MEDICAL BENEFITS ENROLLMENT INFORMATION FOR:
Active employees
Retirees who are not eligible for Medicare
HealthSelect℠ of Texas is the state’s insurance plan available to employees, retirees and dependents who are eligible to participate in a Texas Employees Group Benefits Program (GBP) health plan.

UnitedHealthcare administers HealthSelect medical benefits. This means that the Employees Retirement System of Texas (ERS) sets the benefits and pays the claims, while UnitedHealthcare manages the provider network, processes claims and provides customer service.

Caremark administers the HealthSelect Prescription Drug Program.

**Designating a Primary Care Physician (PCP)**

It is important to choose a PCP, because he or she will help you maintain your overall health and issue referrals for specialty care. Without referrals, you will have non-network benefits and pay more out of pocket.

With more than 55,800 doctors in Texas, and 790,000 nationwide, it is likely we have your doctor in our network.

To designate a PCP, visit [www.healthselectoftexas.com](http://www.healthselectoftexas.com) or call HealthSelect Customer Care toll-free at (866) 336-9371 (TTY 711).

**Choosing Your Doctors with Confidence**

Our network doctors have been carefully evaluated to help you select the right doctor. UnitedHealthcare identifies many network providers as Premium-designated or Tier 1 providers. The UnitedHealth Premium® designation program recognizes physicians who meet national industry standards for quality care and local market benchmarks for cost efficiency.

Find Premium-designated (Tier 1) doctors on [myuhc.com/hs](http://myuhc.com/hs).

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**How to find a physician or hospital**

2. Click on Find a Doctor or Hospital.
3. Click Find a Physician Near You to search for a network provider.
   or
4. Click Find a Facility Near You to search for a network hospital.

“The UnitedHealth Premium designation program not only provides consumers with easy access to data in one place, but it also goes further by recognizing physicians whose practices are consistent with widely published evidence-based standards to ultimately help them select the right doctor.”

– Dr. Mehmet Oz
Preventive Services Covered 100%
Preventive care can help you stay healthy. HealthSelect participants can take advantage of many preventive care benefits, including:

- Routine checkups
- Screenings
- Immunizations

Certain preventive care services are usually covered at 100% when you use a network provider.

Expanded Women’s Preventive Health Services Guidelines
The U.S. Department of Health and Human Services requires health plans to cover certain women’s preventive services without copayment, coinsurance or a deductible as long as they are received in the health plan’s network.

These services include:

- Well-woman visits
- Prenatal care
- Domestic violence screenings
- Contraception approved by the Food and Drug Administration

Under the Affordable Care Act (ACA), certain preventive health and women’s services are paid at 100% (at no cost to the participant) based on physician billing and diagnosis. In some cases, you may be responsible for payment on certain related services that are not required to be paid at 100% by the Affordable Care Act.

Questions about preventive care?
Visit www.uhcpreventivecare.com for preventive care guidelines for you and your family and a checklist you can use in talking with your doctor.
**Your Go-to App for Health**

The UnitedHealthcare Health4Me™ app for smartphones provides instant access to critical health information. You can search for physicians or facilities, view your ID card, claims, account balances and benefit plan details. You can even connect with HealthSelect Customer Care or live stream content from UHC.TV®, our Internet TV channel devoted to health and happiness. To learn more and view a quick video, visit www.healthselectoftexas.com.

**If you have an iPhone®:**
- Go to the App Store™
- Search for “Health4Me”
- Click “Install”

**If you have an Android® phone (ex: Samsung):**
- Find the “Play Store”
- Search for “Health4Me”
- Click “Install”

**Health Assessment**

Complete an online questionnaire to get immediate, confidential results about your overall health, plus health improvement suggestions. You can take a health assessment by logging into your online HealthSelect member account at myuhc.com/hs.

**Take Charge and Know More with myHealthcare Cost Estimator**

myHealthcare Cost Estimator provides you with a wealth of information before going to the doctor. Now searching for personalized health care information is as easy as any online shopping experience.

Use myHealthcare Cost Estimator to:
- Learn more about health care costs
- Estimate costs for specific health care services in your area
- Estimate treatment costs for specific doctors and specialists

To learn more, visit www.healthselectoftexas.com.

