

INDIVIDUAL & FAMILY 2025 Member Guide



Hello!

This is your new Baylor Scott & White Health Plan member guide. In it, you'll find information about your healthcare benefits, tips on how to use them and more. If you can't find what you need in these pages, see below for a list of ways you can get in touch with us. Here's to a healthy you!

FOR INFORMATION ABOUT	CONTACT	AT	WHEN
 Your benefits A medical bill Finding a provider Anything related to your health plan 	Customer Service	Phone: 555.572.7238 Secure Message: through MyBSWHealth member portal or MyBSWHealth app	7 AM – 7 PM, M-F
• Virtual care	MyBSWHealth	MyBSWHealth.com or MyBSWHealth app	24/7
	Teladoc	844.633.5325 or TeladocHealth.com	24/7
 Symptoms you're experiencing 	Nurse Line	Number on back of ID card	24/7
 Prescriptions Your deductible Your out-of-pocket maximum Information from Baylor Scott & White providers 	MyBSWHealth	MyBSWHealth.com or MyBSWHealth app	24/7
• Mail order pharmacy	Optum Home Delivery	833.502.3339, Option #1	24/7
 Specialty pharmacy 	BSW Specialty Pharmacy	844.288.3179	8 AM - 6 PM, M-F 9 AM - 5 PM Sat
	Optum Specialty Pharmacy	833.502.3339, Option #2, or SpecialtyOptumRx.com	24/7

Your member ID card

Important: Show your new card to your providers – even if you were a Baylor Scott & White Health Plan member last year. Your ID number or other information may have changed, and your provider needs your current information to check your coverage and bill the correct amount.



Get the care you need

Choose from a broad range of BSW Premier HMO in-network providers

Or you can go to BSWHealthPlan.com/FindProvider and:

- 1. Click on the "Individual & Family Networks" tab
- 2. Choose "BSW Premier HMO" from the chart

3. Start your search

- Search by name, specialty and/or location
- See practice locations, contact information and maps
- Get details, including network participation and hospital affiliations
- Add filters for gender, board certification, accepting new patients and more

Referrals are not required to see network specialists.



BSW Premier HMO

Service Area

You have access to in-network providers in the counties listed below.

Andrews Armstrong Bell Bexar Borden Bosque Brazos Brewster Briscoe Burnet Callahan Carson Castro Childress Coke Collin Collingsworth Comanche Concho Coryell Cottle Crane Crosby Dallam Dallas Dawson

Deaf Smith Dickens Donley Eastland Ector Falls Fisher Floyd Freestone Gaines Garza Glasscock Gray Hale Hall Hamilton Hansford Hartley Haskell Hemphill Hill Hockley Howard Hutchinson Jones Kent

King Knox Lamb Lampasas Limestone Lipscomb Llano Loving Lubbock Lynn Martin McCulloch McLennan Midland Milam Mills Mitchell Moore Motley Navarro Nolan Ochiltree Oldham Parmer Pecos Potter

Randall Reagan Reeves Roberts Rockwall Runnels San Saba Scurry Shackelford Sherman Somervell Stephens Stonewall Swisher Taylor Terry Throckmorton Travis Upton Ward Washington Wheeler Williamson Winkler Yoakum

BaylorScott&White Health Plan

Healthcare on the go

Baylor Scott & White Health Plan members have two options for virtual care: BSWHealth and Teladoc.

If you need care but it's not an emergency, virtual care could be just what the doctor ordered. You can get care from the comfort of home or wherever you are. If you need a prescription, it will be sent to the pharmacy you choose. (If it is an emergency, call 911 or go to the nearest Emergency Room.)

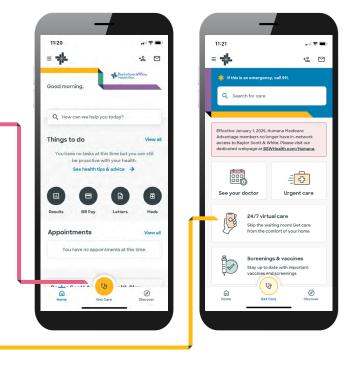
MyBSWHealth

You can get care through MyBSWHealth anywhere in Texas for things like seasonal allergies, cold and flu, bladder infection (UTI), stomach issues, and more. Make sure your Baylor Scott & White Health Plan account is linked: <u>My.BSWHealth.com/LinkedAccounts</u>.

