

YOUR 2026 BENEFITS



Live well



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

Visit BSWHealth.com/Benefits.

▶ **Sajni Bhakta**
Revenue integrity analyst
Bollywood dancer
Full story pg. 22



Keeping pace with what matters most.

Coverage that keeps up with you.

Inside ...

- Benefits checklist..... 5
- Know where to go for care 6
- Medical plans..... 8
- Prescriptions..... 11
- Dental plans..... 13
- Vision plan..... 14
- Growing your family 15
- Other benefits..... 17
- Retirement..... 23
- Time off 24
- Mental health benefits 25
- Mental health contacts..... 26
- Benefits contacts..... 27

Friends,

Life moves fast—I see it every day with my twin daughters in middle school. That’s why dependability matters.

At Baylor Scott & White, we’re committed to benefits you can rely on from day one. We want your experience to be simple, clear and supportive—so you can stay focused on what matters most: living well.

Benefits are more than coverage—they’re about confidence. You’ll have access to exceptional care, innovative tools and meaningful resources that move with you through every stage of life.

With BSW benefits, you have access to exceptional care across Texas and innovation that makes life simpler. For me, MyBSWHealth has become an everyday essential, putting personalized and convenient care right in my hands.

Throughout this guide, you’ll see team members sharing their passions for living well. I hope their stories spark fresh ideas, new energy and inspiration for your own journey. Let’s keep showing what it means to live well, together!

Cristi
Cristi Lockett
Chief Human Resources Officer
Baylor Scott & White Health

Welcome!

Benefits start day one.

We offer a full menu of benefits to eligible team members 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 | ▶ Critical illness |
| ▶ Dental | ▶ Hospital care |
| ▶ Vision | ▶ Legal |
| ▶ Saving/spending accounts | ▶ Retirement savings* |
| ▶ Disability | ▶ Tuition assistance |
| ▶ Life and AD&D | ▶ Employee discounts* |
| ▶ Accidental injury | ▶ 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.



Dancing for the Dallas Mavericks—on top of my role at BSWQA—takes a lot of energy. Thanks to my benefits, I've got more of it than ever.

Clay Westmoreland
Manager, contract performance
Dallas Mavs entertainer



Power play for your family's health.



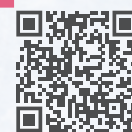
Johanna Swank
Emergency department charge nurse
Hockey player

When life is a team sport, you need an easy way to keep everyone in the game. With **Family Account Management in MyBSWHealth**, you can:

- ▶ View health records for your kids, spouse or dependents
- ▶ Schedule appointments, message providers and request refills on their behalf
- ▶ Stay on top of immunizations, test results and upcoming visits

No matter who's on your roster, one account makes it simple to manage care for the whole family. Because health isn't just an individual effort—it's a team win.

Set up **Family Account Management** today at MyBSWHealth.com.



Benefits checklist: Living well starts here.

- ☐ **Pick your health benefits** (pg. 8–14)
 - ▶ Medical: SEQA/EQA, Premium, HDHP
 - ▶ Dental: Choice, Choice Plus, DHMO
 - ▶ Vision
- ☐ **Choose savings/spending accounts** (pg. 19)
 - ▶ Healthcare flexible spending accounts (FSA)
 - ▶ Health Savings Account (HSA)
 - ▶ Dependent Care FSA
- ☐ **Add lifestyle coverage** (pg. 17–21)
 - ▶ Short-term leave
 - ▶ Long-term disability
 - ▶ Hospital indemnity
 - ▶ Prepaid legal
 - ▶ Critical illness
 - ▶ Accidental injury
 - ▶ Life and AD&D
- ☐ **Plan for your future at BSWHRetirement.com**
 - ▶ Adjust your contribution or update beneficiaries at any time.
 - ▶ Use auto increase if you wish to up your contributions on a regular basis.
 - ▶ 50 or older? Catch-up contribution allows you to save even more; separate election required.
 - ▶ **Reminder!** Keep your account safe with a strong password and up-to-date contact information.
- ☐ **Ready to enroll?**
 1. Log in to **MyPeoplePlace.com** → Benefit Details → Benefit Enrollment
 2. Click “Start” to access your enrollment event
 3. Click each benefit tile to review and make selections
 4. Click “Submit” to complete. (Don’t forget this step!)

Adding dependents? Watch for a verification request and reply by the deadline.

Know the terminology

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



Need help?

- ▶ Ask Alex and compare plans: Visit **Start.MyALEX.com/BSWH**.
- ▶ Short on time? Scan the **QR code** for a quick video guide.





Know where to go for care.

Skip the ER unless it's a true emergency.

An urgent care or virtual visit is faster, more convenient and much less costly. Use the **Help Me Decide** feature on **MyBSWHealth** to guide you on where to go for care.

