

2023 benefits



The joy of
living well

Annual enrollment
Oct. 31 to Nov. 11

Sebastian Twesigomwe
Chaplain
Soccer coach



What brings you joy?

Inside...

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After a day of juggling motherhood, work and the complexities of life, I find joy within the pages of a book. Reading calms my mind and sparks my creativity. When I'm able to carve out time for this, I find I'm more at peace and my soul is restored.

Following two years of a pandemic, pursuing joy makes us resilient and persistent; it keeps us going and puts us at our best. Throughout the pages of this guide, you'll read about colleagues who experience joy when meditating, being in nature, working out, rescuing animals, creating art and eating nourishing foods.

Our BSW benefits were created to help you live well in all aspects of life—physically, spiritually, emotionally, socially, financially and professionally. And when you live well, you'll find joy in the everyday.

How do you find joy? Send in a **healthy selfie**, and we'll feature it on [BSWHealth.com/Benefits](https://www.bswhealth.com/benefits).

Sincerely,



Nakesha Lopez
Chief human resources officer
Avid reader



Submit your
healthy
selfie today!

Britton Mann

HR OFFICE COORDINATOR
BEEKEEPER

Britton finds peace at her apiary where she cares for six beehives. Connecting with nature is a welcome reprieve from the busyness of life and has helped her manage feelings of anxiety.

“Beekeeping gives my mind something positive to focus on,” Britton says. “Caring for the bees and hearing the humming of their wings has helped me cope.”

She notes the similarities between bees and her team. “Bees are organized, intelligent and hardworking. There are so many different jobs in the hive, yet they all work together toward a common purpose.”

She also believes talking about mental health is an important way to remove the stigma. “If you are struggling, it’s important to reach out. Otherwise, you may never get the support you need.”

Read Britton’s story, and get ideas on how to add local honey into your diet at [BSWHealth.com/Benefits](https://www.bswhealth.com/benefits).



Looking ahead to 2023

Each year, we refresh our benefits based on your feedback and a commitment to be good stewards of our resources.



Michelle de Dios

Registered nurse

Artist

Medical

- Expanded hourly rates for medical coverage, giving more individuals access to our market-leading SEQA plan
- Updated out of pocket cost for emergency room care
- 100% coverage for three physical therapy or chiropractic visits with the SEQA or PPO plans

Prescription drugs

Generic medications can keep you healthy and save you money. Under the new Member Choice Program, you'll incur additional cost if a brand name is requested.

Dental

New carrier with lower premiums and a low-cost plan option

Short-term disability

- 70% buy-up plan now available for additional income protection when you're out of work due to childbirth, qualifying illness or injury
- Updated parental leave benefit for those who are enrolled in short-term disability coverage

Voluntary benefits

Expanded our offerings with:

- Pre-paid legal plan now includes options for parents of employees
- Accidental injury—new high/low plan choices
- Critical illness—lower premiums
- Hospital care insurance—new plan offering

Premiums

Some premiums are changing, so please review your options carefully.

Dependent re-verification for spouses

In the spring, we will conduct a re-verification of covered spouses to ensure we're in compliance with eligibility rules. Documentation such as proof of joint ownership and tax forms will be requested. Please submit everything timely to ensure coverage continues—stay tuned for more information.

Have questions? Ask Alex.

Your easy-to-use virtual benefits counselor can help you understand and select your benefits.

Simply answer a few questions about your coverage needs, and he'll recommend the best plans for you and your family.



Benefits checklist

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

Review pre-enrollment snapshot

Review your current benefits before making 2023 elections.

- Visit **MyPeoplePlace.com**
- Click **Benefit Details**
- Click **Benefit Statements**

Pre-enrollment snapshots show elections as of Oct. 12, 2022.

Pick health-related benefits

- Medical plans:** SEQA, PPO or HSA (pg. 8)
- Dental:** Cigna DHMO, Choice or Choice Plus (pg. 10)
- Vision:** EyeMed (pg. 11)

Choose savings/spending account **Action required!**

Current FSA contributions will require an active election to continue participating for 2023.

- Healthcare accounts:** Set aside pre-tax dollars to a spending/savings account to pay for eligible health expenses.

SEQA and PPO Plans

General-purpose FSA

HSA Plan

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

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

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

***The dependent care FSA is available to all eligible employees, whether enrolled in a medical plan or not.*

Happy with your current selections?



If you don't take action, everything but your FSA will roll over for 2023. But it's always a good idea to review your options!

Note: If you're currently enrolled in a benefit with new plan options (i.e., dental and accidental injury) and you do not take action, you'll be enrolled in the equivalent to your current plan.

Supplement your coverage with voluntary benefits (pg. 14)

- Prepaid legal services
- Hospital care insurance
- Critical illness insurance
- Accidental injury insurance

Prepare for the unexpected

- Life and AD&D insurance:** We provide basic coverage for you at no cost, and you can elect additional coverage for yourself, your spouse and your children. Make sure to look at your beneficiary designations when reviewing this coverage. (pg. 23)
- Short-term disability (STD) insurance:** You can elect coverage for yourself that may pay a portion of your salary if you can't work because of a qualified illness or injury or you become the parent of a new child. New 70% buy-up plan available for 2023. (pg. 21)

Note: New plan enrollees are subject to the preexisting condition provision, which includes pregnancy. As a reminder, you must be enrolled in STD coverage to receive parental leave benefits.

