2022 benefits

Baylor Scott & White HEALTH

Plan year Jan. 1 – Dec. 31, 2022

PPO PLAN OVERVIEW

CHRISTOPHER VALMORES
COMMUNITY HEALTH MANAGER

Get started

Get to know your PPO Plan better

During your enrollment for 2022 benefits, you selected the **Preferred Provider Organization (PPO) Plan.**

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

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

We're proud to invest in your total well-being, providing programs to better support you and your family.

*Available if your provider participates in this service.

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

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

NAKESHA LOPEZ
CHIEF HUMAN RESOURCES OFFICER

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PPO Plan features

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

Expanded network: Visit providers in the Tier 1, 2 and 3 networks. Remember, providers in the Tier 1 BSWQA Network are always the best value!

No-cost preventive care: Staying on top of your health is good for your body and your wallet! Preventive visits* and eVisits** are *free* with this plan.

*In order for preventive care to be covered at 100%, services must be coded as preventive. Please see **BSWH.SWHP.org** for a complete list of covered preventive care services.

**Tier 1 only

Copays when you need care: It's easy to know how much you'll spend with this plan, with a $35 copay for primary care, $60 for specialty, and $75 for urgent care (Tier 1).

Healthcare in the palm of your hand: Use the MyBSWHealth app to manage your healthcare needs, review your medical record, make appointments and connect with providers through eVisits or video visits. See page 6 for more information.

PPO Plan benefits details

Network	Tier 1: BSWQA	Tier 2: Cigna National	Tier 3: Out of Network
Annual Deductible			
Employee only	$1,500	$3,000	$10,000
Employee + family	$3,000^	$6,000^	$20,000^
Out-of-Pocket Maximum			
Employee only	$4,000	$7,000	No Limit
Employee + family	$8,000^^	$14,000^^	No Limit
Your Cost for Care and Services			
Preventive care*	$0	$0	Not Covered
eVisit	$0	$70/$100**	Not Covered
Primary care physician (PCP) office and video visit	$35	$70	80% AD
Specialist office and video visit	$60	$100	80% AD
Urgent care office visit	$75	$100	$100
Emergency room+	$350 + 10% coinsurance	$350 + 10% coinsurance	$350 + 10% coinsurance
Bundled maternity copay++	$1,200	N/A	N/A
Diagnostic labs and X-rays	10% AD	50% AD	80% AD
Advanced imaging – PET, CT, CAT	10% AD	50% AD	80% AD
Advanced imaging – MRI, MRA	10% AD	50% AD	80% AD
Inpatient hospitalization	10% AD	50% AD	80% AD
Outpatient care	10% AD	50% AD	80% AD

NOTE:

- AD means after deductible.
- 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** for a complete list of covered preventive care services.

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

\+ Copay is waived if admitted.

++ 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.

^ 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.

Simple ways to find a provider and schedule an appointment

1. Call the Baylor Scott & White Health Plan at 844.843.3229 and follow the prompts for HealthAccess.

Network navigation is available seven days a week, 7 a.m. to 9 p.m. The team can help you:

- Find a Tier 1 provider and schedule appointments
- Connect with experts such as nurses, social workers, pharmacists and community health workers, as needed
- Answer basic benefits questions

ERICA LUSK
CLINICAL RESEARCH SUPERVISOR

2. Visit BSWH.SWHP.org and click "Find a Provider PPO & HSA" to search for a PCP, facility, specialist or pharmacy.

EXTRA!

Tap into the MyBSWHealth app for a quick search of all Tier 1 providers within our System. While you're here, you can also:

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

*Available if your provider participates in these features (see page 6 to learn more).

Healthcare in the palm of your hand

With eVisits and video visits, you can access care any day of the week without leaving your home or office.

Use eVisits/video visits for common conditions such as:

- Allergies
- Cold
- Constipation/diarrhea
- Flu
- Headache
- Pink eye
- Skin condition
- Common female problems

Download the free app today!

