



TEXAS ASSOCIATION *of* COUNTIES  
HEALTH AND EMPLOYEE BENEFITS POOL

# Navarro County

Group # 66504

Rev. October 2019



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

## CONTACT INFORMATION

### MEDICAL / DENTAL

Blue Cross Blue Shield of Texas  
(800) 521-2227 / [www.bcbstx.com](http://www.bcbstx.com)



**BlueCross BlueShield of Texas**

### PRESCRIPTION DRUGS

Navitus Health Solutions  
(866) 333-2757 / [www.navitus.com](http://www.navitus.com)



### VISION

Dearborn National  
(844) 323-8302 /  
[www.eyemedvisioncare.com](http://www.eyemedvisioncare.com)



### LIFE

VOYA Financial  
(800) 369-5303 / [www.voya.com](http://www.voya.com)



### WELLNESS PROGRAMS

TAC Healthy County  
(800) 456-5974 /  
[www.mybenefits.county.org](http://www.mybenefits.county.org)



## Health, Rx, Dental, Life and Vision Benefits Resource Guide

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## 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

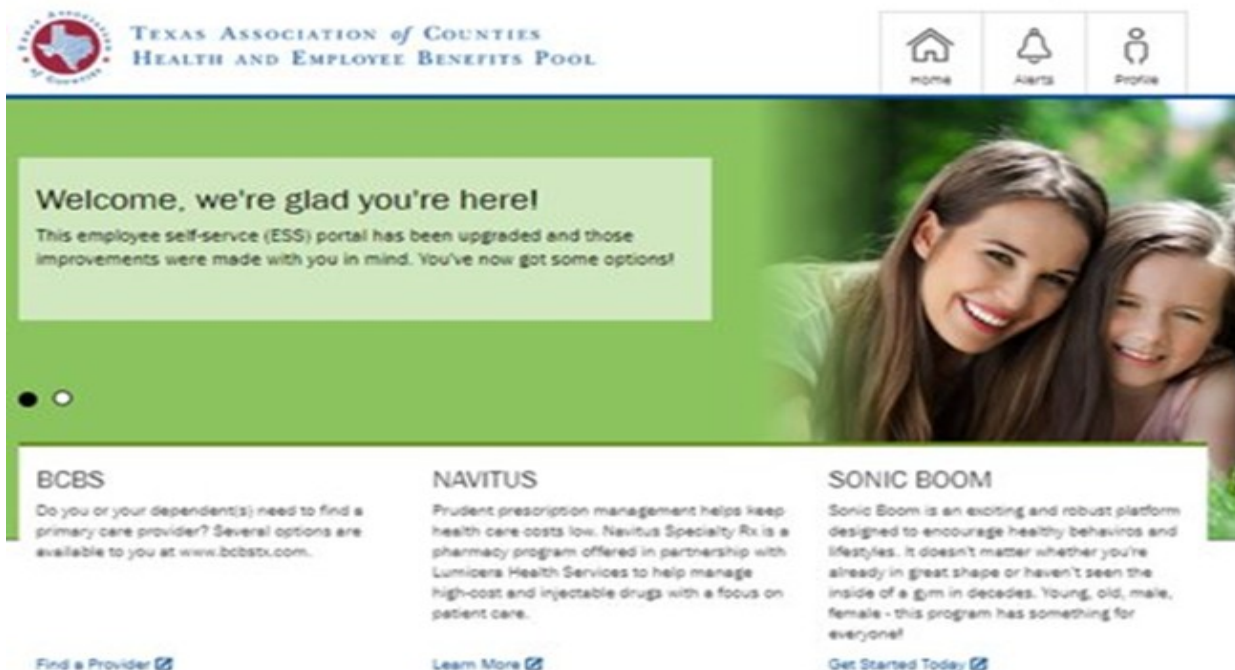
Access your current health and prescription coverage\* Benefits Summaries and details; find claim forms, order replacement ID cards and more.

*\* plus Dental 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 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?](#)

**Next**

[First time user? 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

Do you know your Social Security Number?

Yes  
 No

Use your Employee ID (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.

**Next** [Cancel](#)

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

Account Setup

Verify Information

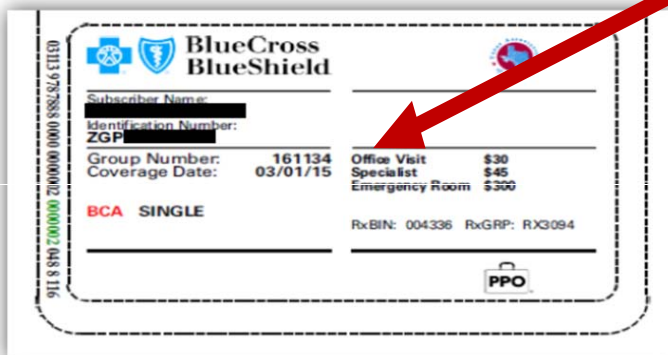
Birth Date (mm/dd/yyyy): \_\_\_\_\_

Group Number: \_\_\_\_\_

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

Your Group Number can be found on your BCBS ID Card.

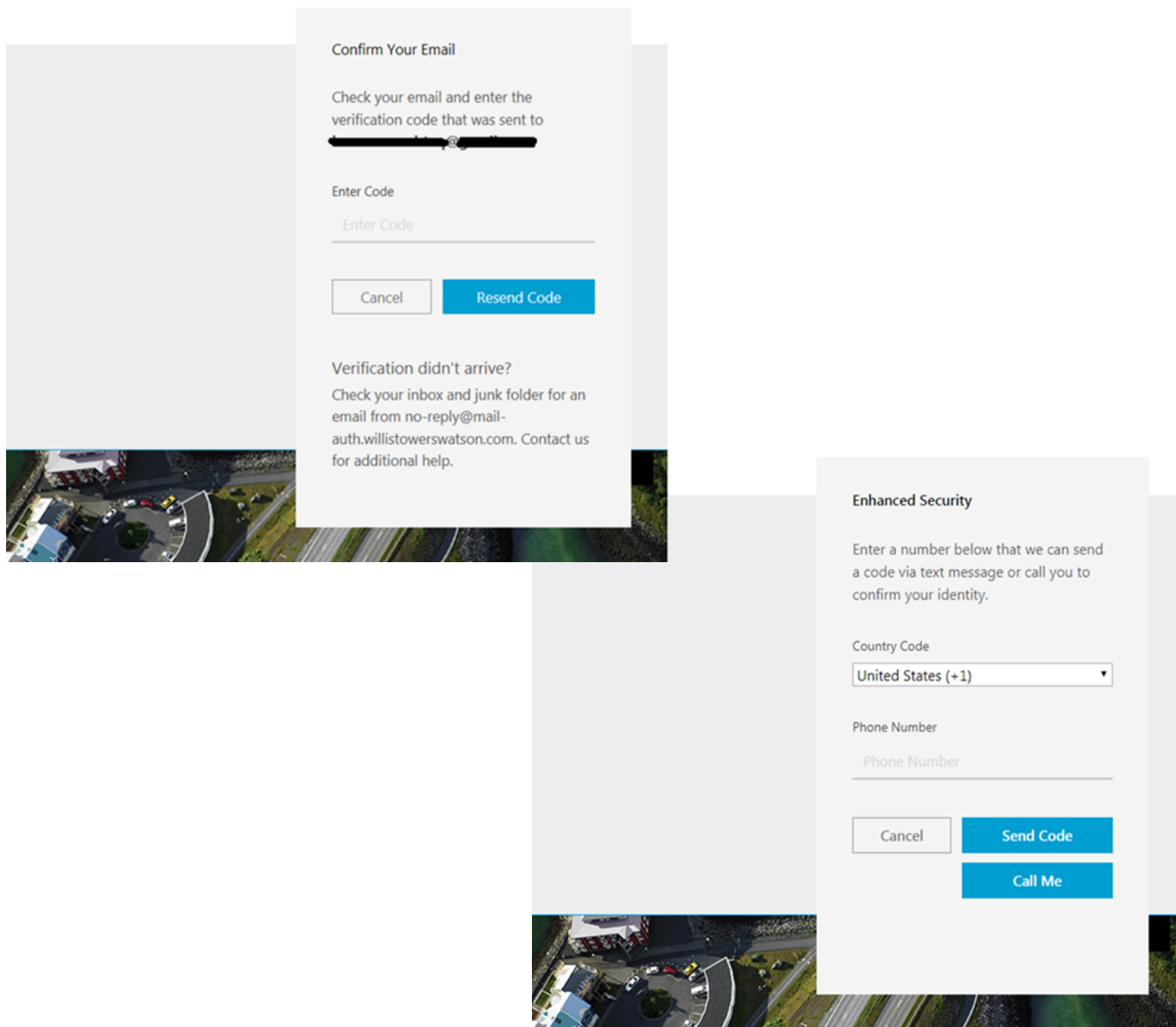
**Next** [Cancel](#)