Type of care location	Examples of health issues			Average cost
 24/7 eVisits Online questionnaire reviewed by BSW's provider team within one hour.	• Asthma medication refill • Cold sore • Cold, sinus infection or flu • Eczema	• EpiPen refill • Eye stye • Female bladder infection • Motion sickness • Nail conditions	• Pink eye • Seasonal allergies • Skin irritations • Swimmer's ear • Vaginal yeast infections	\$0 for those enrolled in most BSW medical plans • BSW Health Plan members must link insurance in MyBSWHealth account
 24/7 video visit Your first choice for a variety of common and low-acuity conditions. Use your mobile device or computer to connect with BSW's provider team.	• Acid reflux • Common adult female problems • COVID-19 • Eye, ear and mouth pain	• Flu prevention/travel medications • Lower back pain • Minor headache • Respiratory infections and allergies	• Skin and nail problems • Sprains and strains • Stomach concerns	 Usual primary care copays apply
 Primary care clinic When it's not an emergency and doesn't fit the criteria of a video visit.	• Acne • Allergies • Asthma • Bladder infection • Cold • Dehydration • Earache • Flu	• Headaches • Managing chronic conditions: • Diabetes • High blood pressure • Pink eye • Preventive health	• Quitting tobacco • Sinus infection • Sore throat • Sprains • Stomach concerns • Well-woman exams • Yeast infection	 Usual primary care copays apply
 Urgent care When a non-life-threatening issue needs immediate attention.	• Back pain • Cold • Dehydration	• Escalating symptoms for chronic conditions: • Diabetes • High blood pressure	• Minor burns and cuts • Minor eye injuries	 Urgent care copays apply at traditional urgent care locations
 Emergency room Any condition you believe to be life-threatening.	• Chest pain • Deep cuts or wounds • Difficulty breathing	• Poisoning, overdoses and suicidal behavior • Severe abdominal pain, coughing or vomiting blood	• Severe burns • Severe head injuries • Sudden loss of balance, vision change, facial droop, arm or leg weakness	 Hospital average cost  Stand-alone average cost



Same-day care with a home-field advantage.

For sprains, fevers, sore throats and more, **MyBSWHealth** offers 24/7 virtual care via video or eVisit from BSW providers you trust.



Download the app.



I used the 24/7 virtual urgent care when I had worsening flu-like symptoms. It was a Saturday night, but I was able to get a virtual call and prescription filled within the hour. I picked it up from a 24/7 pharmacy, and by Sunday morning, I was already starting to feel better. 

Rebecca Rigby

Manager, clinical excellence
Soccer player



Medical

Administered by Baylor Scott & White Health Plan.

We offer multiple self-funded plans backed by trusted, high-quality care.

- ▶ The SEQA plan is available to eligible employees making \$28.00 or less an hour.
- ▶ The EQA plan is available to eligible employees making \$28.01 or more an hour.
- ▶ The SEQA and EQA plans exclusively use the Tier 1 BSW Premier provider network.
- ▶ The Premium plan and High-Deductible Health Plan (HDHP) are available to all eligible employees.

Network tiers

Depending on which medical plan you choose, you'll have access to one or more provider networks.

Tier 1 BSW Premier

💰 The most cost-effective tier with the best value!

- ▶ Only network available to the SEQA and EQA plans except in cases of urgent/emergency care or rare situations.
- ▶ 51,571 primary care physicians and specialists
- ▶ 379 hospitals and ambulatory surgical centers
- ▶ 351 urgent care centers
- ▶ 8,649 behavioral health providers
- ▶ 12,000+ behavioral health providers through Lyra

Tier 2 UnitedHealthcare

💰💰 The next most cost-effective tier

- ▶ Only available with the Premium and HDHP plans
- ▶ Nationwide coverage through UnitedHealthcare
- ▶ Enhanced coverage for those who live 40+ miles away from a Tier 1 acute care facility (care received by Tier 2 providers covered as Tier 1)*

* Must be activated through BSWHP prior to receiving care. No action required if previously activated.

Tier 3 Out-of-Network

💰💰💰 The highest-cost tier

- ▶ Only available with the Premium and HDHP plans
- ▶ Includes physicians, providers, facilities and laboratories not included in any other network



Need your medical ID card?

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

Medical

Administered by Baylor Scott & White Health Plan.

Medical coverages and costs

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

Annual deductible	SEQA	EQA	Premium			High-Deductible Health Plan (HDHP)		
Network	Tier 1 BSW Premier	Tier 1 BSW Premier	Tier 1* BSW Premier	Tier 2* United Healthcare	Tier 3* Out-of-Network	Tier 1* BSW Premier	Tier 2* United Healthcare	Tier 3* Out-of-Network
Employee only	\$350	\$750	\$2,000	\$3,000	\$10,000	\$1,750	\$3,500	\$7,000
Employee + family	\$700 [^]	\$1,500 [^]	\$4,000 [^]	\$6,000 [^]	\$20,000 [^]	\$3,500	\$7,000	\$14,000

Out-of-pocket maximum	SEQA	EQA	Premium			High-Deductible Health Plan (HDHP)		
Network	Tier 1 BSW Premier	Tier 1 BSW Premier	Tier 1** BSW Premier	Tier 2** United Healthcare	Tier 3** Out-of-Network	Tier 1** BSW Premier	Tier 2** United Healthcare	Tier 3** Out-of-Network
Employee only	\$4,000	\$4,500	\$5,000	\$7,000	No limit	\$4,500	\$7,000	No limit
Employee + family	\$8,000 ^{^^}	\$9,000 ^{^^}	\$10,000 ^{^^}	\$14,000 ^{^^}	No limit	\$9,000 ^{^^}	\$14,000 ^{^^}	No limit