- Online: <u>MyBSWHealth.com</u>
- App: Download at <u>MyBSWHealth.com/download</u> or text "BETTER" to 88408

How to access care:

- 1. Open the MyBSWHealth app or website
- **2.** Select "Get Care" at the bottom of the home screen
- **3.** Choose 24/7 virtual care
 - Start an eVisit right away OR
 - Make an appointment for a 24/7 Care Video Visit with an on-call provider.



More options next page.

Teladoc

You can access urgent care and behavioral health services through Teladoc anywhere in the US (including Texas).

Feeling crummy?

With a same-day virtual visit you can talk to a licensed provider by phone or video for common conditions like sinus problems, allergies, flu symptoms and much more.

Overwhelmed? Anxious? Depressed?

Private therapy is available. You can choose a therapist or psychiatrist who fits your needs. You can also select a time that works best for you. Therapists and psychiatrists are available seven days a week from 7:00 AM to 9:00 PM.*

To register, call 1.800.TELADOC (1.800.835.2362).

Be sure to have your member ID card handy when you call.

After registration, you can access care:

- By phone: 1.800.835.2362
- Online: TeladocHealth.com
- In the app: Download at Teladoc.com/Mobile

*Mental health care is available for members ages 13-plus.

MyBSWHealth member portal

Whether you need care now, need a prescription refilled or want to see test results, you can use MyBSWHealth to connect with the resources you need to stay well–24 hours a day, 7 days a week. Inside the portal, you can:

- Get help finding care
- View or print your ID card
- See benefit plan documents
- Communicate with your care team
- View lab results and past visit summaries
- Review and pay bills
- Complete a telehealth visit, get a diagnosis and a prescription
- View deductible, out-of-pocket max, and claims information
- Transfer or refill prescriptions at BSW pharmacies
- Upload health data, like vaccination and medication records

Your MyBSWHealth account is secure, and only you can access your private information. Sign up for an account or sign in at MyBSWHealth.com.

Questions? See the <u>MyBSWHealth FAQ</u> for answers.



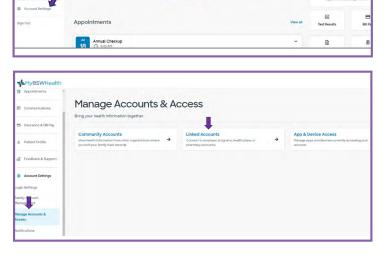
Link your health plan account to your member portal

Step 1. Click ACCOUNT SETTINGS in the left menu

Step 2. Click MANAGE ACCOUNTS & ACCESS in the dropdown menu, then click LINK ACCOUNT in the middle box on the screen

Step 3. Select BAYLOR SCOTT & WHITE HEALTH PLAN from the dropdown list, then click VERIFY AND LINK

Step 4. YOU'RE ALL DONE! You should see 1 linked, Baylor Scott & White Health Plan and your member ID.



Get Car

BaylorScott

Good afterno

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Things to do

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Community Accounts	a the set of the set		
Unixed Accounts	Accounts		
App and Device Access	Insurance & employer programs 🕥	0 linked	
Sign Out	Baylor Scott & White Health Plan	*	
	Cantel		
📲 MyBSWHealth			+2
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Manage Accounts & Access Community Accounts Linked Accounts	Linked Accounts Accounts	1944d	

Your MyBSWHealth account is secure, and only you can access your private information.

The power to manage your whole family's healthcare.

MyBSWHealth makes it easy to schedule and keep track of appointments, prescriptions, bills and more for every member of the family–from young children to elderly parents. It's called proxy access.

With proxy access, you can manage care needs for the whole family, all in one place and all conveniently on your favorite mobile device.

<u>Learn more about proxy access</u> and how to set it up.

MyBSWHealth App



Take your member portal information with you in the MyBSWHealth app. Download it today and take a hands-on approach to your healthcare.

