



YOUR 2024 BENEFITS

Live well



My
healthy
path
starts

in the garden

Danielle Ortiz
Patient service specialist
Green thumb

PPO Plan
overview

Get to know your PPO Plan better

Use this handy guide for tips and tricks on how to make the most of your medical plan throughout the year.

During your enrollment for 2024 benefits, you selected the **Preferred Provider Organization (PPO) Plan**.

Great choice! Among the ways we're helping you live well, **you'll benefit from free preventive care, eVisits* and predictable copays for some services— including a \$1,200 bundled maternity copay.**** There's a lot to love with this plan—be sure to check out the key features on **page 4**.

The path to better health looks different for each of us, and our BSW benefits are designed to help you live well no matter where you are on your journey.

Nakesha Lopez
Chief human
resources officer



*Covered at 100% in Tier 1 only.

**Tier 1 only, copay applied to the facility claim. All other services billed with a maternity/delivery diagnosis code (e.g., OB-GYN, anesthesia, pathology) will be paid 100%, including prenatal and well-baby charges if your newborn is added to the plan for coverage.

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Malcolm Ladines
Perioperative business
services director
Avid runner

PPO Plan features

Here are a few ways your PPO Plan can help you get—and stay—healthy.

Expanded network: Visit providers in the Tier 1, 2 and 3 networks. Remember, providers in the Tier 1 BSW Premier HMO network are always the best value.

No-cost preventive care: Staying on top of your health is good for your body and your wallet! In-network preventive care and Tier 1 eVisits are covered at 100%.

Copays when you need care: It's easy to know how much you'll spend with this plan, with a \$35 copay for primary care, \$60 for specialty and \$75 for urgent care.

Healthcare in the palm of your hand: Use the MyBSWHealth app to manage your healthcare needs, review your medical record, make appointments and connect with providers through eVisits or video visits.

PPO Plan benefits details

Network	PPO		
	Tier 1* BSW Premier HMO	Tier 2* United Healthcare Options PPO	Tier 3* Out of Network
Annual deductible			
Employee only	\$1,500	\$3,000	\$10,000
Employee + family	\$3,000**	\$6,000**	\$20,000**
Out-of-pocket maximum			
Employee only	\$4,000	\$7,000	No limit
Employee + family	\$8,000***	\$14,000***	No limit
Your cost for care and services			
Preventive care*	\$0	\$0	Not covered
eVisit	\$0	\$70/\$100**	Not covered
Primary care physician (PCP) and video visit	\$35	\$70	80% AD
Specialist office and video visit	\$60	\$100	80% AD
Urgent care office visit	\$75	\$100	\$100
Emergency room***	\$350 + 10% coinsurance	\$350 + 10% coinsurance	\$350 + 10% coinsurance
Bundled maternity copay^	\$1,200	N/A	N/A
Diagnostic labs and X-rays	10% AD	50% AD	80% AD
Advanced imaging—PET, CT, CAT	10% AD	50% AD	80% AD
Advanced imaging—MRI, MRA	10% AD	50% AD	80% AD
Inpatient hospitalization	10% AD	50% AD^^	80% AD
Outpatient care	10% AD	50% AD^^	80% AD

Note:

- AD means after deductible.
- N/A means not applicable.

* Medical expenses will only apply to the applicable network tier.

** 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.

+ In order for preventive care to be covered at 100%, services must be coded as preventive. Please see [BSWHealthPlan.com/BSWH](https://www.bswhealthplan.com/BSWH) for a complete list of covered preventive care services.

** Covered at the applicable copay: PCP \$70, specialist \$100.

*** Copay and coinsurance are waived if admitted.

^ Copay applies to the facility claim. All other services billed with a maternity/delivery diagnosis code (e.g., OB-GYN, anesthesia, pathology) will be paid at 100%, including prenatal services and well-baby charges if your newborn is added to the plan for coverage.

^^ Out-of-area Tier 2 modified coverage is 20% AD if activated through BSWHP.