- Long-term disability (LTD) insurance:** LTD may pay a benefit for a qualified illness or injury. We provide basic coverage to you at no cost. If you need additional income protection, a buy-up plan is available for purchase. (pg. 21)

Check in on retirement

- You can start, stop or change your retirement plan contributions at any time of year, but annual enrollment is a great time to check in on your savings goals and make sure you're where you want to be. Visit **BSWHRetirement.com** to manage your account. Be sure to also review your beneficiary information.

Submit enrollment by Nov. 11, 2022

- Ready to enroll? Visit **MyPeoplePlace.com**.

Remember, you must click "Submit enrollment" before you're done!

24/7 virtual urgent care. Convenient. Cost effective.

Everything in our lives is on demand, so why should healthcare be any different?





Now you can schedule an eVisit or video visit any time of day or night through our MyBSWHealth app and website. Talk to a BSW provider today for conditions such as:

- Respiratory infections, allergies and COVID-19
- Medication to prevent illness after flu exposure
- Eye, ear and mouth pain
- Skin and nail concerns
- Head lice and tick bites
- Flu prevention and travel medication
- Sprains and strains*
- Low back pain*
- Minor headache*

**Treated by video visit only (not eVisit)*



Where you go for care matters

▼ Most cost-effective care options ▼			
 eVisit/video visit	 Primary care provider	 Urgent care	 Emergency room
When it's a common condition and you don't want to leave your home or office or you need care after hours or on the weekends	Your first choice for care when it's not an emergency, including same-day appointments	When you need immediate attention but your provider does not have availability	When you have any condition you believe to be life-threatening
Examples of health issues			
<ul style="list-style-type: none"> ➤ Common female problems (UTI, yeast infection) ➤ Eye, ear and mouth pain ➤ Flu prevention and travel medication ➤ Head lice and tick bites ➤ Low back pain ➤ Medication to prevent illness after flu exposure ➤ Minor headache ➤ Respiratory infections, allergies and COVID-19 ➤ Skin and nail concerns ➤ Sprains and strains 	<ul style="list-style-type: none"> ➤ Allergies ➤ Back pain ➤ Bladder infection ➤ Chronic condition ➤ Cold ➤ Constipation/diarrhea ➤ Earache ➤ Flu ➤ Mental health needs ➤ Pink eye ➤ Sore throat ➤ Sprain ➤ Urinary tract infection 	<ul style="list-style-type: none"> ➤ Animal bite ➤ Back pain ➤ Earache ➤ Minor burn ➤ Minor cut that may need stitches ➤ Minor eye injury ➤ Sore throat ➤ Sprain ➤ Urinary tract infection 	<ul style="list-style-type: none"> ➤ Chest pain ➤ Deep cut or wound ➤ Difficulty breathing ➤ Severe burn ➤ Severe head injury ➤ Sudden loss of balance, vision change, facial droop, arm or leg weakness

Provider networks

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



Tier 1 >

BSWQA Network

- Available to all medical plans and the exclusive network for the SEQA Plan
- Think of the Tier 1 BSWQA Network (Baylor Scott & White Quality Alliance) like family—it's a complete network of 8,400+ primary care and specialty care physicians, 86 hospitals and ambulatory surgery centers and 120+ urgent care centers

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

Tier 2 >

Cigna National Network

- Only available with the PPO and HSA plans
- If you or a covered dependent live 40 or more miles from the nearest Tier 1 acute-care hospital, contact Baylor Scott & White Health Plan (BSWHP) at **844.843.3229** to activate the out-of-area coverage for inpatient and outpatient services (80% vs 50% after Tier 2 deductible)

Tier 3 >

Out of Network

- Only available with the PPO and HSA plans
- Choosing providers in Tier 3 will always be the most expensive option

Find a
Tier 1
BSWQA
provider
today!

Quick search: Use the MyBSWHealth app to find Tier 1 providers.

Full search: Use these two easy options for a full list of Tier 1 and Tier 2 providers:

- Visit **BSWHealthPlan.com/BSWH** and search by your medical plan.
- Call BSWHP at **844.843.3229** and follow the prompts to connect with HealthAccess for direct assistance from a dedicated health concierge service.



Medical plan highlights

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

Select Exclusive Quality Alliance Plan (SEQA)

Only includes Tier 1 BSWQA Network

If you consistently see Tier 1 providers, this plan is a great choice!

