

UT SELECT

MEDICARE COORDINATION OF BENEFITS UT SELECT MEMBER 65+ W/PART A AND PART B

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	BCBSTX IN-NETWORK PROVIDER	SERVICE COVERED BY MEDICARE	MEDICARE PAYS	UT SELECT PAYS ¹	UT SELECT 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 Allowed after \$350 UT SELECT Deductible or 100% after Copay , whichever is applicable	20% of BCBS Allowed after \$350 UT SELECT Deductible or Copay , whichever is applicable
Y	N	N	0	60% of BCBS Allowed after \$750 UT SELECT Deductible	\$750 UT SELECT Deductible + 40% of BCBS Allowed + Difference between Billed Charge and BCBS Allowed
N	Y	Y	After MC Deductible is satisfied, 80% MC Limiting Charge ²	20% of allowed charges ³ after \$350 Deductible or 100% after Copay , whichever is applicable	\$350 UT SELECT Deductible and 20% coinsurance or Copay , 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 Deductible	\$750 UT SELECT Deductible and 40% coinsurance
N	Y	N	0	80% of BCBS Allowed after \$350 UT SELECT Deductible or 100% after Copay , whichever is applicable	20% of BCBS Allowed after \$350 UT SELECT Deductible or Copay , whichever is applicable
N	N	N	0	60% of BCBS Allowed After \$750 UT SELECT Deductible	\$750 Deductible + 40% of BCBS Allowed + Difference between Billed Charge and BCBS Allowed

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.