

2021 benefits

REMEMBER, YOU HAVE
30 DAYS FROM YOUR
DATE OF HIRE OR DATE OF
ELIGIBILITY TO ENROLL.



**When
life is
changing,**
your benefits
can help you stay
one step ahead.

**MARIA MEJIA
MEDICAL ASSISTANT
BAYLOR SCOTT & WHITE
CHARLES A. SAMMONS
CANCER CENTER**

Read her story on page 17.



When you're ready, we're ready.

We are committed to your health and safety. Our preventive measures and innovative offerings are designed to protect you and our patients across the state.

Our Safe Care plan includes:

- COVID-19 testing of patients deemed appropriate through individual case review
- Virtual waiting rooms provide patients' loved ones updates via calls and text messaging
- Virtual care options
- Masking of patients, approved visitors and staff
- Enhanced cleaning and touch-free protocols, including UV-light disinfection and paperless registration
- COVID-19 home monitoring digital care journey available through our MyBSWHealth app or website



Learn more at BSWHealth.com/SafeCare.

Healthcare in the palm of your hand

Our same-day video visits are free for all* medical plan enrollees!

Download the MyBSWHealth app to:

- Book a virtual or in-person visit
- View your Scott and White Health Plan (SWHP) deductible, claims and more
- Access a digital copy of your SWHP insurance card
- Refill and manage prescriptions at BSW pharmacies
- View test results
- Track your well-being goals
- Receive a free online COVID-19 screening

Video visits and eVisits are available 8 a.m. – 8 p.m. seven days a week. To be eligible, you must have a MyBSWHealth account.

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* Video visits are currently available to HSA participants at no cost, pre-deductible, due to a temporary regulatory change.



SHELISA LEHMANN
LABORATORY QUALITY
PROGRAM MANAGER

Welcome!

Just like our people, our benefits are among the best in the industry.

We're so excited to have you join our BSW family, and we encourage you to read through this guide to get the most out of all we offer.

Your benefits begin right away, with no waiting period! Remember, you have 30 days from your date of hire or date of eligibility to enroll.

Get started now:

- Review this guide for an overview of your benefits
- Explore BSWHealth.com/benefits for more details
- Visit MyPeoplePlace.com to enroll

As your needs continue to evolve, we're making it easier than ever connect with the benefits that best support you—from dependent care resources to expanded access to virtual care, emotional support and more.

You make it possible to achieve our Ambition, and we are proud to invest in your health and well-being.

Sincerely,



Nakesha Lopez
Senior Vice President
Human Resources

Your benefits begin right away, with no waiting period!



NAKESHA LOPEZ
SENIOR VICE PRESIDENT
HUMAN RESOURCES
WITH HUSBAND TERRENCE MCALLISTER AND
CHILDREN GRACE AND JADEN

**Benefits
start on
day one!**



BENJAMIN LARSEN
PATIENT EXPERIENCE ADVISOR

Eligibility

We offer a full menu of benefits to eligible employees and their families beginning on the first day of employment. You have 30 days from your hire date or the date you transition to a benefits-eligible position to enroll in plans—so be sure to take a close look and make your selections before the deadline.

If you are...

- A full-time employee regularly scheduled to work at least 60 hours per pay period, or
- A part-time employee regularly scheduled to work 40 hours but fewer than 60 hours per pay period,

...you are eligible for these benefits:

- Medical
- Dental
- Vision
- Flexible spending accounts
- Disability
- Life
- AD&D
- Critical illness
- Accidental injury
- Legal

Your spouse and children are also eligible within certain guidelines.

You're eligible to participate in our 401(k) plan right away!

All employees (full-time, part-time and PRN) are eligible to participate in a retirement plan right away! Visit [BSWHealth.com/benefits](https://www.bswhealth.com/benefits) to learn more.

Benefits checklist

Use this handy checklist to help keep track of your benefits decisions.

Pick your health-related benefits (pg. 5-6, 10)

- **Medical plans:** SEQA/EQA, PPO or HSA
- **Dental plans:** MetLife PPO or MetLife PPO Plus
- **Vision:** EyeMed

Choose your savings/spending account (pg. 5 - 6)

- **Healthcare accounts:** Learn more about how to use tax-free savings accounts to pay for eligible health expenses at [BSWHealth.com/Benefits](https://www.bswhealth.com/Benefits).

SEQA/EQA and PPO Plans

General-purpose flexible spending account (FSA)

HSA Plan

Health savings account (HSA) and/or Limited-purpose FSA*

- **Dependent care FSA account:** Pay for expenses related to child, elder and disabled adult day care.

* The limited-purpose FSA can help pay for eligible dental and vision costs while you build a reserve in your HSA.

Supplement your health coverage with voluntary benefits (pg. 11)

- **Prepaid legal services**
- **Critical illness insurance**
- **Accidental injury insurance**

Prepare for the unexpected (pg. 16)

- **Life and AD&D insurance:** We provide basic coverage for you, and you can elect additional coverage for yourself, your spouse and your children.
- **Short-term disability (STD) insurance:** We automatically enroll you in coverage. If you do not want STD, you must opt out during your enrollment window. Keep in mind, if you opt out when first eligible, future coverage may be subject to the pre-existing condition provision. You can elect coverage for yourself that replaces a portion of your salary for a fixed period.

Keep in mind: You must be enrolled in STD coverage to receive maternity, parental and adoption leave benefits. Turn to page 20 to learn more.

- **Long-term disability (LTD) insurance:** We provide basic coverage to you at no cost, and if you need additional income protection, a buy-up plan is available for purchase.

Start saving for retirement today (pg. 9)

You can enroll in your 401(k) immediately, and can make changes any time throughout the year at [BSWHRetirement.com](https://www.bswhrretirement.com).

