

YOUR 2024 BENEFITS



# Live well

My  
healthy  
path  
starts

*in the  
CHEERING  
section!*



**Tammara Allen**  
(with daughters  
Anaya and Shayla)  
Outpatient pharmacist  
Supermom

## Physicians

You have 30 days from your date of hire or date of eligibility to enroll. Visit [BSWHealth.com/Benefits](https://www.bswhealth.com/benefits).



# The power to live well is within each of us.

## Inside

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You have the power. The power to try new things and to overcome challenges big or small so you can achieve anything. Baylor Scott & White team, your power is unstoppable!

Welcome! We are excited you are joining the BSW team. I encourage you to spend time looking through this guide, as well as **BSWHealth.com/Benefits**. As you flip through these pages, you'll see how our team members prioritize their well-being and tap into BSW benefits to be at their best. You'll also learn more about our offerings, including our *Live well* program focused on the six pillars of health (**page 15**).

The path to better health looks different for each of us, and our BSW benefits are designed to help you live well no matter where you are on your journey.

Let's create a community where we're not only committed to the health of those we serve but also ourselves. Let's live well together, cheering each other on at every milestone.

We got this!

**Nakesha Lopez**  
Chief human resources officer

Submit your story at **BSWHealth.com/Benefits/LiveWell** and inspire others to *Live well*.





Within this guide, you'll hear from your colleagues as they share a bit about their healthy passions and pursuits—in addition to how their BSW benefits help them *Live well*.

My healthy path starts  
*on the open road*

**Diana Gates**  
Process owner  
Triathlete

# Benefits checklist

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

## Pick health-related benefits

- ▼ **Medical plans:** SEQA/EQA, PPO or HDHP (pg. 8)
- ▼ **Dental:** Cigna Choice, Choice Plus or DHMO (pg. 9)
- ▼ **Vision:** EyeMed (pg. 10)

## Choose savings/spending accounts (pg. 11)

- ▼ Healthcare Flexible Spending Accounts (FSA)
- ▼ Health Savings Account (HSA)
- ▼ Dependent Care FSA

## Supplement your coverage with lifestyle benefits (pg. 11)

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

## Prepare for the unexpected

- ▼ Life and AD&D insurance (pg. 25)
- ▼ Short-term disability (STD) insurance (pg. 12)
- ▼ Long-term disability (LTD) insurance (pg. 12)

## Start saving for retirement (pg. 17)

- ▼ Contribute up to the maximum amount under IRS rules and regulations, plus a separate catch-up election if you are age 50 or older.
- ▼ Enroll in the retirement savings plan by visiting **BSWHRetirement.com**.

## Ready to enroll?

- ▼ Log into **MyPeoplePlace.com**
- ▼ Click “Benefit Details” tile
- ▼ Click “Benefit Enrollment”
- ▼ Click “Start” to access your enrollment event
- ▼ Click each benefit tile to review and make your selections
- ▼ Click “Submit Enrollment” to finalize your choices

## Have questions? Ask ALEX.

Your easy-to-use virtual benefits counselor can help you understand, compare and select your benefits. Simply answer a few questions about your coverage needs, and he'll recommend the best plans for you and your family. Learn more at [Start.MyALEX.com/BSWH](https://start.myalex.com/BSWH).

## Compare your plan to your spouse's plan with ALEX.

ALEX now includes new functionality that makes it easy to compare your plan with your spouse's plan to determine what's right for you and your family.





# Eligibility

Benefits start on day one!

We offer a full menu of benefits to eligible team members 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 30 hours per week, or
- ▶ A part-time employee regularly scheduled to work between 20-29 hours per week,

## ... you are eligible for these benefits:

- ▶ Medical
- ▶ Dental
- ▶ Vision
- ▶ Flexible spending accounts
- ▶ Disability
- ▶ Life and AD&D
- ▶ Accidental injury
- ▶ Critical illness
- ▶ Hospital care
- ▶ Legal
- ▶ Retirement savings\*
- ▶ Tuition assistance
- ▶ Employee discounts\*
- ▶ EnCore\*
- ▶ and more!

*\*All employees (full-time, part-time and PRN) are eligible to participate right away.*

Team members can also enroll the following dependents in certain benefits:

- ▶ Spouse or common-law spouse
- ▶ Children or spouse's children up to age 26

My healthy path starts

*on the practice field*





**Taylor Henslee**  
Certified medical assistant  
Softball league all-star



# Know where to go for care

It may save you time and money.

Our medical plans are self-funded, which means we share in the cost of your medical care—and that’s a good deal! On average, we pay over 73% of the total costs incurred by employees and dependents. You can help manage the cost you pay by accessing the right care at the right time. Together, we can all keep healthcare affordable.

Type of care location	Examples of health issues			Average cost
 <p><b>Primary care clinic</b></p> <p>Your first choice for care when it’s not an emergency</p>	<ul style="list-style-type: none"> <li>• Acne</li> <li>• Allergies</li> <li>• Asthma</li> <li>• Bladder infection</li> <li>• Cold</li> <li>• Dehydration</li> <li>• Earache</li> <li>• Flu</li> <li>• Headaches</li> </ul>	<ul style="list-style-type: none"> <li>• Managing chronic conditions:</li> <li>• Diabetes</li> <li>• High blood pressure</li> <li>• Pink eye</li> <li>• Preventive health</li> <li>• Quit tobacco</li> </ul>	<ul style="list-style-type: none"> <li>• Sinus infection</li> <li>• Sore throat</li> <li>• Sprains</li> <li>• Stomach problems</li> <li>• Well-woman exams</li> <li>• Yeast infection</li> </ul>	<p><b>\$</b></p> <p>Usual primary care copays apply</p>
 <p><b>24/7 virtual care</b></p> <p>eVisits and video visits using your mobile device or computer</p>	<ul style="list-style-type: none"> <li>• Acne</li> <li>• Allergies</li> <li>• Bladder infection</li> </ul>	<ul style="list-style-type: none"> <li>• Cold</li> <li>• Flu</li> <li>• Pink eye</li> <li>• Quit tobacco</li> </ul>	<ul style="list-style-type: none"> <li>• Sinus infection</li> <li>• Stomach problems</li> <li>• Yeast infection</li> </ul>	<p><b>\$</b></p> <p>Cost can vary by medical plan</p>
 <p><b>Urgent care</b></p> <p>Needs immediate attention but is not life-threatening, or an appointment is not available with your doctor</p>	<ul style="list-style-type: none"> <li>• Back pain</li> <li>• Cold</li> <li>• Dehydration</li> </ul>	<ul style="list-style-type: none"> <li>• Escalating symptoms for chronic conditions:</li> <li>• Diabetes</li> <li>• High blood pressure</li> </ul>	<ul style="list-style-type: none"> <li>• Minor burns</li> <li>• Minor cuts</li> <li>• Minor eye injuries</li> </ul>	<p><b>\$ \$</b></p> <p>Urgent care copays apply at traditional urgent care locations</p>
 <p><b>Emergency room</b></p> <p>Any condition you believe to be life-threatening</p>	<ul style="list-style-type: none"> <li>• Chest pain</li> <li>• Deep cuts or wounds</li> <li>• Difficulty breathing</li> <li>• Poisoning, overdoses and suicidal behavior</li> </ul>	<ul style="list-style-type: none"> <li>• Severe abdominal pain, coughing or vomiting blood</li> <li>• Severe burns</li> </ul>	<ul style="list-style-type: none"> <li>• Severe head injuries</li> <li>• Sudden loss of balance, vision change, facial droop, arm or leg weakness</li> </ul>	<p><b>\$ \$ \$ \$</b></p> <p>Hospital average cost</p> <p><b>\$ \$ \$ \$ \$</b></p> <p>Stand-alone average cost</p>