Your cost for care and services	SEQA	EQA	Premium			High-Deductible Health Plan (HDHP)		
Network	Tier 1 BSW Premier	Tier 1 BSW Premier	Tier 1* BSW Premier	Tier 2* United Healthcare	Tier 3* Out-of-Network	Tier 1* BSW Premier	Tier 2* United Healthcare	Tier 3* Out-of-Network
Preventive care [*]	\$0	\$0	\$0	\$0	Not covered	\$0	\$0	Not covered
eVisit	\$0	\$0	\$0	\$70/\$100 ^{***}	Not covered	10% AD	50% AD	Not covered
Primary care physician (PCP) and video visit	\$25	\$35	\$45	\$70	80% AD	10% AD	50% AD	80% AD
Specialist office and video visit	\$40	\$50	\$60	\$100	80% AD	10% AD	50% AD	80% AD
Urgent care office visit	\$25	\$35	\$45	\$100	\$100	10% AD	50% AD	50% AD
Emergency room ^{**}	\$500 copay	\$500 copay	\$500 + 20% coinsurance	\$500 + 20% coinsurance	\$500 + 20% coinsurance	10% AD	10% AD	10% AD
Bundled maternity copay ^{***}	\$400	\$400	\$1,200	N/A	N/A	N/A	N/A	N/A
Diagnostic labs and X-rays	Labs: 20% X-rays: \$75	Labs: 30% X-rays: \$75	20% AD	50% AD	80% AD	10% AD	50% AD	80% AD
Advanced imaging—PET, CT, CAT	\$100	\$100	20% AD	50% AD	80% AD	10% AD	50% AD	80% AD
Advanced imaging—MRI, MRA	\$150	\$150	20% AD	50% AD	80% AD	10% AD	50% AD	80% AD
Inpatient hospitalization	10% AD	10% AD	20% AD	50% AD	80% AD	10% AD	50% AD	80% AD
Outpatient care	10% AD	10% AD	20% AD	50% AD	80% AD	10% AD	50% AD	80% AD

^{*} Medical expenses will only apply to the applicable network tier deductible.

^{**} Medical expenses will only apply to the applicable network tier out-of-pocket maximum and do not cross accumulate. Total Tier 1 and Tier 2 aggregate out-of-pocket expenses will not exceed the overall Affordable Care Act (ACA) maximum in the Premium plan; and the HDHP will not exceed the IRS HDHP maximum.

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

^{*} 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.

^{**} Waived if admitted for SEQA/EQA and Premium plans.

^{***} 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.

[^] 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.

AD means after deductible.

N/A means not applicable.

Medical

Administered by Baylor Scott & White Health Plan.

Medical rates per pay period

Your hourly rate	Coverage tier	SEQA		EQA		Premium		HDHP	
		You Pay	BSW Pays	You Pay	BSW Pays	You Pay	BSW Pays	You Pay	BSW Pays
Less than \$28.01/hour	Employee only	\$11	\$355	The EQA Plan is not available for this hourly rate	The EQA Plan is not available for this hourly rate	\$49	\$284	\$14	\$331
	Employee + spouse	\$82	\$699			\$129	\$580	\$57	\$676
	Employee + child(ren)	\$81	\$561			\$125	\$458	\$56	\$548
	Employee + family	\$137	\$921			\$188	\$772	\$87	\$905
\$28.01 to \$51/hour	Employee only	The SEQA Plan is not available for this hourly rate	The SEQA Plan is not available for this hourly rate	\$79	\$277	\$104	\$229	\$68	\$277
	Employee + spouse			\$273	\$486	\$329	\$380	\$242	\$491
	Employee + child(ren)			\$173	\$451	\$222	\$361	\$144	\$460
	Employee + family			\$336	\$691	\$423	\$537	\$309	\$683
\$51.01/hour and above	Employee only	The SEQA Plan is not available for this hourly rate	The SEQA Plan is not available for this hourly rate	\$109	\$247	\$134	\$199	\$98	\$247
	Employee + spouse			\$314	\$445	\$382	\$327	\$289	\$444
	Employee + child(ren)			\$211	\$413	\$262	\$321	\$181	\$423
	Employee + family			\$388	\$639	\$477	\$483	\$374	\$618

▼ Deducted pre-tax.

Part-time medical rates per pay period

Coverage tier	SEQA		EQA		Premium		HDHP	
	You Pay	BSW Pays	You Pay	BSW Pays	You Pay	BSW Pays	You Pay	BSW Pays
Employee only	\$120	\$246	\$120	\$237	\$294	\$39	\$125	\$220
Employee + spouse	\$357	\$424	\$426	\$333	\$593	\$116	\$432	\$301
Employee + child(ren)	\$253	\$389	\$253	\$371	\$512	\$71	\$259	\$345
Employee + family	\$426	\$632	\$496	\$531	\$852	\$108	\$502	\$490

▼ Deducted pre-tax.

Samantha Honza
Office coordinator
Reader of books



Prescription drugs

Administered by Rightway.



Rightway offers a nationwide network, plus mail-order and specialty pharmacy.

The team can help with:

- Explaining coverage and formulary changes
- Handling prior authorizations
- Reviewing meds and potential side effects

Generic medications

They work the same as brand names and often cost less. Coverage may vary by plan. The Rightway pharmacy team can help you review your options and find affordable choices.

Need help?

Contact the Rightway team 24/7:

- Phone: 866.987.5735
- Email: RWRX@RightwayHealthcare.com
- Visit: RightwayHealthcare.com/bswh to search the formulary, access pharmacy forms, get information about mail-order prescriptions and more!



