

# 2022 benefits



**Your benefits keep you healthy as you change healthcare for the better.**

**Meet Ari Rao, MD, PhD.**

She brought COVID-19 testing to more Texans. Read more on page 15.

**Annual enrollment  
Oct. 25 -  
Nov. 5**

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



As you change healthcare for the better,  
your benefits help you live your healthiest life.

Over the past year and a half, you have turned the extraordinary into the everyday. Your Commitment and compassion are bringing health—and hope—to those we serve, showing the true power of being in it together.

Your health is about so much more than physical well-being; it's about total well-being, and that's at the heart of this year's benefits. We're proud to offer:

- Free preventive care and eVisits
- Free coaching sessions with wellness advisors and dietitians
- Free counseling sessions through our Employee Assistance Program (EAP), either in person or via Talkspace
- Free membership to Headspace for your emotional health

I encourage you to spend some time looking through this guide, as well as [BSWHealth.com/Benefits](https://www.bswhealth.com/benefits), to learn more about all we offer.

Looking ahead, we're proud to continue providing programs to better support you and your family.

Sincerely,

**NAKESHA LOPEZ**  
**CHIEF HUMAN RESOURCES OFFICER**

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## Patricia Phelps, DNP, RN

### PATIENT ADVISORY NURSE

Our Patient Advisory Nurses (PANs) are available 24/7. They serve our communities by assessing the health needs of callers and directing them to the right level of care.

After listening to what an individual is experiencing, PANs recommend what can be managed at home and when to receive care from a hospital or clinic. If managing symptoms from home, PANs provide education and resources, which are especially important for those who may not have easy access to primary care.

Throughout the pandemic, our PAN line received thousands of calls from concerned community members.

*When people call us, they're not always at their best. They're scared. They're tired. They don't feel well. That makes it even more important to treat each person with empathy and compassion. We find ourselves doing quite a bit of spirit building.*

*The other day I spoke to someone who was experiencing COVID-19 symptoms, and they immediately asked, 'how much is this going to cost?' It was so nice to say that this is a free service from our healthcare system. It reminded me how many people are experiencing financial impact from the pandemic, and it made me proud to take that stress out of getting the care they needed.*

# Looking ahead to 2022

A new year brings new opportunities to reach your well-being goals. Your 2022 benefit plan options were designed to make it easier to do just that.

Learn more about what's changed so you can select the right benefits for you and your family.

**Plan choices remain the same, but some aspects, such as costs, copays, deductibles and out-of-pocket maximums are changing. Please be sure to review your options carefully.**

- Medical and dental premiums are changing; all other premiums are holding steady.
- Our Employee Assistance Program (EAP) has been expanded, offering five face-to-face counseling sessions, as well as access to Talkspace for virtual sessions. We've also added access to the Headspace app at no cost.
- Flexible spending accounts (FSAs) will require an active election this year to continue participating. No action is required to continue participation for other previously elected benefits, which will roll over for 2022.
- Annual account maintenance fees for retirement savings plans will be reduced to \$21 a year.
- Alex, your virtual benefits counselor, is available to help with your decisions. There's even a new text-based mobile version available called Alex Go.

## New name, same great support!

Beginning Jan. 1, 2022, Scott and White Health Plan will become Baylor Scott & White Health Plan (BSWHP).

## Andrew Eller, RN

DIRECTOR OF EMERGENCY SERVICES AND CRITICAL CARE

Before COVID-19, Andrew and his team were finding ways to manage a higher volume of patients in a timely manner while still providing exceptional care and experiences.

While his primary job is ensuring the ED and critical care unit run smoothly, he has found a calling in patient relations.

*At the end of the day, we're all family. Whether we're caring for you as a caregiver or supporting you as a friend, we're all here to lift each other up.*



# Benefits checklist

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

## Review pre-enrollment snapshot

Review your current benefits before making 2022 elections.

- Visit [MyPeoplePlace.com](#)
- Click **Benefit Details**
- Click **Benefit Statements**

If you don't take action this year, everything but your flexible spending account (FSA) will roll over for 2022.