Browse the benefits catalog (pg. 18 - 22)

Check out the many benefits we offer to help with things like child or elder day care, paid time off (PTO), travel insurance, tuition reimbursement and more.

Ready to enroll?

1. Log into [MyPeoplePlace.com](https://www.mypeopleplace.com)
2. Click **Benefit Details** tile
3. Click **Benefit Enrollment**
4. Click **Start** to access your enrollment event
5. Click each benefit tile to review and make your selections
6. Click **Submit Enrollment** to finalize your choices

Staying in network—always the best value



Tier 1 BSWQA Network

Available to all medical plans and the exclusive network for the SEQA/EQA Plan

Think of the Tier 1 Baylor Scott & White Quality Alliance (BSWQA) Network like family. It's a complete network of 8,000+ primary care and specialty care physicians, 70+ hospitals and ambulatory surgical centers, and 100+ urgent care clinics.

Note: Tier 1 is the only network available for the SEQA/EQA Plan, except in cases of urgent/emergency care or rare situations when an in-network provider is not available and authorization is provided.

Tier 2 Cigna National Network

Only available with the PPO and HSA plans

If you or a covered dependent live 40 or more miles from the nearest Tier 1 acute-care hospital, contact SWHP at 844-843-3229 to activate the out-of-area coverage (80% vs. 50% after Tier 2 deductible).

Tier 3 Out of Network

Only available with the PPO and HSA plans

Choosing providers in Tier 3 will always be the most expensive option.

Find a Tier 1 BSWQA provider today!

STEPHANIE GALVAN
SCHEDULING COORDINATOR

For a full list of providers in our Tier 1 and 2 networks, there are two easy options:

1. Visit BSWH.SWHP.org and search by your medical plan
2. Call the HealthAccess Line at 844-279-7589 and get direct assistance from a dedicated health concierge service

You can also tap into the MyBSWHealth app for a quick search of all Tier 1 providers within our System.



Medical plan highlights

You have three plans to choose from, all administered by Scott and White Health Plan.

Quality Alliance Plan (SEQA or EQA)

Only includes Tier 1 BSWQA Network

Live more than 40 miles from a Tier 1 acute-care hospital or have out-of-state dependents? Consider the PPO or HSA plans, as they offer an extended network of providers through Tier 2 and Tier 3 coverage.



Not sure which plan is right for you? Ask Alex!

Ask Alex is your friendly virtual benefits counselor who will ask you a few simple questions and make a recommendation based on your needs.

Find the link to Ask Alex at BSWHealth.com/Benefits.

Select Exclusive Quality Alliance Plan (SEQA)



Eligibility

→ Available to benefits-eligible employees making \$27 or less per hour



Network

→ **Only includes providers in the Tier 1 BSWQA Network**
→ No out-of-network coverage, except in cases of urgent/emergency care or rare situations when an in-network provider is not available and authorization is provided



Coverage

→ \$0 deductible, preventive visits, video visits and eVisits
→ \$0 for select diabetic medicine and supplies
→ Low copays and \$400 bundled maternity copay*



Tax-free savings account

→ Pairs with a general-purpose FSA for eligible healthcare expenses

Exclusive Quality Alliance Plan (EQA)



Eligibility

→ Available to benefits-eligible employees making \$27.01 or more per hour



Network

→ **Only includes providers in the Tier 1 BSWQA Network**
→ No out-of-network coverage, except in cases of urgent/emergency care or rare situations when an in-network provider is not available and authorization is provided



Coverage

→ Low deductible[^]
→ \$0 preventive visits, video visits and eVisits
→ Low copays, including \$400 bundled maternity copay*



Tax-free savings account

→ Pairs with a general-purpose FSA for eligible healthcare expenses

* Copay applies to the facility claim. All other services billed with a maternity/delivery diagnosis code will be paid at 100%, including prenatal services and well-baby charges.

[^] Deductible only applies to durable medical equipment, private duty nursing, hearing aids, skilled nursing, home health and hospice care.



Over 80% of employees are enrolled in a BSW medical plan—of those, more than 60% are enrolled in our Quality Alliance plans!

Preferred Provider Organization Plan (PPO)

Predictable expenses

This plan has a higher per-paycheck cost, copays, with extended network options and a lower deductible than the HSA Plan.



Eligibility

→ Available to all benefits-eligible employees



Network

→ Includes providers in Tier 1, 2 and 3 networks—providers in the Tier 1 BSWQA Network are always the best value!



Coverage

→ \$0 preventive visits, video visits and eVisits
→ Copays for some services, including \$1,200 maternity copay (Tier 1 only)*



Tax-free savings account

→ Pairs with a general-purpose FSA for eligible healthcare expenses

*Copay applies to the facility claim. All other services billed with a maternity/delivery diagnosis code will be paid at 100%, including prenatal services and well-baby charges.

Health Savings Account Plan (HSA)

High-deductible health plan

This plan has a lower per-paycheck cost, but you pay 100% of non-preventive costs until your deductible is met, then you pay coinsurance until you reach the out-of-pocket maximum.

Employees with high pharmacy costs or who are new to a high-deductible plan should carefully research this plan before selecting.



Eligibility

→ Available to all benefits-eligible employees



Network

→ Includes providers in Tier 1, 2 and 3 networks—providers in the Tier 1 BSWQA Network are always the best value!



Coverage

→ High deductible
→ \$0 preventive visits
→ \$0 video visits and eVisits (in response to COVID-19 and until further notice)
Note: *Not eligible for the bundled maternity copay*



Tax-free savings account

→ Pairs with a health savings account (HSA) that lets you save tax-free dollars for current or future healthcare expenses, including retirement
→ Pairs with a limited-purpose FSA for eligible healthcare expenses (only dental and vision until the deductible is met) while you build your HSA balance

Save money. Get better.