Simple ways to find a provider and make an appointment

1. Visit [BSWHealthPlan.com/BSWH](https://www.BSWHealthPlan.com/BSWH), and from the Find a Provider section, click “PPO/HDHP” to search for a PCP, facility, specialist or pharmacy.

- View your medical plan deductibles, claim status, Explanation of Benefits (EOB) and more
- Message with your BSW provider*
- Access a digital copy of your medical ID card
- Complete an eVisit or video visit
- View test results*
- Link your family’s healthcare records to your account
- Review and pay your bills*
- Reorder and manage prescriptions at BSW pharmacies

**Available if your provider participates in these features.*

2. Let Care Navigation connect you to the care you need, no matter where you are on your healthcare journey. They provide a full-service concierge benefit that can help you with:

- Finding a provider (primary, specialty)
- Scheduling appointments
- Locating home health options
- Locating behavioral health providers and resources
- Finding DME or specialized medical equipment and anything in between

Download the MyBSWHealth app, select “Schedule & Search” and click the “Help me Decide” option.





Call the Care Connect Center at 844.843.3229 and press 2 for Care Navigation. Care Navigation is available 7 a.m. to 9 p.m., Monday – Friday; 9 a.m. to 7 p.m., Saturday – Sunday.

The PPO plan offers access to a national network of Tier 2 providers through UnitedHealthcare. To find UnitedHealthcare providers:

- Visit [BSWHealthPlan.com/BSWH](https://www.BSWHealthPlan.com/BSWH), select your medical plan for 2024 and click the link at the top of the search tool
- Call the Care Connect Center at 844.843.3229 and select Option 6

Where you go for care matters

Knowing where to go for care may save you time and money.

Type of care location	Examples of health issues			Average cost
 <p>Primary care clinic</p> <p>Your first choice for care when it's not an emergency</p>	<ul style="list-style-type: none"> Acne Allergies Asthma Bladder infection Cold Dehydration Earache Flu 	<ul style="list-style-type: none"> Headaches Managing chronic conditions: <ul style="list-style-type: none"> Diabetes High blood pressure Pink eye Preventive health 	<ul style="list-style-type: none"> Quit tobacco Sinus infection Sore throat Sprains Stomach problems Well-woman exams Yeast infection 	<p>\$</p> <p>Usual primary care copays apply</p>
 <p>24/7 virtual care</p> <p>eVisits and video visits using your mobile device or computer</p>	<ul style="list-style-type: none"> Acne Allergies Bladder infection 	<ul style="list-style-type: none"> Cold Flu Pink eye 	<ul style="list-style-type: none"> Quit tobacco Sinus infection Stomach problems Yeast infection 	<p>\$</p> <p>Cost can vary by medical plan</p>
 <p>Urgent care</p> <p>Needs immediate attention but is not life-threatening, or an appointment is not available with your doctor</p>	<ul style="list-style-type: none"> Back pain Cold Dehydration 	<ul style="list-style-type: none"> Escalating symptoms for chronic conditions: <ul style="list-style-type: none"> Diabetes High blood pressure 	<ul style="list-style-type: none"> Minor burns Minor cuts Minor eye injuries 	<p>\$ \$</p> <p>Urgent care copays apply at traditional urgent care locations</p>
 <p>Emergency room</p> <p>Any condition you believe to be life-threatening</p>	<ul style="list-style-type: none"> Chest pain Deep cuts or wounds Difficulty breathing 	<ul style="list-style-type: none"> Poisoning, overdoses and suicidal behavior Severe abdominal pain, coughing or vomiting blood Severe burns 	<ul style="list-style-type: none"> Severe head injuries Sudden loss of balance, vision change, facial droop, arm or leg weakness 	<p>\$ \$ \$ \$</p> <p>Hospital average cost</p> <p>\$ \$ \$ \$ \$</p> <p>Stand-alone average cost</p>

