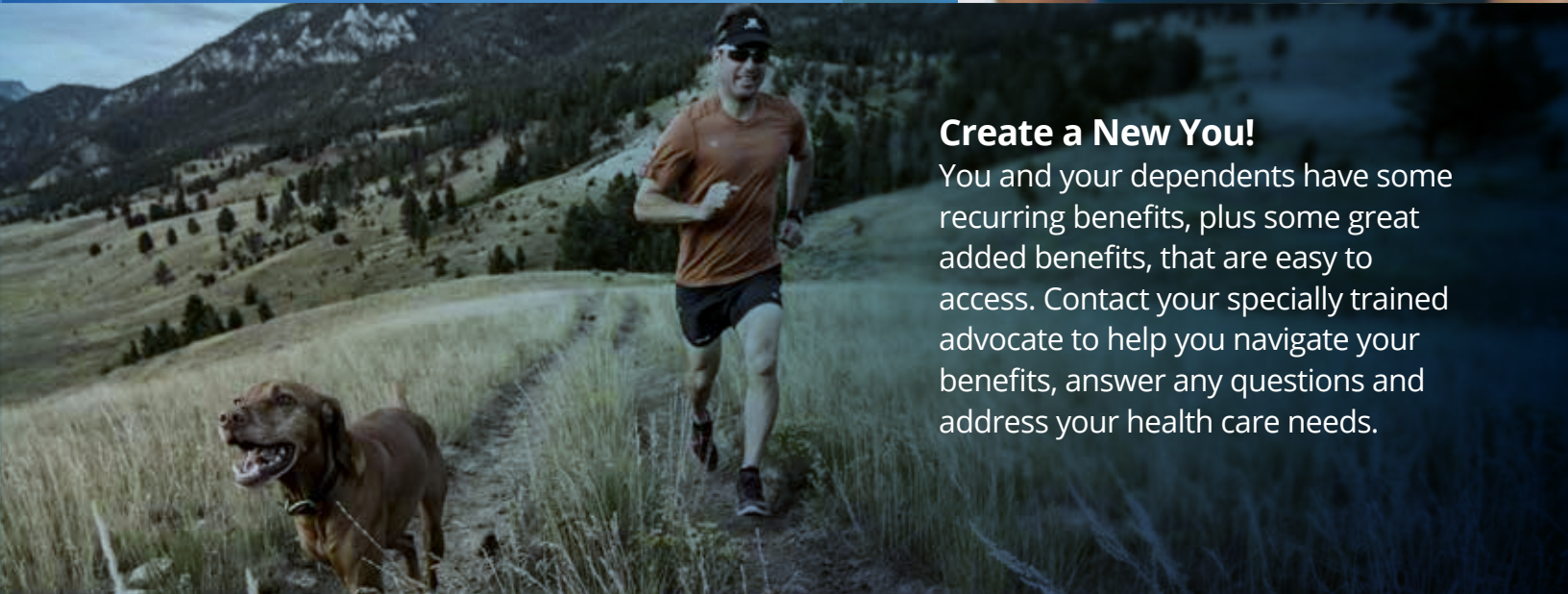




YOUR UT SELECT PLAN YEAR 2020 - 2021

Health Benefits At-a-Glance



Create a New You!

You and your dependents have some recurring benefits, plus some great added benefits, that are easy to access. Contact your specially trained advocate to help you navigate your benefits, answer any questions and address your health care needs.

Communication Your Way

Do you want fast, easy and secure access to your health information? Go digital with Blue Cross and Blue Shield of Texas (BCBSTX) and share how you want us to communicate with you.

Prefer texting? Sign up for claims and benefit information, and health tips. Or, you can text us to find a doctor or urgent care center.

If email is your thing, let us know so we can send claim processing alerts and health tips to your favorite email inbox.

Love to surf the web on a laptop, PC or phone? That's cool, too. You'll avoid waiting for regular mail to see updates to your explanation of benefits (EOB) information. While you're online, you can sort, organize and download up to 18 months of your claims history.

It's up to you. Let us know and we'll provide communication your way.

* Message and data rates may apply. Terms and conditions and privacy policy are available at bcbstx.com/mobile/text-messaging.

