce to 65% at age 70, further reduce to 40% at age 75, further reduce to 25% at age 80, and finally reduce to 15% at age 85. All reductions are based on the original amount.
<b>Age Reduction Schedule: Spouse / Domestic Partner</b>	Benefits reduce to 65% at age 70, further reduce to 40% at age 75, further reduce to 25% at age 80, and finally reduce to 15% at age 85. All reductions are based on the original amount.
<b>Waiver of Premium</b>	Waiver of Premium is available for your Life insurance. In order to apply, you must be under age 60 and continuously totally disabled from any occupation for 6 months. If approved, Life insurance premiums may be waived until your 65th birthday or until you are no longer disabled, whichever occurs first.
<b>Accelerated Death Benefit (ADB)</b>	Your coverage includes an accelerated death benefit (ADB) for Employee Life insurance. The ADB is an advance payment of 50% your Life insurance up to \$100,000 while you are still alive and have been diagnosed with a terminal illness with a life expectancy of 6 months or less.
<b>Portability Privilege (Life Insurance)</b>	The Portability option allows you to continue your Group Term Life insurance, up to \$200,000, upon termination of your employment. You may choose to either Convert or Port your Life insurance coverage, but not both. Ported coverage will terminate at age 70.
<b>Conversion</b>	The Conversion privilege allows you and/or your covered dependents to convert Life insurance to an individual whole life policy if coverage, or any portion of it, terminates for any reason.

This piece is for illustrative purposes only. The disability and life insurance policies referenced may not be available in all states. All policies are subject to issue limitations, exclusions, and other coverage conditions, which may include a waiting period for pre-existing conditions. Only the policy can provide the actual terms of coverage.

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# Premium Rate Grid for Gillespie County Supplemental Group Term Life

Supplemental Life Monthly Rates per \$1,000				
Age	Employee		Age	Employee
Under 25	0.080		55-59	1.040
25-29	0.080		60-64	1.300
30-34	0.100		65-69	2.160
35-39	0.120		70-74	3.720
40-44	0.200		75-79	6.500
45-49	0.360		80 +	6.500
50-54	0.540			

Premiums for supplemental life will increase in accordance with the applicable rate table as your age increases.

### Example:

The calculations below show how to determine your cost based on the following assumptions: An employee aged 38 wants to purchase \$100,000 of supplemental life insurance. You can determine your own cost by using the same formula.

#### 1. EMPLOYEE PURCHASES \$100,000 OF SUPPLEMENTAL LIFE INSURANCE

Supplemental Life Insurance		Supplemental Life Monthly Cost per \$1,000		Monthly Deductions
\$100,000	x	\$0.120	÷ 1,000	= \$12

#### 2. ENTER YOUR SUPPLEMENTAL INSURANCE ELECTION

Supplemental Life Election		Supplemental Life Monthly Cost per \$1,000		Monthly Deductions
\$	x	\$	÷ 1,000	= \$

These premium cost charts are for informational purposes only; your total premium may be slightly higher or lower due to rounding.

**Family Supplemental Life Insurance Monthly Cost: \$2.20**

This piece is for illustrative purposes only. The policies referenced may not be available in all states. All policies are subject to issue limitations, exclusions and other coverage conditions, which may include a waiting period for pre-existing conditions. Only the policy can provide the actual terms of coverage.

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# Group Benefit Program Summary for Gillespie County

## Voluntary Accidental Death and Dismemberment (AD&D)

Group AD&D is an additional death benefit that pays in the event a covered employee dies or is dismembered in a covered accident. AD&D benefit is 24-hour coverage.

Eligibility	All active employees working at least 120 hours per month and elected or appointed officials
Voluntary Group Term AD&D Benefit: Employee	Amounts from \$10,000 to \$300,000 in increments of \$10,000, not to exceed ten (10) times annual salary
Voluntary Group Term AD&D Benefit: Spouse / Domestic Partner	Choice of 50% or 100% of Employee AD&D amount
Voluntary Group Term AD&D Benefit: Child(ren)	Live birth to 14 days: \$0 14 days to 26 years: 10% of Employee AD&D amount up to \$30,000
Age Reduction Schedule	Benefits reduce to 65% at age 70, further reduce to 40% at age 75, further reduce to 25% at age 80, and finally reduce to 15% at age 85. All reductions are based on the original amount

AD&D Schedule of Loss *	Principal Sum
Loss of Life	100%
Loss of both hands or both feet	100%
Loss of one hand and one foot	100%
Loss of speech and hearing	100%
Loss of sight of both eyes	100%
Loss of one hand and sight of one eye	100%
Loss of one foot and sight of one eye	100%
Quadriplegia	100%
Paraplegia	75%
Hemiplegia	50%
Loss of sight of one eye	50%
Loss of one hand or one foot	50%
Loss of speech or hearing	50%
Loss of thumb and index finger of same hand	25%
Uniplegia	25%

### AD&D Plan for Employees includes:

- Seat Belt Benefit
- Airbag Benefit
- Repatriation Benefit
- Child Education Benefit
- Day Care Benefit
- Coma Benefit

\* Loss must occur within 365 days of accident

This piece is for illustrative purposes only. The policies referenced may not be available in all states. All policies are subject to issue limitations, exclusions and other coverage conditions, which may include a waiting period for pre-existing conditions. Only the policy can provide the actual terms of coverage.

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# Premium Rate Grid for Gillespie County Voluntary AD&D

Voluntary AD&D Monthly Rates per \$1,000	
Employee Only	0.050
Employee + Spouse	0.066
Employee + Child(ren)	0.057
Employee - Family	0.073

### Example:

The calculations below show how to determine your cost based on the following assumptions: An employee wants to purchase \$100,000 of voluntary AD&D insurance for himself and additional AD&D insurance for his spouse. You can determine your own cost by using the same formula.

#### 1. EMPLOYEE PURCHASES \$100,000 OF VOLUNTARY AD&D INSURANCE

Voluntary AD&D Insurance		Voluntary AD&D Monthly Cost per \$1,000				Monthly Deductions
\$100,000	x	\$0.066	÷	1,000	=	\$6.60

#### 2. ENTER YOUR VOLUNTARY INSURANCE ELECTION

Voluntary AD&D Election		Voluntary AD&D Monthly Cost per \$1,000				Monthly Deductions
\$	x	\$	÷	1,000	=	\$

These premium cost charts are for informational purposes only; your total premium may be slightly higher or lower due to rounding.

This piece is for illustrative purposes only. The policies referenced may not be available in all states. All policies are subject to issue limitations, exclusions and other coverage conditions, which may include a waiting period for pre-existing conditions. Only the policy can provide the actual terms of coverage.

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# Group Benefit Program Summary for

## Gillespie County (Retirees)

### Group Term Life

The death of a family member can mean not only dealing with the loss of a loved one, but the loss of financial security as well. With Blue Cross and Blue Shield of Texas' Group Term Life plan, an employee can achieve peace of mind by giving their family the financial security they can depend on.

Eligibility	All eligible Retired Employees
Basic Group Term Life Benefit: Employee	\$5,000
Guarantee Issue Amount: Employee	\$5,000
Age Reduction Schedule: Employee	Benefits do not reduce due to age.
Waiver of Premium	Not included
Accelerated Death Benefit (ADB)	Not included
Portability Privilege (Life Insurance)	Not included
Conversion	The Conversion privilege allows you to convert Life insurance to an individual whole life policy if coverage, or any portion of it, terminates for any reason.
Beneficiary Resource Services <sup>SM1</sup>	Includes grief, legal and financial counseling for beneficiaries, funeral planning; and online legal library, including templates to create a legal will and other legal documents.
Travel Resource Services <sup>SM2</sup>	Helps travelers deal with the unexpected that may take place while traveling. Services include emergency medical assistance, financial, legal and communication assistance, and access to other critical services and resources available via the internet.

<sup>1</sup> Beneficiary Resource Services is provided by Morneau Shepell. Morneau Shepell is an independent organization that does not provide Blue Cross and Blue Shield of Texas (BCBSTX) or Dearborn Life Insurance Company products or services. Legal services will not be provided for court proceedings or for the preparation of briefs for legal appearances or actions or for any action against any party providing Beneficiary Resource Services. Legal services provided under Beneficiary Resource Services are not intended for adversarial matters. Neither Morneau Shepell, BCBSTX nor Dearborn Life Insurance Company are responsible or liable for care or advice rendered by any referral resources. May include face-to-face sessions, over-the-phone sessions or time taken for research or document preparation.

<sup>2</sup> Travel Resource Services is administered by Assist America, Inc. Assist America is an independent organization that does not provide Blue Cross and Blue Shield of Texas or Dearborn Life Insurance Company products or services. Assist America is solely responsible for the products and services associated with Travel Resource Services. Usage of the Assist America mobile app may be subject to additional terms and conditions. This piece is for illustrative purposes only. The policies referenced may not be available in all states. All policies are subject to issue limitations, exclusions and other coverage conditions, which may include a waiting period for pre-existing conditions. Only the policy can provide the actual terms of coverage.

Life Insurance value added services included at no additional cost:

# Beneficiary Resource Services™



## Benefits Beyond a Check

When a loved one dies, families often face complex issues ranging from estate planning, legal questions, funeral planning and coping with grief and financial uncertainties. That's why we offer Beneficiary Resource Services, a program that combines family wellness and security at the most difficult of times. Services include grief and financial counseling, funeral planning, legal support and online will preparation.

