2021 benefits

EQA PLAN OVERVIEW

Baylor Scott & White HEALTH

When life is changing,

your benefits can help you stay one step ahead.

TRANG NGUYEN, RN
CHIEF NURSING OFFICER
BSW - MCKINNEY

Plan year Jan. 1 – Dec. 31, 2021

Get started

Get to know your EQA Plan better!

During your enrollment for 2021 benefits, you selected the **Exclusive Quality Alliance (EQA) Plan.**

Great choice! Among the ways we're helping you stay healthy, **you'll benefit from a low deductible, plus free preventive visits, video visits and eVisits, and some diabetic medicine and supplies.** There's a lot to love with this plan—be sure to check out the key features on page 5.

In ever-changing times, your benefits are designed to help you stay one step ahead. As your needs continue to evolve, we're making it easier than ever to connect with the benefits that best support you.

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

NAKESHA LOPEZ
SVP AND CHIEF HUMAN RESOURCES OFFICER

WITH HUSBAND TERRENCE MCALLISTER AND CHILDREN GRACE AND JADEN

LUIS BANUELOS
EDUCATION SERVICES
COORDINATOR

Table of Contents

4 Safe Care plan details

5 Plan features and benefits details

6 Find a provider and make an appointment

7 Healthcare on the go: MyBSWHealth app eVisits and video visits

8 Where you go for care matters

9 Get familiar with your member ID card

10 Managing prescriptions

11 Maternity support

12 Other benefits: EAP, retirement, childcare, discounts and more!

13 Well-being resources

14 Pro tip: Questions to ask your provider

15 Pro tip: Flexible Spending Account (FSA)

16 Pro tip: Medical bills

17 Contact information: We're here to help!

When you're ready, we're ready.

We are committed to your health and safety. Our preventive measures and innovative offerings are designed to protect you and our patients across the state.

Our Safe Care plan includes:

- **COVID-19 testing of patients** deemed appropriate through individual case review
- **Virtual waiting rooms,** providing patients' loved ones updates via calls and text messaging
- **Virtual care options**
- **Masking of patients, approved visitors and staff**
- **Enhanced cleaning and touch-free protocols,** including UV-light disinfection and paperless registration
- **COVID-19 home monitoring digital care journey,** available through our MyBSWHealth app or website

Learn more at **BSWHealth.com/SafeCare**.

Covering COVID-19 costs

Your medical plan coverage has you covered when it comes to key COVID-19 costs:

- **Waived member cost on care related to COVID-19**
  Includes testing, telehealth services, outpatient office visits and inpatient hospital stays (effective March 6, 2020, until further notice).

- **No cost on COVID-19 vaccine**
  As any COVID-19 vaccine becomes FDA-approved, the vaccine is covered at 100% under your preventive care.

STEPHANIE GALVAN
SCHEDULING COORDINATOR

EQA Plan features

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

Tier 1 BSWQA network: This plan exclusively includes providers in the Tier 1 BSWQA provider network.

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

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

Copays when you need care: Know how much you'll spend for most care, including a new $400 maternity bundle for Tier 1 providers.

Copay applies to the facility claim. All other services billed with a maternity/delivery diagnosis code will be paid at 100%, including well-baby charges and prenatal services.

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

EQA Plan benefits details

Network	Tier 1: BSWQA
Annual Deductible	
Employee only	$500
Employee + family^	$1,000
Out-of-Pocket Maximum	
Employee only	$4,000
Employee + family^^	$8,000
Your Cost for Care and Services	
Preventive care*	$0
Physician office visit	$30
Specialist office visit	$50
Bundled maternity copay+	$400
Video and eVisit**	$0
Urgent care office visit	$75
Emergency room	$250
Diagnostic labs and X-rays	Labs: 30% X-rays: $75
Advanced imaging – PET/CT, CAT	$100
Advanced imaging – MRI, MRA	$150
Inpatient hospitalization	$150/day copay (max 5, then covered at 100%)
Outpatient care	$150/visit

* 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.

\+ 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 well-baby charges and prenatal services.

** Employees must have a MyBSWHealth account.

^ The plan provides after-deductible coverage once an individual with family coverage meets the individual deductible, even if the family deductible has not been met.

^^ Once an individual with family coverage has met the out-of-pocket maximum, the plan provides 100% coverage for that individual, even if the family out-of-pocket maximum has not been met.

