

OUT-OF-STATE

YOUR 2025 BENEFITS



# Live well

Healthier together

Khaled Altassan, MD, Sarah Starling, nurse practitioner, and Samuel Watkins, physician assistant, are a winning team both at work and on the triathlon circuit. Full story pg. 5

You have 31 days from your date of hire or date of eligibility to enroll.

Visit [LivewellBSWH.com](https://LivewellBSWH.com) (passcode: oos).



# Welcome!

We're excited you're joining the BSW team. We encourage you to spend time looking through this guide, as well as [BSWHealth.com/Benefits](https://www.bswhealth.com/benefits). As you flip through these pages, you'll see how our team members prioritize their well-being and tap into BSW benefits to be at their best.

We offer a full menu of benefits to eligible employees and their families beginning on the first day of employment. You have 31 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're ...

- ▼ A full-time employee regularly scheduled to work at least 30 hours per week, or
- ▼ A part-time employee regularly scheduled to work between 20-29 hours per week,

## ... you're eligible for these benefits:

- ▼ Medical
- ▼ Dental
- ▼ Vision
- ▼ Flexible spending accounts
- ▼ Disability
- ▼ Life and AD&D
- ▼ Accidental injury
- ▼ Critical illness
- ▼ Hospital care
- ▼ Legal
- ▼ Retirement savings\*
- ▼ Tuition assistance
- ▼ Employee discounts\*
- ▼ EnCore\*
- ▼ and more!

*\*All employees (full-time, part-time and PRN) are eligible to participate right away.*

Team members can also enroll the following dependents in certain benefits:

- ▼ Spouse or common-law spouse
- ▼ Children or spouse's children up to age 26



**Important!** When you add dependents on our benefit plans, you'll receive a request to verify their eligibility from the Dependent Verification Center. Documentation such as marriage certificates, birth certificates, legal guardianship paperwork and/or tax forms will be required. It's important to submit all requested documentation by the deadline to ensure eligible dependents remain covered.



# Living well is good for the whole crew

Stefanie Hall, a practice administrator, knows a thing or two about going with the flow. An avid surfer, she and her family spend their weekends catching waves on Belton Lake.

Eating right, staying hydrated and keeping active help her stay fit and focused—at work and on the water. She also taps into resources from Live well to enjoy a balanced lifestyle.

With MyBSWHealth, Stefanie stays on top of her wellness to-do's so she can keep leading her pack. If the kiddos catch colds, she easily searches symptoms and gets health tips and advice, all from the palm of her hand.

“Life is a lot like wake surfing. It’s about finding your rhythm and enjoying the ride.”





# Benefits checklist

This checklist can help you keep track of your benefits decisions.

## Pick health-related benefits

- ▼ **Medical plans:** Live well Premium or Live well HDHP (pg. 8)
- ▼ **Dental:** Choice, Choice Plus or DHMO (pg. 12)
- ▼ **Vision** (pg. 13)

## Choose savings/spending accounts (pg. 14)

- ▼ Healthcare Flexible Spending Accounts (FSA)
- ▼ Health Savings Account (HSA)
- ▼ Dependent Care FSA

## Supplement your coverage with lifestyle benefits (pg. 14)

- ▼ Accidental injury insurance
- ▼ Critical illness insurance
- ▼ Hospital indemnity insurance
- ▼ Prepaid legal services

## Prepare for the unexpected (pg. 15)

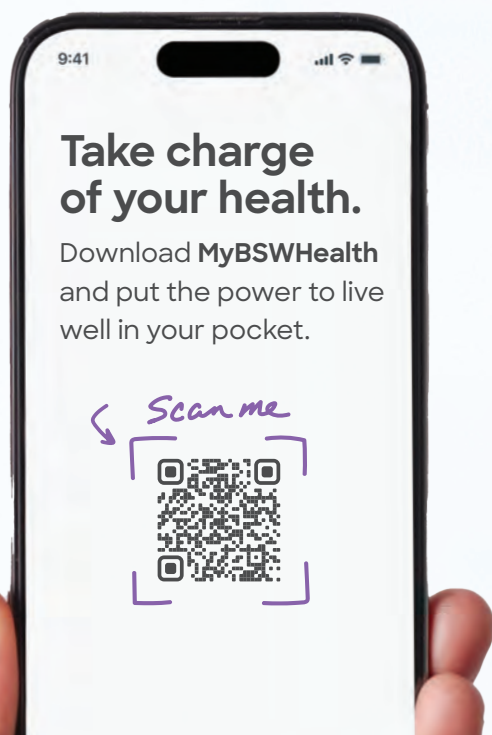
- ▼ Short-term leave
- ▼ Long-term disability
- ▼ Life and AD&D insurance

## Start saving for retirement (pg. 20)

- ▼ Contribute up to the maximum amount under IRS rules and regulations, plus a separate catch-up election if you are age 50 or older.
- ▼ Enroll in the retirement savings plan by visiting **BSWHRetirement.com**.

## Ready to enroll?

- ▼ Log in to **MyPeoplePlace.com**.
- ▼ Click the “Benefit Details” tile.
- ▼ Click “Benefit Enrollment.”
- ▼ Click “Start” to access your enrollment event.
- ▼ Click each benefit tile to review and make your selections.
- ▼ Click “Submit Enrollment” to finalize your choices.



## Have questions? Ask ALEX.

Visit **Start.MyALEX.com/BSWH** to connect with a virtual benefits counselor who makes choosing your benefits easy. Use the “Family Plan Comparison” tool to compare your plan to your spouse’s. If you’re exploring Medicare options, visit **Medicare.MyALEX.com/BSWH**.

## Watch benefits overview

Scan the QR code to watch an on-demand video to help you better understand your benefits and make the best selections for you and your family.



**Samuel Watkins**  
Physician assistant



**Sarah Starling**  
Nurse practitioner

## Staying healthy for the whole squad

Sam Watkins, Sarah Starling and Khaled Altassan, MD, work together on the occupational medicine team at Baylor Scott & White Medical Center – Temple and on the triathlon circuit.

“When we got to know each other, it came up that I like to run, Sam liked to bike and Khaled was a swimmer,” Sarah said. “Our clinic manager started to joke that he had a whole triathlon team!”

Each year the team, now racing as “The Three Amigos,” has entered various triathlon relays, winning their first gold medal in 2024.

Their first-place mentality translates to their work and family lives. “We all have one another’s back. Whether it’s consulting on a patient’s results or treatment plan—or covering if one of us has a family event—we know we can come to one another with anything. It makes us better for our patients and better for our families,” said Sarah.



