

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 17.

Remember, you have 30 days from your date of hire or date of eligibility to enroll.

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



Welcome!

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

We are excited you are joining the BSW family. I encourage you to spend some time looking through this guide, as well as **BSWHealth.com/Benefits**, to learn more about all we offer.

Your benefits begin right away, with no waiting period. You have 30 days from your date of hire or date of eligibility to enroll.

To get started:

- Review this guide for an overview of your benefits
- Explore **BSWHealth.com/Benefits** for more details
- Visit **MyPeoplePlace.com** to enroll

Your health is about so much more than physical well-being—it's about total well-being. That's what's at the heart of our benefits.

Welcome to the team!

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.

Eligibility

We offer a full menu of benefits to eligible employees and their families beginning on the first day of employment. You have 30 days from your hire date or the date you transition to a benefits-eligible position to enroll in plans—so be sure to take a close look and make your selections before the deadline.

If you are...

- A full-time employee regularly scheduled to work at least 60 hours per pay period, or
- A part-time employee regularly scheduled to work 40 hours but fewer than 60 hours per pay period,

...you are eligible for these benefits:

- | | |
|------------------------------|---------------------|
| ➤ Medical | ➤ Life |
| ➤ Dental | ➤ AD&D |
| ➤ Vision | ➤ Critical illness |
| ➤ Flexible spending accounts | ➤ Accidental injury |
| ➤ Disability | ➤ Legal |

Your spouse and children are also eligible within certain guidelines.

You're eligible to participate in our 401(k) plan right away!

All employees (full-time, part-time and PRN) are eligible to participate in a retirement plan right away! View page 22 or visit [BSWHealth.com/Benefits](https://www.bswhealth.com/benefits) to learn more.

**Benefits
start on
day one!**

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.

Pick health-related benefits

- **Medical plans:** SEQA/EQA, PPO or HSA (pg. 9)
- **Dental:** MetLife PPO or PPO Plus (pg. 14)
- **Vision:** EyeMed (pg. 14)

Choose a savings/spending account

- **Healthcare accounts:** Learn more about how to use tax-free savings and spending accounts to pay for eligible health expenses at [BSWHealth.com/Benefits](https://www.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. 15)
- Accidental injury insurance (pg. 15)
- Prepaid legal services (pg. 15)

Prepare for the unexpected

- **Life and AD&D insurance:** We provide basic coverage to you at no cost, and you can elect additional coverage for yourself, your spouse and your children. Make sure to look at your beneficiary designations as well when reviewing this coverage. (pg. 21)
- **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. We automatically enroll you in coverage. **If you do not want STD, you must opt out during your enrollment window.** If you opt out when first eligible, future coverage may be subject to the pre-existing condition provision. (pg. 19)

Keep in mind: 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. 19)

Start saving for retirement

- You can enroll in the 401(k) retirement plan immediately. View and change your elections at any time at [BSWHRetirement.com](https://www.bswhrretirement.com).

Ready to enroll?

1. Log into [MyPeoplePlace.com](https://www.mypeopleplace.com)
2. Click **Benefit Details** tile
3. Click **Benefit Enrollment**
4. Click **Start** to access your enrollment event
5. Click each benefit tile to review and make your selections
6. Click **Submit Enrollment** to finalize your choices

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



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. – 6 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**



See page 23 for extra resources to support your well-being.

SHIRMIA ARTIS
RESEARCH PROJECT COORDINATOR I

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.



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



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 and submit email addresses

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 is met)

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

**Watch
this video
to learn
more**

**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 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.

Visit MyAlex.com to get started!

Alex Go 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



Where you go for care matters

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

BSW medical plan enrollees can tap into the MyBSWHealth app for free* eVisits and video visits at the same cost as an office visit.

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"> • Allergies • Behavioral health assessment • Cold/sinus infection/sore throat • Constipation/diarrhea • Flu • Headache • Pink eye • Skin condition • Common female problems 	<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

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 must be added to the BSW plan within 30 days of birth for well-baby expenses to apply.

BSW Maternity Care Management (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 **MaternityCareManagement@BSWHealth.org** to enroll. Be sure to include your member number and contact information.

See page 26 for more information on growing your family.



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

Medical Plan

Medical Plan Network	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
Annual Deductible								
Employee only	\$250	\$750	\$1,500	\$3,000	\$10,000	\$1,750	\$3,500	\$7,000
Employee + family	\$500 [^]	\$1,500 [^]	\$3,000 [^]	\$6,000 [^]	\$20,000 [^]	\$3,500	\$7,000	\$14,000
Out-of-Pocket Maximum								
Employee only	\$3,000	\$4,000	\$4,000	\$7,000	No Limit	\$3,950	\$7,000	No Limit
Employee + family	\$6,000 ^{^^}	\$8,000 ^{^^}	\$8,000 ^{^^}	\$14,000 ^{^^}	No Limit	\$7,900 ^{^^}	\$14,000 ^{^^}	No Limit
Your Cost for Care and Services								
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) office 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 [^]	\$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.