Pharmacy **Benefits**

When you need a prescription filled, you can use your pharmacy benefits at pharmacies nationwide, including most national chains and many local pharmacies.

Find an in-network pharmacy near you:

Log in to MyBSWHealth.com and click Find Care

OR

Prescription Medical

Another

TAKE ONE TABLET BY MOUTH EVERY DAY

Refills 4 times

Use the Find a Provider link on BSWHealthPlan.com

Prescription drug benefit questions:

800.728.7947 M - F. 8:30 AM - 5:30 PM

View your list of covered prescription drugs (formulary), access all pharmacy resources and learn more about your drug plan at BSWHealthPlan.com/Pharmacy

To have your prescriptions delivered to your home:

Optum Home Delivery 833.502.3339, Option #1 OR use the mail order form at BSWHealthPlan.com/ Pharmacy

To fill your specialty prescriptions:

BSW Specialty Pharmacy: 844.288.3179

Optum Specialty Pharmacy: 833.502.3339, Option #2



Log in to your MyBSWHealth member portal at MyBSWHealth.com and select "Pharmacy Benefits" under the Baylor Scott & White Health Plan menu.

In the prescription drug tools you can:

- View your pharmacy claims history
- Check the costs of your medications
- Look up drug coverage (formulary)
- Find in-network pharmacies
- Get started with Optum Home Delivery and Optum Specialty pharmacy

Do generic drugs really work as well as name brands?

Yes. Even though they may look different, generics have the same key ingredients as their brand-name counterparts, and often cost less. Many generic drugs are even made in the same manufacturing plants as the brand-name version. The FDA's Office of Generic Drugs follows a rigorous review process to make sure that a brand-name medication and its proposed generic equivalent:

- Contain the same active/key ingredient;
- Have the same strength;
- Use the same dosage form (for instance, a tablet, capsule, or liquid); and
- Use the same route of administration (for instance, oral, topical, or injectable).

Talk to your doctor about whether a generic medication is right for you.



BSW**BeWell**™

#WebinarWednesdays

Join the BSW Be Well team at 11 AM CT on the first Wednesday of every month for a free online session. Each month brings a new topic to help you live healthier and happier. Come to one or all-and if you miss one, they're available on demand for a limited time.

Learn more on the Webinars page at BSWHealthPlan.com.

Be Well newsletter

This newsletter is packed with information and helpful tips about how to get and stay well. It's emailed four times a year, and you'll always find the current issue on the Wellness page.

WebMD: Wellness at Your Side

Get personalized support to live well through our digital wellness platform. With Wellness at Your Side, WebMD's standalone app, a healthier lifestyle is always at your fingertips. Check out features like:



- Well-being assessment. A simple, digital survey to help explain your current health status and offer personalized recommendations for how to improve it.
- Wellness media library. Podcasts, videos-including yoga and other exercise videos-healthy recipes and more!
- Wellness challenges. Join an individual or team challenge to boost your well-being in areas like physical activity, nutrition, sleep and more.

Download the WebMD Wellness At Your Side (WAYS) app and get started today!





Google Play



Maternity Care Management

Helpful tips and assistance during pregnancy and for one year after birth. Benefits include:

- Access to a nurse 24/7 during pregnancy
- In-home support for high-risk conditions (such as diabetes, hypertension and severe nausea)
- Depression screening following delivery
- Parental education for newborn health during the first year
- Immunization reminders
- Planning for returning to work

To learn more about or sign up for Maternity Care Management, send an email to HPMaternityCaseManagement@BSWHealth.org or call the number on the back of your ID card.

Disease Management

Disease management empowers you, working with your healthcare providers, to manage chronic conditions and prevent complications. Programs are available for members with asthma, breathing trouble (such as bronchitis, emphysema), diabetes, heart problems and many other conditions.

> Our health coaches may contact you to invite you to participate in one of these programs when we see an insurance claim with one of these conditions. You can opt in or opt out of the program by calling 888.360.1555.

Case Management

If you or one of your dependents is diagnosed with complicated health problems, case managers are available to help. A nurse case manager will work with you, your family and the physician to create a plan to meet your ongoing complex care needs.