Download the free MyBSWHealth app

# Provider networks

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

## Tier 1 BSW Premier HMO

BEST VALUE 

- ▶ Only network used by the SEQA/EQA Plans
- ▶ Complete network of 39,900 primary and specialty care physicians, 259 hospitals and ambulatory surgery centers, and 270+ urgent care centers
- ▶ Includes 9,000+ behavioral health providers through Lyra
- ▶ Search for a Tier 1 provider on the member portal at [BSWHealthPlan.com/BSWH](https://BSWHealthPlan.com/BSWH)

### Get personalized help finding a provider

Care Navigation provides a full-service concierge benefit that can help you with:

- ▶ Finding a Tier 1 provider (primary, specialty)
- ▶ Scheduling appointments
- ▶ Locating home health options
- ▶ Locating behavioral health providers and resources
- ▶ Finding DME or specialized medical equipment and anything in between

Download the MyBSWHealth app, select "Schedule & Search" and click the "Help me Decide" option.

Call the Care Connect Center at 844.843.3229 and press 2 for Care Navigation. Care Navigation is available 7 a.m. to 9 p.m., Monday - Friday; 9 a.m. to 7 p.m., Saturday - Sunday.

## Tier 2 UnitedHealthcare

- ▶ National network and only available with the PPO and HDHP plans
- ▶ To find UnitedHealthcare providers:
  - ▶ Visit [BSWHealthPlan.com/BSWH](https://BSWHealthPlan.com/BSWH), select your medical plan for 2024 and click the link at the top of the search tool
  - ▶ Call the Care Connect Center at 844.843.3229 and select Option 6

### Out-of-area benefit

Available if you or your covered dependent lives out of state or 40+ miles from the nearest Tier 1 acute-care hospital—this benefit provides enhanced coverage for inpatient and outpatient services. (You pay 20% vs. 50% after the Tier 2 deductible is met.)

Out of state employees and covered dependents are automatically flagged, but those living 40+ miles from the nearest Tier 1 acute-care hospital must contact the BSWHP Care Connect Center to activate.

## Tier 3 Out of Network

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



# Medical plan highlights

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

✓ See 2024 Coverage and Cost on page 20 for more detail.

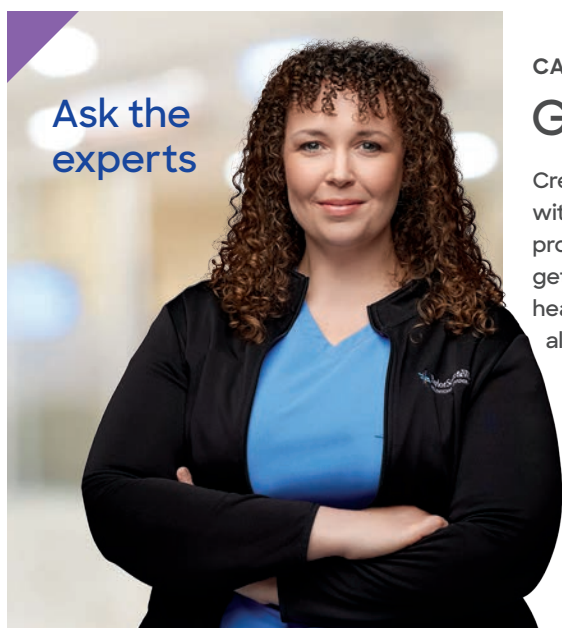
Plan feature	SEQA	EQA	PPO	HDHP
Eligibility	Eligible employees making \$28.00 or less an hour	Eligible employees making \$28.01 or more an hour	All eligible employees	All eligible employees
Provider network	Tier 1* (BSW Premier HMO) only		Tier 1 (BSW Premier HMO) Tier 2 (UnitedHealthcare) Tier 3 (Out-of-Network)	Tier 1 (BSW Premier HMO) Tier 2 (UnitedHealthcare) Tier 3 (Out-of-Network)
Preventive visits	\$0** when you stay in the Tier 1 network		\$0** when you stay in the Tier 1 or Tier 2 network	\$0** when you stay in the Tier 1 or Tier 2 network
Copay	Varies by care (see Coverage and Cost chart)		Varies by care (see Coverage and Cost chart)	N/A
Deductible	Lower		Medium	Higher
Premium	Lower	Medium	Higher	Lower
Bundled maternity copay***	\$400		\$1,200 (Tier 1 only)	Not eligible
Prescription drugs	Copay/coinsurance		Copay/coinsurance	Coinsurance after deductible met
Flexible Spending Account (FSA)	General-purpose FSA		General-purpose FSA	Limited-purpose FSA†
Health Savings Account (HSA)	No		No	Yes

\*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.

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

\*\*\*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 limited-purpose FSA can be used for dental, vision and qualified expenses the medical plan doesn't cover until you meet your medical plan deductible. Once your deductible is met, you can use FSA funds for all eligible medical and prescription expenses too. HDHP enrollees can be enrolled in both the limited-purpose FSA and the HSA.



Ask the experts

CAMILLE BRADLEY, MD

## Get the most out of your doctor's visit

Creating a strong partnership with your primary care provider (PCP) can help you get the most out of your healthcare services. It can also be a key guardrail to help you stay on your healthy path.

“For many of us, regular checkups are another box to check—as most doctor’s visits are focused on immediate health concerns, such as a sinus infection or a rolled ankle,” says Dr. Bradley. “But when you have productive conversations

and ask the right questions, you can be better equipped to care for yourself between visits.”