# 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, Dearborn etc.)***



# TEXAS ASSOCIATION of COUNTIES HEALTH AND EMPLOYEE BENEFITS POOL

## BENEFIT HIGHLIGHTS PLAN 1100-NGS

(Non-Grandfathered ACA)

## 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>Deductibles</b> Per-admission Deductible Deductible <i>Applies to all Eligible Expenses except Inpatient Hospital Expenses (unless otherwise indicated)</i></p>	<p>\$0 \$750 Individual / \$2,250 Family</p>	<p>\$0 \$1,000 Individual / \$3,000 Family</p>
<p><b>CoShare Stoploss Maximum</b> Deductibles are not applied to CoShare Stoploss Maximum. Copayment Amounts will apply and will not be required after CoShare Stoploss Maximum has been satisfied. Your benefit booklet will provide more details.</p>	<p>\$3,000 Individual / \$9,000 Family  <i>Network Deductible &amp; CoShare Stoploss Maximum will only apply toward Network Deductible &amp; CoShare Stoploss Maximum</i></p>	<p>\$6,000 Individual / \$18,000 Family  <i>Out-of-Network Deductible &amp; CoShare Stoploss Maximum do not apply toward Network Deductible &amp; CoShare Stoploss Maximum</i></p>
<p><b>Copayment Amounts Required</b> Physician office visit/consultation <i>Refer to Medical/Surgical Expenses section for more information</i> <b>Specialty Care Copayment Amount</b> for office visit/consultation when services rendered by a Specialty Care Provider  MDLive  Urgent Care Outpatient Hospital Emergency Room/Treatment Room  <i>Refer to Emergency Room/Treatment Room section for more information</i></p>	<p>\$25 Copayment Amount  \$35 Copayment Amount  \$10 Copayment Amount  \$25 / \$35 Copayment Amount  \$150 Copayment Amount</p>	<p><i>N/A-Refer to Medical/Surgical Expense section for benefits</i> <i>70% of Allowable Amount after Plan Year Deductible</i>  <i>Not Applicable</i>  <i>70% of Allowable Amount</i>  \$150 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> <i>All services must be preauthorized</i> <i>All usual Hospital services and supplies, including semiprivate room, intensive care, and coronary care units</i>  Penalty for failure to preauthorize services</p>	<p>80% of Allowable Amount  None</p>	<p>60% of Allowable Amount  \$250</p>





# 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 ( <i>does not include Certain Diagnostic Procedures and surgical services</i> )	100% of Allowable Amount after \$25 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	80% of Allowable Amount after Plan Year Deductible	60% 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.	80% of Allowable Amount after Plan Year Deductible	60% of Allowable Amount after Plan Year Deductible
Home Infusion Therapy ( <i>Services must be preauthorized</i> )	80% of Allowable Amount after Plan Year Deductible	60% of Allowable Amount after Plan Year Deductible
Organ Transplants	80% of Allowable Amount after Plan Year Deductible	60% of Allowable Amount after Plan Year Deductible
All other outpatient services and supplies	80% of Allowable Amount after Plan Year Deductible	60% 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>	100% of Allowable Amount	70% of Allowable Amount after Plan Year Deductible
Skilled Nursing Facility Home Health Care Hospice Care	25 day maximum each Plan Year* 60 visit maximum each Plan Year* 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)	80% of Allowable Amount	60% of Allowable Amount
-Physician services	80% of Allowable Amount after Plan Year Deductible	60% 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 \$25 Copayment Amount	70% of Allowable Amount after Plan Year Deductible
-All outpatient services and psychological testing	80% of Allowable Amount after Plan Year Deductible	60% 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 indicated





# 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</i>		
<b>Inpatient Services</b>		
-Hospital services (facility)	80% of Allowable Amount	60% of Allowable Amount
-Physician services	80% of Allowable Amount after Plan Year Deductible	60% of Allowable Amount after Plan Year Deductible
<b>Plan Year Maximum</b>	30 inpatient days/30 inpatient Physician visits each Plan Year*	30 inpatient days/30 inpatient Physician visits each Plan Year*
<b>Outpatient Services</b>		
-Services performed during Physician office visit/consultation (does not include psychological testing)	100% of Allowable Amount after \$25 Copayment Amount	70% of Allowable Amount after Plan Year Deductible
-Emergency Room/Treatment Room	80% of Allowable Amount after \$150 Copayment Amount  (Copayment Amount waived if admitted, Inpatient Hospital Expenses will apply)	60% of Allowable Amount after \$150 Copayment Amount & Plan Year Deductible  (Copayment Amount waived if admitted, Inpatient Hospital Expenses will apply)
-Other Outpatient Services and psychological testing	80% of Allowable Amount after Plan Year Deductible	60% of Allowable Amount after Plan Year Deductible
<b>Plan Year Maximum</b>	30 outpatient visits each Plan Year*	
<b>Chemical Dependency Maximum</b> (Inpatient treatment must be provided in a Chemical Dependency Treatment Center)	Limited to three separate series of treatments for each covered individual per lifetime *	
<b>Emergency Room/Treatment Room</b>		
<b>Accidental Injury &amp; Emergency Care</b>		
-Facility charges (outpatient Hospital emergency treatment room charges)	80% of Allowable Amount after \$150 Copayment Amount (Copayment Amount waived if admitted, Inpatient Hospital Expenses will apply)	
-Physician charges	80% of Allowable Amount after Plan Year Deductible	
<b>Non-Emergency Care</b>		
-Facility charges (outpatient Hospital emergency treatment room charges)	80% of Allowable Amount after \$150 Copayment Amount  (Copayment Amount waived if admitted, Inpatient Hospital Expenses will apply)	60% of Allowable Amount after \$150 Copayment Amount & Plan Year Deductible  (Copayment Amount waived if admitted, Inpatient Hospital Expenses will apply)
-Physician charges	80% of Allowable Amount after Plan Year Deductible	60% of Allowable Amount after Plan Year Deductible
<b>Ground and Air Ambulance Services</b>		
	80% 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 indicated



# 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 6 years of age & over, vision exams, hearing exams, and any other preventive health services as determined by USPSTF	100% of Allowable 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	80% of Allowable Amount after Plan Year Deductible	60% of Allowable Amount after Plan Year Deductible
<b>Physical Medicine Services</b>		
Chiropractic Care-Office Services	80% of Allowable Amount after Plan Year Deductible	60% of Allowable Amount after Plan Year Deductible
Airrosti Rehab Centers	\$25 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 indicated

## 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** is now 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.



# 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 in one year. If your out-of-pocket maximum is \$5,000, you won't pay anything once you've paid that \$5,000. That means no more copays or coinsurance.