*Pre-enrollment snapshots show elections as of Oct. 6, 2021.*

## Pick health-related benefits

- **Medical plans:** SEQA/EQA, PPO or HSA (pg. 8)
- **Dental:** MetLife PPO or PPO Plus (pg. 12)
- **Vision:** EyeMed (pg. 12)

## Choose a savings/spending account

### Action required!

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

#### SEQA/EQA 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 day care.

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

## Supplement health coverage with voluntary benefits

- Critical illness insurance (pg. 13)
- Accidental injury insurance (pg. 13)
- Prepaid legal services (pg. 13)

## Happy with your current selections?

Everything but your FSA will roll over for 2022 if you don't take action, but it's always a good idea to review your options!

## Prepare for the unexpected

- **Life and AD&D insurance:** We provide basic coverage for you, and you can elect additional coverage for yourself, your spouse and your children. Make sure to look at your beneficiary designations as well when reviewing this coverage. (pg. 19)
- **Short-term disability (STD) insurance:** You can elect coverage for yourself that pays a portion of your salary if you can't work because of illness, injury or you become the parent of a new child. (pg. 17)

*Note: New plan enrollees are subject to the pre-existing condition provision (pg. 17), which includes pregnancy. As a reminder, you must be enrolled in STD coverage to receive maternity, parental and adoption leave benefits.*

- **Long-term disability (LTD) insurance:** We provide basic coverage to you at no cost, and if you need additional income protection, a buy-up plan is available for purchase. (pg. 17)

## Take the Well-Being Assessment and earn 365 points • Action required!

- Employees enrolled\* in a BSW medical plan must take the Well-Being Assessment via MyBSWHealth **and** earn 365 points by Nov. 5, 2021, to avoid paying an additional \$40 per pay period on 2022 medical premiums.

*\* Employees newly enrolled in the medical plan or on a leave of absence on/after June 23, 2021, are not required to complete the well-being requirements.*

## Check in on retirement

- Annual enrollment is a great time to check in on your savings goals and make sure you are where you want to be. You can start, stop or change your retirement plan contributions at any time throughout the year at [BSWHRetirement.com](#). Be sure to review your beneficiary information too.

## Submit enrollment by Nov. 5, 2021

- Ready to enroll? Visit [MyPeoplePlace.com](#). Remember, you must click **Submit enrollment** before you are done!

# Well-being resources

Support for your mind, body and spirit



## Employee Assistance Program

Our Employee Assistance Program (EAP) through Cigna offers no-cost confidential support on a variety of emotional health topics. With your BSW benefits, you and your family receive five free in-person counseling sessions and access to virtual support through Talkspace, a platform to connect with therapists online. Contact Cigna for a code prior to booking.

- **877.622.4327**
- Available 24/7



## New! Behavioral Health eVisit

Employees and dependents (age 18+) enrolled in a BSW medical plan can access the MyBSWHealth app to conduct behavioral health eVisits 24/7 at no cost.

- **MyBSWHealth app**
- Licensed social workers will respond Monday - Friday, 8 a.m. - 4:30 p.m.



## Peer Support

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

- **888.674.PEER (7337)**
- Available seven days a week, 8 a.m. - 5 p.m.



## Mission and Ministry

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

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



## Thrive365

Enroll in free health coaching and join in free events and webinars to help build healthy habits.

- **BSWHealth.com/Benefits/Thrive365**
- **Thrive@BSWHealth.org**



## New! Headspace

Employees and family members (age 18+) have access to the Headspace app at no cost. Learn life-changing skills of meditation and mindfulness in just a few minutes a day.

- **Work.Headspace.com/BSW/Member-Enroll** (must be done from a web browser)

**SHIRMIA ARTIS**  
RESEARCH PROJECT COORDINATOR I



# Provider networks

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

## Tier 1 > **Baylor Scott & White Quality Alliance (BSWQA) Network**

- Available to all medical plans and the exclusive network for the SEQA/EQA Plan
- Think of the Tier 1 Baylor Scott & White Quality Alliance (BSWQA) Network like family. It's a complete network of 8,000+ primary care and specialty care physicians, 87 hospitals and ambulatory surgical centers, and 100+ urgent care clinics

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

## Tier 2 > **Cigna National Network**

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

## Tier 3 > **Out of Network**

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

**Find a  
Tier 1  
BSWQA  
provider  
today!**

Tap into the MyBSWHealth app for a quick search of Tier 1 providers.

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

- Visit [BSWH.SWHP.org](http://BSWH.SWHP.org) 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.