Beneficiary Resource Services is provided by Morneau Shepell.



# Travel Resource Services™

Our Travel Resource Services provider, Assist America, offers around-the-clock emergency and information services that can help you access emergency assistance when you are traveling 100 or more miles away from home.

### Medical Emergency Assistance

- Medical referral
- Medical monitoring
- Emergency medical evacuation
- Foreign hospital admission assistance
- Medical repatriation
- Prescription assistance

### Travel Emergency Assistance

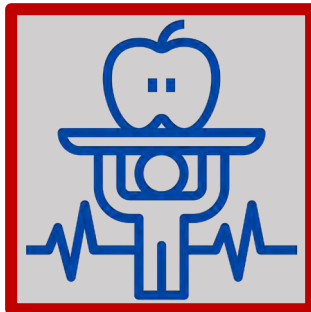
- Compassionate visit
- Care of minor children
- Evacuation transport for a family member
- Return of mortal remains
- Other services include:
  - Return of vehicle
  - Legal & interpreter referrals
  - Pre-trip information

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# VIII.

## Health & Wellness



# Healthy County Resources

Employees who embrace wellness experience increased productivity, improved morale and stronger workplace loyalty. An employee's healthier lifestyle translates into lower absenteeism, lower health care costs and fewer workers' compensation claims. Healthy County can help get you there.

## Online Access

- **Healthy County** on the TAC website at [www.county.org/healthycounty](http://www.county.org/healthycounty)
- **Employee Self-Service (ESS) Portal** at [mybenefits.county.org](http://mybenefits.county.org)  
*Access to Healthy County wellness program information, the WebMD ONE wellness portal, BCBSTX benefits and records, Navitus Health Solutions for prescription benefits, the Texas County & District Retirement System and more.*
- **Healthy County powered by WebMD ONE** at [www.county.org/webmdone](http://www.county.org/webmdone)  
*Access to wellness contests and incentives, the fitness device storefront, activity tracking, health education courses and more.*
- **Follow Healthy County on Facebook** at [www.facebook.com/TACHealthyCounty](http://www.facebook.com/TACHealthyCounty)



TEXAS ASSOCIATION of COUNTIES  
HEALTH AND EMPLOYEE BENEFITS POOL

## Lifestyle Resources

### Healthy County powered by WebMD ONE

This integrated health and physical activity portal gives you access to Healthy County wellness contests, Healthy Lifestyle Reward redemptions (for participating counties), a fitness device subsidy and the storefront, where you can find activity trackers, free health education courses and more.

**ONLINE:** Healthy County powered by WebMD ONE at [www.county.org/webmdone](http://www.county.org/webmdone)

### WebMD ONE Health Assessment

Begin with a confidential, personalized guide to your overall health. Learn how the lifestyle choices you make today can affect you in the future and put your health at risk.

**ONLINE:** Employee Self-Service (ESS) Portal > My Vendors & Other Sites > Go to WebMD ONE Wellness Portal Site > ONE Health Assessment

### Blue Points Rewards

Earn points from the Well onTarget program from Blue Cross and Blue Shield of Texas (BCBSTX) by participating in healthy activities. Redeem points for clothing, books, health and personal care, jewelry, electronics, music, sporting goods and more.

**ONLINE:** Employee Self-Service (ESS) Portal > My Vendors & Other Sites > Go to Blue Cross Blue Shield Member Site > Wellness Tab > Well onTarget

### Employee Assistance Program

The employee assistance program provided by Alliance Work Partners offers employees and their families solution-focused counseling, guidance, training, resources and referrals to help balance work with life and increase health and well-being at no cost to our members.

**ONLINE:** [www.awpnow.com](http://www.awpnow.com)  
**PHONE:** (800) 343-3822  
**REGISTRATION CODE:** AWP-TACHEBP-4661

### Wondr Health™

Offered periodically during the year, this online 10-week program offers the secret to lasting weight loss that doesn't involve starving, counting calories or eating diet food.

**ONLINE:** [www.county.org/wondrhealth](http://www.county.org/wondrhealth)

### Omada®

Omada is a digital lifestyle-change program that helps people at risk for Type 2 diabetes or heart disease lose weight and build sustainable habits that improve their health. A professional Omada health coach and a small group of online participants keep you engaged and on track throughout your journey.

**ONLINE:** [www.omadahealth.com/healthycounty](http://www.omadahealth.com/healthycounty)

**REGISTRATION CODE:** healthycounty

### Gym Discount Program

Join the BCBSTX Fitness Program for unlimited access to thousands of participating fitness locations nationwide. There is a \$19 one-time enrollment fee + tiered network options with prices ranging from \$19 to \$99 a month with no annual contract.

**ONLINE:** Employee Self-Service (ESS) Portal > My Vendors & Other Sites > Go to Blue Cross Blue Shield Member Site > Wellness Tab > Fitness Program

### Digital Self-Managed Programs

From stress management to weight loss, nutrition, fitness and more, a Well onTarget lifestyle coach can guide you along your journey to better health.

**ONLINE:** Employee Self-Service (ESS) Portal > My Vendors & Other Sites > Go to Blue Cross Blue Shield Member Site > Wellness Tab > Well onTarget > Courses

### Learn to Live

Learn to Live is an online resource that can help with mental health concerns such as anxiety, stress, depression, substance abuse and sleep problems. Programs are based on therapy techniques with a track record of helping people feel better. Learn to Live is confidential, accessible anywhere and available at no added cost to you and your family. Choose the program for you by taking a quick assessment today.

**ONLINE:** Employee Self-Service (ESS) Portal > My Vendors & Other Sites > Go to Blue Cross Blue Shield Member Site > Wellness Tab > Learn to Live

## Health Management Resources

### Blue Access for Members

Take charge of your health – and save time and money – with BCBSTX Blue Access for Members. Review your health and dental coverage, examine claims, find doctors and hospitals through Provider Finder,<sup>®</sup> estimate costs for a medical service, find a dentist and more.

**ONLINE:** Employee Self-Service (ESS) Portal > My Vendors & Other Sites > Go to Blue Cross Blue Shield Member Site

### Telemedicine with MDLIVE

Conduct a virtual visit with a doctor or therapist who can provide a diagnosis and prescribe medications (when appropriate) via videoconference, mobile app or telephone 24/7. Services include general health, pediatric care and behavioral health.

**ONLINE:** [www.mdlive.com/BCBSTX](http://www.mdlive.com/BCBSTX)  
**PHONE:** Call (888) 680-8646

### 24-Hour Nurseline

Speak confidentially at no cost with an experienced registered nurse who can help with health care concerns for you and your family.

**PHONE:** Call (855) 357-5228; ask for Nurseline

### Airrosti

Airrosti is a safe, noninvasive and highly effective alternative to surgery, pain management and long-term chiropractic or physical therapy programs. The copay is the same as a primary care visit (PPO plans only).

**ONLINE:** [www.airrosti.com](http://www.airrosti.com)  
**PHONE:** Call (800) 404-6050  
**VIRTUAL VISITS:**  
[www.airrosti.com/RemoteRecovery](http://www.airrosti.com/RemoteRecovery)

### Condition Management

Confidential assistance and health coaching are available through Wellbeing Management for conditions including cancer, congestive heart failure, coronary artery disease, chronic obstructive pulmonary disease, asthma, diabetes, metabolic syndrome, high blood pressure and more.

**ONLINE:** Employee Self-Service (ESS) Portal > My Vendors & Other Sites > Go to Blue Cross Blue Shield Member Site > WellnessTab > Well onTarget > Courses

### Livongo<sup>®</sup>

Livongo empowers self-management of chronic conditions for individuals with diabetes and/or hypertension. Participants who are in the Livongo for Diabetes program will receive the Livongo blood glucose meter, unlimited diabetes test strips, which are delivered on demand, and immediate interventions when blood glucose levels are dangerously high or low. Participants who are in the Livongo for Hypertension program will receive a Livongo blood pressure monitor and personalized feedback on their readings. Livongo health coaches provide support for questions on nutrition or lifestyle changes. All supplies are provided to the member at no cost.

**ONLINE:** [get.livongo.com/healthycounty](http://get.livongo.com/healthycounty)  
**REGISTRATION CODE:** HEALTHYCOUNTY

### Quit Tobacco

This six-week online or telephonic tobacco cessation program provides personal coaching and cessation medications.

**ONLINE:** Employee Self-Service (ESS) Portal > My Vendors & Other Sites > Go to Blue Cross Blue Shield Member Site > Wellness Tab > Well onTarget > Courses  
**PHONE:** (877) 806-9380  
**MEDICATIONS:** For questions about covered cessation medications, call Navitus Health Solutions at (866) 333-2757

### Women's and Family Health Programs

These programs focus on maternity management and parenting support. Maternity management consists of low risk maternity management support via Ovia Health, more specialized management for high risk pregnancies via Special Beginnings and a self-management program via Well onTarget.

**PHONE:** Call (855) 357-5228 to find out which women's and family health program is right for you.



## Subscribe to the Monthly Healthy Byte E-Newsletter!

For Healthy County news, challenge updates, healthy lifestyle tips and inspiring stories.

Sign up at  
[www.county.org/HCMonthly](http://www.county.org/HCMonthly).