Text “mobile” to **88408** or get the **MyBSWHealth** app at

Download on the App Store

GET IT ON Google Play

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Ready to get started?

eVisits

- Log in to your **MyBSWHealth** account*
- Click eVisit under the Get Care tiles > Virtual option
- Fill out a brief questionnaire about your symptoms and click **Send**
- A provider will diagnose your symptoms and send you a message within the hour (8 a.m. to 8 p.m. CT, seven days a week). eVisits conducted after 8 p.m. will be triaged by a provider the next morning beginning at 8 a.m.
- You will receive a notification via text/email when your eVisit is ready for your review
- Log back into MyBSWHealth, and in the eVisit section, select **Review Results**
- If applicable, you will select your desired pharmacy and send your prescription(s)
- Behavioral health eVisits are available Monday through Friday, 8 a.m. to 4:30 p.m., and a BSW provider will usually respond to your request within two hours

Video Visits

- Log in to the **MyBSWHealth** app
- Click Video Visits under the Get Care tile > Virtual option
- Choose the type of Video Visit you prefer. Options include:
  - My Doctors: With someone from your care team; hours and availability vary by provider
  - Local Doctors: With a new provider in your area; hours and availability vary by provider
  - On-Call: With an on-call provider when you need care fast; available seven days a week from 8 a.m. to 8 p.m. CT
- At your scheduled appointment time, launch the video chat from your home screen in the MyBSWHealth app or website browser
- If applicable, a prescription will be sent to the pharmacy of your choice

*Make sure your insurance information is linked via the Insurance & Billing section.

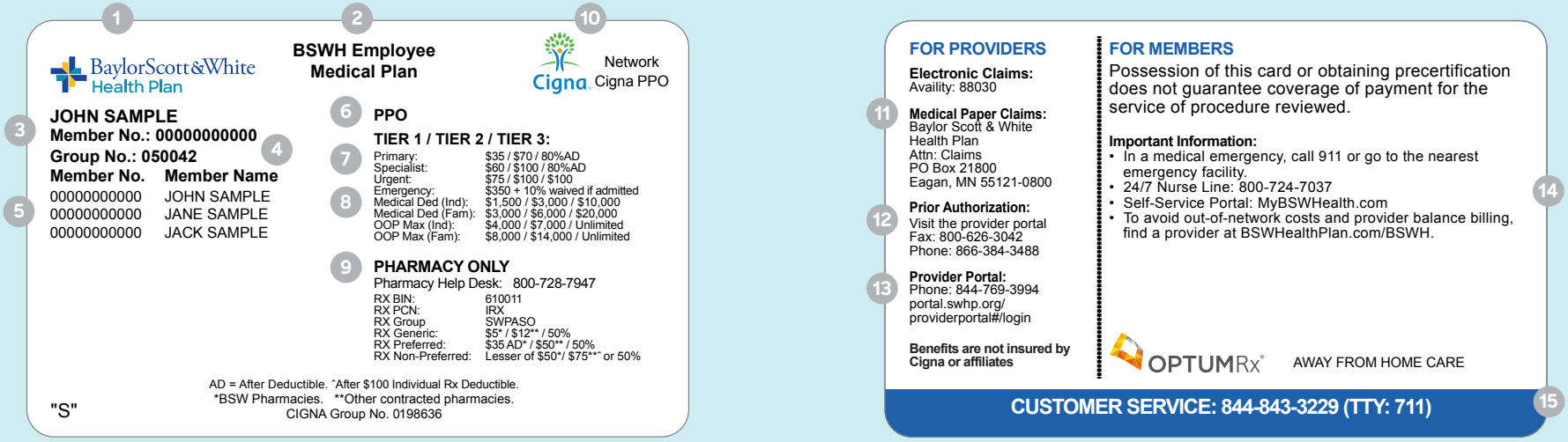
Where you go for care matters

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

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
What you will pay with the PPO Plan			
Tier 1 BSWQA: $0 / $35 copay **Tier 2 Cigna:** $70-$100 / $70 **Tier 3 Out of Network:** Not Covered / 80% AD	**Tier 1 BSWQA:** $35 **Tier 2 Cigna:** $70 **Tier 3 Out of Network:** 80% AD	**Tier 1 BSWQA:** $75 **Tier 2 Cigna:** $100 **Tier 3 Out of Network:** $100	**Tier 1 BSWQA:** $350 + 10% Coinsurance **Tier 2 Cigna:** $350 + 10% Coinsurance **Tier 3 Out of Network:** $350 + 10% Coinsurance
Examples of health issues			
· Allergies · Behavioral health assessment · Cold/sinus infection/sore throat · Constipation/diarrhea · Flu · Headache · Pink eye · Skin condition · Common female problems	· Allergies · Back pain · Bladder infection · Chronic condition · Cold · Constipation/diarrhea · Earache · Flu · Mental health needs · Pink eye · Sore throat · Sprain · Urinary tract infection	· Animal bite · Back pain · Earache · Minor burn · Minor cut that may need stitches · Minor eye injury · Sore throat · Sprain · Urinary tract infection	· 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

Get familiar with your member ID card



1. Your benefits administrator/insurance carrier
2. Your group name
3. Your member ID number
4. Your group number
5. Member ID numbers and names of everyone on your policy
6. Your plan type
7. Copays/coinsurance
8. Deductible and out-of-pocket max
9. Rx copays/coinsurance
10. Your network
11. Claims mailing address
12. Telephone number to request pre-authorization or notify the plan of a hospital admission
13. Information for providers
14. 24/7 Nurse Line number and member portal web address
15. Customer Service number

Managing prescriptions

BSW pharmacies save you time and money!