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**ONLINE RESOURCES**

Check out online tools, information and resources at www.healthselectoftexas.com.
Personal Health Record

Personal Health Record is an online tool that helps you confidentially track doctors’ visits, immunizations and diagnoses. To access Personal Health Record, you can visit www.healthselectoftexas.com or log into your online HealthSelect member account at myuhc.com/hs.

Health Quizzes and Wellness Tip Sheets

You can take online health quizzes and download fact sheets about common health questions. Topics include asthma, diabetes, heart health, weight loss, cholesterol and allergies.

Resources for Women and Families

Rely on the Source4Women® website to help you manage your own health and the health of your family. Everyone can enjoy this resource — whether you are a HealthSelect member or not. Learn more at www.source4women.com.

Healthy Mind Healthy Body® Email Newsletter

Our award-winning Healthy Mind Healthy Body publication provides the latest health news and tips, and allows you to select health topics that meet your personal needs and interests. Topics range from family health and fitness, to diabetes and asthma management.

Current participants can sign up at www.uhc.com/myhealthnews.

UHC.TV

UHC.TV is our Internet TV network. It presents educational and entertaining programs about good health and living. Visit www.uhc.tv today to help you get inspired to grow healthy and live well.

HealthSelect website

www.healthselectoftexas.com

Whether you are already a HealthSelect member or thinking of becoming one, www.healthselectoftexas.com is a great first stop. It provides important information on many health plan features and services, including:

- Network physician or hospital search
- Medical benefits
- Wellness and health education resources
- Health Care Knowledge Center
- Publications and forms
- News and updates
- Direct link to a HealthSelect member website at myuhc.com/hs

Visit www.healthselectoftexas.com today!
# Key 2016 Benefits

## Plan Overview

<table>
<thead>
<tr>
<th></th>
<th>In-Area</th>
<th>Out-of-Area (for out-of-state residents)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Coinsurance</strong> (per participant)</td>
<td>$2,000/per participant only</td>
<td>$7,000/per participant only $3,000/per participant only</td>
</tr>
<tr>
<td><strong>Inpatient Copayment Maximum</strong> (per participant)</td>
<td>$2,250</td>
<td>$2,250</td>
</tr>
<tr>
<td><strong>Deductible</strong> (per participant/family)</td>
<td>$0</td>
<td>$500/per participant only $200/$600</td>
</tr>
<tr>
<td><strong>TOTAL ANNUAL OUT-OF-POCKET MAXIMUM</strong> (per participant/family; includes copayments for medical services and prescription medications, deductibles and coinsurance)</td>
<td>$6,450/$12,900</td>
<td>None $6,450/$12,900</td>
</tr>
<tr>
<td><strong>Lifetime maximum</strong></td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td><strong>Primary care physician (PCP) required</strong></td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>