Discover Dr. Camille Bradley’s “Five Questions that Everyone Should Ask at their Next Doctor’s Appointment” at [BSWHealth.com/Benefits](http://BSWHealth.com/Benefits).



# Dental

We offer three dental plans through Cigna: Choice, Choice Plus and DHMO.

## Choice Plan

- Allows you to visit any dentist you choose, but you will pay less by staying in-network
- No coverage for dental implants and orthodontia
- Preventive care is covered at no cost, and additional services are shared between you and the plan

## Choice Plus Plan

- Allows you to visit any dentist you choose, but you will pay less by staying in-network
- Coverage for dental implants and orthodontia
- Preventive care is covered at no cost, and additional services are shared between you and the plan

## DHMO Plan

- Narrow network of providers and requires you to select a primary care dentist\*
- Coverage for dental implants and orthodontia
- Preventive care is covered at no cost, and additional services are shared between you and the plan

Dental plan	Choice	Choice Plus	DHMO
Network	Total Cigna DPPO	Total Cigna DPPO	Cigna Access Plus
<b>Annual deductible</b>	\$50 individual / \$150 family	\$50 individual / \$150 family	N/A
<b>Annual maximum benefit</b>	\$1,250	\$2,500	N/A
<b>Office visit</b>	\$0	\$0	\$5
<b>Preventive</b>			
Checkups**			
Cleanings**	\$0	\$0	\$0
X-rays			
<b>Basic</b>			
Fillings			\$0-\$105
Extractions	50% AD	20% AD	\$6-\$135
Root canals			\$55-\$305
<b>Major</b>			
Dentures			\$65-245
Crowns	50% AD	50% AD	\$35-\$285
Bridges			\$525-\$740
<b>Dental implants</b>	Not covered	50% AD***	\$340-\$1,445
<b>TMJ</b> (Temporomandibular joint)	Not covered	Not covered	\$200-\$240
<b>Orthodontia</b>	Not covered	50% up to \$2,000 LTM	Child: \$1,608 Adult: \$2,592 Up to 24 months

**Note:**

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

\* If you do not select a primary care dentist, one will be auto-assigned to you. Changes can be made at any time and will take effect the 1st of the following month. Once enrolled, you will receive a welcome packet with details on how to make this selection.

\*\* Two per calendar year.

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

## Looking for your dental ID card?

You can access your dental card by visiting [MyCigna.com](https://www.mycigna.com). Note: First-time users will need to select "Register Now" and enter the requested information, confirm identity and create security information.

# Vision

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

Visit [EyeMed.com](https://www.eyemed.com) or download the EyeMed app to:

- ▶ View your benefits
- ▶ Access your ID card
- ▶ Check out additional discounts
- ▶ And more!

Coverage	In network (Insight)*
<b>Exams</b> (once per calendar year)	\$10 copay
<b>Lenses</b> Single-vision or lined multifocal lenses (once per calendar year)	\$10 copay
<b>Progressive lenses</b>	Standard: \$65 copay Premium: \$95-\$185 copay based on tier
<b>Lens options</b>	Polycarbonate: covered in full for children under 19; all lens options available to members at fixed pricing
<b>Frames</b> (once per calendar year)	\$0 copay, \$170 allowance** 20% off balance over \$170
<b>Contact lens fit and follow-up</b>	Standard: \$25 copay, paid in full (fit) and two follow-up visits Premium: \$25 copay, 10% off retail price + \$55 allowance
<b>Contacts***</b> (once per calendar year)	\$0 copay, \$170 allowance**
<b>Laser vision correction</b>	15% of the retail price or 5% off the promotional price

\* In-network providers offer the best level of benefits. There is a limited amount of out-of-network reimbursement available depending on service.

\*\* Frames or contacts are covered up to \$170 per year, with any amounts over \$170 covered out of your own pocket.

\*\*\* Higher level of benefit for medically necessary contacts. Consult with your provider for more information.



My healthy path starts  
*with an eye for FASHION*

**Alberto Vega**  
LVN  
Fashion designer



# Lifestyle benefits

Programs that offer additional protection for you and your family.

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

## Prepaid legal services

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

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

Parents can be added for caregiving support.

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

## Hospital care insurance

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

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

## Wellness benefit

With the critical illness and accidental injury plans, you can receive a \$50 wellness benefit for a covered health screening (annual checkup, colonoscopy, mammogram, etc.).

## Critical illness insurance

Cigna offers financial protection from covered illnesses, such as cancer, heart attack, stroke and more.

- ▶ **Cash benefit paid directly to you.** Lump sum of \$15,000 or \$30,000 upon diagnosis of a covered condition after the coverage effective date. Coverage for spouse and/or dependents is 100% of your elected benefit amount.
- ▶ **Use the money however you want.** Copays, deductibles, travel to see a specialist, child care and more.

## Accidental injury insurance

Cigna offers financial protection for expenses resulting from an unplanned covered accident.

- ▶ **Cash benefit paid directly to you.** Use the money however you want—pay medical or household expenses or save for a rainy day.
- ▶ You can choose between a high or low plan. Benefit amounts vary by plan and the covered accident or injury.

## Savings/spending accounts

Set aside money on a pre-tax basis to pay for eligible medical and/or dependent care expenses. We offer the following spending/savings accounts—all administered by Optum Bank:

- ▶ **Dependent Care FSA account:**\* Set aside up to \$5,000 to pay for expenses related to child, elder and disabled adult care.
- ▶ **Healthcare accounts:** To pay for eligible health expenses

### EQA, SEQA and PPO Plans

General-purpose FSA,\* up to \$3,050

### HDHP Plan

Limited-purpose FSA,\*\* up to \$3,050

Health Savings Account, up to \$4,150 self-coverage/\$8,300 family coverage

\*The General-Purpose and Dependent Care FSAs are available to all eligible employees, whether enrolled in a medical plan or not.

\*\*The limited-purpose FSA can help pay for eligible dental and vision costs while you build a reserve in your HSA. Once your medical plan deductible is met, you can use these funds for eligible medical and prescription expenses, too.

# Lifestyle benefits

Programs that offer additional protection for you and your family.

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

## Short-term disability

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

- Multiple choices for coverage.
- STD is the only way to receive maternity, parental and adoption benefits.

**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 preexisting condition provision should you ever opt in during future enrollments.

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

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

## Long-term disability

Offered through New York Life, basic LTD may pay a portion of your salary, up to the monthly maximum, starting on the 181st day of a qualifying disability. Basic LTD is provided to you at no cost, and you're automatically enrolled.

