BCBS OF TEXAS
Enrollment Guide

TML Health
Benefits Pool

IMPORTANT!

Please show your new ID Card to your medical provider.

Front of Card

BlueCross BlueShield of Texas
P.O. Box 655730
Dallas, TX 75265-5730

Attached are your new ID cards. Please discard any previously issued card(s). Always present your most current ID card to the hospital or provider when you or your covered dependents seek health care.

BlueCross BlueShield

TML Health Benefits Pool

Subscriber Name:
Member Name
 Identification Number:
ZGP555555555

Group Number:	**123456**	Office Visit	**$30**
Coverage Date:	**09/01/21**	Specialist	**$45**
		Urgent Care	**$75**
BCA DENT SINGLE		Emergency Room	**$500**
		MDLive Med/BH	**$0/$30**

GRID+

PPO

03113 9764510 0000 0000332 0000332 233 115

Back of Card

BlueCross BlueShield
of Texas

What's Next?

Before you put this ID card in your wallet, make sure you:

- Text* **TMLHEALTH** to **33633** to get started.
  *Message and data rates may apply. Terms & Conditions and Privacy Policy bcbstx.com/mobile/text-messaging

OR

- Visit **bcbstx.com/member** to register for Blue Access for Members℠ (BAM℠). Once you're logged in, go to Settings to select digital instead of paper for how you want to get your health plan information.

www.bcbstx.com

BlueCross BlueShield of Texas

Network coverage is available through participating network providers. Non-network services will be covered at a lower level. Some services must be pre-authorized, including Mental Health (MH) and Chemical Dependency (CD). Refer to your benefits booklet for claims filing address and additional information. Providers: File claims with your local BCBS Plan. File dental claims to: P.O. Box 660247, Dallas, TX 75266-0247.

| Customer Service | **1-855-762-6084** |
| DNoA Pref Network | **1-800-972-7565** |

www.MDLIVE.com/BCBSTX

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

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Shipper ID: 00000000
Shipping Method: DIRECT
CARRIER: USPS
Address:

Mailing/Meter Date:

Insert #1	Insert #2
Insert #3	Insert #4
Insert #5	Insert #6
Insert #7	Insert #8
Insert #9	Insert #10
Insert #11	Insert #12

Cycle Date:
PDF Date:
 MaxMover:
STICKER:

Design Name   **TML2_Card**

Description   **TML Health**

Card Front   Card Back

X175791929700001

NAVITUS
PHARMACY BENEFITS REINVENTED™

TML Health
Benefits Pool

RxBIN	**610602**
RxPCN	**NVT**
RxGRP	**xxRxGrpxx**
ISSUER (80840)	**9151014609**

SUBSCRIBER FIRST LAST

ID: **000000000**

000000000	DEPENDENT 1 NAME
000000000	DEPENDENT 2 NAME
000000000	DEPENDENT 3 NAME
000000000	DEPENDENT 4 NAME
000000000	DEPENDENT 5 NAME
000000000	DEPENDENT 6 NAME
000000000	DEPENDENT 7 NAME
000000000	DEPENDENT 8 NAME

Navitus Customer Care
1-855-673-6504 (toll-free)
TTY (toll-free) 711

Hours
24 hours a day, 7 days a week

Mailing Address:
Navitus Health Solutions
P.O. Box 999
Appleton, WI 54912-0999

www.navitus.com

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Take action:

To make the most of your prescription drug benefits, you can access your prescription benefits using the Navitus web portal or mobile app. You can:

1. Compare medication prices to find the lowest cost option for you
2. Locate the most convenient in-network pharmacies
3. Save your preferred pharmacies for quick and easy access
4. See medication and benefit information
5. View your member ID card

How to Access the Navitus Portal

1. Beginning on your effective date, go straight to the Navitus website, **Navitus.com**
2. Select **Portal Login**
3. Select **Member Portal Login**
4. Select the link for **New Registration**

For mobile app account assistance contact Navitus customer care: **855-673-6504** • Open 24 hours a day, 7 days a week

* Registration is simple and secure and may require your member ID. The app is available to iOS and Android users. You must be 18 years or older and covered under Navitus' pharmacy benefit plan. Hover your phone's camera over the code to download the app.

Deductible DEFINITION

The amount of money you must pay each year before your health benefits will start covering your medical expenses.

PRESCRIPTION DRUG PLAN

The prescription drug plan included with your medical benefits is managed by Navitus and uses a network of participating pharmacies. To receive benefits, you must use a participating pharmacy.

