

Employees Retirement System of Texas (ERS) Participants Benefit Plan

**In this
Section**

The following topics are covered in this section.

Topic	Page
Employees Retirement System of Texas (ERS) Overview	M — 2
Benefit Options	M — 2
ERS Tools	M — 3
HealthSelect of Texas® ID Card Sample	M — 4
Consumer Directed HealthSelectSM ID Card Sample	M — 5
HealthSelectSM Out-of-State, Consumer Directed HealthSelect Out-of-State and HealthSelectSM Secondary 65+ Sample ID Cards	M — 6
Kelsey-Seybold Clinic® as a Primary Care Provider (PCP)	M — 6
HealthSelect Customer Service	M — 7
Telephone Number	M — 7
Mailing Address	M — 7
Prior Authorization and Recommended Clinical Review (RCR)	M — 8
How Do I Obtain an RCR?	M — 8
RCR Requested by Covering Physicians	M — 8
Mental Health RCR	M — 9
Claims Filing	M — 9
Claims Inquiries	M — 10
Outpatient Clinical Laboratory	M — 10
HealthCare Centers of Excellence	M — 11

ERS Participants Benefit Plan, cont'd

Overview

Blue Cross and Blue Shield of Texas (BCBSTX) administers benefits on behalf of **ERS** for **HealthSelect of Texas®** and **Consumer Directed HealthSelectSM** plans.

HealthSelect of Texas participants access care through a customized benefit plan utilizing the **Blue EssentialsSM** network and serves all 254 counties in Texas.

Benefit Options

The following plan options are available for HealthSelect of Texas and Consumer Directed HealthSelect participants:

HealthSelect of Texas - In Area

- To receive network benefit coverage, participants enrolled in this plan are required to designate a primary care physician/provider (PCP) participating in the Blue Essentials provider network. The designated PCP is required to submit referrals to BCBSTX for network benefits to apply to services rendered by a specialist. If HealthSelect of Texas participants do not have a PCP on file, and have exceeded their grace period, they will receive out-of-network benefits, which may result in higher out-of-pocket costs. Participants may also see non-network providers but will receive a lower rate of benefit coverage.
- HealthSelect of Texas participants do not need a referral for:
 - Covered vision care, including routine and diagnostic eye exams
 - OB/GYN visits
 - Mental health counseling
 - Chiropractic visits
 - Occupational therapy and physical therapy
 - Virtual Visits, urgent care centers and convenience care clinics
 - Dermatology visits effective 01/01/2025

Consumer Directed HealthSelect (CDHS) - In Area

- Consumer Directed HealthSelect participants have open access to providers in the HealthSelect Blue Essentials provider network for in-network benefits. This plan does not require PCP designation and does not require referrals for in-network benefits to apply. Participants may also see non network providers but will receive a lower rate of benefit coverage.
-

ERS Participants Benefit Plan, cont'd

Benefit Options, cont.

HealthSelect Out-of-State and Consumer Directed HealthSelect Out-of-State

- Participants utilize traditional Blue Card PPO network benefits. Participants are not required to designate a PCP and this plan does not require referrals for in-network benefits to apply. Participants may also see non-network providers but will receive a lower rate of benefit coverage.

HealthSelect Secondary 65+

- This plan coordinates with Medicare and participants utilize the PAR Plan network. Participants do not have to designate a PCP, and this plan does not require referrals for in-network benefits to apply.