Simple ways to find a provider and make an appointment

1. Call the employee-dedicated HealthAccess Line at 844-279-7589.

Available seven days a week, 7 a.m. to 9 p.m., the HealthAccess team can help you:

- → Get help finding a Tier 1 provider
- → Connect with experts such as nurses, social workers, pharmacists and community health workers, as needed
- → Connect with a specialist
- → Answer basic medical plan questions

2. Visit BSWH.SWHP.org and click "Find a Provider SEQA & EQA".

EXTRA!

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

While you're here, you can also:

- → View claims and what you've paid toward your out-of-pocket maximum
- → Message with your provider*
- → Access a digital copy of your medical ID card
- → Complete an eVisit or video visit
- → View test results*
- → Link your family's healthcare records to your account
- → Review and pay your bills*
- → Reorder and manage prescriptions at BSW pharmacies

*Available if your provider participates in these features.

Growing your network

With your well-being in mind, we're excited to share two ways we're continuing to grow our network of providers.

1. **Expanding primary care providers (North Texas).** At the start of 2021 we added Catalyst Health Network to our list of in-network providers—adding more than 1,000 physicians, 300 office locations and 100 care team members.

2. **Expanding enhanced behavioral health support.** We recently added 68 new behavioral health providers.

Healthcare in the palm of your hand

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

Use eVisits/video visits for common conditions such as:

- Allergies
- Cold
- Constipation/diarrhea
- Flu
- Migraine
- Pink eye
- Skin condition
- Urinary tract infection

Ready to get started?

eVisits

- Log in to the **MyBSWHealth app**
- Click **eVisit** under Convenient Care Options
- Fill out a brief questionnaire about your symptoms
- Click **Send**
- A provider will diagnose your symptoms and send you a message within the hour (8 a.m. to 8 p.m. CT, seven days a week). eVisits conducted after 8 p.m. will be triaged by a provider the next morning beginning at 8 a.m.
- If needed, a prescription will be sent to the pharmacy of your choice

Video visits

- Log in to the **MyBSWHealth app**
- Click **Video Visits** under Convenient Care Options
- Schedule an appointment to see a provider via video during the hours of 8 a.m. to 8 p.m. CT, seven days a week
- At your scheduled appointment time, launch the video chat with your provider from your home screen
- If needed, a prescription will be sent to the pharmacy of your choice

Download the free app today!
Text "mobile" to 88408

or Get the **MyBSWHealth** app at

Download on the App Store | GET IT ON Google Play

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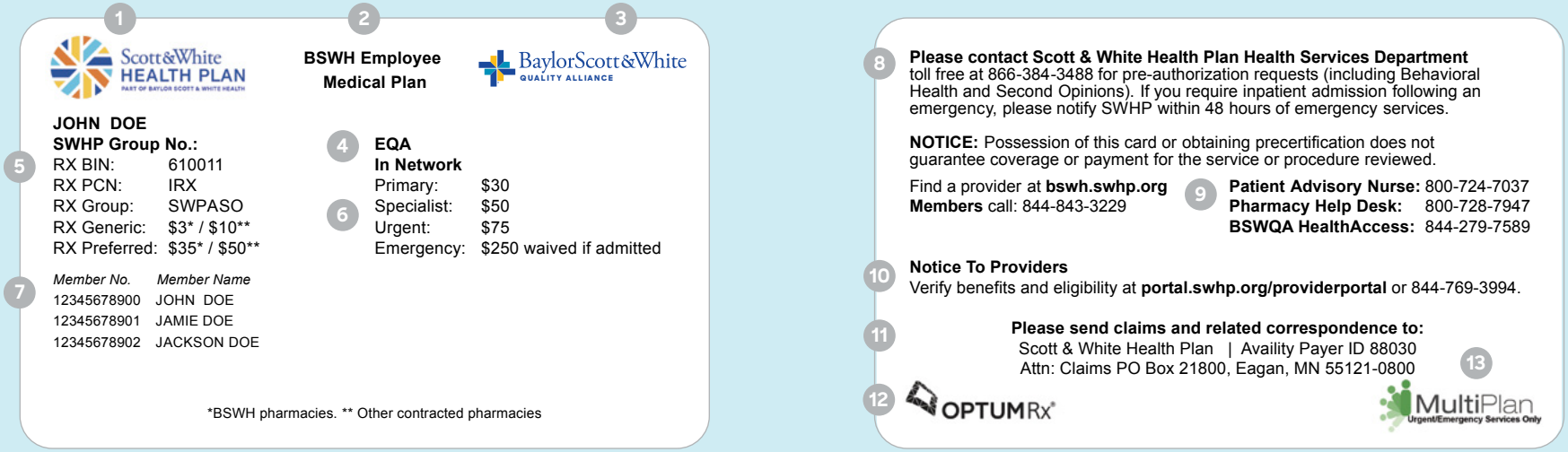
Where you go for care matters