- Receive a 20% discount on over-the-counter medications with your badge
- Fill 90-day supply prescriptions and pay only two copays, either in-store or through mail order
- Use the MyBSWHealth app to refill, transfer between locations and manage prescriptions. This feature is also available on the web at **MyBSWHealth**

You can also choose from 30+ outpatient pharmacies, a dedicated specialty pharmacy, 24/7 kiosks or from our nationwide contracted network.

Visit BSWH.SWHP.org/Pharmacy-Information to learn more.

Prescription drug costs

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

* 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.

††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**.

NOTE:

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

BSW Maternity Care Management

Support for every step of motherhood

From feeling your baby's first kicks to seeing your baby's first steps, travel the journey of motherhood with experts by your side. The BSW Maternity Care Management program is here to give you information, resources and support for every step of motherhood.

The program is free for all expecting moms (employees and dependents) enrolled in a BSW medical plan. Enrollees receive:

- Access to a nurse 24 hours a day, seven days a week
- Early enrollment in case management
- Extra guidance for high-risk pregnancies
- Coordinated efforts to promote full-term birth
- Extra assistance for women who previously delivered pre-term
- In-home support for high-risk conditions such as diabetes, hypertension and severe nausea
- Educational videos
- And more

To enroll in BSW Maternity Care Management

Call BSWHP customer service at 844.843.3229 or email MaternityCareManagement@BSWHealth.org

Bundled maternity copay

Don't forget, as an enrollee in the PPO Plan, you also receive the $1,200 bundled maternity copay to cover 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* and you receive care from a Tier 1 provider.

No action is needed to receive the copay! It is tied to your medical plan.

*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 your BSW plan within 30 days of birth for well-baby expenses to be covered.

BONUS: Once you enroll in BSW Maternity Care Management, get extra digital content for free.

MyBSWHealth app: If you are seeing a BSW provider with Epic access, ask him/her to initiate Pregnancy Digital Care Journey for you. When your journey is live, enable Care Coach messages from your app settings to begin.

Text4baby: If you are seeing a non-BSW provider, you can still get support with the Text4baby app or Text4baby.org site.

Pro tip: Questions to ask your provider

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

General

- When should I expect to feel better?
- What steps can I take to feel better?
- What do I need to do between now and my next visit?