Using Your Prescription Drug Benefits

You can get your medicines from either a retail network pharmacy or through the Navitus mail order program. To make the most of your savings, we encourage you to ask for a generic medicine whenever possible. Generic medicines must meet the same FDA safety requirements as more expensive medicines to treat the same condition.

Wellness Drugs for Members with High Deductible Health Plans

If you are enrolled in the High Deductible Health Plan, certain wellness drugs (for prevention, rather than treatment) are only subject to prescription copays. Non-Wellness drugs are subject to the In-Network deductible. Once the In-Network deductible is met, prescription copays will apply.

Refer to your Summary of Benefits & Coverage (SBC) to determine which Plan design applies.

Prior Authorization

Some medicines have to be approved (authorized) by a doctor before you can start them. The reason is because some medicines are only approved or effective for certain health conditions. Prior authorizations help manage costs, control drug abuse, and protect your safety. They give you a chance to have the best possible treatment outcomes.

As part of this process, a group of doctors and pharmacists meet often to review medicines that are part of prescription drug plans. They also recommend prior authorization guidelines.

To start the prior authorization process:

- You, your pharmacist, or your doctor will contact us.
- We'll work with your doctor to get the information that's needed for the review.

For more information, call Navitus Customer Care at **855-673-6504.**

Disease Management Maintenance Drugs

Certain generic Disease Management Maintenance Drugs are offered at $0 including medications for hypertension, high cholesterol, and diabetes

You can see a complete list of eligible medications by logging in at tmlhealthbenefits.org.

Step Therapy

Most health conditions can be treated using various medicines. Although they may work in much the same way, their prices can vary quite a lot. With the step therapy program, you can still get the treatment you need — often at a lower cost.

Here's how the step therapy program works:

- You'll try a **Step 1 medicine** *before* **a Step 2 medicine will be covered.**
- That means you'll try a less expensive medicine **(Step 1)** before trying one that costs more **(Step 2).**
- Based on the results of **Step 1,** a **Step 2** medicine may be processed and covered.
- When you bring a prescription to your pharmacy, our system will automatically check to see if it meets the requirements for step therapy.
- If you have already filed pharmacy claims and they show you've tried a **Step 1** medicine that didn't work for you, the **Step 2** medicine may then be processed.
- But, if you have not recently tried a **Step 1** medicine, **the pharmacist will ask your doctor for more details.**

Always talk with your doctor about the choices you have for your treatments and medicines and check the Navitus app while you're at the doctor's office. That way, you will know whether a drug requires step therapy before you go to the pharmacy.

BLUE ACCESS FOR MEMBERS℠

Blue Cross and Blue Shield of Texas helps you get the most out of your healthcare benefits with Blue Access for Members (BAM℠). You and all covered dependents age 18 and up can create a BAM account.

With BAM, you can:

- Use our Provider Finder® tool to search for a healthcare provider, hospital, or pharmacy
- Request or print your ID card
- Check the status or history of a claim
- View or print Explanation of Benefits statements
- Use our Cost Estimator tool to find the price of hundreds of tests, treatments, and procedures
- Download our app
- Sign up for text or email alerts

It's easy to get started!

1. Go to bcbstx.com/member

2. Click Log Into My Account

3. Use the information on your BCBSTX ID card to sign up

Or, text* BCBSTXAPP to 33633 to get the BCBSTX App that lets you use BAM while you're on the go.

Message and data rates may apply.

USING YOUR MEDICAL PLAN

TML Health offers you and your family tools and resources to help you save money while using your medical plan. Below are some key ways to stretch your healthcare dollar.

TML Health Online

TML Health Online helps you easily manage and track your benefits information on your computer – all on a secure online account. Through TML Health Online, you can:

- Find an in-network provider in the Blue Cross and Blue Shield of Texas network
- View your ID card
- Check claims, deductibles, and out of pocket balances.