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

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	Your first choice for care when it's not an emergency, including same-day appointments	When you need immediate attention, but your provider does not have availability	When you have any condition you believe to be life-threatening
What you will pay at each care option			
$0	**Tier 1 BSWQA: $30**	**Tier 1 BSWQA: $75**	**Tier 1 BSWQA: $250**
Examples of health issues			
· Allergies · Cold · Constipation/diarrhea · Flu · Migraine · Pink eye · Skin condition · Urinary tract infection	· Allergies · Back pain · Bladder infection · Chronic condition · Cold · Constipation/diarrhea · Earache · Flu · Mental health needs · Pink eye · Sore throat · Sprain · Urinary tract infection	· Animal bite · Back pain · Earache · Minor burn · Minor cut that may need stitches · Minor eye injury · Sore throat · Sprain · Urinary tract infection	· Chest pain · Deep cut or wound · Difficulty breathing · Severe burn · Severe head injury · Sudden loss of balance, vision change, facial droop, arm or leg weakness

Get familiar with your member ID card



1. Your benefits administrator/insurance carrier
2. Your employer plan
3. Your network: BSW Quality Alliance
4. Your plan type: EQA
5. Your pharmacy plan number and copay information
6. Your coverage information
7. Member ID numbers and names of everyone on your policy
8. Health Services telephone number to request pre-authorization, notify the plan of a hospital admission, or request other medical opinions
9. Website service and nurse advice telephone numbers
10. Information for providers
11. Claims mailing address and electronic claims submission ID
12. Pharmacy network
13. Out-of-network access for Urgent/Emergency services only

Managing prescriptions

BSW pharmacies save you time and money!

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

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

Visit **BSWH.SWHP.org/pharmacy-information** to learn more.

Prescription drug costs

	SEQA	
Type of Rx	**BSW Pharmacy 30-day cost/ *90-day cost**	**Contracted Pharmacy *30-day supply only**
Preferred generic BEST VALUE	$3/$6	$10
Preferred brand	$35/$70	$50
Non-preferred brand and generic	Lesser of $50/$100 or 50%	Lesser of $75 or 50%
Specialty	20% ($200 Max)	N/A
Chronic and preventive††	$10/$20	$20

* Only BSW pharmacies can fill a 90-day supply of a medication. The max day supply through a contracted pharmacy is 30 days.

†† 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**.

- 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.

Expecting the Best®

Support for every step of motherhood

From feeling your baby's first kicks to seeing your baby's first steps, travel the journey of motherhood with experts by your side. The *Expecting the Best®* maternity program from Scott and White Health Plan is here to give you information, resources and support for every step of motherhood.

Bundled Maternity Copay

Don't forget, as an enrollee in the EQA Plan, you also receive the $400 bundled maternity copay to cover all prenatal visits prior to birth, labor and delivery expenses, and postnatal expenses for your new baby.*

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

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

Note: Your baby would need to be added to your BSW plan within 30 days of birth for postnatal expenses to be covered.

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

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

BONUS: Once you enroll in *Expecting the Best®*, get extra digital content for free.

MyBSWHealth app: If you are seeing a BSW provider with Epic access, ask him/her to initiate a digital care journey for you. When your journey is live, enable CARE COACH messages from your app settings to begin.

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

To enroll in Expecting the Best®

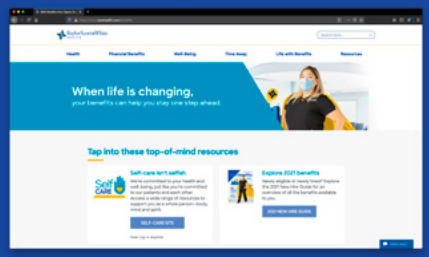
Call: SWHP customer service at 844.843.3229
Email: BSWHExpectingtheBest@BSWHealth.org

Discover all your benefits at BSWHealth.com/Benefits

Get started any time of year! We're proud to offer programs and benefits that focus on your total well-being, including physical, emotional, financial, social and professional health.

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

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



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

ASHLEIGH ALLEN
COMMUNICATIONS AND MARKETING MANAGER

WITH HUSBAND JAY AND SON ADAM

Self-care is an important part of safe care.

Well-being resources

Behavioral health support through the HealthAccess Line

The HealthAccess Line is a dedicated, free health concierge resource for you and your family members.