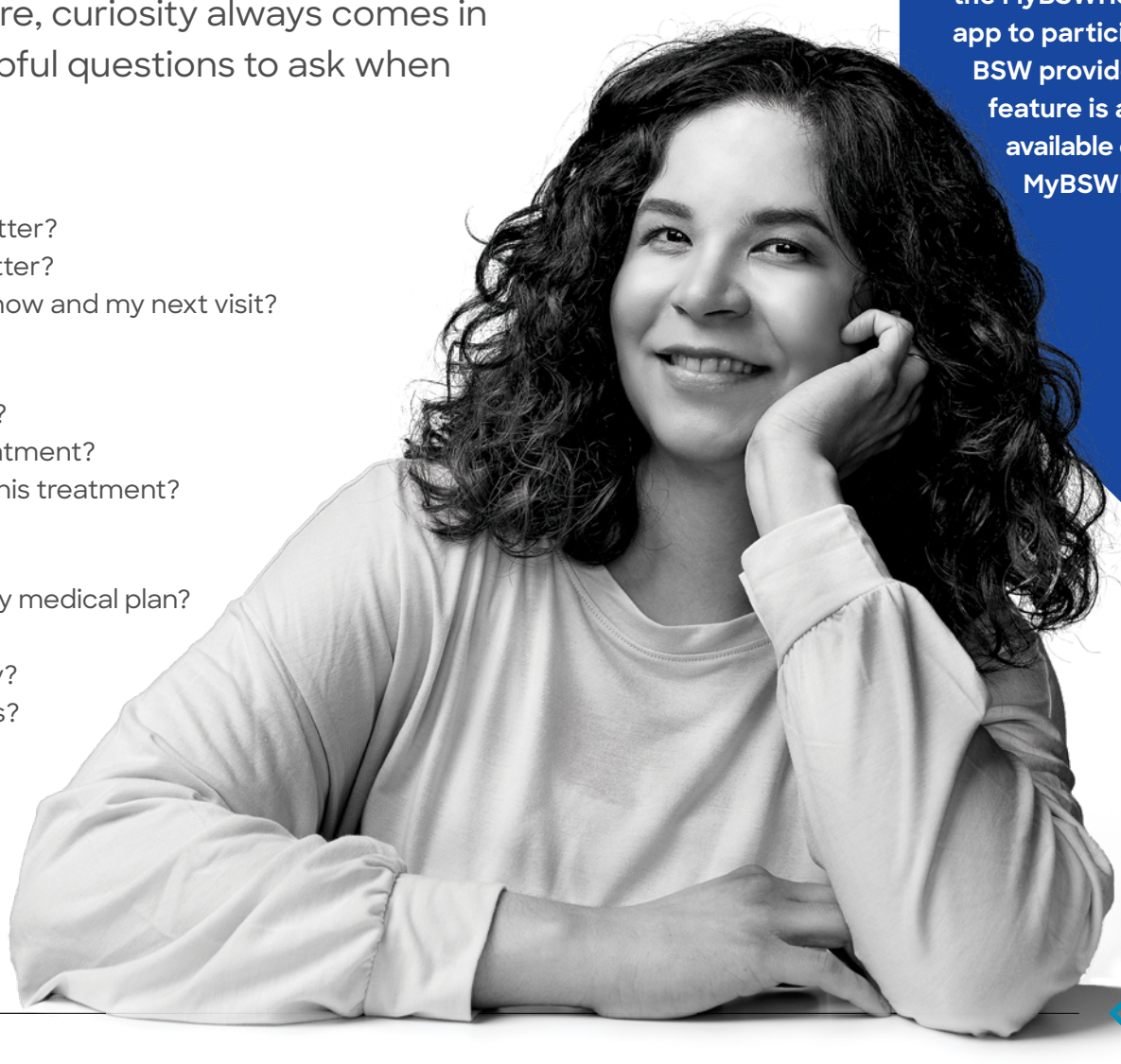
Treatment

- What are my treatment options?
- Will my insurance cover this treatment?
- What do I need to know about this treatment?

Medication

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

ALEJANDRA PRADO
TECHNOLOGY COMMODITIES DIRECTOR



Forgot to ask something while you were there?

Send a message through the MyBSWHealth app to participating BSW providers. This feature is also available on the web at MyBSWHealth.com.

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

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

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

As a reminder, use-it-or-lose-it applies. You have until March 15, 2023, to incur eligible expenses.

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

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

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

Download on the App Store: Download on the App Store

Get it on Google Play: GET IT ON Google Play

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Pro tip: Bill pay

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

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

Here's what to do:

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

ARI RAO, MD, PHD · SVP & CMO, PATHOLOGY & LAB MEDICINE

Well-being resources

Support for your mind, body and spirit

Behavioral health eVisit

Employees and dependents (age 18+) 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. – 6 p.m.

Employee Assistance Program (EAP)

Our 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

Support from 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.

Thrive 365

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

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

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)