Take charge of your prescriptions.

Click “Meds” in **MyBSWHealth** to refill, track, set reminders and find a nearby pharmacy—all in one place.

Prescription coverage and cost

Medical plan	SEQA		EQA		Premium*		HDHP*	
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 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
Preferred generic	\$5/\$10	\$12	\$5/\$10	\$12	\$7/\$14	\$14	10% AD	20% AD
Preferred brand	\$25/\$50	\$50	\$35/\$70	\$50	\$40/\$80	\$60	10% AD	20% 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% after \$100 individual deductible	Lesser of \$60/\$120 or 50%	Lesser of \$75 or 50% after \$100 individual deductible	10% AD	20% AD
Specialty***	\$100	N/A	20% (\$200 max)	N/A	20% (\$200 max)	N/A	10% AD	N/A
Chronic and preventive†	\$10/\$20 \$0 diabetic treatment††	\$20 \$0 diabetic treatment††	\$10/\$20	\$20	\$10/\$20	\$20	10% AD	20% AD

* Pharmacy expenses will only apply to the applicable network tier, and the deductible will not cross accumulate. Drugs filled at BSW pharmacies apply to Tier 1 cost-sharing, and those filled at contracted pharmacies apply to Tier 2 cost-sharing. Cross-tier, out-of-pocket expenses will not cross accumulate. However, the aggregate between Tier 1 and Tier 2 will not exceed the overall ACA maximum for the Premium plan; and the HDHP will not exceed the IRS HDHP maximum.

** 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.

†† Selected diabetes devices, drugs and insulin.

► 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.

► AD means after deductible.

MyBSWHealth: One app. Endless ways to live well.

Life doesn't slow down—and your health shouldn't either. With **MyBSWHealth**, you have the power of Baylor Scott & White in your pocket. Anytime. Anywhere.

Here's how MyBSWHealth makes living well easier:

- ▼ **Book appointments on your schedule** – primary care, specialists, virtual visits and more.
- ▼ **Get care on the go** – eVisits, video visits and urgent care scheduling mean you don't have to wait.
- ▼ **Stay on top of prescriptions** – request refills, track orders and get convenient delivery options.
- ▼ **See your costs up front** – view estimates before your visit so there are no surprises.
- ▼ **Manage family care in one place** – add dependents to your account and take care of everyone from a single login.

New in MyBSWHealth

- ▼ **FastPass:** Get text alerts when earlier appointments open up.
- ▼ **eCheck-In:** Skip the counter and go straight to the waiting room.
- ▼ **Health Insights:** Lab results grouped by body system for easier understanding.

Joseph and Carol San Juan
Registered nurse and charge nurse
Married long-distance runners

Take charge of your health.

Download **MyBSWHealth**
and put the power to live
well in your pocket.



Dental

Three dental plan options through Cigna.



Each of the plans offers preventive care coverage at 100%.

- ▼ **Choice Plan:** Any dentist; lower costs if you stay in-network; no implants/orthodontia
- ▼ **Choice Plus Plan:** Any dentist; lower cost if you stay in-network; implants/orthodontia covered
- ▼ **DHMO Plan:** In-network only; must choose a general dentist; implants/orthodontia covered

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

* If you don't select a dentist, one will be assigned. Changes 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. Not offered in all states. Availability varies by ZIP code.

** Two per calendar year.

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

▼ AD means after deductible.

Dental rates per pay period

Coverage tier	Choice	Choice Plus	DHMO
Employee only	\$10.86	\$21.42	\$5.16
Employee + spouse	\$21.74	\$41.77	\$10.34
Employee + child(ren)	\$29.10	\$53.76	\$13.84
Employee + family	\$36.90	\$74.11	\$17.55

▼ Deducted pre-tax.

Looking for your dental ID card?

You can access your dental card by visiting **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** or download the EyeMed app to:

- View your benefits
- Access your ID card
- Check out additional discounts

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

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.



Your mind, body and soul need a balance of rest, play, laughter and joy.



Lami Domedome Yates
Registered nurse
Art journaler



Growing your family



Bundled maternity copay

Our bundled maternity copay* is tied to your medical plan and covers:

- ▶ All prenatal visits before birth
- ▶ Labor and delivery expenses
- ▶ Well-baby expenses**
- ▶ SEQA/EQA Plan: \$400 copay
- ▶ Premium Plan: \$1,200 copay (Tier 1 only)
- ▶ HDHP Plan: Not eligible

**The copay applies to the facility claim.*

***If your newborn stays in the hospital longer than you do, the inpatient benefit under your medical plan applies.*

Adoption assistance

Full-time team members with 12 consecutive months of service are eligible for adoption assistance.

You may be reimbursed up to \$4,000 for each child adopted (maximum of two per family).

View the full policy on BSWconnect.

Parental leave

No matter how your family grows, parental leave is designed for all parents—supporting our commitment to an inclusive workplace.

For those enrolled in our short-term leave program, parental leave provides:

- ▶ Four consecutive weeks of fully paid leave
- ▶ Flexibility to take time off anytime within the first 12 months after birth or adoption

For birthing parents, parental leave begins after medical/childbirth recovery.

You must be enrolled prior to the child's birth or placement to be eligible.