## Quality Alliance Plan (SEQA or EQA)

### 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.

### Select Exclusive Quality Alliance Plan (SEQA)

#### Eligibility

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

#### Network

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

#### Coverage

- \$0 preventive visits and eVisits
- Low deductible
- \$0 for select diabetic devices, drugs and insulin
- Low copays and \$400 bundled maternity copay\*

#### Tax-free savings account

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

### Exclusive Quality Alliance Plan (EQA)

#### Eligibility

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

#### Network

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

#### Coverage

- \$0 preventive visits and eVisits
- 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

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



## Preferred Provider Organization Plan (PPO)

### 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!

### 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

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

## Predictable expenses

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

## Health Savings Account Plan (HSA)

### 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!

### Coverage

- High 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

## This is a 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.



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

Alex is our easy-to-use virtual benefits counselor who can help you understand and select your benefits. Simply answer a few questions about your coverage needs, and he'll recommend the best plan for you and your family.

- Alex is new and improved

- Alex Go is now available and offers a compact benefits experience—a text-based, mobile-friendly version of Ask Alex
- Alex ID gives you the option to create an account that saves your information to simplify your experience and allow for more targeted guidance



# BSW pharmacies— a great value!



## Need a prescription?

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

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

## Other ways to save...

- Receive a 20% discount on over-the-counter medications with your badge
- Get a 90-day supply of medication for only two copays (either in-store or through mail order)
- The cost of a 30-day supply of a preferred generic medication is \$5 vs \$12 at a contracted pharmacy (excludes HSA)

# Extra special delivery



## Maternity

Adding to your family is a major milestone and we're proud to be part of it. Our bundled maternity copay\* is tied to your medical plan and covers all prenatal visits prior to birth, labor and delivery expenses, and all well-baby charges if your newborn is added to the plan for coverage.\*\*

### Medical plan coverage:

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

\*The copay applies to the facility claim.

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

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

## Expecting the Best® maternity case management program (registration required)

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

Call Baylor Scott & White Health Plan (BSWHP) customer service at **844.843.3229** or email **BSWHExpectingtheBest@BSWHealth.org** to enroll. Be sure to include your member number and contact information.



## Tara Stafford

DIRECTOR OF COMMUNITY BENEFIT

Using data, strong community relationships and a lot of creativity, Tara and her team focus on addressing the needs of vulnerable populations. Whether facilitating COVID-19 vaccinations in parks and churches or helping hospitals invest community benefit dollars in other non-profits committed to closing gaps in care, the team is always looking for ways to meet the needs of our neighbors.

*Through this work, I've seen how much people care. In so many cases, there's someone on the other side of the fence struggling more than you, and there's a deep desire to help each other through difficult times. I'm continually inspired to think outside myself, be better and do more.*

# Dental

We offer two dental plans: MetLife PPO and PPO Plus



## Both dental plans:

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

## PPO Plan

### Highlights:

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

## PPO Plus Plan

### Highlights:

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

# Vision



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

### Plan highlights:

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



# Voluntary benefits



## Prepaid legal services

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

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

## Critical illness insurance

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

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

## Accidental injury insurance

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

- **Cash benefit paid directly to you.** Benefit amounts vary by covered accident
- **Use the money however you want.** Pay for medical copays and deductibles, travel to see a specialist, child care, help around the house, alternative treatments and more



## Alejandra Prado

TECHNOLOGY COMMODITIES DIRECTOR

Alejandra is helping prevent hospital falls by identifying "tele-sitter" technologies, some of which use artificial intelligence to predict when a patient is at risk of falling and then notify the attending nurse for quick intervention.

“I joined the supply chain team in January, and I knew I'd found a way to live out my calling. At the end of the day, I just want to help people get better.”