It's easy to reach a health advocate:

Call toll-free **866-882-2034**, or

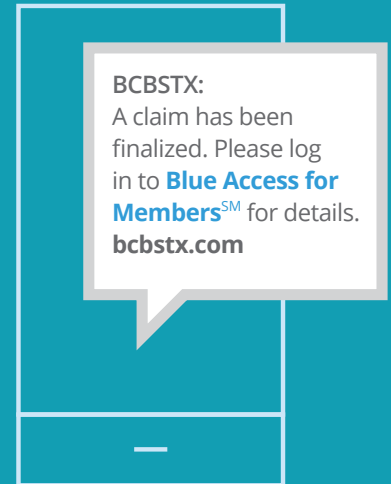
Download the **BCBSTX App** to live chat*

From the dashboard, click on **Contact** and **Live Chat**

Go Digital Your Way

Update your preferences and contact information.

- Go to **bcbstx.com/preferences**
- Text **CONTACTTX** to **33633** for a link* to open the preference survey



Prescription Drugs – Administered by Express Scripts (ESI)

Reminder: Your UT SELECT prescription plan features a \$100 annual deductible and these copayments:

| | Retail Pharmacy (30-Day Supply) | Home Delivery/Walgreens/UT Pharmacy 90-Day |
|--------------------------|------------------------------------|---|
| Generic Drug | \$10 | \$20 |
| Preferred Brand Drug | \$35 | \$87.50 |
| Non-Preferred Brand Drug | \$50 | \$125 |

Smart90 Retail Prescriptions save time and money! You can get both savings and convenience with a 90-day supply of maintenance medications at Walgreens or a UT pharmacy.

Specialty Medications Accredo and UT Pharmacies are the exclusive providers for specialty medications, ensuring consistent access to a specialty pharmacist with expertise specific to your condition.

SaveonSP, a Copay Assistance Program designed to help you save money on certain specialty medications, is also

available. If your specialty medication is eligible, it will be free of charge (\$0). Specialty medications not eligible for the Copay Assistance Program will remain at the home delivery copayment level. If your medication is eligible for the SaveonSP program, you will be contacted by SaveonSP.

For questions about your pharmacy benefits, call Express Scripts customer service at **800-818-0155** or visit **express-scripts.com**.

Express Scripts is an independent company that contracts directly with UT System to administer the prescription drug program for UT SELECT.

Health advocates are here to assist you and your covered family members.
Call **866-882-2034** for a personalized customer experience.

With MDLIVE®, The Doctor is In — Anytime, Anywhere

Getting sick after hours or on weekends used to mean a lengthy, costly trip to the emergency room or urgent care center. But with your Virtual Visits benefit, provided by BCBSTX and powered by **MDLIVE**, the doctor is in 24/7. And there is no additional cost to you!

And you don't have to leave the comfort of your own home.

Virtual Visits allow you to consult a doctor for non-emergency situations by phone, mobile app or online video anytime, anywhere. Speak to a doctor or schedule an appointment at a time that works best for you.

Virtual Visits doctors can treat a variety of health conditions, including:

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

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

You can choose who you want to work with for issues such as:

- Anxiety
- Depression
- Relationship problems
- Trauma and loss
- And more!



Activate your MDLIVE account or schedule a Virtual Visit:

- Go to Blue Access for Members (BAMSM) or **MDLIVE.com/bcbstx**; or
- Download the MDLIVE app from Apple's App StoreSM or Google PlayTM; or
- Call MDLIVE at **888-680-8646**; or
- Text **BCBSTX** to **635483**. (MDLIVE's online assistant Sophie will help you activate your account.)
- To register, you'll need to provide your BCBSTX member ID number.

Virtual Visits may not be available on all plans. Non-emergency medical service in Idaho, Montana and New Mexico is limited to interactive audio/video (video only). Non-emergency medical service in Arkansas is limited to interactive audio/video (video only) for initial consultation.

MDLIVE is a separate company that operates and administers the Virtual Visits program for Blue Cross and Blue Shield of Texas. MDLIVE is solely responsible for its operations and for those of its contracted providers. MDLIVE® and the MDLIVE logo are registered trademarks of MDLIVE, Inc., and may not be used without written permission.