- You have the option to increase your coverage by 10%.
- LTD benefits continue for as long as you're disabled (must meet certain criteria for a qualified illness or injury to be covered) or until you reach Social Security retirement age.
- Preexisting condition limitations may apply.

## Tammara Allen

OUTPATIENT PHARMACIST · SUPERMOM

Tammara Allen, an outpatient pharmacist at BSW – Plano, keeps busy as a mother to 10- and 11-year-old girls in club sports and orchestra. But as she juggles the adventures of motherhood, she also works to prioritize self-care. “My girls are my right and left lung,” she said. “They keep me grounded by reminding me to live in the moment. They keep me going. They are still at the age where they feel invincible, and that inspires me to live more in the moment as well.”

Whether it means going on a walk during her lunch break, practicing soccer as a family after dinner or going on scuba-diving trips with her father, Tammara looks to incorporate healthy activities into everyday life.

To read Tammara's story, visit [BSWHealth.com/Benefits](https://www.bswhealth.com/benefits).





# Growing your family

Adding to your family is a major milestone, and we're proud to be part of it! Your benefits are here to support you as your family grows.

## Bundled maternity copay

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

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

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

\*The copay applies to the facility claim.

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

## My healthy path starts

By  
UNLEASHING  
my  
INNER  
WARRIOR

**Ky Quintana**

Patient service specialist III  
Mixed martial artist  
Mom-to-be



# Growing your family

Adding to your family is a major milestone, and we're proud to be part of it! Your benefits are here to support you as your family grows.

## Parental leave

No matter how your family is growing, our parental leave is designed for all parents—supporting our ongoing commitment to foster an inclusive workplace where everyone feels empowered, accepted and respected.

For those enrolled in our short-term disability coverage, a qualifying leave may be administered under two types of coverage:

- ▶ **Short-term disability for birthing parents** is paid depending on plan selection and is for childbirth recovery.
- ▶ **Parental leave for all parents** is paid at 100% for three weeks, with the flexibility to take leave at any time within the first 12 months of the child's birth or adoption. This provides all new parents an equal amount of paid time off to bond with their child.

Visit [BSWHealth.com/Benefits](https://www.bswhealth.com/benefits) for additional details.

## Adoption assistance

We offer eligible employees\* adoption assistance for qualified expenses that occur when adopting a child:

- ▶ You can be reimbursed up to \$4,000 for each child you adopt, up to two per family.
- ▶ View the policy on BSWconnect for more information.

\*Employees are eligible if they are full time with 12 consecutive months of service.

## Pregnancy support

Expecting moms enrolled in a medical plan can get targeted support every step of the way. Tap into one or both of these free programs:

- ▶ **Maternity care management:** Connect with a care manager for resources to foster a healthy pregnancy—such as helpful tips for high-risk conditions, assistance during pregnancy and after delivery, screening for early identification of perinatal depression, breastfeeding best practices and more.

*To get started, email your name, date of birth and estimated due date to*

**[BSWMaternityCareManagement@BSWHealth.org](mailto:BSWMaternityCareManagement@BSWHealth.org)**.

- ▶ **Digital care journey:** Access exclusive content directly through your MyBSWHealth app—including education on fetal growth and development, self-care tips, breastfeeding information and planning for baby's care after birth.

*To get started, ask your provider to either sign you up (via your medical record) or send an email for you to*

**[BSWMaternityCareManagement@BSWHealth.org](mailto:BSWMaternityCareManagement@BSWHealth.org)**.



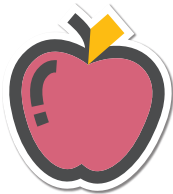


# LIVE well

Your resource for living your best life

**What does it mean to *Live well*?** The balance of mind, body and spirit looks different for each person. But while our paths may be different, the journey is universal. The power to live well is in each of us—and together, we're unstoppable! Whether you're taking the first step or on the open road, resources within each of our six pillars of health can support you and your family on the path to living well.

## Physical



To live your best life, you have to take care of your body.

### Ideas to help you stay well:

- ▼ Schedule your annual physical or cancer prevention screening.
- ▼ Speak with a well-being coach.
- ▼ Join a well-being challenge with WebMD or Headspace and compete with your co-workers.

## Professional



At BSW, you can reach your full potential and career goals.

### Ideas to help you work well:

- ▼ Talk to your manager about growth, experience and professional fulfillment.
- ▼ Consider your higher education options with our tuition assistance program.
- ▼ Plan the next step in your career by going to the BSW Career Portal.

## Social



Bring your whole self to work for purpose and belonging.

### Ideas to help you get well connected:

- ▼ Volunteer for a charitable organization.
- ▼ Become a *Live well* champion and advocate for well-being.
- ▼ Recognize a colleague through EnCore.

## Emotional



Care for your mind through life's ups and downs. Tune in to your mental well-being for a healthier you.

### Ideas to help you stay well balanced:

- ▼ Download the Headspace app for free and find ways to emotionally recharge.
- ▼ Contact Peer Support to talk to a fellow team member.
- ▼ Explore many no-cost offerings through the Employee Assistance Program (EAP).

## Financial



Financial health brings security, prosperity and peace of mind.

### Ideas to help you be well prepared:

- ▼ Contribute to your retirement plan and schedule a consultation with a plan advisor at Empower.
- ▼ Use the Discount Marketplace with BenefitHub to access discounts on things like event tickets, childcare, travel and more.

## Spiritual



Our spiritual resources offer support for people of all faiths and those of none.

### Ideas to help you stay spiritually well:

- ▼ Contact the Spiritual Care Hotline for support and encouragement.
- ▼ Register for the Sacred Vocation program to connect to your purpose and your work.
- ▼ Connect with a chaplain at your local facility.



## Helping you *Live well*

No matter where you are on your healthy path, BSW is here to support you along the way by providing you with a myriad of resources for your mind, body and spirit. Visit [BSWHealth.com/Benefits/LiveWell](https://www.bswhealth.com/Benefits/LiveWell) to get started.

