

2025 UT CARE™ Plan Overview

	UT CARE™ Medicare PPO*
	In-Network and Out-of-Network
Annual Medical Deductible	\$0
Annual Out-of-Pocket Maximum	\$0
Inpatient Hospital Services	
Inpatient Hospital – Acute	\$0 copay
Inpatient Mental Health Care	\$0 copay
Skilled Nursing Facility	
Benefit Period 1–20 days	\$0 copay
Benefit Period 21–180 days	\$0 copay Members allowed 180 days
Emergent and Urgent Care	
Emergency Care (Worldwide) Urgently Needed Services (Worldwide)	\$0 copay
Ambulance Services (Ground & Air)	\$0 copay
Health Care Professional Services	
Primary Care Physician Services	\$0 copay
Physician Specialist Services	\$0 copay

* For Medicare Part A & B services at Medicare assigned-providers.
Member must be enrolled in Medicare Parts A & B and continue to pay Part B premium.

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Outpatient Rehabilitation Services	
Cardiac Rehabilitation Services	\$0 copay Medicare allows a maximum of 2 one-hour sessions per day up to 36 sessions in 36 weeks.
Pulmonary Rehabilitation Services	\$0 copay Medicare allows a maximum of 36 sessions.
Occupational & Physical Therapy and Speech Pathology Services	\$0 copay Medicare allows unlimited visits when medically necessary.
Outpatient Mental Health	
Psychiatric & Mental Health Specialty Services	\$0 copay
Outpatient Substance Abuse Services	
Outpatient Substance Abuse & Opioid Services	\$0 copay
Outpatient Diagnostic/Therapeutic Radiation Services	
Lab Services, Diagnostic Procedures, Therapeutic Radiology, Diagnostic Radiology Services/X-Ray, Advanced Imaging (MRI, MRA, CT Scan, PET)	\$0 copay
Other Outpatient Services	
Outpatient Hospital Services, Ambulatory Surgical Center (ASC) Services, End-Stage Renal Disease/ Dialysis Services	\$0 copay
DME, Prosthetics, Diabetic Supplies	
Durable Medical Equipment (DME)/Medical Supplies Diabetes Supplies and Services	\$0 copay
Medicare Preventive Services	
Medicare-covered Preventive Services	\$0 copay
Medicare Part B Rx Drugs	
Medicare Part B Rx Drugs	0% coinsurance

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In-Network and Out-of-Network		
Supplemental Benefits (These are non-Medicare covered benefits)		
Routine Hearing Exam		
Routine Hearing Exam <i>1 routine hearing exam each year</i>	\$0 copay	
Hearing Aid Allowance	\$2,000 allowance for both ears in-network and out-of-network every 3 years	
Other Supplemental Benefits		
Routine Chiropractic Services	\$0 copay (35 visits per year)	
Private Duty Nursing	\$10,000 allowance	
Supplemental Benefits (These are non-Medicare covered benefits)		
Wellness Programs		
Fitness Program <i>(Provided by SilverSneakers®)</i>	SilverSneakers Included	Not Applicable
NurseLine	Included	Not Applicable
Blue365® <i>Discount Platform</i>	Included	Not Applicable
Hinge Health	Included	Not Applicable
Learn to Live®	Included	Not Applicable
Wondr Health	Included	Not Applicable
MDLIVE	Included	Not Applicable
TruHearing	Included	Not Applicable

** Coinsurance based on provider type

Questions about UT CARE Medicare PPO? Here's help:

Learn more about your plan.



Visit the UT CARE website.
www.bcbstx.com/retiree-medicare-ut



Call for one-on-one help.

1-877-842-7562 TTY 711

Help is available 24 hours per day, seven days per week.

UT CARE Medicare PPO is an open access Medicare Advantage PPO plan. On occasion, you may receive automated communications that reference plan name 'Blue Cross Group Medicare Advantage Open Access (PPO)'SM. This plan name also refers to UT CARE Medicare PPO.