* 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 for SEQA, EQA and PPO 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.

Prescription Drugs

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 [^]	\$20 \$0 Diabetic Treatment [^]	\$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.com/BSWH.SWHP.org).

[^] 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
\$72.01/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.

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.

Note: You are automatically opted in to STD. If you choose to opt out during your initial eligibility period, be aware that you will be subject to the pre-existing condition provision should you ever opt in during future enrollments.

Pre-existing condition provision: If you've been diagnosed, treated or received medical advice for a condition (including pregnancy) within three months of your effective date on the plan, that condition will be excluded for a period of 12 months.

As a reminder, you must elect STD coverage to receive maternity, parental and adoption leave benefits.

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.

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.

Pre-paid Legal Services

Coverage Level	Premium
Employee only	\$4.22
For your family (including spouse and children)	\$5.54

- Premiums are deducted after-tax on a per-paycheck basis.

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

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.

Grow your retirement



Set up a retirement account with Empower Retirement, and let BSW help with a dollar-for-dollar match, up to 5% of eligible base salary. Start, stop or change your contribution anytime throughout the year.

Get started today

Visit [BSWHRetirement.com](https://www.bswhrretirement.com) or click Retirement in PeoplePlace

Talk with an Empower Retirement representative by calling 844.722.2794

Download the Empower Retirement app:



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Saving is as easy as 1-2-3

1. You choose a percentage of your salary to save.
2. We subtract that amount each pay period and deposit the funds in your 401(k) retirement account.
3. Because we want your retirement savings to grow, we match your contribution dollar-for-dollar up to the first 5% of eligible pay. You are always 100% vested in your own contributions; matching contributions vest after three years of employment.

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

- Consider rolling over your other 401(k) account balance(s). You may be able to carry over outstanding loan(s) associated with those retirement accounts. Check with Empower Retirement to explore your options.
- Take your other retirement savings into account when electing your contribution percentage. It's up to you to ensure you don't exceed the IRS limits.

Annual IRS limits

The annual before-tax and Roth (after-tax) contribution limit for 2022 is \$20,500. You can also make an additional \$6,500 catch-up contribution if you turn 50 or older anytime during the year.

Note: Selecting beneficiaries for retirement benefits is different than choosing beneficiaries for other plans, such as life insurance. Be sure to update your beneficiary designations when you enroll in a retirement savings plan* or if you have a life event (marriage, divorce, etc.).

*If you have multiple accounts, each account will need to be reviewed/updated.

As your savings grow, you have options on how you can invest your money. See below for more information.



Target date funds

Set it and forget it with a diversified portfolio based on when you plan to retire (typically age 65). With this option, your investment mix gradually shifts from more aggressive to more conservative as you approach retirement.



Individual funds

Create your own portfolio to match your risk tolerance and investment goals. This option lets you choose your investment lineup from a wide variety of core funds. Be sure to check out the free online investment advice provided by My Total Retirement powered by Morningstar.



Managed account program

Let someone help and manage your individualized portfolio. With this option, you provide My Total Retirement powered by Morningstar with your personal information. They then create and manage it on an ongoing basis for a fee.



Self-directed brokerage accounts

Are you an investment pro? Brokerage accounts are intended for knowledgeable investors. For an annual fee, you can select numerous investment options (beyond those offered under the plan).

Extra resources

To live your best life, you have to take care of your mind, body and spirit. These extra resources help you do just that. Find even 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

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)

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

Get travel insurance



If you've elected voluntary accidental death and dismemberment insurance (AD&D), you have access to travel insurance. When traveling 100 miles or more from home, Cigna Secure Travel can make your experience better.

Certified agents can help with:

- Visa and passport requirements
- Travel advisories and weather conditions
- Foreign exchange rates between the U.S. dollar and other currencies
- 24-hour multilingual assistance and referral to interpretation and translation services
- Contact information for the nearest U.S. embassy and consular referrals
- Toll-free urgent message delivery to family, friends or colleagues
- Emergency assistance
- And more!

If you have elected AD&D coverage for your spouse and children, they have access to travel insurance as well. Members are required to call first. You can't be reimbursed for services you arrange on your own.

Call **888.226.4567** or email **Cigna@GGA-USA.com**.
Be sure to reference policy number OK980456.

