



HealthSelectShoppERS Rewards Program

Earn money while managing your health care

Did you know you can earn up to \$500 each plan year through the HealthSelectShoppERS rewards program? This is a health care shopping and savings program available to active employees enrolled in HealthSelect plans who are not eligible for Medicare. HealthSelectShoppERS can help you do things like:

- Compare costs for many health care procedures
- Estimate your out-of-pocket costs
- Earn rewards by shopping for certain medical services and procedures
- Save money and get the most value from your health care benefits
- Consider treatment decisions with your providers

How does it work?

Step 1 – After your primary care provider (PCP) or specialist recommends a HealthSelectShoppERS-eligible medical procedure or service, you can:

- Log in to Blue Access for Members at www.healthselectoftexas.com. Click on the "Doctors and Hospitals" tab, then select the "Find a Doctor or Hospital" link.
- In the *Provider Finder*, type in the name of your procedure to search; or select "Cost Estimates" and then "All Rewarded Procedures."
- Compare the health care providers (facilities) that perform the procedure and select a lower-cost, quality provider that qualifies for a HealthSelectShoppERS reward.

Step 2 - Have the procedure at the HealthSelectShoppERS-eligible facility. Note: a referral or prior authorization may be required for your procedure.

Step 3 – When your medical service or procedure is complete, the provider will submit the claim to Blue Cross and Blue Shield of Texas (BCBSTX), the third-party administrator of the HealthSelect plans.

How will you get your rewards?

Once BCBSTX processes the claim (usually within 30-45 days), and as long as you are still eligible, ERS will deposit your reward into your TexFlexSM health care flexible spending account (FSA).

- If you are enrolled in Consumer Directed HealthSelect, ERS will deposit your reward into your limited-purpose FSA.
- If you do not have a TexFlex health care or limited-purpose FSA, ERS will open one for you.

If you are no longer eligible for the rewards at the time they are processed, they will be forfeited. For example, if you end employment before your reward is processed, you will forfeit that reward. The standard TexFlex carryover rules apply. You can learn more about carryovers and other FSA rules in the [TexFlex FSA Overview Guide](#) for Plan Year 2025.

What if you don't have a TexFlex account?

If you participate in the HealthSelectShoppERS program and you are not already enrolled in a TexFlex health care or limited-purpose FSA, ERS will set one up for you.

- You will get a TexFlex debit card after the account is set up.
- Your new TexFlex account will only be available for HealthSelectShoppERS rewards deposits.
- If you want to contribute monthly to a TexFlex account, you can enroll within 31 days of a qualifying life event or during Summer Enrollment.

How can you use your rewards on eligible expenses?

You and any IRS-eligible dependent can use your TexFlex funds to pay for eligible expenses.

- **Health care FSA** funds can cover eligible medical expenses, including deductibles and copays for medical services and prescriptions, dental care and vision expenses like contact lenses and eyeglasses.
- To comply with IRS requirements, Consumer Directed HealthSelect participants can use **limited-purpose FSA** funds only for dental and vision expenses.

Rewards don't count toward the FSA annual maximum contribution

If you are enrolled in a TexFlex health care or limited-purpose FSA and you elect the maximum contribution amount each year, you are still eligible to receive up to \$500 in HealthSelectShoppERS rewards during the plan year. For more information about how much you can contribute to your TexFlex account, review the [TexFlex FSA Overview Guide](#) for Plan Year 2025.

More information

If you have questions about HealthSelectShoppERS, visit the [HealthSelect website](#) or call a BCBSTX Personal Health Assistant toll-free at **(800) 252-8039**, Monday through Friday 7 a.m. to 7 p.m. and Saturday 7 a.m. to 3 p.m. CT.

You can also log into www.TexFlexERS.com. Select **Help & Support** to email or chat with a TexFlex customer care representative. Or contact us directly at **(866) 353-9839 (TTY:711)**. We're available to help Monday through Friday, 7 a.m. to 7 p.m. CT, and Saturday, 9 a.m. – 2 p.m. CT.

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Inspira Financial Health, Inc. is the third-party claims administrator of the TexFlex flexible spending accounts.

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