



BlueCross BlueShield of Texas



## Blue Essentials<sup>SM</sup>

### A Commonsense Health Care Benefit Option

Do you want an HMO plan that is easy to use? Are you looking for a cost-effective health plan for your family? If so, choosing our Blue Essentials plan may be the best choice for you.

Blue Essentials offers you access to a statewide network of hospitals and doctors. As a Blue Essentials member, you select a primary care provider (PCP) from the Blue Essentials<sup>SM</sup> network. You may benefit from having your care coordinated by one doctor. Your doctor gets to know you and your health history, may recognize changes in your health as well as overseeing your routine care and making referrals if you need to see a specialist.

#### **Take an active role in handling your health care and out-of-pocket costs.**

- Know what your health plan covers.
- Check on your copayments and other limits.
- Become a smart health care consumer – go to Blue Access for Members<sup>SM</sup> to learn more about health insurance.
- Read the health plan documents your employer gives you.<sup>1</sup>

1. See your Summary of Benefits and Certificate of Coverage.



## Out-of-state coverage

If you or your covered dependents are traveling outside of Texas and need urgent care, you can access the BlueCard® program. This program gives you the ability to obtain urgent health care services through a BCBS-affiliated physician or hospital when traveling. Learn more by calling the Customer Service phone number on the back of your ID card. You can also call the BlueCard phone number at 800-810-BLUE (2583). All you need to do is show your ID card with the suitcase logo to the doctor or hospital.

If you or a covered dependent will be temporarily living outside of Texas, in a participating location, for at least 90 days, you may be eligible to obtain covered services from a Blue Cross and Blue Shield Association-affiliated HMO. Under the Away From Home Care® (AFHC) Program you retain your coverage under HMO. To apply, call the home plan AFHC Coordinator at 888-522-2396 before you leave your service area.

## Get support and the tools needed to make the best health care choices:

- Visit [bcbstx.com](http://bcbstx.com) to access Blue Access for Members — a secure, online tool where you can:
  - Get private claims data, view Explanation of Benefits and check your coverage
  - Search for a doctor, hospital or other health care provider

- Our customer service team can answer your questions and help you understand and use your health care benefits.

## Get access to health and wellness programs, such as:

Blue365® Member Discount Program Blue365 offers exclusive health and wellness deals to our members, as well as savings from top national and local retailers on fitness gear, gym memberships, family activities, healthy eating choices and much more.

Health and Wellness Resources<sup>2</sup> Our health and wellness resources programs give you tools and facts, which may help you lose weight, quit smoking or lower your chance for developing heart disease, stroke or diabetes.

## Why Blue Essentials Works

- Access to a statewide network of providers, as well as a full range of participating ancillary services, such as home health care, hospice, surgery centers and skilled nursing facilities
- Access to health and wellness programs
- Web and mobile tools

2. Our health and wellness resources vary by health plans.

Blue365 is a discount program only for BCBSTX members. This is NOT insurance. Some of the services offered through this program may be covered under your health plan. Please check your benefit booklet or call the Customer Service number on the back of your ID card for specific benefit facts. Use of Blue365 does not change your monthly payment, nor do costs of the services or products count toward any maximums and/or plan deductibles. Discounts are only given through vendors who take part in this program. BCBSTX does not guarantee or make any claims or recommendations about the program's services or products. You may want to talk to your doctor before using these services and products. BCBSTX reserves the right to stop or change this program at any time without notice.

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**BlueCross BlueShield**  
of Texas



## Blue Essentials<sup>SM</sup>

### Understanding and Using Your Benefits

If you're looking for a health care benefit plan that is easy to use and cost-effective, Blue Essentials might be right for you.

#### Blue Essentials - What Is It?

Blue Essentials offers you access to a statewide network of hospitals and doctors. As a Blue Essentials member, you select a primary care provider from the Blue Essentials network. You may benefit from having your care coordinated by one doctor. Your doctor gets to know you and your health history, may recognize changes in your health as well as overseeing your routine care and making referrals if you need to see a specialist.

## Helping You Budget for Health Care Costs

Blue Essentials is designed to offer:

- Predictable out-of-pocket expenses
- Consistent copayments
- 100% coverage of recommended routine care and preventive screenings

## Other Benefits of This Plan

You will also have access to:

- Health and wellness programs
- The BlueCard® network, a national network of providers, which includes more than 97% of hospitals nationwide, for health care services when you're out of state
- The Blue365® member discount program, which offers exclusive discounts and deals on health and wellness products and services, such as fitness gear, gym memberships, weight loss programs, dental products and more\*
- Web and mobile tools

## Finding Providers is Easy

Through our Provider Finder® tool, it's easy to find a doctor, hospital or other health care provider that participates in the Blue Essentials network.