Grow your family



No matter how your family is growing—whether through birth or adoption—we want to support you through the process. Take a look at the programs and resources available to help you care for your family.

Adoption assistance

We provide adoption assistance for full-time employees who've worked with us for at least 12 consecutive months. If you adopt a child under the age of 18 who's not biologically related to you (or to your spouse, if you're married), we'll reimburse up to \$4,000 for the cost of the adoption and legal fees for each child you adopt. You can receive reimbursement for up to two adoptions per family. The benefit doesn't cover foster care, legal guardianship or adoption of a spouse's child.

Remember, enrolling in short-term disability insurance is the only way to receive maternity, parental and adoption leave benefits.

Maternity benefits

Our maternity benefits are here for your well-being and that of your baby, as well as your finances. Adding to your family is a major milestone, and we're proud to be part of it.

Find more information about our family friendly benefits at [BSWHealth.com/Benefits](https://www.bswhealth.com/benefits), including:

- Planning for expenses
- Understanding leave
- Planning for childcare and back-up care
- Enrolling your dependents in benefits
- How to get a free breast pump
- Lactation support

Contact PeoplePlace at **844.417.5223**.

Take time to rest and recharge



Earn paid time off

Our paid time off (PTO) benefits are designed to give you the flexibility to spend time away from work however you like—vacations, holidays, personal time, sick time or just relaxing. You accrue time based on the hours you work each pay period. Additionally, you earn PTO while on PTO, which is a bonus!

Two-day-alternative employees earn PTO at different rates. All employees at the director level and above participate in the senior management time off (SMTO) program. View **PTO** and **SMTO** policies from **BSWconnect > Policies and Procedures library**. (Note, log-in required)

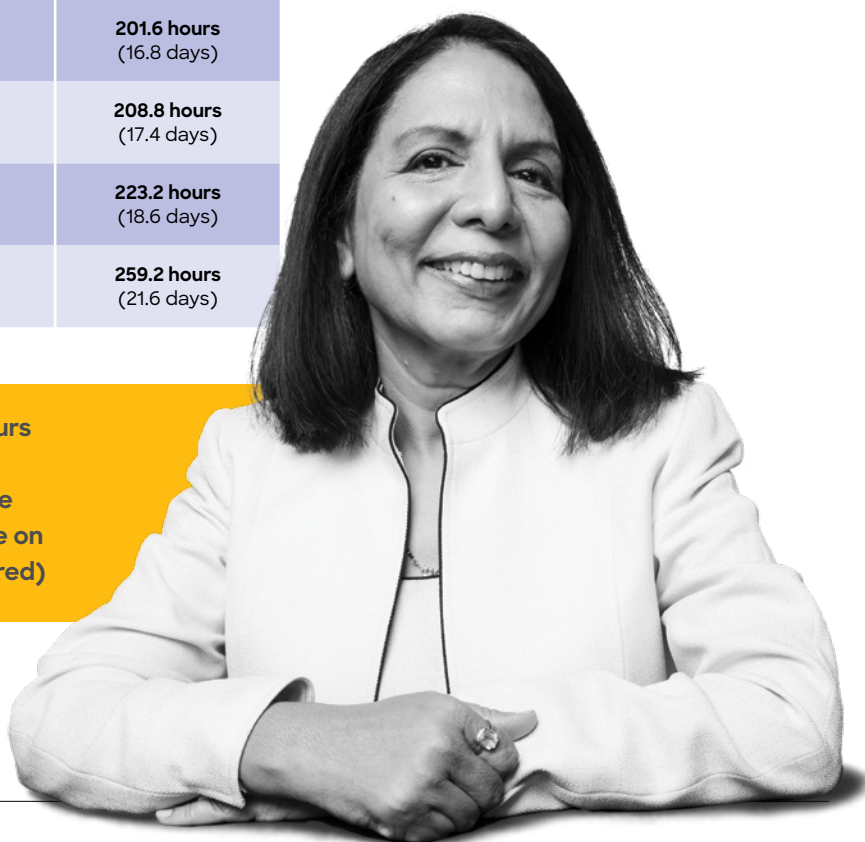
PTO accrual

The chart below shows how the accruals work for most employees.