Case managers:

- Advocate for you.
- Help you set goals and make a personal plan to improve their health.
- Assist with arrangements for necessary services and community support.
- Answer questions and provide education to help you have a better understanding of your condition and plan of care.

For more information, or to request a Case Manager, please email **CaseManagement@BSWHealth.org** or call the Customer Service number on the back of your member ID

card and ask for a Case Manager.

The power to choose

Choosing the right option for your condition can save you time and money.



VIRTUAL CARE - \$0 COPAY

Using your mobile device or computer

For conditions like acne, allergies, bladder infection, cold, flu, pink eye, quitting tobacco, sinus infection, stomach problems or yeast infections.



PRIMARY CARE DOCTOR

Another choice for care when it's not an emergency

For conditions like asthma, diabetes management, earache, high blood pressure, headaches, preventive health, sprains, etc.



WALK-IN CLINICS

Same-day appointments when your doctor is not available; includes select primary care clinics and some pharmacy locations For conditions like asthma, bladder infection, ear or sinus pain, flu, sore throat or sprains.



URGENT CARE

Needs immediate attention but is not life-threatening, or an appointment is not available with your doctor

For conditions like back pain, bladder infection, earache, minor burns, minor eye injuries, minor cuts that may need stitches, sore throat or sprains



EMERGENCY ROOM

Any condition you believe to be life-threatening

For conditions like chest pain, deep cuts or wounds, difficulty breathing, poisoning, overdoses and suicidal behavior, abdominal pain, coughing or vomiting blood, severe burns, severe head injuries, sudden loss of balance, vision change, facial droop, arm or leg weakness.

More \$

Less \$

Setting up automatic payments

in the Baylor Scott & White Health Plan Direct Enrollment Portal

- 1. Visit the Baylor Scott & White Health Plan Direct Enrollment Portal at: BSW.Softheon.com/qhp/
- 2. In the top right navigation, click 'Pay Bill'
- **3.** Locate your account by Exchange ID or Social Security Number, plus required fields:
 - Member ID
 Date of Birth
 - Last Name
 Residential Zip Code

Then click 'Find My Account'

- In your account, select 'Payments' in the left navigation. Select 'AutoPay' and 'Set Up AutoPay.' You can also choose 'Make a Payment' for processing a onetime payment.
- 5. Click 'Set Up AutoPay'
- 6. Add AutoPay information, then click 'Add'

Important: If you set up recurring payments in the same month that you make a one-time payment, your bank account will be drafted for the next month's premium payment, too. Please wait until after the 1st of the following month to set up AutoPay.

Updating or canceling automatic payments

Automatic payment amounts do not automatically update when premium amounts change. If there is a change to your plan's premium due to a Change in Circumstance (CIC) and/or Advanced Premium Tax Credit (APTC), you will need to cancel the recurring payment and set up a new automatic payment for the new amount.

- 1. Click on **'Payments'** then **'AutoPay'** in the left navigation. Your existing AutoPay will show as Active.
- 2. Select 'Cancel' in the Action drop-down menu.

Note:

You cannot edit a recurring payment that is already in the system. You must cancel the recurring payment then set up a new one.

If you have questions or need further assistance, please contact customer service at 855.572.7238.

Looking for something? Start here.

