

## Frequently Asked Questions

# Preventive Care Incentive Program (PCIP)

To find the most up to date information about the PCIP, please visit [utbenefits.link/PCIP](https://utbenefits.link/PCIP).

### Eligibility and Key Dates of the PCIP:

- Applies to each employee and each employee's spouse enrolled in the **UT SELECT™** plan. Currently, dependent children are not subject to PCIP.
  - Does not apply to UT System retirees, return-to-work retirees, individuals enrolled in the **UT CARE™** Medicare plan, COBRA participants, or Surviving Dependents.
  - PCIP effective 9/1/2026, with \$50 premium differential per subscriber/spouse per month beginning on the May 2027 paycheck. Premium differential will be waived if there is an annual preventive exam on file by end of February 2027.
- Lookback period to confirm preventive exam on file from February 2026 – February 2027**

### About the Program

#### 1. What is the UT SELECT Preventive Care Incentive Program (PCIP)?

**A:** The PCIP was designed to encourage members to have an annual preventive exam, which has been shown to improve overall health outcomes and is available with no copayment required. You can have the \$50 monthly premium differential that applies to your coverage waived if you complete an annual preventive exam by February 28, 2027.

#### 2. Why is UT System implementing the PCIP?

**A:** The purpose is to keep both members and the plan as healthy as possible (physically and financially). There will be a monthly out-of-pocket premium differential for each employee and each spouse enrolled in **UT SELECT** who does not receive an annual exam each year. The \$50 monthly PCIP premium differential can be waived by completing a qualifying preventive exam each year.

#### 3. What is the goal of the PCIP?

**A:** The goal of the program is to encourage relationships between members and a primary care provider. This is important because:

- Diseases may be caught earlier during an annual exam with your primary care provider, giving you more options for treatment and care.
- If you have a primary care provider, you have a trusted place to go when you have a health concern instead of choosing a higher-cost option like the emergency room or a freestanding ER.

#### 4. Will my preventive exam results remain private and not be provided to my employer?

**A:** Your employer (UT institution) will not receive any information related to the clinical results of your preventive exam. For purposes of PCIP reporting, the only information being shared with your institution is whether the \$50 premium differential should apply to your coverage or not.

## Who is Eligible for the Program?

### 5. Who does the Preventive Care Incentive Program (PCIP) apply to?

**A:** The PCIP applies to active employees and spouses of active employees who are enrolled in the **UT SELECT** Medical plan. The PCIP does not apply to UT System retirees or spouses of retirees, dependent children, surviving dependents, COBRA members, or **UT CARE** participants.

### 6. What if either myself or my spouse is enrolled in UT CARE? Does the PCIP apply to UT CARE as well?

**A:** No. The PCIP applies only to active employees and their spouses who are enrolled in the **UT SELECT** Medical plan.

## Getting Your Preventive Exam

### 7. Does any doctor's appointment count as a preventive exam?

**A:** Not every appointment with a doctor is a preventive visit. Your BCBSTX network provider will submit appropriate codes (listed below) when filing a claim which indicates your exam was for preventive purposes. For example, your annual physical. If you've had a preventive exam but your claims history doesn't show record of it, please contact a BCBSTX **UT SELECT Concierge** at **866-882-2034** to request that they research the claim and determine the cause. It could be something as simple as having a diagnostic question come up during your preventive visit (such as a discussion about a recent illness or injury). The provider should submit both preventive and diagnostic codes if diagnostic services were performed during the preventive exam. However, the preventive codes sometimes get missed when providers focus on diagnostic issues, so it's best to contact BCBSTX for assistance in these cases.

### 8. What if my physician is not part of the BCBSTX network? How do I submit proof of my preventive exam so that I can get the \$50 differential waived?

**A:** If your provider is not part of the BCBSTX network, you can still submit your claim to BCBSTX with a claim form. Please contact a BCBSTX **UT SELECT Concierge** at **866-882-2034** for assistance and further instructions. Additionally, your out-of-network provider may be able to provide you with a statement confirming the services performed account for a preventive exam. Scenarios can vary, so please contact a BCBSTX **UT SELECT Concierge** at **866-882-2034** for assistance with this as well.