You must be a retiree or Medicare-eligible dependent of a UTS retiree and enrolled in Medicare Part A and Part B to enroll in this plan. You must continue to pay your Part B premiums. This provides only highlights of the plan benefits. Please refer to the accompanying plan documents that more fully describe the terms of coverage.

Out-of-network/non-contracted providers are under no obligation to treat BCBSTX members, except in emergency situations. We recommend that you confirm with providers that they will accept your Medicare Advantage Open Access PPO plan and bill us directly. At your appointment, give the provider a copy of the Open Access Provider Notice letter that will be included in your welcome guide. Call Customer Service or see your Summary of Benefits for more information, including cost-sharing that applies to out-of-network services.

BCBSTX makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

Classes and amenities vary by location.

SilverSneakers® is a wellness program owned and operated by Tivity Health, Inc., an independent company. Tivity Health and SilverSneakers® are registered trademarks or trademarks of Tivity Health, Inc., and/or its subsidiaries and/or affiliates in the USA and/or other countries.

Hinge Health is an independent company that has contracted with Blue Cross and Blue Shield of Texas to provide chronic disease prevention and management solutions for members with coverage through BCBSTX.

Learn to Live (L2L) offers customized, user-paced, online programs based on the proven principles of Cognitive Behavioral Therapy (CBT). The programs are confidential, accessible anywhere and based on years of research showing online CBT programs to be as effective as face-to-face therapy. L2L coaches are not providing services as licensed therapists, social workers or doctors and do not offer services requiring professional licensure such as psychotherapy. Coaches do not provide crisis support or emergency behavioral health services. If you are in a life-threatening emergency, please call 911.

If you are in crisis, please call the National Suicide Prevention Lifeline at 800-273-8255.

Learn to Live, Inc. is an independent company that provides online behavioral health programs and tools for members with coverage through Blue Cross and Blue Shield of Texas.

The information provided here is not intended as medical advice, nor meant to be a substitute for the individual medical judgment of a doctor or other health care professional.

Wondr Health is an independent company that provides Metabolic Syndrome Management for Blue Cross and Blue Shield of Texas. Wondr Health is solely responsible for the products and services that it provides.

Virtual Visits may not be available on all plans. Please call the number on the back of your member ID card to check your coverage or with other questions. Non-emergency medical service in Montana and New Mexico is limited to interactive audio/video (video only). Non-emergency medical service in Arkansas is limited to interactive audio/video (video only) for initial consultation.

MDLIVE is a separate company that operates and administers the Virtual Visits program for Blue Cross and Blue Shield of Texas. MDLIVE is solely responsible for its operations and for those of its contracted providers. MDLIVE® and the MDLIVE logo are registered trademarks of MDLIVE, Inc., and may not be used without written permission.

TruHearing® is a registered trademark of TruHearing, Inc., which is an independent company providing discounts on hearing aids. The relationship between TruHearing and Blue Cross and Blue Shield of Texas is that of independent contractors.

Blue365 is a discount program only for BCBSTX members. This is NOT insurance. BCBSTX does not guarantee or make any claims or recommendations about the program's services or products. BCBSTX reserves the right to stop or change this program at any time without notice. The relationship between the Blue365 vendors and BCBSTX is that of independent contractors.

Hearing services are provided by American Hearing Benefits, Beltone™, HearUSA and TruHearing®. Vision services are provided by ContactsDirect®, Croakies, Davis Vision™, EyeMed Vision Care, Glasses.com, Jonathan Paul Fitovers and LasikPlus®.

PPO plans provided by Blue Cross and Blue Shield of Texas, which refers to HCSC Insurance Services Company (HISC). PPO employer/union group plans provided by Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC). HCSC and HISC are Independent Licensees of the Blue Cross and Blue Shield Association. HCSC and HISC are Medicare Advantage organizations with a Medicare contract. Enrollment in these plans depends on contract renewal.