TEXAS ASSOCIATION of COUNTIES  
HEALTH AND EMPLOYEE BENEFITS POOL

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# WEBMD HEALTH SERVICES

## Empowering Well-Being In Everyone

We are WebMD Health Services, part of the WebMD family, and we've been designing well-being programs for over 20 years.

### HEALTHY COUNTY POWERED BY WEBMD ONE®

Healthy County has partnered with WebMD ONE® to bring you a one-stop shop for health and wellness information, tools and resources.

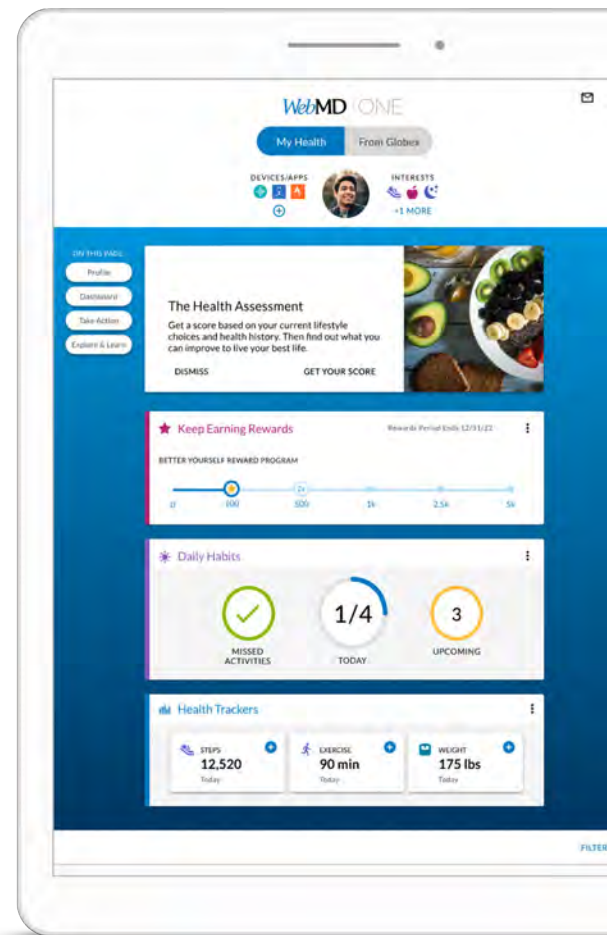
The WebMD Daily Habits tool will help you maintain or improve in areas such as:

- Exercise
- Back Health
- Nutrition
- Tobacco Cessation
- Stress Management
- Emotional Health
- Weight Management
- Sleep

Other WebMD features include:

- Health trackers to help you follow your medical, health and wellness goals
- A symptom checker
- A search tool for information about specific medical topics and general well-being tips
- Healthy recipes
- Self-help videos
- Easy access on your smartphone with the WebMD ONE® Wellness On Your Side app

AVAILABLE  
BEGINNING ON  
OCTOBER 1, 2023



TEXAS ASSOCIATION OF COUNTIES  
HEALTH AND EMPLOYEE BENEFITS POOL





Together.  
Better.  
Stronger.

TEXAS ASSOCIATION of COUNTIES  
HEALTH AND EMPLOYEE BENEFITS POOL

# Texas Association of Counties Health and Employee Benefits Pool Employee Assistance Program (EAP)



Alliance Work Partners is  
here for you as life happens.

AWP is proud to serve as your EAP, offering you and your household valuable, **confidential** services at no cost to you.

Your benefits are designed to help you manage daily responsibilities, major events, work stresses, or any issue affecting your quality of life.

All benefits can be  
accessed by calling:

toll free

**1-800-343-3822**

TDD

**1-800-448-1823**

teen line

**1-800-334-TEEN (8336)**

We are available to take your call  
24 hours a day, 7 days a week.



Visit your EAP website at  
**awpnow.com**

and create a  
customized account.

Go to

<https://www.awpnow.com>

Select "Access Your Benefits"

Registration Code:

**AWP-TACHEBP-4661**

## Your EAP Benefits:

### LawAccess

Legal and Financial services provided by a lawyer or financial professional specializing in your area of concern. Available online or by telephone.

### HelpNet

Customized EAP website featuring resources, skill-building tools, online assessments and referrals.

### WorkLife

Resources and referrals for everyday needs. Available by telephone.

### SafeRide

Reimbursement for emergency cab or rideshare fare for eligible employees and dependents that opt to use a cab/rideshare service instead of driving while impaired.

### 1 to 6 Counseling Sessions

Per problem, per year. Short-term counseling sessions which include assessment, referral, and crisis services. *(Same day appointments available for urgent/crisis callers, or facilitation of immediate hospitalization)*

### Newsletters

Webinar Training Series

Tips for Everyday Living

*Here for you as life happens ...*



## Employee Assistance Program (EAP)

# Criteria for Benefits Eligibility

### Full Benefits:

- Employee, retiree, married/divorced spouse, partner, significant other
- Any household member, regardless of age or relationship, residing in employee's home, including significant other and their children
- All covered employees may bring anyone with them to their authorized/covered sessions regardless of relationship to employee.
- Children and grandchildren, **age 26 or under**, residing in US or Puerto Rico. This includes children and grandchildren of significant other or partner.
- Any person meeting benefit eligibility prior to lay-off or termination of an employee will continue to be eligible for benefits up to 6 months from the date of employee's lay-off or termination. Benefits are extended for 6 months from date of employee's call within this timeframe.

### Assessment & Referral:

- Children and grandchildren **age 27 and over** of employee, married/divorced spouse, partner, or significant other living outside employee's home
- Employee instructed by law to receive court-ordered counseling
- All crisis cases (suicidal/homicidal, domestic violence, chemical dependence, substance abuse, child/elderly abuse) not otherwise covered
- Any person meeting benefit eligibility prior to lay-off or termination of an employee will continue to be eligible for assessment and referral after 6 months and up to 1 year from the date of employee's lay-off or termination. Benefits are extended 1 year from date of employee's call within this timeframe.

### Information & Referral:

- Anyone contacting Alliance Work Partners regardless of contract status

Children under the age of 18 must have a written, signed release by their guardian who has custody (whether living in the home or not) to attend counseling on their own. This release is given to their affiliate provider. Divorced parents who bring their children in for counseling must bring a copy of their divorce decree or have signed permission from the other parent before bringing a child into counseling. Grandparents who bring their grandchildren into counseling must have proof of guardianship or written permission from the child's parents.

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

If you get a call from Blue Cross and Blue Shield of Texas (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.\* 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. Any information you share with BCBSTX is confidential, as required by law.



**If we miss you, ring us back. We're here for you!**

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



# Health Care at Your Fingertips



BLUE ACCESS FOR MEMBERS<sup>SM</sup>

Blue Cross and Blue Shield of Texas (BCBSTX) helps you get the most out of your health care benefits with Blue Access for Members<sup>SM</sup> (BAM<sup>SM</sup>). You and all covered dependents age 18 and up can create a BAM account.

## With BAM, you can:

- Use our Provider Finder<sup>®</sup> tool to search for a health care provider, hospital or pharmacy
- Request or print your ID card
- Check the status or history of a claim
- View or print Explanation of Benefits statements
- Use our Cost Estimator tool to find the price of hundreds of tests, treatments and procedures
- Download our app
- Sign up for text or email alerts

## It's Easy to Get Started!

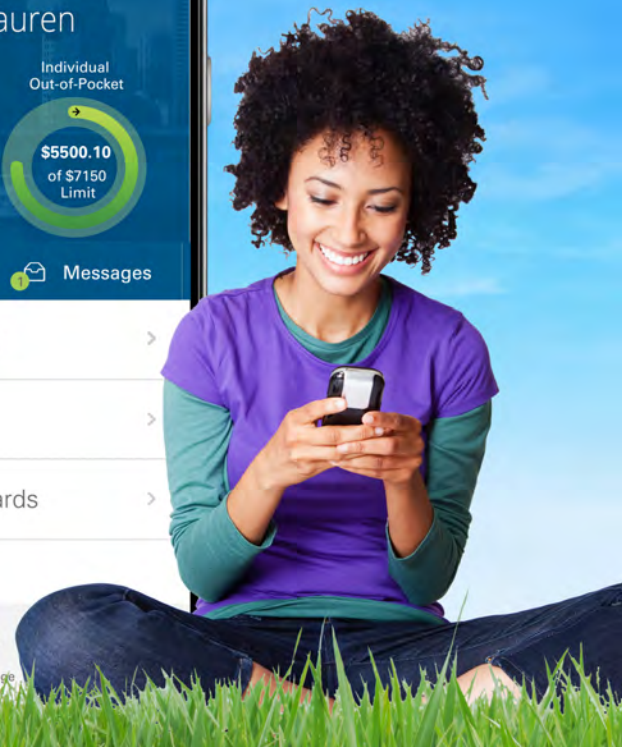
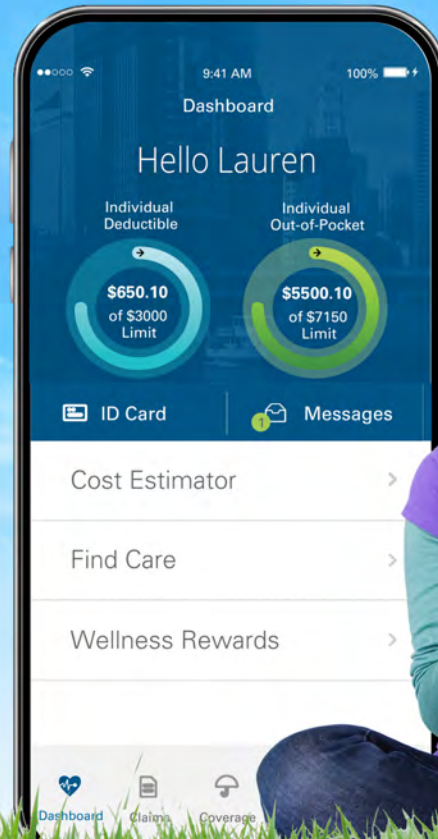
1. Go to <https://mybenefits.county.org>
  2. Click **Benefits**, then select **Links & Contacts** and **Go to Blue Cross Blue Shield Member Site**
  3. Use the information on your BCBSTX ID card to sign up
- Or, text\* **BCBSTXAPP** to **33633** to get the BCBSTX App that lets you use BAM while you're on the go.