Discover all your benefits at BSWHealth.com/Benefits

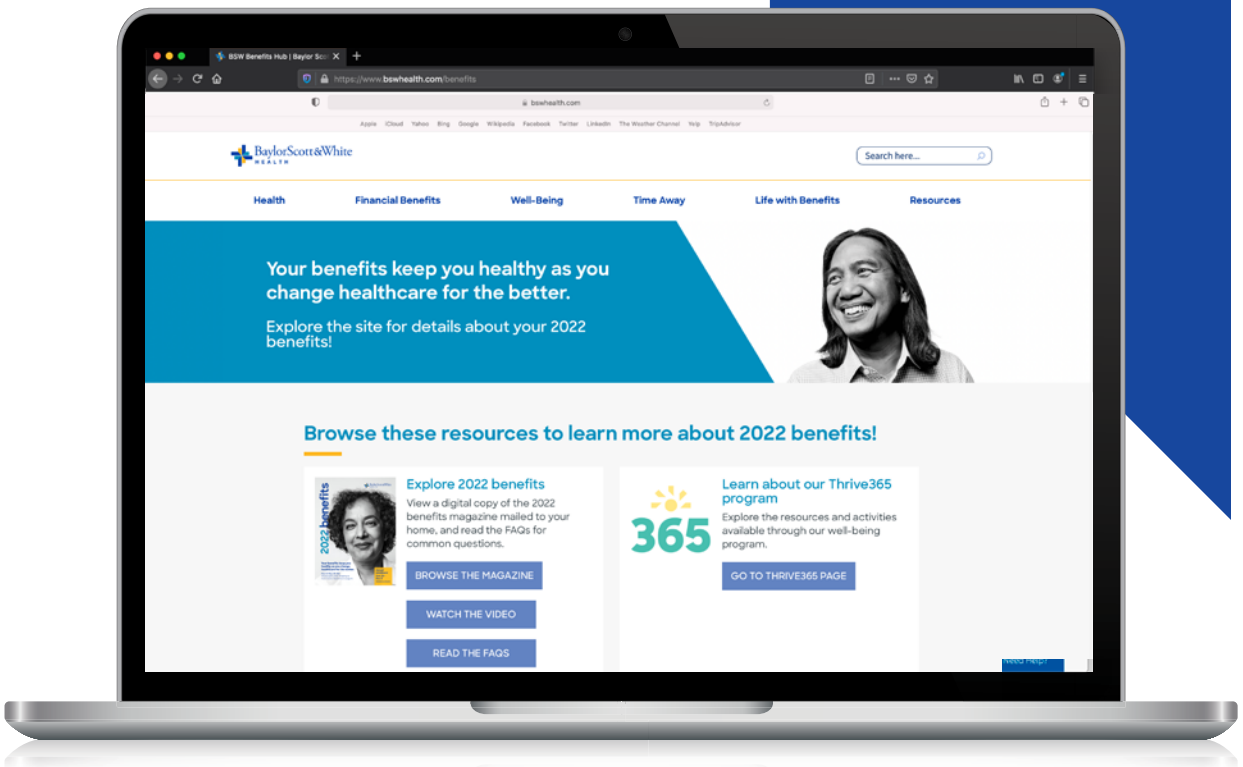
We're proud to offer programs and benefits that focus on your total well-being, including physical, emotional, financial, social and professional health.

Visit BSWHealth.com/Benefits to learn more about how you can:

- Access hundreds of discounts
- Arrange child or elder care
- Buy items interest free
- Earn, use and sell PTO
- Find a tutor
- Further your education
- Get peace of mind
- Get addiction recovery support
- Get travel insurance
- Grow your family
- Grow your retirement
- Hire a housekeeper or pet sitter

Simple. Easy. Convenient.

Our BSW Benefits site makes it easier than ever to get the information you need. Explore by section, or find consolidated details for whatever life moment you are in.



Benefit contacts

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

Benefit	Carrier	Phone	Website
Questions about your pay, benefits, paid time off, disability or leave	PeoplePlace	844.417.5223	myPeoplePlace.com
Addiction recovery	Enterhealth	844.261.4855	enterhealthconnect.com/resource-intro
Child and family care assistance	Bright Horizons	877.242.2737	clients.brighthorizons.com/BSWH
Dental	MetLife	800.942.0854	online.metlife.com/edge/web/public/benefits
Discount program	Beneplace	800.683.2886	beneplace.com/bswh
Employee assistance program (EAP)	Cigna	877.622.4327	my.cigna.com
Flexible spending/health savings accounts	Optum Bank	800.243.5543	optumbank.com
Legal plan	MetLife Legal	800.821.6400	info.legalplans.com
Life and AD&D, Long-term disability, critical illness/accidental injury	Cigna/New York Life	800.642.8238	my.cigna.com
Medical and prescription	Baylor Scott & White Health Plan	844.843.3229	bswh.swhp.org
Purchasing program	Purchasing Power	888.923.6236	purchasingpower.com
Retirement	Empower	844.722.2794	bswhretirement.com
Short-term disability	Absence Center	844.511.5762	mysedgwick.com/BSWH
Thrive365	Health & Wellness Team	844.417.5223	BSWHealth.com/Benefits/Thrive365
Tobacco cessation	YesQuit	877.937.7848	yesquit.org
Travel assistance	Cigna	800.642.8238	my.cigna.com
Tuition reimbursement	EdAssist	855.853.5034	bswh.edassist.com
Vision	EyeMed	844.409.3401	eyemed.com/en-us

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**. In case of a conflict between this document and the official documents, the official documents prevail.

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