

UT SELECT
Medicare Coordination of Benefits
UT SELECT MEMBERS WITH MEDICARE PRIMARY

Important: If you are retired and you or your dependents do not enroll in Medicare Part B when eligible, Blue Cross and Blue Shield of Texas will assume that Medicare paid 80% of the Medicare allowed amount when processing your claim. Blue Cross and Blue Shield of Texas will calculate the benefits payable for the allowable expense under UT SELECT as if Blue Cross and Blue Shield of Texas were the primary payer. UT SELECT will pay up to this amount, but not more than the difference between the Medicare allowable and the Medicare paid amount. You may be responsible for deductibles, copayments or coinsurance amounts in some cases.

Provider Accepts Medicare Assignment Y/N	BCBSTX In-Network Provider Y/N	Service Covered by Medicare Y/N	Medicare Pays	UT SELECT Pays ¹	Member Pays
Y	Y	Y	80% MC Allowed	20% MC Allowed	No Charge
Y	N	Y	80% MC Allowed	20% MC Allowed	No Charge
Y	Y	N	0	80% of BCBS <i>Allowed</i> After \$350 UT SELECT <i>Deductible</i> or 100% after <i>Copay</i> , whichever is applicable	20% of BCBS <i>Allowed</i> After \$350 UT SELECT <i>Deductible</i> or <i>Copay</i> , whichever is applicable
Y	N	N	0	60% of BCBS <i>Allowed</i> after \$750 UT SELECT <i>Deductible</i>	\$750 UT SELECT <i>Deductible</i> + 40% of BCBS <i>Allowed</i> + Difference between Billed Charge and BCBS <i>Allowed</i>
N	Y	Y	After MC Deductible is satisfied, 80% MC Limiting Charge ²	20% of allowed charges ³ after \$350 <i>Deductible</i> or 100% after <i>Copay</i> , whichever is applicable	\$350 UT SELECT <i>Deductible</i> and 20% <i>coinsurance</i> or <i>Copay</i> , whichever is applicable
N	N	Y	After MC Deductible is satisfied, 80% MC Limiting Charge ²	20% of allowed charges ³ after \$750 UT SELECT <i>Deductible</i>	\$750 UT SELECT <i>Deductible</i> and 40% <i>coinsurance</i>
N	Y	N	0	80% of BCBS <i>Allowed</i> After \$350 UT SELECT <i>Deductible</i> or 100% after <i>Copay</i> , whichever is applicable	20% of BCBS <i>Allowed</i> After \$350 UT SELECT <i>Deductible</i> or <i>Copay</i> , whichever is applicable
N	N	N	0	60% of BCBS <i>Allowed</i> after \$750 UT SELECT <i>Deductible</i>	\$750 <i>Deductible</i> + 40% of BCBS <i>Allowed</i> + Difference between Billed Charge and BCBS <i>Allowed</i>

¹ If a service is not covered by the UT SELECT plan, no payment will be made.

² Provider who does not participate with Medicare may not bill more than the Medicare Limiting Charge (115% of MC Allowed).

³ Allowed charges are the lesser of the Medicare Limiting Charge (115% of MC Allowed) or the Blue Cross and Blue Shield allowed amount. If the Blue Cross and Blue Shield allowed amount is less, the member may be billed the difference.