Get familiar with your member ID card

1 Baylor Scott & White Health Plan

3 BSWH Employee Medical Plan

8 UnitedHealthcare[®] Options PPO Network

SUBSCRIBER
JOHN SAMPLE

2 **MEMBER ID**
100010010100

4 **PPO**
TIER 1 / TIER 2 / TIER 3

5 Primary: \$35 / \$70 / \$80% AD
Specialist: \$60 / \$100 / \$80% AD
Urgent: \$75 / \$100 / \$100

6 Emergency: \$350 + 10% waived if admitted
Medical Ded (Ind): \$1,500 / \$3,000 / \$10,000
Medical Ded (Fam): \$3,000 / \$6,000 / \$20,000
OOP Max (Ind): \$4,000 / \$7,000 / Unlimited
OOP Max (Fam): \$8,000 / \$14,000 / Unlimited

7 **PHARMACY ONLY** OPTUMRX[®]
Pharmacy Help Desk: 800-728-7947
Rx BIN: 610011
Rx PCN: IRX
Rx Group: SWPBSWASO
Rx Generic: \$5* / \$12**
Rx Preferred: \$35* / \$50**
Rx Non-Preferred: Lessor of \$50* / \$75** or 50%

AD = After Deductible. *After \$100 Individual Rx Deductible.
*BSWH pharmacies. **Other contracted pharmacies.

BSWHP PROVIDERS

1 **Electronic Claims:**
Availability: 94999

2 **Paper Claims:**
Baylor Scott & White Health Plan
ATTN: Claims
PO Box 211342
Eagan, MN 55121-1342

3 **Prior Authorization:**
Visit the provider portal
Fax: 800-626-3042
Phone: 866-384-3488

3 **Provider Service:**
swhprovider.firstcare.co
Phone: 800-655-7947

Card Issue Date:
01/01/2024

FOR MEMBERS

Possession of this card does not guarantee coverage.

4 **Important Information**

- In a medical emergency, call 911 or go to the nearest emergency facility
- Customer Service: 844-843-3229 (TTY: 711)**
- 24/7 Nurse Line: 800-724-7037**
- Self-Service Portal: MyBSWHealth.com**
- Find a Provider: BSWHealthPlan.com/BSWH**

5 **NON-BSWHP PROVIDERS**
Urgent/Emergent services rendered by Non-BSWHP contracted providers refer to:

6 UnitedHealthcare Providers (UHSS)
Website: uhss.umr.com
Phone: 888-830-0179
UHSS Grp#: 78-80028
Medical claims: EDI # 39026, UHSS, PO Box 30783
Salt Lake City, UT 84130-0783

- 1** Your benefits administrator/health insurance carrier
- 2** Your member ID number
- 3** Your group name
- 4** Your plan type
- 5** Copays/coinsurance
- 6** Deductible and out-of-pocket max
- 7** Rx copays/coinsurance
- 8** Your Tier 2 network

- 1** Claims mailing address
- 2** Information for providers to request pre-authorization or notify the plan of a hospital admission
- 3** Provider portal and phone number
- 4** Customer service and 24/7 nurse line numbers
- 5** Member portal web address
- 6** Information for non-BSWHP contracted providers

Managing prescriptions

Need a prescription?

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

Time to refill or transfer?

Use the MyBSWHealth app to manage your prescriptions. You can also transfer from a contracted pharmacy to a BSW one—contact the retailer (making sure you have your current prescription number) or call BSW for help!

Looking for ways to save?

Switch any maintenance medications to a BSW pharmacy—it's the only way to fill a 90-day supply at a reduced cost.

Picking up over-the-counter meds? Show your badge at any BSW pharmacy for a 20% discount!

Set up mail order:

- Call toll-free 855.388.3090, Monday-Friday, 7 a.m. to 7 p.m.
- Visit [BSWHealthPlan.com/BSWH](https://www.BSWHealthPlan.com/BSWH) and click “Pharmacy” to access the mail order form.



