



Blue EssentialsSM

An Affordable Health Coverage Option

Blue Essentials from Blue Cross and Blue Shield of Texas (BCBSTX), a Division of Health Care Service Corporation, can support your cost-savings strategy. This HMO plan can help you reduce your health care costs while still offering your members access to a statewide network of health care providers. Blue Essentials members choose a primary care physician (PCP) to help them navigate the health care system. Their PCP can provide preventive care and refer them to a specialist if needed.

Network Options Help Promote Cost Savings

Blue Essentials could be the right choice for your company:

- Blue Essentials provides a wide range of benefits without financial surprises by offering various copayment options.
- Members benefit from physician-guided care to help them manage their health care.
- Out-of-network coverage is limited to emergency care and authorized out-of-network services.

Member Support

BCBSTX offers a full-service website, Blue Access for MembersSM. This site allows your employees the security, convenience and ease of:

- Using Provider Finder[®] to find an independently contracted doctor or hospital within the Blue EssentialsSM network
- Accessing self-service tools to help manage claims activity, coverage details and notification preferences
- Researching network and provider information and other resources through the available tools and information within Blue Access for Members

Member satisfaction is further enhanced with the help of Customer Service Advocates, who are available to help answer employees' questions about their benefits or network.

Why Blue Essentials Works

- Members have 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.
- Under the Away From Home Care[®] program, if an employee (or a covered dependent) will be temporarily residing outside of Texas, in a participating location, for at least 90 days, he or she may be eligible to obtain covered services from a Blue Cross and Blue Shield-affiliated HMO.
- The Blue365[®] member discount program* 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.
- Employees have access to health and wellness programs.
- Employees traveling outside of Texas who need urgent care will have access to BlueCard[®]. This program gives them the ability to obtain urgent health care services through a Blue Cross and Blue Shield-affiliated physician or hospital when out of state.

* 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 the health plan you choose to offer. Employees should check their benefit booklet or call the Customer Service number on the back of their ID card for specific benefit facts. Use of Blue365 does not change monthly payments, nor do costs of the services or products count toward any maximums and/or plan deductibles. Discounts are only given through vendors that take part in this program. BCBSTX does not guarantee or make any claims or recommendations about the program's services or products. Members should consult their doctor before using these services and products. BCBSTX reserves the right to stop or change this program at any time without notice.

Get Started Today

Let us show you why this plan offering may be the best choice for your member's health benefits coverage. Call your BCBSTX Account Representative today to discuss the Blue Essentials plan.