\*Message and data rates may apply.



# Stay connected wherever you are.

## Go mobile with the BCBSTX App from Blue Cross and Blue Shield of Texas (BCBSTX).



BCBSTX APP

### Get important health insurance information on the go.

- Find a doctor, hospital or urgent care facility.
- Get coverage and claims information.
- View and email your member ID card.
- Access information in Spanish.

Find doctors, get a member ID card, view claims,  
learn about coverage and more.

To get the **BCBSTX App**, text\* **BCBSTX APP** to **33633**.

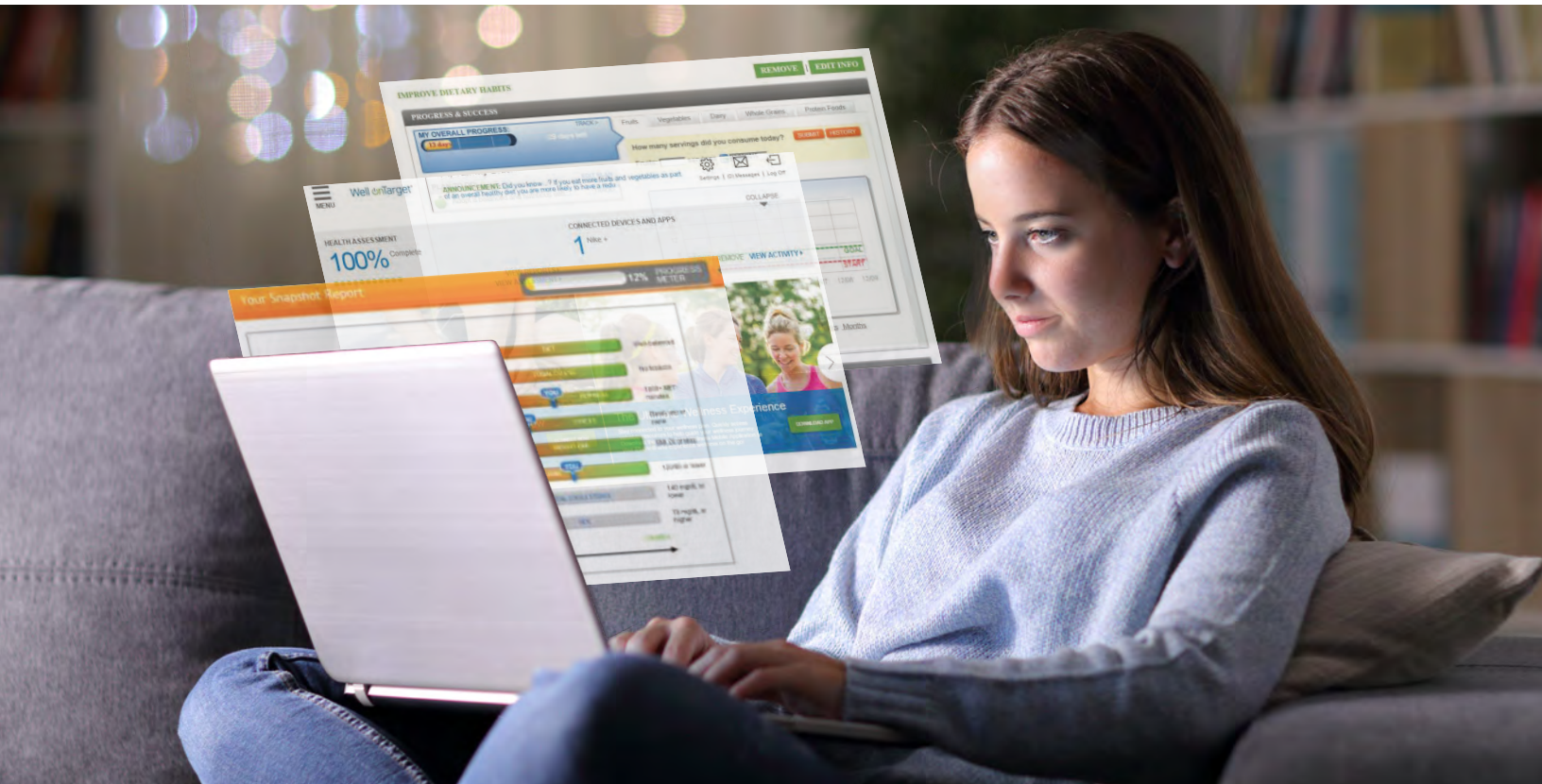
\*Message and data rates may apply. Terms and conditions and privacy policy at [bcbstx.com/mobile/text-messaging](http://bcbstx.com/mobile/text-messaging).

[bcbstx.com/mobile](http://bcbstx.com/mobile)



Blue Cross and Blue Shield of Texas complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, sex, gender identity, age, sexual orientation, health status or disability. To get help and information in your language at no cost, please call us at 855-710-6984.  
ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 855-710-6984 (TTY: 711).  
CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 855-710-6984 (TTY: 711).

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



# Live Well with the Well onTarget Member Wellness Portal

The Well onTarget® Member Wellness Portal at [wellontarget.com](http://wellontarget.com) provides you with tools to help you set and reach your wellness goals. The portal is user-friendly, so you can find everything you need quickly and easily.

## Explore Your Wellness World

When you log in to your portal, you will find a wide variety of health and wellness resources, including:

- The Health Assessment (HA)
- Self-Management Programs
- Health trackers
- Trusted news and health education content

## See Your Stats in a Flash

Everything you want to see quickly is on your dashboard. The dashboard shows all of your Well onTarget programs. You can see where you are today compared with where you were when you started. You can also read the latest health news, check your activity progress and more.

## Take a Snapshot of Your Health

The HA asks you questions about your health and habits.<sup>1</sup> You then get a Personal Wellness Report. This report suggests ways to make positive lifestyle changes. Your report can also help you decide which Well onTarget program to start first to get the most benefit. You can even print a Provider Report to share with your doctor.

## Blue Points<sup>SM</sup> Program<sup>2</sup>

Small rewards may motivate you to make positive changes to meet your wellness goals. With Well onTarget, you can earn Blue Points for making healthy choices. If you enroll in the Fitness Program or take your HA, you earn points.<sup>3</sup> You can also earn points when you achieve milestones in the Self-Management Programs. Redeem your Blue Points in the online shopping mall, which offers a wide variety of merchandise.<sup>4</sup>

## Health Tools and Trackers

Knowing what you eat and how much you work out can help you reach your goals. But keeping track of all you do can be time-consuming. To make it easy, the portal has trackers that let you record how much sleep you get, your stress levels, your blood pressure readings and your cholesterol levels.

The portal also offers a symptom checker. When you don't feel well, this tool can help you decide if you should see a doctor.

## Self-Management Programs

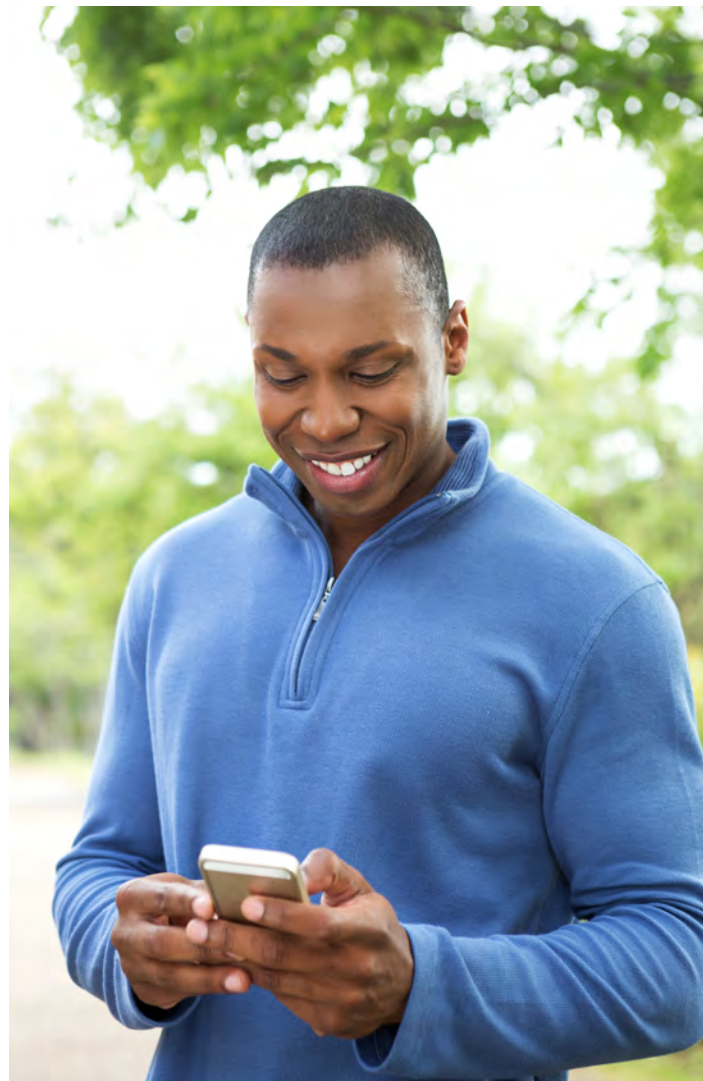
These programs consist of:

1. Interactive programs with learning activities and content that focus on behavioral changes to reinforce healthier habits.
2. Educational programs that inform about symptoms, treatment options and lifestyle changes.