To read the trio’s story, visit [BSWHealth.com/Benefits](https://BSWHealth.com/Benefits).

**Khaled Altassan, MD**  
Physician





# Know where to go for care

Type of care location	Examples of health issues			Average cost
 <h2>Teladoc visit</h2> <p>Your first choice for a variety of common and low-acuity conditions. Download the app to connect with a provider.</p>	<ul style="list-style-type: none"> <li>• Allergies</li> <li>• Bladder infection</li> <li>• Bronchitis</li> </ul>	<ul style="list-style-type: none"> <li>• Cold and flu symptoms</li> <li>• Ear infection</li> <li>• Pink eye</li> </ul>	<ul style="list-style-type: none"> <li>• Respiratory infection</li> <li>• Sinus infection</li> <li>• Skin rash</li> </ul>	 <p>Usual primary care/ specialty care copays apply</p>
 <h2>Primary care clinic</h2> <p>When it's not an emergency and you want something other than a Teladoc visit.</p>	<ul style="list-style-type: none"> <li>• Acne</li> <li>• Allergies</li> <li>• Asthma</li> <li>• Bladder infection</li> <li>• Cold</li> <li>• Dehydration</li> <li>• Earache</li> <li>• Flu</li> </ul>	<ul style="list-style-type: none"> <li>• Headaches</li> <li>• Managing chronic conditions:               <ul style="list-style-type: none"> <li>• Diabetes</li> <li>• High blood pressure</li> </ul> </li> <li>• Pink eye</li> <li>• Preventive health</li> </ul>	<ul style="list-style-type: none"> <li>• Quitting tobacco</li> <li>• Sinus infection</li> <li>• Sore throat</li> <li>• Sprains</li> <li>• Stomach concerns</li> <li>• Well-woman exams</li> <li>• Yeast infection</li> </ul>	 <p>Usual primary care copays apply</p>
 <h2>Urgent care</h2> <p>When a non-life-threatening issue needs immediate attention.</p>	<ul style="list-style-type: none"> <li>• Back pain</li> <li>• Cold</li> <li>• Dehydration</li> </ul>	<ul style="list-style-type: none"> <li>• Escalating symptoms for chronic conditions:               <ul style="list-style-type: none"> <li>• Diabetes</li> <li>• High blood pressure</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Minor burns and cuts</li> <li>• Minor eye injuries</li> </ul>	 <p>Urgent care copays apply at traditional urgent care locations</p>
 <h2>Emergency room</h2> <p>Any condition you believe to be life-threatening.</p>	<ul style="list-style-type: none"> <li>• Chest pain</li> <li>• Deep cuts or wounds</li> <li>• Difficulty breathing</li> </ul>	<ul style="list-style-type: none"> <li>• Poisoning, overdoses and suicidal behavior</li> <li>• Severe abdominal pain, coughing or vomiting blood</li> </ul>	<ul style="list-style-type: none"> <li>• Severe burns</li> <li>• Severe head injuries</li> <li>• Sudden loss of balance, vision change, facial droop, arm or leg weakness</li> </ul>	 <p>Hospital average cost</p>  <p>Stand-alone average cost</p>

# For wherever the ride takes you

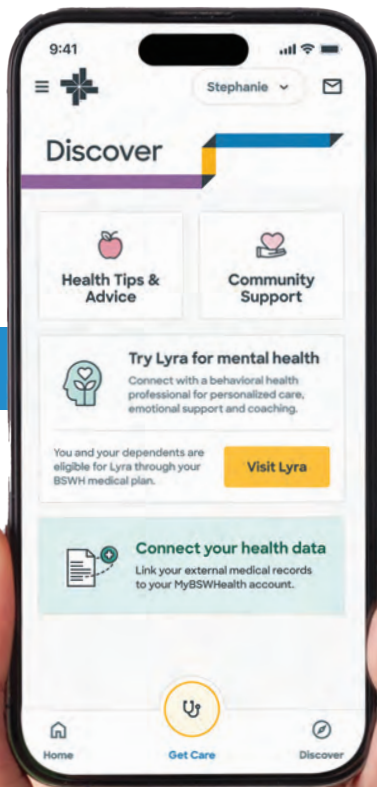
It's not Amanda's first rodeo. Whether she's taking the reins at work or in the arena, MyBSWHealth can help her:

- ▶ Get health tips and advice
- ▶ Engage with chaplains through community support
- ▶ Stay on top of wellness to-dos
- ▶ Access her insurance card
- ▶ Get mental tuneups with Lyra

When it comes to your health, MyBSWHealth puts you in the saddle.



**Amanda Grushkowsky**  
Nurse manager  
Barrel horse racer





# Medical

Administered by Baylor Scott & White Health Plan.

You have two plans to choose from, and your sole network for both plans is UnitedHealthcare. This network provides nationwide coverage with access to thousands of physicians, hospitals, surgery centers and urgent care clinics. Over 13,000 behavioral health providers are also available through Lyra. Review the chart below for a high-level overview.

Plan feature	Live well Premium	Live well High-Deductible Health Plan (HDHP)
Eligibility	All eligible employees	All eligible employees
Cost per paycheck	Higher	Medium
Preventive visits*	\$0	\$0
Copay	Varies by care (see coverages and costs chart)	N/A
Deductible	Medium	Medium
Prescription drugs	Copay/coinsurance	Coinsurance after deductible met
Flexible Spending Account (FSA)	General-purpose FSA	Limited-purpose FSA**
Health Savings Account (HSA)	No	Yes

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

\*\* The limited-purpose FSA can be used for dental, vision and qualified expenses the medical plan doesn't cover until you meet your medical plan deductible. Once your deductible is met, you can use FSA funds for all eligible medical and prescription expenses too.

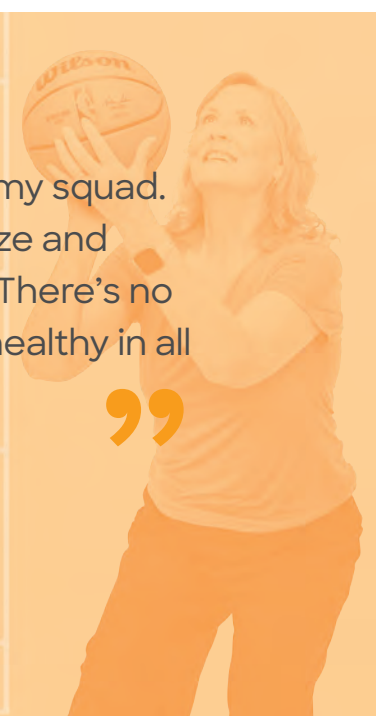


“

My teammates are my squad. We practice, socialize and play hard together. There's no better way to stay healthy in all aspects of my life.

