

2023 benefits

PPO Plan overview

Plan year Jan. 1 - Dec. 31, 2023

Get started

Kim-Dung Mai
RN supervisor
Yoga enthusiast



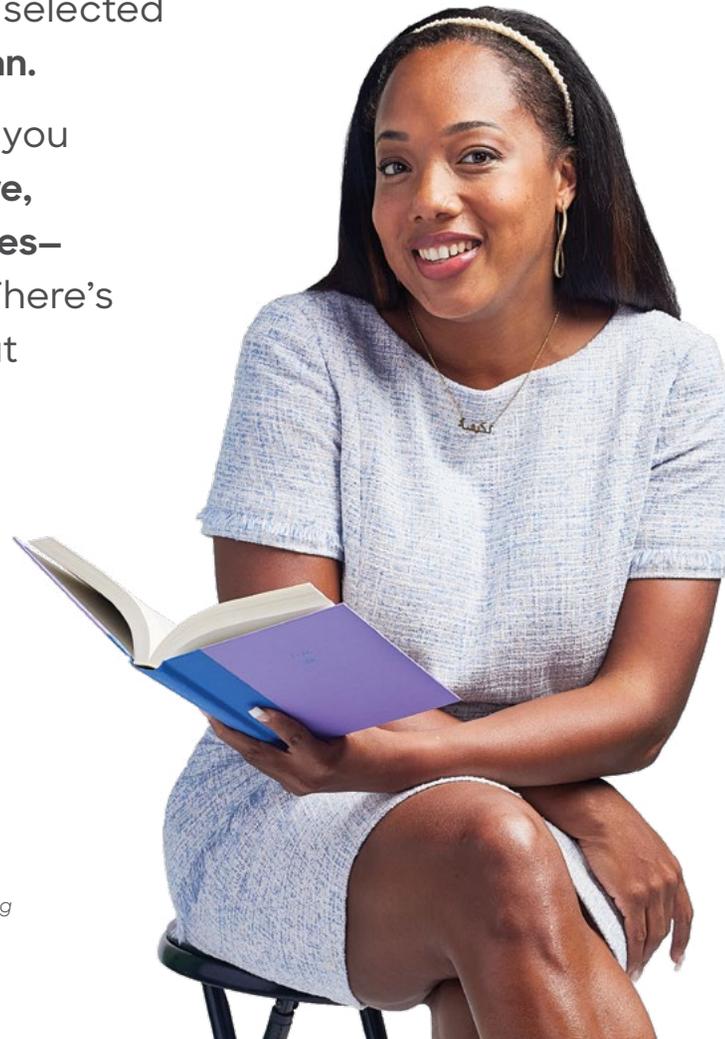
Get to know your PPO Plan better

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

During your enrollment for 2023 benefits, you selected the **Preferred Provider Organization (PPO) Plan**.

Great choice! Among the ways we're helping you live well, **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.

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.



Nakesha Lopez
Chief human resources officer
Avid reader

**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.*

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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! In-network preventive care and Tier 1 eVisits are covered at 100%.



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.



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.
- 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. Visit [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 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.



Simple ways to find a provider and make an appointment

1. Visit [BSWHealthPlan.com/BSWH](https://www.bswhealthplan.com/BSWH) and click “Find a Provider PPO/HSA” to search for a PCP, facility, specialist or pharmacy.

- 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).*

2. Call the Baylor Scott & White Health Plan at 844.843.3229 and press 2 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

EXTRA! Tap into the MyBSWHealth app for a quick search of all Tier 1 providers within our System.



Aisha Stone-Corr
Care manager, RN
Marathoner

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.

Virtual care is only available in Texas. Use eVisits/video visits for common 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)*

Download the free app today!

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



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Ready to get started?

eVisits

- Log in to your **MyBSWHealth** account*
- Click eVisit under the Get Care tiles > Schedule Now 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
- You will receive a notification via text/email when your eVisit is ready for your review
- Log back in to MyBSWHealth, and in the eVisit section, select Review Results
- If applicable, you will select your desired pharmacy to 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 visit

- Log in to the **MyBSWHealth** app
- Click Video Visits under the Get Care tile > Schedule Now option
- Choose the type of Video Visit you prefer. Options include:
 - 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
- 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 Setting 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 Tier 2 Cigna: \$70 / \$100 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			
<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

Get familiar with your member ID card

FOR PROVIDERS

Electronic Claims:
Availity: 88030

Medical Paper Claims:
Baylor Scott & White Health Plan
Attn: Claims
PO Box 21800
Eagan, MN 55121-0800

Prior Authorization:
Visit the provider portal
Fax: 800-626-3042
Phone: 866-384-3488

Provider Portal:
Phone: 844-769-3994
portal.swhp.org/
providerportal#/login

Benefits are not insured by Cigna or affiliates

FOR MEMBERS

Possession of this card or obtaining precertification does not guarantee coverage or payment for the service or procedure reviewed.