These two learning methods allow you to study on your own time and may help you get to the next level of wellness. Topics include nutrition, weight management, physical activity, stress management, tobacco cessation and more.

## Fitness Tracking

Earn Blue Points for tracking your fitness activity using popular fitness devices and mobile apps.



## Take Wellness on the Go

Check out the Well onTarget AlwaysOn Wellness mobile app, available for iPhone<sup>®</sup> and Android<sup>™</sup> smartphones. It can help you work on your wellness goals — anytime and anywhere.

1. Well onTarget is a voluntary wellness program. Completion of the Health Assessment is not required for participation in the program.

2. Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal for more information.

3. This does not apply to points you earn for completing Fitness Program activities.

4. 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<sup>®</sup>, an independent contractor that administers the Prime Network of fitness centers. The Prime Network is made up of independently owned and operated fitness centers. 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.



# Wellbeing is about Progress, Not Perfection

Even small changes can help improve your health. So work on your wellbeing goals from one, simple dashboard, Blue Access for Members<sup>SM</sup> (BAM<sup>SM</sup>). It's included with your plan. Go ahead – take your first step toward a healthier you!



## Get Started Now! It's As Easy As...



Go to <https://mybenefits.county.org>.



Click on **Benefits**, then select **Links & Contacts** and **Go to Blue Cross Blue Shield Member Site**. Use the information on your member ID card to complete the process.



Click the **My Health** tab.

## What You Can Do

- Access Well onTarget<sup>®</sup> to help manage your overall wellbeing:
  - Take a Health Assessment to jumpstart your wellness journey with a personal health report.<sup>1</sup>
  - Engage in digital self-management programs to help you reach your health and wellbeing goals.
  - Link and track your fitness devices and nutrition apps in one place.
  - Earn and redeem Blue Points<sup>SM</sup> when you complete healthy activities.<sup>2</sup>
- Join the Fitness Program with access to more than 10,000 fitness locations nationwide.<sup>3</sup>
- Talk to a nurse 24 hours a day.<sup>4</sup>
- Get support from a maternity specialist throughout a pregnancy.



## Resources to Help You with:

- Asthma
- Back pain
- Blood pressure
- Cholesterol
- Diabetes
- Eating healthy
- Financial wellbeing
- Heart health
- Losing weight
- Pregnancy
- Quitting smoking
- Stress

1. Well onTarget is a voluntary wellness program. Completion of the Health Assessment is not required for participation in the program.

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.

3. A \$25 enrollment fee and \$25 monthly fee apply per member. Taxes may apply. Individuals must be at least 18 years old to purchase a membership.

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



# Join Omada<sup>®</sup> to build healthy habits that last

Omada is a digital lifestyle change program. We combine the latest technology with ongoing support so you can make the changes that matter most—whether that’s around eating, activity, sleep, or stress. It’s an approach shown to help you lose weight and reduce the risks of type 2 diabetes and heart disease.

• **Eat healthier**

Learn the fundamentals of making smart food choices.

• **Increase activity**

Discover easy ways to move more and boost your energy.

• **Overcome challenges**

Gain skills that allow you to break barriers to change.

• **Strengthen habits**

Zero in on what works for you, and find lasting motivation.

• **Stay healthy for life**

Continue to set and reach your goals with strategies and support.

**More great news:**

If you or your adult family members are enrolled in our Texas Association of Counties Health and Employee Benefits Pool health plan in partnership with Blue Cross and Blue Shield of Texas, and are at risk for type 2 diabetes or heart disease, the Omada program is included in your benefits at no cost to you.

Take a 1-minute risk screener to see if you’re eligible:

[omadahealth.com/healthycounty](http://omadahealth.com/healthycounty)

**You’ll get your own:**



Interactive program



Wireless smart scale



Weekly online lessons



Professional health coach



Small group of participants



TEXAS ASSOCIATION of COUNTIES HEALTH AND EMPLOYEE BENEFITS POOL

# Clinically-proven weight loss without counting calories

Now you can lose weight, gain energy, sleep better, and improve your mind and body—all while eating your favorite foods.

Healthy County has partnered with Wondr Health™ to help you improve your health at no cost to you.\*

Go to [wondrhealth.com/healthycounty](https://wondrhealth.com/healthycounty)



## What is Wondr?

### No points, plans, or counting calories.

Forget eating kale salads 24/7; Wondr is a skills-based digital weight loss program that teaches you how to enjoy the foods you love to improve your overall health. Our behavioral science-based program was created by a team of doctors and clinicians (which is why we left out the “e” in Wondr) and is clinically-proven for lasting results.

Healthy County is offering this benefit to employees and adult dependents enrolled in the county medical plan at no cost to employees.

Questions? Visit [support.wondrhealth.com](https://support.wondrhealth.com)

## LET'S TALK RESULTS


### In as little as 10 weeks:

**84%**   
LOST WEIGHT

**61%**   
HAVE MORE ENERGY

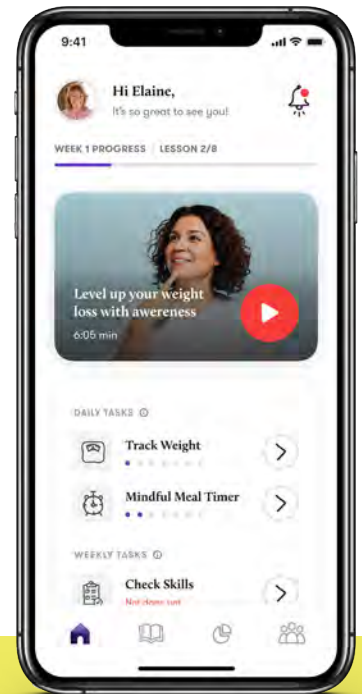
**68%**   
ARE MORE PHYSICALLY ACTIVE

**62%**   
FEEL MORE CONFIDENT

**85%**   
FEEL MORE IN CONTROL OF THEIR WEIGHT

**57%**   
FEEL THEIR MOOD HAS IMPROVED

\*Based on Wondr Health Book of Business





## The Simpler Way To A Healthier You

An advanced blood glucose meter and blood pressure monitor, plus the support you need, 100% paid for by the Texas Association of Counties Health and Employee Benefits Pool.



## Join Livongo and you'll get:



Advanced devices to monitor your blood pressure and blood sugar



Automatic uploads mean no more logbooks



Real-time support from coaches when you need it



Summary reports you can send your doctor



Personalized tips and articles picked just for you



Optional family alerts to keep everyone in the loop



Unlimited strips.  
Unlimited inspiration.  
It's all at no cost to you.

Join today at [get.livongo.com/HEALTHYCOUNTRY/register](https://get.livongo.com/HEALTHYCOUNTRY/register) or call (800) 945-4355  
Use registration code: HEALTHYCOUNTRY

These programs are provided to you and your family members with diabetes and high blood pressure and coverage through Texas Association of Counties Health and Employee Benefits Pool (TAC HEBP) in partnership with Blue Cross and Blue Shield of Texas (BCBSTX).

Members must have primary insurance coverage through the Blue Cross and Blue Shield of Texas (BCBSTX) plan offering the Livongo program. For Administrative Services Only (ASO) and Preferred Provider Organizations (PPO) only. Not available for Fully Insured (FI) or Health Maintenance Organizations (HMO).

Programs include trends and support on your secure Livongo account and mobile app but does not include a phone or tablet. You must have an iPhone or Android smartphone and install the Livongo app to participate in the Livongo for Hypertension Program.

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# Prepare for Your Life-Changing Journey

## Women’s and Family Health Pregnancy and Parenting Support

Whether you are pregnant or planning to get pregnant, you should prepare as much as you can. Blue Cross and Blue Shield of Texas (BCBSTX) has tools to help you – at no extra cost to you.

- **Ovia Health™** apps are for tracking your cycle, pregnancy and baby’s growth. The apps are available in English and Spanish\*, and provide videos, tips, coaching and more.
  - **Ovia Fertility:** Track your cycle and predict when you are more likely to get pregnant.
  - **Ovia Pregnancy:** Monitor your pregnancy and baby’s growth week by week leading up to your baby’s due date.
  - **Ovia Parenting:** Keep up with your child’s growth and milestones from birth through three years old.
- **Well onTarget®** has self-guided courses about pregnancy that you can take online, covering topics such as healthy foods, body changes and labor.

