



## U.S. Benefits – 2014 Annual Enrollment Frequently Asked Questions About New Health Care Partners

Below are some Questions and Answers that may be on your mind for this year's annual enrollment. If there are differences between this document and the Summary Plan Description (SPD) or plan document, the terms of the SPD or plan document will govern.

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### Blue Cross Blue Shield of Texas (BCBSTX): HSA and PPO Medical Plans

#### 1. If I do not live in Texas, will I still have coverage through BCBSTX?

Yes. BCBSTX serves the entire country, not just Texas. You will have access to an extensive national network of providers.

#### 2. Will BCBSTX administer the prescription drug program in 2014?

No. Express Scripts (formerly Medco) will continue to administer the prescription drug benefits for all employees enrolled in the HSA and PPO medical plans. For your convenience, your BCBSTX medical ID card will include your prescription drug benefit information. You'll use your ID card to obtain medical services and prescription drugs beginning January 1, 2014.

#### 3. How do I know if my doctor is in the BCBSTX network?

It's likely that your current doctor will be in the network. Visit the Blue Cross Blue Shield website at [bcbstx.com](http://bcbstx.com):

- Click on **Find a Doctor** from the main page to go to the Provider Finder
- Use the "Network Type" drop-down menu and choose **Blue Choice PPO**
- Select the state you live in from the drop-down menu. The correct network name for your state will appear in the Network Type field. If you are searching California, Washington or Idaho, you will be asked to enter the first three letters of your member ID; enter **BM** to access the correct network
- Refine your search with provider name or location (optional)
- Click on **Find**.

For questions about networks or providers, please call BCBSTX at 1-877-219-4303.

#### 4. What if I'm receiving treatment with my current provider and he/she is not in the BCBSTX network? Is there anything I can do?

Yes. If your doctor is not in-network and you are in the middle of treatment for certain conditions, you can make arrangements with BCBSTX to continue the treatment with your out-

of-network doctor at in-network rates. To continue treatment with an out-of-network provider, you will need to fill out a [transition of benefits form](#) and submit it to BCBSTX for approval of temporary continuation of care.

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## MetLife: Dental Plan

### 1. How do I find out if my dentist is in the MetLife network?

To find network dentists, visit the MetLife website at [metlife.com/mybenefits](http://metlife.com/mybenefits):

- Enter **BMC Software, Inc** in the Account Sign in area and click on **Submit**
- Enter your ZIP code next to Find a Dentist and click on **Go**.

### 2. If I've already received the \$1,500 orthodontia lifetime maximum benefit, am I eligible to receive the additional \$500 in orthodontia benefits in 2014?

Yes, you are eligible for the additional \$500 in benefits if your treatment started before January 1, 2014 and continues into 2014. If your treatment ends before January 1, 2014, you are not eligible for the additional benefit.

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## Magellan Health Services: Employee Assistance Program (EAP)

### 1. If I am in the middle of EAP counseling sessions for an issue on January 1, 2014, what happens?

Your counseling sessions reset on January 1, 2014, and you become eligible to receive an additional six sessions with a Magellan network provider for your issue. To have your sessions recertified and to find out if your provider is in-network with Magellan Health Services, please call 1-800-327-1393.

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## Teladoc: Telemedicine services

### 1. I've never heard of telemedicine. What is it and how do I know if it's right for me?

Telemedicine, offered through Teladoc, is a new way for BMC employees and their dependents to access medical care. With Teladoc, U.S. board-certified doctors can resolve many of your medical issues via phone or online video consultations. Teladoc doctors can diagnose, treat and prescribe medications, when necessary, for medical issues including cold and flu symptoms, sinus infections, allergies, ear infections, pink eye, and more. At \$40 per consultation, telemedicine services may help you avoid a costly trip to the urgent care clinic or emergency room for after-hours care.

Keep in mind that even though Teladoc lets you access medical care anytime, anywhere, it's still important to have your own primary doctor for ongoing preventive and diagnostic services. Read more about the new Teladoc service [here](#) or visit [Teladoc.com](http://Teladoc.com).