Important Information:

- In a medical emergency, call 911 or go to the nearest emergency facility.
- 24/7 Nurse Line: 800-724-7037
- Self-Service Portal: MyBSWHealth.com
- To avoid out-of-network costs and provider balance billing, find a provider at BSWHealthPlan.com/BSWH.

OPTUMRx AWAY FROM HOME CARE

CUSTOMER SERVICE: 844-843-3229 (TTY: 711)

- 1 Your benefits administrator/health insurance carrier
- 2 Your member ID number
- 3 Your group number
- 4 Member ID numbers and names of everyone on your policy
- 5 Your group name
- 6 Your network
- 7 Your plan type
- 8 Copays/coinsurance
- 9 Deductible & Out-of-Pocket Max
- 10 Rx copays/coinsurance

- 1 Claims mailing address
- 2 Telephone number to request preauthorization or notify the plan of a hospital admission
- 3 Information for providers
- 4 24/7 Nurse line number and member portal web address
- 5 Customer Service number

Managing prescriptions

BSW pharmacies save you time and money!

- Receive a 20% discount on over-the-counter medications with your badge.
- Choose from 30+ BSW pharmacies, a dedicated specialty pharmacy, 24/7 kiosks or our nationwide contracted network.
- 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.
- Use the MyBSWHealth app to refill, transfer between locations and manage prescriptions. This feature is also available on the web at [MyBSWHealth.com](https://www.MyBSWHealth.com).



Visit [BSWHealthPlan.com/BSWH](https://www.BSWHealthPlan.com/BSWH) to learn more.

Prescription drug costs

Type of Rx	BSW pharmacy 30-day cost/ 90-day* cost	Contracted pharmacy 30-day* supply only
Preferred generic 	\$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

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.
- 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.**

* Only BSW pharmacies can fill a 90-day supply of a medication. The max day supply through a contracted pharmacy is 30 days. Specialty drugs are only available at BSW pharmacies.

[†] Specialty is limited to 30 days at BSW pharmacies.

[^] To help make some frequently prescribed preferred drugs for 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](https://www.BSWHealthPlan.com/BSWH).

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
- Screening for early identification of perinatal depression
- And more

To learn more about or sign up for BSW Maternity Care Management, email your name, date of birth and estimated due date to: 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.

To learn more about benefits, including maternity bundles, call the Baylor Scott & White Health Plan at 844.843.3229.

**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.

Healthy Pregnancy Digital Care Journey

All medical plan participants can take part in a free program through MyBSWHealth for expecting moms which includes information, resources and support for every step of pregnancy, including education on fetal growth and development, self-care, breastfeeding and planning for baby's care after birth.

If you are seeing a BSW provider with Epic access, ask him/her to initiate Healthy 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](https://www.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?
- What are my options for after-hours care?

Treatment

- What are my treatment options?
- Will my insurance cover this treatment and is prior authorization required?
- What do I need to know about this treatment?

Medication

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

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](https://www.MyBSWHealth.com).