- 844-279-7589 (BSW-QLTY)
- Available seven days a week, 7 a.m. – 9 p.m.

Comfort from Peer Support (formerly SWADDLE)

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

- 888-674-PEER (7337)
- Available seven days a week, 8 a.m. – 6 p.m.

Employee Assistance Program (EAP)

Cigna EAP is a free resource available for you and your family members to help with life's challenges.

- 800-538-3543
- Available 24/7

Support from Mission and Ministry

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

- 254-724-1575
- Available weekdays, 7 a.m. – 7 p.m.

Thrive Wellness

Enroll in free health coaching for help from a certified coach, and join in free events and webinars to build healthy habits.

- **ThriveForWellness.com**
- **Thrive@BSWHealth.org**

We're committed to your health and well-being, just like you're committed to our patients and each other.

Explore **BSWconnect.com/SelfCare** for a wealth of resources to support you as a whole person—body, mind and spirit.

Pro tip: Questions to ask your doctor

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

General

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

Treatment

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

Medication

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

A H M ZUBERI ASHRAF
MEDICAL TECHNOLOGIST AND LABORATORY SCIENTIST

Forgot to ask something while you were there?

Send a message through the MyBSWHealth app to participating providers.

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

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

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

As a reminder, use-it-or-lose it applies. You have until March 15, 2022, to incur eligible expenses.

Questions? Contact Optum Bank at 800-243-5543.

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

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

MARIA MEJIA
MEDICAL ASSISTANT

Pro tip: Medical bills

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

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

Here's what to do:

1. Log into the Member Portal at **bswh.swhp.org**
2. Click on "Insurance & Billing > Scott & White Health Plan > Claims" from the menu bar on the left side of your screen
3. From the Claims page, search for the date of your visit
4. Click on "Processed" from the Status column, then Explanation of Benefits (EOB)
   - The EOB tells you the billed amount, plan discount, plan paid, amount not covered and what you may owe for the visit
   - If the claim is "In Process" status, you will be able to view your EOB once the processing of the claim is complete
   - If there is not an EOB available for the date of your visit, contact your provider to confirm the claim has been submitted to SWHP
5. If the amount you owe is being applied to your copay, deductible or coinsurance for services provided that were not paid at the time of the service, your provider is likely to bill you for that amount
6. If your provider is part of the network and it is billing you for more than the allowed amount, contact SWHP Customer Advocacy at 844-843-3229 for assistance

Benefit contacts

Benefit	Carrier	Phone	Website
Questions about your pay, benefits, paid time off, disability or leave	PeoplePlace	844.417.5223	myPeoplePlace.com
Addiction recovery	Enterhealth	844.261.4855	bhcs-support.com
Child and family care assistance	Bright Horizons	877.242.2737	careadvantage.com/bswh
Dental	MetLife	800.942.0854	online.metlife.com
Discount program	Beneplace	800.683.2886	beneplace.com/bswh
Employee assistance program (EAP)	Cigna	800.538.3543	cignalap.com
Flexible spending/health savings accounts	Optum Bank	800.243.5543	optumbank.com
Legal plan	MetLife Legal	800.821.6400	info.legalplans.com
Life and AD&D, Long-term disability, critical illness/accidental injury	Cigna	800.642.8238	my.cigna.com
Medical	Scott and White Health Plan	844.843.3229	bswh.swhp.org
Prescription	Scott and White Health Plan	800.728.7947	bswh.swhp.org
Purchasing program	Purchasing Power	888.923.6236	purchasingpower.com
Physical and behavioral health support	HealthAccess Line	844.BSW.QLTY (279.7589)	bswhealth.com/qualityalliance
Retirement	Empower	844.722.2794	bswhretirement.com
Short-term disability	Absence Center	844.511.5762	mysedgwick.com/BSWH
Thrive	Health & Wellness Team	844.417.5223	thriveforwellness.com
Tobacco cessation	YesQuit	877.937.7848	yesquit.org
Travel insurance	Cigna	800.642.8238	Email: Cigna@gga-usa.com
Tuition reimbursement	EdAssist	855.853.5034	bswh.edassist.com
Vision	EyeMed	844.409.3401	eyemed.com

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

This document summarizes programs and benefits available to employees and eligible dependents. Official plan documents, policies and certificates of insurance that contain the details, conditions, maximum benefit levels and restrictions on benefits govern our benefits program and will be available at **BSWHealth.com/Benefits**. In case of a conflict between this document and the official documents, the official documents prevail.

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