



## Introducing 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
- BCBSTX's 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](#)<sup>2</sup> Blue365 offers exclusive health and wellness deals to BCBSTX 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>3</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.

2. 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.

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

## 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