Pregnancy support

The Baylor Scott & White Health Plan offers a full range of pregnancy support, including our **Expecting the Best** program, which offers assistance coordinating benefits, obtaining a breast pump and more.

Get started today by emailing your name, date of birth, insurance member number and estimated delivery date to **HPEmployeePlanCaseManagement@BSWHealth.org**.

Adding to your family is a major milestone, and we're proud to support you every step of the way.

New arrival in your family?

Be sure to add your child to benefits coverage at **[MyPeoplePlace.com](https://www.mypeopleplace.com)** within 31 days.



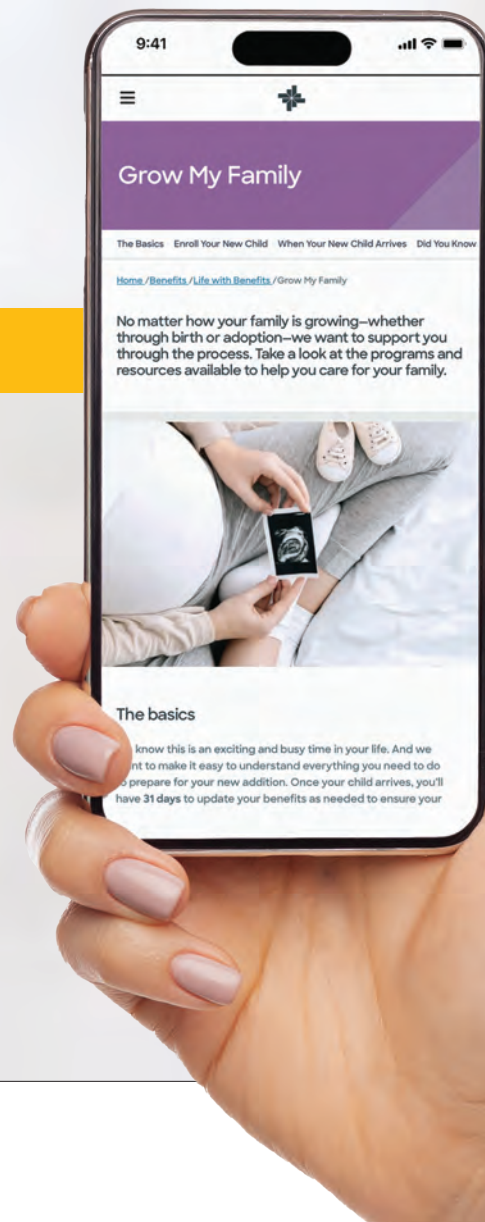


Resources for every stage of family life.

From welcoming a baby to
navigating new routines—
find benefits and support for
your growing family.



Learn more at
BSWHealth.com/Benefits.



Other benefits

Additional protection for you and your family.

Short-term leave

Provides income replacement if you can't work due to a qualifying illness or injury, or when you become the parent of a new child.

- ▶ May pay a portion of your salary, up to the weekly maximum, for up to 180 days.
- ▶ Enrollment is required to receive parental leave benefits.
- ▶ Multiple coverage options available.
- ▶ If newly enrolling, you're subject to the preexisting condition provision (see below).
- ▶ Preexisting condition limitations may apply.

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, that condition is excluded for 12 months. If you're pregnant when you enroll, delivery and recovery are excluded for that coverage year.*

*The preexisting provision will only apply if you don't enroll in coverage during your initial enrollment period and choose to enroll at a later time.

To be eligible for parental leave, you must be enrolled before your child's birth or placement.

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.

Hospital indemnity insurance

Offered through Aetna, this benefit helps cover costs from hospital stays, including maternity.

- ▶ Cash benefit paid directly to you—use it for medical bills, household expenses or other needs.
- ▶ Greater benefit when your stay is at a BSW-preferred facility.
- ▶ Choose between a high or low plan; benefit amounts vary by plan and type of stay.

Prepaid legal services

Navigate life's moments with confidence using MetLife's network attorneys for covered legal matters, including:

- ▶ Marriage or divorce
- ▶ Growing your family
- ▶ Bankruptcy
- ▶ Sending kids to college
- ▶ Buying or selling a home
- ▶ Identity theft support
- ▶ Caregiving support for parents
- ▶ And more

Refer to [BSWHealth.com/Benefits](https://www.bswhealth.com/benefits) for details on covered services.



Carie Figueroa
Administrative supervisor
Hiker

Other benefits

Additional protection for you and your family.

Short-term leave (STL)

Benefit	Cost	Weekly Maximum
60% coverage	\$1.061*	\$3,000
70% coverage	\$1.217*	\$4,000
100%/60% coverage**	\$1.177*	N/A

* Per \$100 of monthly covered payroll. Cost is available in the PeoplePlace enrollment system.

** 100% coverage available for days 8–90; 60% coverage available for days 91–180.

▼ 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
60% coverage	No cost	\$25,000
70% coverage	Varies*	\$25,000

* 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.

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
Employee only	\$4.68
Family*	\$6.50

* Family coverage covers you, your spouse and dependents.

▼ Deducted post-tax.

Parents Plus	Cost
Employee + parents	\$7.00
Family* + parents	\$8.82

Other benefits

Additional protection for you and your family.

Critical illness insurance

Offered through Aetna, critical illness insurance provides financial protection if you're diagnosed with a covered illness, such as cancer, heart attack or stroke.