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

New! Eligibility

- Available to benefits-eligible employees making \$28 or less per hour

Network

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

**It's important to check that your preferred providers are in network before selecting this plan. Visit BSWHealthPlan.com/BSWH or tap into the MyBSWhealth app for a full listing of Tier 1 providers.*

***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.*

Coverage

- \$0 preventive visits
- \$0 eVisits (Tier 1 only)
- Low deductible
- Copays for some services, including \$400 bundled maternity copay**

Tax-free savings account

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

Preferred Provider Organization Plan (PPO)

Predictable expenses

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

Eligibility

- Available to all benefits-eligible employees

Network

- Includes providers in the Tier 1, 2 and 3 networks—providers in the Tier 1 BSWQA Network are always a great value!
- Medical expenses incurred in each of the tiers do not cross apply—they only apply to the tier in which the expense is incurred

**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.*

Coverage

- \$0 preventive visits
- \$0 eVisits (Tier 1 only)
- Moderate deductible
- Copays for some services, including \$1,200 bundled maternity copay* (Tier 1 only)

Tax-free savings account

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

Health Savings Account Plan (HSA)

High-deductible health plan

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

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

Eligibility

- Available to all benefits-eligible employees

Network

- Includes providers in the Tier 1, 2 and 3 networks—providers in the Tier 1 BSWQA Network are always a great value!
- Medical expenses incurred in each of the tiers do not cross apply—they only apply to the tier in which the expense is incurred

Note: Medical expenses do not apply to the HSA pharmacy benefit.

Coverage

- Higher deductible
- \$0 preventive visits

Note: Not eligible for bundled maternity copay.

Tax-free savings account

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

BSW pharmacies

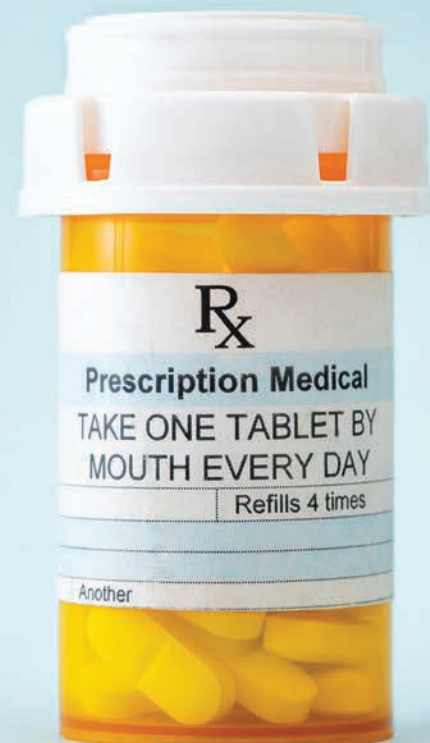
Need a prescription?

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

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

Other ways to save...

- Take a maintenance medication? The BSW pharmacy (retail or mail order) is the only way to fill a 90-day supply of a medication at a reduced cost.
- Receive a 20% discount on over-the-counter medications by showing your badge.



Dental

New carrier! Our plans will now be offered through Cigna. To provide you with more flexibility and choice, we added a new DHMO offering that provides basic dental coverage at an affordable cost.

DHMO Plan

- Primary care dentist selection required but can change at anytime
- Limited network of providers
- No annual deductible
- \$0 preventive care and cleanings
- No annual maximum benefit
- Dental implants and orthodontia coverage
- Benefits paid according to a fee schedule that can be found at [BSWHealth.com/Benefits](https://www.bswhealth.com/Benefits)

Choice Plan (formerly PPO Plan)

- Includes both in- and out-of-network providers
- \$50 individual deductible per year and a maximum of \$150 for your family
- \$0 preventive care and cleanings
- Annual maximum benefit is \$1,250
- No coverage for dental implants or orthodontia

Choice Plus Plan (formerly PPO Plus Plan)

- Includes both in- and out-of-network providers
- \$50 individual deductible per year and a maximum of \$150 for your family
- \$0 preventive care and cleanings
- Annual maximum benefit is \$2,500
- Dental implants and orthodontia coverage

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

Note:

- AD means after deductible.
- LTM means lifetime maximum.

* Two per calendar year.

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

Vision

Offered through EyeMed, our vision plan helps you and your covered dependents see life more clearly.

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

Gina Van Bommel
*Learning consultant
 Animal foster*

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% of 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.



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.

Bundled maternity copay

Our bundled maternity copay* is tied to your medical plan and covers all prenatal visits prior to birth, labor and delivery expenses, and all well-baby charges if your newborn is added to the plan for coverage.**

- SEQA Plan: \$400 copay
- PPO Plan: \$1,200 copay (Tier 1 only)
- HSA Plan: Not eligible

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

*The copay applies to the facility claim.

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

BSW maternity care management

Expecting moms enrolled in a medical plan can take part in this free program designed to support a healthy pregnancy. Receive care and resources for high-risk conditions as well as screening for early identification of perinatal depression.

To learn more or sign up, send an email with your name, date of birth and estimated due date to BSWMaternityCareManagement@BSWHealth.org.

Healthy pregnancy digital care journey

Expecting moms enrolled in a medical plan can also access exclusive content in MyBSWHealth, including education on fetal growth and development, self-care, breastfeeding, and planning for baby's care after birth.

Members can be enrolled with their BSW provider within their medical record or through a provider referral sent to BSWMaternityCareManagement@BSWHealth.org.



“

I know that rescuing my raccoon Nash doesn't qualify me for parental leave, but I still consider him family.

– Randy Degner

GME program administrator
Wildlife rehabilitator

”



Lucas Perez
Son of Stephanie Perez,
Benefits consultant

Updated! Parental leave

We've evolved our parental leave offering for all parents, no matter how your family is growing. The changes offer more short-term disability/parental leave pay (while using less PTO) and support our ongoing commitment to foster an inclusive workplace where everyone feels empowered, accepted and respected.

