



TX Health  
BENEFITS POOL

# Power of the Pool

CREATED BY TEXANS. LEAD BY TEXANS. BUILT FOR TEXANS.





# TX Health

## BENEFITS POOL

### Why Join the TX Health Benefits Pool?

A massive 23,000+ member risk pool gives you stability and purchasing power like never before.

Your own dedicated account team (Account Executive and Account Manager) provide someone you can always call for individual support.

A Board of Trustees comprised of elected and appointed local officials means we're governed by mayors, city council members, city managers, and HR managers, all of whom understand your organization better than any commercial insurer ever could.

### Innovative Plan Designs Let TXHB Members Save Big

Our Surgery Benefits provider connects your employees to an exclusive network of high-performing surgeons and a dedicated Care Advocate for no out-of-pocket cost.

Additional annual \$150 Wellness rewards available to members and spouses covered under the plan for participating in healthy activities.

Spending Account options let your employees put aside portions of their paycheck PRE-TAX to pay for relevant medical expenses.

*The information in this guide or booklet is meant to provide guidelines and should be used as a general reference or resource only.*

*TX Health Benefits Pool is a nonprofit trust organization created by political subdivisions to provide group benefits services to participating political subdivisions and is not an insurance company. Revised June 2025.*





## Long Term Rates Stability

The greatest power of the Pool is our ability to mitigate risk across our massive size and history to offer stable, predictable rates during uncertain times.

---

AVERAGE RATE INCREASE  
FOR YEARS 24/25 AND 25/26 **2%**

OUR 8-YEAR RATE  
AVERAGE WAS ONLY **+4.01%**

---

## Over 45 Years of Dedicated Service to You

When originally formed in 1979, the Texas Health Benefits Pool set out to provide municipalities and other political subdivisions and school districts with access to quality healthcare at a price the cities and members could afford. Over those 45 years, that hasn't changed; the mission at TXHB continues to be bringing our members together to provide employees and their families high-quality benefits at an exceptional value. We are able to do this in large part due to the guidance of our Board of Trustees, who are current or former city officials.

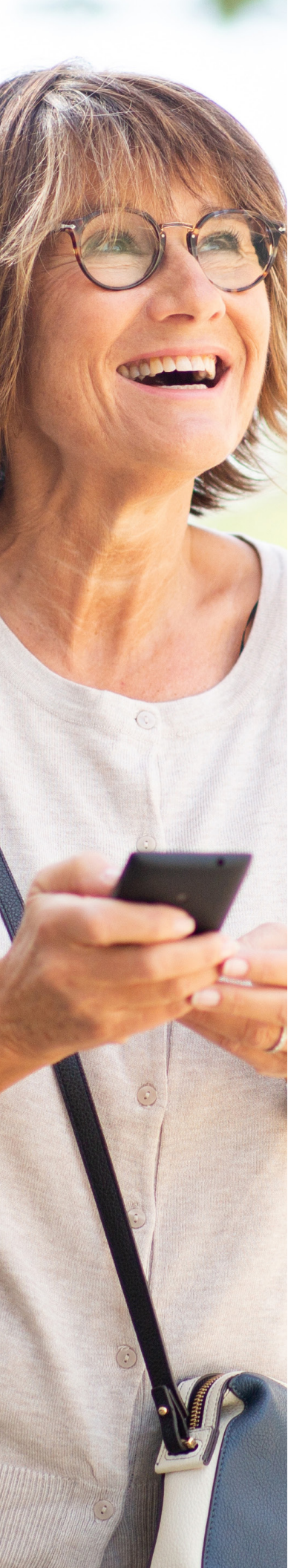
Across our member groups, our Board of Trustees helps us achieve our mission to provide the best possible resources for all of our 23,000+ members. This large number of members is what gives TXHB such great bargaining power with the carrier networks and ensures we provide you, your employees, and their families the access to the best quality care at a value not available in the ordinary market.

---

### WORKING TOGETHER

We look forward to partnering with you to offer the best benefits plan for your employees or groups. To discuss your specific needs or request more information, please contact the TX Health Benefits Pool Marketing Account Team at 512-719-6503 or [marketing@txhb.gov](mailto:marketing@txhb.gov).





## Everything Your Group Has To Look Forward To



Our easy to use online enrollment system.