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 Member Frequently Asked Questions (FAQ): Submit a Claim, Complaint and/or Appeal Find Information About Participating Providers Obtain Primary, Specialty, Behavioral Health and Hospital Services Get Care After Normal Office Hours or Outside the Service Area How to Obtain Emergency Care When to Call 911 	BSWHealthPlan.com/Pages/FAQ.aspx	
Glossary of Key Terms	BSWHealthPlan.com/HealthPlan101	
Wellness Assessment and Programs	BSWHealthPlan.com/Pages/Wellness. aspx	
Technology Assessment Program	BSWHealthPlan.com/ SiteCollectionDocuments/Member-Info/ Technology-Assessment-Program.pdf	
Language Assistance Services for Members	BSWHealthPlan.com/Contact	
Summary of Benefits	BSWHealthPlan.com/individuals-families/ Pages/Marketplace.aspx#plans	
Evidence of Coverage	BSWHealthPlan.com/Marketplace	
Continuity of Care	BSWHealthPlan.com/ SiteCollectionDocuments/Individual/ Medicare/2022/Y0058_COC_TOC_Form. pdf	
Member Rights and Responsibilities	BSWHealthPlan.com/ SiteCollectionDocuments/Member-Info/ Member-Rights-Responsibilities.pdf	
Member Notices	BSWHealthPlan.com/Pages/Legal.aspx	
Notice of Privacy Practices	BSWHealth.com/-/media/Project/BSW/ Sites/BSWHealth/Documents/privacy- and-patient-rights/notice-of-privacy- practices.pdf	
Authorization to Release PHI Form	BSWHealthPlan.com/ SiteCollectionDocuments/Member- Info/Authorization-for-Release-of- Information.pdf	
Prior Authorization List for Medical Procedures	BSWHealthPlan.com/ SiteCollectionDocuments/Medical- Policies/BSWHP-Prior-Authorization-List. pdf	

Complex Case Management Program	BSWHealthPlan.com/ SiteCollectionDocuments/BSWH/ Tools-Resources/Complex-Case- Management-Program.pdf
Disease Management Program	BSWHealthPlan.com/ SiteCollectionDocuments/BSWH/ Tools-Resources/Disease-Management- Program.pdf
 Utilization Management (UM) Program How to Access UM Staff Utilization Management Affirmative Statement Availability of Independent, External Review of Final Determinations 	BSWHealthPlan.com/ SiteCollectionDocuments/Member-Info/ Utilization-Management-Program.pdf
Medical Claim Forms	BSWHealthPlan.com/ SiteCollectionDocuments/BSWH/ InsuredMedicalClaimForm.pdf
Pharmacy Claim Form	BSWHealthPlan.com/ SiteCollectionDocuments/Pharmacy/ COMMERCIAL_DMR_2019.pdf
 Pharmaceutical Management Procedures and Updates Formulary (list of covered pharmaceuticals) and Monthly Formulary Updates Explanation of Restrictions/Limits Exception Requests, Prescriber Supporting Information 	BSWHealthPlan.com/ SiteCollectionDocuments/Pharmacy/ Formulary-Management.pdf
Supporting Information	BSWHealthPlan.com/ SiteCollectionDocuments/BSWH/ Prescription-Fills-and-Refills.pdf
Retail and Mail-Order Pharmacy Fills and Refills	BSWHealthPlan.com/ SiteCollectionDocuments/BSWH/2021- Overview-of-Quality-Improvement- Program.pdf

Additional frequently requested documents and forms can be on the Individual & Family Marketplace Plan page on <u>BSWHealthPlan.com</u>.

To request printed copies of documents or provider information, call Customer Service at 855.572.7238.



Founded as a Christian ministry of healing more than 100 years ago, Baylor Scott & White Health promotes the well-being of all individuals, families and communities.

855.572.7238 7 AM – 7 PM, Monday – Friday BSWHealthPlan.com/Marketplace

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-855-572-7238 (TTY: 711).

Baylor Scott & White Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-572-7238 (TTY: 711).

Baylor Scott & White Health Plan cumple con las leyes federales de derechos civiles aplicables y nodiscrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo.

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-855-572-7238 (TTY: 711).

Baylor Scott & White Health Plan tuân thủ luật dân quyền hiện hành của Liên bang và không phân biệt đối xử dựa trên chủng tộc, màu da, nguồn gốc quốc gia, độ tuổi, khuyết tật, hoặc giới tính.

Health Maintenance Organization (HMO) products are offered through Scott and White Health Plan dba Baylor Scott & White Health Plan and Scott & White Care Plans dba Baylor Scott & White Care Plan. PPO and EPO products are offered through Baylor Scott & White Insurance Company. Baylor Scott & White Health Plan serves as a third-party administrator for selffunded employer-sponsored plans. Baylor Scott & White Care Plan and Baylor Scott & White Insurance Company are wholly owned subsidiaries of Baylor Scott & White Health Plan and are referred to collectively in this document as Baylor Scott & White Health Plan.