Ask the experts



MIA ENRIGHT · WELLNESS ADVISOR

## Increase your daily movement

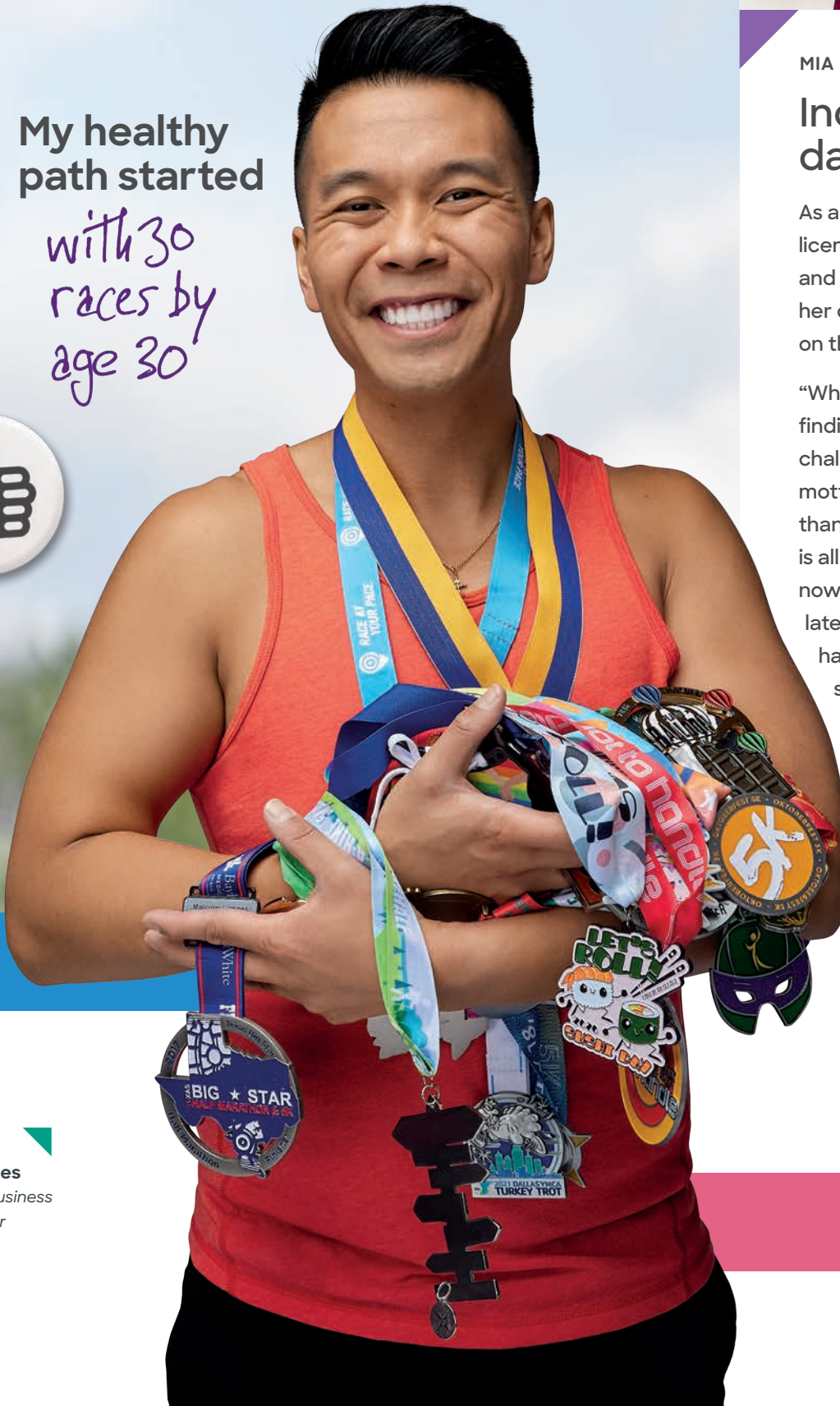
As a certified wellness coach, licensed community health worker and fitness instructor, Mia spends her days helping others get started on the path to better health.

“When it comes to daily movement, finding time is often the biggest challenge for many of us. But my motto is: ‘Some movement is better than none,’” says Mia. “If 10 minutes is all you have, move for 10 minutes now and maybe 10 minutes again later—it all adds up!” Whether you have 10 minutes or an hour, Mia says you can make your workouts more time efficient by choosing movements that work multiple parts of the body.

Discover Mia’s “Three Time-Saving Exercises to Increase Your Daily Movement” at [BSWHealth.com/Benefits](https://www.bswhealth.com/Benefits).

## My healthy path started

*with 30 races by age 30*



**Malcolm Ladines**  
Perioperative business services director  
Avid runner





# Grow your retirement

Set up a retirement account with Empower 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.

## 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 retirement savings 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). Check with Empower 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 retirement contribution limit for 2024 is \$23,000. You can also make an additional \$7,500 catch-up contribution if you turn 50 or older anytime during the year.

## 457(b) plan

Executives and physicians may also be eligible to contribute into a 457(b) plan. This plan is not eligible for catch-up contributions or employer match.

## Get started today

Visit [BSWHRetirement.com](https://www.bswhrretirement.com) or click Retirement in PeoplePlace. Talk with an Empower representative by calling 844.722.2794.

Download the  
Empower app:



**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).

**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.

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# Take time for your well-being

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 or sick time—or simply taking time to recharge for your own well-being. You accrue time based on the hours you work each pay period. Additionally, you earn PTO while on PTO, which is a bonus!

Although you can use your time however you like, below is an example of how an eight hour/day employee with less than one year of service may choose to use their time:

- ▼ 6 days for observed holidays
- ▼ 2 days for their own illness
- ▼ 3 days to care for a sick child
- ▼ 5 days for vacation
- ▼ 3 days to handle personal matters
- ▼ 2 days to recharge for their own well-being
- ▼ **22 days total**

## 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)

Again, this is your time—use it as you see fit! Your well-being is our culture’s top priority: While the demands of our daily work can be great, our PTO benefits were designed to empower you to live well and find joy in the everyday.

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.

**Notes:**

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

Beginning July 1, 2024, exempt managers and corporate team members\* will shift from their current PTO program to our tracking-free time off program. To learn more, visit [BSWHealth.com/Benefits!](https://www.bswhealth.com/benefits)

\*Corporate team members are those assigned to eligible job families. Please refer to the FAQ for more information.

# Additional benefits

## 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, New York Life 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.

Email [Ops@US.GeneraliGlobalAssistance.com](mailto:Ops@US.GeneraliGlobalAssistance.com) or call 888.226.4567. Be sure to reference policy number OK980456.

## Discount marketplace

The BSWH Discount Marketplace is your home for perks and deals on thousands of brands you know and love—all available to you for simply being a valued team member at BSWH.