Need a prescription? Choose from 30+ BSW pharmacies, a dedicated specialty pharmacy, 24/7 kiosks or from our nationwide contracted network.

Use the **MyBSWHealth app** to refill, transfer between locations and manage prescriptions.

BSW pharmacies will save you money:

- Receive a 20% discount on over-the-counter medications with your badge
- Get a 90-day supply of medication for only two copays (either in-store or through mail order)
- The cost of a 30-day supply of a preferred generic medication is \$3 versus \$10 at a contracted pharmacy



Extra special delivery

Adding to your family is a major milestone, and we're proud to be part of it.

Our bundled maternity copay* is tied to your medical plan and covers all prenatal visits prior to birth, labor and delivery expenses, and all postnatal expenses for your baby.**

Medical plan coverage:

- SEQA/EQA Plan (\$400)
- PPO Plan (\$1,200 for Tier 1 only)
- HSA Plan (not eligible)

*The copay applies to the facility claim.

** In the event your newborn needs to stay in the hospital longer than you do, the inpatient benefit under the medical plan would apply.

Note: Your baby would need to be added to the BSW plan within 30 days of birth for postnatal expenses to be covered.

Expecting the Best maternity case management program (registration required)

All medical plan participants can take part in the free program for expecting moms. Get information, resources and support for every step of early motherhood, and extra in-app content if seeing a BSW provider.

Call SWHP customer service at 844-843-3229 or email HPMaternityCaseManagement@BSWHealth.org to enroll. Be sure to include your member number and contact information.



Grow your retirement

While you're reviewing your benefits, it's a good idea to check on your retirement savings. Keep in mind you can start, stop or make changes to your retirement savings account at any time during the year through Empower Retirement.

Saving is as easy as 1-2-3

1. You choose a percentage of your salary to save.
2. We subtract that amount each pay period and deposit the funds in your 401(k) retirement account.
3. Because we want your retirement savings to grow, we match your contribution dollar-for-dollar up to the first 5% of eligible pay. You are always 100% vested in your own contributions; matching contributions vest after three years of employment.

Note: CTX physicians who contribute to a 403(b) will receive matching contributions into their 401(k). Catch-up contributions are not eligible for our employer match. The IRS compensation limit is \$290,000 for 2021.

Get started today

Visit [BSWHretirement.com](https://www.bswHretirement.com) or click Retirement in PeoplePlace

Talk with an Empower Retirement representative by calling 844-722-2794

Hours of operation:

Weekdays, 7 a.m. – 9 p.m.

Saturdays, 8 a.m. – 4:30 p.m.

If you participated in another company's retirement account during the year:

- Consider rolling over your other 401(k) account balance(s). You may be able to carry over outstanding loan(s) associated with those retirement accounts. Check with Empower Retirement to explore your options.
- Take your other retirement savings into account when electing your contribution percentage. It's up to you to ensure you don't exceed the IRS limits.

Annual IRS limits

The annual before-tax and Roth (after-tax) contribution limit for 2021 is \$19,500. You can also make an additional \$6,500 catch-up contribution if you turn 50 or older anytime during the year.



As you accrue your retirement savings, you have options as to how you can invest your money. Choose the option that works best for you and reach your highest earning potential.



Target date funds

Set it and forget it with a diversified portfolio based on when you plan to retire (typically age 65). With this option, your investment mix gradually shifts from more aggressive to more conservative as you approach retirement.



Managed account program

Let someone help and manage your individualized portfolio. With this option, you provide Financial Engines with your personal information. They then create and manage it on an ongoing basis for a fee.



Self-directed brokerage accounts

Are you an investment pro? Brokerage accounts are intended for knowledgeable investors. For an annual fee, you can select numerous investment options (beyond those offered under the plan).



Individual funds

Create your own portfolio to match your risk tolerance and investment goals. This option lets you choose your investment lineup from a wide variety of core funds. Be sure to check out the free online investment advice provided by Financial Engines.

Dental

We offer two dental plans: MetLife PPO and PPO Plus

Both plans:

- Allow you to visit any dentist you choose—but you'll pay less if the provider is part of MetLife's network
- Have the same deductibles—\$50 for you and a maximum of \$150 for you and your family
- Cover 100% of preventive care costs (cleanings and X-rays) once every six months—with no deductible
- Pair well with any healthcare FSA or HSA

PPO Plan

Highlights:

- Plan pays 50% of the cost of basic and major care after deductible is met
- Maximum benefit the plan will pay in a year is \$1,250 per covered family member
- No coverage for orthodontia or dental implants



LUIS BANUELOS
EDUCATION SERVICES
COORDINATOR

PPO Plus Plan

Highlights:

- Plan pays 80% of the cost for basic care and 50% for the cost of major care after deductible is met
- Maximum benefit the plan will pay per covered family member is \$2,500 a year
- Orthodontia covered at 50% with a lifetime maximum benefit of \$2,000 per covered family member (available to children and adults)
- Dental implants covered at 50%, subject to annual maximum of \$2,500



Vision

EyeMed coordinates seamlessly with our FSAs, so most expenses are automatically substantiated—meaning you don't have to submit as many receipts.

Plan highlights:

- \$10 copay for an eye exam
- \$25 copay for a contact lens fitting
- Copay for lenses depending on selection
- Up to \$170 allowance for frames or contacts
- Laser vision correction discounts
- Diabetic care services

Voluntary benefits

Prepaid legal services

The MetLife Legal Plan provides you, your spouse and your dependents with fully covered legal services. No deductibles, copays, claim forms or usage limits when you use one of the 18,000 network attorneys. Receive legal advice for a wide range of matters, such as:

- Adoption
- Bankruptcy/foreclosure
- Buying and selling houses or refinancing
- Consumer/creditor problems
- Creating a will or living will
- Divorce (20 hours maximum)
- Important paperwork review
- Managing the estate when a spouse or parent dies

Critical illness insurance

Cigna's critical illness insurance can provide you and your family with coverage and additional financial protection for expenses associated with a covered critical illness, like cancer, heart attack, stroke and more.