”

**Katherine Diaz**  
RN, CNOR  
Basketball player





## Know the terminology

Scan the QR code to learn about commonly used healthcare terms like deductibles, coinsurance, out-of-pocket maximums and more!



## Medical coverages and costs

Your cost for care depends on the medical plan you choose, services received and where you go for care.

Medical plan	Live well Premium	Live well High-Deductible Health Plan (HDHP)
<b>Network</b>	UnitedHealthcare	UnitedHealthcare
<b>Annual deductible</b>		
Employee only	\$2,000	\$1,650
Employee + family	\$4,000*	\$3,300
<b>Out-of-pocket maximum</b>		
Employee only	\$5,000	\$4,500
Employee + family	\$10,000**	\$9,000**
<b>Your cost for care and services</b>		
Preventive care***	\$0	\$0
Primary care physician (PCP) and video visit	\$45	10% AD
Specialist office and video visit	\$60	10% AD
Urgent care office visit	\$45	10% AD
Emergency room	\$500 copay + 20% coinsurance <sup>†</sup>	10% AD
Diagnostic labs and X-rays	20% AD	10% AD
Advanced imaging—PET, CT, CAT	20% AD	10% AD
Advanced imaging—MRI, MRA	20% AD	10% AD
Inpatient hospitalization	20% AD	10% AD
Outpatient care	20% AD	10% AD

\* 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.

† AD means after deductible.

\*\* 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](http://BSWHealthPlan.com/BSWH) for a complete list of covered preventive care services.

† Waived if admitted.



# Prescription drugs

Administered by Rightway.

Rightway provides you access to a nationwide contracted pharmacy network and also partners with Walgreens mail-order and specialty pharmacies to provide you with convenience in prescription delivery! Rightway's dedicated pharmacy team offers personalized support for all your pharmacy needs and can assist with:

- ▶ Explaining coverage and helping you find the most affordable option
- ▶ Discussing changes in the formulary (covered medications), mail-order pharmacy or in-network pharmacy options
- ▶ Contacting your provider's office to help with a prior authorization or request alternative medications
- ▶ Reviewing medications and advising on possible side effects

## Finding strength in healing

As a nurse and a leukemia survivor, Marcus Kim knows first-hand how important it is to focus on his well-being. After beating cancer over a decade ago, he's stayed on top of his health through routine checkups, healthy eating and workouts—especially weightlifting.

His health insurance through the Baylor Scott & White Health Plan and the MyBSWHealth app make it easier to live well. Along with making appointments, Marcus uses the app to refill his medications, including specialty prescriptions. "If I need a refill, it's only a few clicks away."

To read Marcus Kim's story, visit [BSWHealth.com/Benefits](https://www.bswhealth.com/benefits).

### Marcus Kim

Registered nurse  
Fitness enthusiast  
Leukemia survivor





## Looking for your medical/prescription ID card?

Your medical/prescription ID card will be sent to your home address 7-10 business days after you enroll. You can also access a copy of your card in the MyBSWHealth app.

## Prescription coverage and cost

Medical plan	Live well Premium		Live well HDHP	
	Contracted pharmacy 30-day cost	Walgreens mail-order 30-day cost (specialty) or 90-day* cost	Contracted pharmacy 30-day cost	Walgreens mail-order 30-day cost (specialty) or 90-day* cost
Preferred generic	\$7	\$14	10% AD	20% AD
Preferred brand	\$40	\$80	10% AD	20% AD
Non-preferred brand and generic	Lesser of \$60 or 50%	Lesser of \$120 or 50%	10% AD	20% AD
Specialty**	N/A	20% (\$200 max)	N/A	10% AD
Chronic and preventive***	\$10	\$20	10% AD	20% AD

\* Only Walgreens mail-order can fill a 90-day supply of a medication. The max day supply through a contracted pharmacy is 30 days.

\*\* Specialty is limited to 30 days and can only be filled at Walgreens mail-order.

\*\*\* 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.

▶ 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.

▶ N/A means not applicable.

## Need help?

Contact the Rightway team 24/7 via one of the following:

- ▶ Phone: 866.987.5735
- ▶ Email: [RWRX@RightwayHealthcare.com](mailto:RWRX@RightwayHealthcare.com)
- ▶ Go to [JoinRightway.com/BSWH](https://JoinRightway.com/BSWH) to search the formulary, access pharmacy forms, get information about mail-order prescriptions and more!





# Dental

We offer three dental plans through Cigna.

## Choice Plan

- Visit any dentist you choose, but you'll pay less by staying in-network
- No coverage for dental implants and orthodontia
- Preventive care is covered at no cost, and additional services are shared between you and the plan

## Choice Plus Plan

- Visit any dentist you choose, but you'll pay less by staying in-network
- Includes coverage for dental implants and orthodontia
- Preventive care is covered at no cost, and additional services are shared between you and the plan

## DHMO Plan

- In-network only: You're required to select a general dentist\* (be sure to confirm there are providers in your area)
- Includes coverage for dental implants and orthodontia
- Preventive care is covered at no cost, and additional services are shared between you and the plan

Dental plan	Choice	Choice Plus	DHMO
Network	Total Cigna DPPO	Total Cigna DPPO	Cigna Access Plus
<b>Annual deductible</b>	\$50 individual/\$150 family	\$50 individual/\$150 family	N/A
<b>Annual maximum benefit</b>	\$1,250	\$2,500	N/A
<b>Office visit</b>	\$0	\$0	\$5
<b>Preventive</b>			
Checkups**			
Cleanings**	\$0	\$0	\$0
X-rays			
<b>Basic</b>			
Fillings			\$0-\$105
Extractions	50% AD	20% AD	\$6-\$135
Root canals			\$55-\$305
<b>Major</b>			
Dentures			\$65-245
Crowns	50% AD	50% AD	\$35-\$285
Bridges			\$525-\$740
<b>Dental implants</b>	Not covered	50% AD***	\$340-\$1,445
<b>TMJ</b> (Temporomandibular joint)	Not covered	Not covered	\$200-\$240
<b>Orthodontia</b>	Not covered	50% up to \$2,000 LTM	Child: \$1,608 Adult: \$2,592 Up to 24 months

\* If you do not select a general dentist, one will be auto-assigned to you. Changes can be made at any time and will take effect the 1st of the following month. Once enrolled, you will receive a welcome packet with details on how to make this selection. If a specialist provider is not within your area or not accepting patients, an out-of-network referral may be requested.