Are You Ready for a Healthier You? We Think You Are.

This is your care simplified:

- **We're on your team.** No matter where you are in life or what your health concerns may be, you have an advocate to help you along the way.
- **Let us guide you.** Contact a **health advocate** from BCBSTX for personal assistance with your health care matters.
- **Connect your way.** Call a health advocate¹ at **866-882-2034**. Connect via email through Blue Access for MembersSM at **bcbstx.com/ut**, or through the BCBSTX App to live chat².
- **Be informed.** Health advocates can link you to other programs like MDLIVE[®], Livongo^{®3}, Omada^{®4}, Hinge Health⁵ and other cost-saving services that help maximize your benefits while helping to keep you happy and healthy! Keep up to date with all your resources by going to **bcbstx.com/ut**.

A health advocate can also help you:

- Sort out a new diagnosis and what to do next
- Connect with a clinician about health questions
- Find quality, in-network providers
- Get answers to claims and benefit questions
- Determine eligibility for BCBSTX disability benefits
- Initiate and facilitate BCBSTX disability claims
- Share member medical information to expedite review and decision on BCBSTX disability claims

Other Important Information About Your 2020 - 2021 Benefits

Find a Healthier Way to Live with Hypertension or Diabetes

The **Livongo** for Hypertension and Diabetes Programs^{®3} helps make living with either hypertension or diabetes easier. Receive free at-home blood pressure monitoring along with coaching for your hypertension issues. Or, if living with diabetes, receive a connected meter, free strips and lancets. What's more, both programs provide coaching. The programs are available at no extra cost to you and your covered family members.

Get Tools to Build Healthy Habits

Omada³ provides tools and support to help build healthy habits that stick. If you or your adult family members are at risk for Type 2 diabetes or heart disease, you may be able to join this program.

Conquer Chronic Back, Knee, Hip, Neck or Shoulder Without Drugs or Surgery

Hinge Health³ is a coach-led digital program for those suffering with chronic back, knee, hip, neck or shoulder pain. The program is covered as part of your UT SELECT benefits. There is no out-of-pocket cost. You and your covered family members will go through a clinical screening to determine eligibility for the program.

Get Ready for Baby

A mobile-first solution, Ovia Health^{®4} leverages automated solutions to deliver daily customized interactions that aim to improve clinical outcomes for women and their babies. By engaging women early and often while they are on their parenthood journey, from preconception through pregnancy and parenthood, Ovia Health is able to identify risk early, connect members to BCBSTX High-risk Maternity Management program if needed, improve health outcomes and reduce health care costs.

Help Avoid Higher Costs

With your health plan coverage, you are required to preauthorize certain covered health services to help avoid higher costs. To ensure you get any necessary preauthorizations, you should connect with a health advocate before you get care.

¹ Health advocates do not give medical advice or replace the care of a doctor, and you should talk to your doctor about any medical questions or concerns.

² Message and data rates may apply. Terms and conditions and privacy policy are available at bcbstx.com/mobile/text-messaging.

³ Livongo, Omada and Hinge Health are independent companies that provide chronic disease prevention and management solutions for Blue Cross and Blue Shield of Texas. They are solely responsible for the products and services that they provide.

⁴ Ovia Health is an independent company that provides maternity and family benefits solutions for Blue Cross and Blue Shield of Texas.

Save Money by Staying In-Network

All participants in the UT SELECT medical plan are encouraged to be wise health care consumers and use the plan (including prescription coverage) in ways that save money for participants and the plan. It's always less expensive when you stay in your health plan's network. This is one of the best ways you can control your health care costs and save money. Help UT SELECT keep premiums low and future premium increases to a minimum by using in-network providers.

