



Prescription drug deductibles, and any medical deductibles in the HealthSelect plans reset on January 1

How much is each participant's prescription drug plan deductible?

Except for Consumer Directed HealthSelectSM (which has one deductible covering both medical services and prescription drugs), all HealthSelect prescription drug plans have a \$50 annual deductible per participant. Each participant must pay a \$50 annual deductible before benefits are paid. The \$50 prescription drug deductible is based on a calendar year, January 1 to December 31.

A participant enrolled in Consumer Directed HealthSelect must meet the combined medical/pharmacy deductible for the calendar year before benefits are paid.

How much is the medical plan deductible?

The [Health Plans Comparison Chart PDF](#) on the ERS website shows the deductible and coinsurance amounts for the HealthSelect plans.

Eligible in-network preventive care is always covered at 100%, no matter which plan the participant is in.

If your employees have questions, they can reach out to a Blue Cross and Blue Shield of Texas (BCBSTX) Personal Health Assistant over the phone, via live chat or secure messaging. They can call toll-free at (800) 252-8039 (TTY: 711), Monday – Friday, 7 a.m. – 7 p.m. CT and Saturday, 7 a.m. – 3 p.m. CT, or via live chat Monday – Friday, 8 a.m. – 5 p.m. CT. Secure messaging is available 24 hours a day, and they will receive an email response in one to two days. Secure chat and secure messaging are available once logged in to [Blue Access for Members](#)SM.

HealthSelect medical plan participants no longer need a referral to see a dermatologist

Participants enrolled in the HealthSelect of Texas® medical plan no longer need to get a referral from their primary care provider (PCP) before they get services from an in-network dermatologist. Participants must meet eligibility and other plan requirements.

A referral is a written order from a PCP for a participant to see a specialist. For most services, HealthSelect of Texas medical plan participants must get a referral before they receive medical care from anyone except their PCP, or they will get out-of-network benefits. With this change, HealthSelect of Texas participants can schedule and get services from an in-network dermatologist without first obtaining a referral from their PCP.

HealthSelect of Texas plan participants do not need a referral for:

- Eye exams (both routine and diagnostic),
- OB/GYN visits,
- Mental health counseling,
- Chiropractic visits,
- Occupational therapy, physical therapy and speech therapy,
- Virtual Visits, urgent care centers and retail health clinics or
- Dermatology visits.

Along with regular self-exams, skin cancer screenings from a dermatologist should be part of everyone's overall health care routine. According to the American Academy of Dermatology, about one in five Americans will develop skin cancer in their lifetime, but when it's caught early, skin cancer can usually be treated successfully. Encourage your employees to use their medical plan benefits to get regular preventive care, including skin cancer screenings.

If you have any questions, please contact your [Blue Cross and Blue Shield of Texas Agency Relations Representative](#).