Log in to Blue Access for Members<sup>SM</sup> at [bcbstx.com/member](http://bcbstx.com/member). To register for a BAM<sup>SM</sup> account, all you need are your group and identification numbers, found on your member ID card. BAM is secure and easy to use. When you search for providers in BAM, it will take you directly to network providers only.

### By logging in to BAM you can also use Provider Finder to:

- Estimate the cost of procedures, treatments and tests, including your out-of-pocket expenses.
- View patient reviews.
- See how industry experts rate your doctor.
- Review providers' certifications and recognitions.
- Rate your doctor or hospital after your visit.

For basic provider searches, you can also access Provider Finder without logging in to BAM. Just visit [bcbstx.com](http://bcbstx.com) and click on 'Find Care' under the My Health tab.

Or, download the BCBSTX App at the App Store or Google Play.

If you need help finding a network provider or have questions about your benefits, call the toll-free number on the back of your ID card.

## Take an Active Role in Managing Your Health Care

- Know what your health plan covers.
- Check your copayments and other out-of-pocket costs.
- Read the health plan documents your employer gives you.

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

Blue365 is a discount program only for BCBSTX members. This is NOT insurance. Some of the services offered through this program may be covered under your health plan. 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.

Hearing services are provided by Start Hearing, Beltone™, HearUSA and TruHearing®. Vision services are provided by ContactsDirect®, Croakies, Davis Vision™, EyeMed Vision Care, Glasses.com, Jonathan Paul Fitovers, and LasikPlus®.

## Choosing or Changing your Primary Care Provider

Blue Essentials<sup>SM</sup> offers you access to a statewide network of hospitals and doctors. As a Blue Essentials member, you select a PCP from the Blue Essentials<sup>SM</sup> network. You may benefit from having your care coordinated by one doctor. Your doctor gets to know you and your health history. They may recognize changes in your health while overseeing routine care and making referrals to see specialists when needed.

### **Q** How do I choose a PCP?

**A** When you enrolled in your HMO, you and your covered family members were each asked to select a PCP that participates in our network. If you did not select a PCP at that time, one is selected for you. However, you can change your PCP. The most common PCP specialties to choose from are family practitioners, pediatricians, geriatricians, internists and gynecologists. Specialists are not PCPs.

Each PCP has a 10-digit PCP ID which includes letters and numbers. You will need this number when enrolling or changing PCPs. It is noted within the physician profile.

### **Q** How do I change my PCP?

**A** To ensure that you are comfortable with your choice of doctors, you may change your PCP once a month for any reason. The change will be effective on the first of the next month. To change to another PCP in the same medical group as your current PCP, simply call the group to inform them of your decision. The medical group will let you know if the PCP you have selected is available and tell you the effective date of the change. You can also change your PCP online or by telephone: log in to Blue Access for Members<sup>SM</sup> at **bcbstx.com/member** or call the customer service number on the back of your member ID card.

### **Q** How do I find a doctor who participates in the Blue Essentials network?

**A** You can search from your computer, smartphone or other mobile device. Visit **bcbstx.com/member** to access BAM<sup>SM</sup>. Enter your username and password - to register for a BAM account, all you need are your group numbers, found on your member ID card.

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## **Can I continue to see my current doctor when I join?**

Your doctor may already be in the Blue Essentials network. If not, and you are undergoing a course of evaluation and/or medical treatment when you join the plan, you may request Transition of Care benefits. These benefits may be authorized for up to 90 days. Please refer to your Explanation of Benefits guide or call Customer Service to find out about Transition of Care benefits.

## **Do I need a referral to see a specialist?**

It depends. If you see another PCP or specialist within the medical group that your PCP participates in and it's billed under the same Tax ID, you do not need a referral. If the specialist is outside your medical group, you will need a referral from your PCP. Referrals do expire, so make sure to review the effective date.

Please keep in mind, not all PCP groups have specialists within their clinic, therefore you would need a referral. You do not need a referral for urgent or emergency care. Also, women do not need a referral to see a gynecologist.

If you need help finding a network provider or have questions about your benefits, call the toll-free number on the back of your member ID card.