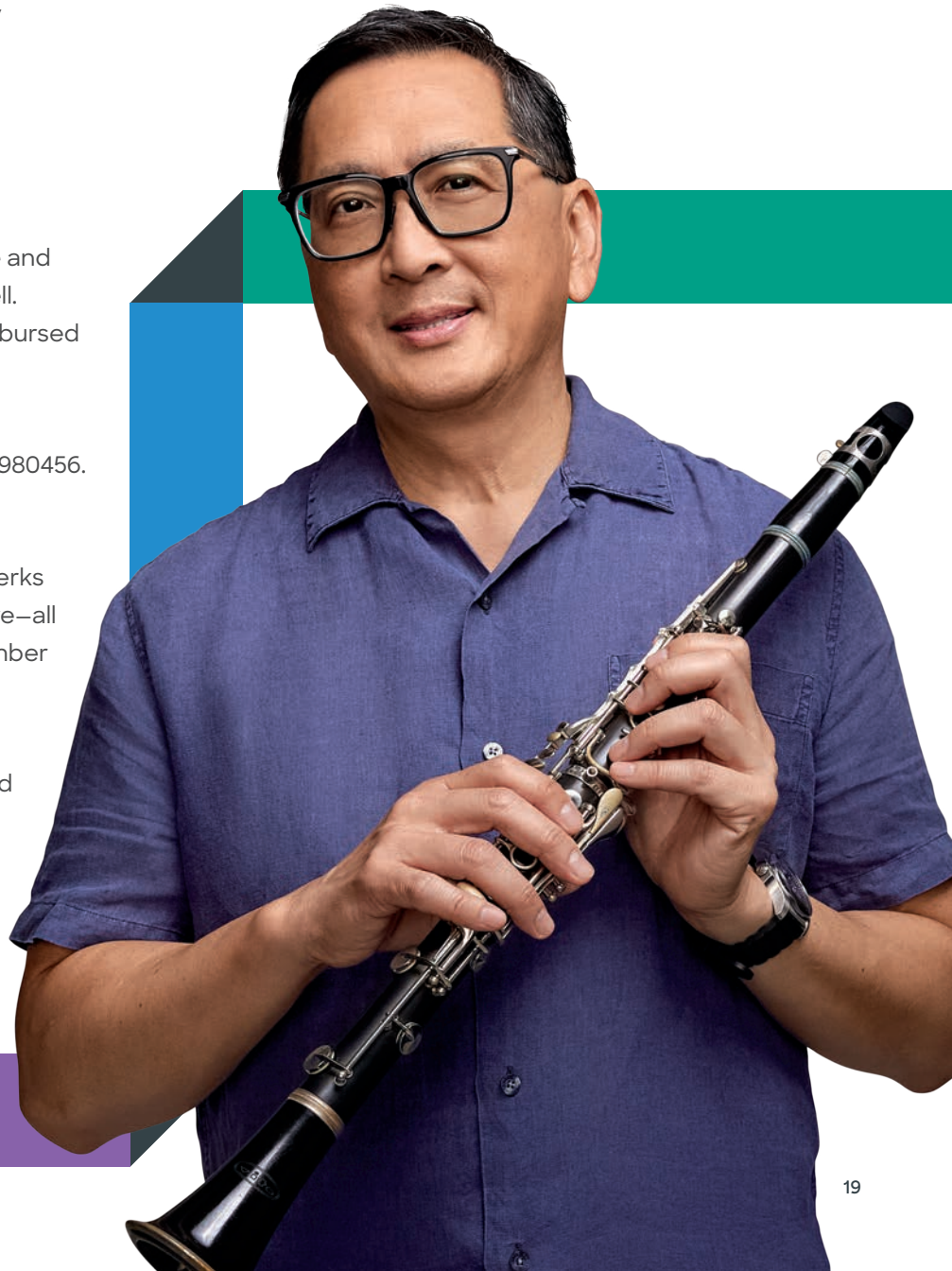
Go to [BSWH.BenefitHub.com](https://BSWH.BenefitHub.com) to access savings on products, services and brands you love—all designed with your well-being in mind.

**Rome Guillermo**  
Configuration analyst II  
Musician

## Tuition Assistance


With our debt-free tuition assistance benefit, full-time and part-time team members will have access to no-cost undergraduate and associate degrees, certificates and more. We will also fund select associate, bachelor's and master's degrees up to \$5,250 annually.

BSW has collaborated with Guild—a leading upskilling platform—to offer hundreds of business-aligned programs at more than 35 schools, colleges and universities. Visit [BSWHealth.com/Benefits/LiveWell/Professional](https://BSWHealth.com/Benefits/LiveWell/Professional) for more information about the program, reimbursement process and how to get started.





# 2024 coverage and costs

 See page 7 for explanation of Tiers 1, 2 and 3.

## Medical plan

Medical plan Network	SEQA	EQA	PPO			HDHP		
	Tier 1 BSW Premier HMO	Tier 1 BSW Premier HMO	Tier 1* BSW Premier HMO	Tier 2* United Healthcare Options PPO	Tier 3* Out of Network	Tier 1* BSW Premier HMO	Tier 2* United Healthcare Options PPO	Tier 3* Out of Network
<b>Annual deductible</b>								
Employee only	\$250	\$750	\$1,500	\$3,000	\$10,000	\$1,750	\$3,500	\$7,000
Employee + family	\$500 <sup>^</sup>	\$1,500 <sup>^</sup>	\$3,000 <sup>^</sup>	\$6,000 <sup>^</sup>	\$20,000 <sup>^</sup>	\$3,500	\$7,000	\$14,000
<b>Out-of-pocket maximum</b>								
Employee only	\$3,000	\$4,000	\$4,000	\$7,000	No limit	\$3,950	\$7,000	No limit
Employee + family	\$6,000 <sup>^^</sup>	\$8,000 <sup>^^</sup>	\$8,000 <sup>^^</sup>	\$14,000 <sup>^^</sup>	No limit	\$7,900 <sup>^^</sup>	\$14,000 <sup>^^</sup>	No limit
<b>Your cost for care and services</b>								
Preventive care <sup>**</sup>	\$0	\$0	\$0	\$0	Not covered	\$0	\$0	Not covered
eVisit	\$0	\$0	\$0	\$70/\$100 <sup>***</sup>	Not covered	0% AD	50% AD	Not covered
Primary care physician (PCP) and video visit	\$10	\$30	\$35	\$70	80% AD	10% AD	50% AD	80% AD
Specialist office and video visit	\$40	\$50	\$60	\$100	80% AD	10% AD	50% AD	80% AD
Urgent care office visit	\$50	\$75	\$75	\$100	\$100	10% AD	50% AD	50% AD
Emergency room <sup>+</sup>	\$250 + 10% coinsurance	\$300 + 10% coinsurance	\$350 + 10% coinsurance	\$350 + 10% coinsurance	\$350 + 10% coinsurance	10% AD	10% AD	10% AD
Bundled maternity copay <sup>**</sup>	\$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 <sup>***</sup>	80% AD	10% AD	50% AD <sup>***</sup>	80% AD
Outpatient care	10% AD	10% AD	10% AD	50% AD <sup>***</sup>	80% AD	10% AD	50% AD <sup>***</sup>	80% AD

