



**BlueCross BlueShield of Texas**

*Experience. Wellness. Everywhere.®*

# Individual Health Insurance

Plans with a Wide Range of Options  
to Fit Your Budget



**Apply Today!**



Call us toll-free at 1-800-531-4456



Visit us on the web at [bcbstx.com](http://bcbstx.com)



Contact your authorized independent  
Blue Cross and Blue Shield of Texas agent



# All for You

For over 80 years, Blue Cross and Blue Shield of Texas (BCBSTX), a Division of Health Care Service Corporation, has been helping Texas residents with their health care coverage needs. Millions of people place their trust in us for our reliability, financial strength and stability.

Our individual and family health insurance plans are specifically designed to help protect you and your loved ones from today's high health care costs. Cover yourself or your family with any of our plans. Here are some of the advantages of coverage from BCBSTX:

- ▶ **Freedom to choose doctors and hospitals**
- ▶ **Choice of deductibles**
- ▶ **Prescription drug coverage, including mail order drugs**
- ▶ **100% coverage for preventive care services<sup>1</sup>**
- ▶ **Health and Wellness Programs**
  - **24/7 Nurseline**  
Call the Nurseline 24/7 for answers to health-related questions
  - **Personal Health Manager**  
A resource of online tools to help you make informed health care decisions
  - **BlueExtras<sup>SM</sup> Discount Program<sup>2</sup>**  
Includes vision, weight management, fitness club, hearing and complementary alternative medicine discounts
  - **Care Comparison<sup>®</sup> Tool**  
Compare hospitals based on performance and services available
  - **Treatment Cost Advisor<sup>TM</sup>**  
Learn about health and health care expenses

## You'll Get Access to BlueChoice - Our Industry-Leading Network of Contracting Providers

No matter which BCBSTX plan you select, you'll have hundreds of providers to choose from. And with a large percentage of Texas doctors and hospitals participating in our network, chances are very good that your current health care providers are included.

That's important, because you get the most value from your benefits by using network providers.

## Don't Forget Dental! Dental Indemnity USA

A plan created to give you the freedom to use a provider of your choice. Our fee-for-service program provides various levels of coverage for cleanings, sealants, space maintainers and bridges, as well as oral surgery and other dental services.

# Which Plan Fits You Best?



**Blue Cross and Blue Shield of Texas** offers a range of health insurance plans with a wide range of deductibles and benefits for individuals and families. See the Product Comparison Chart on pages 5 and 6 for a side-by-side look at plan benefits. We are confident that you will find a health insurance plan to fit your specific needs and budget.

Our family of plans includes four options: **PPO Select Choice**, **PPO Select Saver**, **PPO Select Blue Advantage**, **BlueEdge Individual HSA**. Each plan offers numerous options designed to maximize flexibility and choice in finding the right health insurance plan for you and your family.

PPO Select Choice	PPO Select Saver	PPO Select Blue Advantage	BlueEdge Individual HSA <sup>3</sup>
<p>PPO Select Choice is a perfect option for those who want choice and flexibility for individual and family health care coverage.</p>	<p>PPO Select Saver lets you stretch your dollars by offering a balance between affordable health care rates and benefits.</p>	<p>Select Blue Advantage is a benefit-rich family of health insurance plans that offer choices and flexibility for your health care coverage needs.</p>	<p>BlueEdge Individual HSA allows you to take charge of your health and be responsible for how you spend your health care dollars.</p>
<ul style="list-style-type: none"> <li>• 8 plan options offer flexibility for any budget</li> <li>• 80% coinsurance when BlueChoice network providers are used</li> <li>• Deductibles ranging from \$250-\$10,000</li> <li>• A \$25 office copayment – consultation only</li> </ul>	<ul style="list-style-type: none"> <li>• 7 plans to fit any budget</li> <li>• 75% coinsurance when BlueChoice network providers are used</li> <li>• Deductibles ranging from \$500-\$10,000</li> <li>• Office visits are subject to deductible and coinsurance</li> </ul>	<ul style="list-style-type: none"> <li>• 8 plan options that offer flexibility for any budget</li> <li>• 85% coinsurance when BlueChoice network providers are used</li> <li>• Deductibles ranging from \$250-\$10,000</li> <li>• \$25 office visit copayments (includes same - day lab and X-ray)</li> </ul>	<ul style="list-style-type: none"> <li>• HSA-eligible individuals enjoy tax advantages</li> <li>• Coinsurance levels between 75% and 100% when BlueChoice network providers are used</li> </ul>

# Find the Plan That's Right for You

Choosing the right individual health insurance plan to fit your needs is important to you and your family. Compare our plans to find the coverage you need.