## Plan Details

<table>
<thead>
<tr>
<th></th>
<th>In-Area</th>
<th>Out-of-Area (for out-of-state residents)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PCP office visit</strong></td>
<td>$25 copay for office visit</td>
<td>100%, after you pay copay, or 80% if you receive services subject to coinsurance 40% coinsurance, after you pay deductible 60%, after you pay deductible 30% coinsurance, after you pay deductible 70%, after you pay deductible</td>
</tr>
<tr>
<td><strong>Specialist office visit</strong></td>
<td>$40 copay for office visit</td>
<td>100%, after you pay copay, or 80% if you receive services subject to coinsurance 40% coinsurance, after you pay deductible 60%, after you pay deductible 30% coinsurance, after you pay deductible 70%, after you pay deductible</td>
</tr>
<tr>
<td><strong>Routine physicals</strong>* (including vision screenings for children) and well-woman exams**</td>
<td>$0</td>
<td>100%, after you pay copay, or 80% if you receive services subject to coinsurance 40% coinsurance, after you pay deductible 60%, after you pay deductible 30% coinsurance, after you pay deductible 70%, after you pay deductible</td>
</tr>
<tr>
<td><strong>Convenience care clinic</strong> (no PCP referral required)</td>
<td>$25 copay</td>
<td>100%, after you pay copay, or 80% if you receive services subject to coinsurance 40% coinsurance, after you pay deductible 60%, after you pay deductible 30% coinsurance, after you pay deductible 70%, after you pay deductible</td>
</tr>
<tr>
<td><strong>Urgent care clinic</strong> (no PCP referral required)</td>
<td>$50 copay + 20% coinsurance</td>
<td>100%, after you pay copay, or 80% if you receive services subject to coinsurance 40% coinsurance, after you pay deductible 60%, after you pay deductible 30% coinsurance, after you pay deductible 70%, after you pay deductible</td>
</tr>
<tr>
<td><strong>Eye exams</strong> (no PCP referral required) Routine exams are limited to one exam per year.</td>
<td>$40 specialist copay + 20% coinsurance for lab or radiology done outside office visit</td>
<td>100%, after you pay copay, or 80% if you receive services subject to coinsurance 40% coinsurance, after you pay deductible 60%, after you pay deductible 30% coinsurance, after you pay deductible 70%, after you pay deductible</td>
</tr>
<tr>
<td><strong>Maternity care</strong>* Physician charges only, including delivery fees; inpatient hospital copay benefit applies for the inpatient stay (complications of pregnancy are treated as any other medical condition)</td>
<td>$0</td>
<td>100%, after you pay copay 40% coinsurance, after you pay deductible 60%, after you pay deductible 30% coinsurance, after you pay deductible 70%, after you pay deductible</td>
</tr>
<tr>
<td><strong>Office surgery and diagnostic procedures</strong></td>
<td>20% coinsurance (office surgery)</td>
<td>80%, after you pay copay (if applicable), or 100% (for office diagnostics and allergy-related services) 40% coinsurance, after you pay deductible 60%, after you pay deductible 30% coinsurance, after you pay deductible 70%, after you pay deductible</td>
</tr>
</tbody>
</table>

*Under the Affordable Care Act, certain preventive and women’s health services are paid at 100% (at no cost to the participant) based on physician billing and diagnosis. In some cases, you will still be responsible for payment on some services.
### Plan Details

<table>
<thead>
<tr>
<th>Benefits</th>
<th>In-Area</th>
<th>Out-of-Area (for out-of-state residents)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Network</td>
<td>Non-Network</td>
</tr>
<tr>
<td></td>
<td>You pay</td>
<td>Plan pays</td>
</tr>
<tr>
<td>DME (Durable Medical Equipment)</td>
<td>20% coinsurance</td>
<td>80%</td>
</tr>
<tr>
<td>(3-year replacement limit) Prior Authorization required.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Diabetic Supplies</td>
<td>20% coinsurance</td>
<td>80%</td>
</tr>
<tr>
<td>Diagnostic low-tech radiology</td>
<td>$0 (for office-based services)</td>
<td>100%</td>
</tr>
<tr>
<td>X-rays</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mamography</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bone density scan</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Echocardiogram</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ultrasound</td>
<td></td>
<td></td>
</tr>
<tr>
<td>High-tech radiology</td>
<td>$100 copay + 20% coinsurance</td>
<td>80%, after you pay copay</td>
</tr>
<tr>
<td>CT scan</td>
<td></td>
<td></td>
</tr>
<tr>
<td>MRI</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nuclear medicine</td>
<td></td>
<td></td>
</tr>
<tr>
<td>You will be responsible for the copay and coinsurance per visit. Prior Authorization required.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Chiropractic care</td>
<td>You pay $40 specialist copay and/or 20% coinsurance in addition to amounts above the benefit maximum</td>
<td>100% after copay if applicable, or 80% if you receive services subject to coinsurance</td>
</tr>
<tr>
<td>(benefit maximum of $75 per visit and maximum 30 visits per calendar year, per participant)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inpatient hospital</td>
<td>$150 copay per day up to five days + 20% coinsurance</td>
<td>80%, after you pay copay</td>
</tr>
<tr>
<td>(facility charges per admission, $750 copay maximum per admission, $2,250 calendar year inpatient copay max per participant)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prior Authorization required.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inpatient physician</td>
<td>20% coinsurance</td>
<td>80%</td>
</tr>
<tr>
<td>(per admission) You may have to pay additional costs if treated by a non-network physician during your hospital stay.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Emergency room</td>
<td>$150 copay + 20% coinsurance (copay waived if admitted)</td>
<td>80%, after you pay copay</td>
</tr>
<tr>
<td>In a non-emergency situation, consider less expensive options, such as a convenience care clinic or urgent care clinic.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Outpatient day-surgery — Facility</td>
<td>$100 copay + 20% coinsurance</td>
<td>80%, after you pay copay</td>
</tr>
<tr>
<td>(facility charges)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Outpatient day-surgery — Physician</td>
<td>20% coinsurance</td>
<td>80%</td>
</tr>
<tr>
<td>(physician charges)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hearing aids</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Plan pays up to $1,000 maximum benefit (per ear) for any consecutive three-year (36-month) period.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ambulance services</td>
<td>20% coinsurance</td>
<td>80%</td>
</tr>
<tr>
<td>(Prior Authorization required for non-emergent air)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mental health and substance use disorder</td>
<td></td>
<td></td>
</tr>
<tr>
<td>These benefits are the same as your medical/surgical benefits listed within this chart.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The charts on these two pages include out-of-pocket costs for common services. For detailed information about benefits, limitations and exclusions, refer to the Master Benefit Plan Document (MBPD) under the Publications and Forms tab at www.healthselectoftexas.com or after September 1, 2015.
**Get Trusted Information When You Need It**
Registered nurses and master’s-level specialists are available to help you anytime — at no additional cost. They can provide information on:

- Symptoms and treatment options
- Doctors and hospitals
- Medication questions
- Health condition management and more

You can reach a registered nurse toll-free at (866) 336-9371 — anytime, day or night. Simply say “speak with a nurse.”

**Receive Personalized Guidance Throughout Your Pregnancy**
The Healthy Pregnancy program helps expecting members through every stage of their pregnancy and delivery. Support includes 24-hour access to experienced nurses, online Healthy Pregnancy Owner’s Manual and other educational materials, as well as money-saving coupons.

**Support for Chronic Conditions**
A chronic condition may seem overwhelming and at times hard to manage. To help you, we offer many Disease Management programs that provide personalized support for the following conditions:

- Heart Failure
- Chronic Obstructive Pulmonary Disease (COPD)
- Coronary Artery Disease (CAD)
- Diabetes
- Asthma

**Questions?**
To learn more about wellness programs and services, visit www.healthselectoftexas.com or call toll-free at (866) 336-9371.
**Health Coaching Programs**

Wellness Coaching gives you access to special programs and experienced, personal wellness coaches. Our coaches are certified and trained to help you set goals to improve your health and create a personalized plan to meet them. We even have multilingual coaching, including Spanish-speaking coaches.

Our Wellness Coaching programs support individuals interested in:

- Diabetes
- Exercise
- Heart Health
- Nutrition
- Stress Management
- Tobacco Cessation
- Weight Management

To learn more, call toll-free at **(866) 336-9371**.

**Meeting the Needs of Diverse Communities**

We recognize the importance of diversity in every aspect of our business. That’s why we created our multicultural centers of excellence: Latino Health Solutions, Generations of Wellness® (African American Health) and Asian Americans.

**www.uhclatino.com**
View valuable health care information for Hispanic families that discusses common health conditions in Spanish.

**www.uhcgenerations.com**
Get useful information about African American health, including recipes, exercise tips and questions to ask your doctor.

**www.uhcasian.com**
Find health information and resources, including provider directories in Cantonese, Korean, Vietnamese and Japanese.

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*This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through the program is for informational purposes only and provided as part of your health plan. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor’s care. Your health information is kept confidential in accordance with the law. The program is not an insurance program and may be discontinued at any time.*
Save on Wellness Products and Services
Enjoy a healthy lifestyle for less with our discounted products and services, including fitness club memberships, weight loss programs, teeth whitening and more. Access our health discount program* online at www.healthselectoftexas.com.

Get Discounts on Frames, Lenses and Other Vision Services
An annual routine eye exam is included in your benefit plan. Glasses, contact lens exams, contact lenses, laser vision correction and eyewear are not part of your benefit plan. You can purchase these items at a discounted price when you use certain providers.

To learn more, visit www.healthselectoftexas.com or call toll-free at (866) 336-9371.