# Coverage and costs for 2022

## Medical Plan

Text in green reflects a change for 2022

Medical Plan	SEQA	EQA	PPO			HSA		
	Tier 1 BSWQA	Tier 1 BSWQA	Tier 1 BSWQA	Tier 2 Cigna National	Tier 3 Out of Network	Tier 1 BSWQA	Tier 2 Cigna National	Tier 3 Out of Network
<b>Annual Deductible</b>								
Employee only	\$250	\$750	\$1,500	\$3,000	\$10,000	\$1,750	\$3,500	\$7,000
Employee + family	\$500 <sup>^</sup>	\$1,500 <sup>^</sup>	\$3,000 <sup>^</sup>	\$6,000 <sup>^</sup>	\$20,000 <sup>^</sup>	\$3,500	\$7,000	\$14,000
<b>Out-of-Pocket Maximum</b>								
Employee only	\$3,000	\$4,000	\$4,000	\$7,000	No Limit	\$3,950	\$7,000	No Limit
Employee + family	\$6,000 <sup>^^</sup>	\$8,000 <sup>^^</sup>	\$8,000 <sup>^^</sup>	\$14,000 <sup>^^</sup>	No Limit	\$7,900 <sup>^^</sup>	\$14,000 <sup>^^</sup>	No Limit
<b>Your Cost for Care and Services</b>								
Preventive care*	\$0	\$0	\$0	\$0	Not Covered	\$0	\$0	Not Covered
eVisit	\$0	\$0	\$0	\$70/\$100**	Not Covered	0% AD	50% AD	Not Covered
Primary care physician (PCP) and video visit	\$10	\$30	\$35	\$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	\$50	\$75	\$75	\$100	\$100	10% AD	50% AD	50% AD
Emergency room <sup>+</sup>	\$250	\$250	\$350 +10% coinsurance	\$350 +10% coinsurance	\$350 +10% 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	10% AD	50% AD	80% AD	10% AD	50% AD	80% AD
Advanced imaging – PET, CT, CAT	\$100	\$100	10% AD	50% AD	80% AD	10% AD	50% AD	80% AD
Advanced imaging – MRI, MRA	\$150	\$150	10% AD	50% AD	80% AD	10% AD	50% AD	80% AD
Inpatient hospitalization	10% AD	10% AD	10% AD	50% AD	80% AD	10% AD	50% AD	80% AD
Outpatient care	10% AD	10% AD	10% AD	50% AD	80% AD	10% AD	50% AD	80% AD

**NOTE:**

• AD means after deductible.

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

• The cost for video visits now aligns with the applicable office visit copay.

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

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

<sup>+</sup> Copay for SEQA, EQA and PPO is waived if admitted.

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

<sup>^</sup> 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.

<sup>^^</sup> 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

Text in green reflects a change for 2022

Type of Rx	SEQA		EQA and 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 90-day* supplies are only available through the BSW 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 <sup>^</sup>	\$20 \$0 Diabetic Treatment <sup>^</sup>	\$10/\$20	\$20	10% AD

\* Only BSW pharmacies can fill a 90-day supply of a medication. The max day supply through a contracted pharmacy is 30 days. Specialty drugs are only available 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 [BSWH.SWHP.org](https://www.bswhealth.org).

<sup>^</sup> Selected diabetes devices, drugs and insulin.

**NOTE:**

- Fertility drugs are covered at 20% with a maximum \$400 copay and a \$7,500 lifetime maximum pharmacy benefit.
- Drugs not listed on formulary require prior authorization. If authorized, you'll pay the applicable non-preferred or specialty copay.

## Ari Rao, MD, PhD

SVP & CMO, PATHOLOGY & LAB MEDICINE

Dr. Rao works closely with her colleague Joe Baker, VP of lab—as well as other leaders in the System—to help our labs function more efficiently.

In the early days of the pandemic, Baylor Scott & White collaborated with a diagnostic company in Austin to offer one of the first approved COVID-19 rapid tests from a private health system.

Our team went from running 50 tests a day to 1,000 tests a day in the blink of an eye. They're the true heroes of the story. Our culture of putting patients first keeps us going. While we rarely meet our patients, we're always mindful that we have a piece of them with us, and it's our responsibility to perform the right test, so they get the right diagnosis and can receive the best course of treatment and care.



## Medical Premiums Per Pay Period

Your Hourly Rate	Coverage Tier	SEQA	EQA	PPO	HSA	
Up to \$15/hour	Employee only	\$10	The EQA Plan is unavailable for this hourly rate	\$42	\$12	
	Employee + spouse	\$71		\$112	\$50	
	Employee + child(ren)	\$70		\$108	\$49	
	Employee + family	\$119		\$163	\$76	
\$15.01 to \$27/hour	Employee only	\$21		\$66	\$31	
	Employee + spouse	\$116		\$183	\$99	
	Employee + child(ren)	\$102		\$143	\$80	
	Employee + family	\$164		\$234	\$133	
\$27.01 to \$48/hour	Employee only	The SEQA Plan is unavailable for this hourly rate		\$69	\$90	\$59
	Employee + spouse			\$176	\$225	\$149
	Employee + child(ren)			\$150	\$192	\$124
	Employee + family			\$230	\$306	\$207
\$48.01 to \$72/hour	Employee only			\$95	\$116	\$85
	Employee + spouse			\$211	\$271	\$190
	Employee + child(ren)			\$183	\$227	\$157
	Employee + family			\$275	\$353	\$264
NEW \$72.01 per hour and above	Employee only		\$98	\$119	\$88	
	Employee + spouse		\$218	\$280	\$196	
	Employee + child(ren)		\$190	\$235	\$162	
	Employee + family		\$285	\$365	\$273	

