

YOUR UT SELECT

Health Benefits At-a-Glance

PLAN YEAR 2026-2027



Start off the Plan Year Right

You and your dependents have some great benefits that are easy to access. Contact your specially trained UT SELECT Concierge 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 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.¹

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 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.

Go Digital Your Way

Update your preferences and contact information.

- Go to bcbstx.com/preferences.
- Text **CONTACTTX** to **33633**.¹

It's Easy to Reach a UT SELECT Concierge

Call **866-882-2034**. You may also download the BCBSTX App. From the dashboard, click **Contact** and then **Live Chat**.²

1. Message and data rates may apply. Terms and conditions and privacy policy are available at bcbstx.com/mobile/text-messaging.
2. UT SELECT Concierge and nurses do not give medical advice or take the place of a doctor's care. Talk to your doctor or health care professional about any health questions or concerns.
3. Standard copay and coinsurance rates will apply if you seek treatment from a provider.

Get the Right Care for Your Mental Health

We know everyone's mental health journey is one-of-a-kind.

Our Mental Health Hub can help guide you to the best care for your needs. The Hub is an online tool that provides access to mental health providers, videos, podcasts, articles and more.

It covers 200+ mental health and wellbeing topics, such as:

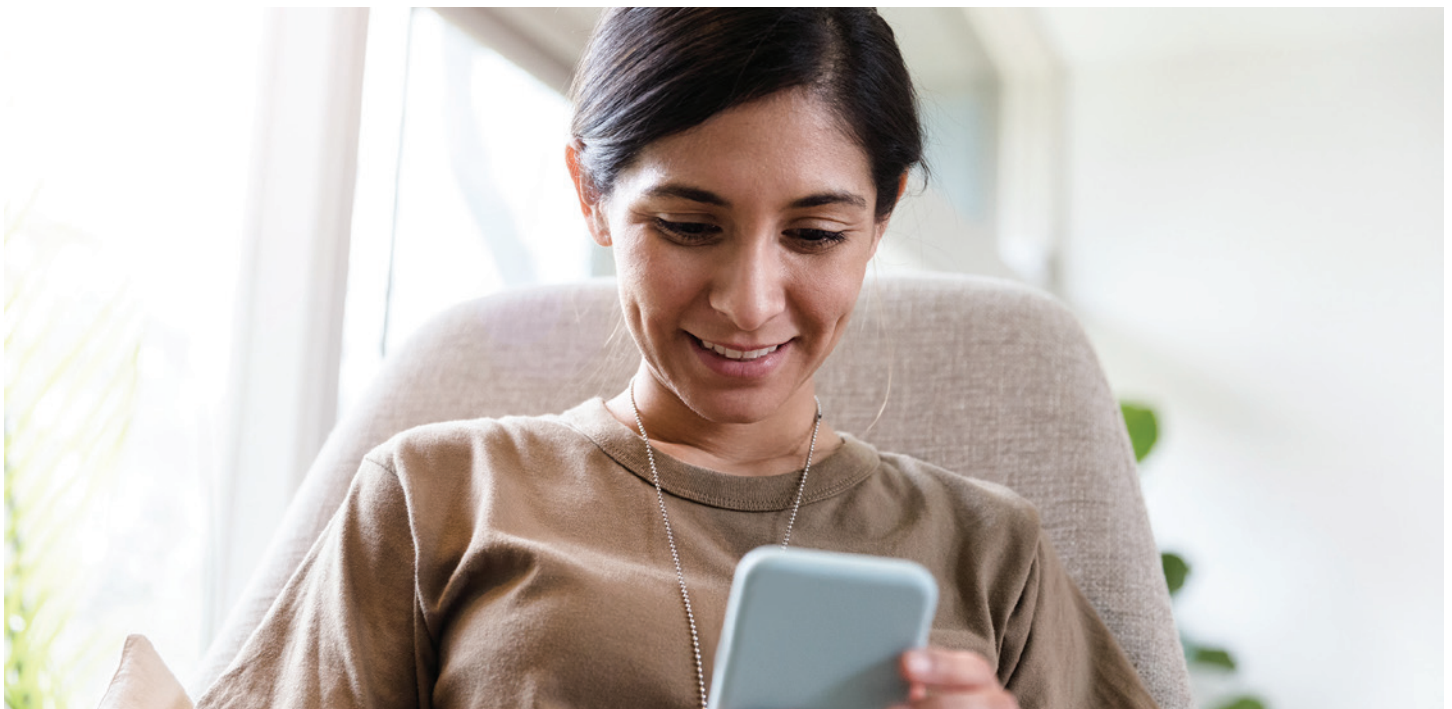
- Anxiety
- Depression
- Parenting
- Stress
- Substance use
- Self-care
- Resilience
- Relationships
- Eating disorders