Prescription drugs

Type of Rx	BSW pharmacy 30-day cost/ 90-day* cost	Contracted pharmacy 30-day* supply only
Preferred generic	\$5/\$10	\$12
Preferred brand	\$35/\$70	\$50
Non-preferred brand and generic	Lesser of \$50/\$100 or 50%	Lesser of \$75 or 50% after \$100 individual deductible
Specialty**	20% (\$200 max)	N/A
Chronic and preventive***	\$10/\$20	\$20

Note:

- Fertility drugs are covered at 20% with a maximum \$400 copay and a \$7,500 lifetime maximum pharmacy benefit.
- Drugs not listed on the formulary may require prior authorization. If authorized, you'll pay the applicable non-preferred or specialty copay.
- Member Choice program requires generic medication fills when available; if a brand name medication is requested (when a generic is available), you'll pay the non-preferred member cost share plus the difference in cost between the brand name and generic equivalent drug.
- Pharmacy expenses will only apply to the applicable network tier and will not cross accumulate. Drugs filled at BSW pharmacies apply to Tier 1 cost-sharing and out-of-pocket limits, and those filled at contracted pharmacies apply to Tier 2 cost-sharing and out-of-pocket limits.

*Only BSW pharmacies can fill a 90-day supply of a medication. The max day supply through a contracted pharmacy is 30 days. Specialty drugs are only available at BSW pharmacies.

**Specialty is limited to 30 days at BSW pharmacies.

***To help make some frequently prescribed preferred drugs for chronic conditions more affordable, we've placed a select group on a special chronic and preventive medication list. Find the complete list on [BSWHealthPlan.com/BSWH](https://www.BSWHealthPlan.com/BSWH).

Growing your family

Adding to your family is a major milestone, and we're proud to be part of it! Your benefits are here to support you as your family grows.

Pregnancy support

Expecting moms enrolled in a medical plan can get targeted support every step of the way. Tap into one or both of these free programs:

- ▼ **Maternity care management:** Connect with a care manager for resources to foster a healthy pregnancy—such as helpful tips for high-risk conditions, assistance during pregnancy and after delivery, screening for early identification of perinatal depression, breastfeeding best practices and more.

To get started, email your name, date of birth and estimated due date to

BSWMaternityCareManagement@BSWHealth.org.

- ▼ **Digital care journey:** Access exclusive content directly through your MyBSWHealth app—including education on fetal growth and development, self-care tips, breastfeeding information and planning for baby's care after birth.

To get started, ask your provider to either sign you up (via your medical record) or send an email for you to

BSWMaternityCareManagement@BSWHealth.org.

Bundled maternity copay

The PPO Plan's bundled maternity copay* is \$1,200 for Tier 1 only and covers all prenatal visits prior to birth, labor and delivery expenses, and all well-baby charges if your newborn is added to the plan for coverage.**

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

*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.



Ky Quintana
Patient service
specialist III
Mixed martial artist
Mom-to-be

Pro tip: Questions to ask your provider

When it comes to your care, curiosity comes in handy. Here are some helpful questions to ask when you're with your provider:

General

- ▶ When should I expect to feel better?
- ▶ What steps can I take to feel better?
- ▶ What do I need to do between now and my next visit?
- ▶ What are my options for after-hours care?

Treatment

- ▶ What are my treatment options?
- ▶ Will my insurance cover this treatment, and is prior authorization required?
- ▶ What do I need to know about this treatment?

Medication

- ▶ Is this prescription covered by my plan?
- ▶ Is this generic?
- ▶ Do you have a sample I could try?
- ▶ Do I still need these medications?



Stacey Byrd
*Provider network
operations director
Fitness enthusiast*

Forgot to ask something while you were there?

Send a message through the MyBSWHealth app to participating BSW providers. This feature is also available on the web at [MyBSWHealth.com](https://www.MyBSWHealth.com).