- ▶ Pays a lump sum of \$15,000 or \$30,000 upon diagnosis of a covered condition after the coverage effective date.
- ▶ Spouse and dependent coverage is available at 100% of your elected amount.
- ▶ Use the money however you want—copays, deductibles, travel to a specialist, child care and more.

Accidental injury insurance

Provides financial protection for expenses from a covered accident through Aetna.

- ▶ Cash benefit paid directly to you—use it for medical bills, household expenses or even savings.
- ▶ Greater benefit when you use a BSW-preferred facility.
- ▶ Choose between a high or low plan; benefit amounts vary by plan and type of accident or injury.

Wellness benefit

When enrolled in critical illness or accidental injury coverage, you can receive a \$50* wellness benefit each year for a covered health screening (annual checkup, colonoscopy, mammogram and more).

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

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).
- ▶ \$20,000 offering for Child Life and Child AD&D.

Savings and spending accounts

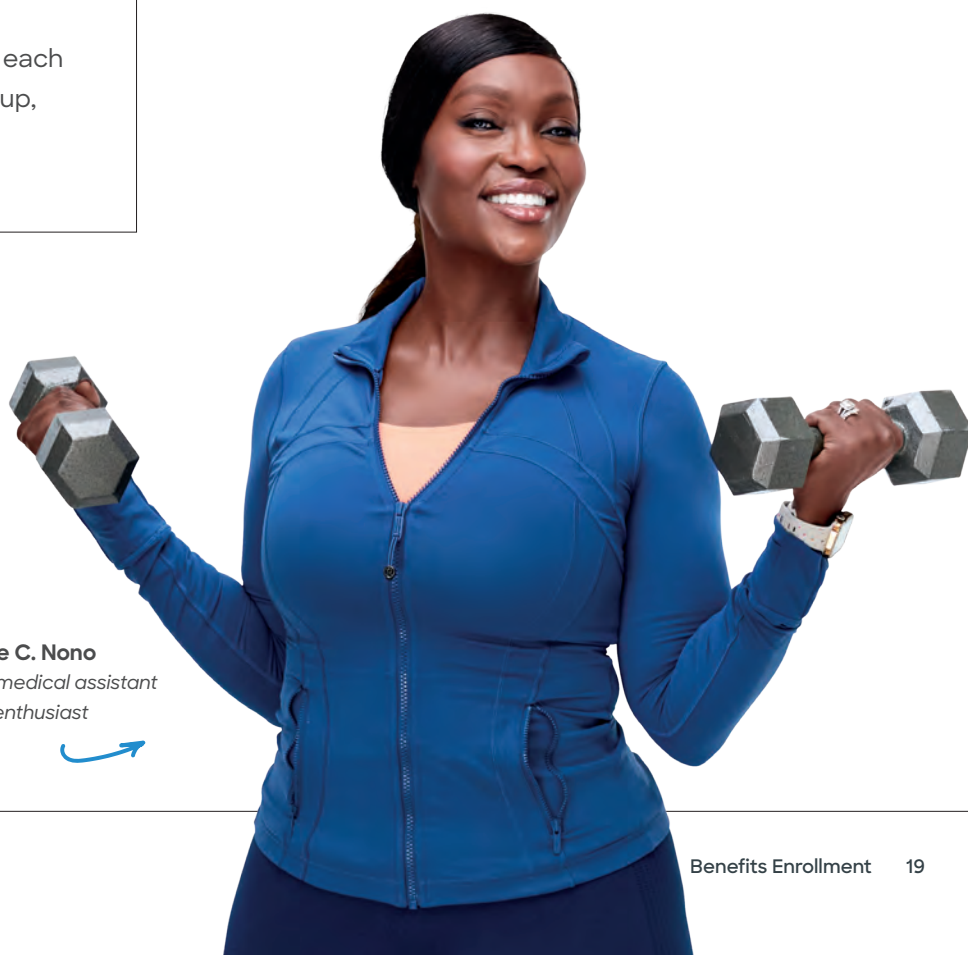
Set aside money on a pre-tax basis to pay for eligible medical and/or dependent care expenses. All accounts are administered by Optum Bank.

- ▶ **Dependent Care FSA:** Set aside up to \$5,000 for child, elder or disabled adult care.
- ▶ **Healthcare accounts** (for eligible expenses):
 - ▶ General-purpose FSA – up to \$3,300
 - ▶ Limited-purpose FSA* – up to \$3,300**
 - ▶ Health Savings Account (HSA)* – up to \$4,400 individual/\$8,750 family

**For HDHP plan enrollees only.*

***The limited-purpose FSA can be used for dental and vision until the medical deductible is met, then for medical and prescription expenses.*

Christelle C. Nono
Certified medical assistant
Workout enthusiast



Other benefits

Additional protection for you and your family.

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 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.

Other benefits

Additional protection for you and your family.

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.

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.