For those enrolled in our short-term disability coverage, these updates go into effect for leaves that begin on/after Jan. 1, 2023. Depending on the situation, a leave may be administered under two types of coverage:

- ▶ **Short-term disability for birthing parents** is now paid at 60% (or new 70% buy-up option) for childbirth recovery.* This ensures disability pay for all medical conditions is treated equally.

- ▶ **Parental leave for all parents** is now paid at 100% for three weeks, with flexibility to take leave at any time within the first 12 months of the child's birth or adoption. This aligns coverage for all new parents, offering equal amounts of paid time off.

Curious how this compares to our current program? Depending on your situation:

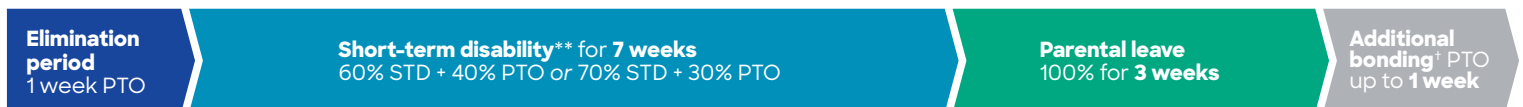
- ▶ **Birthing parents** could save up to 40 hours of PTO and receive up to 40 hours more STD/parental leave. The benefit is even greater with the new 70% buy-up plan!
- ▶ **Non-birthing parents** could save up to 40 hours of PTO and receive up to 80 hours more parental leave pay.

Visit BSWHealth.com/Benefits for a full breakdown, additional details and example situations.

Maternity childbirth



Maternity childbirth by C-section



Non-birthing parent (includes adoption and surrogacy)



*To access these programs, you must be enrolled in short-term disability and approved for payment on a qualified illness or injury. If you have not elected STD benefits, you may still be eligible for a leave of absence, but you would not receive disability benefits/pay or parental leave. Available PTO would be used and exhausted for the duration of your leave, and then your leave would be unpaid. Those newly enrolled in the STD plan are subject to the preexisting condition provision.

**STD coverage will pay a portion of your salary while you're recovering from childbirth. For 2023, you'll have the option to enroll in the standard 60% STD plan or increase your coverage to 70%. The remaining pay will be supplemented with your available PTO to bring you to a potential 100% pay.

†If you're FMLA-eligible, you may also be eligible for additional time off to bond with your child. Any available PTO will be applied to additional bonding time.

Voluntary benefits



Access a full list of our voluntary benefits at [BSWHealth.com/Benefits](https://www.bswhealth.com/Benefits).

Prepaid legal services

Navigate life's moments with confidence. Unlimited access to MetLife's network attorneys for all covered legal matters* under the plan.

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

New! Parents can be added for caregiving support.

New! Hospital care insurance

Cigna's coverage supplements your existing health insurance for hospital stays that occur after your effective date, even maternity stays.

- **Cash benefit paid directly to you.** Benefit amount paid for a covered hospital stay. When your hospital stay is at a BSW facility, you receive a greater benefit!
- **Use the money however you want.** Copays, deductibles, travel to see a specialist, child care and more.

Critical illness insurance

Cigna 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.).

Accidental injury insurance

Cigna 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.
- **New!** You can choose between a high or low plan. Benefit amounts vary by plan and the covered accident or injury.

Short-term disability

STD may pay a portion of your salary for up to 180 days if you can't work because of a qualifying illness or injury, or becoming the parent of a new child.

- **New!** Provides a base coverage of 60% with the option to increase your coverage to 70%
- STD is the only way to receive maternity, parental and adoption benefits.
- If you're newly enrolling in STD coverage, you're 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 STD benefits for that coverage year. If you're currently enrolled in the plan or are a new hire or newly benefit-eligible and elect during your initial enrollment, you're not subject to the provision.

Long-term disability

Offered through New York Life, basic LTD may pay 50%** of your salary, up to \$15,000** a month starting on the 181st day of disability. Basic LTD is provided to you at no cost, and you're automatically enrolled.

- You have the option to increase your coverage to 60%**.
- 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.

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

**Other coverage levels are available for certain executive and physician roles and are visible in the PeoplePlace enrollment system.

Achieving balance

Family concierge

Your family concierge takes things off your plate so you can focus on what's important.

- **Feeling burned out?** Your concierge can find a housekeeper, dog walker, elder care provider, nanny or babysitter and lighten your load at home.
- **Planning a vacation?** Your concierge can schedule a pet sitter, dog walker or house sitter so you can truly relax and recharge.

Nanny placement

Receive local support to find a vetted full-time nanny, with substantial savings of \$300 or 30% off the placement fee.

Backup care

When your regular plans fall through, find center-based care for children and in-home care for both children and adults/elders.

- Access up to five days of deeply discounted, high-quality backup care per year:

Center-based	In-home
➤ \$15/day for a single child	➤ \$6/hour with a four-hour minimum; maximum of three children
➤ \$25/day for multiple children	
- **Need ongoing childcare?** Get up to 10% discount at participating centers from the network of Bright Horizons partners.

Elder care

Support includes an online needs assessment and information on specialized facilities for memory/hospice care and independent/assisted-living communities.

