

## UT CONNECT: 2019-2020 Health Benefit Frequently Asked Questions

### 1) Does UT CONNECT provide comprehensive coverage for medical care?

Absolutely. UT CONNECT covers the same core benefits as UT SELECT. It's a benefit option for UT System employees and non-Medicare-eligible retirees living or working in Dallas, Tarrant, Collin, Denton, Parker or Rockwall counties.

UT CONNECT is built on collaboration and service, along with opportunities for savings. This includes the Southwestern Health Resources network, working with the UT System Office of Employee Benefits and Blue Cross and Blue Shield of Texas to increase value and quality of care.

### 2) Are there differences with UT CONNECT for 2019-2020?

This plan was introduced in 2018. During the last year, we've learned more about what members want and have included several enhancements for 2019-2020 coverage. The plan still offers lower premiums for dependent coverage, as well as lower copays and deductibles than UT SELECT.

The key difference for 2019-2020 is amplified service – a next-level support especially for members. It's simply called CONNECT.

This provides UT CONNECT members with a personal health care team – including navigators and a nurse – to help make the plan work better for members. This includes helping with referrals to see specialists, providing answers to questions about UT CONNECT coverage, and more. If there's a medical question, the team can call on UT Southwestern medical directors for support, if needed.

The out-of-pocket maximums for UT CONNECT and UT SELECT are the same for. So, you pay the same amount for 2019-2020. *(This is a change from when UT CONNECT was introduced in 2018.)*

### 3) Can I call and/or email the CONNECT team for help?

Both. Members can call the number on the back of their new UT CONNECT member ID cards to reach the CONNECT team. These cards will be mailed in August. The team is also available by email. The email address will be communicated directly to members. It'll also be included on the UT CONNECT website.

### 3) Will it take extra time if the CONNECT team helps with coordinating referrals to see specialists?

No. Having the CONNECT team available will make it simpler. They're dedicated to taking the hassle out of healthcare for members.

#### **7) Where can I find a list of doctors, hospitals, and urgent care centers in the network?**

For a comprehensive list of providers, please visit [www.bcbstx.com/UTCONNECT](http://www.bcbstx.com/UTCONNECT). Providers not included on this list are considered out-of-network, and no benefits will be paid for care received from out-of-network providers.

#### **4) Which doctors are in-network?**

UT CONNECT members have access to a comprehensive range of care, through physicians and caregivers located throughout the Dallas/Fort Worth area. More than 10,000 clinicians are in-network, including:

- Primary care physicians for adults (i.e., family practice, general practice, and internal medicine)
- Pediatricians for children
- Cardiologists, orthopedic surgeons, neurologists, dermatologists, ophthalmologist, gynecologist, and many other types of specialists
- Hospital-based practitioners (e.g., anesthesiologists, radiologists, pathologists, ER physicians and hospitalists)
- Other types of caregivers such as chiropractors

#### **5) What hospitals are part of the UT CONNECT network?**

The most highly regarded facilities in North Texas are part of the network. This includes the top ranked hospitals by US News and World report in our community, including:

- UT Southwestern Medical Center (including all clinical faculty, clinical centers, Clements University Hospital and Zale Lipshy University Hospital)
- All Texas Health Resources hospital locations (including Texas Health Presbyterian, Texas Health Arlington Memorial, Texas Health Harris Methodist and many others)
- Pediatric care through Children's Health, Cook Children's Medical Center, and other pediatric hospitals in the Dallas/Fort Worth Metroplex.

#### **6) Which urgent care centers are part of the UT CONNECT network?**

There are over 150 urgent care facilities in North Texas. If you need to find facilities or locations, check online to [BCBSTX.com/UTCONNECT](http://BCBSTX.com/UTCONNECT) or call BCBSTX Customer Service at 888-372-3398.

#### **7) Are urgent care centers available outside of North Texas?**

Yes. If you need to find an urgent care facility in other parts of Texas (or any part of the United States), there are in-network providers available. A national network of urgent care providers is available to UT CONNECT members, and can be found by contacting BCBSTX Customer Service at 888-372-3398 or going online to [BCBSTX.com/UTCONNECT](http://BCBSTX.com/UTCONNECT).

### 8) Will providers in the UT CONNECT network change during the year?

We don't anticipate major changes to the UT CONNECT network for 2019-2020. However, physicians and caregivers do leave and join the network. As a result, there are always changes – which are not unique to UT CONNECT.

### 9) What if I have an emergency and can't get to a network provider?

In an emergency, go to the nearest facility for care, in or out of the network. Emergency care is always covered in a true emergency situation (e.g., heart attack, broken bones, head injuries, severe pain, severe bleeding).

### 10) Is there a new service for virtual office visits with doctors? What is the cost?

Yes, it's called MDLIVE. You can reach a doctor 24/7, from anywhere in the United States. It's new for UT CONNECT, beginning September 2019. There's no copay or extra charge to use it. Information will be provided before September on how to access this service online or by phone, or downloading an app.

### 11) What do I do if I am traveling and need non-emergency care?

Your first call should be to your PCP, who may be able to call in a prescription or provide medical advice. If you cannot reach your physician, resources are available at no charge:

1. Contact MDLIVE anywhere in the United States. Members can chat with a physician through a virtual visit. The service is available 24 hours a day, seven days a week.
2. Call Customer Service at 888-372-3398 or visit [www.bcbstx.com/UTCONNECT](http://www.bcbstx.com/UTCONNECT) to locate an in-network urgent care facility nearby.

*Note: The phone number for the CONNECT team will be featured on Member ID cards, which will be sent in August. This team will be available beginning September 1.*

3. Call the 24/7 Nurseline for help, ranging from answers about whether a baby is colicky or what to do about an upset stomach.