\*\* Two per calendar year.

\*\*\* Dental implants covered at 50% and will be subject to annual maximum of \$2,500.

AD means after deductible.

LTM means lifetime maximum.

## Looking for your dental ID card?

You can access your dental card by visiting [MyCigna.com](https://www.mycigna.com).  
Note: First-time users will need to select "Register Now" and enter the requested information, confirm identity and create security information.

# Vision

Offered through EyeMed.

Our vision plan helps you and your covered dependents see life more clearly. Visit [EyeMed.com](https://www.eyemed.com) or download the EyeMed app to:

- View your benefits
- Access your ID card
- Check out additional discounts
- And more!

Coverage	In network*
<b>Exams</b> (once per calendar year)	\$10 copay
<b>Lenses</b> Single-vision or lined multifocal lenses (once per calendar year)	\$10 copay
<b>Progressive lenses</b>	Standard: \$65 copay Premium: \$95-\$185 copay based on tier
<b>Lens options</b>	Polycarbonate: covered in full for children under 19; all lens options available to members at fixed pricing
<b>Frames</b> (once per calendar year)	\$0 copay, \$170 allowance** 20% off balance over \$170
<b>Contact lens fit and follow-up</b>	Standard: \$25 copay, paid in full (fit) and two follow-up visits Premium: \$25 copay, 10% off retail price + \$55 allowance
<b>Contacts***</b> (once per calendar year)	\$0 copay, \$170 allowance**
<b>Laser vision correction</b>	15% off the retail price or 5% off the promotional price

\*In-network providers offer the best level of benefits. There is a limited amount of out-of-network reimbursement available depending on service.

\*\*Frames or contacts are covered up to \$170 per year, with any amounts over \$170 covered out of your own pocket.

\*\*\*Higher level of benefit for medically necessary contacts. Consult with your provider for more information.

“

Chasing the perfect shot helps me unwind and feel more connected with nature, my subjects and myself.

**Fiorella Forno**

Clinical research coordinator  
Photographer

”





# Lifestyle benefits

Programs that offer additional protection for you and your family.

## Accidental injury insurance

Aetna offers financial protection for expenses resulting from an unplanned covered accident.

- ▼ **Cash benefit paid directly to you.** Use the money however you want—pay medical or household expenses or save for a rainy day. If you visit a BSW-preferred facility, you receive a greater benefit.
- ▼ **You can choose between a high or low plan.** Benefit amounts vary by plan and the covered accident or injury.

## Critical illness insurance

Aetna offers financial protection from covered illnesses, such as cancer, heart attack, stroke and more.

- ▼ **Cash benefit paid directly to you.** Lump sum of \$15,000 or \$30,000 upon diagnosis of a covered condition after the coverage effective date. Coverage for spouse and/or dependents is 100% of your elected benefit amount.
- ▼ **Use the money however you want.** Copays, deductibles, travel to see a specialist, child care and more.

## Wellness benefit

With the critical illness and accidental injury plans, you can receive a \$50\* wellness benefit for a covered health screening (annual checkup, colonoscopy, mammogram, etc.).

*\*Per plan and per covered individual each year.*

## Hospital indemnity insurance

Aetna's coverage supplements your existing health insurance for hospital stays and even maternity stays.

- ▼ **Cash benefit paid directly to you.** Use the money however you want—pay medical or household expenses and more. When your hospital stay is at a BSW-preferred facility, you receive a greater benefit.
- ▼ You can choose between a high or low plan. Benefit amounts vary by plan and the covered stay.

## Prepaid legal services

Navigate life's moments with confidence. You'll have access to MetLife's network attorneys for legal matters\* covered under the plan.

- ▼ Marriage
- ▼ Growing your family
- ▼ Bankruptcy
- ▼ Divorce
- ▼ Sending kids to college
- ▼ Buying/selling a home
- ▼ Identity theft support
- ▼ And more!

**Parents can be added for caregiving support.**

*\*Refer to [BSWHealth.com/Benefits](https://www.bswhealth.com/benefits) to review covered matters.*

## Savings/spending accounts

Set aside money on a pre-tax basis to pay for eligible medical and/or dependent care expenses. We offer the following spending/savings accounts—all administered by Optum Bank:

- ▼ **Dependent Care FSA account:** Set aside up to \$5,000 to pay for expenses related to child, elder and disabled adult care.
- ▼ **Healthcare accounts:** To pay for eligible health expenses
  - ▼ General-purpose FSA – up to \$3,200
  - ▼ Limited-purpose FSA\* – up to \$3,200\*\*
  - ▼ Health Savings Account (HSA)\* – up to \$4,300 self-coverage/\$8,550 family coverage

*\*For HDHP plan enrollees only*

*\*\*The limited-purpose FSA can help pay for eligible dental and vision until the medical plan deductible is met, and then funds can be used for medical and prescription expenses, too.*

## Short-term leave

Short-term leave may pay a portion of your salary, up to the weekly maximum, for up to 180 days if you can't work because of a qualifying illness or injury or you become the parent of a new child.

- Multiple coverage options.
- Enrollment in short-term leave is the only way to receive parental leave benefits.
- If you enroll in coverage when you're first eligible (i.e. as a new hire), there is no pre-existing condition provision.
- If you waive coverage when you are first eligible and elect at a later date (i.e. during annual enrollment, you'll be subject to the preexisting condition provision (see below).

