

Healthy Fat?

Dietitians, researchers, and doctors are all telling us to eat more healthy fats. After years of being told to restrict the fat in our diet, many Americans are confused by this turn-around in thinking. How do we get the right fats in our diet and still keep our weight under control?

Follow these tips:

- Aim for two to four servings of fish each week. The fatter fish like Atlantic salmon, tuna and herring add heart-healthy omega-3 fatty acids to your diet.
- Choose unprocessed whole grains, vegetables and fruit. Avoid less processed and fast foods which contain more saturated fat and transfatty acids. Whole grains, vegetables and fruits contain large amounts of fiber which keep you full without adding a lot of calories.



- Add moderate amounts of healthful, monounsaturated oils such as olive oil and walnut oil. These are very flavorful oils, so you don't need to use a lot to have a big impact.
- Add moderate amounts of nuts and seeds to perk up the flavor of your foods and increase satiety (satisfaction with flavor and amount of food). Sprinkle peanuts on stir-fry, add chopped walnuts to cole slaw and chopped pecans to tuna salad.



— *The Weight Control Digest*

Address Change

The Austin State Marketing Division has moved. The address change is for the personnel listed in the box below. The telephone and fax numbers will remain the same.

The new address is:
**9020-II Capital of Texas Highway North
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www.bcbstx.com

HealthSelect administered by: Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company. ★
 HealthSelect Plus administered by: Rio Grande HMO, Inc. ★ d/b/a HMO Blue, Northeast Texas; HMO Blue, South Texas; HMO Blue, Southeast Texas; HMO Blue, Central Texas; HMO Blue, El Paso; HMO Blue, SouthWest Texas
 West Texas Health Plans, L.C. ★ d/b/a HMO Blue, West Texas
 ★Independent Licensees of the Blue Cross and Blue Shield Association

A Fresh Coat of Blue

Blue Cross and Blue Shield of Texas

October 2000

Summer Enrollment Reminders

Now that Summer Enrollment has officially ended for the Employees Retirement System (ERS), we have a few reminders about situations employees may ask you about.

- Disrupted HMO members were mailed HealthSelectSM (HS) new enrollment packets and ID cards, whether or not they selected another carrier. This information was mailed in August to ensure that employees had the ID cards they needed before September 1, 2000. You may receive calls from employees who are afraid that their on-line selection of another carrier did not process, because they received a HealthSelect packet. Please tell your employees, that if they selected another carrier and did not want to roll to HS, to discard the HS information and to destroy the ID card. You may want to ask the employees to return the packets to you for use throughout the plan year. If the material your employees are expecting has not arrived, they should contact that carrier's customer service department.

- Blue Cross Blue Shield of Texas (BCBSTX) is currently mailing post-enrollment packets to your agency or college/university for members for whom we do not have a correct address, or whose address has changed since their Summer Enrollment elections. Please distribute these as soon as possible, and update your records and IEBS accordingly to ensure the accuracy of future mailings.

Note: *As of September 1, 2000 approximately 8,000 of the 245,000 packets BCBSTX mailed have been returned to us because of invalid addresses.*

We expect an additional 2 percent to be returned in the next few weeks.

Your assistance in updating this information is greatly appreciated!

A Message from Merck Medco



If HealthSelect members need assistance in getting a prescription filled, their pharmacist should call Merck Medco at (800) 903-8345 to facilitate the processing of the claim. **PAID Prescriptions** will be able to assist with eligibility or drug coverage inquiries.

In emergency situations, employees should pay 100 percent of the cost for a short supply of their medications and either:

- fill out a paper claim and submit it to **PAID Prescriptions** for reimbursement once their eligibility has been updated, **or**
- have the dispensing pharmacy re-run the claim once eligibility has been updated, and receive reimbursement directly from the pharmacy.

Grace Period for new HealthSelect Participants

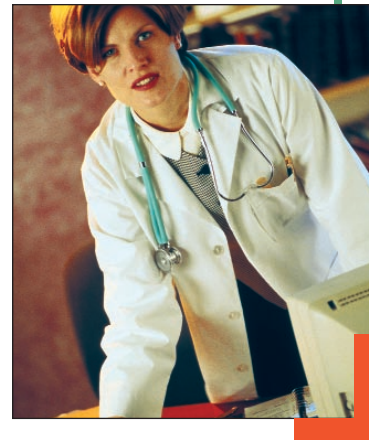
All new HealthSelect participants have a grace period to choose their Primary Care Physician (PCP).