Gina Van Bommel
*Learning consultant
Animal foster*

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

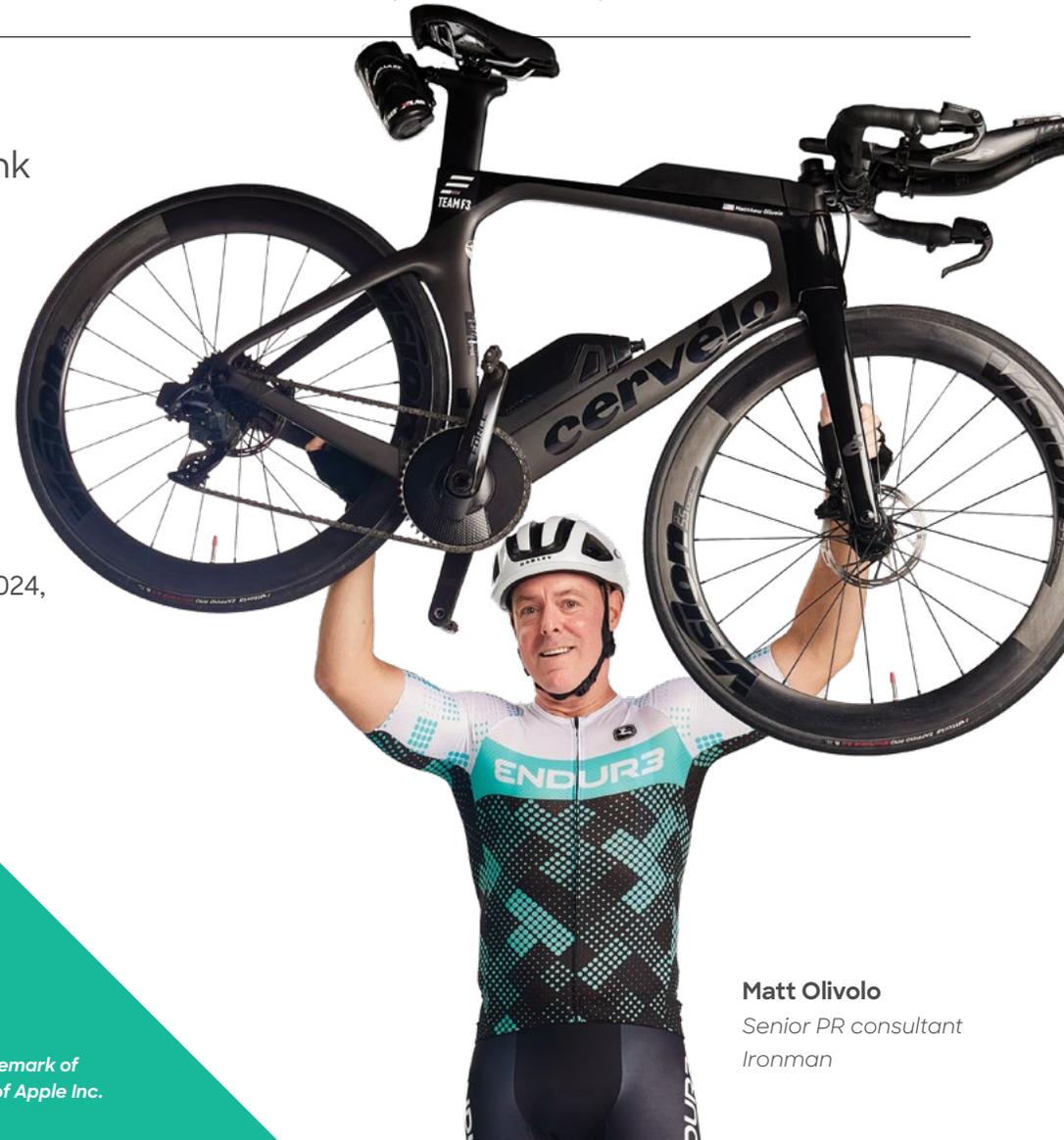
If you enrolled in the general-purpose FSA, use your fully loaded debit card from Optum Bank to pay for eligible expenses such as:

- 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, 2024, 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: Get it on Google Play:



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Matt Olivolo
Senior PR consultant
Ironman



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 in to the Member Portal at **BSWHealthPlan.com/BSWH**
2. Click on Insurance & Bill Pay > Baylor 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



Karen Jones
Manager, PCE
Origami wizard

Well-being resources

Support for your mind, body and spirit

Send in a healthy selfie,
and we'll feature it on
[BSWHealth.com/Benefits](https://www.bswhealth.com/benefits).

Submit your healthy selfie today!

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.my.cigna.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

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.

Learn more: work.headspace.com/BSW/member-enroll

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.

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

Retirement planning

Start your path to financial peace of mind with Empower.