The Hub also features over 15 different wellbeing assessments to help you learn more about your mental health, including our comprehensive Wellness Check-In Assessment. Most of them can be completed in just a few minutes. Based on your results, you will receive a list of recommended resources that match your needs. They may include counseling, self-paced programs and/or medication management.

The Mental Health Hub is confidential and available 24/7 at no added cost to you.³ Explore it today.

1. Log in to Blue Access for MembersSM at bcbstx.com/ut.
2. Select **Behavioral Health**.
3. Choose **Mental Health Hub**.

The Mental Health Hub is administered by NovaOne. NovaOne is an independent company that has contracted with Blue Cross and Blue Shield of Texas to provide member health platform and tools, mental health administration network and health information content for members with coverage through BCBSTX.



Meet Your Guide to Better Health

As a special benefit, you have access to a UT SELECT Concierge — at no added cost to you.

Your UT SELECT Concierge works with and for you — to remove barriers and cut through red tape in the health care system, so you and your family can get the care you need. Our goal is to make your health care journey a smooth trip.

UT SELECT Concierges can help:

- Guide you through a new diagnosis.
- Find a doctor or specialist and get you an appointment.
- Connect you with mental health experts to manage stress, depression, autism, substance misuse or other mental health issues.
- Answer benefit questions or solve a problem with a claim or a bill.

A personal UT SELECT Concierge is part of your plan! Contact them 24/7 for your health and benefit needs:

Call **866-882-2034** or live chat – log in to bcbstx.com/ut.

Preventive Care is Covered at 100%

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 preventive 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.

For more information, call a **UT SELECT Concierge**.

New Benefit for 2026-2027



You may be eligible to take control of your heart health with Hello Heart. UT SELECT members age 18 and older with a blood pressure of 130/80 mm Hg or higher, or taking blood pressure medication are eligible for this new benefit.

Hello Heart puts you in control of your heart health. Track blood pressure and cholesterol readings in one place and get personalized insights on how to improve your health. The easy-to-use app makes it fun to stay on track.

What You Get

- Hello Heart monitor that easily connects to your phone.
- Tracking technology for blood pressure, cholesterol, medication and more.
- Clear explanations of what your numbers mean.
- Personalized tips that make it simple to maintain a healthy heart.
- Progress reports that are easy to review or share with your physician.
- Support team available to answer any questions via phone or email.

Learn more at join.helloheart.com.

Call 911 for medical emergencies. UT SELECT Concierges do not give medical advice or take the place of a doctor's care. Talk to your doctor or health care professional about any health questions or concerns.

Hello Heart is an independent company that contracts directly with The University of Texas System to provide online tools and cardiovascular health support programs. Hello Heart does not offer Blue products or services and is solely responsible for the products and services that it provides. BCBSTX makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

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:

- Call a UT SELECT Concierge at **866-882-2034** for help.
- Register or log in to Blue Access for Members at bcbstx.com/ut and go to the **Find Care** page.



Reminder: Your UT SELECT prescription plan features a \$200 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	\$60	\$150

Smart90 Retail Prescriptions saves you 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 and its contracting pharmacies are independent companies that may contract directly with employer groups to provide pharmacy benefits administration and are solely responsible for the products and services they offer.

SaveOnSP is an independent company that has contracted with Blue Cross and Blue Shield of Texas to provide pharmacy benefit management for members with coverage through BCBSTX.

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More Important Information About Your 2026-2027 Benefits



Get a Doctor's Care From Almost Anywhere

Call your doctor's office first to find out if they offer telehealth consultations by phone or video. Or, **MD Live Virtual Care** offers reliable 24/7 health care by phone or video with Virtual Visits.