# 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>

\$\$\$\$



## 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.**

<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.

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.

# 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		■	■	■	■	■

<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 [tcbtcx.com/mobile/text-messaging](http://tcbtcx.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



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.

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.

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.

Blue Cross<sup>®</sup>, Blue Shield<sup>®</sup> 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.

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>





# 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.

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



Call the 24/7 Nurseline number on the back of your member ID card.  
Hours of Operation: Anytime

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.



# FIX PAIN FAST!

# HEALTH PLAN BENEFIT

For all employees and dependents on the health plans 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



**10,000+**

**SURGERIES AVOIDED**



**40%**

THE AVERAGE COST OF OTHER CARE



# Behavioral Health

Feeling Worried? Sad? Out of Control?  
With help, you can start to feel better.

Most people have times when they don't feel their best. But when negative feelings get in the way of normal activities or last a long time, you may need extra support.

The good news is there are many treatments and support systems included with your health benefits.<sup>1</sup> With the right help, you can learn to help control your symptoms and live a full life.

You and your covered family members can get the support you may need for issues such as:

- Substance use
- Anxiety and panic attacks
- Attention deficit
- Autism
- Bipolar
- Depression
- Eating disorders
- Schizophrenia

Behavioral health professionals from Blue Cross and Blue Shield of Texas are experts in mental health. They can help you learn where and how to get help. Call the Customer Service or behavioral health number on the back of your member ID card to get started.

Start your path to a healthier mind and a more balanced life.  
Take the first step today.



To find a behavioral health provider in your area:

Go to **bcbstx.com**.  
Then, click **Find a Doctor or Hospital**.



Or call the Customer Service number on the back of your member ID card if you need help finding the right provider or have questions about your benefits.

1. 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 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



# Special Beginnings®

Give your baby a healthy start.

It is never too early to start taking care of your baby. That's why you should join the Special Beginnings program as soon as you know you are pregnant.

The Special Beginnings maternity program supports you from early pregnancy until six weeks after delivery. An experienced Blue Cross and Blue Shield of Texas staff member will contact you and:

- Ask you questions to determine what support you will need
- Send you information, including a book about having a healthy pregnancy and baby
- Answer any questions you have and help you plan your care with your doctor
- Assist you with managing high-risk conditions such as gestational diabetes and preeclampsia

Visit the Special Beginnings website to view a video library and week-by-week pregnancy information. To access the site, log into Blue Access for Members<sup>SM</sup> (BAM<sup>SM</sup>) by visiting [bcbstx.com](http://bcbstx.com) and click on the "My Health" tab.

**Take good care of yourself and your baby – join Special Beginnings today!**

**It's free, easy and confidential.**

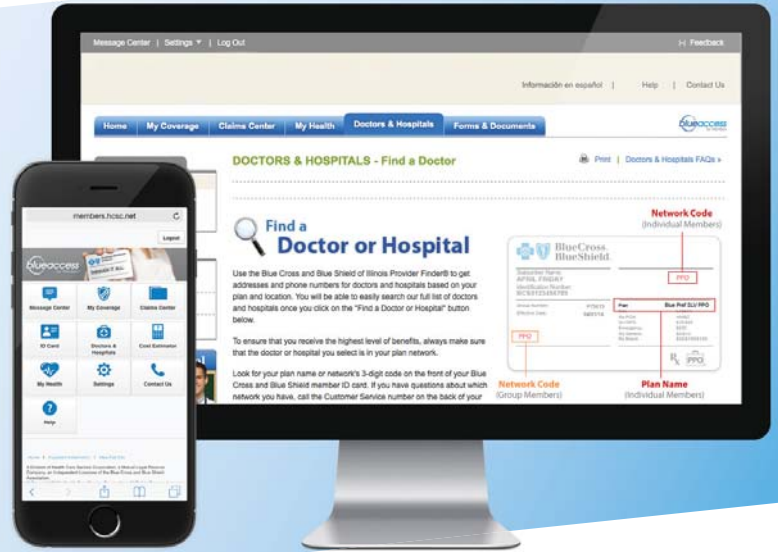


Call 888-421-7781, 8 a.m. – 6:30 p.m., CT, to enroll or ask questions about the program.

Special Beginnings is not a substitute for professional medical guidance. Regular visits are important for your care. With your consent, the information we receive from you is shared with your physician to better coordinate your care. Be sure to discuss any health concerns with your physician.



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



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. Providers outside the network may "balance bill" you, which means they may charge you an amount that is more than your health plan's fee schedule. 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 person treating you there may be out of network.

**Get the most from your health plan benefits by avoiding out-of-network providers.** Use Provider Finder® from Blue Cross and Blue Shield of Texas (BCBSTX) when you need to find a doctor, hospital or other facility and keep your out-of-pocket costs lower.

**Knowing how your plan works can help you save.** Your benefits are based on your health plan's fee schedule. 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.

**Call the number on the back of your BCBSTX ID card if you have a question about your benefits or want help using Provider Finder.**

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

**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 by logging on at <https://mybenefits.county.org>, select "**Get Connected,**" and click on the Blue Cross and Blue Shield link. Use the information on your BCBSTX 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 BCBSTX mobile app. Just text\* **BCBSTXAPP** to **33633**.

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



# 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!



### 1 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>. Select *Get Connected* and click on the *Blue Cross and Blue Shield* link. 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.

### 2 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.

### 3 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 [bcbstx.com](http://bcbstx.com) for convenient and confidential access to your claim information and history. 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.


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


## 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.**

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

Sample

 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

### 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>

### SUBSCRIBER INFORMATION

2 Member ID#: BCS888999777V Group #: 000012345

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

8 Service Description	9 Amount billed	10 PLAN PROVISIONS		11 YOUR RESPONSIBILITY		
		Discounts and reductions	Amount covered (allowed) <sup>1</sup>	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.

<sup>1</sup> 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.

<sup>2</sup> 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.





BlueCross BlueShield of Texas

# Blue Access for Members<sup>SM</sup>

Secure access to your personal health plan information



Get information about your health benefits, anytime, anywhere. Use your mobile phone, tablet or computer to access the Blue Cross and Blue Shield of Texas (BCBSTX) secure member website, Blue Access for Members (BAM).

### With BAM, you can:

- Check the status or history of a claim
- Locate a doctor or hospital in your plan's network
- Find Spanish-speaking providers
- Request a new ID card – or print a temporary one
- Visit [Health Care School](#) to see articles and videos to help you make the most of your benefits

**Any covered dependent age 18 and older can have his or her own BAM account.**

## It's easy to get started

From your mobile phone, tablet or computer:

- 1 Go to [bcbstx.com/member](http://bcbstx.com/member)**
- 2 Click [Register Now](#)**
- 3 Use the information on your BCBSTX ID card to complete the registration process.**



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. Terms and conditions and privacy policy at [bcbstx.com/mobile/text-messaging](http://bcbstx.com/mobile/text-messaging).

