

Medical plan options administered by Blue Cross and Blue Shield of Texas (BCBSTX)

Key Features	Blue Premier HMO	Blue Essentials HMO	Blue Choice PPO HDHP
PCP required	Yes	Yes	No
Specialist referral required	Yes*	Yes*	No
Cost sharing for covered health care services and prescription drugs	Copays, deductibles, and coinsurance	Copays, deductibles, and coinsurance	Deductibles and coinsurance <i>The full cost of medical care, supplies, and prescriptions are paid by the member until the deductible is met.</i>
Plan year	September 1 – August 31	September 1 – August 31	January 1 – December 31
Network hospitals ⁺	Memorial Hermann, St. Luke's Health	HCA Houston Healthcare, Houston Methodist, MD Anderson, Memorial Hermann, St. Luke's Health, Texas Children's Hospital	HCA Houston Healthcare, Houston Methodist, MD Anderson, Memorial Hermann, St. Luke's Health, Texas Children's Hospital
Geographic service area	Greater Houston area counties: Chambers, Fort Bend, Harris, Liberty, and Montgomery Other Texas counties: Atascosa, Bandera, Bell, Bexar, Collin, Comal, Dallas, Denton, Ellis, Guadalupe, Hardin, Hays, Jefferson, Johnson, Kendall, Orange, Rockwall, Tarrant, Travis, and Williamson	All Texas counties	Nationwide
Out-of-network coverage	No**	No**	Yes
Health Savings Account (HSA) eligible***	No	No	Yes

*Exceptions to the referral requirement are emergency care, urgent care, gynecological visits, obstetrical visits, annual screening mammograms, mental health practitioner visits, and routine eye exams.

**Services and supplies received outside the network are not covered unless obtained in a true medical emergency.

***An HSA permits an individual to set aside money to pay for unreimbursed medical costs in a separate account on a tax-free basis. Account funds are available as deposits are received. An HSA is similar to a health flexible spending account (FSA) except that the balance in an HSA can be carried over from year to year. Maximum HSA contribution amounts for 2022 are \$3,650 for individual coverage and \$7,300 for family coverage. If you or your spouse contributes to an HSA, you are not eligible to participate in a health FSA plan.

+Kelsey-Seybold Clinic is in-network for Blue Essentials HMO and Blue Choice PPO HDHP; it is out-of-network for Blue Premier HMO.

Note for children living outside a medical plan service area

If you enroll your eligible dependent child in the Blue Premier HMO or Blue Essentials HMO plan and he/she attends a school or resides with a custodial parent outside the plan's service area, then your child may qualify for the Away From Home Care (AFHC) Program. For more details, or to enroll, please call Blue Cross and Blue Shield of Texas Customer Service at **1-877-299-2377**.

Be sure to list each child's full and correct address in the dependent section of FEnroll (the enrollment site).