Employees can earn annual \$150 incentive checks in the mail with a proactive, healthy lifestyle!



Our Direct Primary Care regional network program. Get your employees unlimited access to all of their basic healthcare needs at no cost to them.



A network as big as Texas, with even bigger discounts.



A dedicated app suite for women's and family health.



A pharmacy benefit manager with industry-leading cost-effectiveness and 24/7 customer service.



Telemedicine from the convenience of your home.



A diabetes management program to help you lose weight, reduce blood sugar, and reduce costly medications by reversing your diagnosis.



An outcome-based physical therapy program.



Discounted access to the weight loss program including virtual sessions with certified coaches and GLP-1 medications.



Schedule comprehensive health screenings that provide a quick, convenient way to identify early warning signs of health conditions.



A premium network of surgeons with the lowest complication rates in the nation. All for little to NO cost to employees.





## The Largest PPO Network in Texas with Blue Cross and Blue Shield of Texas

TX Health Benefits Pool (TXHB) partners with Blue Cross and Blue Shield of Texas™ (BCBSTX) to expand your access to providers through the broadest network in Texas and save you money with better rates.



### Deepest Discounts on Care

BCBSTX plans are the best plans for provider discounts, with a leading discount position in the majority of markets with a 5.1% (or \$18) total cost of care advantage when compared to the next best competitor.



### Biggest Network

From gulf to panhandle, you need a network as big as Texas. That's why we offer multiple networks across different plans, so your employees can be covered at their hometown doctor and the best facilities across the state.



### Designated Customer Service

You and your cities, subdivisions, or districts will not only have a dedicated TXHB team with you, but your employees will also have BCBSTX's customer service representatives just a phone call away.



### Get Rewarded For Wellness

In addition to our own TXHB Well program, you will have access to wellness benefits and rewards with BCBSTX, such as individual health coaching and their integrated “whole person” approach to disease management. All at no additional cost.





## Guided Access to Excellent Surgical Care

### What Is Lantern?

Lantern provides you with access to excellent and affordable care for many planned surgical procedures. It's already included in your medical benefits at **no additional cost to you**.

### Here's What's Covered

In partnership with TX Health Benefits Pool, we cover the most expensive costs associated with surgery, so you'll pay less for your procedure when you use your Lantern benefit. Your coverage includes:\*

- Dedicated support and guidance
- Access to our network of thousands of highly qualified and carefully selected surgeons
- Consults and appointments with your Lantern surgeon
- Anesthesia, procedure and facility (hospital) fees

\*Testing, scans, imaging, durable medical equipment, and physical therapy expenses may not be included. However, coverage may be available through your medical plan.

Getting back to health is easy.  
**Just follow these simple steps:**



#### Step 1

Call a Care Advocate for personalized support. They're here to help you every step of the way.



#### Step 2

Choose a highly qualified surgeon from our network. You'll be in good hands with our carefully selected surgeons to meet your needs.



#### Step 3

Be on your way to feeling better without the stress of high medical costs.

**When You Need To Plan A Surgery,  
Make Lantern Your First Call**

**(855) 715 - 1684**





## Virtual Visits Powered By

**MDLIVE**

The Virtual Visits benefit provided by BCBSTX and powered by MDLIVE allows your employees to consult with a board-certified doctor via online video, mobile app, or phone call, anytime, anywhere. Virtual Visits can address a variety of non-emergency care issues, ranging from cold and flu to pink eye as well as behavioral health concerns. MDLIVE doctors can also send prescriptions to nearby pharmacies (when appropriate) for many common medical conditions.

## Find In-Network Behavioral Health Support



We know that finding and scheduling in-network behavioral health support can be a challenge, which is why we've partnered with Headway.

Headway is here to help you find behavioral health treatment that fits your needs. Headway can match you with an in-network behavioral health provider either virtually or in-person usually within 48 hours or less.

## 24/7 Nurseline

Your employees can also speak to a nurse 24 hours a day, seven days a week with the 24/7 Nurseline. When members need help deciding whether they should go to the emergency room or make an appointment with their doctor, the 24/7 Nurseline is here to help in many different languages.