- **Cash benefit paid directly to you.** Lump-sum benefits of \$15,000 or \$30,000 upon the first diagnosis of a covered condition, depending on the benefit amount you elect. If you elect coverage for your spouse and/or dependents, their benefit amount is 100% of your elected benefit amount.
- **Use the money however you want.** Pay for medical copays and deductibles, child care, help around the house, alternative treatments, travel to see a specialist and more.
- **Bonus:** There's a \$50 wellness benefit if a covered health screening is performed (annual checkup, colonoscopy, mammogram, etc.).

Accidental injury insurance

Cigna's accidental injury insurance can provide you and your family with coverage and additional financial protection for expenses associated with an unplanned covered accident.

- **Cash benefit paid directly to you.** No copays, deductibles, coinsurance or network requirements.
- **Use the money however you want.** Pay for medical copays and deductibles, child care, help around the house, alternative treatments, travel to see a specialist and more.



A H M ZUBERI ASHRAF
MEDICAL TECHNOLOGIST AND
LABORATORY SCIENTIST

2021 Medical Plan Coverage and Costs

Medical Plan	SEQA	EQA	PPO			HSA		
Network	Tier 1 BSWQA	Tier 1 BSWQA	Tier 1 BSWQA	Tier 2 Cigna National	Tier 3 Out of Network	Tier 1 BSWQA	Tier 2 Cigna National	Tier 3 Out of Network
Annual Deductible								
Employee only	\$0	\$500	\$1,000	\$2,000	\$5,000	\$1,500	\$3,000	\$5,000
Employee + family	\$0	\$1,000 [^]	\$2,000 [^]	\$4,000 [^]	\$10,000 [^]	\$3,000	\$6,000	\$10,000
Out-of-Pocket Maximum								
Employee only	\$3,000	\$4,000	\$4,000	\$6,750	No Limit	\$3,950	\$6,750	No Limit
Employee + family	\$6,000 ^{^^}	\$8,000 ^{^^}	\$8,000 ^{^^}	\$13,500 ^{^^}	No Limit	\$7,900 ^{^^}	\$13,500 ^{^^}	No Limit
Your Cost for Care and Services								
Preventive care*	\$0	\$0	\$0	\$0	Not Covered	\$0	\$0	Not Covered
Physician office visit	\$10	\$30	\$35	\$70	70% AD	10% AD	50% AD	70% AD
Specialist office visit	\$40	\$50	\$60	\$100	70% AD	10% AD	50% AD	70% AD
Bundled maternity copay ⁺	\$400	\$400	\$1,200	N/A	N/A	N/A	N/A	N/A
Video and eVisit ^{**}	\$0	\$0	\$0	Not Covered	Not Covered	\$0 AD	Not Covered	Not Covered
Urgent care office visit	\$50	\$75	\$75	\$100	\$100	10% AD	50% AD	50% AD
Emergency room	\$250	\$250	\$250	\$250	\$250	10% AD	10% AD	10% AD
Diagnostic labs and X-rays	Labs: 20% X-rays: \$75	Labs: 30% X-rays: \$75	10% AD	50% AD	70% AD	10% AD	50% AD	70% AD
Advanced imaging – PET/CT, CAT	\$100	\$100	10% AD	50% AD	70% AD	10% AD	50% AD	70% AD
Advanced imaging – MRI, MRA	\$150	\$150	10% AD	50% AD	70% AD	10% AD	50% AD	70% AD
Inpatient hospitalization	\$150/day (max of 5)	\$150/day (max of 5)	10% AD	50% AD	70% AD	10% AD	50% AD	70% AD
Outpatient care	\$150/visit	\$150/visit	10% AD	50% AD	70% AD	10% AD	50% AD	70% AD

· AD means after you've met your deductible.

* In order for preventive care to be covered at 100%, services must be coded as preventive. Please see BSWH.SWHP.org for a complete list of covered preventive care services.

** **Note:** Employees must have a MyBSWHealth account.

⁺ Copay applies to the facility claim. All other services billed with a maternity/delivery diagnosis code (e.g., OBGYN, anesthesia, pathology) will be paid at 100%, including prenatal services and well-baby charges.

[^] The plan provides after-deductible coverage once an individual with family coverage meets the individual deductible, even if the family deductible has not been met.

^{^^} Once an individual with family coverage has met the out-of-pocket maximum, the plan provides 100% coverage for that individual, even if the family out-of-pocket maximum has not been met.

Prescription Drug Costs

Medical Plans	SEQA		EQA and PPO		HSA
Type of Rx	BSW Pharmacy 30-day cost/ *90-day cost	Contracted Pharmacy *30-day supply only	BSW Pharmacy 30-day cost/ *90-day cost	Contracted Pharmacy *30-day supply only	BSW or Contracted Pharmacy *90-day supplies are only available through the BSW Pharmacy
Preferred generic	\$3/\$6	\$10	\$3/\$6	\$10	10% AD
Preferred brand	\$25/\$50	\$50	\$35/\$70	\$50	10% AD
Non-preferred brand and generic	Lesser of \$50/\$100 or 50%	Lesser of \$75 or 50%	Lesser of \$50/\$100 or 50%	Lesser of \$75 or 50%	10% AD
Specialty	\$100	N/A	20% (\$200 max)	N/A	10% AD**
Chronic and preventive**	\$10/\$20 \$0 Diabetic Treatment ^	\$20 \$0 Diabetic Treatment ^	\$10/\$20	\$20	10% AD

* Only BSW pharmacies can fill a 90-day supply of a medication. The max day supply through a contracted pharmacy is 30 days.

^ Selected diabetes devices, drugs and insulin.