**Preexisting 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. If you're pregnant at the time you enroll, your delivery and recovery will be excluded from the benefits for that coverage year. If you're currently enrolled in the plan or are a new hire or newly benefits-eligible and elect coverage during your initial enrollment, you're not subject to the provision.*

*Additionally, in order to be eligible for parental leave, you must have elected coverage and be enrolled in the plan before your child's date of birth or placement.*

**Mike Vogel**  
Talent acquisition manager  
Rugby player

## Long-term disability

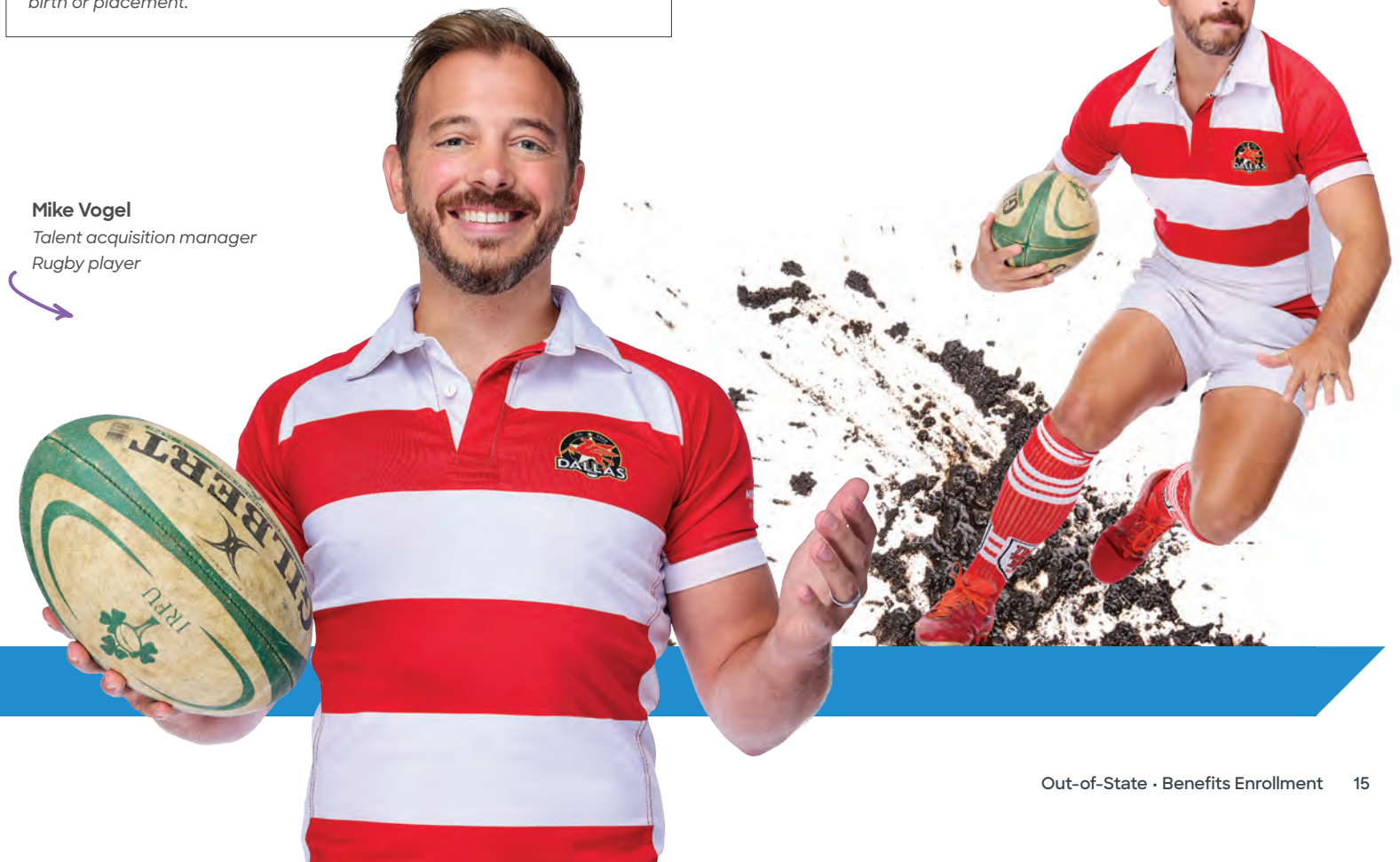
Offered through New York Life, basic long-term disability (LTD) may pay a portion of your salary, up to the monthly maximum, starting on the 181st day of a qualifying disability. This benefit is provided to you at no cost, and you're automatically enrolled.

- You have the option to increase your coverage by 10%.
- LTD benefits continue for as long as you're disabled (must meet certain criteria for a qualified illness or injury to be covered) or until you reach Social Security retirement age.
- Preexisting condition limitations may apply.

## Life and AD&D insurance

Offered through New York Life, basic life and AD&D insurance is provided at 1x your annual salary at no cost, and you are automatically enrolled.

- You have the option to increase coverage for yourself or enroll your spouse and child(ren).





# 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.

## Parental leave

No matter how your family is growing, our parental leave is designed for all parents—supporting our ongoing commitment to foster an inclusive workplace where everyone feels empowered and supported. For those enrolled in our short-term leave program, parental leave\* may provide all parents time off to bond with their new child:

- ▶ Four weeks available
- ▶ Paid at 100% with the flexibility to take leave anytime within the first 12 months of the child's birth or adoption.

**Note:** For birthing parents, parental leave would be available after medical/childbirth recovery.

*\*You must be enrolled before the date of birth or placement to be eligible.*

## Pregnancy support

Are you expecting? Your medical plan delivers with support from Expecting the Best. Make sure you're getting every benefit available to you throughout your pregnancy and your baby's first year. Program includes:

- ▶ Dedicated medical support at no additional cost
- ▶ Assistance with perinatal and postpartum depression
- ▶ Coordination of benefits, including assistance obtaining a breast pump, and much more!

Get started today by emailing your name, date of birth, insurance member number and estimated delivery date to [HPEmployeePlanCaseManagement@BSWHealth.org](mailto:HPEmployeePlanCaseManagement@BSWHealth.org).

## Adoption assistance

We offer adoption assistance\* for qualified expenses.

- ▶ You can be reimbursed up to \$4,000 for each child you adopt, up to two per family.
- ▶ View the policy on BSWconnect for more information.