Teens can also call and speak to a nurse in private about teen health issues or members can even listen to audio tapes on hundreds of health topics such as:

- Pregnancy
- Diabetes
- Children's health
- High blood pressure
- Insomnia
- Sexually transmitted diseases

## Lower Prescription Costs for Your Employees and Their Families

The prescription drug plan included with your medical benefits is managed by Navitus and uses a network of participating pharmacies. In the short time we've partnered with Navitus, their extraordinary discounts has already saved the Pool millions in drug costs.

---

### Accessible Across Texas

Members' medicines can be accessed from either a retail network pharmacy or through the Navitus mail order program.

### Prior Authorization Keeps Pricing Low and Your Groups Safe

Some medicines require authorization from a doctor before they are started. Navitus uses a Prior Authorization program to control drug abuse, manage members' costs, and provide the best possible chance for a successful treatment outcome.

Navitus' group of doctors and pharmacists meet regularly to review the latest medicines to add to their prescription drug plans.

### Disease Management Maintenance Drugs

Certain generic Disease Management Maintenance Drugs are offered at \$0 including medications for hypertension, high cholesterol, and diabetes.

You can see a complete list of eligible medications by logging in at [txhb.gov](http://txhb.gov).

### Step Therapy Ensures the Best Outcome for the Best Price

Most health conditions can be treated using various medicines. Even though these different medicines can all work in much the same way, their price differences can be staggering. With Navitus' step therapy program, you can still get the treatment you need — often at a lower cost.

#### Here's how the step therapy program works:

- Medicines are divided into two "steps," Step 1 being less expensive options and Step 2 being more expensive.
- Members will try a Step 1 medicine before a Step 2 medicine will be covered.
- Based on the results of Step 1, a Step 2 medicine can then be processed, covered, and tried.
- Navitus will automatically check to see if a medication meets the requirements when the prescription is brought to the pharmacy.





## Two Leading Wellness Programs

---

9

A TX Health Benefits Pool membership comes with **TWO** incredible wellness programs: our TXHB Well and BCBSTX's Well onTarget! Between them, your members will have access to a robust collection of benefits included in their plan.





**TXHB**  
WELL

## Sound Mind & Body with TXHB Well's Health Support

---

### Create a Wellness Culture

TXHB Well doesn't just offer benefits to aid in a healthy lifestyle, it promotes a culture of wellness throughout your office. We have a dedicated staff that help you design unique wellness plans to fit your unique employees' needs. We also offer fun group challenges with our partner Navigate to encourage employees to get active together.

---

### Circle Wellness For On-Site Health Screenings

Connect your employees with highly-skilled nurses and other trained health professionals by scheduling on-site health screening events with Circle Wellness. These 15 minute exams can catch harmful and expensive chronic ailments early to keep your employees healthy and your claims low. Vouchers also available for members to have their labs drawn at a local Labcorp.

---

### Twin Health For Diabetes Management

Twin Health combines data, first-of-its-kind Digital Twin AI technology, and insights from a clinical care team to develop a clear picture of each member's metabolism. The program is designed to help type 2 diabetics manage and even reverse their A1C.

In just six months, members achieve transformative improvements in health—losing weight, reducing blood sugar, reversing diabetes, and getting off medications!



## Earn \$150 for Completing Wellness Activities

Employees and spouses earn rewards each year by **taking a wellbeing survey** and doing one of the following:

### Option 1

Preventive Care Screening  
(biometrics)

### Option 2

Circle Wellness Onsite Screening or  
Voucher Program

### Option 3

Well on Target Self-Management  
Programs

### Option 4

Group Challenges  
(2 opportunities per year)

### Option 5

2 Personal Challenges (must be in the  
nutrition or physical activity category)

### Option 6

Wellness Your Way Challenge  
(offered by your employer)

### Option 7

Workplace Wellness  
Committee Participation



## Well onTarget® Wellness Programs



### Airrosti for Musculoskeletal Recovery

Airrosti is an outcome-based program, dedicated to quick recovery from common conditions or injuries through manual therapy and active rehab for those who wish to avoid surgeries or other unnecessary invasive care options.

You have the option to choose in-office care or virtual and remote treatment to start feeling like yourself in as little as 3-4 visits.

### Ovia Health for Women's and Family Health

Members have complete access to Ovia Health's entire Women's and Family Health app suite for comprehensive support on fertility, pregnancy, and parenting:

- App-based coaching delivered by Ovia Health®, addressing pre-pregnancy, pregnancy, and post pregnancy wellness. An initial assessment within each program prompts personalized content and referrals to the high-risk program when necessary.
- Personal phone support and education from a BCBSTX maternity specialist for high-risk cases.
- Digital self-management programs through Well onTarget to help members plan for a healthy pregnancy and baby.