Sitters, housekeepers and pet care

Free membership to Sittercity, where you can access a comprehensive database of sitters, nannies and housekeepers.

- Free basic background checks
- Discounts on enhanced background and motor vehicle checks
- Find experienced pet sitters, dog walkers, trainers and more

Tutoring and test prep

- High-quality tutoring and test prep providers
- Discounted online and in-person options

Student loan coaching

- Free access to financial coaches who will help you develop a personalized plan to reduce and eliminate student loan debt.



Kim-Dung Mai
RN supervisor
Yoga enthusiast

3 easy steps

Get started with your benefits

1

Sign up

Join today at [my.BrightHorizons.com](https://my.brighthorizons.com), using "Baylor Scott & White Health" in the **Employer** box.

2

Access your benefits

Gain instant access to your employer-sponsored services.

3

Get recommendations

See suggestions matching your family's life stages and interests.

Well-being resources

When you're at your best, we're at our best. These resources can help nourish your mind, body and spirit.



Aisha Stone-Corr
Care manager, RN
Marathoner

Employee Assistance Program

Find solutions to life's everyday challenges. You and your family receive five free in-person counseling sessions and have access to TalkSpace virtual care. Contact Cigna for an EAP code prior to booking.

- 877.622.4327
- Available 24/7

Learn more: Visit [My.Cigna.com](https://www.MyCigna.com) (use employer ID BSWH)

Peer Support

Talk with trained colleagues who can support you in dealing with the stresses of work or life.

- 888.674.PEER (7337)
- Available seven days a week, 8 a.m. – 6 p.m.

Learn more: Search "Peer Support" on BSWconnect

Mission & Ministry

Find spiritual support and encouragement when life has been disrupted by illness, injury or stress.

- 254.724.1575
- Available weekdays, 7 a.m. – 7 p.m.

Learn more: Search "Mission & Ministry" on BSWconnect

WellBeing in Medicine

Reduce burnout, build community and restore professional fulfillment. Programs designed specifically for providers.

Learn more: Search "WellBeing in Medicine" on BSWconnect



INTERNAL MEDICINE

Gladys Weng, DO

Ask "How can I help?"

Emotional health is essential to our overall well-being, so it's important to take care of it. This applies not only to your own emotional health but also to those around you. Simply asking, "How can I help?" can make a difference. Even if they can't tell you just yet, offering to help shows you care.

Get Gladys' Five Simple Steps for Providing Emotional Support at [BSWHealth.com/Benefits](https://www.BSWHealth.com/Benefits).

Headspace

Decrease stress, increase focus and be more present in the moment. You and up to two family members (age 18+) have free access to premium content.

Sign up using the QR code to the right.



Well-being coaching

Meet with a wellness advisor or registered dietitian to create healthier habits around eating, exercising and stress management. You and your family members have access to free sessions.

Sign up using the QR code to the right.