*The health discount program is not insurance.
ANNUAL ENROLLMENT TOOLS AND RESOURCES:

- Visit the pre-enrollment website at [www.healthselectoftexas.com](http://www.healthselectoftexas.com)
- Call the HealthSelect Customer Care Team at UnitedHealthcare at (866) 336-9371 (TTY 711), 8 a.m. – 7 p.m. CT, Monday – Friday
- Current HealthSelect participants — take advantage of your tools and resources by creating your personal [myuhc.com/hs](http://myuhc.com/hs) online account

Administrative services provided by United HealthCare Services, Inc. or their affiliates.

The information provided through these programs is for educational purposes only as a part of your health plan and is not a substitute for your doctor’s care. Please discuss with your doctor how the information provided is right for you. Your personal health information is kept private in accordance with your plan’s privacy policy.

The Healthy Pregnancy Program follows national practice standards from the Institute for Clinical Systems Improvement. The Healthy Pregnancy Program can not diagnose problems or recommend specific treatment. The information provided is not a substitute for your doctor's care.

For a complete description of the UnitedHealth Premium® Designation program, including details on the methodology used, geographic availability, program limitations and medical specialties participating, please visit [myuhc.com/hs](http://myuhc.com/hs).

Disease Management programs and services may vary on a location-by-location basis and are subject to change with written notice. UnitedHealthcare does not guarantee availability of programs in all service areas and provider participation may vary. Certain items may be excluded from coverage and other requirements or restrictions may apply. If you select a new provider or are assigned to a provider who does not participate in the Disease Management program, your participation in the program will be terminated.

All UnitedHealthcare members can access a cost estimator online tool at [myuhc.com](http://myuhc.com). Depending on your specific benefit plan and the ZIP code that is entered, either the myHealthcare Cost Estimator or the Treatment Cost Estimator will be available. A mobile version of myHealthcare Cost Estimator is available in the Health4Me mobile app, and additional ZIP codes and procedures will be added soon. This tool is not intended to be a guarantee of your costs or benefits. Your actual costs and/or benefits may vary. When accessing the tool, please refer to the Terms and Conditions of Use and Why Your Costs May Vary sections for further information regarding cost estimates. Refer to your health plan coverage document for information regarding your specific benefits.

Participation in the Health Assessment is strictly voluntary. Any health information collected as part of the assessment will be kept confidential in accordance with the Notice of Privacy Practices; be used only for health and wellness recommendations or for payment, treatment or health care operations; and be shared with your health plan, but not with your employer.

Source4Women content and materials are for information purposes only, are not intended to be used for diagnosing problems and/or recommending treatment options, and are not a substitute for your doctor’s care. Lists of potential treatment options and/or symptoms may not be all inclusive.

Disclosure: The Health Discount Program is administered by HealthAllies®, Inc., a discount medical plan organization. The Health Discount Program is NOT insurance. The discount program provides discounts at certain health care providers for medical services. The discount program does not make payments directly to the providers of medical services. The discount program member is obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount plan organization. HealthAllies, Inc., is located at P.O. Box 10340, Glendale, CA, 91209, 1-800-860-8773, [www.unitedhealthallies.com](http://www.unitedhealthallies.com), ochacustomercare@optumhealth.com. The health discount program is offered to existing members of certain products underwritten or provided by UnitedHealthcare Insurance Company or its affiliates to provide specific discounts and to encourage participation in wellness programs. Health care professional availability for certain services may be dependent on licensure, scope of practice restrictions or other requirements in the state. UnitedHealthcare does not endorse or guarantee health products/services available through the discount program. This program may not be available in all states or for all groups. Components subject to change.

NOTE: ERS cannot and does not guarantee the length of time that a specific or type of value-added product will be offered or that a product will be offered in the future. If you have questions or concerns about these products, please contact UnitedHealthcare directly.

All trademarks are the property of their respective owners.
KEY HEALTHSELECT CONTACT INFORMATION

www.healthselectoftexas.com

HealthSelect Customer Care  (866) 336-9371 (TTY 711)

24/7 Nurse Access  (866) 336-9371 (say “speak with a nurse”)

Healthy Pregnancy  (800) 411-7984

Prescription Drug Program (Caremark)  (888) 886-8490