Pro tip: Use a general-purpose flexible spending account (FSA)

If you enrolled in the general-purpose FSA, use your fully loaded debit card from Optum Bank to pay for eligible expenses, such as:

- ▶ Medical, dental and vision expenses not paid for under the plan, including deductibles, copays and coinsurance
- ▶ Prescription drugs
- ▶ Certain over-the-counter drugs prescribed by a physician
- ▶ Medical supplies like bandages and contact lens supplies
- ▶ Products like diabetic supplies, hearing aids, wheelchair services, orthodontia and laser eye surgery

As a reminder, use-it-or-lose-it applies. You have until March 15, 2025, to incur eligible expenses.

Questions? Contact Optum Bank at **800.243.5543**.

Note: Optum will request itemized receipts for any transactions that are not automatically substantiated. Be sure to reply promptly to these requests to avoid any interruptions to your payment card.



Diana Gates
Process owner
Triathlete

Download the Optum Bank app to manage your account on the go!

Download on the App Store: Get it on Google Play:



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Pro tip: Bill pay



Rome Guillermo
Configuration analyst II
Musician

Before you pay a medical bill, compare it to your Baylor Scott & White Health Plan (BSWHP) Explanation of Benefits (EOB) statement found on the Member Portal. You'll find the provider's cost, the network discount and how much you might owe the provider.

If your medical bill does not match the member responsibility included on the EOB, contact your provider to confirm the details.

Here's what to do:

1. Log in to the Member Portal at BSWHealthPlan.com/BSWH
2. Click on Insurance & Bill Pay > Baylor Scott & White Health Plan > Claims from the menu bar on the left side of your screen
3. From the Claims page, search for the date of your visit
4. Click on "Processed" from the Status column and then Explanation of Benefits (EOB)
 - ▼ The EOB tells you the billed amount, plan discount, plan paid, amount not covered and what you may owe for the visit
 - ▼ If the claim is "In Process" status, you will be able to view your EOB once the processing of the claim is complete
 - ▼ If there is not an EOB available for the date of your visit, contact your provider to confirm the claim has been submitted to BSWHP
5. If the amount you owe is being applied to your copay, deductible or coinsurance for services provided that were not paid at the time of the service, your provider is likely to bill you for that amount
6. If your provider is part of the network and is billing you for more than the allowed amount, contact BSWHP Customer Advocacy at 844.843.3229 for assistance

LIVEwell

Your resource for living your best life

- ✓ Find the resources and information you need to *Live well* at [BSWHealth.com/Benefits/LiveWell](https://www.bswhealth.com/Benefits/LiveWell).

What does it mean to *Live well*? The balance of mind, body and spirit looks different for each person. But while our paths may be different, the journey is universal. The power to live well is in each of us—and together, we're unstoppable! Whether you're taking the first step or on the open road, resources within each of our six pillars of health can support you and your family on the path to living well.

Physical



To live your best life, you have to take care of your body.

Ideas to help you stay well:

- Schedule your annual physical or cancer prevention screening.
- Join a well-being challenge with WebMD or Headspace and compete with your co-workers.

Emotional



Tune in to your mental well-being for a healthier you.

Ideas to help you stay well balanced:

- Download the Headspace app for free and find ways to emotionally recharge.
- Explore many no-cost offerings through the Employee Assistance Program (EAP).

Professional



At BSW, you can reach your full potential and career goals.

Ideas to help you work well:

- Talk to your manager about growth, experience and professional fulfillment.
- Plan the next step in your career by going to the BSW Career Portal.

Financial



Financial health brings security, prosperity and peace of mind.

Ideas to help you be well prepared:

- Contribute to your retirement plan and schedule a consultation with a plan advisor at Empower.
- Use the Discount Marketplace with BenefitHub to access discounts on things like event tickets, childcare, travel and more.

Social



Bring your whole self to work for purpose and belonging.

Ideas to help you get well connected:

- Volunteer for a charitable organization.
- Become a *Live well* champion and advocate for well-being.

Spiritual



Spiritual resources offer support for people of all faiths and those of none.