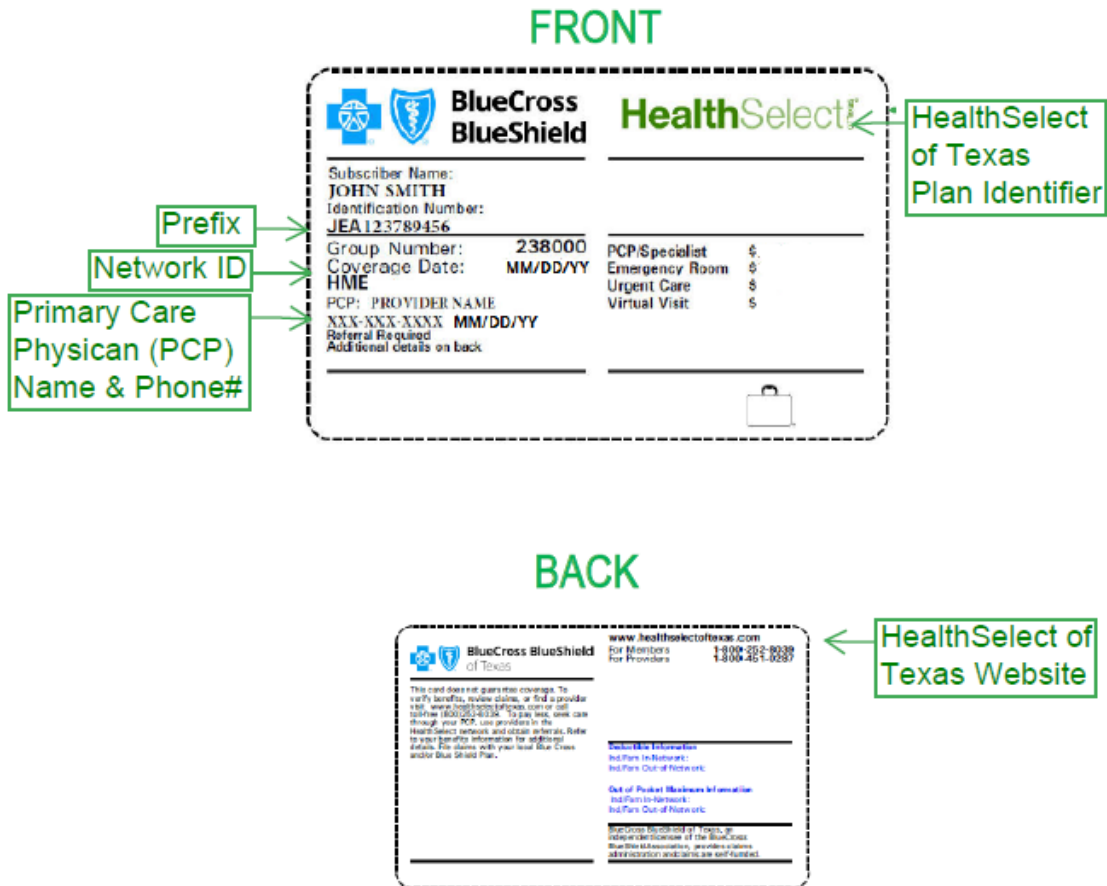
ERS Tools

For quick links and information regarding ERS and the HealthSelect of Texas and Consumer Directed HealthSelect benefit plans, visit the BCBSTX provider website (www.bcbstx.com/provider) and select [ERS Tools](#) under the [Education and Reference](#) menu.

ERS Participants Benefit Plan, cont'd

Sample ID Card
for
HealthSelect of
Texas Plan

HealthSelect of Texas (front & back):

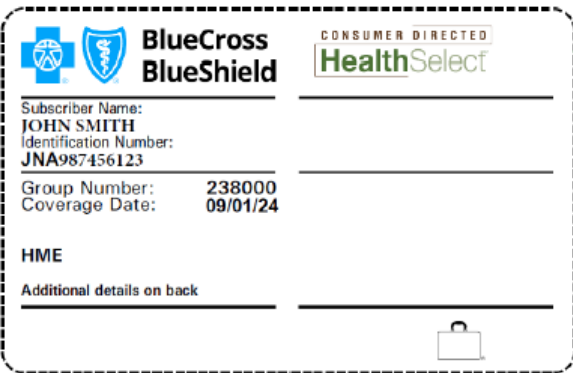


ERS Participants Benefit Plan, cont'd

Sample ID Card for
the
Consumer Driven
HealthSelect Plan

Consumer Directed HealthSelect (front & back):

FRONT



BlueCross BlueShield CONSUMER DIRECTED
HealthSelect

Subscriber Name:
JOHN SMITH

Identification Number:
JNA987456123

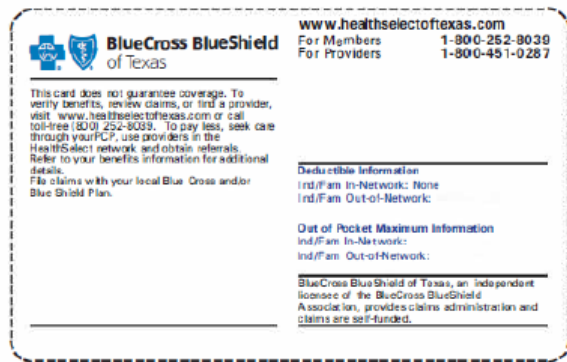
Group Number: **238000**
Coverage Date: **09/01/24**

HME

Additional details on back

Prefix → JNA
Network ID → HME
Consumer Directed HealthSelect Plan Identifier → JNA987456123

BACK



BlueCross BlueShield
of Texas

www.healthselectoftexas.com
For Members 1-800-252-8039
For Providers 1-800-451-0267

This card does not guarantee coverage. To verify benefits, review claims, or find a provider, visit www.healthselectoftexas.com or call toll-free (800) 252-8039. To pay less, seek care through your PCP, use providers in the HealthSelect network, and obtain referrals. Refer to your benefits information for additional details. File claims with your local Blue Cross and/or Blue Shield Plan.