Years of service	8 authorized hours per shift	10 authorized hours per shift	12 authorized hours per shift
Less than 1	176 hours (22 days)	182 hours (18.2 days)	172.8 hours (14.4 days)
1	184 hours (23 days)	190 hours (19 days)	180 hours (15 days)
2	192 hours (24 days)	198 hours (19.8 days)	187.2 hours (15.6 days)
3	200 hours (25 days)	206 hours (20.6 days)	194.4 hours (16.2 days)
4	206 hours (26 days)	214 hours (21.4 days)	201.6 hours (16.8 days)
5 to 9	216 hours (27 days)	222 hours (22.2 days)	208.8 hours (17.4 days)
10 to 14	232 hours (29 days)	238 hours (23.8 days)	223.2 hours (18.6 days)
15 or more	272 hours (34 days)	278 hours (27.8 days)	259.2 hours (21.6 days)

Eligible employees can roll over up to 200 hours of PTO each calendar year and also have the chance to sell and/or donate PTO hours in the fall. Look for details about how to sell/donate on BSWconnect at that time. (Note, log-in required)

SANDHYA SANGHI, PHD
MANAGER OF SHARED RESEARCH SERVICES



Further your education



We're proud to partner with EdAssist to help you achieve your educational goals, including tuition reimbursement and tuition discounts at schools across the country.

Highly trained education coaches are available to help you choose a learning program that matches your learning preferences, career objectives and schedule.

Before getting started, talk to a coach to receive free expert academic and college financing advice. Schedule an appointment to discuss personalized education plans, evaluate previous coursework and prior learning, learn about discounts or other benefits available through the Education Network, or receive assistance on the admissions and college financing process.

Clinical degree programs provide reimbursements up to:

- \$5,250 for full-time employees
- \$2,500 for part-time employees

Family nurse practitioner (FNP) degree programs* provide reimbursement up to:

- \$2,625 for full-time employees
- \$1,250 for part-time employees

Non-clinical degree programs provide reimbursements up to:

- \$4,250 for full-time employees
- \$2,000 for part-time employees reimbursement up to \$5,250.

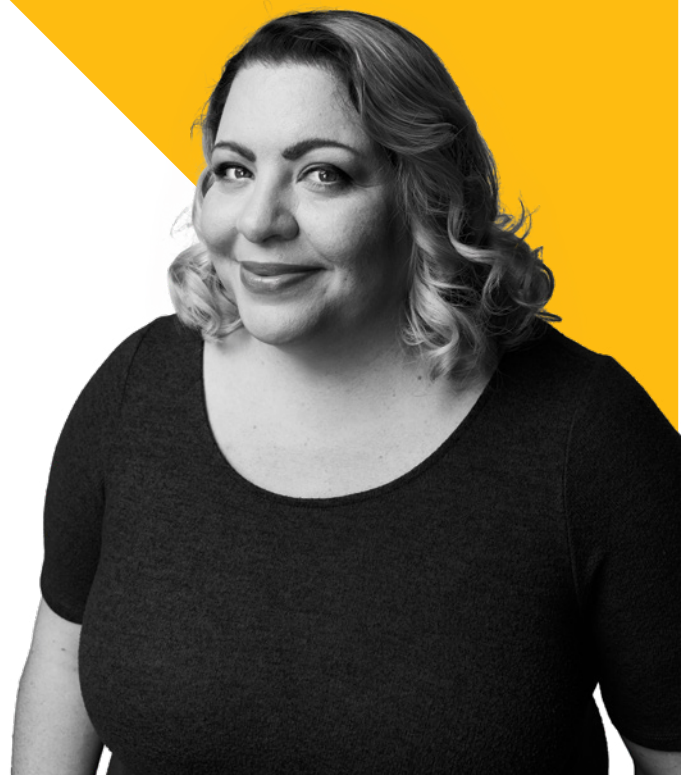
*FNP degree programs are only available with a limited number of schools.

Visit [BSWH.EdAssist.com](https://www.bswh.edassist.com) or call EdAssist at **855.853.5034**, Monday - Friday, 7 a.m. to 7 p.m. CT. First-time users: Enter employer username BSWH and password Benefits4you.

ASHLEY RODRIGUEZ
COMMUNITY HEALTH WORKER SYSTEM MANAGER

You are eligible for tuition reimbursement if you:

- Are a regular, full-time employee with at least 60 regularly scheduled hours per pay period or a regular benefits-eligible part-time employee with at least 40 regularly scheduled hours per pay period;
- Have worked for BSWH for at least 90 days before enrolling in course(s) (Note: Nurse technicians are eligible to participate from their hire date if they work at least 16 regularly scheduled hours per pay period);
- Meet performance standards in your current position when you apply for courses and when you request reimbursement; and
- Meet the course/degree program eligibility and approval requirements. View the **Tuition Reimbursement** policy from **BSWconnect > Policies and Procedures library**. (Note, log-in required)



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



Legal notices

Detailed information about your benefit plans are 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

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)



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.