*\*Team members are eligible if they are full time with 12 consecutive months of service.*



**Trishla Gandhi**  
 Oncology clinical research  
 team lead  
 Animal shelter volunteer



# Benefit contacts

Visit [LivewellBSWH.com](https://www.livewellbswh.com) to learn more!  
 (passcode: oos)

Benefit	Carrier	Phone	Website
Questions about your benefits, paid time off or pay	PeoplePlace	844.417.5223	<a href="https://www.mypeopleplace.com">MyPeoplePlace.com</a>
Accidental injury, critical illness and hospital indemnity	Aetna	800.607.3366	<a href="https://www.myaetnasupplemental.com">MyAetnaSupplemental.com</a>
Dental	Cigna	877.505.5872	<a href="https://www.mycigna.com">MyCigna.com</a>
Dependent Verification Center	Alight	866.318.3961	<a href="https://www.yourdependentverification.com">YourDependentVerification.com</a>
Discount program	BenefitHub	866.664.4621	<a href="https://www.bswh.benefithub.com">BSWH.BenefitHub.com</a>
Employee Assistance Program (EAP)	Cigna	877.622.4327	<a href="https://www.mycigna.com">MyCigna.com</a>
Flexible spending/ health savings accounts	Optum Bank	800.243.5543	<a href="https://www.optumbank.com">OptumBank.com</a>
Life, AD&D and long-term disability	New York Life	800.642.8238	<a href="https://www.mynylgbs.com">MyNYLGBS.com</a>
Medical	Baylor Scott & White Health Plan	844.843.3229	<a href="https://www.bswhhealthplan.com/BSWH">BSWHealthPlan.com/BSWH</a>
Prepaid legal plan	MetLife Legal	800.821.6400	<a href="https://www.bswhhealth.com/Benefits/Money/GroupLegal">BSWHealth.com/Benefits/Money/GroupLegal</a>
Prescription	Rightway	866.987.5735	<a href="https://www.joinrightway.com/BSWH">JoinRightway.com/BSWH</a>
Retirement	Empower	844.722.2794	<a href="https://www.bswhretirement.com">BSWHRetirement.com</a>
Short-term leave	Absence Center	844.511.5762	<a href="https://www.mysedgwick.com/BSWH">MySedgwick.com/BSWH</a>
Tobacco cessation	YesQuit	877.937.7848	<a href="https://www.yesquit.org">YesQuit.org</a>
Tuition assistance	Guild	800.985.4027	<a href="https://www.bswh.guildeducation.com">BSW.GuildEducation.com</a>
Vision	EyeMed	844.409.3401	<a href="https://www.eyemed.com">EyeMed.com</a>



Dream Big



CELEBRATE



ADVENTURE AWAITS



# LIVE Well

Amazing!

Chase Your Dreams



DISCOVER



My Goals



BELIEVE



more social



Nourish your mind



## Crush your well-being goals in 2025!

Need inspiration? See how other team members are living well and start a vision board to stay on track. Make next year your best yet!



### Well-being coach

Unlimited, free sessions with a

**well-being coach** help you and your family set goals, gain motivation and get results. Includes support from a registered dietitian!



Scan me

### Financial Health Center

New online resource center offers tools to help you take control of your finances so you can find a balance between living for today and planning for tomorrow.



Scan me

### Discount marketplace

BenefitHub offers perks and deals on vacations to electronics, and **Purchasing Power** lets you buy now and pay later for thousands of products.



Scan me

### Employee Assistance Program (EAP)

Think of the EAP as your **personal toolbox for life**. It's a resource designed to help you tackle anything from stress and mental health to financial advice and even finding child or eldercare.

Call 877.622.4327

### Tuition assistance

Tuition assistance helps you achieve your **professional goals** through fully funded, partially funded and reimbursable programs that support our areas of greatest need.



Scan me

### Connect with teammates

We are in it together!

- Learn more about **BSW-sponsored fitness events**, like the Bryan-College Station marathon and half marathon on Dec. 8.
- Find a community with a **Well-being interest group**, like Joyful Movement and BSW Foodies.



Scan me



Find more inspiration at [BSWHealth.com/Benefits/LiveWell](https://www.bswhealth.com/benefits/livewell).





# Grow your retirement

## Financial Health Center

Schedule a personalized consult or access tools & resources!



Set up a retirement account with Empower and let BSW help with a dollar-for-dollar match, up to 5% of eligible base salary. Start, stop or change your contribution anytime throughout the year.

### 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 retirement savings 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.

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

- ▶ Consider rolling over your other 401(k) account balance(s). Check with Empower 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 standard contribution limit for 2025 is \$23,500. A separate catch-up contribution up to \$7,500 is available if you turn age 50 or older during the year. Those ages 60-63 have an increased limit of \$11,250 (new for 2025).

### 457(b) plan

Executives and physicians may also be eligible to contribute into a 457(b) plan. This plan is not eligible for catch-up contributions or employer match.

## Get started today

Visit [BSWHRetirement.com](https://www.bswhrretirement.com) or click "Retirement" in PeoplePlace. Talk with an Empower representative by calling 844.722.2794.

Download the Empower app:



**As your savings grow, you have options on how you can invest your money. See below for more information.**

### 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.

### 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 My Total Retirement powered by Morningstar.

### Managed account program

Let someone help and manage your individualized portfolio. With this option, you provide My Total Retirement powered by Morningstar 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).

**Note:** Selecting beneficiaries for retirement benefits is different than choosing beneficiaries for other plans, such as life insurance. Be sure to update your beneficiary designations when you enroll in a retirement savings plan\* or if you have a life event (marriage, divorce, etc.).

\*If you have multiple accounts, each account will need to be reviewed/updated.

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# Take time for your well-being

We offer a variety of time-off programs to meet the diverse needs of our workforce, supporting them on their journeys to living well.

To learn more about our time-off programs and the amount of time available to you under each program, visit [BSWHealth.com/Benefits](https://BSWHealth.com/Benefits) > Time Away.

Time-off program	Who's eligible
Paid Time Off (PTO)	<ul style="list-style-type: none"> <li>Regular full- and part-time team members*</li> </ul>
Tracking-free Time Off (TFTO)	<ul style="list-style-type: none"> <li>Manager-level and above team members**</li> <li>Corporate team members***</li> </ul>
Practicing Physician Time Off (PPTO)	<ul style="list-style-type: none"> <li>Regular full- and part-time employed physicians*</li> </ul>
Sick Time	<ul style="list-style-type: none"> <li>Advanced practice providers (APP) who are classified as shift providers</li> <li>7-on/7-off team members</li> </ul>

**Note:** Eligible advanced practice providers (APPs) and additional corporate team members will transition from PTO to our market-leading tracking-free time-off program in June 2025.

\* Excluding team members who are: 7-on/7-off, advanced practice providers (APP) shift providers, PRNs, contingent/contract workers, practicing physicians, those covered under the tracking-free time-off policy

\*\* Excluding: Physicians, medical directors

\*\*\* Corporate defined as those in the following job families: Community Affairs, Corporate Governance, Customer Service, Finance, Human Resources (HR), Informatics, Information Technology (IT), Marketing/Sales, Office/Clerical, Revenue Cycle and Supply Chain

+ Excluding: Shift providers, PRNs, contingent/contract, those covered under the tracking-free time-off policy

## Planning to travel during your time off?

Don't forget to check out additional travel insurance benefits! If you've elected voluntary accidental death and dismemberment insurance (AD&D), you have access to travel insurance. When traveling 100 miles or more from home, New York Life Secure Travel can make your experience better. Certified agents can help with:

- ▶ Visa and passport requirements
- ▶ Travel advisories and weather conditions
- ▶ Foreign exchange rates between the U.S. dollar and other currencies
- ▶ 24-hour multilingual assistance and referral to interpretation and translation services
- ▶ Contact information for the nearest U.S. embassy and consular referrals
- ▶ Toll-free urgent message delivery to family, friends or colleagues
- ▶ Emergency assistance
- ▶ And more!