Deductible Information
Ind./Fam. In-Network: None
Ind./Fam. Out-of-Network:

Out of Pocket Maximum Information
Ind./Fam. In-Network:
Ind./Fam. Out-of-Network:

BlueCross BlueShield of Texas, an independent licensee of the BlueCross BlueShield Association, provides claims administration and claims are self-funded.

HealthSelect of Texas Website → www.healthselectoftexas.com

ERS Participants Benefit Plan, cont'd

HealthSelect of Texas Out-of-State, Consumer Directed HealthSelect Out-of-State and HealthSelect Secondary 65+ Sample ID Cards

For the most current sample ID cards for **HealthSelect of Texas Out-of-State, Consumer Directed Out-of-State** and **HealthSelect Secondary 65+**, please refer to the [ERS Tools](#) section of the www.bcbstx.com/provider website under [Sample ERS Participant ID Cards](#).

Kelsey-Seybold Clinic as PCP

HealthSelect of Texas participants can select Kelsey- Seybold Clinic as their PCP.

- Health care providers who are contracted with Kelsey-Seybold must contact Kelsey-Seybold for instructions regarding referral and recommended clinical review processes, contracting and claims-related questions.
- Additionally, health care providers who are not part of Kelsey-Seybold but who provide services to a **HealthSelect of Texas** participant whose PCP is contracted/affiliated with Kelsey-Seybold must contact Kelsey-Seybold for instructions.
- **HealthSelect of Texas** health care providers who are contracted/affiliated with Kelsey-Seybold are subject to their procedures and requirements for complaint resolution.
- When the participant does not present an ID card, a copy of the enrollment application or a temporary card may be accepted. Kelsey-Seybold PCP's can also reference their PCP eligibility lists distributed by BCBSTX. The HealthSelect participant's identification should be verified with a photo ID and a copy of the photo ID is retained for his/her file.

IMPORTANT NOTE: Physicians and professional providers contracted /affiliated with a capitated IPA/Medical Group such as Kelsey-Seybold must contact IPA/Medical Group for instructions regarding referral process/providers, outpatient lab and radiology services, recommended clinical review, reimbursement, contracting and claims questions. Additionally, physicians and professional providers who are not part of a capitated IPA/Medical Group but who provide services to a member whose PCP is with a capitated IPA/ Medical Group must also contact the applicable IPA/Medical Group for instructions.

ERS Participants Benefit Plan, cont'd

ERS HealthSelect Customer Service

Provider customer service representatives at BCBSTX have access to participant information to give prompt inquiry responses to questions regarding:

- Benefits and eligibility
- Claims
- Current HealthSelect network information including the Blue Essentials network
- Formal and informal complaint procedures
- Available health plan resources and programs including programs that help participants with weight management, musculoskeletal issues, mental health concerns and cardiovascular health and blood pressure monitoring.

For more information on HealthSelect benefits, programs and resources, visit healthselectoftexas.com.

The automated phone system also provides information for:

- Benefits
- Eligibility
- Claims payment

Be sure to verify the HealthSelect participant's PCP (if enrolled in the HealthSelect of Texas In-Area medical plan) and benefits eligibility every time the patient presents for services.

Telephone Number

You may reach the BCBSTX ERS Customer Service by calling:

800-451-0287

Mailing Address

ERS Provider Customer Service may also be contacted in writing at the following address:

**ERS Customer Service
PO Box 660044
Dallas, TX 75266-0044**

ERS Participants Benefit Plan, cont'd

Prior Authorization Requirements & Recommended Clinical Review

Effective 09/01/2024, HealthSelect of Texas and the Consumer Directed HealthSelect plans will no longer require prior authorization for any services. Providers may submit a recommended clinical review (RCR) prior to rendering services to determine medical necessity. If a provider does not submit a request for RCR prior to rendering the services(s), the services(s) may be subject to a post-service medical necessity review prior to claims payment.

For more information, go to the [RCR](#) page under Utilization Management at bcbstx.com/provider.

How Do I Obtain RCR

To obtain RCR **for services managed by BCBSTX:**

-Electronically using:

- o [BlueApprovRSM](#)
- o [Availity[®] Authorizations & Referrals](#)

-By Phone: Contact **Medical Management** at **800-441-9188**

Carelon Medical Benefits Management (Carelon):

-Electronically using:

- o [Carelon ProviderPortal](#)

-By Phone - Contact Carelon at **800-859-5299**

Services managed by Carelon include:

- o Medical oncology specialty drugs
 - o Genetic/molecular testing
 - o Radiation (oncology) therapy for cancer
 - o Advanced imaging (such as CT scan, nuclear stress test, MRI, PET scan), with the exception of the breast
 - o Cardiology imaging
 - o Musculoskeletal (Joint/Spine), pain
-

RCR Requested by Covering Physicians

Physicians who bill under the same Tax ID number, who cover for each other, can obtain RCR for a participant **using the initial referral to the provider they are covering for**. The covering physician must have the initial referral number when calling for the RCR.