# Find what you need with Blue Access for Members

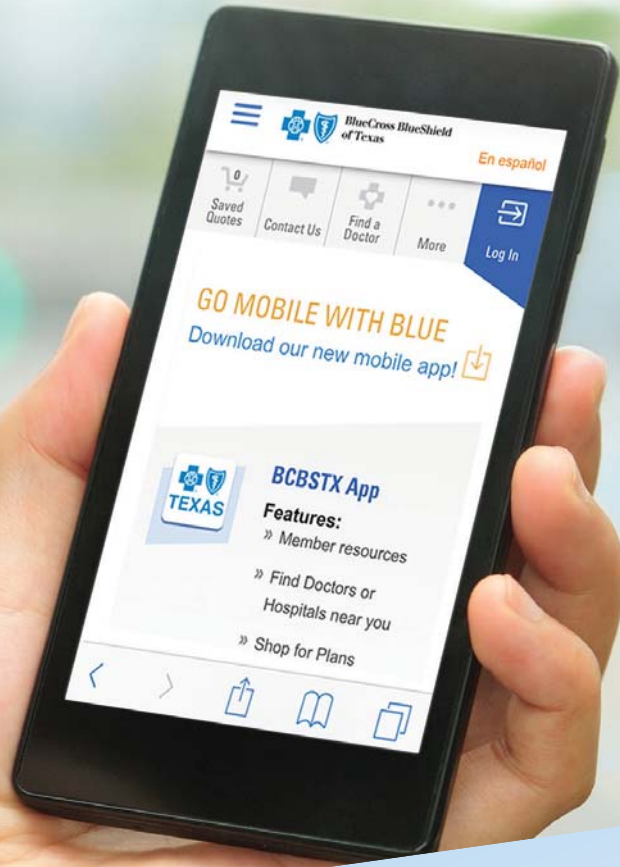
The screenshot shows the Blue Access for Members website interface. At the top, there is a user profile for John Smith with links for Message Center, Settings, and Log Out. A Feedback link is also present. Below this is a navigation bar with tabs for Home, My Coverage (1), Claims Center (2), My Health (3), Doctors & Hospitals (4), and Forms & Documents (5). The main content area is divided into several sections: a Message Center (6) with a 'You have no messages' notification; a 'MY COVERAGE' section showing Plan Type: PPO, Group Number: 0000, and ID Number: XOF00000DEMO; an 'In Network Benefits' table; a 'Stay Updated' section with social media links; and a 'Quick Links' section (7) with options like 'Get a Temporary ID Card', 'Member Discount Program', and 'Manage preferences'. A 'Settings' callout (8) is located in the top right, and 'Help' (9) and 'Contact Us' (10) links are also visible.

Benefit Category	Amount
EMERGENCY ROOM COPAY	\$ 300
LIFETIME MAXIMUM	\$ 0 PER LIFETIME
PREAUTHORIZATION PENALTY	\$ 500
DEDUCTIBLE PER FAMILY	\$ 600
DEDUCTIBLE PER INDIVIDUAL	\$ 350

- 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.



# TEXAS ASSOCIATION of COUNTIES HEALTH AND EMPLOYEE BENEFITS POOL

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

### Prescription Drug Program

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

Plan Year Deductible	\$0 Individual / \$0 Family
Tier 3 Drug	\$40 Copayment Amount
Tier 2 Drug	\$25 Copayment Amount
Tier 1 Drug	Lesser of \$10 Copayment Amount <b>OR</b> Actual Cost

**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	\$80 Copayment Amount
Tier 2 Drug	\$50 Copayment Amount
Tier 1 Drug	\$20 Copayment Amount

**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





## 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.



QUESTIONS?

**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)

N3684-0911





# 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 prescriptions 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 price estimates



Search based on your prescription history



QUESTIONS?

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# SAVING MONEY with mail order service

## WHY USE OUR MAIL SERVICE?

With Navitus' mail order pharmacy service through Costco, you save both money and time spent picking up your medicine. By filling your prescriptions through mail order, you may receive a 3-month supply of medication for the out-of-pocket costs of 2 months.\* *You do not have to be a member of Costco to use the mail order service.*

\* Please refer to your plan description for more details.

### EXAMPLE OF SAVINGS USING MAIL ORDER

Drug	Supply	Copay Amount	Out of Pocket Costs per Year
Glipizide	30 days	\$5.00	\$60.00
Glipizide	90 days	\$10.00	\$40.00

With this example, total cost savings is \$20.00 a year!

\*drug costs are for example only



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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.

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## **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.

# FORMULARY FACTS



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## **About Drug Formularies**

The formulary is a comprehensive list of preferred drugs chosen on the basis of quality and efficacy by a committee of physicians and pharmacists. The drug formulary serves as a guide for the provider community by identifying which drugs are covered. It is updated regularly and includes brand name and generic drugs.

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## **Selecting Drugs for Your Formulary**

An independent group of physicians and pharmacists meets regularly during the year to review and recommend drugs for your formulary that will be, effective and affordable. The committee assesses drugs based on their therapeutic value, side effects and cost compared to similar medications. Based on the committee's review of new and existing drugs, your formulary is evaluated to ensure it is up-to-date. Navitus and TAC HEBP then review these recommendations and will post updates to the formulary on our websites.

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## **Checking Your Formulary**

Your formulary is on the website through your TAC HEBP member portal, [www.mybenefits.county.org](http://www.mybenefits.county.org). You may search the formulary for a specific drug. You can also browse alphabetically or by category of use.

Also included is information about which drug products need prior authorization and/or have quantity limits. The formulary is a condensed list and does not list every covered drug. The coverage or tier for each drug product is noted on the formulary. But the dollar amount you pay for each medication is not listed. See the Pharmacy Benefit Highlights included in this booklet for more information, including the cost share amount you pay for each drug.

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## **Changes to Your Formulary**

Your formulary is evaluated on an ongoing basis, and could change. Navitus does not send separate notices if a brand-name drug becomes available as a generic drug. The pharmacist usually tells you this information when you fill your next prescription. If you have more questions about the formulary or your cost share, please contact Customer Care.

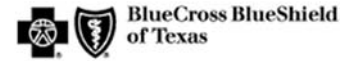
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# COMMON TERMS

<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>



# TEXAS ASSOCIATION of COUNTIES HEALTH AND EMPLOYEE BENEFITS POOL



## DENTAL PLAN I WITH ORTHODONTICS

Type of Service	Benefit**
<b>General Provisions</b>	
Plan Year Deductible	\$50 Individual / \$150 Family
Plan Year Maximum per Participant	\$2,000
<b>Diagnostic and Preventive Care Benefits (deductible waived)</b>	
Oral Examinations (twice per Plan Year) Prophylaxis (two cleanings per Plan Year) Fluoride Treatment (to age 19; twice per Plan Year) Dental X-rays -Full Mouth/Panoramic X-rays (once every 36 months) Bitewing X-ray Series (twice per Plan Year) Labs and Tests Sealants up to age 14, permanent molars, one time per lifetime	100%
<b>Miscellaneous Services</b>	
Space Maintainers Palliative Care	80%
<b>Restorative Services</b>	
Amalgams and Composites(once per surface on the indicated tooth per Plan Year) Simple Extractions Pin Retention	80%
<b>General Services</b>	
Anesthesia Stainless Steel Crowns Recementation of crowns, inlays/onlays Crown repair Reline/Rebase Recementation and repair of bridges/denture repair Diagnostic Casts (once per Plan Year)	80%
<b>Endodontic Services</b>	
Root canal therapy Direct pulp cap Apicoectomy/Apexification Retrograde filling Root amputation/hemisection Therapeutic pulpotomy Gross pulpal debridement	80%
<b>Periodontal Services</b>	
Periodontal scaling and root planning Full mouth debridement Gingivectomy/gingivoplasty Gingival flap procedure / Osseous surgery and grafts / Soft tissue grafts	80%
<b>Oral Surgery Services</b>	
Surgical tooth extractions Alveoloplasty Vestibuloplasty	80%
<b>Crowns, Inlays/Onlays Services</b>	
Prefabricated post and cores	50%
<b>Prosthetic Services</b>	
Bridges and dentures	50%
<b>Orthodontic Benefits</b>	
Orthodontic Diagnostic Procedures and Treatment (Available only to participants under age 26)	50%
Lifetime Maximum per Participant	\$2,000