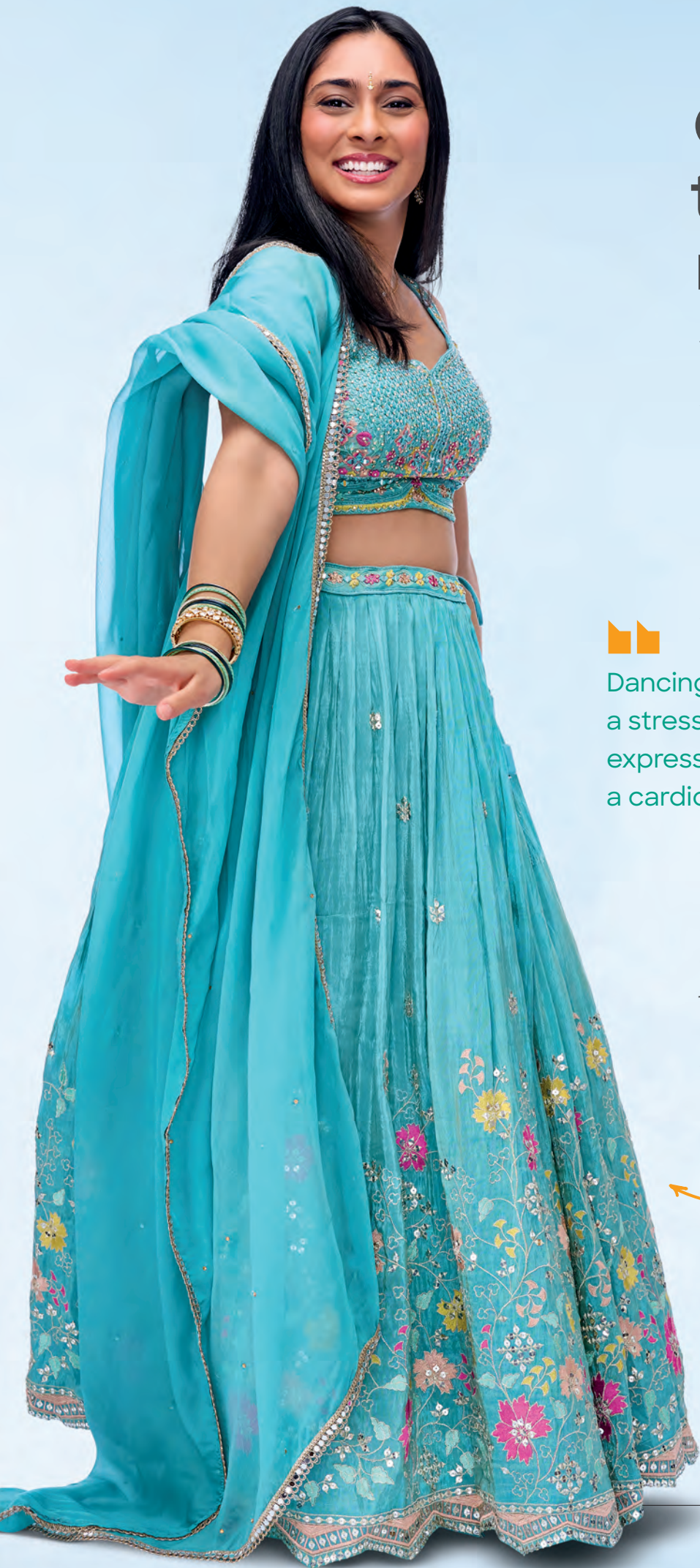
Supplemental AD&D rates per pay period

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.



Creativity through movement.

Sajni Bhakta has been dancing for as long as she can remember. Encouraged by her mom, Sajni started classes when she was only 5 years old. And through every big life transition, it has provided a constant, meaningful way to connect with her culture, stay active and build relationships with others.

Today, Sajni attends dance workshops regularly, even with her busy life as a revenue integrity analyst for the



Dancing is my getaway from a stressful day, a way to express my feelings and get a cardio workout.



System, wife, mom of a one-year-old son and more. She enjoys Bollywood dancing and Indian classical dancing—called Bharatanatyam—as

well as learning new styles like Bollywood Fusion, BollyFemme or Bolly Hip Hop.

“These classes are like a support system,” she said. “It’s a way to meet new people in a safe environment without judgment and learn something new. It’s also a way to de-stress and express your feelings.”

Read the full story at [BSWHealth.com/Benefits](https://www.bswhealth.com/benefits).

Sajni Bhakta

Revenue integrity analyst
Bollywood dancer



Grow your retirement.

Financial Health Center

Schedule a free personalized consult or access tools and resources!



Save for a financially secure retirement by participating in a retirement savings plan and let BSW help with dollar-for-dollar matching contributions up to 5% of eligible pay, up to the IRS compensation limit.

Saving is as easy as 1-2-3

1. Register your account with Empower at **BSWHRetirement.com**.
2. Choose a percentage of your salary to save. Are you age 50 or older? Don't forget your catch-up election*.
3. We subtract the amount each pay period and deposit the funds into your retirement savings account along with the employer match.

** Catch-up contribution is a separate election that will start once you have met the standard contribution limit for the year.*

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.*

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

- ▶ Consider rolling over your other retirement savings 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 2026 is \$24,500. A separate catch-up contribution up to \$8,000 is available if you turn age 50 or older during the year. Those ages 60-63 have an increased limit of \$11,250.

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.

As your savings grow, you have options on how you can invest your money.

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).

Have questions?

Talk with an Empower representative by calling 844.722.2794.

Download the
Empower app:



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The Apple logo is a trademark of Apple Inc., registered in the U.S. and other countries and regions. App Store is a service mark of Apple Inc.

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 > Time Away.