For 60 days from the original effective date, a HealthSelect participant may use the services of any HealthSelect PCP and receive network benefits, as long as they have not designated their PCP. Once the selection is made, the grace period ends — even if the 60 days have not elapsed.

Note: Referrals to specialists are still required in order to receive network benefits during the grace period, and may be established by any HealthSelect PCP that the patient sees.

Please remind your employees that the provider information in the HealthSelect and HealthSelect Plus directories is almost six months old.

They can receive the most current information on the provider networks by accessing Provider Finder on the ERS web site (www.ers.state.tx.us), or by calling Customer Service (HealthSelect at 800-252-8039 or HealthSelect Plus at 888-585-9393).



HealthSelect Plus Members and PCP Selections

If an employee enrolled in HealthSelect Plus and did not select a PCP before their ID card was generated, or their PCP selection was not valid, HMO Blue will select a PCP for the member.

If this is not the PCP the member wants, they can call HealthSelect Plus' Customer Service number at 888-585-9393.

HealthSelect & HealthSelect Plus Web Site Statistics May-July 2000

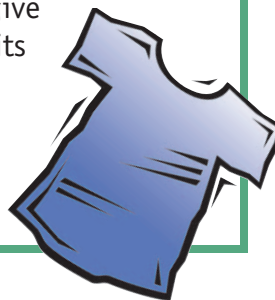
	May	June	July
Provider Finder hits	5,762	9,415	947,323
Page Views for rest of site	14,548	28,356	77,665

The most active day up to this printing date was July 10, 2000 with 59,000 hits. Thank you for encouraging participants to use the Web site.

Do you have new Healthselect and HealthSelect Plus Employees?

We have received preliminary enrollment numbers from ERS, and they indicate a significant number of employees joined HealthSelect and HealthSelect Plus for Plan Year 2001. BCBSTX Service Representatives are available to meet with your employees in a group setting, or one-on-one to answer any questions they may

have about their new health carrier. If you are interested in this service, please give us a call. Remember, at the Benefits Coordinator meetings this summer we promised you a BCBSTX tee shirt if you invite us to meet with your employees!



When is a Referral or Precertification Required?

The HealthSelect customer service department receives numerous calls from members inquiring whether a particular service requires a referral or precertification for in-area network benefits. The chart below lists some of the most common services that participants ask questions about. Keep in mind that this list is not all-inclusive. Please refer to the HealthSelect Benefits Book

and Supplement for further information, or contact the HealthSelect customer service department at (800-252-8039).

Remember that services provided under HealthSelect Plus must be coordinated through the PCP, except for emergency situations or for direct access to OB/GYNs and routine eye exams.

HealthSelect In-Area Network Benefits

SERVICES	IS A REFERRAL REQUIRED?	IS PRECERTIFICATION REQUIRED?	NOTES
To see your PCP's back-up	No	No	
OB/GYN Services	No	No	Women have open access to any network OB/GYN for services they are licensed to perform
Routine Eye Exam	No	No	Services should be rendered by a network optometrist or ophthalmologist
Lab or X-ray Services	No	No	Services should be directed by PCP or network specialist
Services rendered by a Network Specialist	Yes	No	
Inpatient Hospital Care*	No	Yes	
Outpatient Hospital Care*	No	No	Services should be rendered at a contracting facility
Outpatient Behavioral Health Office Visits	Yes	No	The patient calls Inroads at (800-528-7264) to authorize services
Skilled Nursing Facility*	No	Yes	
Private Duty Nursing*	No	Yes	
Home Health*	No	Yes	
Hospice*	No	Yes	
Home Infusion Therapy*	No	Yes	Must use a BCBSTX contracting facility
In or Outpatient Behavioral Health Services	No	Yes	

*ALL SERVICES MUST BE DIRECTED BY A NETWORK PCP, OB/GYN, OR SPECIALIST TO RECEIVE IN-AREA NETWORK BENEFITS EVEN WHEN A REFERRAL IS NOT REQUIRED.