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.

Email [Ops@US.GeneraliGlobalAssistance.com](mailto:Ops@US.GeneraliGlobalAssistance.com) or call 888.226.4567. Be sure to reference policy number OK980456.





# 2025 rates

## Medical rates per pay period

Your hourly	Coverage tier	Live well Premium		Live well HDHP	
		You Pay	BSW Pays	You Pay	BSW Pays
Less than \$28.01/hour	Employee only	\$44	\$257	\$17	\$298
	Employee + spouse	\$117	\$525	\$76	\$592
	Employee + child(ren)	\$113	\$416	\$69	\$481
	Employee + family	\$170	\$700	\$118	\$787
\$28.01 to \$51/hour	Employee only	\$94	\$207	\$72	\$243
	Employee + spouse	\$298	\$344	\$243	\$425
	Employee + child(ren)	\$201	\$328	\$160	\$390
	Employee + family	\$383	\$487	\$305	\$600
\$51.01/hour and above	Employee only	\$121	\$180	\$95	\$220
	Employee + spouse	\$346	\$296	\$282	\$386
	Employee + child(ren)	\$237	\$292	\$191	\$359
	Employee + family	\$432	\$438	\$348	\$557

▼ Deducted pre-tax.

## Part-time medical rates per pay period

Coverage tier	Live well Premium		Live well HDHP	
	You Pay	BSW Pays	You Pay	BSW Pays
Employee only	\$266	\$35	\$113	\$202
Employee + spouse	\$537	\$105	\$391	\$277
Employee + child(ren)	\$464	\$65	\$235	\$315
Employee + family	\$772	\$98	\$455	\$450

▼ Deducted pre-tax.

## Dental rates per pay period

Coverage tier	Choice	Choice Plus	DHMO*
Employee only	\$9.20	\$18.14	\$4.78
Employee + spouse	\$18.42	\$35.39	\$9.57
Employee + child(ren)	\$24.65	\$45.55	\$12.81
Employee + family	\$31.26	\$62.79	\$16.25

\* Not offered in all states. Availability varies by ZIP code.

▼ Deducted pre-tax.

## Vision rates per pay period

Coverage tier	Cost
Employee only	\$4.09
Employee + spouse	\$8.11
Employee + child(ren)	\$7.95
Employee + family	\$12.09

▼ Deducted pre-tax.

# 2025 rates

## Short-term leave (STL)

Benefit	Cost	Weekly Maximum
60% coverage	\$1.010*	\$3,000
70% coverage	\$1.159*	\$4,000

- \* Per \$100 of monthly covered payroll. Cost is available in the PeoplePlace enrollment system.
- ▼ Deducted pre-tax.
- ▼ Preexisting condition limitations may apply.
- ▼ **Actively at work provision:** If you request to elect or increase your coverage and are not actively at work at the start of the plan year, your coverage changes will not take effect until the date you return to work.

## Long-term disability (LTD)

Benefit	Cost	Monthly Maximum*
50% coverage*	No cost	\$15,000
60% coverage*	Varies**	\$15,000

- \* Other coverage levels and maximums may be available for certain roles and are visible in the PeoplePlace enrollment system.
- \*\* Cost is available in the PeoplePlace enrollment system.
- ▼ Deducted post-tax.
- ▼ Preexisting condition limitations may apply.
- ▼ **Actively at work provision:** If you request to elect or increase your coverage and are not actively at work at the start of the plan year, your coverage changes will not take effect until the date you return to work.

## Accidental injury insurance rates per pay period

Coverage tier	Low plan	High plan
Employee only	\$2.08	\$4.04
Employee + spouse	\$3.66	\$7.38
Employee + child(ren)	\$3.51	\$6.79
Employee + family	\$4.86	\$8.70

- ▼ Deducted post-tax.
- ▼ **Actively at work provision:** If you request to elect or increase your or your dependents' coverage and are not actively at work at the start of the plan year, your coverage changes will not take effect until the date you return to work.

## Hospital indemnity insurance rates per pay period

Coverage tier	Low plan	High plan
Employee only	\$5.65	\$9.39
Employee + spouse	\$9.61	\$15.96
Employee + child(ren)	\$9.16	\$15.21
Employee + family	\$13.45	\$22.35

- ▼ Deducted post-tax.
- ▼ **Actively at work provision:** If you request to elect or increase your or your dependents' coverage and are not actively at work at the start of the plan year, your coverage changes will not take effect until the date you return to work.

## Legal rates per pay period

Standard plan	Cost	Parents Plus	Cost
Employee only	\$4.68	Employee + parents	\$7.00
Family*	\$6.50	Family* + parents	\$8.82

- \* Family coverage covers you, your spouse and dependents.
- ▼ Deducted post-tax.



# 2025 rates

## Critical illness insurance rates per pay period

\$15,000 benefit				
Attained age	Employee	Employee + spouse	Employee + child(ren)	Employee + family
0-24	\$1.80	\$3.79	\$4.32	\$6.24
25-29	\$2.16	\$4.36	\$4.66	\$6.81
30-34	\$2.96	\$5.82	\$5.52	\$8.27
35-39	\$3.71	\$7.90	\$6.40	\$10.15
40-44	\$4.79	\$10.25	\$7.61	\$12.50
45-49	\$6.65	\$14.70	\$9.73	\$16.95
50-54	\$8.90	\$20.98	\$12.19	\$23.23
55-59	\$12.15	\$29.07	\$15.37	\$31.33
60-64	\$15.09	\$36.54	\$18.55	\$38.80
65-69	\$19.98	\$46.09	\$23.41	\$48.48
70+	\$27.85	\$63.41	\$31.69	\$65.78

\$30,000 benefit				
Attained age	Employee	Employee + spouse	Employee + child(ren)	Employee + family
0-24	\$3.61	\$7.58	\$8.63	\$12.47
25-29	\$4.32	\$8.70	\$9.31	\$13.61
30-34	\$5.94	\$11.64	\$11.02	\$16.54
35-39	\$7.40	\$15.80	\$12.79	\$20.30
40-44	\$9.57	\$20.50	\$15.21	\$24.99
45-49	\$13.30	\$29.40	\$19.45	\$33.89
50-54	\$17.79	\$41.95	\$24.38	\$46.47
55-59	\$24.30	\$58.14	\$30.74	\$62.66
60-64	\$30.19	\$73.08	\$37.11	\$77.60
65-69	\$39.95	\$92.18	\$46.81	\$96.94
70+	\$55.70	\$126.82	\$63.37	\$131.56

▼ Spouse and child rates are derived from team member age. Children are eligible up to age 26.  
 ▼ Deducted post-tax.