Time-off program	Who's eligible
Paid Time Off (PTO)	Regular full- and part-time team members*
Tracking-Free Time Off (TFTO)	- Manager-level and above team members** - Exempt corporate team members*** - Advanced Practice Professionals (APP)
Practicing Physician Time Off (PPTO)	Regular full- and part-time employed physicians*
Sick Time	- Advanced practice providers (APP) who are classified as shift providers 7-on/7-off team members

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

** Excluding: 7-on/7-off, shift providers, TDA, PRNs, physicians

*** Corporate is 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, as well as employees in company "Baylor Scott & White Health" (999).

* 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.

To learn more, call 347.708.1824. Be sure to reference policy number OK0980456.

Donald Steplight
Manager, change & employee experience
World traveler



Your mental health matters.

Life is a balancing act. Whether you're facing a transition, managing depression or just want to feel better—help is here.

Employee Assistance Program

ComPsych, our EAP provider, offers you and your family free, confidential resources to support life's ups and downs.

- ▶ **Talk to a counselor:** 24/7 access to professional support
- ▶ **Get support for daily life:** Stress, relationships, family and work-life balance
- ▶ **Explore practical resources:** Legal and financial guidance
- ▶ **Find ongoing care:** Referrals to community resources and providers

Visit [GuidanceResources.com](https://www.guidanceresources.com) and use company ID: BSWH or call 866.380.1372 to get help.



Staying active through sports keeps me motivated, healthy and always ready for the next challenge.

Harsh Chauhan
Research data coordinator
Tennis player



Lyra

Personalized therapy and mental health 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, including evenings and weekends
- ▶ **Individualized care:** Find a provider who understands you and get support with managing prescriptions
- ▶ **On-demand resources:** Access videos, courses and meditations anytime
- ▶ **Family support:** Care options for kids, teens, parents, caregivers and couples

Access Lyra through the **MyBSWHealth app** or call **877.671.1643**.

Headspace

Free for BSW team members and up to five loved ones (18+).

- ▶ **Guided meditations:** Target sleep, anxiety and personal growth
- ▶ **Mindfulness techniques:** Practice mindful habits in daily routines
- ▶ **Sleep aids:** Relax with sleepcasts, meditations and soundscapes
- ▶ **Progress tracking:** Build healthy habits and celebrate improvements

Enroll at [Work.Headspace.com/BSW/Member-Enroll](https://www.work.headspace.com/BSW/Member-Enroll) and download the Headspace app to start.

Need to talk?

When you need emotional well-being 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	Cost varies based on your plan
		Lyra	MyBSWHealth member portal or app	No cost for digital wellness tools*
	Employee medical plan members (18+)	eVisit	MyBSWHealth member portal or app	No cost for most BSW medical plans
	All employees and their family members	Employee Assistance Program (EAP)	Call 866.380.1372	No cost for up to five sessions per issue
Work and life are challenging. I'd like to talk to a peer who understands what I'm going through.	All employees	Peer support	- 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	Employee Assistance Program (EAP)	Call 866.380.1372	No cost
		Headspace	Download the app	No cost
	Employee medical plan members	Lyra	MyBSWHealth member portal or app	No cost for digital wellness tools*
I would like to talk to a therapist in person/virtually.	All employees and their family members	Employee Assistance Program (EAP)	Call 866.380.1372	No cost for up to five sessions per issue
	Employee medical plan members	Lyra	MyBSWHealth member portal or app	No cost for digital wellness tools*
		In-network provider	MyBSWHealth member portal or app	Cost varies based on your plan
	Patients seen by PCP in a BSW clinic	Collaborative care	Request from PCP	PCP copay
I need help finding a therapist or an MD.	Employee medical plan members	Lyra	MyBSWHealth member portal or app	No cost for digital wellness tools*
		Baylor Scott & White Health Plan	- Call 844.843.3229 - MyBSWHealth member portal or app	No cost
I am experiencing an emotional crisis and need help right now.	Anyone	Crisis Hotline	Call 988	No cost

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

Benefit contacts

Visit **BSWHealth.com/Benefits** to learn more!

Questions related to	Carrier	Phone	Website
Accidental injury, critical illness and hospital indemnity	Aetna	800.607.3366	MyAetnaSupplemental.com
Dental	Cigna	877.505.5872	MyCigna.com
Dependent Verification Center	Alight	866.318.3961	YourDependentVerification.com
Discount program	BenefitHub	866.664.4621	BSWH.BenefitHub.com
Employee Assistance Program (EAP)	ComPsych	866.380.1372	GuidanceResources.com Web ID code: BSWH
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	BSWHealth.com/Benefits/Money/GroupLegal
Prescription	Rightway	866.987.5735	RightwayHealthcare.com/bswh
Retirement savings	Empower	844.722.2794	BSWHRetirement.com
Short-term leave	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
Your benefits enrollment, paid time off or pay	PeoplePlace	844.417.5223	MyPeoplePlace.com

Ready to rock 'n' enroll? Visit [MyPeoplePlace.com](https://www.mypeopleplace.com).



Heather Worsham
Program manager
Karaoke singer

Legal notices

Detailed information about your benefit plans is available in the Summary Plan Description and these documents:

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

Visit [BSWHealth.com/Benefits](https://www.BSWHealth.com/Benefits) and click **Learn more**.

Visit [BSWHealth.com/Benefits](https://www.BSWHealth.com/Benefits) 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://www.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.