Here are some ways to find in-network providers:

- Register or log in to Blue Access for MembersSM at bcbstx.com/ut and go to the **Doctors** and **Hospitals** page
- Call a health advocate at **866-882-2034** for help

Save on Copays and Coinsurance

The UT Health Network benefit is available to UT SELECT participants receiving services from certain UT physicians and UT medical facilities. Lower copays and coinsurance will apply when seeing a UT physician at a UT-owned facility.* You can also save on physician charges when treatment is received from a UT physician at a non-UT-owned facility.

| Your UT Health Network benefit applies depending on the status of the provider and facility: | |
|--|---|
| Visit to participating Employee Clinic for urgent care needs | Member pays \$10 copay. |
| Office visit with a UT physician at a UT-owned or non-UT-owned facility | Member pays office visit copay of \$20 or \$25 when seeing a UT physician. |
| Inpatient or outpatient services with a UT physician at a UT-owned facility | Member pays regular \$350 deductible, 10% coinsurance on physician and facility charges, and \$0 hospital copay per day at UT-owned medical facility. |
| Inpatient or outpatient services with a UT physician at a non-UT-owned facility | Member pays regular \$350 deductible, 10% coinsurance on physician charges, 20% coinsurance for facility charges, and \$100 hospital copay per day. |

| | UT SELECT BENEFIT | UT HEALTH NETWORK BENEFIT |
|-----------------|-----------------------|---------------------------|
| PRIMARY CARE | \$30 copay | \$20 copay |
| SPECIALIST | \$35 copay | \$25 copay |
| EMPLOYEE CLINIC | \$30 copay | \$10 copay |
| DEDUCTIBLE | \$350 | |
| COINSURANCE | 20% | 10% |
| HOSPITAL COPAY | \$100/day (max \$500) | \$0/day |

* UT-owned hospitals and employee clinics participating in the UT Health Network include: UT Medical Branch Galveston, UT Health Science Center Tyler, UT Austin Dell Medical School, UT Health Houston, UT Austin School of Nursing Wellness Clinics, UT Health Austin WorkWell (Employee Health) Program, UT Health Houston - UT Health Services Clinic, UT Health San Antonio - Employee Health and Wellness Center and UT Rio Grande Valley providers and facilities.

Your UT SELECT 2020 - 2021 Health Benefits At-a-Glance

| Benefit | In-Network | UT Health Network |
|--|---|---|
| Plan year medical deductible (individual/family) | \$350/\$1,050 | \$350/\$1,050 |
| Coinsurance (plan pays/participant pays) | 80%/20% | 90%/10% |
| Plan year medical coinsurance maximum (individual/family) | \$2,150/\$6,450 | \$2,150/\$6,450 |
| Plan year out-of-pocket maximum (individual/family, includes all participant cost share for allowed medical and prescription drug services covered under the plan, such as copays, deductibles and coinsurance) | \$8,150/\$16,300 | \$8,150/\$16,300 |
| Virtual Visits powered by MDLIVE | No charge | No charge |
| Office visit (network visits covered at 100% after copay) | \$30 copay family care physician \$35 copay specialist | \$20 copay family care physician \$25 copay specialist |
| Preventive care Please refer to your UT SELECT Benefits handbook for more information | No out-of-pocket costs; plan pays 100% | No out-of-pocket costs; plan pays 100% |
| Emergency room (copay waived if admitted) | \$150 copay per visit plus 20% | \$150 copay per visit plus 10% |
| Emergency room physician | 80%/20%, deductible waived | 90%/10%, deductible waived |
| MRI/CT (copay waived if a participant calls a health advocate prior to service) | \$100 copay per procedure | \$100 copay per procedure |
| Inpatient facility (copay limited to \$500 per admission) | \$100 copay per day plus 20% after deductible | \$0 copay per day plus 10% after deductible |
| Outpatient surgery (facility/ambulatory surgery center) | \$100 copay plus 20% after deductible | \$100 copay plus 10% after deductible |

A specialist is a physician other than a family practitioner, internist, OB/GYN or pediatrician. Benefits for covered services are paid at a percentage of the allowable amount as determined by Blue Cross and Blue Shield of Texas.

This chart illustrates benefits when in-network providers are used. Non-network, as well as out-of-area, benefits are also available. Refer to your UT Benefits Handbook for more information.

For additional health and wellness resources available to all UT SELECT members, go to livingwell.utsystem.edu.

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UT SELECT medical plan is administered by Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association.

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