- ✔ 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: [BSWHRetirement.com](https://www.bswretirement.com)

Discover all your benefits have to offer

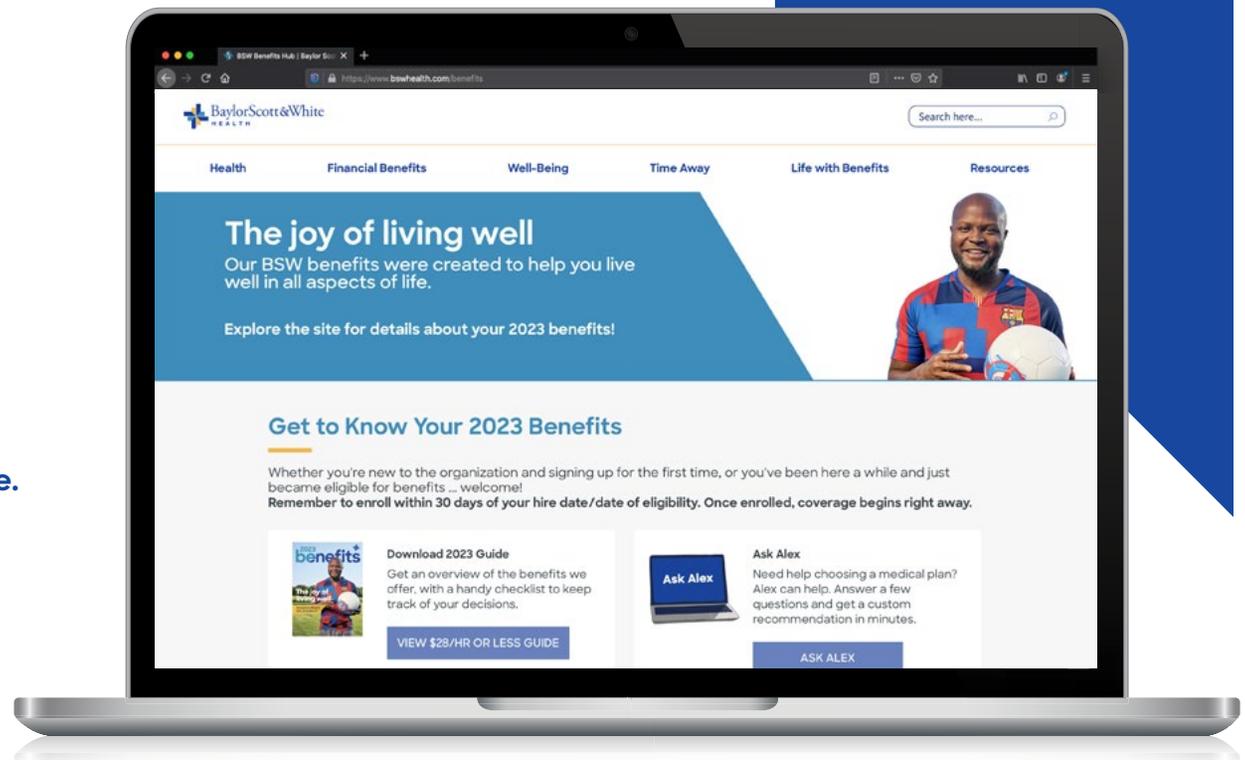
We're proud to offer programs and benefits that focus on your total well-being, including physical, spiritual, emotional, financial, social and professional health.

- 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

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

**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](https://www.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
Accidental injury, critical illness and hospital care	Cigna	877.505.5872	My.Cigna.com
Addiction recovery	Enterhealth	844.261.4855	BHCS-Support.com
Child and family care assistance	Bright Horizons	877.242.2737	My.BrightHorizons.com
Dental	Cigna	877.505.5872	My.Cigna.com
Discount program	BenefitHub	866.664.4621	bswh.benefithub.com
Employee Assistance Program (EAP)	Cigna	877.622.4327	My.Cigna.com
Family concierge	Bright Horizons	888.874.0420	My.BrightHorizons.com
Flexible spending/health savings accounts	Optum Bank	800.243.5543	OptumBank.com
Legal plan	MetLife Legal	800.821.6400	Info.LegalPlans.com
Life, AD&D, Long-term disability	New York Life	800.642.8238	MyNYLGBS.com
Medical	Baylor Scott & White Health Plan	844.843.3229	BSWHealthPlan.com/BSWH
Prescription	Baylor Scott & White Health Plan	800.728.7947	BSWHealthPlan.com/BSWH
Purchasing program	Purchasing Power	888.923.6236	PurchasingPower.com
Retirement	Empower	844.722.2794	BSWHRetirement.com
Secure travel	New York Life	888.226.4567	ops@us.generaliglobalassistance.com
Short-term disability	Absence Center	844.511.5762	MySedgwick.com/BSWH
Tobacco cessation	YesQuit	877.937.7848	YesQuit.org
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](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 reserves the right to modify or terminate its employee benefit plans and programs at any time for any reason.