Plus, if your pregnancy is high-risk, BCBSTX will provide support from maternity specialists to help you care for yourself and your baby. Having a baby changes everything, so use these tools to help you get ready.



Download any of the Ovia Health apps from the Apple App Store or Google Play. During sign-up, make sure to choose “I have Ovia Health as a benefit.” Then select BCBSTX as your health plan and enter your employer name. Also visit [wellontarget.com](http://wellontarget.com) to explore our online courses.

Please call **888-421-7781** if you have questions or want to learn more.

\*Ovia Health is an independent company that provides maternity and family benefits solutions for Blue Cross and Blue Shield of Texas.

\*To access the Spanish version of the Ovia Fertility, Ovia Pregnancy and Ovia Parenting apps, you must select “Español” as the language preference in your mobile phone or device settings.

# FIX PAIN FAST!

# HEALTH PLAN BENEFIT

For all employees and dependents on the health plan offered by  
**Texas Association of Counties**

**Airrosti visits are covered  
by your primary care office visit copay\***

\* not subject to annual deductible except on HSA plans

**Airrosti providers are experts at diagnosing and rapidly resolving the source of your injury.**

Each patient receives one full hour of assessment, diagnosis, treatment, and education designed to eliminate the pain associated with many common conditions, allowing you to quickly and safely return to activity - usually within 3 visits (based on patient-reported outcomes).



## Schedule Your Appointment Today!



**3.2**

visits average to complete injury resolution\*

\*Based on patient reported outcomes



**80%**  
REDUCTION  
IN SURGICAL  
OCCURRENCE RATE



**43%**  
REDUCTION  
IN TOTAL  
COST OF CARE



## CLINICAL EXPERTISE. CONVENIENT ACCESS.

Airrosti has a proven track record of diagnosing and resolving musculoskeletal conditions, including neck and back pain, tendonitis, muscle pulls, and more. Now, Airrosti's provider expertise is available through a convenient, affordable, and effective digital solution.


## IMPORTANT NEW HEALTH PLAN BENEFIT: AIRROSTI'S UNPARALLELED MUSCULOSKELETAL EXPERTISE, DELIVERED VIRTUALLY.



**Expert Diagnosis and Care**

During the initial video consultation, a licensed Airrosti clinician will provide:

- Step-by-Step Orthopedic Evaluation
- Accurate Diagnosis
- Injury-Specific Education
- Individualized Recovery Plan
- Referral Coordination As Needed



**Personalized Program**

Your Airrosti Care Team will prescribe a customized recovery plan delivered through the user-friendly app, which includes:

- Mobility and Stability Exercises
- Self-Myofascial Release
- Remote Recovery Kit
- Unlimited Provider Interaction



**Progress and Support**

Recovery is tracked in real time, and treatment is modified as needed to ensure continued improvement.

In-app messaging gives you unlimited access to your Care Team – anywhere, anytime.

### AIRROSTI REMOTE RECOVERY IS NOW A COVERED BENEFIT.

Visit [Airrosti.com/RemoteRecovery](https://Airrosti.com/RemoteRecovery) or scan the QR code at right to learn more and to begin your remote recovery plan. If you have any questions about this important benefit designed to get you back to living life pain free, call (855) 913-0845.



**AIRROSTI.COM/REMOTERECOVERY**



**(855) 913-0845**



# It's Okay to Need Help

**Take care of your mental health to cope with what life brings your way.**

If you struggle with thoughts or feelings that make it harder to get through your day, you're not alone. About half of people in the U.S. will suffer from a mental health issue at some point in their lives.<sup>1</sup>

Care from a mental health expert can help you manage your emotions and deal with challenges.

## **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
- Attention deficit (ADHD/ADD)
- Autism
- Bipolar
- Eating disorders

### **Your journey is one-of-a-kind.**

Whether you need support to get through everyday life or a major crisis, seeking help is the first step to getting better.

Find a provider who can help get you where you want to be.

1. Go to [mybenefits.county.org](https://mybenefits.county.org).
2. Click on **Benefits**, then select **Links & Contacts** and Go to **Blue Cross Blue Shield Member Site**.
3. Use the information on your member ID card to complete the process.
4. Then, click **Find a Doctor or Hospital**.



## More Resources for Your Mental Wellbeing

### 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 12-week, online course to learn to sleep better or handle stress.

### When you're ready, we're here.

**Taking the first step isn't easy. But you don't have to take it alone. If you're facing a mental health issue, we have experts who can help you learn about your condition and treatment options. Your personal health details won't be shared with your employer. We can also help you find a provider and understand your mental health benefits.**

**Don't be afraid to reach out – call the Customer Service or behavioral health number on the back of your member ID card.**

1. [https://www.cdc.gov/mentalhealth/data\\_publications/index.htm](https://www.cdc.gov/mentalhealth/data_publications/index.htm)

The Behavioral Health program is available only to those members whose health plans include behavioral health benefits through Blue Cross and Blue Shield of Texas. Check your benefit booklet, ask your group administrator or call the Customer Service number on the back of your member ID card to verify that you have these services. Member communications and information from the program are not meant to replace the advice of health care professionals. Members are encouraged to seek the advice of their doctors or behavioral health specialist to discuss their health care needs. Decisions regarding course and place of treatment remain with the member and his or her health care providers.

Blue Cross®, Blue Shield® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.



## Retrain Your Brain



### See how much better life can feel with digital mental health programs from Learn to Live.<sup>1</sup>

More than half of people will struggle with a mental health concern at some point in their lives.<sup>2</sup> But you can 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.

#### Find out where you may need support

An online assessment helps pinpoint the right programs for you, such as:

- Stress, anxiety and worry
- Depression
- Insomnia
- Social anxiety
- Substance use
- Panic
- Resiliency





# Get a mental health tune-up — online



## Learn to adjust unhelpful thoughts and control your moods

Explore quick and easy lessons whenever it fits your schedule. A little homework between sessions helps you keep up your progress. Activities are based on therapy techniques with a track record of helping people get better.



## An expert coach can guide you

If you need one-on-one support to reach your goals, connect with a coach by phone, text or email. They'll lift you up, cheer you on and help you master your new skills.



## Your personal details are private

Just like with face-to-face therapy, your personal results, program progress and messages with your coach will not be shared with your employer.



## Check out the programs included at no added cost through your Blue Cross and Blue Shield of Texas (BCBSTX) plan:

1. Log in at **bcbstx.com**.
2. Click **Wellness**.
3. Choose **Digital Mental Health**.

Or tap **Digital Mental Health** in the BCBSTX App.

## Register a Minor

BCBSTX members 13 to 17 years old can also use the programs. Once you've logged in to Learn to Live using the steps above, go the **Resources** tab. Then find the **Register a Minor** link to send your teen a registration email.

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

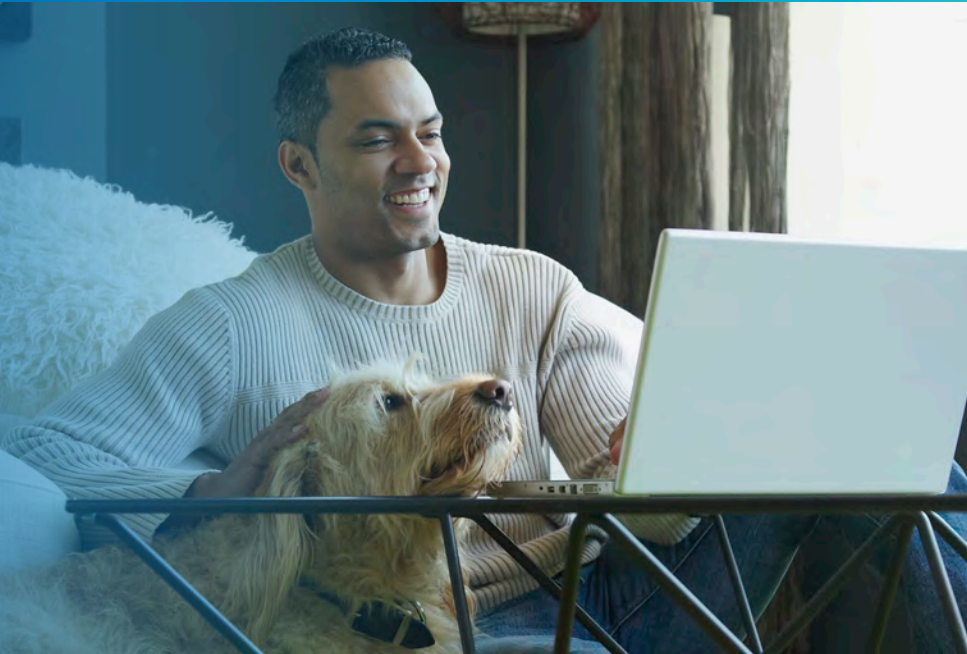
2. <https://www.cdc.gov/mentalhealth/learn/index.htm>

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.



# Blue365<sup>®</sup>

## A Discount Program for You



Blue365 is just one more advantage you have by being a Blue Cross and Blue Shield of Texas (BCBSTX) member. With this program, you may save money on health and wellness products and services from top retailers that are not covered by insurance. There are no claims to file and no referrals or preauthorizations.

