



BlueCross BlueShield of Texas



Personalized just for you

See inside for information about your 2022 health plan

Your 2022 Health Plan

October 25, 2021

Prepared for:

Member ID number:

Your current health plan will be renewed starting January 15, 2022.



Thank you for being a member of Blue Cross and Blue Shield of Texas (BCBSTX). Your current health plan, Select Choice (Special Offer), will be renewed for 2022. There will not be any significant benefit changes to your plan for 2022.

	2021	2022
Premium	\$881.00	\$897.00 starting on January 15, 2022 1.81% change from 2021

If you or someone you know is ready to begin planning for Medicare, we are here to help. To learn more, visit staywithbluetx.com. You can also call 855-745-5152, or contact your independent, authorized Blue Cross and Blue Shield of Texas agent.



Key Dates

- **November 1:** Open enrollment begins.
- **January 1:** The 2022 plan year begins. First payment is due.
- **January 15:** Open enrollment ends.

Questions?

See inside back cover for our phone number and hours.

Get Ready for 2022

If you do nothing, your health plan will renew starting January 15, 2022.



1. You Can Renew or Shop

Renew Your Plan

- Just keep making your monthly payments and you'll be re-enrolled in your current health plan.
- If you enrolled in Auto Bill Pay and keep this plan, your payments will continue to be made on the same schedule they are now.
- When you renew for 2022, you'll get a new member ID card.

Shop for a Different Plan

- Visit KeepMeBlueTX.com or call your authorized BCBSTX agent between November 1 and January 15, during open enrollment.
- If you were enrolled in Auto Bill Pay, **you will need to re-enroll** by visiting PayBlueTX.com or by calling us at 888-697-0683.
- After you have enrolled in a new health plan, please call 888-697-0683 so we can cancel your current health plan (and dental plan, if applicable).

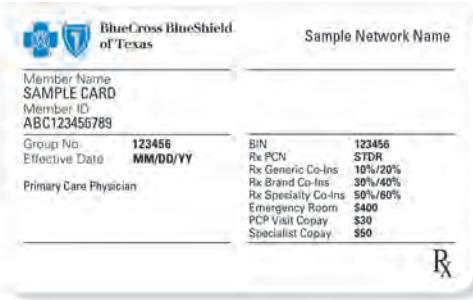
Please note: The doctors and hospitals in a plan's network may change.

Visit KeepMeBlueTX.com to confirm your providers are in your plan's network.

2. Make your Payment by January 1, 2022

You can pay or enroll in Auto Bill Pay at PayBlueTX.com.

3. Look for Your Member ID Card and Benefit Information



You will receive your new member ID card(s) before the end of the year.

You will also receive a welcome kit with helpful information about your new plan. Sign up at KeepMeBlueTX.com to receive your welcome kit electronically instead of by mail.

Government-Required Notice

October 25, 2021

Important: It's time to review your health coverage. Take action by December 15, 2021, or you'll be automatically re-enrolled in the same or similar coverage. This may change some of your costs and coverage, so review your options carefully.

Thank you for choosing Blue Cross and Blue Shield of Texas (BCBSTX) for your health care needs. We're here to help you prepare for Open Enrollment.

Why am I getting this letter?

Your health coverage is still being offered in 2022, but some details may have changed. Read this letter carefully and decide if you want to keep this plan or choose another one. Unless you take action by December 15, you'll be automatically enrolled in this plan for 2022.

Important: This isn't an Exchange plan. This means you won't get any financial help lowering your monthly premium or out-of-pocket costs (like deductibles, copayments, and coinsurance) if you remain enrolled in this plan. To see if you qualify for these savings and to enroll in an Exchange plan, visit healthcare.gov by January 15. If you don't, any financial help you currently get will end in December. If you don't enroll in an Exchange plan by January 15, you may not be able to switch to one for 2022, even if your finances change.

Changes you'll see to your plan in 2022

Your new premium

- Your 2021 monthly premium is \$881.00.
- **Starting in January, your estimated monthly premium will be \$897.00.**

Important: This is only an estimate based on current information we have. It doesn't reflect any changes to your enrollment, such as adding additional members to your coverage. You'll see your new monthly payment amount when you get your January bill.