ERS Participants Benefit Plan, cont'd

Mental Health RCR

BCBSTX medical management provides and coordinates mental health care and services for all **HealthSelect of Texas or Consumer Directed HealthSelect** participants. The plans' network utilization referenced in the [Benefit Options section](#) of this document should be noted when identifying network mental health providers.

PCP referrals are not required. Mental health providers may request RCR. For a list of services applicable to RCR, refer to the [RCR](#) page on the provider website.

To submit RCR for mental health services, use Blue ApprovR, Availity Authorizations & Referrals tool or call the number on the the participant's ID card.

If you or your **HealthSelect of Texas or Consumer Directed HealthSelect** patients have questions or need information about mental health professionals, facilities or procedures, check Provider Finder®/ Find a Doctor or Hospital at healthselectoftexas.com or call the number on the ID card.

To request RCR for mental health services for **Out-of-State** participants, call: **800-528-7264**.

Claims Filing

Refer to Section F "Filing Claims" of the **Blue EssentialsSM, Blue Advantage HMOSM, Blue PremierSM and MyBlue HealthSM Provider Manual** for detailed instructions on claims filing.

Note: If a HealthSelect of Texas or Consumer Directed HealthSelect participant's PCP is affiliated with Kelsey-Seybold, claims for certain types of services must be submitted to Kelsey-Seybold, rather than to the normal address used for BCBSTX claims. If a claim should have been sent to Kelsey-Seybold but was submitted to the Blue Essentials address, the claim will be rejected and you will receive notice to refile it with Kelsey-Seybold. Types of services that should be submitted to Kelsey-Seybold include the following:

- Physician Services
 - Outpatient diagnostic testing services
-

ERS Participants Benefit Plan, cont'd

Claims Filing, cont.

Claims for **Kelsey-Seybold** should be filed to:

Kelsey-Seybold Clinic -
Attn Claims
PO Box 31031
Tampa, FL 33631

Kelsey-Seybold Claims Inquiry and UM Phone Numbers:

713-442-5440 Claims
713-442-5339 Utilization Management

Claims Inquiries

For ERS claims inquiries, **contact** customer service at BCBSTX by calling: **800-451-0287**

Address written claims inquiries to:

BCBSTX ERS Customer Service
PO Box 660044 Dallas, TX
75264-0044

Fax Claim Inquiries to **325-794-2926**

Outpatient Clinical Laboratory

Providers should refer members to in-network lab providers for outpatient services. To locate participating labs in the plan's network, check Provider Finder®/Find a Doctor or Hospital at healthselectoftexas.com or call the number on the participant's ID card.

The following are currently participating statewide outpatient clinical labs for **HealthSelect of Texas** and **Consumer Directed HealthSelect** participants (It should be noted, this is not an all-inclusive listing):

- **Clinical Pathology Laboratory (CPL)** – For locations or questions, contact CPL at **800-595-1275** or visit CPL's website at: www.cpllabs.com
 - **LabCorp** – For locations or questions contact LabCorp at **888-LAB-CORP** or visit LabCorp's website at: www.labcorp.com
 - **Quest Diagnostics, Inc.** - For locations or questions contact Quest at **888-277-8772** or visit Quest's website at: questdiagnostics.com/patients
-

ERS Participants Benefit Plan, cont'd

Health Care Centers of Excellence

For Texas participants, HealthSelect is launching a specialty facility designation program called Health Care Centers of Excellence (HCCOE). A facility must meet both quality and cost-efficiency standards. The program includes designations in the following areas:

- Bariatric surgery
- Knee and hip replacement
- Maternity care
- Spine surgery
- Transplants.

Out-of-state, participants will utilize Blue Distinction Centers.

Note: HealthSelect allows benefits for bariatric surgery only on the In -Area and Out -of -State Plans. In-Area participants on the Blue Essentials network must use a Health Care Center of Excellence. Out-of-State participants must utilize Blue Distinction Centers. For a full list of bariatric requirements, view the most current Master Plan Benefit Document located at <https://healthselect.bcbstx.com>. If all plan requirements are not met, there are no benefits available.

Availity is a trademark of Availity, LLC, a separate company that operates a health information network to provide electronic information exchange services to medical professionals. Availity provides administrative services to BCBSTX.

BCBSTX makes no endorsement, representations or warranties regarding third party vendors and the products and services they offer.