** To help make some frequently prescribed preferred drugs for asthma, diabetes and some other chronic conditions more affordable, we've placed a select group on a special chronic and preventive medication list. Find the complete list on BSWH.SWHP.org.

· Fertility drugs are covered at 20% with a maximum \$400 copay and a \$7,500 lifetime maximum pharmacy benefit.

· Drugs not listed on formulary require prior authorization. If authorized, you'll pay the applicable non-preferred or specialty copay.

** Specialty drugs are only available at BSW pharmacy.

2021 Medical Premiums Per Pay Period

Your Hourly Rate	Coverage Tier	SEQA	EQA	PPO	HSA
Up to \$15/hour	Employee only	\$9	The EQA Plan is unavailable for this hourly rate	\$39	\$11
	Employee + spouse	\$67		\$106	\$48
	Employee + child(ren)	\$66		\$103	\$47
	Employee + family	\$113		\$155	\$72
\$15.01 to \$27/hour	Employee only	\$20	The EQA Plan is unavailable for this hourly rate	\$62	\$29
	Employee + spouse	\$110		\$173	\$93
	Employee + child(ren)	\$96		\$136	\$76
	Employee + family	\$156		\$222	\$125
\$27.01 to \$48/hour	Employee only	The SEQA Plan is unavailable for this hourly rate	\$66	\$85	\$56
	Employee + spouse		\$166	\$213	\$141
	Employee + child(ren)		\$142	\$182	\$117
	Employee + family		\$218	\$290	\$196
\$48.01/hour and above	Employee only	The SEQA Plan is unavailable for this hourly rate	\$90	\$109	\$80
	Employee + spouse		\$200	\$257	\$180
	Employee + child(ren)		\$174	\$215	\$149
	Employee + family		\$261	\$334	\$250

· Premiums are deducted on a pretax basis.

Part-Time Employee Medical Premiums Per Pay Period

Coverage Tier	SEQA (\$27/hour and below) EQA (\$27.01/hour and above)	PPO	HSA
Employee only	\$99	\$241	\$103
Employee + spouse	\$292	\$429	\$298
Employee + child(ren)	\$207	\$420	\$213
Employee + family	\$350	\$642	\$355

· Premiums are deducted on a pretax basis.

Dental Premiums Per Pay Period

Coverage Tier	MetLife Dental PPO	MetLife Dental PPO Plus
Employee only	\$9.02	\$17.92
Employee + spouse	\$18.07	\$34.94
Employee + child(ren)	\$24.18	\$44.97
Employee + family	\$30.67	\$62.00

· Premiums are deducted on a pretax basis.

Vision Premiums Per Pay Period

Coverage Tier	Cost
Employee only	\$3.08
Employee + spouse	\$6.12
Employee + child(ren)	\$6.00
Employee + family	\$9.12

· Premiums are deducted on a pretax basis.

Accidental Injury Insurance Premiums Per Pay Period

Coverage Tier	Cost
Employee only	\$4.61
Employee + spouse	\$7.94
Employee + child(ren)	\$7.62
Employee + family	\$9.57

· Premiums are deducted on a post-tax basis.

BENJAMIN LARSEN
PATIENT EXPERIENCE ADVISOR



Critical Illness Insurance Premiums Per Pay Period

\$15,000 Benefit				
Attained age	Employee	Employee + spouse	Employee + child(ren)	Employee + family
0-24	\$2.10	\$4.25	\$4.84	\$6.99
25-29	\$2.49	\$4.88	\$5.23	\$7.62
30-34	\$3.43	\$6.52	\$6.18	\$9.26
35-39	\$5.05	\$9.61	\$7.79	\$12.34
40-44	\$6.51	\$12.46	\$9.25	\$15.20
45-49	\$9.09	\$17.86	\$11.82	\$20.60
50-54	\$12.09	\$25.50	\$14.83	\$28.23
55-59	\$15.94	\$35.32	\$18.69	\$38.06
60-64	\$19.81	\$44.40	\$22.55	\$47.14
65-69	\$24.28	\$53.20	\$27.02	\$55.95
70-74	\$33.84	\$73.18	\$36.57	\$75.92
75-79	\$43.79	\$95.48	\$46.52	\$98.22
80-84	\$60.91	\$116.25	\$63.65	\$118.98
85+	\$77.41	\$159.36	\$80.14	\$162.09

\$30,000 Benefit				
Attained age	Employee	Employee + spouse	Employee + child(ren)	Employee + family
0-24	\$4.20	\$8.50	\$9.67	\$13.98
25-29	\$4.98	\$9.76	\$10.46	\$15.23
30-34	\$6.87	\$13.04	\$12.35	\$18.51
35-39	\$10.10	\$19.21	\$15.57	\$24.69
40-44	\$13.02	\$24.92	\$18.49	\$30.40
45-49	\$18.18	\$35.72	\$23.65	\$41.20
50-54	\$24.18	\$51.00	\$29.66	\$56.47
55-59	\$31.89	\$70.65	\$37.37	\$76.13
60-64	\$39.61	\$88.80	\$45.09	\$94.27
65-69	\$48.56	\$106.41	\$54.04	\$111.89
70-74	\$67.68	\$146.36	\$73.15	\$151.84
75-79	\$87.57	\$190.97	\$93.05	\$196.44
80-84	\$121.82	\$232.49	\$127.30	\$237.96
85+	\$154.81	\$318.71	\$160.29	\$324.18

- Spouse and child rates are derived from employee age. Children are eligible up to age 26.
- Premiums are deducted on a post-tax basis.

Supplemental Life Insurance Premiums Per Pay Period

We provide basic life insurance of 1x your annual salary at no cost to you. Supplemental plans are available for purchase, and rates are listed below.