Other changes

- There will not be any significant benefit changes to your plan for 2022.
- You can review more details about your plan at KeepMeBlueTX.com and in your 2022 Summary of Benefits and Coverage.

Government-Required Notice *continued*

What you need to do

Decide if you want to enroll in this plan or choose another one.

I want to enroll in this plan.

Pay the new monthly premium, and you'll be automatically enrolled.

I want to pick a different plan.

You can choose a different plan between November 1, 2021 and January 15, 2022.

Enroll by December 15, for coverage to start January 1.

Here are ways to look at other plans and enroll:

- Check with BCBSTX to see what other plans may be available. Remember, you won't get financial help unless you qualify and enroll through the Exchange.
- Visit healthcare.gov to see Exchange plans. Consumers who shop can save hundreds of dollars per year and can find a plan that best meets their needs and budget.

We're here to help

- Call BCBSTX at 888-697-0683 or visit bcbstx.com.
- Visit healthcare.gov, or call 1-800-318-2596 (TTY: 1-855-889-4325) to learn more about the Exchange and to see if you qualify for lower costs.
- Find in-person help from an assister, agent, or broker in your community at LocalHelp.HealthCare.gov.
- Call 888-697-0683 for a reasonable accommodation to get this information in an accessible format, like large print, Braille, or audio, at no cost to you.



Health care coverage is important for everyone.

We provide free communication aids and services for anyone with a disability or who needs language assistance. We do not discriminate on the basis of race, color, national origin, sex, gender identity, age, sexual orientation, health status or disability.

To receive language or communication assistance free of charge, please call us at 855-710-6984.

If you believe we have failed to provide a service, or think we have discriminated in another way, contact us to file a grievance.

Office of Civil Rights Coordinator 300 E. Randolph St. 35th Floor Chicago, Illinois 60601	Phone: 855-664-7270 (voicemail) TTY/TDD: 855-661-6965 Fax: 855-661-6960 Email: CivilRightsCoordinator@hcsc.net
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You may file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, at:

U.S. Dept. of Health & Human Services 200 Independence Avenue SW Room 509F, HHH Building 1019 Washington, DC 20201	Phone: 800-368-1019 TTY/TDD: 800-537-7697 Complaint Portal: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf Complaint Forms: http://www.hhs.gov/ocr/office/file/index.html
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If you, or someone you are helping, have questions, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 855-710-6984.