### 9. Do I need to take any action to make sure my record shows I have taken my preventive care exam?

**A:** If your exam is provided by a BCBSTX provider, no additional action is required. The information will be documented when the claim is received and processed. You can always review your claims history in the BCBS Blue Access for Members (BAM) system.

### 10. What if I don't have a provider? Who can I contact for assistance identifying a provider for my annual preventive exams?

**A:** Participants needing assistance identifying a provider should contact a BCBSTX **UT SELECT Concierge** at **866-882-2034**.

### 11. Do I need to have an exam every year?

**A:** Yes. You will need to continue to have an annual preventive exam to maintain your qualified status and have the \$50 monthly differential waived.

## Important Dates and Requirements

### 12. If I had a preventive exam recently, will I be exempt from the PCIP?

**A:** Yes. The PCIP has a lookback period to confirm if a preventive exam is on file. For this first plan year, any qualifying preventive exam on file from February 2026 to February 2027 will satisfy the requirement. By receiving a preventive exam during this timeframe, the \$50 premium differential will not apply on the paycheck received in May 2027 or for the remainder of the plan year (August 2028).

### 13. What if I'm unable to schedule my next preventive exam until March 2027 or later?

**A:** If you have a preventive exam on file from February 2026 through February 2027, the \$50 premium differential will be waived beginning with the May 2027 paycheck. After this first plan year, employees and spouses will have until June 30 each year to receive their preventive exam and have the \$50 premium differential waived starting with the first paycheck of the new plan year (typically the October check for the September pay period).

### 14. What if my upcoming wellness appointment is later than February 2027?

**A:** If you do not have any preventive exam on file during the look back period of February 2026 through February 2027, then beginning in May 2027, your check will include the \$50 premium differential until the preventive exam is on file.

### 15. My physician's office says that I cannot make a preventive exam appointment for one full year after my last preventive exam. Is that true?

**A:** The UT SELECT plan does not require a minimum of 365 days between annual preventive exams. You can receive more than one preventive exam within a 12-month period of time. Some insurance plans require a full 365 days between preventive exams, so your physician's office may assume that UT SELECT has the same requirement. If there are questions about scheduling your next annual preventive exam within 365 days from the last one, please contact a BCBSTX UT SELECT Concierge at 866-882-2034 for assistance.

### 16. If I routinely see a specialist who is overseeing my health due to numerous conditions, does seeing the specialist count as a preventive care exam?

**A:** If the specialist happens to perform an annual exam and submits a claim for a preventive exam using one of the CPT codes listed at the end of this FAQ, then that would meet the criteria. However, a specialist will likely not perform a preventive exam. If so, you should schedule your preventive care appointment with a primary care or family care physician so that this physician can provide you with a comprehensive review of your overall health.

## Members New to UT SELECT

### 17. I'm a new employee. What dates do I need to know?

**A:** Going forward, any employee or spouse who begins coverage under **UT SELECT** after August 31, 2026, must have an annual exam on file no later than the June 30th following the first September 1st of the member's coverage. See examples below.

## 18. If I'm a new employee who recently had a preventive exam, how soon must I provide proof of the exam?

**A:** Any employee or spouse who begins coverage under **UT SELECT** on or after September 1, 2026, must have an annual exam on file no later than the June 30th following the first September 1st of the member's coverage. If you are new to **UT SELECT** coverage and recently had a preventive exam with a doctor prior to your **UT SELECT** coverage beginning, you may contact **UT SELECT Concierge** at 866-882-2034 for instructions on how to submit that information. See examples below.

## 19. If I add a spouse to my coverage, how soon must my spouse provide proof of their exam?

**A:** See answer above to new employee question. Depending on when the new spouse is added to coverage, the deadlines listed below as examples will apply.