### 12) Can I see any doctor I choose that's part of the network?

See any PCP in the network, any time.

When you see a specialist, your PCP is available to assist you. It may only require sending an email, calling your PCP's office or making a request using MyChart. You may not need to go in to see him/her, unless recommended.

This referral will ensure you're going to an in-network specialist or facility. It's also a way to make sure all your medical records are coordinated.

Also, you can call the CONNECT line. Your healthcare assistant can help get you scheduled for an appointment with a specialist.

**13) Do I need to see a primary care physician to authorize my annual well woman (GYN) visit?**

No. Women can schedule appointments with a gynecologist for any reason – from an annual Well Woman exam to help with a medical condition.

**14) Do I need to see a primary care physician to authorize a behavioral health visit?**

No. Members and their dependents can schedule appointments with an in-network behavioral health specialist without a referral.

**15) If I'm already seeing a primary care physician or specialist that is in the UT CONNECT network, will I be able to continue seeing this physician? What if he/she is not accepting new patients?**

If you are an existing patient of a primary care physician who is participating in the UT CONNECT network, simply select that physician as your PCP when you enroll for UT CONNECT. There is no need to change doctors.

If you are seeing a specialist who participates in the UT CONNECT network, contact your PCP or the CONNECT team to arrange for a referral to that specialist. It may be as simple as a phone call, or your PCP or CONNECT team may want to schedule an office visit to learn more about your condition and ensure that you are receiving the most effective care.

**16) What if I see a doctor who's not in the network?**

UT CONNECT doesn't provide coverage for care received out-of-network -- except for medical emergencies. If you receive non-emergency care from doctors, urgent care centers or other providers not in the network, the plan will not pay benefits for those services.

**17) What if I have difficulty getting an appointment with a primary care physician in the UT CONNECT network?**

Call the CONNECT line or Blue Cross and Blue Shield of Texas Customer Service at 888-372-3398. Our goal is for our members to receive the care they need, when they need it.

With over 10,000 participating physicians and caregivers, we are confident members will be able to access care. Our team whether from a primary care physician, specialist or other caregiver in the network.

**18) Can I choose a different PCP for each family member?**

Yes. Each covered dependent can choose their own PCP. There are more than 1,500 PCPs available for adult and pediatric needs.

**19) Is it possible to change my primary care physician?**

Absolutely. Members may select a new PCP once per month. You can start seeing the new PCP the month after the change is made. The only requirement is that the PCP be in the UT CONNECT network.

**20) How long will it take for a referral to see a specialist? Will it require an office visit with my PCP?**

As a UT CONNECT member, you have a couple of options. First, your PCP will work with you to secure referrals in a timely manner. Based on your medical history and your PCP's discretion, referrals may require an office visit or may be done by phone or email, as well as through MyChart. Our goal is to make this process as smooth and seamless as possible for members and providers.

Beginning in September, the CONNECT team can also help with referrals to see specialists. If you need to see your PCP, the team will let you know when you speak with a navigator or a nurse.

**21) Will I need to pay a copay each time my primary care physician refers me to a specialist?**

No. UT CONNECT encourages a strong relationship between patient and primary care physician. Our intent is not for members to incur extra costs, but to ensure that you receive the most effective and efficient care possible. In some cases, your PCP may be able to address a medical issue without a referral to a specialist.

Keep in mind that when you enroll in UT CONNECT, your first PCP visit has a \$0 copay. This first "free" visit is a great opportunity to talk with your PCP about specialty care you currently receive or anticipate needing in the future to expedite the referral process.

**22) Is there coverage for urgent care and emergencies when someone travels internationally?**

Yes. UT CONNECT uses the same network for international services as UT SELECT.

**23) If I have surgery at an in-network hospital, will all related ancillary services (e.g., anesthesia, radiology, labs) be covered at in-network rate?**

If the provider is part of the UT CONNECT network, which includes many hospital-based physicians, the services will be covered at the in-network rate. If the provider is not part of the network, even if a specialist recommends service, it is not covered (and will be the member's responsibility for payment). If you receive care at a UT Southwestern facility, all UT Southwestern providers are part of the UT CONNECT network and will be covered at the in-network rate.

**24) My child attends college outside the DFW area. If I choose UT CONNECT will my child be able to receive care while away at college?**

Your child should select a PCP in the UT CONNECT network and receive all preventive and routine care while at home on school breaks. The PCP may be available to provide medical advice by phone and call in prescriptions if needed.

A few points to consider:

- The CONNECT team (which includes navigators and nurses) is available to provide guidance.
- MDLIVE and the Nurseline are available 24/7. Both are available when a member, such as a college student, isn't in North Texas and has questions or needs help to access care.
- There are in-network urgent care centers throughout the U.S. for non-emergency situations.
- UT CONNECT covers out-of-network care for medical emergencies, anywhere in the world.
- If your child requires surgery or elective procedures, these can generally be planned in advance and would need to be performed at home. The CONNECT team can answer questions about this and provide support to access in-network care.

**25) Are the annual out-of-pocket maximums the same for UT CONNECT and UT SELECT?**

Yes. The out-of-pocket maximums were different when UT CONNECT was introduced in 2018. They are now exactly the same.

**26) If I enroll in UT CONNECT and turn age 65 in the middle of the plan year (Sept. 1 – Aug. 21), will I have to change to UT SELECT at that time? And does this impact my spouse's coverage?**

If you are an active UT employee, no, you do not have to change to UT SELECT. However, when you resign or retire – you and your dependents will need to enroll in UT SELECT. Please contact your HR Benefits representative to learn more about this.