1. Go to **www.tmlhealthbenefits.org**
2. Click on **Login** then click on **Login as a Member** or **Login as a Dependent**
3. Click on **Register**
4. Read the License Agreement and click **Agree**
5. Create a username, password, and enter answers to your security questions
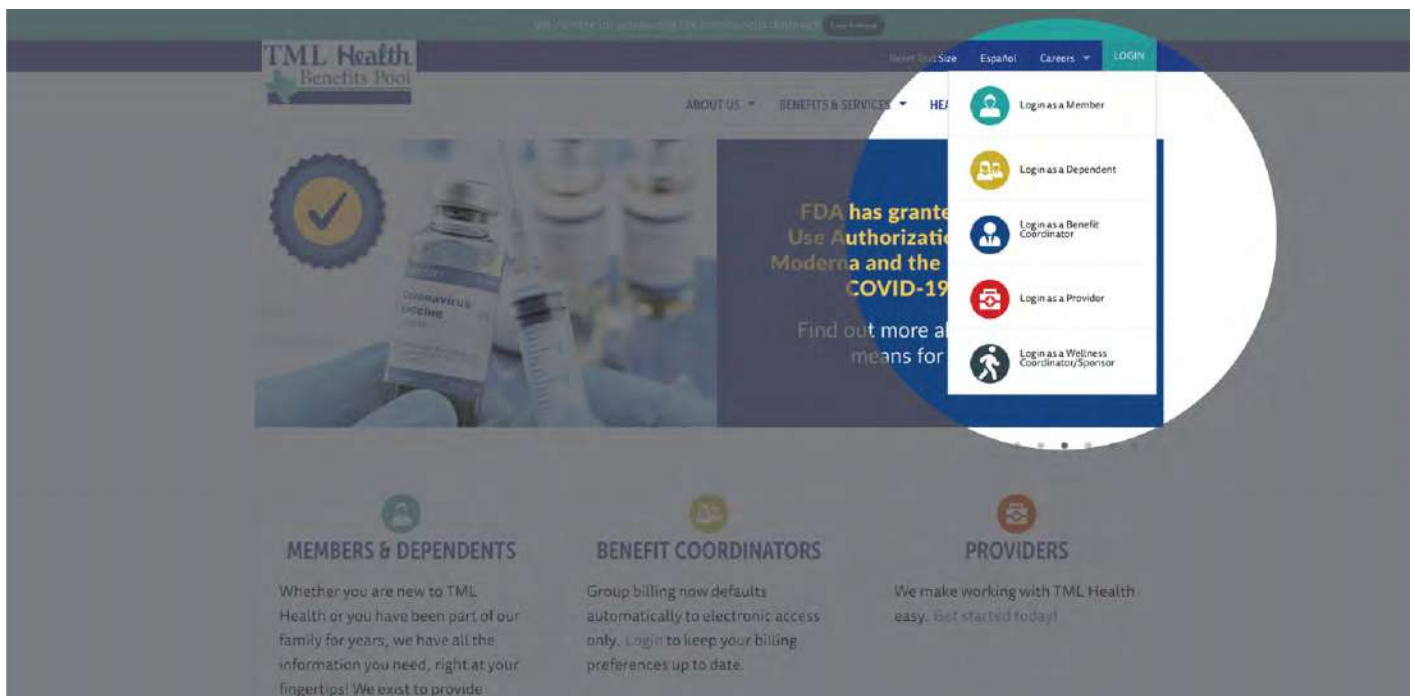
VIRTUAL VISITS WITH MDLIVE

The Virtual Visits benefit with MDLIVE (provided through the BCBSTX network) allows you to remotely connect with a board-certified doctor via online video, mobile app, or phone, anytime, anywhere! Download the app and register today.

Virtual Visits can address a variety of non-emergency care issues, ranging from the cold and flu to pink eye. It even is a great tool for behavioral health concerns as well. MDLIVE doctors can also send prescriptions to nearby pharmacies for many common medical conditions.

MDLIVE®

TML Health ONLINE

To access TML Health Online:
1. Go to **www.tmlhealthbenefits.org**
2. Click on **Login** then click on **Login as a Member** or **Login as a Dependent**
3. Click on **Register**
4. Read the License Agreement and click **Agree**
5. Create a username, password, and enter answers to your security questions

Customer Care 800-282-5385
Monday- Friday, 7:00 AM-6:00 PM Central

NAVITUS
PHARMACY BENEFITS REINVENTED™

To access your Navitus Portal:
1. Log in to TML Health Online at **www.tmlhealthbenefits.org**
2. Go to the **Benefits Center** tab
3. Select **Navitus** from the list of benefits

For more information, contact Navitus Customer Care at: 855-673-6504

MDLIVE®

To access your MDLIVE benefit:
1. Log in to TML Health Online at **www.tmlhealthbenefits.org**
2. Go to the **Benefits Center** tab.
3. Click on **Blue Access for Members (BAM)**.
4. Log in to your BAM account to schedule a remote checkup.
5. When registering within the MDLive portal you must select TML from the pull down.
6. The Primary Insured must register first before any dependents.

24/7 NURSELINE

Get your health questions answered with the 24/7 Nurseline:
1. **Call 877-351-8392** to reach a nurse who can speak with you in your language of choice.
2. If you have hearing or speech loss, you can **call 800-386-4424.**