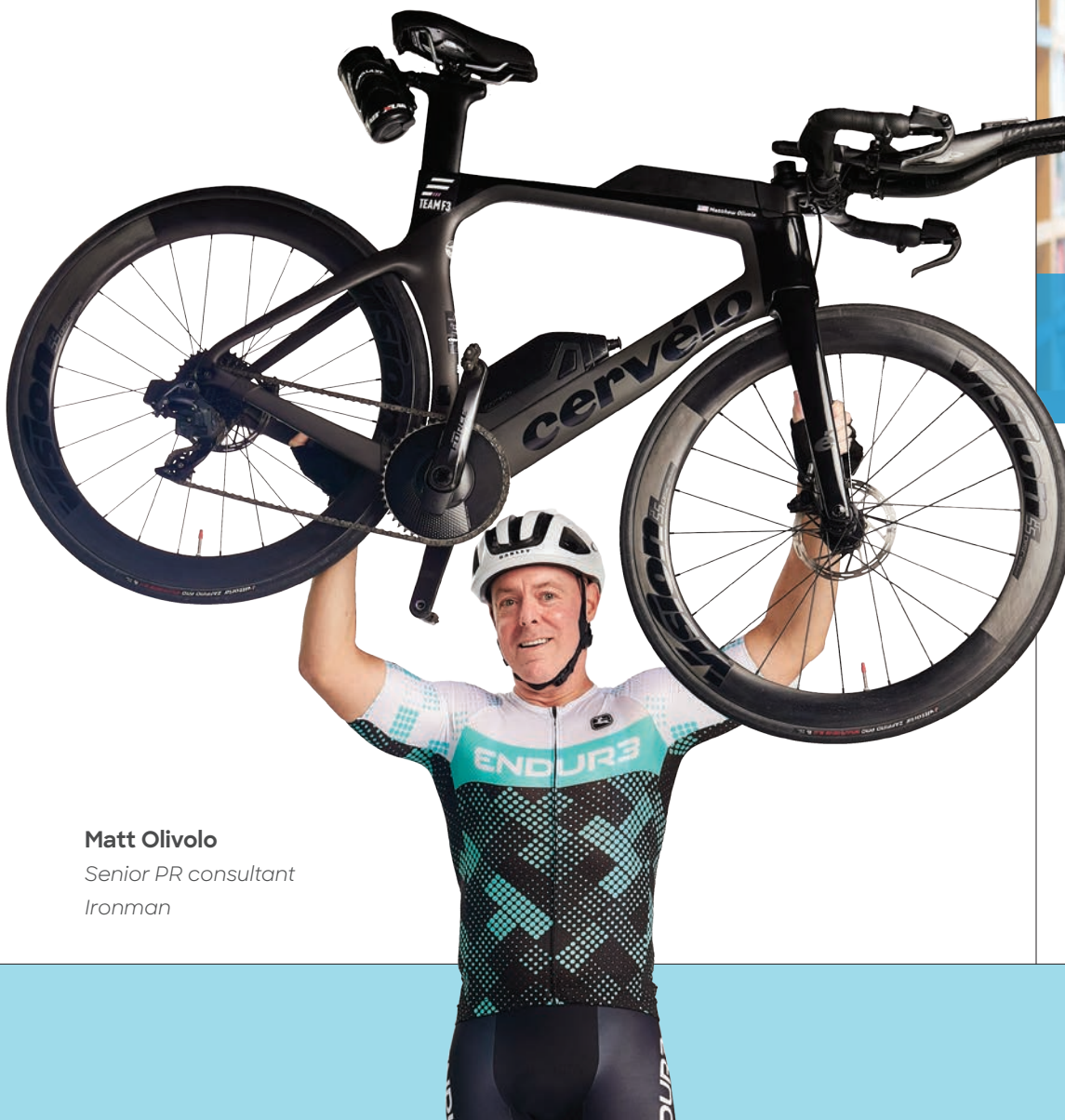


Retirement planning

Start your path to financial peace of mind with Empower Retirement.

- No-cost online advice offers savings and investment recommendations.
- My Total Retirement helps you reach a financially secure future with customized savings and investing advice, management, and financial monitoring. Fees apply.

Learn more: [BSWHealth.com/Retirement.com](https://BSWHealth.com/Retirement)



Matt Olivolo

Senior PR consultant
Ironman



WELLNESS ADVISOR

Ali Stasopolis,
RDN, LDN

Eating well is a balancing act.

It can be hard to eat healthy at work or on the go, but if you focus on adding nutrition into your diet, rather than taking options away, the journey becomes much easier.

Get Ali's Balanced Snack Ideas for Busy Days at BSWHealth.com/Benefits.



CHAPLAIN SUPERVISOR

Alan Wright,
MDiv, BCC

Stop. Acknowledge. Appreciate.

In a fast-paced world, take a moment to slow things down and become alert to the beauty and goodness that surround you.

Focusing on spiritual health enables us to transcend societal and physical limitations and find greater purpose in our lives.

Get Alan's Five Tips for Tuning into Your Spiritual Well-Being at BSWHealth.com/Benefits.

Coverage and costs for 2023

Medical plan

Text in green reflects a change for 2023

Medical plan	SEQA	PPO			HSA		
	Tier 1 BSWQA	Tier 1* BSWQA	Tier 2* Cigna National	Tier 3* Out of Network	Tier 1* BSWQA	Tier 2* Cigna National	Tier 3* Out of Network
Annual deductible							
Employee only	\$250	\$1,500	\$3,000	\$10,000	\$1,750	\$3,500	\$7,000
Employee + family	\$500 [^]	\$3,000 [^]	\$6,000 [^]	\$20,000 [^]	\$3,500	\$7,000	\$14,000
Out-of-pocket maximum							
Employee only	\$3,000	\$4,000	\$7,000	No limit	\$3,950	\$7,000	No limit
Employee + family	\$6,000 ^{^^}	\$8,000 ^{^^}	\$14,000 ^{^^}	No limit	\$7,900 ^{^^}	\$14,000 ^{^^}	No limit
Your cost for care and services							
Preventive care ^{**}	\$0	\$0	\$0	Not covered	\$0	\$0	Not covered
eVisit	\$0	\$0	\$70/\$100 ^{***}	Not covered	0% AD	50% AD	Not covered
Primary care physician (PCP) and video visit	\$10	\$35	\$70	80% AD	10% AD	50% AD	80% AD
Specialist office and video visit	\$40	\$60	\$100	80% AD	10% AD	50% AD	80% AD
Urgent care office visit	\$50	\$75	\$100	\$100	10% AD	50% AD	50% AD
Emergency room [†]	\$250 + 10% coinsurance	\$350 + 10% coinsurance	\$350 + 10% coinsurance	\$350 + 10% coinsurance	10% AD	10% AD	10% AD
Bundled maternity copay ^{**}	\$400	\$1,200	N/A	N/A	N/A	N/A	N/A
Diagnostic labs and X-rays	Labs: 20% X-rays: \$75	10% AD	50% AD	80% AD	10% AD	50% AD	80% AD
Advanced imaging – PET, CT, CAT	\$100	10% AD	50% AD	80% AD	10% AD	50% AD	80% AD
Advanced imaging – MRI, MRA	\$150	10% AD	50% AD	80% AD	10% AD	50% AD	80% AD
Inpatient hospitalization	10% AD	10% AD	50% AD	80% AD	10% AD	50% AD	80% AD
Outpatient care	10% AD	10% AD	50% AD	80% AD	10% AD	50% AD	80% AD

Note:

- AD means after deductible.
- N/A means not applicable.
- The cost for video visits aligns with the applicable office visit copay.