Talk to a board-certified MD Live doctor in minutes when you need care fast, including prescriptions. MD Live Virtual Care is a reliable and affordable alternative to urgent care for more than 80 common, non-emergency conditions, such as flu, sinus infections, pink eye, ear pain and urinary tract infections. In addition, your Virtual Visits benefits offers talk therapy and psychiatry from the privacy of home.

Get Help With Muscle and Joint Pain or an Unresolved Injury

Airrosti[®] offers care that may be an alternative to surgery and traditional pain management for back, knee, arm, foot, wrist pain and more.

In-clinic providers are located throughout Texas to diagnose and rapidly help resolve pain. Airrosti also offers Remote Recovery via video consultations for treating muscle and joint pain, sprains, strains and chronic conditions. The copay for Airrosti Remote Recovery is \$20.

Schedule a no cost, no obligation chat with an Airrosti provider at airrosti.com/vipchat.

Get Ready for Baby

A mobile-first solution, **Ovia Health**[™] leverages automated solutions to deliver daily customized interactions that aim to improve clinical outcomes for women and their babies. By engaging women early—from planning a pregnancy through parenthood—Ovia Health can spot health risks earlier. This helps connect members to BCBSTX's high-risk maternity program when needed, improve health outcomes and lower 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 UT SELECT Concierge before you get care.

Get Help Quitting Tobacco

If you need extra support when you're ready to quit using tobacco, a variety of options are available at no out-of-pocket cost to help you succeed.

**For questions or to learn more
about these programs, call a UT SELECT
Concierge at 866-882-2034.**

For providers licensed in New Mexico and the District of Columbia, Urgent Care service is limited to interactive online video; Behavioral Health service requires video for the initial visit but may use video or audio for follow-up visits, based on the provider's clinical judgment.

MD Live[®] is a registered trademark of MDLIVE, Inc. The MD Live marks, including the MD Live Virtual Care mark and logo may not be used without permission. MD Live Virtual Care, a separate company, has contracted with Blue Cross and Blue Shield of Texas to administer the Virtual Visits programs for members of BCBSTX. MD Live is solely responsible for its operations and for those of its contracted providers.

Airrosti is a separate company that has contracted with Blue Cross and Blue Shield of Texas to provide back and joint pain resolution services for members with coverage through BCBSTX.

Ovia Health is an independent company that has contracted with Blue Cross and Blue Shield of Texas to provide maternity and family health benefit solutions for members with coverage through BCBSTX.

Your UT SELECT 2026-2027 Health Benefits At-a-Glance

Benefit	In Network	UT Health Network
Plan year medical deductible (individual/family)	\$600/\$1,800	\$600/\$1,800
Coinsurance (plan pays/participant pays)	80%/20%	90%/10%
Plan year medical coinsurance maximum (individual/family)	\$5,000/\$15,000	\$5,000/\$15,000
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)	\$10,600/\$21,200	\$10,600/\$21,200
Virtual Visits powered by MDLIVE®	No charge	No charge
Office visit (network visits covered at 100% after copay)	\$30 copay family care physician \$50 copay specialist, \$40 for physical, speech, hearing and occupational therapy	\$20 copay family care physician, \$40 copay specialist, \$30 for physical, speech, hearing and occupational therapy
Urgent care	\$50 copay	
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	\$500	\$500
MRI/CT	\$150 copay per procedure	\$150 copay per procedure
Inpatient facility (copay limited to \$1,000 per admission)	\$200 copay per day plus 20% after deductible	No copay; 10% coinsurance after deductible
Outpatient surgery (facility/ambulatory surgery center)	\$200 copay plus 20% after deductible	No copay; 10% coinsurance after deductible
Fertility benefit	2 Smart Cycles covered lifetime; contact Progyny at 844-535-0711 for benefit details	

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 \$40 when seeing a UT physician.
Inpatient or outpatient services with a UT physician at a UT-owned facility.	Member pays regular \$600 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 \$600 deductible, 10% coinsurance on physician charges, 20% coinsurance for facility charges and \$200 hospital copay per day.

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

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 SELECT Benefits Handbook for more information.

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

Progyny is an independent company that has contracted with Blue Cross and Blue Shield of Texas to provide fertility and family building benefits for members through BCBSTX. BCBSTX makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.