## If you want robust coverage within your budget, a PPO Select Choice plan can help.

The typical PPO Select Choice buyer is an individual or family who:

- ▶ Prefers fixed doctor visit copayments for consultations
- ▶ Needs coverage for occasional minor illnesses

## If you're budget-conscious, PPO Select Saver could easily meet your needs.

The typical PPO Select Saver buyer is a cost-conscious individual or family who:

- ▶ Is willing to assume a portion of health care cost in exchange for a lower monthly premium
- ▶ Visits doctors primarily for annual checkups

## If you have younger children, Select Blue Advantage is the plan for you.

The typical Select Blue Advantage buyer is an individual or family who:

- ▶ Wants low office visit copayments
- ▶ Is looking for a more robust benefit plan

## If you want to control how, when and where your health care dollars are spent, then consider a BlueEdge Individual HSA.

The typical BlueEdge Individual HSA buyer is an individual or family who:

- ▶ Is actively involved in their health care decisions and finances
- ▶ Seeks additional tax and retirement planning benefits
- ▶ Is willing to fund some of their own health care expenses



# BlueEdge HSAs for Individuals and Families

High deductible health plans are even more attractive than ever — because they can be used with a Health Savings Account (HSA).<sup>3</sup> An HSA is a tax-advantaged, individually owned savings account that you can access to cover a wide range of qualified medical expenses, when funded. These expenses may generally include your annual deductible and, if applicable, any out-of-pocket cost sharing for covered services.

## Here are the Major Benefits of a Health Savings Account (HSA):

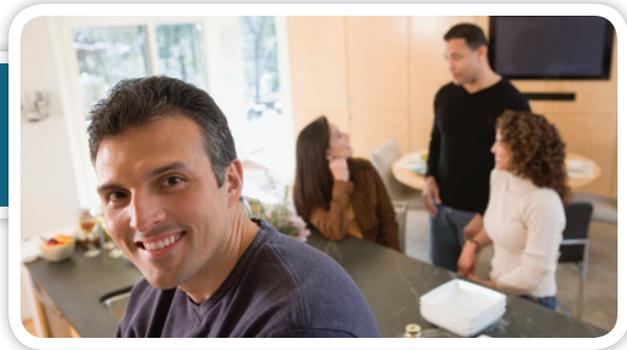
- Control:** The money in an HSA belongs to you. YOU decide how to spend it based on your particular health care needs and budget.
- Flexibility:** You can withdraw your money anytime without a tax penalty as long as you use it for qualified medical expenses.
- Ownership:** You never forfeit your HSA balance. Any unused balance in your account rolls over from one year to the next, providing you protection from potential medical expenses.
- Tax Savings<sup>3</sup>:** An HSA allows you to put away money that may be fully tax deductible to cover future qualified medical expenses. This means that you can set aside tax free dollars, subject to certain limits, in an HSA to pay for your qualified medical expenses. Interest that accumulates within your HSA is generally tax free. You typically will pay no taxes or penalties when you use funds from your HSA to pay for qualified medical expenses.