Your Age	Per \$1,000 Coverage for You	Per \$1,000 Coverage for Your Spouse	Per \$1,000 Coverage for Your Child(ren)
<25	\$0.013	\$0.025	\$0.035 (one premium covers all children in family)
25-29	\$0.016	\$0.031	
30-34	\$0.022	\$0.041	
35-39	\$0.028	\$0.047	
40-44	\$0.036	\$0.054	
45-49	\$0.054	\$0.080	
50-54	\$0.084	\$0.138	
55-59	\$0.138	\$0.254	
60-64	\$0.192	\$0.416	
65*-69	\$0.313	\$0.810	
70*-74	\$0.630	\$1.563	
75+	\$0.819	\$1.563	

· Premiums are deducted on a post-tax basis.

*** Note about Age-reduction Provision:** If you have reached age 65, you and your spouse's amount of life insurance will be 65% of the amount of life insurance you had prior to 65. If you have reached age 70 or more, you and your spouse's amount of life insurance will be 50% of the amount you had prior to the first reduction.

Supplemental AD&D Premiums Per Pay Period

We provide basic AD&D of 1x your annual salary at no cost to you. Supplemental plans are available for purchase, and rates are listed below.

Per \$1,000 Coverage for You	Per \$1,000 Coverage for Your Spouse	Per \$1,000 Coverage for Your Child(ren)
\$0.006	\$0.007	\$0.008

· Premiums are deducted on a post-tax basis.

Short-Term Disability* (STD)

STD coverage pays a portion of your salary if you're sick or injured. It's also the **only** way to receive maternity, parental or adoption benefits.

Person Covered	Cost
You	\$0.867 per \$100 of monthly covered payroll*

· Premiums are deducted on a pretax basis. Any income received from disability would be treated as taxable income.

* Full rate calculations are available in the [MyPeoplePlace.com](https://mypeopleplace.com) enrollment system.

Long-Term Disability* (LTD)

We provide basic LTD at no cost to you. Voluntary plans are available for purchase, and rate calculations are available in the PeoplePlace enrollment system.

Person Covered	Coverage you pay for
You	Additional 10% of your base salary following 180 days of disability

· Income received from basic LTD is treated as taxable income.

· Premiums for voluntary LTD are deducted post-tax; therefore, income received for this portion would not be taxed.

· Pre-existing condition limitations may apply.

Note: You are automatically opted in to STD. If you choose to opt out during your initial eligibility period, be aware that you will be subject to the below pre-existing condition provision should you ever opt in during future enrollments.

Pre-existing condition provision: If you've been diagnosed, treated or received medical advice for a condition (including pregnancy) within three months of your effective date on the plan, that condition will be excluded for a period of 12 months.

As a reminder, you must elect STD coverage to receive maternity, parental and adoption leave benefits.

Employee spotlight: Maria Mejia

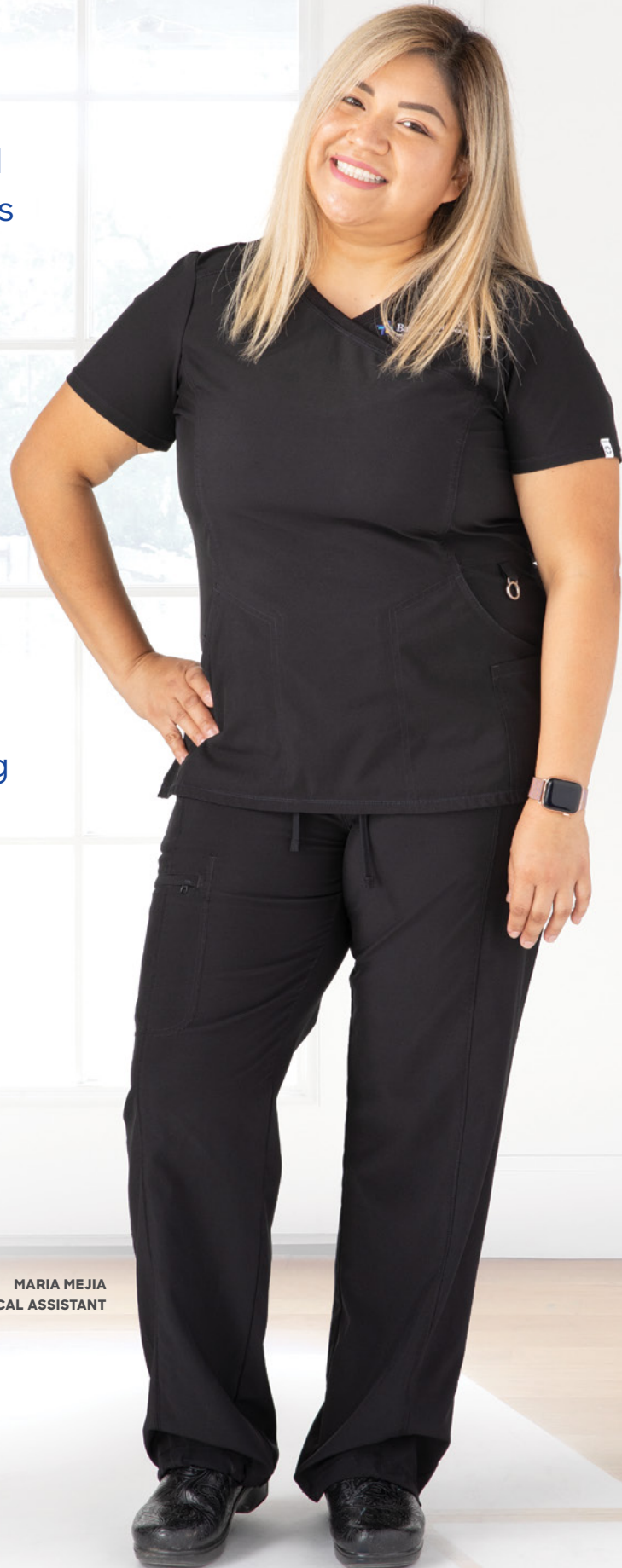
“Our lives were thoroughly disrupted after receiving the challenging news of being COVID-19 positive.