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

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

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

+ Copay for SEQA and PPO is waived if admitted.

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

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

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

Prescription drugs

Type of Rx	SEQA		PPO		HSA [†]
	BSW pharmacy 30-day cost/ 90-day* cost	Contracted pharmacy 30-day* supply only	BSW pharmacy 30-day cost/ 90-day* cost	Contracted pharmacy 30-day* supply only	BSW or contracted pharmacy*
Preferred generic	\$5/\$10	\$12	\$5/\$10	\$12	10% AD
Preferred brand	\$25/\$50	\$50	\$35/\$70	\$50	10% AD
Non-preferred brand and generic	Lesser of \$50/\$100 or 50%	Lesser of \$75 or 50%	Lesser of \$50/\$100 or 50%	Lesser of \$75 or 50% after \$100 individual deductible	10% AD
Specialty ^{††}	\$100	N/A	20% (\$200 max)	N/A	10% AD
Chronic and preventive [^]	\$10/\$20 \$0 diabetic treatment ^{**}	\$20 \$0 diabetic treatment ^{**}	\$10/\$20	\$20	10% AD

Note:

- ✔ Fertility drugs are covered at 20% with a maximum \$400 copay and a \$7,500 lifetime maximum pharmacy benefit.
- ✔ Drugs not listed on the formulary may require prior authorization. If authorized, you'll pay the applicable non-preferred or specialty copay.
- ✔ **New!** Member Choice program requires generic medication fills when available; if a brand name medication is requested (when a generic is available), you'll pay the non-preferred member cost share plus the difference in cost between the brand name and generic equivalent drug.

[†] Pharmacy costs between BSW pharmacies and contracted pharmacies cross apply between Tier 1 and Tier 2 and are subject to the Tier 1 deductible and out-of-pocket maximum.

^{††} Specialty is limited to 30 days at BSW pharmacies.

[^] To help make some frequently prescribed preferred drugs for asthma, diabetes and some other chronic conditions more affordable, we've placed a select group on a special chronic and preventive medication list. Find the complete list on BSWHealthPlan.com/BSWH.

^{**} Selected diabetes devices, drugs and insulin.

* 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.

Sebastian Twesigomwe

CHAPLAIN
SOCCER COACH

Ever since he was a child, Sebastian has found joy in two things: his love for God, and his passion for soccer. Both have helped him form a stronger connection with patients at BSW - McLane Children's. "Pediatric chaplains connect with kids on a spiritual level, and it's helpful when we find common ground in shared interests," he says.

Outside of work, Sebastian plays soccer and coaches his 11-year-old's team. He is intentional about making time for the sport. "In terms of well-being, we must be mindful and committed—it is the only way to improve and refresh our own spirit."

Read Sebastian's story, and get his advice for forming connections with kids at BSWHealth.com/Benefits.



Medical premiums per pay period

Your hourly rate	Coverage tier	SEQA	PPO	HSA
New! Up to \$17/hour	Employee only	\$10	\$44	\$13
	Employee + spouse	\$74	\$117	\$52
	Employee + child(ren)	\$73	\$113	\$51
	Employee + family	\$124	\$170	\$79
New! \$17.01 to \$28/hour	Employee only	\$22	\$69	\$32
	Employee + spouse	\$121	\$191	\$104
	Employee + child(ren)	\$107	\$150	\$84
	Employee + family	\$172	\$245	\$139

Note: Premiums are deducted on a pre-tax basis.

Part-time medical premiums per pay period

Coverage tier	New! SEQA (\$28/hour and below)	PPO	HSA
Employee only	\$109	\$266	\$113
Employee + spouse	\$323	\$474	\$328
Employee + child(ren)	\$229	\$464	\$235
Employee + family	\$386	\$709	\$392

Note: Premiums are deducted on a pre-tax basis.

Dental premiums per pay period

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

Note: Premiums are deducted on a pre-tax basis.

*Not offered in all states. Availability varies by zip code.

“

I think it's so important to have a creative outlet. Woodworking brings me joy. I love creating pieces that make people smile.”

– Becky Gonzales
Contact center specialist
Woodworker

Vision premiums per pay period

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

Note: Premiums are deducted on a pre-tax basis.



Legal premiums per pay period

Standard plan	Cost
Employee only	\$4.68
Family*	\$6.50

Note: Premiums are deducted on a post-tax basis.

*Family coverage covers you, your spouse and dependents.

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

Note: Premiums are deducted on a post-tax basis.

*Family coverage covers you, your spouse and dependents.

Short-term disability (STD)

STD coverage may pay a portion of your salary for qualified illnesses or injuries. It's also the **only** way to receive parental leave benefits.

Benefit	Cost
60% coverage	\$0.911 per \$100 of monthly covered payroll
New! 70% buy-up coverage	\$1.045 per \$100 of monthly covered payroll

Note:

- ▶ Premiums are deducted on a pre-tax basis.
- ▶ Preexisting condition limitations may apply (see below).
- ▶ Full-rate calculations are available in the PeoplePlace enrollment system.
- ▶ **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)

We provide basic LTD at no cost to you. LTD may pay a benefit for qualified illnesses or injuries. A voluntary buy-up plan is available for purchase.*

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

Note:

- ▶ Premiums are deducted on a post-tax basis.
- ▶ 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.