Step 1	Step 2	Step 3
Select and apply for one of the BlueEdge HSA plans.	Research and contact a financial institution to open a Health Savings Account (HSA) after your BlueEdge HSA health plan is activated.	Pay for your out-of-pocket qualified medical expenses out of your Health Savings Account (HSA).
<ul style="list-style-type: none"><li>• Choose the deductible and level of coverage that best fit your needs.</li><li>• Apply online or complete and mail in your application for the health plan.</li><li>• Research banks offering HSAs to use in conjunction with your health plan.</li></ul>	<ul style="list-style-type: none"><li>• You may choose any HSA available to work in conjunction with your BlueEdge HSA health plan. Consider the associated fees, investment choices and debit card/checkbook options to determine which HSA is right for you.</li><li>• Fund your HSA as soon as possible in order to maximize your tax advantages for the year.</li></ul>	<ul style="list-style-type: none"><li>• Most financial institutions will give you a checkbook and/or debit card so you can pay claims directly out of your HSA. These are convenient ways to pay for prescription drugs. For doctor or hospital visits, we recommend that you ask to be billed later in case adjustments are made to your expenses.</li><li>• While you are not required to open an HSA to be used with your health plan, most customers agree that they get the most out of their plan by taking advantage of the tax benefits, control and flexibility of an HSA.</li></ul>

# Plan Comparison Chart

## Participating Provider Coverage Shown<sup>4</sup>

	PPO Select <sup>®</sup> Choice	PPO Select <sup>®</sup> Saver	Select Blue Advantage
<b>Individual Deductible</b>	\$250, \$500, \$1,000, \$1,500, \$2,500, \$3,500, \$5,000, \$10,000	\$500, \$1,000, \$1,500, \$2,500, \$3,500, \$5,000, \$10,000	\$250, \$500, \$1,000, \$1,500, \$2,500, \$3,500, \$5,000, \$10,000
<b>Coinsurance (after deductible is met)</b>	80% of Allowable Amount	75% of Allowable Amount	85% of Allowable Amount
<b>Office Visit Copayments</b>	\$25 (consultation only)	None – Subject to Deductible and Coinsurance	\$25 (includes same-day lab and X-ray)
<b>Individual Out-of-Pocket Expense Limit</b>	Deductible selected plus \$3,000		
<b>Emergency Services</b>	Subject to Deductible and Coinsurance	Subject to Deductible and Coinsurance	\$100 copay (applies to facility charges only), then subject to deductible and coinsurance
<b>Outpatient Prescription Drugs</b>	\$200 deductible \$10 copay/generic \$30 copay/preferred \$45 copay/non-preferred	\$200 deductible \$10 copay/generic \$40 copay/preferred \$55 copay/non-preferred	No deductible \$10 copay/generic \$30 copay/preferred \$45 copay/non-preferred
<b>Mail Order Prescriptions</b>	90 days at 2 times copay		
<b>Prescription Drug Utilization Benefit Management Programs</b>	<b>Dispensing Limits:</b> Benefits include coverage limits on certain quantities of medication. <b>Specialty Pharmacy Program:</b> Specialty medications must be received through the program. <b>Member Pay the Difference:</b> When choosing a brand name drug over an available generic drug, the member may be responsible for the difference in cost. <b>Prior Authorization/Step Therapy Requirements:</b> Before receiving coverage for some medications, you may need to get approval from your doctor or pay for more expensive or cost effective drugs.		
<b>Participating Providers</b>	BlueChoice <sup>®</sup> - One of the largest provider networks in the state BlueCard <sup>®</sup> PPO - Includes national/international coverage for when you're away from home		
<b>Preventive Care Services (benefits covered as defined by national guidelines)</b>	100% of the Allowable Amount		
<b>Outpatient Physician Medical/Surgical Services, Hospital Services and Hospital Diagnostic Testing</b>	Subject to Deductible and Coinsurance		
<b>Inpatient Physician Medical/Surgical Services, Hospital Services and Hospital Diagnostic Testing</b>	Subject to Deductible and Coinsurance		



BlueEdge <sup>SM</sup> Individual HSA <sup>3</sup> Plans I, II, III	BlueEdge <sup>SM</sup> Individual HSA <sup>3</sup> Plans IV, V, VI	BlueEdge <sup>SM</sup> Individual HSA <sup>3</sup> Plans VII, VIII
\$1,200, \$1,750, \$2,500	\$1,200, \$1,750, \$2,500	\$3,500, \$5,000
90% of Allowable Amount	75% of Allowable Amount	100% of Allowable Amount
90% coinsurance after deductible	75% coinsurance after deductible	100% after deductible
\$3,000 <sup>5</sup>	\$3,000 <sup>5</sup>	Deductible selected
Subject to Deductible and Coinsurance	Subject to Deductible and Coinsurance	Subject to Deductible
Medical Deductible plus \$10 copay/generic \$50 copay/preferred \$65 copay/non-preferred	Medical Deductible plus \$10 copay/generic \$50 copay/preferred \$65 copay/non-preferred	Medical Deductible
90 days at 2 times copay		

ns.