My family and I were so blessed to lean on Baylor Scott & White in our time of need. We benefited from Bright Horizon’s childcare resources, our own comprehensive benefits program and the Employees 1st Emergency Assistance Fund.

Most of all, I was so grateful for the support and encouragement from my colleagues while managing our circumstances.”

**Read more employee stories
at BSWHealth.com/Benefits.**

MARIA MEJIA
MEDICAL ASSISTANT



Balancing it all

Whether supporting yourself, balancing life with kids, helping aging parents or anything in between, Bright Horizons Family Solutions offers resources for whatever life throws your way.

To access these and other programs, visit [CareAdvantage.com/BSWH](https://www.CareAdvantage.com/BSWH)

→ Select Family Solutions to explore the resources

Or call 877-242-2737 for help

Steps for first-time users

- Select **Use It** next to the benefits you wish to access
- Log in or click **Sign Up** to create an account
- Enter employer username **BSWH** and password **Benefits4you**
- Register using your personal information, including your employee ID
- Create your own unique username and password for future login



Help with tutoring and test prep

Access high-quality tutoring and test prep providers.

→ Discounted online and in-person options

Quality child care center

Get a bump on the waitlist at select Bright Horizons care centers.

- Receive registration fee credit after 30 days of enrollment
- Up to 10% discount at a participating high-quality centers from the network of Bright Horizons partners

Get quality pet care

Find experienced pet sitters, dog walkers and more with your free Sittercity membership.

- Search at your convenience for dog walkers, groomers, trainers and more
- Post a job for an experienced pet caregiver in your area with the skills you need

Learning at home resources

Support your child's learning at home with activities, resources and webinars.

- Visit [WorlDatHome.BrightHorizons.com](https://www.WorlDatHome.BrightHorizons.com) to explore the growing library of activities and resources

Search for sitters, nannies and housekeepers

Need help with virtual school, after school, date night or weekends? Your benefits include a free membership to Sittercity, which features:

- Access to a comprehensive database of sitters, nannies and housekeepers
- Free basic background checks
- Discounts on enhanced background checks and motor vehicle checks
- Database of caregiver profiles

Find a virtual sitter.

- Search for a “virtual sitter” who can remotely help with schoolwork, play games and keep children occupied remotely while another adult is in the home

Access nanny placement services.

Receive high-touch local support finding a vetted full-time nanny, with substantial savings:

- \$300 savings on the placement fee
- 10% discount on the hourly rates for the nanny you select

Reserve back-up care

Access up to five days of deeply discounted, high-quality back-up care per year.

Center-based:

- \$15/day for a single child
- \$25/day for multiple children

In-home:

- \$6/hour with a four-hour minimum; maximum of three children

Take time to rest and recharge

Earn paid time off.

Our paid time off (PTO) benefits are designed to give you the flexibility to spend time away from work however you like—vacations, holidays, personal time, sick time or just relaxing. You accrue time based on the hours you work each pay period. Additionally, you earn PTO while on PTO, which is a bonus!



The chart below shows how the accruals work for most employees.

PTO accrual

Years of service	8 authorized hours per shift	10 authorized hours per shift	12 authorized hours per shift
Less than 1	176 hours (22 days)	182 hours (18.2 days)	172.8 hours (14.4 days)
1	184 hours (23 days)	190 hours (19 days)	180 hours (15 days)
2	192 hours (24 days)	198 hours (19.8 days)	187.2 hours (15.6 days)
3	200 hours (25 days)	206 hours (20.6 days)	194.4 hours (16.2 days)
4	208 hours (26 days)	214 hours (21.4 days)	201.6 hours (16.8 days)
5 to 9	216 hours (27 days)	222 hours (22.2 days)	208.8 hours (17.4 days)
10 to 14	232 hours (29 days)	238 hours (23.8 days)	223.2 hours (18.6 days)
15 or more	272 hours (34 days)	278 hours (27.8 days)	259.2 hours (21.6 days)

Two-day-alternative employees earn PTO at different rates. All employees at the director level and above participate in the senior management time-off (SMTO) program. To view the PTO and SMTO policies, visit the **Policies and Procedures Library** in BSWconnect.

Eligible employees can roll over up to 200 hours of PTO each calendar year, and also have the chance to sell and/or donate PTO hours in the fall. Look for details about how to sell/donate on BSWconnect at that time.

Get travel insurance

NAKESHA LOPEZ
SENIOR VICE PRESIDENT
HUMAN RESOURCES

If you've elected accidental death and dismemberment insurance (AD&D), you have access to travel insurance. Whether traveling across the state or around the world, Cigna Secure Travel can make your experience better.

Certified agents can help with:

- Inoculation and visa requirements
- Weather information and ski reports for major cities and ski areas
- Foreign exchange rates between the U.S. dollar and other currencies
- Emergency referrals to translators or translation services
- Contact information for the nearest U.S. embassy and consulate
- Toll-free urgent message delivery to family, friends or colleagues
- Emergency assistance

If you have elected AD&D coverage for your spouse and children, they have access to travel insurance as well. Members are required to call first. You can't be reimbursed for services you arrange on your own.

Call 888-226-4567 or email Cigna@GGA-USA.com.
Be sure to reference policy number OK980456.



Grow your family

Maternity benefits

Our maternity benefits are here for your well-being and that of your baby, as well as your finances. Adding to your family is a major milestone, and we're proud to be part of it.