**Note:**  
 ▼ AD means after deductible.  
 ▼ N/A means not applicable.  
 \* Medical expenses will only apply to the applicable network tier.  
 \*\* In order for preventive care to be covered at 100%, services must be coded as preventive. Please see [BSWHealthPlan.com/BSWH](https://www.bswhealthplan.com/BSWH) for a complete list of covered preventive care services.  
 \*\*\* Covered at the applicable copay: PCP \$70, specialist \$100.  
 + Copay and coinsurance for SEQA/EQA and PPO are waived if admitted.  
 \*\* Copay applies to the facility claim. All other services billed with a maternity/delivery diagnosis code (e.g., OB-GYN, anesthesia, pathology) will be paid at 100%, including prenatal services and well-baby charges if your newborn is added to the plan for coverage.  
 \*\*\* Out-of-area Tier 2 modified coverage is 20% AD if activated through BSWHP.  
 ^ 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

Medical plan	SEQA		EQA and PPO*		HDHP*	
	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 pharmacy 30-day cost/ 90-day** cost	Contracted pharmacy 30-day** supply only
Preferred generic	\$5/\$10	\$12	\$5/\$10	\$12	10% AD	20% AD
Preferred brand	\$25/\$50	\$50	\$35/\$70	\$50	10% AD	20% 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	20% AD
Specialty***	\$100	N/A	20% (\$200 max)	N/A	10% AD	N/A
Chronic and preventive†	\$10/\$20 \$0 diabetic treatment††	\$20 \$0 diabetic treatment††	\$10/\$20	\$20	10% AD	20% AD

**Note:**

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

\* Pharmacy expenses will only apply to the applicable network tier and will not cross accumulate. Drugs filled at BSW pharmacies apply to Tier 1 cost-sharing and out-of-pocket limits, and those filled at contracted pharmacies apply to Tier 2 cost-sharing and out-of-pocket limits.

\*\* 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 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).

†† Selected diabetes devices, drugs and insulin.

## BSW Pharmacies



### Need a prescription?

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

### Time to refill or transfer?

Use the MyBSWHealth app to manage your prescriptions. You can also transfer from a contracted pharmacy to a BSW one—contact the retailer (making sure you have your current prescription number) or call BSW for help!

### Looking for ways to save?

Switch any maintenance medications to a BSW pharmacy—it's the only way to fill a 90-day supply at a reduced cost.

Picking up over-the-counter meds? Show your badge at any BSW pharmacy for a 20% discount!

### Set up mail order:

- Call toll-free 855.388.3090, Monday-Friday, 7 a.m. to 7 p.m.
- Visit [BSWHealthPlan.com/BSWH](https://www.bswhealthplan.com/BSWH) and click “Pharmacy” to access the mail order form.

# Medical premiums per pay period

Your hourly rate	Coverage tier	SEQA		EQA		PPO		HDHP	
		You Pay	BSW Pays	You Pay	BSW Pays	You Pay	BSW Pays	You Pay	BSW Pays
Less than \$17/hour	Employee only	\$10	\$350	The EQA Plan is not available for this hourly rate	The EQA Plan is not available for this hourly rate	\$44	\$277	\$13	\$293
	Employee + spouse	\$74	\$694			\$117	\$568	\$52	\$599
	Employee + child(ren)	\$73	\$559			\$113	\$451	\$51	\$485
	Employee + family	\$124	\$917			\$170	\$758	\$79	\$802
\$17.01 to \$28/hour	Employee only	\$22	\$338			\$69	\$252	\$32	\$274
	Employee + spouse	\$121	\$647			\$191	\$494	\$104	\$547
	Employee + child(ren)	\$107	\$525			\$150	\$414	\$84	\$452
	Employee + family	\$172	\$869			\$245	\$683	\$139	\$742
\$28.01 to \$51/hour	Employee only	The SEQA Plan is not available for this hourly rate	The SEQA Plan is not available for this hourly rate	\$72	\$272	\$94	\$227	\$62	\$244
	Employee + spouse			\$247	\$485	\$298	\$387	\$219	\$432
	Employee + child(ren)			\$157	\$445	\$201	\$363	\$130	\$406
	Employee + family			\$304	\$687	\$383	\$545	\$280	\$601
\$51.01 to \$72/hour	Employee only			\$99	\$245	\$121	\$200	\$89	\$217
	Employee + spouse			\$284	\$448	\$346	\$339	\$262	\$389
	Employee + child(ren)			\$191	\$411	\$237	\$327	\$164	\$372
	Employee + family			\$351	\$640	\$432	\$496	\$339	\$542
\$72.01/hour and above	Employee only	\$103	\$241	\$124	\$197	\$92	\$214		
	Employee + spouse	\$291	\$441	\$356	\$329	\$268	\$383		
	Employee + child(ren)	\$199	\$403	\$246	\$318	\$169	\$367		
	Employee + family	\$361	\$630	\$445	\$483	\$349	\$532		

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

# Part-time medical premiums per pay period

Coverage tier	SEQA (less than \$28.01/hour)		EQA (\$28.01/hour and above)		PPO		HDHP	
	You Pay	BSW Pays	You Pay	BSW Pays	You Pay	BSW Pays	You Pay	BSW Pays
Employee only	\$109	\$251	\$109	\$235	\$266	\$55	\$113	\$193
Employee + spouse	\$323	\$445	\$386	\$346	\$537	\$148	\$391	\$260
Employee + child(ren)	\$229	\$403	\$229	\$373	\$464	\$100	\$235	\$301
Employee + family	\$386	\$655	\$449	\$542	\$772	\$156	\$455	\$462

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



## Dental premiums per pay period

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

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

\*Not offered in all states. Availability varies by ZIP code.

## Vision premiums per pay period

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

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

## Short-term disability (STD)

STD coverage may pay a portion of your salary for qualified illnesses or injuries for up to 180 days. It's also the only way to receive parental leave benefits.

Benefit	Cost*	Weekly Maximum
60% coverage	\$0.911	\$3,000
70% coverage	\$1.045	\$4,000
100%/60% coverage**	\$1.011	N/A

\* Per \$100 of monthly covered payroll.

\*\* 100% coverage available for days 8-90, 60% coverage available for days 91-180.

Note:

- ▼ Premiums for STD are deducted pre-tax.
- ▼ Preexisting condition limitations may apply.

## Long-term disability (LTD)

LTD picks up where STD leaves off and may pay a benefit for qualified illness or injuries, starting on the 181st day.