Preferred Specialty Pharmacy Provider.

Generic equivalent, you pay your usual share plus the difference in cost.

For certain medications, your doctor will need to receive authorization from BCBSTX and you may first need to try more clinically appropriate

BlueChoice <sup>6</sup> - One of the largest provider networks in the state	
BlueCard <sup>®</sup> PPO - Includes national/international coverage for when you're away from home	
100% of the Allowable Amount	
Subject to Deductible and Coinsurance	Subject to Deductible
Subject to Deductible and Coinsurance	Subject to Deductible

# Dental Indemnity USA for Individuals and Families

## Something to Smile About...

A plan that provides for diagnostic and preventive care, as well as almost every form of specialty dental treatment!

### Why Choose Dental?

You'll get dental coverage on day one. Upon enrolling, you'll receive an enrollment package with a listing of all the dental procedures covered under the plan. The fee schedule of benefits will identify the benefits members can receive. You can choose any dentist you want, with no referrals needed.

By choosing your dental through BCBSTX, you can be certain of the savings up front! In fact, with Dental Indemnity USA, you'll get:

- ▶ **A maximum annual benefit of up to \$1,000 per person per year**
- ▶ **A benefit of up to 50% coverage for orthodontic services**
- ▶ **Dependent coverage is available for dependents under age 26**
- ▶ **Cleanings, checkups and other preventive services with no deductible required**

### Eligibility:

- You must enroll in a Blue Cross and Blue Shield of Texas health plan to be eligible to enroll in the dental plan.
- All applicants must be covered under the health policy to be eligible.
- Covered individuals must be enrolled in the Dental Indemnity USA Plan for 12 months before receiving dental benefits in the following coverage categories: major restorative, periodontics, removable prosthetics, fixed bridge and orthodontia.

### Monthly Premium:

**ZIP Codes 754-759,  
764-769, 776-785, 788,  
790-798**

Member	\$29.00
Member + Spouse	\$58.00
Member + Child(ren)	\$60.20
Family	\$100.80

**ZIP Codes 733, 750-753,  
760-763, 770, 772-775,  
786-787, 789, 799, 885**

Member	\$34.70
Member + Spouse	\$69.40
Member + Child(ren)	\$70.90
Family	\$119.50

### Sign Up Now:

for dental coverage that fits your needs!



# See Why

More Than **Four Million People** Choose  
Blue Cross and Blue Shield of Texas



## Our Contracting Provider Network Assures You Freedom of Choice

Blue Cross and Blue Shield of Texas (BCBSTX) health insurance plans provide access to our BlueChoice network, which includes a large percentage of participating Texas doctors and hospitals. In fact, with our extensive BlueChoice network, it's likely that your current health care providers participate.

## Blue Cross and Blue Shield of Texas Offers You and Eligible Family Members Choices

BCBSTX offers you and your eligible family members choices when it comes to your care. Members and eligible dependents have the freedom to visit any physician they choose, with benefits paid at the highest level when the doctor is in the participating provider network. Members do not need to select a primary care physician to coordinate care, and no referrals are needed to see a specialist.

### Out-of-network

If you prefer, you may choose any provider or hospital for your care. If you choose one that isn't participating in the BlueChoice network, you will:

- Receive a lower level of benefits
- Pay a greater share of the costs
- File your own claims
- Be billed for charges above the BCBSTX Allowable Amount, which may be significant

If you decide to go out-of-network, or are not in a service area for medical care, you have two choices:

- Use a ParPlan contracted provider
- Use any licensed provider

ParPlan contracted providers have agreed to accept the BCBSTX determined Allowable Amount and/or negotiated rates for covered services. Costs are more predictable, since you will not be billed for costs that exceed the Allowable Amount. ParPlan providers may file your claims, and you will receive out-of-network benefits.