**\*\*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.**

An exclusion will apply to expenses involving the replacement of teeth that were missing prior to the effective date of the dental contract. All other benefits will begin on the first day of coverage. This exclusion will not apply to:

- **Any participant who becomes effective on the dental contract date who was covered under a previous group dental care contract by the Employer.**
- **Any participant who has been continuously covered for 24 months under a group dental care contract with BCBSTX which included prosthetic benefits.**
- **A partial or full denture or fixed bridge which includes replacement of a missing tooth which was extracted after coverage becomes effective.**

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



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

BlueCare Dental offers you and your family access to one of the largest national dental networks<sup>1</sup>. This network includes general and specialty dentists in Texas as well as across the country. As a BlueCare Dental 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)

You can choose an out-of-network dentist, but he or she may have higher fees and charge you for amounts not covered by your insurance.

### Finding an In-Network Dentist is Easy

For a list of in-network general and specialty dentists, go to [bcbstx.com](http://bcbstx.com) and use the Provider Finder<sup>®</sup> tool. You can search for a dentist near your home, school or office and easily download a map with driving directions.

### 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](#)<sup>\*</sup>
- Find an in-network dentist using [Provider Finder](#)
- Research dental fees in your area with the [Dental Cost Advisor](#)<sup>\*</sup>
- Search the [Dental Dictionary](#)<sup>\*</sup> of common clinical terms
- View animations on different dental topics in the [Treatment and Procedure](#)<sup>\*</sup> tool

To access the Dental Wellness Center, log in at <https://mybenefits.county.org>, anytime, day or night. Select [Get Connected](#) and click on the [Blue Cross and Blue Shield](#) link. Then, log in to [Blue Access for Members<sup>SM</sup> \(BAM<sup>SM</sup>\)](#). Use the information on your BCBSTX ID card to complete the process. The Dental Wellness Center can be accessed by clicking on the [My Health](#) tab.

### 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 **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](http://bcbstx.com).

<sup>1</sup> Dental Network of America, LLC. (DNoA), a separate company and the network manager providing access to the national network. Source: Netminder, February 2015

\* 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 Blue Cross and Blue Shield of Texas dental programs. DNoA is solely responsible for the products or services it offers. BCBSTX assumes no liability or responsibility for damage or injury to persons or property arising from the use of any product, information, idea or instruction mentioned in DNoA's content.



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

## Navarro County Life Insurance

### Basic Life Coverage (provided by Navarro County)

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Classification of Employees	Term Life Insurance	Accidental Death and Dismemberment
Any full-time, active employee or elected or appointed official	\$20,000	\$20,000

Coverage terminates at retirement.  
Extended Insurance Benefits terminate at age 70.

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### Optional Dependent Life Coverage (can be purchased by employee)

Benefit of \$10,000 for Spouse / \$500 for Child 0-6months, \$10,000 for Child 6 months-26 years

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### Optional Retiree Life Coverage (can be purchased by employee upon retirement)

Benefit of \$20,000

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## **Group Term Life**

### **Eligible Employees Become Insured**

Employees eligible on the effective date of the policy who work a minimum of 120 hours per month will become insured on that date if actively at work, provided a properly completed application is received within 10 days of the effective date. Actively at work, active work, or active service means the active expenditure of time and energy in the services of the employer at the employee's usual and customary place of employment by an employee who is physically and mentally capable of performing on a regular basis all of the usual and customary duties required for his position; provided, however, that an employee shall be deemed to be so actively expending time and energy on each day of a regular paid vacation, or on a regular nonworking day, on which he is not disabled provided he was so actively expending time and energy on the last scheduled working day preceding such vacation or nonworking day.

Employees becoming eligible after the effective date of the policy will become insured according to the option selected, provided a properly completed and acceptable application is received by Voya within 30 days following the date the employee is both eligible and actively at work.

### **Employer/Employee Contributions**

If the employer pays the entire cost of the employee's insurance, then every employee will become automatically insured on the date of his eligibility. If part of the cost of the insurance is paid by the employee, then such employee will become insured on the date he first becomes eligible, provided that he applies for the insurance within 30 days following the date he is both eligible and actively at work and agrees to pay his part of the cost.

### **Extended Insurance Benefit**

If the employee, while insured and while under age 60, becomes totally disabled from bodily injury or disease, thereby being prevented for a period of at least 6 months from performing any work or engaging in any occupation for compensation or profit, the employee's term life insurance will be continued without payment of premiums, subject to furnishing proof of continuing disability. Extended Insurance Benefits will terminate at age 70.

### **Accelerated Benefit**

If an insured employee is diagnosed with a Terminal Condition which with reasonable medical certainty will result in his or her death within 6 months, he or she may choose to accelerate up to 50% of his or her term life death benefit, with a minimum of \$5,000 and up to \$100,000. An administrative fee of \$150 and a 6 month interest rate discount based on an annual interest rate of 8% will be deducted from the payment. The amount of the accelerated payment will reduce the death benefit payable to the employee's designated beneficiary under the term life coverage by the requested payment amount. The monthly premium will be the same as if the accelerated payment had not been made. **DISCLOSURE:** The Accelerated Benefit offered under this group policy is intended to qualify for favorable tax treatment under the Internal Revenue Code of 1986. If the Accelerated Benefit qualifies for such favorable tax treatment, the benefits will be excludable from the employee's income and not subject to federal taxation. Tax laws relating to Accelerated Benefits are complex. The employee is advised to consult with a qualified tax advisor about circumstances under which he or she could receive the Accelerated Benefit excludable from income under federal law.

Receipt of an Accelerated Benefit payment may affect the employee, the employee's spouse or the employee's family's eligibility for public assistance programs such as medical assistance (Medicaid), Aid to Families with Dependent Children (AFDC), Supplemental Social Security Income (SSI) and drug assistance programs. The employee is advised to consult with a qualified tax advisor and with social service agencies concerning how receipt of such a payment will affect the employee, the employee's spouse or the employee's family's eligibility for public assistance.

# Voya Travel Assistance

When traveling more than 100 miles from home, covered employees and dependents can take advantage of four types of services:

## Pre-Trip Information

- Immunization requirements
- Visa and passport requirements
- Foreign exchange rates
- Embassy / consular referral
- Travel / tourist advisories
- Temperature and weather conditions
- Cultural information

## Emergency Services

- Interpretation / Translation Service
- Emergency travel arrangements
- Recovery of lost or stolen luggage or personal possessions
- Legal assistance and / or bail bond



## Medical Assistance

- Medical referrals for local physicians and dentists
- Medical case monitoring
- Prescription assistance and eyeglass replacement
- Arrangement and payment of emergency medical services

## Emergency Transport

- Visit of family member or friend
- Return of traveling companion
- Return of dependent children
- Return of vehicle
- Return of mortal remains

# Everest Funeral Planning and Concierge Service (VOYA benefit)

## Pre-Planning Services

- 24/7 Advisor Assistance to discuss funeral planning issues
- PriceFinder<sup>SM</sup> Research Reports
- The only nationwide database of funeral home prices
- Detailed local funeral home price comparisons
- Online planning tools

## At-Need Services

- 24-hour family assistance and plan implementation
- Negotiation assistance
- Coordinates family's plans with funeral home
- 48-hour turnaround time on certain Life claim submissions, without a certified death certificate (death must be of natural causes, and less than \$200,000).