Benefit	Cost	Monthly Maximum
60% coverage	No cost	\$25,000
70% coverage	Varies*	\$25,000

\* Cost is available in the PeoplePlace enrollment system.

Note:

- ▼ Premiums for LTD are deducted post-tax.
- ▼ Preexisting condition limitations may apply.

## Legal premiums per pay period

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

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

\*Family coverage covers you, your spouse and dependents.

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

## Accidental injury insurance premiums per pay period

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

Note:

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

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

# Critical illness insurance premiums per pay period

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

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

**Note:**

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

- Actively at work provision:** If you request to elect or increase your or your dependents' coverage and aren't actively at work at the start of the plan year, your coverage changes will not take effect until the date you return to work.

## Hospital care insurance premiums per pay period

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

## 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	

**\*Age reduction provision:** If you have reached age 65, your 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, your and your spouse's amount of life insurance will be 50% of the amount you had prior to the first reduction.

## 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.
- ▼ **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.



# Additional well-being resources

Live a healthier and happier life knowing that when you need support, you and your family have options.

What type of care do you need?	Eligibility	Options	How to access	Cost to you
I need support, but I'm not sure where to start.	Employee medical plan members	Primary care physician	Contact your PCP	Cost varies based on your plan
		Lyra	MyBSWHealth member portal	No cost for digital wellness tools*
	Employee medical plan members (18+)	eVisit	MyBSWHealth member portal	No cost
	All employees and their family members	Employee Assistance Program (EAP)	Call 877.622.4327	No cost
Work and life are challenging. I'd like to talk to a peer who understands what I'm going through.	All employees	Peer support	<ul style="list-style-type: none"> <li>Call 888.674.7337 8 a.m. to 6 p.m., seven days a week</li> <li>Virtual staff support via Teams</li> <li><a href="https://www.bswconnect.com/Peersupport">BSWconnect.com/Peersupport</a></li> </ul>	No cost
I would like spiritual support and encouragement.	All employees	Spiritual Care Hotline	Call 254.724.1575 Monday-Friday, 7 a.m. to 7 p.m.	No cost
I would like online wellness tools, screenings or other behavioral health resources that I can access on my own.	All employees and their family members	EAP	Call 877.622.4327	No cost
		Headspace	<a href="https://www.workheadspace.com/BSW/Member-Enroll">Work.Headspace.com/BSW/Member-Enroll</a>	No cost
	Employee medical plan members	Lyra	MyBSWHealth member portal	No cost for digital wellness tools*
I would like to talk to a therapist in person/virtually.	All employees and their family members	EAP	Call 877.622.4327	No cost
	Employee medical plan members	Lyra	MyBSWHealth member portal	No cost for digital wellness tools*
		In-network provider	<ul style="list-style-type: none"> <li>MyBSWHealth member portal</li> <li>Provider search tool <a href="https://www.bswhealthplan.com/BSWH">BSWHealthPlan.com/BSWH</a></li> </ul>	Cost varies based on your plan
	Patients seen by PCP in a BSW clinic	Collaborative care	Request from PCP	PCP copay
I need help finding a therapist or an MD.	Employee medical plan members	Lyra	MyBSWHealth member portal	No cost for digital wellness tools*
	Employee medical plan members	Care Navigation	Call 844.279.7589	No cost
I am experiencing a crisis and need help right now.	Anyone	Crisis Hotline	Call 988	No cost

\* Copay will apply for coaching, therapy and medication management.

# Benefit contacts

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

Benefit	Carrier	Phone	Website
Questions about your pay, benefits or paid time off	PeoplePlace	844.417.5223	<a href="https://MyPeoplePlace.com">MyPeoplePlace.com</a>
Accidental injury, critical illness and hospital care	Cigna	877.505.5872	<a href="https://MyCigna.com">MyCigna.com</a>
Addiction recovery	Enterhealth	844.261.4855	<a href="https://BHCS-Support.com">BHCS-Support.com</a>
Dental	Cigna	877.505.5872	<a href="https://MyCigna.com">MyCigna.com</a>
Discount program	BenefitHub	866.664.4621	<a href="https://BSWH.BenefitHub.com">BSWH.BenefitHub.com</a>
Employee Assistance Program (EAP)	Cigna	877.622.4327	<a href="https://MyCigna.com">MyCigna.com</a>
Flexible spending/ health savings accounts	Optum Bank	800.243.5543	<a href="https://OptumBank.com">OptumBank.com</a>
Life, AD&D and long-term disability	New York Life	800.642.8238	<a href="https://MyNYLGBS.com">MyNYLGBS.com</a>
Medical	Baylor Scott & White Health Plan	844.843.3229	<a href="https://BSWHealthPlan.com/BSWH">BSWHealthPlan.com/BSWH</a>
Prepaid legal plan	MetLife Legal	800.821.6400	<a href="https://Members.LegalPlans.com">Members.LegalPlans.com</a>
Prescription	Baylor Scott & White Health Plan	800.728.7947	<a href="https://BSWHealthPlan.com/BSWH">BSWHealthPlan.com/BSWH</a>
Retirement	Empower	844.722.2794	<a href="https://BSWHRetirement.com">BSWHRetirement.com</a>
Secure travel	New York Life	888.226.4567	<a href="https://Ops@US.GeneraliGlobalAssistance.com">Ops@US.GeneraliGlobalAssistance.com</a>
Short-term disability	Absence Center	844.511.5762	<a href="https://MySedgwick.com/BSWH">MySedgwick.com/BSWH</a>
Tobacco cessation	YesQuit	877.937.7848	<a href="https://YesQuit.org">YesQuit.org</a>
Tuition assistance	Guild	800.985.4027	<a href="https://BSW.GuildEducation.com">BSW.GuildEducation.com</a>
Vision	EyeMed	844.409.3401	<a href="https://EyeMed.com">EyeMed.com</a>

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



My healthy path started 230 lbs ago!

“ People ask, ‘How do you keep going?’ I keep going because I love myself enough to do so. ”

**Stacey Byrd**

Provider network operations director  
Fitness enthusiast

## Legal notices

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

- ▶ CHIPRA Notice
- ▶ HIPAA Notice of Privacy Practices
- ▶ Marketplace Notice
- ▶ Medicare Creditable Coverage Notice
- ▶ Summary Annual Reports
- ▶ Summary of Benefits and Coverage (Medical plan)

To access these documents, visit

**[BSWHealth.com/Benefits](https://www.bswhealth.com/benefits)** and click “Resources.”

Visit **[BSWHealth.com/Benefits](https://www.bswhealth.com/benefits)** for more details about your plan options and other 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 Plan documents, the official Plan documents prevail.*

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