• Premiums are deducted on a pre-tax basis.

## Part-Time Medical Premiums Per Pay Period

Coverage Tier	SEQA (\$27/hour and below) EQA (\$27.01/hour and above)	PPO	HSA
Employee only	\$104	\$254	\$108
Employee + spouse	\$309	\$453	\$314
Employee + child(ren)	\$219	\$444	\$225
Employee + family	\$369	\$678	\$375

• Premiums are deducted on a pre-tax basis.



## Dental Premiums Per Pay Period

Coverage Tier	PPO	PPO Plus
Employee only	\$9.29	\$18.33
Employee + spouse	\$18.60	\$35.74
Employee + child(ren)	\$24.90	\$46.00
Employee + family	\$31.58	\$63.42

- Premiums are deducted on a pre-tax basis.

## Vision Premiums Per Pay Period

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

- Premiums are deducted on a pre-tax basis.

## Short-Term Disability (STD)

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

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

- Premiums are deducted on a pre-tax basis. Any income received from disability would be treated as taxable income.
- 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. A voluntary buy-up plan is available for purchase, and rate calculations are available in the PeoplePlace enrollment system.

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

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

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

# Critical Illness Insurance Premiums Per Pay Period

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

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

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

## Accidental Injury Insurance Premiums Per Pay Period

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

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



ERICA LUSK · CLINICAL RESEARCH SUPERVISOR

## 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 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.
- **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.

# Extra resources

To live your best life, you have to take care of your mind, body and spirit. These extra more at [BSWHealth.com/Benefits](https://www.bswhealth.com/benefits).

## Well-Being Journeys

Our Well-Being Journeys provide tools and resources to support your path toward holistic wellness. Based on your responses in the **Well-Being Assessment**, you'll have access to up to six personal journeys: physical, nutritional, emotional, financial, professional and social.

Each journey is self-guided within the **MyBSWHealth portal** and includes articles, tips, short videos and free visits with a wellness advisor.

## Types of journeys



Physical



Emotional



Professional



Nutritional



Financial



Social

## Check in with your health and save money

Employees enrolled in a BSW medical plan must complete the online Well-Being Assessment and earn 365 points by Nov. 5, 2021, to avoid paying \$40 more per pay period on 2022 medical premiums.

## Speak with a wellness advisor

Schedule up to four free coaching sessions (valued at \$300) with a certified wellness advisor to build healthy self-care habits. Set goals, gain motivation and get results! This benefit is available to all employees and spouses.

- Book an appointment at [BSWHealth.com/Benefits/Thrive365](https://www.bswhealth.com/benefits/thrive365)

## Meet with a registered dietitian

Receive up to 26 nutritional counseling sessions per year with a registered dietitian. Topics include nutritional counseling for participants ages 21 and up, as well as healthy diet and obesity counseling for children. Learn how to plan the best diet for weight and allergy management, improved sleep or just feeling better overall. You must be enrolled in a BSW medical plan to participate.

- Call **844.843.3229** and follow the prompts to HealthAccess for help finding a dietitian and scheduling an appointment

## Self-care isn't selfish

We're committed to your health and well-being, just like you're committed to our patients and each other. Access a wide range of resources to support you as a whole person—body, mind and spirit.

- Visit [BSWconnect.com/SelfCare](https://www.bswconnect.com/selfcare)

## Wait, there's more!

Scan the QR code with your smartphone or visit [BSWHealth.com/Benefits](https://www.bswhealth.com/benefits) to see more benefits!



- Adoption assistance
- Discounts on products and experiences
- Paid time off
- Retirement savings
- Tuition reimbursement
- and more!

resources help you do just that. Find even

## Get into the right Headspace

Headspace is meditation made simple. The app teaches you life-changing skills of meditation and mindfulness in just a few minutes a day. Even better, BSW is providing employees and up to two family members (age 18+) free access to premium content normally a \$70/year subscription.