# Voluntary Vision Insurance Benefit Summary

**Eligibility:** All Active Full-Time Employees Working 30 Hours or More Per Week  
**Dependent Definition:** To age 26  
**Vision Plan:** 12/12/24 \$130

Vision Care Service	Member Cost In-Network	Out of Network Reimbursement
Exam with Dilation as Necessary	\$10 Copay	Up to \$30
Frequency:		
Examination	Once every 12 months	
Lenses or Contact Lenses	Once every 12 months	
Frame	Once every 24 months	
Exam Options:		
Standard Contact Lens Fit and Follow Up:	Up to \$40 for Standard; 10% off retail price for Premium	N/A
Frames:		
Any available frame at provider location	\$0 Copay; <b>\$130</b> Allowance, 20% off balance over \$130	Up to \$65
Standard Plastic Lenses		
Single Vision	\$25 Copay	Up to \$25
Bifocal	\$25 Copay	Up to \$40
Trifocal	\$25 Copay	Up to \$55
Lenticular	\$25 Copay	Up to \$55
Standard Progressive Lens	\$75 Copay	Up to \$40
Premium Progressive Lens	See table on page 2	Up to \$40
Lens Options		
UV treatment	\$15	N/A
Tint (solid and gradient)	\$15	N/A
Standard Plastic Scratch Coating	\$0	Up to \$5
Standard Polycarbonate – Adults	\$40	N/A
Standard Polycarbonate – Kids under 19	\$0	Up to \$5
Standard Anti-Reflective Coating	\$45	N/A
Polarized	20% off retail price	N/A
Photocromatic/Transitions Plastic	\$75	N/A
Premium Anti-reflective	See Below Table	N/A
Contact Lenses (Contact lens allowance includes materials only)		
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
Laser Vision Correction		
Lasik or PRK from U.S. Laser Network	15% off Retail Price or 5% off Promotional Price	N/A
Additional Pairs Benefit:	Members also receive a 40% discount off complete pair eyeglass purchase and a 15% discount off conventional contact lenses once the funded benefit has been used.	N/A

## Group Vision Insurance Benefit Summary *continued*

Progressive Price List*	Member Cost In-Network
<b>Standard Progressive</b>	\$75 Copay
<b>Premium Progressives as Follows:</b>	
Tier 1	\$95 Copay
Tier 2	\$105 Copay
Tier 3	\$120 Copay
Tier 4	\$75 Copay, 80% of charge less \$120 Allowance
Anti-Reflective Coating Price List*	Member Cost In-Network
<b>Standard Anti-Reflective Coating</b>	\$45
<b>Premium Anti-Reflective Coatings as Follows:</b>	
Tier 1	\$57
Tier 2	\$68
Tier 3	80% of charge
Other Add-ons Price List	Member cost In-Network
Photochromic (plastic)	\$75
Polarized	80% of charge
Dearborn National 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	
For a current listing of brands by tier, go to: <a href="http://www.eyemedvisioncare.com/theme/pdf/miccrosite-template/eyemedlenslist.pdf">www.eyemedvisioncare.com/theme/pdf/miccrosite-template/eyemedlenslist.pdf</a>	

## Exclusions

No benefits will be paid for services or materials connected with or charges arising from:

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 or materials provided by any other group benefit plan providing vision care;
9. Certain name brand Vision Materials for which the manufacturer maintains a no-discount practice;
10. 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;
11. 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.





## Vision benefits made easy

Vision benefits should enhance your life, not complicate it. That's why Dearborn National Vision Care is working with EyeMed to bring you vision benefits that deliver more.

### Freedom of choice

Our vision benefit packages give employees the freedom to choose at any in-network provider.

- NO limiting frame towers
- NO unnecessary restrictions
- NO confusing formularies
- ANY frame
- ANY Lens
- ANY Contacts

### Network

With the right combination of retail and independent doctors members will have access to providers with weekend and evening hours. Plus members can access their benefits, view their claims and request ID Cards from [www.DearbornNational.com/Vision](http://www.DearbornNational.com/Vision). Also benefits can be applied online at Glasses.com – providing access to a huge selection of frames and lenses with 3-D virtual try on technology. Members can shop right from their homes.



# 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.

## LIFESTYLE RESOURCES

### Healthy County (Sonic Boom) Portal

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

*ONLINE: [Healthy County \(Sonic Boom\) Portal at www.county.org/sonicboom](http://Healthy County (Sonic Boom) Portal at www.county.org/sonicboom)*

### Blue Points Rewards

Earn points from BCBSTX Well onTarget 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 > Well onTarget \(under Quick Links\)](http://Employee Self-Service (ESS) Portal > My Vendors & Other Sites > Go to Blue Cross Blue Shield Member Site > Well onTarget (under Quick Links))*

### 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 Blue Cross Blue Shield Member Site > Health Assessment \(under Quick Links\)](http://Employee Self-Service (ESS) Portal > My Vendors & Other Sites > Go to Blue Cross Blue Shield Member Site > Health Assessment (under Quick Links))*

### Naturally Slim®

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/naturallyslim](http://www.county.org/naturallyslim)*

### WW®

WW, formerly known as Weight Watchers, is a weight loss program available to covered employees and spouses. Host a worksite WW program and receive an 80% reimbursement for the cost of the program.

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

### Gym Discount Program

Join the BCBSTX Fitness Program (\$25 one-time enrollment fee + \$25/month with no annual commitment) for unlimited access to 9,500+ participating fitness locations nationwide.

*ONLINE: [Employee Self-Service \(ESS\) Portal > My Vendors & Other Sites > Go to Blue Cross Blue Shield Member Site > Fitness Program \(under Quick Links\)](http://Employee Self-Service (ESS) Portal > My Vendors & Other Sites > Go to Blue Cross Blue Shield Member Site > Fitness Program (under Quick Links))*

### Digital Self-Managed Programs

From stress management to weight loss, nutrition, fitness and more, a Blue Care Connection® 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 > Well onTarget \(under Quick Links\) > Courses](http://Employee Self-Service (ESS) Portal > My Vendors & Other Sites > Go to Blue Cross Blue Shield Member Site > Well onTarget (under Quick Links) > Courses)*

### Online Access

- Healthy County on the TAC website at [www.county.org/healthycounty](http://www.county.org/healthycounty)
- **Employee Self-Service (ESS) Portal** at <https://mybenefits.county.org>
  - Access to Healthy County wellness program information, the Sonic Boom wellness portal, BlueCross BlueShield of Texas (BCBSTX) benefits and records, Navitus Health Solutions for prescription benefits, TCDRS and more.
- **Healthy County (Sonic Boom) Portal** at [www.county.org/sonicboom](http://www.county.org/sonicboom)
  - Access to wellness contests and incentives, device storefront, activity tracking, health education courses and more.
- Follow Healthy County on Facebook at [www.facebook.com/TACHealthyCounty](http://www.facebook.com/TACHealthyCounty)



# HEALTH MANAGEMENT RESOURCES

## Blue Access for Members

Take charge of your health – and save time and money – with BCBSX Blue Access for Members. Review your health and dental coverage, review claims, find doctors and hospitals through Provider Finder®, 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 video-conference, mobile app or telephone 24/7. Services include general health, pediatric care and behavioral health. The cost of a MDLIVE visit is \$10.