Español Spanish	Si usted o alguien a quien usted está ayudando tiene preguntas, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 855-710-6984.
العربية Arabic	إن كان لديك أو لدى شخص تساعدك أسللة، فلديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أي تكالفة. للتحدث مع مترجم فوري، اتصل على الرقم 855-710-6984.
繁體中文 Chinese	如果您, 或您正在協助的對象, 對此有疑問, 您有權利免費以您的母語獲得幫助和訊息。洽詢一位翻譯員, 請撥電話 號碼 855-710-6984。
Français French	Si vous, ou quelqu'un que vous êtes en train d'aider, avez des questions, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète,appelez 855-710-6984.
Deutsch German	Falls Sie oder jemand, dem Sie helfen, Fragen haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 855-710-6984 an.
ગુજરાતી Gujarati	જો તમને અથવા તમે મદદ કરો રહ્યા હોય એવા કોઈ બાજુ વ્યાક્ટેન એસ.બી.એમ. ક્રાયેકમ બાબતે પ્રશ્નો હોય, તો તમને વિના ખર્ચે, તમારી ભાષામાં મદદ અને માહિતી મેળવવાનો હક્ક છે. દુભાષિયા સાથે વાત કરવા માટે આ નંબર 855-710-6984 પર કોલ કરો.
हिंदी Hindi	यदि आपके, या आप जिसको सहायता कर रहे हैं उसके, प्रश्न हैं, तो आपको अपनी भाषा में निःशल्क सहायता और जानकारी प्राप्त करने का अधिकार है। किसी अनुवादक से बात करने के लिए 855-710-6984 पर काल करें।
Italiano Italian	Se tu o qualcuno che stai aiutando avete domande, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, puoi chiamare il numero 855-710-6984.
한국어 Korean	만약 귀하 또는 귀하가 듣는 사람이 질문이 있다면 귀하는 무료로 그러한 도움과 정보를 귀하의 언어로 받을 수 있는 권리가 있습니다. 통역사가 필요하시면 855-710-6984로 전화하십시오.
Diné Navajo	T'áá ni, éí doodago ła' da bíká anánílwo'ígíí, na'ídílkidgo, ts'ídá bee ná ahóóti'i' t'áá níík'e nííká a'doolwoł dóó bína'ídílkidígíí bee nił h odoonih. Ata'dahalne'ígíí bich'í' hodíílnih kwe'é 855-710-6984.
فارسی Persian	اگر شما، یا کسی که شما به او کمک می کنید، سؤالی داشته باشید، حق این را دارید که به زبان خود، به طور رایگان کمک و اطلاعات دریافت نمایید. جهت گفتگو با یک مترجم شفاهی، با شماره 855-710-6984 تماس حاصل نمایید.
Polski Polish	Jeśli Ty lub osoba, której pomagasz, macie jakiekolwiek pytania, macie prawo do uzyskania bezpłatnej informacji i pomocy we własnym języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer 855-710-6984.
Русский Russian	Если у вас или человека, которому вы помогаете, возникли вопросы, у вас есть право на бесплатную помощь и информацию, предоставленную на вашем языке. Чтобы связаться с переводчиком, позвоните по телефону 855-710-6984.
Tagalog Tagalog	Kung ikaw, o ang isang taong iyong tinutulungan ay may mga tanong, may karapatán kang makakuha ng tulong at impormasyon sa iyong wika nang walang bayad. Upang makipag-usap sa isang tagasalin-wika, tumawag sa 855-710-6984.
اردو Urdu	اگر آپ کو، یا کسی ایسے فرد کو جس کی آپ مدد کر رہے ہیں، کوئی سوال درپیش ہے تو، آپ کو اپنی زبان میں مفت مدد اور معلومات حاصل کرنے کا حق ہے۔ مترجم سے بات کرنے کے لیے، 855-710-6984 پر کال کریں۔
Tiêng Việt Vietnamese	Nếu quý vị, hoặc người mà quý vị giúp đỡ, có câu hỏi, thì quý vị có quyền được giúp đỡ và nhận thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, gọi 855-710-6984.

Notes



Notes



Notes



Help is Available



Visit KeepMeBlueTX.com to:

- Find in-network doctors and hospitals.
- Sign up to get your health plan information electronically instead of by mail.
- Review other health plan options and connect to our online shopping experience.
- Download the mobile app to access all these features and more.



Still have questions?

If you would like to talk about your 2022 health plan options with a licensed BCBSTX sales representative, please call 888-697-0683. We are available:

- Monday through Friday: 7 a.m. to 8 p.m. CT
- Saturday: 8 a.m. to 5 p.m. CT

Expect longer wait times closer to January 15, when open enrollment ends.

You can also contact your authorized BCBSTX agent.

To obtain a copy of BCBSTX's Notice of Privacy Practice (NOPP), please visit bcbstx.com/privacy.htm, email NOPP@bcbstx.com or call the number on the back of your member ID card.

Should you have a complaint or dispute concerning your rates, you should contact Blue Cross and Blue Shield of Texas first. If the dispute is not resolved, or to find additional information and assistance, you may contact the following agencies:

- Texas Department of Insurance (TDI) at 800-252-3439; online at tdi.texas.gov. Or you may write TDI at: P.O. Box 149104, Austin, TX 78714-9104. For information on how to file a complaint with TDI, please go to tdi.texas.gov/consumer/complfrm.html
- Texas Consumer Health Assistance Program at 800-252-3439; or visit the website: <http://tdi.texas.gov>
- United States Department of Health and Human Services website: <http://cms.gov/cclio/index.html>