Ideas to help you stay spiritually well:

- Contact the Spiritual Care Hotline for support and encouragement.
- Register for the Sacred Vocation program to connect to your purpose and your work.

Need to talk?

Live a healthier and happier life knowing that when you need support, you and your family have options.

What type of care do you need?	Eligibility	Options	How to access	Cost to you
I need support, but I'm not sure where to start.	Employee medical plan members	Primary care physician	Contact your PCP	\$35 copay
		Lyra	MyBSWHealth member portal	No cost for digital wellness tools*
	Employee medical plan members (18+)	eVisit	MyBSWHealth member portal	No cost
	All employees and their family members	Employee Assistance Program (EAP)	Call 877.622.4327	No cost
Work and life are challenging. I'd like to talk to a peer who understands what I'm going through.	All employees	Peer support	<ul style="list-style-type: none"> Call 888.674.7337 8 a.m. to 6 p.m., seven days a week Virtual staff support via Teams BSWconnect.com/Peersupport 	No cost
I would like spiritual support and encouragement.	All employees	Spiritual Care Hotline	Call 254.724.1575, Monday-Friday, 7 a.m. to 7 p.m.	No cost
I would like online wellness tools, screenings or other behavioral health resources that I can access on my own.	All employees and their family members	EAP	Call 877.622.4327	No cost
		Headspace	Work.Headspace.com/BSW/Member-Enroll	No cost
	Employee medical plan members	Lyra	MyBSWHealth member portal	No cost for digital wellness tools*
I would like to talk to a therapist in person/virtually.	All employees and their family members	EAP	Call 877.622.4327	No cost
	Employee medical plan members	Lyra	MyBSWHealth member portal	No cost for digital wellness tools*
		In-network provider	<ul style="list-style-type: none"> MyBSWHealth member portal Provider search tool BSWHealthPlan.com/BSWH 	PCP - \$35 copay Specialist - \$60
	Patients seen by PCP in a BSW clinic	Collaborative care	Request from PCP	\$35 copay
I need help finding a therapist or an MD.	Employee medical plan members	Lyra	MyBSWHealth member portal	No cost for digital wellness tools*
	Employee medical plan members	Care Navigation	Call 844.279.7589	No cost
I am experiencing a crisis and need help right now.	Anyone	Crisis Hotline	Call 988	No cost

* Copay will apply for coaching, therapy and medication management.

Benefit contacts

Visit BSWHealth.com/Benefits for all your benefit needs.

Benefit	Carrier	Phone	Website
Questions about your pay, benefits or paid time off	PeoplePlace	844.417.5223	MyPeoplePlace.com
Accidental injury, critical illness and hospital care	Cigna	877.505.5872	MyCigna.com
Addiction recovery	Enterhealth	844.261.4855	BHCS-Support.com
Dental	Cigna	877.505.5872	MyCigna.com
Discount program	BenefitHub	866.664.4621	BSWH.BenefitHub.com
Employee Assistance Program (EAP)	Cigna	877.622.4327	MyCigna.com
Flexible spending/health savings accounts	Optum Bank	800.243.5543	OptumBank.com
Life, AD&D and long-term disability	New York Life	800.642.8238	MyNYLGBS.com
Medical	Baylor Scott & White Health Plan	844.843.3229	BSWHealthPlan.com/BSWH
Prepaid legal plan	MetLife Legal	800.821.6400	Members.LegalPlans.com
Prescription	Baylor Scott & White Health Plan	800.728.7947	BSWHealthPlan.com/BSWH
Retirement	Empower	844.722.2794	BSWHRetirement.com
Secure travel	New York Life	888.226.4567	Ops@US.GeneraliGlobalAssistance.com
Short-term disability	Absence Center	844.511.5762	MySedgwick.com/BSWH
Tobacco cessation	YesQuit	877.937.7848	YesQuit.org
Tuition assistance	Guild	800.985.4027	BSW.GuildEducation.com
Vision	EyeMed	844.409.3401	EyeMed.com



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.