*Full-rate calculations are available in the PeoplePlace enrollment system.

As a reminder, if you previously opted out of STD coverage, you must elect it in order to receive maternity, parental and adoption leave benefits.

If you're newly enrolling in STD coverage, you're subject to the preexisting condition provision, which states that 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 STD benefits for that coverage year. If you're currently enrolled in the plan or are a new hire or newly benefit eligible and elect during your initial enrollment, you're not subject to the provision.

Accidental injury insurance premiums per pay period

New! Low plan	Cost
Employee only	\$2.12
Employee + spouse	\$3.67
Employee + child(ren)	\$3.53
Employee + family	\$4.93

Note:

- ▶ Premiums are deducted on a post-tax basis.
- ▶ **Actively at work provision:** If you request to elect or increase you 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.

High plan	Cost
Employee only	\$4.08
Employee + spouse	\$7.40
Employee + child(ren)	\$7.13
Employee + family	\$8.94

Note:

- ▶ Premiums are deducted on a post-tax basis.
- ▶ **Actively at work provision:** If you request to elect or increase you or your dependent's 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.

Critical illness insurance premiums per pay period

\$15,000 benefit				
Attained age	Employee	Employee + spouse	Employee + child(ren)	Employee + family
0-24	\$1.87	\$3.93	\$4.47	\$6.46
25-29	\$2.24	\$4.51	\$4.83	\$7.05
30-34	\$3.07	\$6.03	\$5.71	\$8.57
35-39	\$3.84	\$8.18	\$6.63	\$10.52
40-44	\$4.96	\$10.62	\$7.88	\$12.95
45-49	\$6.89	\$15.23	\$10.08	\$17.56
50-54	\$9.22	\$21.73	\$12.63	\$24.07
55-59	\$12.59	\$30.12	\$15.92	\$32.46
60-64	\$15.63	\$37.86	\$19.22	\$40.20
65-69	\$20.70	\$47.75	\$24.25	\$50.22
70-74	\$28.85	\$65.69	\$32.83	\$68.15
75-79	\$39.31	\$90.22	\$43.96	\$92.81
80-84	\$54.68	\$109.84	\$60.14	\$112.43
85+	\$69.48	\$150.59	\$75.73	\$153.17

\$30,000 benefit				
Attained age	Employee	Employee + spouse	Employee + child(ren)	Employee + family
0-24	\$3.74	\$7.85	\$8.94	\$12.92
25-29	\$4.47	\$9.01	\$9.65	\$14.10
30-34	\$6.15	\$12.06	\$11.42	\$17.13
35-39	\$7.67	\$16.37	\$13.25	\$21.03
40-44	\$9.91	\$21.24	\$15.76	\$25.89
45-49	\$13.78	\$30.46	\$20.15	\$35.11
50-54	\$18.43	\$43.46	\$25.26	\$48.14
55-59	\$25.17	\$60.23	\$31.85	\$64.91
60-64	\$31.27	\$75.71	\$38.44	\$80.39
65-69	\$41.39	\$95.50	\$48.49	\$100.43
70-74	\$57.70	\$131.38	\$65.65	\$136.29
75-79	\$78.61	\$180.44	\$87.92	\$185.62
80-84	\$109.34	\$219.68	\$120.28	\$224.86
85+	\$138.96	\$301.17	\$151.45	\$306.33

Note:

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

- 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.

New! Hospital care insurance premiums per pay period

Coverage tier	Employee	Employee + spouse	Employee + child(ren)	Employee + family
Cost	\$6.08	\$10.76	\$10.39	\$15.08

Note:

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

Supplemental life insurance premiums per pay period

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

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

Supplemental AD&D premiums per pay period

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

Per \$1,000 coverage for you	Per \$1,000 coverage for your spouse	Per \$1,000 coverage for your child(ren)
\$0.006	\$0.007	\$0.008

Important notes for Life and AD&D plans:

- Premiums are deducted on a post-tax basis.
- 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.
- **Age reduction provision:** If you have reached age 65, you and your spouse's amount of life insurance will be 65% of the amount of life insurance you had prior to 65. If you have reached 70 or more, you and your spouse's amount of life insurance will be 50% of the amount you had prior to the first reduction.

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



Karen Jones
*PCE manager
Origamist*

Legal notices

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

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

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

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

Need help?

- ▶ **Questions about Medical/Rx coverage or finding a Tier 1 BSWQA provider**

Baylor Scott & White Health Plan

App MyBSWHealth app
Click [BSWHealthPlan.com/BSWH](https://www.BSWHealthPlan.com/BSWH)
Talk 844.843.3229
(Follow the prompts for HealthAccess for help finding a Tier 1 BSWQA provider.)

- ▶ **Questions about pay, benefits, paid time off, disability or leave**

PeoplePlace

Click [MyPeoplePlace.com](https://www.MyPeoplePlace.com)
and select “Request Help”
Talk 844.417.5223

- ▶ **Questions about retirement**

Empower Retirement

App Empower Retirement
Click [BSWHRetirement.com](https://www.BSWHRetirement.com)
Talk 844.722.2794

- ▶ **Need more details?**

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