To access the BlueChoice or Par Plan networks, go online to [bcbstx.com](http://bcbstx.com) and select "Provider Finder®." A drop-down menu will then give you the option to choose either BlueChoice PPO Plans or ParPlans.

If you would like a printed version of the provider directory, please contact us at 972-766-4961.

## Travel with Confidence — You're Covered Away from Home

As a member of BCBSTX, you'll have access to the BlueCard® PPO network. Contracting providers outside Texas linked through the BlueCard program allow you to receive benefits for covered services when you travel. Simply present your BCBSTX ID card to a participating provider wherever you are. To find a participating provider while you're away, just call the toll-free number on the back of your ID card to allow one of our representatives assist you or call (800) 810-BLUE (2583). It's that easy.

# Disclosure Information

Blue Cross and Blue Shield of Texas regards all personal information as confidential. We will not disclose your personal information unless we are allowed or required by law to make the disclosure, or if you tell us we can. These disclosures are generally made to our affiliates, administrators, consultants, and regulatory or governmental authorities. We may also disclose information as necessary to administer your health plan, pay claims and, as necessary, effect transactions in the ordinary course of our business. Our affiliates are subject to the same policies regarding privacy of our information as we are.

Blue Cross and Blue Shield of Texas sometimes works with outside firms to help with services and marketing. As permitted by law, these firms may use certain identifying and non-medical information. It is our policy to require outside firms to make a written pledge to maintain the confidentiality of the personal information and abide by all applicable privacy laws. These firms are prohibited from using or disclosing personal information for any purpose other than the work they are performing, or as required by law.

Even if your relationship with us ends, the company is pledged to maintain its privacy policy and practices so that your privacy will be protected.

## **Notice of 10-day Right to Examine Contracts**

Within 10 days after its delivery to the subscriber, the contract may be surrendered by delivering or mailing it to the carrier's administrative office, branch office or agent through whom it was purchased. Upon such surrender, any premiums paid will be returned.

## **RSA Medical Telephone Interview**

Blue Cross and Blue Shield of Texas (BCBSTX) has contracted with RSA Medical to retrieve medical records and conduct telephone interviews with its individual health insurance applicants. A nurse from RSA Medical may call you following the submission of your application for coverage to gather additional medical information to help BCBSTX evaluate your request for insurance coverage.

<sup>1</sup> Applies to services provided in-network only.

<sup>2</sup> The relationship between these vendors and Blue Cross and Blue Shield of Texas (BCBSTX) is that of independent contractors. BlueExtras is a discount program available to BCBSTX members. Some of the services offered through BlueExtras may be covered under your health plan. Use of BlueExtras does not affect the premium, nor do costs of BlueExtras services or products count toward the calendar year and/or plan deductible. Discounts are only available through participating vendors. BCBSTX does not guarantee or make any claims or recommendations regarding the services or products offered under BlueExtras. You may want to consult with your physician prior to use of these services and products. BCBSTX reserves the right to discontinue or change this discount program at any time without notice.

<sup>3</sup> As a reminder, Health Savings Accounts (HSA) have tax and legal ramifications. Blue Cross and Blue Shield of Texas does not provide legal or tax advice, and nothing herein should be construed as legal or tax advice. These materials, and any tax-related statements in them, are not intended or written to be used, and cannot be used or relied on, for the purpose of avoiding tax penalties. Tax-related statements, if any, may have been written in connection with the promotion or marketing of the transaction(s) or matter(s) addressed by these materials. You should seek advice based on your particular circumstances from an independent tax advisor regarding the tax consequences of specific health insurance plans or products.

<sup>4</sup> Benefits reduced when non-participating providers are used. This is a summary of highlights only. Please refer to the Outline of Coverage for each plan for additional details.

<sup>5</sup> The out-of-pocket maximum includes the Deductible, Coinsurance and any applicable Outpatient Prescription Drug copayment amounts.

<sup>6</sup> BlueChoice provides you with access to contracting providers.



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