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

## Airrosti

Airrosti is a safe, non-invasive and highly effective alternative to surgery, pain management and long-term chiropractic or physical therapy treatment programs. 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*

## Condition Management

Confidential assistance and health coaching is 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 > Well onTarget (under Quick Links) > Courses*

## 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 members.

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

## Quit Tobacco

This 12-week online tobacco cessation program provides personal coaching and cessation medications for a copay.

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

*MEDICATIONS: For questions about covered cessation medications, call Navitus Health Solutions at (866) 333-2757*

## Special Beginnings®

For maternity management, confidential support is available for moms-to-be from obstetric nurses who can provide a prenatal risk assessment and assist at every stage of pregnancy.

*PHONE: Call (855) 357-5228, ask to enroll in the Special Beginnings Program*

## Stay In-The-Know



## 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

# Discover What is Happening with Texas County Health!

Sign up for your monthly Healthy Byte Wellness E-Newsletter today at [www.county.org/HCMonthly](http://www.county.org/HCMonthly)

Inside each monthly edition you will find:

- Practical health and lifestyle information you can use today;
- The latest Healthy County challenges and events;
- Tools and programs available to you;
- Inspiring success stories from counties and employees who have embraced wellness and radically changed their health.



Sign up today to stay informed and maximize your health at [www.county.org/HCMonthly](http://www.county.org/HCMonthly)



TEXAS ASSOCIATION of COUNTIES  
HEALTH AND EMPLOYEE BENEFITS POOL



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



Sign up for BAM.



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](http://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.



# 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 professionals called health advisors. This extra help is available 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

BCBSTX health advisors\* are licensed health professionals located in the United States. 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 you. Any information you provide to BCBSTX is confidential, as required by law. We will not share it with your employer.



**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.



# Take Advantage of Preventive Services

## Your family's race to better health begins with a single step: Taking advantage of preventive health care services

Preventive check-ups and screenings can help find illnesses and medical problems early and improve the health of you and everyone in your family.

Your health plan covers screenings and services with no out-of-pocket costs like copays or coinsurance as long as you visit a doctor in your plan's provider network. This is true even if you haven't met your deductible.

Some examples of preventive care services covered by your plan include general wellness exams each year, recommended vaccines, and screenings for things like diabetes, cancer or depression. Preventive services are provided for women, men and children of all ages.

For more details on what preventive services are covered at no cost to you, refer to the back of this flier for a listing of services, or see your benefits materials.

Learn more on immunization recommendations and schedules by visiting the Centers for Disease Control and Prevention website at [cdc.gov/vaccines](https://www.cdc.gov/vaccines).

745188.0417



# These preventive services are covered by your plan at no cost to you<sup>1</sup>

## FOR ADULTS



Annual preventive medical history and physical exam

### SCREENINGS FOR

- Abdominal aortic aneurysm
- Alcohol abuse and tobacco use
- Colorectal and lung cancer
- Depression
- Falls prevention and vitamin D use for stronger bones
- High blood pressure, high cholesterol, obesity, diabetes and depression
- Sexually transmitted infections, HIV, HPV and hepatitis

### COUNSELING FOR

- Alcohol misuse
- Domestic violence
- Healthy diet and physical activity counseling for adults who are overweight or obese and have additional cardiovascular risk disease factors
- Obesity
- Sexually transmitted infections
- Skin cancer prevention
- Tobacco use, including certain medicine to stop
- Use of aspirin to prevent heart attacks



## JUST FOR WOMEN

- Aspirin for preeclampsia prevention
- Breast cancer screening, genetic testing and counseling
- Breastfeeding support, supplies and counseling
- Certain contraceptives and medical devices, morning after pill, and sterilization to prevent pregnancy
- Cervical cancer screening
- Chlamydia, gonorrhea, syphilis, HIV and hepatitis B screenings
- Counseling for alcohol and tobacco use during pregnancy
- Folic acid supplementation during pregnancy
- Human papillomavirus (HPV) DNA test
- Osteoporosis screening
- Screenings during pregnancy, including screenings for anemia, gestational diabetes, bacteriuria, Rh(D) compatibility

## FOR CHILDREN



Annual preventive medical history and physical exam

### SCREENINGS FOR

- Autism
- Cervical dysplasia
- Depression
- Developmental delays
- Dyslipidemia (for children at higher risk)
- Hearing loss, hypothyroidism, sickle cell disease and phenylketonuria (PKU) in newborns
- Hematocrit or hemoglobin
- Lead poisoning
- Obesity
- Sexually transmitted infections and HIV
- Tuberculosis
- Visual acuity

### ASSESSMENTS AND COUNSELING

- Alcohol and drug use assessment for adolescents
- Obesity counseling
- Oral health risk assessment, dental caries prevention fluoride varnish and oral fluoride supplements
- Skin cancer prevention counseling



## CERTAIN VACCINES

Learn more on immunization recommendations and schedules by visiting: [cdc.gov/vaccines](http://cdc.gov/vaccines)

- Diphtheria, Pertussis, Tetanus
- Haemophilus Influenzae Type B (Hib)
- Hepatitis A and B
- Human Papillomavirus (HPV)
- Inactivated Poliovirus (Polio)
- Influenza (Flu)
- Measles, Mumps, Rubella (MMR)
- Meningitis
- Pneumococcal
- Rotavirus
- Varicella (Chicken Pox)
- Zoster (Herpes, Shingles)

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

<sup>1</sup> Non-grandfathered health plans are required by the Affordable Care Act to provide coverage for preventive care services without cost-sharing only when the member uses a network provider. You may have to pay all or part of the cost of preventive care if your health plan is grandfathered. To find out if your plan is grandfathered or non-grandfathered, call the Customer Service number listed on your member ID card.





BlueCross BlueShield of Texas



# 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 pre-authorizations.

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 may 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>**

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

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

You may get dental savings with Dental Solutions. You may receive a dental discount card that provides access to discounts of up to 50 percent at more than 61,000 dentists and more than 185,000 locations.\*

#### **Jenny Craig<sup>®</sup> | Seattle Sutton's<sup>®</sup> | 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).



BlueCross BlueShield of Texas



**Retrofit<sup>SM</sup>**

Receive 15 percent off Retrofit’s online, private weight loss coaching sessions. Retrofit includes the use of a wireless Fitbit® device and smart-scale, one-on-one videoconferencing with a personal team of experts and unlimited online support. You will enjoy flexibility in scheduling and the ability to meet with coaches anywhere there is an Internet connection.