Once you sign up for Blue365 at [blue365deals.com/bcbstx](http://blue365deals.com/bcbstx), weekly “Featured Deals” will be emailed to you. These deals offer special savings for a short period of time.

Below are some of the ongoing deals offered through Blue365.

### EyeMed | Davis Vision

You can save on eye exams, eyeglasses, contact lenses and accessories. You have access to national and regional retail stores and local eye doctors. You may also get possible savings on laser vision correction.

### TruHearing<sup>®</sup> | Beltone<sup>™</sup> | American Hearing Benefits

You could get savings on hearing tests, evaluations and hearing aids. Discounts may also be available for your immediate family members.

### Dental Solutions<sup>SM</sup>

You could get dental savings with Dental Solutions. You may receive a dental discount card that provides access to discounts of up to 50% at more than 70,000 dentists and more than 254,000 locations.\*

### Jenny Craig<sup>®</sup> | Sun Basket | Nutrisystem<sup>®</sup>

Help reach your weight loss goals with savings from leading programs. You may save on healthy meals, membership fees (where applicable), nutritional products and services.

See all the Blue365 deals and learn more at [blue365deals.com/bcbstx](http://blue365deals.com/bcbstx).

### Fitbit®

You can customize your workout routine with Fitbit's family of trackers and smartwatches that can be employed seamlessly with your lifestyle, your budget and your goals. You'll get a 20% discount on Fitbit devices plus free shipping.

### Reebok | SKECHERS®

Reebok, a trusted brand for more than 100 years, makes top athletic equipment for all people, from professional athletes to kids playing soccer. Get 20% off select models. SKECHERS, an award-winning leader in the footwear industry, offers exclusive pricing on select men's and women's styles. You can get 30% off plus free shipping for your online orders.

### InVite® Health

InVite Health offers quality vitamins and supplements, educational resources and a team of healthcare experts for guidance to select the correct product at the best value. Get 50% off the retail price of non-genetically modified microorganism (non-GMO) vitamins and supplements and a free Midnight Bright Black Coconut Charcoal Tooth Polish with a \$25 purchase.

### Livekick

Livekick is the future of private fitness. Choose from training or yoga over live video with a private coach. Get fit and feel healthier with action-packed 30-minute sessions that you can do from home, your gym or your hotel while traveling. Get a free two-week trial and 20% off a monthly plan on any Live Online Personal Training.



### eMindful

Get a 25% discount on any of eMindful's live streaming or recorded premium courses. Apply mindfulness to your life including stress reduction, mindful eating, chronic pain management, yoga, Qigong movements and more.

For more great deals, or to learn more about Blue365, visit [blue365deals.com/bcbstx](https://blue365deals.com/bcbstx).

The relationship between these vendors and Blue Cross and Blue Shield of Texas (BCBSTX) is that of independent contractors. BCBSTX makes no endorsement, representations or warranties regarding any products or services offered by the above-mentioned vendors.

\* Dental Solutions requires a \$9.95 signup and \$6 monthly fee.

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. You should check your benefit booklet or call the customer service number on the back of your 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 given only through vendors that take part in this program and may be 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.

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

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# IX.

## Important Notices

## Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit [www.healthcare.gov](http://www.healthcare.gov).

If you or your dependents are already enrolled in Medicaid or CHIP, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at [www.askebsa.dol.gov](http://www.askebsa.dol.gov) or call **1-866-444-EBSA (3272)**.

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**You may be eligible for assistance paying your employer health plan premiums. In Texas, contact information regarding eligibility is listed below.**

Website: <http://gethipptexas.com/>

Phone: 1-800-440-0493

For information about premium assistance in other states, or for more information on special enrollment rights, contact either:

U.S. Department of Labor  
Employee Benefits Security Administration  
[www.dol.gov/ebsa](http://www.dol.gov/ebsa)  
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services  
Centers for Medicare & Medicaid Services  
[www.cms.hhs.gov](http://www.cms.hhs.gov)  
1-877-267-2323, Menu Option 4, Ext. 61565

## **Women's Health and Cancer Rights Act of 1998 Notification**

In 1998, the U.S. Congress passed the Women's Health and Cancer Rights Act of 1998 that provides coverage for reconstructive surgery and related services following a mastectomy in conjunction with a diagnosis of breast cancer.

In the case of a covered person receiving benefits under their plan in connection with a mastectomy and who elects breast reconstruction, coverage will be provided in a manner determined in consultation with the attending physician and the patient for:

- Coverage will be provided for the reconstructive surgery of the breast on which a mastectomy has been performed.
  - Coverage will be provided for surgery and reconstruction of the other breast to produce a symmetrical appearance.
  - Coverage will be provided for prostheses and physical complications through all stages of a mastectomy, including swelling associated with the removal of lymph nodes.
- 

## **Newborns' and Mothers' Health Protection Act of 1996**

Group health plans and health insurance issuers generally, may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours if applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

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## **Genetic Information Nondiscrimination Act of 2008 (GINA)**

GINA prohibits employers and other entities covered by GINA from requesting or requiring genetic information of an individual or family member of the individual, except as specifically allowed by this law. To comply with this law, we are asking that you not provide any genetic information when responding to this request. "Genetic information" as defined by GINA, includes an individual's family medical history, the results of an individual's or family member's genetic tests, the fact that an individual or an individual's family member sought or received genetic services, and genetic information of a fetus carried by an individual or an individual's family member or an embryo lawfully held by an individual or family member receiving assistive reproductive services. Please do not include any family medical history or any information related to genetic testing, genetic services, genetic counseling or genetic diseases for which an individual may be at risk



## NOTICE OF PRIVACY PRACTICES

This notice describes how medical information about you may be used and disclosed and how you can get access to this information. Please review it carefully.

### I. USE AND DISCLOSURE OF HEALTH INFORMATION

The Texas Association of Counties Health and Employee Benefits Pool (“Pool”) has created a health plan that provides health coverages for employees (and their dependents) of the counties and county-related entities that are members of the Pool (“the Plan”). The Plan is subject to the requirements of the federal Health Insurance Portability and Accountability Act of 1996 (“HIPAA”) and the Privacy Rule published by the United States Department of Health and Human Services at 45 CFR §§ 160 -164 (“Privacy Rule”). HIPAA and the Rule regulate the Plan’s use of your protected health information.

The Plan may use your protected health information for purposes of making or obtaining payment for your care and conducting health care operations. The Plan has established a policy to guard against unnecessary disclosure of your health information.

**The following is a summary of the circumstances under which and purposes for which your health information may be used and disclosed without getting an authorization from you or giving you a chance to agree or object to the disclosure:**

#### A. To Make or Obtain Payment.

The Plan may use or disclose your health information to make payment to or collect payment from third parties, such as other health plans or providers, for the care you receive. For example, the Plan may provide information regarding your coverage or health care treatment to other health plans to coordinate payment of benefits.

#### B. To Conduct Health Care Operations.

The Plan may use or disclose health information for its own health care operations, to facilitate the administration of the Plan, and as necessary to provide coverage and services to all of the Plan’s participants. If the Plan needs to use your information, but does not need to disclose it to third parties, it will be used but will not be disclosed. Health care operations includes such activities as:

- Quality assessment and improvement activities.
- Activities designed to improve health or reduce health care costs.
- Clinical guideline and protocol development, case management and care coordination.
- Contacting health care providers and participants with information about treatment alternatives and other related functions.
- Health care professional competence or qualifications review and performance evaluation.
- Accreditation, certification, licensing or similar activities.
- Underwriting, premium rating or related functions to create, renew or replace health insurance or health benefits. However, while we may use and disclose your health information for underwriting purposes, we are prohibited from using or disclosing genetic information of an individual for such purposes.
- Review and auditing, including compliance reviews, medical reviews, legal services and compliance programs.
- Business planning and development, including cost management and planning related analyses and formulary development.
- Business management and general administrative activities of the Plan, including customer service and resolution of internal grievances.

For example, the Plan may use your health information to conduct case management reviews, to review and assess the quality of the various components of the Plan and the utilized health care providers, or to engage in customer service and grievance resolution activities.

#### C. For Treatment Alternatives.

The Plan may use and disclose your health information to tell you about or recommend possible treatment options or alternatives that may be of interest to you.

#### D. For Distribution of Health-Related Benefits and Services.

The Plan may use or disclose your health information to provide to you information on health-related benefits and services that may be of interest to you.



### **E. For Disclosure to the Plan Sponsor.**

The Plan may provide summary health information to the plan sponsor so that the plan sponsor may solicit premium bids from health insurers or modify, amend or terminate the plan. The Plan also may disclose to the plan sponsor information on whether you are participating in the health plan.