Adoption assistance

We provide adoption assistance for full-time employees who've worked with us for at least 12 consecutive months. If you adopt a child under the age of 18 who's not biologically related to you (or to your spouse, if you're married), we'll reimburse up to \$4,000 for the cost of the adoption and legal fees for each child you adopt. You can receive reimbursement for up to two adoptions per family. The benefit doesn't cover foster care, legal guardianship or adoption of a spouse's child.

Contact PeoplePlace at 844-417-5223.

Find more information about our family friendly benefits at [BSWHealth.com/Benefits](https://www.BSWHealth.com/Benefits), including:

- Planning for expenses
- Understanding leave
- Planning for childcare and back-up care
- Enrolling your dependents in benefits
- How to get a free breast pump
- Lactation support



Remember, enrolling in short-term disability insurance is the only way to receive maternity, parental and adoption leave benefits.

Further your education

We're proud to partner with EdAssist to help you achieve your educational goals, including tuition reimbursement and tuition discounts at schools across the country.

Highly trained education coaches are available to help you choose a learning program that matches your learning preferences, career objectives and schedule.

Before getting started, talk to a coach to receive free expert academic and college financing advice. Schedule an appointment to discuss personalized education plans, evaluate previous coursework and prior learning, learn about discounts or other benefits available through the Education Network, or receive assistance on the admissions and college financing process.

Clinical degree programs provide reimbursements up to:

- \$5,250 for full-time employees
- \$2,500 for part-time employees

Non-clinical degree programs provide reimbursements up to:

- \$4,250 for full-time employees
- \$2,000 for part-time employees

Clinical leadership pathway program provides full-time clinical employees pursuing advanced degrees in business or healthcare administration reimbursement up to \$5,250.

Note: You are eligible for tuition reimbursement if you:

- Are a regular, full-time employee with at least 60 regularly scheduled hours per pay period or a regular benefits-eligible part-time employee with at least 40 regularly scheduled hours per pay period;
- Have worked for BSWH for at least 90 days before enrolling in course(s) (Note: Nurse technicians are eligible to participate from their hire date if they work at least 16 regularly scheduled hours per pay period);
- Meet performance standards in your current position when you apply for courses and when you request reimbursement; and
- Meet the course/degree program eligibility and approval requirements set forth in the tuition reimbursement policy found on BSWconnect.



Visit [BSWH.EdAssist.com](https://www.bswh.edassist.com) or call EdAssist at 855-853-5034, Monday–Friday, 7 a.m. to 7 p.m. CT.

First-time users: Enter employer username **BSWH** and password **Benefits4you**.

Well-being resources



Addiction recovery support from Enterhealth

All employees and family members have free, unlimited access to Enterhealth advanced recovery support. This program offers real-world tools at no cost that assist with drug and alcohol treatment plans.

→ [BHCS-Support.com](https://www.bhcs-support.com)



Behavioral health support through the HealthAccess Line

The HealthAccess Line is a dedicated, free health concierge resource for you and your family members.

→ 844-279-7589 (BSW-QLTY)

→ Available seven days a week, 7 a.m. – 9 p.m.



Comfort from Peer Support (formerly SWADDLE)

Trained colleagues are here to support you when dealing with the stresses of work or life

→ 888-674-7337 (PEER)

→ Available seven days a week, 8 a.m. – 6 p.m.



Employee Assistance Program (EAP)

Cigna EAP is a free resource available for you and your family members to help with life's challenges.

→ 800-538-3543

→ Available 24/7



Support from Mission and Ministry

The Mission and Ministry team is available to support and encourage you when your life has been disrupted by illness, injury or stress.

→ 254-724-1575

→ Available weekdays, 7 a.m. – 7 p.m.



Thrive Wellness

Enroll in free health coaching for help from a certified coach, and join in free events and webinars to build healthy habits.

→ [ThriveForWellness.com](https://www.thriveforwellness.com)

→ Thrive@BSWHealth.org

ASHLEIGH ALLEN
WITH HUSBAND JAY
AND SON ADAM
COMMUNICATIONS AND
MARKETING MANAGER



Ready to enroll?

Visit [MyPeoplePlace.com](https://www.mypeopleplace.com)



Legal Notices

Detailed information about your benefit plans are available in the Summary Plan Descriptions (SPDs) as well as the documents listed below:

- CHIPRA Notice
- HIPAA Notice of Privacy Practices
- Marketplace Notice
- Medicare Creditable Coverage Notice
- Summary Annual Reports (SAR)

To access these documents, visit [BSWHealth.com/Benefits](https://www.BSWHealth.com/Benefits) and click Resources and then Legal Notices.

Need Help?

Find a Tier 1 BSWQA Provider

App MyBSWHealth App
Click [BSWH.SWHP.org](https://www.BSWH.SWHP.org) and click Find a Provider
Talk 844-279-7589

Questions about Medical and Prescription Drug Coverage or Your Personal Claims and Account Information Scott and White Health Plan

App MyBSWHealth app
Click [BSWH.SWHP.org](https://www.BSWH.SWHP.org)
Talk 844-843-3229
(dedicated employee line)

Questions about Pay, Benefits, Paid Time Off, Disability or Leave PeoplePlace

Click [MyPeoplePlace.com](https://www.MYPeoplePlace.com) and select Request Help
Talk 844-417-5223

Questions about Retirement Empower Retirement

App Empower Retirement
Click [BSWHRetirement.com](https://www.BSWHRetirement.com)
Talk 844-722-2794



This document summarizes programs and benefits available to employees and eligible dependents. Official plan documents, policies and certificates of insurance that contain the details, conditions, maximum benefit levels and restrictions on benefits govern our benefits program and will be available at [BSWHealth.com/Benefits](https://www.BSWHealth.com/Benefits). In case of a conflict between this document and the official documents, the official documents prevail.

The information in this document isn't a guarantee of benefits. Baylor Scott & White reserves the right to modify or terminate its employee benefit plans and programs at any time for any reason.