1

### Visit the unique BSW enrollment page.

Access the site from a web browser for the initial account setup.

- [Work.Headspace.com/BSW/Member-Enroll](https://www.Work.Headspace.com/BSW/Member-Enroll)

2

### Create an account or log in to an existing one.

Use your preferred email address to set up your account or log in with your existing account.

3

### Verify your account using your @BSWHealth.org email.

New members will receive two emails:

- Confirmation of new account at your preferred email
- Verification of employment at your BSW email

Current members will receive one email:

- Verification of employment at your BSW email

4

### Download the app and begin!

Log in using the account you created

*Note: Existing users may need to log out and log back in to the app to refresh content after linking their profile.*

### Two ways to invite family members to join your plan:

- During initial enrollment: Submit email addresses when prompted
- At any time: Log in via [Headspace.com/Family/Manage](https://www.Headspace.com/Family/Manage) and submit email addresses

## Rehma Shabbir

### RESEARCH PROJECT MANAGER

It typically takes more than three months to get a research study up and running. But with a pandemic brewing and no treatment in sight, Rehma operationalized three national COVID-19 studies in less than three weeks.

*Hope was my biggest driver; it kept me going through the long hours. The sleep I sacrificed was a small price to pay for the opportunity to help millions of people get better.*



# Balancing it all



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

To access these and other programs, visit [Clients.BrightHorizons.com/BSWH](https://clients.brighthorizons.com/BSWH). Select **Family Solutions** to explore the resources. Or call **877.242.2737** for help.

## First-time users

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

## Reserve back-up care

- Bright Horizons offers 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 back-up care per year

### Center-based

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

### In-home

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

## Help with tutoring and test prep

Access high-quality tutoring and test prep providers.

- Discounted online and in-person options

## Quality childcare center

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

- Registration fee credit after 30 days of enrollment
- Up to 10% discount at participating centers from the network of Bright Horizons partners

## Learning at home and family resources

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

- Explore a growing library of activities and resources
- Find articles and videos supporting all stages of your family's life

## Search for sitters, housekeepers and pet care

### ➤ Free membership to Sittercity

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

### ➤ Find a virtual sitter

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

### ➤ Quality pet care

- Find experienced pet sitters, dog walkers and more with your free Sittercity membership
- Search for dog walkers, groomers, trainers and more
- Post a job for an experienced pet caregiver in your area with the skills you need

## Get discounted nanny placement

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

## Elder care resources

- Available elder care support includes an online needs assessment and information on selecting between elder care choices, including specialized facilities for memory/hospice care and independent/assisted-living communities

# Where you go for care matters

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

Have a common condition? eVisits are free\* and video visits are the same cost as an office visit for BSW medical plan enrollees.