### Earn Rewards with Blue Points

By regularly participating in healthy activities, members can earn Blue Points that can be redeemed for gift cards through BCBSTX's Well onTarget program. There are dozens of ways for employees to earn their rewards like:

- Filling in health assessments
- Engaging in fitness classes
- Tracking your own steps, diet, etc.
- Connecting and using fitness wearables
- Learning about various health topics

### Blue365

Employees can get discounts on health and wellness products such as apparel, fitness, hearing and vision, nutrition, personal care, travel, and more.

## A Few Additional Benefits You May Have...

Dental, Life, and Vision plans are offered by TX Health Benefits Pool (TXHB). They are optional and can be added at your discretion.

### TXHB's Dental Plan

TX Health Benefit Pool offers dental coverage through BlueCare Dental<sup>SM</sup> to give members access to a national network dedicated to their smile. This plan offers access to a broad choice of dentists with low out of pocket rates.

This plan also includes access to the Dental Wellness Center<sup>®</sup> for a library of tools and information to help you make the best dental health decisions:

- **Ask a Dentist** – Ask a licensed dentist questions about dental care.
- **Provider Finder<sup>®</sup>** – Find a dentist in your network.
- **Dental Cost Advisor<sup>™</sup>** – Find the estimated cost of dental services.
- Information on a wide range of dental topics like pediatric care, prevention, treatments, and dental diseases.

### TXHB's Life Insurance Plan

Provided by The Standard Insurance, TX Health Benefits Pool can provide life insurance for beneficiaries of your choice. Your employer will set a benefit amount which you can also increase by choosing to pay an additional monthly fee.

These plans also include both Short-Term and Long-Term Disability for cases of extended emergency leave from your job due to inability to work from illness, injury, or even pregnancy. This benefit is entirely covered by your employer and the payments you will receive are usually a percentage of your monthly salary (the exact amount is determined by your employer).

### Vision Benefits with EyeMed

EyeMed's national network of vision providers includes names you know and trust, like TSO, EyeMart, Target, Lenscrafters, Pearle Vision, and many local providers. Members will receive a vision benefit card, but they do not need to wait to receive or present their vision benefit card to see an in-network vision provider.





## Retiree Medical Coverage

Post-65 retiree benefits add even more features to our previous coverage.

### Prescription Drug Benefits (Medicare Part D)

Cover more of your retirees' prescription drug costs with Medicare Part D coverage through the **Retiree RxCare Group Prescription Drug Plan**. Some highlights of this plan include:

- Convenient home delivery of prescription drugs.
- Medication Therapy Management (MTM) is a free service that is being offered by Retiree RxCare to help members get better results from their medications.
- Retiree RxCare provides free aids and services to people with disabilities to communicate effectively, such as written information in large print and electronic formats.
- Retiree RxCare also provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages.



### Medicare Supplement Plans

Employers can offer their retirees coverage for some or all of the costs not covered by Original Medicare (Parts A and B) with the **Transamerica Retiree Medical Plan**.

### Humana

#### Medicare Advantage

This offers retirees a Medicare Advantage Plan to deliver all the benefits of Original Medicare (Parts A and B) plus prescription drug coverage (Part D), we have the **Humana Group Medicare Advantage (PPO) plan**.

In addition to hospital, medical, and prescription drug coverage, this Medicare Advantage plan offers new benefits and features at no additional cost to employers or retirees, including:

**Telehealth** – Retirees can get quality care for minor illnesses or behavioral health issues without leaving the couch.

**SilverSneakers®** – Helps retirees stay physically active by providing access to exercise equipment, classes, and more at 15,000+ fitness locations.

**Meal Delivery** – After an overnight inpatient stay in a hospital or skilled nursing facility, retirees are eligible for nutritious meals delivered to their door at no cost.



## Notes



Our mission is to bring members together to provide quality healthcare benefits to you and your employees at an exceptional value.



**We know healthcare can be complicated.**  
That's why our benefits are both easy to understand and use.

---

**TX<sup>+</sup>Health**  
BENEFITS POOL