**Reebok | SKECHERS®**

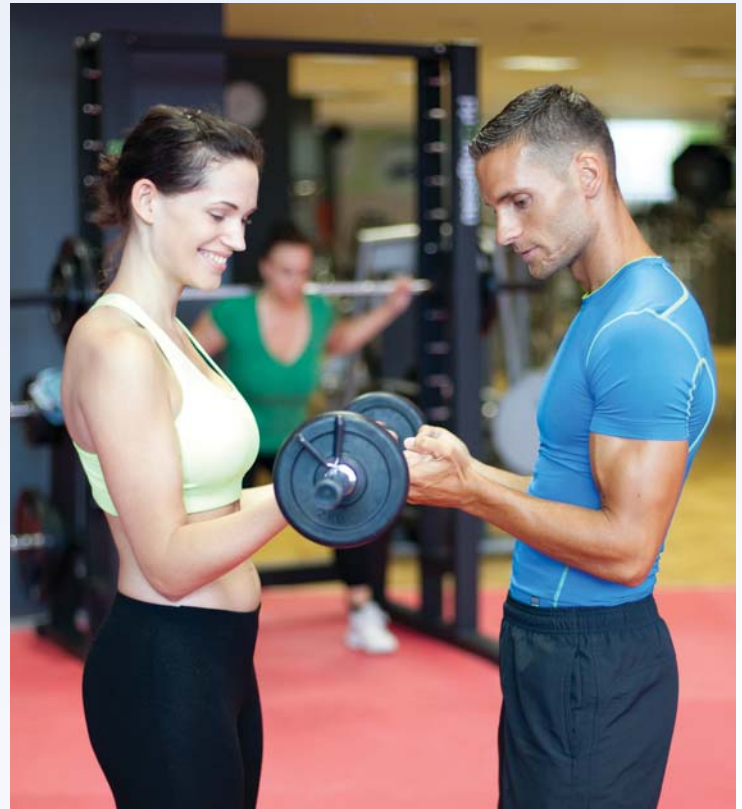
Reebok, a trusted brand for more than 100 years, makes top athletic equipment for all people, from professional athletes to kids playing soccer. SKECHERS, an award-winning leader in the footwear industry, offers exclusive pricing on select Performance, Sport, Work and Corporate Casual styles. You will enjoy discounts and free shipping opportunities.

**Holly Clegg trim&TERRIFIC® Cookbooks**

Save 25% on Holly Clegg’s best-selling trim&TERRIFIC cookbooks with popular, easy, 30-minute delicious recipes made healthier — perfect for the busy person. All books include nutritional information and diabetic exchanges and highlight freezer-friendly and vegetarian recipes.

**Snap Fitness™**

Join Snap Fitness for a 50 percent discount off the best current enrollment offer (no processing fees) and a 5 percent discount on monthly dues. You may also get 10 percent off up to five personal-training sessions, complimentary access to Snap Fitness online workout tools, one month of online nutrition and meal-planning services and biannual fitness assessments. A 30-day trial membership is also available for \$8.95.



For more great deals or to learn more about Blue365, visit [blue365deals.com/BCBSTX](http://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 sign-up 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 the health plan you choose to offer. Employees should check their benefit booklet or call the customer service number on the back of their 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 only given through vendors that take part in this program. 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.



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



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

## 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](http://davisvisioncontacts.com).

### You May Pay:

Examinations	
Comprehensive examination	15% off or \$5 off retail cost
Contact lens examination	15% off or \$10 off retail cost
Frames <sup>2</sup>	
Priced up to \$70 retail	\$40
Priced over \$70 retail	\$40 plus 10% off the amount over \$70
Spectacle Lenses (Uncoated Plastic) <sup>2</sup>	
Single vision	\$35
Bifocal	\$55
Trifocal	\$65
Lenticular	\$110
Contact Lenses	
Conventional <sup>3</sup>	20% off
Disposable/planned replacement <sup>3</sup>	10% off
Spectacle Lens Options (Add to Lens Prices) <sup>2</sup>	
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, 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.

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.



Blue365<sup>®</sup>

Because health is a big deal<sup>™</sup>

# 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 LENS CRAFTERS<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](http://contactsdirect.com).

#### Where?

Visit [eyemedexchange.com/blue365](http://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) at [bcbstx.com](http://bcbstx.com). Click the [My Coverage](#) tab at the top, and then click the [Discounts](#) link on the left.

#### 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.

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

## 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.
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## **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





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

## Notice to Enrollees in the TAC HEBP Group Health Plan

Group health plans sponsored by a local government entity such as the Texas Association of Counties Health and Employee Benefits Pool (TAC HEBP) must generally comply with Federal law requirements in Title XXVII of the Public Health Services Act. However, TAC HEBP is permitted to elect to be exempt from the requirement listed below because TAC HEBP's plan is "self-funded", rather than provided through a health insurance policy. TAC HEBP has elected to be exempt from the following requirement:

- Protections against having benefits for mental health and substance use disorders be subject to more restrictions than apply to medical and surgical benefits covered by the plan.

The exemption from this Federal requirement will be in effect for the plan year beginning October 1, 2019 and ending September 30, 2020. The election may be renewed for subsequent years.



## Important Notices

### Initial Notice About Special Enrollment Rights in Your Group Health Plan

A federal law called Health Insurance Portability and Accountability Act (HIPAA) requires that we notify you about very important provisions in the plan. You have the right to enroll in the plan under its “special enrollment provision” without being considered a late enrollee if you acquire a new dependent or if you decline coverage under this plan for yourself or an eligible dependent while other coverage is in effect and later lose that other coverage for certain qualifying reasons. Section I of this notice may not apply to certain self-insured, non-federal governmental plans. Contact your employer or plan administrator for more information.

#### A. SPECIAL ENROLLMENT PROVISIONS

**Loss of Other Coverage (Excluding Medicaid or a State Children’s Health Insurance Program)** If you are declining enrollment for yourself or your eligible dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if you move out of an HMO service area, or the employer stops contributing toward your or your dependents’ other coverage). However, you must request enrollment within 31 days after your or your dependents’ other coverage ends (or move out of the prior plan’s HMO service area, or after the employer stops contributing toward the other coverage).

**Loss of Coverage For Medicaid or a State Children’s Health Insurance Program**

If you decline enrollment for yourself or for an eligible dependent (including your spouse) while Medicaid coverage or coverage under a state children’s health insurance program is in effect, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage. However, you must request enrollment within 60 days after your or your dependents’ coverage ends under Medicaid or a state children’s health insurance program.

**New Dependent by Marriage, Birth, Adoption, or Placement for Adoption**

If you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents in this plan. However, you must request enrollment within 31 days after the marriage, birth, adoption, or placement for adoption.

**Eligibility for State Premium Assistance for Enrollees of Medicaid or a State Children’s Health Insurance Program**

If you or your dependents (including your spouse) become eligible for a state premium assistance subsidy from Medicaid or through a state children’s health insurance program with respect to coverage under this plan, you may be able to enroll yourself and your dependents in this plan. However, you must request enrollment within 60 days after your or your dependents’ determination of eligibility for such assistance.

**To request special enrollment or obtain more information, call Customer Service at the phone number on the back of your Blue Cross and Blue Shield ID card.**

## II. Additional Notices

Other federal laws require we notify you of additional provisions of your plan.

### **NOTICES OF RIGHT TO DESIGNATE A PRIMARY CARE PROVIDER (FOR NON-GRANDFATHERED HEALTH PLANS ONLY)**

#### **For plans that require or allow for the designation of primary care providers by participants or beneficiaries:**

If the plan generally requires or allows the designation of a primary care provider, you have the right to designate any primary care provider who participates in our network and who is available to accept you or your family members. For information on how to select a primary care provider, and for a list of the participating primary care providers, call Customer Service at the phone number on the back of your Blue Cross and Blue Shield ID card.

**For plans that require or allow for the designation of a primary care provider for a child:** For children, you may designate a pediatrician as the primary care provider.

**For plans that provide coverage for obstetric or gynecological care and require the designation by a participant or beneficiary of a primary care provider:** You do not need prior authorization from the plan or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals.

**For a list of participating health care professionals who specialize in pediatrics, obstetrics or gynecology, call Customer Service at the phone number on the back of your Blue Cross and Blue Shield ID card.**



## 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.**