▼ **Actively at work provision:** If you request to elect or increase your or your dependents' coverage and aren't actively at work at the start of the plan year, your coverage changes will not take effect until the date you return to work.

# 2025 rates

## Supplemental life insurance rates per pay period

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	

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

▼ Deducted post-tax.

▼ Full rate calculations are available in the PeoplePlace enrollment system.

▼ **Actively at work provision:** If you request to elect or increase your or your dependents' coverage and are not actively at work at the start of the plan year, your coverage changes will not take effect until the date you return to work.

▼ **Evidence of insurability (EOI):** Certain levels of life coverage may require you to demonstrate good health by completing an EOI form. In these cases, your coverage will not take effect until approved.

## Supplemental AD&D rates per pay period

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

▼ Deducted post-tax.

▼ Full rate calculations are available in the PeoplePlace enrollment system.

▼ **Actively at work provision:** If you request to elect or increase your or your dependents' coverage and are not actively at work at the start of the plan year, your coverage changes will not take effect until the date you return to work.



“

Hand-crafting my own lures is art in motion—and the real reward is catching fish with what I've created.

”

**David Runnels**  
Shuttle driver  
Fisherman



# Need to talk?

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
<b>I need support, but I'm not sure where to start.</b>	Employee medical plan members	Primary care physician	Contact your PCP	Cost varies based on your plan
		Lyra	MyBSWHealth member portal	No cost for digital wellness tools*
	Employee medical plan members (18+)	eVisit	MyBSWHealth member portal	No cost for most BSW medical plans
	All employees and their family members	Employee Assistance Program (EAP)	Call 877.622.4327	No cost
<b>Work and life are challenging. I'd like to talk to a peer who understands what I'm going through.</b>	All employees	Peer support	<ul style="list-style-type: none"> <li>Call 888.674.7337 8 a.m. to 6 p.m., seven days a week</li> <li>Virtual staff support via Teams</li> <li><b>BSWconnect.com/PeerSupport</b></li> </ul>	No cost
<b>I would like spiritual support and encouragement.</b>	All employees	Spiritual Care Hotline	Call 254.724.1575 Monday-Friday, 7 a.m. to 7 p.m.	No cost
<b>I would like online wellness tools, screenings or other behavioral health resources that I can access on my own.</b>	All employees and their family members	EAP	Call 877.622.4327	No cost
		Headspace	Download the app	No cost
	Employee medical plan members	Lyra	MyBSWHealth member portal	No cost for digital wellness tools*
<b>I would like to talk to a therapist in person/virtually.</b>	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	MyBSWHealth app or member portal	Cost varies based on your plan
	Patients seen by PCP in a BSW clinic	Collaborative care	Request from PCP	PCP copay
<b>I need help finding a therapist or an MD.</b>	Employee medical plan members	Lyra	MyBSWHealth member portal	No cost for digital wellness tools*
	Employee medical plan members	Baylor Scott & White Health Plan	Call 844.843.3229	No cost
<b>I am experiencing a crisis and need help right now.</b>	Anyone	Crisis Hotline	Call 988	No cost

\* Depending on BSW medical plan, copay/coinsurance will apply for coaching, therapy and medication management.

# Your mental health matters

Life is a balancing act. Whether you're facing life transitions, experiencing depression or just want to feel better—help is available. Together, we have the power to pursue joy and thrive.

## Lyra

Lyra offers personalized therapy and support for those covered by a BSW medical plan.

- ▼ **Fast access:** Connect with a coach or therapist in as little as two days, virtually or in person—even evenings and weekends.
- ▼ **Individualized care:** Find a provider who truly understands you and get assistance with managing mental health prescriptions.
- ▼ **On-demand resources:** Dive into a treasure trove of self-help tools, including videos, courses and meditations.
- ▼ **Family support:** Benefit from specialized care for everyone—kids, teens, parents, caregivers and couples.

Access Lyra through the MyBSWHealth app or call 877.671.1643.

## Headspace

Headspace helps you manage stress and boost focus. It's free for BSW team members and up to five loved ones (age 18+).

- ▼ **Guided meditations:** Enjoy short sessions targeting sleep, anxiety and personal growth.
- ▼ **Mindfulness techniques:** Integrate mindful practices into your daily life, from eating to walking.
- ▼ **Sleep aids:** Drift off with sleepcasts, meditations and soothing soundscapes.
- ▼ **Progress tracking:** Monitor your habits and celebrate your improvements.

Enroll at [Work.Headspace.com/BSW/Member-Enroll](https://Work.Headspace.com/BSW/Member-Enroll) and then download the Headspace app to get started.



**Brittney Hall**  
Management engineer  
Yoga enthusiast



# Ready to enroll? Visit [MyPeoplePlace.com](https://MyPeoplePlace.com)

“

With my 401(k) and employer matching, I'm setting up my future—and making sure I have enough money to scuba dive in retirement.

”

**Blake Bruneman**

Research data coordinator  
Scuba diver



## Legal notices

Detailed information about your benefit plans is now available in the Summary Plan Description as well as the documents listed below:

- ▶ CHIPRA Notice
- ▶ HIPAA Notice of Privacy Practices
- ▶ Marketplace Notice
- ▶ Medicare Creditable Coverage Notice
- ▶ Summary Annual Reports
- ▶ Summary of Benefits and Coverage (Medical plan)

To access these documents, visit

[BSWHealth.com/Benefits](https://BSWHealth.com/Benefits) and click “Resources.”

Visit [LivewellBSWH.com](https://LivewellBSWH.com)  
(passcode: oos) for more  
details about your plan options  
and other benefits.



This document summarizes programs and benefits available to team members 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://BSWHealth.com/Benefits). In case of a conflict between this document and the official Plan documents, the official Plan documents prevail.

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