In addition, the Plan may disclose your protected health information (PHI) to the plan sponsor as necessary for the plan sponsor to perform administration functions on behalf of the Plan. The Plan will not provide your name in connection with your health information and will otherwise de-identify the information to the extent it is practical to do so. PHI will be disclosed to the plan sponsor only upon receipt of a certification by the plan sponsor that the plan sponsor agrees to:

- Not use or further disclose the information other than as permitted or required by the plan documents or as required by law;
- Ensure that any agents to whom it provides PHI received from HEBP agree to the same restrictions that apply to the plan sponsor with respect to such information;
- Not use or disclose the information for employment related actions and decisions or in connection with any other benefit or employee benefit plan of the plan sponsor;
- Report to HEBP any use or disclosure of PHI that is inconsistent with the uses or disclosures provided for of which it becomes aware;
- Make available PHI for amendment and incorporate any amendments to PHI agreed to or required by HEBP;
- Make PHI available to an individual who has a right to access it pursuant to the Privacy Rule;
- Make available the information required to provide an accounting of disclosures in accordance with the Privacy Rule;
- Make its internal practices, books, and records relating to the use and disclosure of PHI received from HEBP available to the Secretary for purposes of determining compliance by HEBP with the Privacy Rule; and
- If feasible, return or destroy all PHI received from HEBP that the sponsor still maintains in any form and retain no copies of such information when no longer needed for the purpose for which the disclosure was made.

Any PHI disclosed by the Plan will be disclosed to the Pool Coordinator designated by the Plan Sponsor. The Plan Sponsor will restrict access to and use of PHI to those individuals who need it to perform plan administration functions or to obtain bids for health

coverage. The plan sponsor will provide an effective mechanism for resolving any issues if such persons use or disclose your PHI inappropriately.

### **F. When Legally Required.**

The Plan will disclose your health information when it is required to do so by any federal, state or local law.

### **G. To Conduct Health Oversight Activities.**

The Plan may disclose your health information to a health oversight agency for authorized activities including audits, civil, administrative, or criminal investigations, inspections, licensure or disciplinary action. The Plan, however, may not disclose your health information if you are the subject of an investigation and the investigation does not arise out of or is not directly related to your receipt of health care or public benefits.

### **H. In Connection With Judicial and Administrative Proceedings.**

The Plan may disclose your health information in the course of any judicial or administrative proceeding in response to an order of a court or administrative tribunal as expressly authorized by such order or in response to a subpoena, discovery request or other lawful process, but only when the Plan makes reasonable efforts to either notify you about the request or to obtain an order protecting your health information.

### **I. For Law Enforcement Purposes.**

As permitted or required by state law, the Plan may disclose your protected health information to a law enforcement official for certain law enforcement purposes, including, but not limited to, if the Plan has a suspicion that your death was the result of criminal conduct or in an emergency to report a crime.

### **J. In the Event of a Serious Threat to Health or Safety.**

The Plan may, consistent with applicable law and ethical standards of conduct, disclose your protected health information if the Plan, in good faith, believes that such disclosure is necessary to prevent or lessen a serious and imminent threat to your health or safety or to the health and safety of the public.

### **K. For Specialized Government Functions.**

We may be required to disclose your information to federal authorities. Federal regulations require the Plan to use or disclose your health information to facilitate specified government functions related to the military and veterans, national security and intelligence activities, protective services for the president and others, and correctional institutions and inmates.

#### **L. For Worker's Compensation.**

The Plan may release your health information to the extent necessary to comply with laws related to workers' compensation or similar programs.

#### **M. Public Health Activities.**

The Plan may disclose your protected health information to a public health authority authorized by law to collect such information to prevent or control disease, injury, or disability, and to report such information as birth or death, the conduct of public health surveillance and public health investigations. The Plan also may disclose your information to an appropriate government authority authorized to receive reports about child abuse. The Plan also may disclose your information to a person responsible for activities related to the quality, safety and effectiveness of products regulated by the federal Food and Drug Administration. The Plan may disclose your protected health information to a government authority if there is a reasonable belief that you are a victim of abuse, neglect, or domestic violence.

## **II. AUTHORIZATION TO USE OR DISCLOSE HEALTH INFORMATION**

Other than as stated above, the Plan will not disclose your health information unless you give us your written authorization. Specifically, we must have your written authorization to use or disclose psychotherapy notes except as permitted or required by law and personal information for marketing purposes, in most instances. In addition, we do not sell your personal information. If you authorize the Plan to use or disclose your health information, you may revoke that authorization in writing at any time, unless the Plan has taken an action based on your authorization.

## **III. YOUR RIGHTS WITH RESPECT TO YOUR HEALTH INFORMATION**

You have the following rights regarding your health information that the Plan maintains:

#### **A. Right to Request Restrictions.**

You may request restrictions on certain uses and disclosures of your health information. You have the right to request a limit on the Plan's disclosure of your health information to someone involved in the payment of your care. The Plan is not required to agree to your request, but will certainly consider it. We must, however, agree to any request you may make to restrict disclosure of your personal information to a health plan if the disclosure is for the purpose of carrying out payment or health care operations and is not otherwise required by law and the information pertains solely to a health

care item or service for which you or someone acting on your behalf paid the provider in full. If you wish to make a request for restrictions, please contact TAC HBS Operations Manager at 800-456-5974.

#### **B. Right to Receive Confidential Communications.**

You have the right to request that the Plan communicate with you in a certain way if you feel it is necessary to protect your interests. For example, you may ask that the Plan only communicate with you at a certain telephone number or by e-mail. If you wish to receive confidential communications, please make your request in writing to TAC HBS Operations Manager, P.O. Box 2131, Austin, Texas 78768, Fax 512-481-8481. The Plan will honor your reasonable requests for confidential communications.

#### **C. Right to Inspect and Copy Your Health Information.**

You have the right to inspect and copy your health information. A request to inspect and copy records containing your health information must be made in writing to TAC HBS Operations Manager, P.O. Box 2131, Austin, Texas 78768, Fax 512-481-8481. If you request a copy of your health information, the Plan may charge a reasonable fee for labor for copying, the costs of supplies for creating an electronic copy on portable media, the cost of preparing an explanation or summary of the information if you agree, and postage, if applicable, associated with your request.

#### **D. Right to Amend Your Health Information.**

If you believe that your health information records are inaccurate or incomplete, you may request that the Plan amend any records in its possession. A request for an amendment of records must be made in writing, must express a reason the records should be amended, and must be sent to TAC HBS Operations Manager, P.O. Box 2131, Austin, Texas 78768, Fax 512-481-8481. The Plan may deny the request if it does not include a reason to support the amendment. The request also may be denied if your health information records were not created by the Plan, if the information requested is not part of a designated record set, if the health information you are requesting to amend is not part of the Plan's records, if the health information you wish to amend falls within an exception to the health information you are permitted to inspect and copy (including psychotherapy notes, and information compiled for or in anticipation of a civil, criminal or administrative proceeding), or if the Plan determines the records containing your health information are accurate and complete.

#### **E. Right to an Accounting.**

The Privacy Rule requires the Plan to keep a record of certain disclosures of health information, such as

disclosures for public purposes authorized by law or disclosures that are not in accordance with the Plan's privacy policies and applicable law. You have the right to request a copy of this record. The request must be made in writing to TAC HBS Operations Manager, P.O. Box 2131, Austin, Texas 78768, Fax 512-481-8481. The request should specify the time period for which you are requesting the information, but may not start earlier than April 14, 2003. Accounting requests may not be made for periods of time going back more than six (6) years. The Plan will provide the first accounting you request during any 12-month period without charge. Subsequent accounting requests may be subject to a reasonable cost-based fee. The Plan will inform you in advance of the fee, if applicable.

**F. Right to a Paper Copy of this Notice.**

You have a right to request and receive a paper copy of this Notice at any time, even if you have received this Notice previously or agreed to receive the Notice electronically. To obtain a paper copy, please contact TAC HBS Operations Manager, P.O. Box 2131, Austin, Texas 78768, Fax 512-481-8481. You also may view a copy of the current version of the Plan's Privacy Notice at the Web site, <http://www.County.Org>.

**IV. DUTIES OF TAC HEBP HEALTH PLAN**

The Plan is required by law to maintain the privacy of your health information as set forth in this Notice and to provide to you this Notice of its duties and privacy practices. The Plan is also required by law to notify any affected individuals following a breach of their unsecured protected health information. The Plan is required to abide by the terms of this Notice, which may be amended

from time to time. The Plan reserves the right to change the terms of this Notice and to make the new Notice provisions effective for all health information that it maintains. If the Plan changes its policies and procedures, the Plan will revise the Notice and will provide a copy of the revised Notice to you within 60 days of the change. The Plan will also post the revised Notice on its website by the effective date of the Notice. You have the right to express complaints to the Plan and to the Secretary of the Department of Health and Human Services if you believe that your privacy rights have been violated. Any complaints to the Plan should be made in writing to TAC HEBP Privacy Official, Rob Ressmann, P.O. Box 2131, Austin, Texas 78768, Fax: 512-478-0519. The Plan encourages you to express any concerns you may have regarding the privacy of your information. You will not be retaliated against in any way for filing a complaint.

**CONTACT PERSON**

The Plan has designated Rob Ressmann, Privacy Official as its contact person for all issues regarding patient privacy and your privacy rights. You may contact him at P.O. Box 2131, Austin, Texas 78768, 512-478-8753.

**EFFECTIVE DATE**

This Notice is effective Nov 8, 2013.

**IF YOU HAVE ANY QUESTIONS REGARDING THIS NOTICE, please contact Rob Ressmann, TAC HEBP Privacy Official, P.O. Box 2131, Austin, Texas 78768, 512-478-8753.**

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## Grandfathered Health Plan Notice

Gillespie County believes this health plan is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your health plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to your employer's benefits administrator.