## Premium Impact and Payroll Deductions

### 20. If my coverage is free because I am the only subscriber on my plan, am I subject to the PCIP?

**A:** Yes. It's important that all employees have an annual preventive exam. Employees must have a preventive exam on file to have the differential waived, regardless of whether any other family members are covered. If no exam is on file, the \$50 monthly out-of-pocket premium differential will apply for employee coverage.

### 21. What if I'm charged for the PCIP, due to a lag with my exam being added to my records?

**A:** The program is designed to include a reasonable amount of time between the exam and the first check that could reflect the premium differential. **UT SELECT** members are encouraged to schedule annual preventive exams as early as possible because provider schedules can fill up quickly.

| Coverage Dates                                                                                                                                                                                                                                                                                                               | Preventive Exam By | \$50 Premium Differential Begins (if exam not on file by deadline) |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|--------------------------------------------------------------------|
| Covered as of July 2026                                                                                                                                                                                                                                                                                                      | February 28, 2027* | May 1, 2027 Paycheck                                               |
| Coverage begins 8/1/2026                                                                                                                                                                                                                                                                                                     | February 28, 2027  | May 1, 2027 Paycheck                                               |
| Coverage begins 9/1/2026                                                                                                                                                                                                                                                                                                     | June 30, 2027      | October 1, 2027 Paycheck                                           |
| Coverage begins 9/2/2026-9/1/2027                                                                                                                                                                                                                                                                                            | June 30, 2028      | October 1, 2028 Paycheck                                           |
| Coverage begins 9/2/2027-9/1/2028                                                                                                                                                                                                                                                                                            | June 30, 2029      | October 1, 2029 Paycheck                                           |
| Pattern continues each subsequent year.                                                                                                                                                                                                                                                                                      |                    |                                                                    |
| *The PCIP preventive exam period from February 2026-February 2027 will satisfy the initial requirement to waive the differential for those currently covered. Employees and covered spouse will then have until June 30, 2028 receive their annual preventive exam to waive the differential during the 2028-2029 plan year. |                    |                                                                    |

## 22. How are bi-monthly paycheck recipients going to see the \$50 deducted if there's not a claim on file in time?

**A:** That will depend on how your individual institution deducts benefits from bi-weekly payroll recipients. Please contact your local benefits office for your specific institution for more details.

## Additional Details

## 23. If I am enrolled in the UT Lifestyle accident and injury plan and/or critical illness plan, will my annual preventive exam qualify for a \$50 reimbursement?

**A:** Yes. Annual preventive exams qualify for a \$50 reimbursement per plan year if enrolled in either the Accident & Injury and/or Critical Illness plan(s). If you enroll in both plans, you can qualify for the reimbursement on both plans. Many other types of medical or dental examination services may qualify for the \$50 reimbursement as well, but not every one of those services counts as a medical preventive exam. For example, having an annual dental preventive check-up qualifies for \$50 through the Accident and Injury and/or Critical Illness plans, but that service does not satisfy the UT SELECT Medical PCIP requirement.

## 24. What will happen with the money collected from participants who are assessed the \$50 PCIP premium?

**A:** Collected PCIP premiums will be added to the UT SELECT self-funded insurance account to support the plan which includes payment of claims.

## 25. Am I required to have a preventive care exam if I don't wish to have such an exam?

**A:** If you do not wish to have a preventive exam, the premium differential will be charged. While some individuals may not be in the habit of having a preventive care exam or may not personally value the feedback of such exams, employees and their spouses are required to have a preventive care exam if they wish to waive the preventive care premium differential.

## Preventive Exam Visits

| Description                                        | Typical CPT Codes                                                                               |
|----------------------------------------------------|-------------------------------------------------------------------------------------------------|
| Routine preventive physical exam in office setting | 99381–99387<br>(new patients);<br>99391–99397<br>(established patients)                         |
| Preventive physical exam in outpatient setting     | 99381–99387,<br>99391–99397                                                                     |
| Preventive physical exam at retail clinic          | 99381–99387,<br>99391–99397                                                                     |
| Preventive well-woman exam                         | 99384–99387<br>(new patients) and<br>99394–99397<br>(established patients),<br>depending on age |