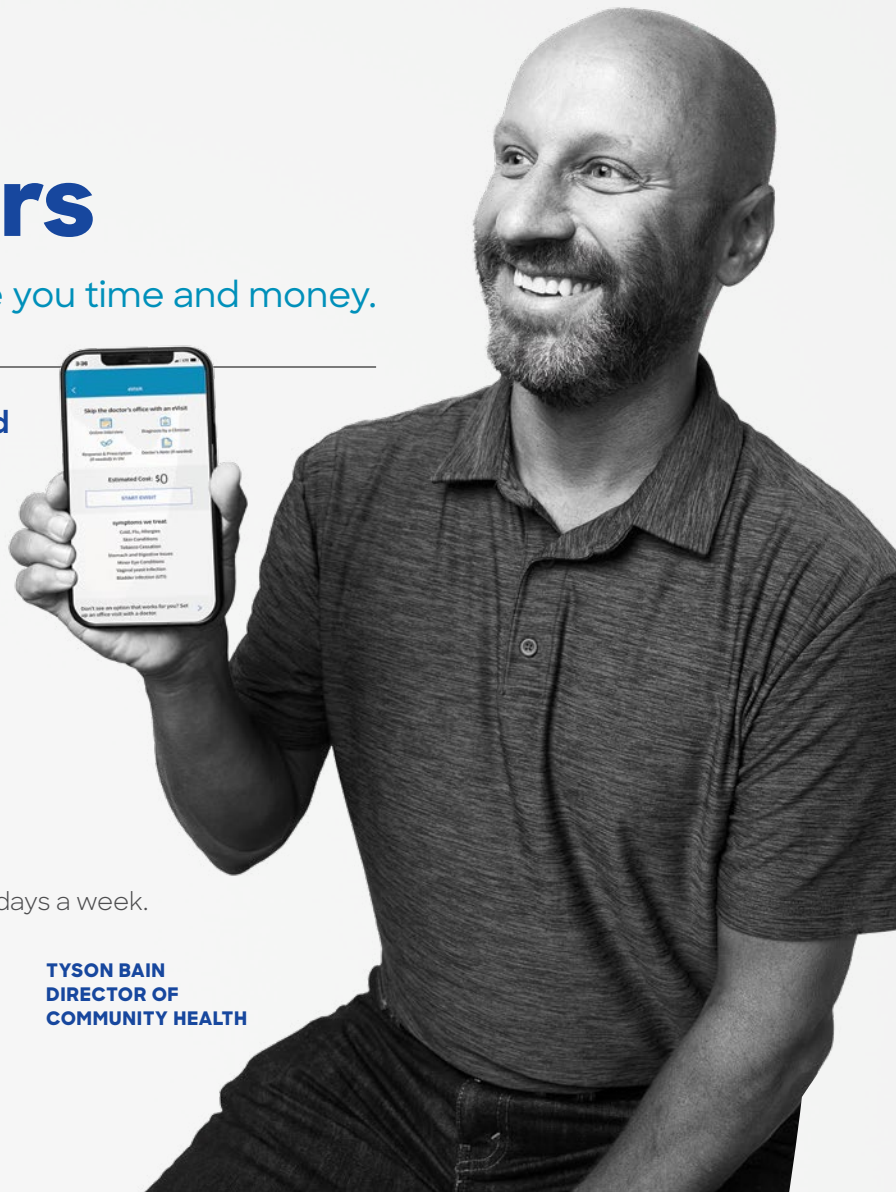
While you're in the MyBSWHealth app, you can:

- ▶ Book a virtual or in-person visit
- ▶ View your medical plan deductible, claims and more
- ▶ Access a digital copy of your BSWHP insurance card
- ▶ Refill and manage prescriptions at BSW pharmacies
- ▶ View test results
- ▶ Track your well-being goals
- ▶ Receive a free online COVID-19 self-checker

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







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**TYSON BAIN**  
DIRECTOR OF  
COMMUNITY HEALTH

## 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 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"> <li>• Allergies</li> <li>• Behavioral health assessment</li> <li>• Cold/sinus infection/sore throat</li> <li>• Constipation/diarrhea</li> <li>• Flu</li> <li>• Migraine</li> <li>• Pink eye</li> <li>• Skin condition</li> <li>• Urinary tract infection</li> </ul>	<ul style="list-style-type: none"> <li>• Allergies</li> <li>• Back pain</li> <li>• Bladder infection</li> <li>• Chronic condition</li> <li>• Cold</li> <li>• Constipation/diarrhea</li> <li>• Earache</li> <li>• Flu</li> <li>• Mental health needs</li> <li>• Pink eye</li> <li>• Sore throat</li> <li>• Sprain</li> <li>• Urinary tract infection</li> </ul>	<ul style="list-style-type: none"> <li>• Animal bite</li> <li>• Back pain</li> <li>• Earache</li> <li>• Minor burn</li> <li>• Minor cut that may need stitches</li> <li>• Minor eye injury</li> <li>• Sore throat</li> <li>• Sprain</li> <li>• Urinary tract infection</li> </ul>	<ul style="list-style-type: none"> <li>• Chest pain</li> <li>• Deep cut or wound</li> <li>• Difficulty breathing</li> <li>• Severe burn</li> <li>• Severe head injury</li> <li>• Sudden loss of balance, vision change, facial droop, arm or leg weakness</li> </ul>

\* For care from a Tier 1 provider. HSA plan enrollees must meet deductible before covered at 100%.

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



## Legal notices

Detailed information about your benefit plans are 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 documents, the official 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 your medical or Rx coverage or need help finding a Tier 1 BSWQA provider**

### Baylor Scott & White Health Plan

App MyBSWHealth app  
Click [BSWH.SWHP.org](https://www.BSWH.SWHP.org)  
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)



