

Medicare that keeps you at the center of it all

Your budget. With \$0 premium and affordable copays, **Covenant Health Advantage HMO** is made with not only your health, but also your budget in mind.

Your doctor. Choose from among hundreds of Covenant Health physicians and clinics as well as cornerstone hospital facilities across West Texas. You'll also enjoy the freedom of having worldwide urgent and emergency care coverage, and the opportunity to see in-network specialists without a referral.

Your complete care. With **Covenant Health Advantage HMO**, you get all the benefits of Original Medicare, plus many supplemental benefits to help reduce your out-of-pocket healthcare expenses and make life easier.

Rx benefits. A plan is available with or without prescription drug benefits. If you choose the plan with prescription drug benefits, you'll have the benefit of \$0 copays for many generic prescriptions.

Dental. **Covenant Health Advantage HMO** plans feature dental benefits through MetLife for no additional premium.

Vision. Our plans provide coverage for a routine annual eye exam, plus an annual allowance toward the purchase of contacts, frames and lenses. You must use a network vision provider.

Hearing. As part of our commitment to helping with our members' overall quality of life, we offer essential hearing services that are not covered by Original Medicare, including a routine hearing exam and an allowance every three years toward the purchase of hearing aids.

Fitness. Plans include fitness benefits with the Silver&Fit® program. This program empowers you to help improve your health with fitness options, digital tools and healthy aging resources.

OTC allowance. Plans feature a quarterly purchase allowance (based on calendar quarter) from participating retailers for eligible (OTC) items such as bandages, cold and allergy medicines, and pain relievers.

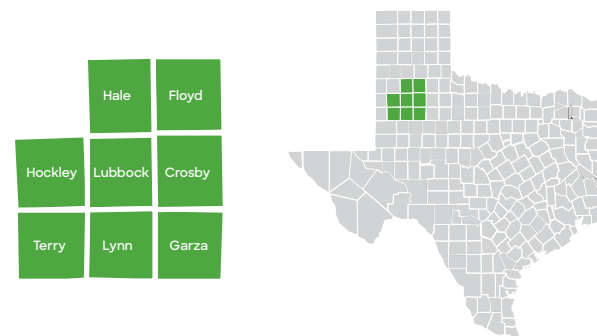
Enroll today!

To speak with a licensed insurance agent and discuss your Covenant Health Advantage HMO options, call:

1.833.738.2460

Oct. 1 - March 31: 7 days a week, 8 AM to 8 PM. Closed on major holidays.

April 1 - Sept. 30: Monday-Friday, 8 AM to 5 PM. Closed on major holidays.



If you are entitled to Medicare Part A, enrolled in Medicare Part B, and are a resident of Crosby, Floyd, Garza, Hale, Hockley, Lubbock, Lynn or Terry County, you are eligible to join the Covenant Health Advantage HMO plan.

The Covenant Health Advantage HMO plan is offered by Baylor Scott & White Care Plan, a subsidiary of Baylor Scott & White Health Plan.

CovenantHealth 
Advantage HMO

Medicare Advantage

2024 West Texas

\$0 Premium

/// THE POWER TO LIVE BETTER



offered by
 **Baylor Scott & White**
Health Plan

Is a primary care physician (PCP) required to direct care?

No. You do not have to select a PCP to direct your care with Covenant Health Advantage HMO plans. You can see a network specialist without a referral.

How do you know if your prescriptions are covered?

Ask your local insurance agent or visit [BSWHealthPlan.com/Medicare](https://www.bswhealthplan.com/Medicare) to view the formulary (drug list) and pharmacy directory.

Can you get treatment outside the network?

Except for urgent and emergency care, you must get your care and services from providers in the Covenant Health Advantage network. If you choose to get non-urgent or non-emergency services out-of-network, you will be personally responsible for payment of all charges.

How do you find a network provider?

Ask your local insurance agent about our provider directories or view “Find a Provider” online at [BSWHealthPlan.com/Medicare](https://www.bswhealthplan.com/Medicare).



Learn more at :
[MyBSWMedicare.com](https://www.bswhealthplan.com)

Medical Plan Benefits	HMO	HMO Rx
Monthly Premium	\$0 ¹ (see note)	\$0
Deductible	\$0	\$0
Out-of-Pocket Maximum	\$5,600	\$5,900
Annual Physical Exam	\$0 copay	\$0 copay
Primary Care Physician (PCP) Office Visit	\$0 copay	\$0 copay
Specialty Care Physician (SCP) Office Visit	\$25 copay	\$25 copay
Telehealth Visit (PCP, SCP, Psychiatry Services)	\$0 copay	\$0 copay
Routine Hearing Exam	\$0 copay	\$0 copay
Hearing Aids (every three years)	\$1,000 allowance	\$2,500 allowance
Routine Eye Exam (one per year; must use a network provider)	\$0 copay	\$0 copay
Eyewear (annually; must use network provider)	\$200 allowance	\$200 allowance
Fitness Membership	\$0	\$0
Over-the-Counter Allowance (must use OTC Network card at participating retailers; no rollover)	\$30 per quarter	\$75 per quarter
Prescription Drug Benefits ²	HMO Rx	
Initial Coverage Amount	\$5,030	
Deductible	\$0	
Copays During Initial Coverage Period	Preferred/Standard Pharmacies (for a 30-day supply)	Mail Order (up to a 90-day supply)
Tier 1 – Preferred Generic Drugs	\$0/\$5 copay	\$0 copay
Tier 2 – Generic Drugs	\$5/\$10 copay	\$0 copay
Tier 3 – Preferred Brand Drugs	\$47/\$47 copay	\$94 copay
Tier 4 – Non-Preferred Drugs	\$100/\$100 copay	\$200 copay
Tier 5 – Specialty Drugs	33% coinsurance	Not Available

You won't pay more than \$35 for a one-month supply of each covered insulin product regardless of the cost-sharing tier and no cost for most adult Part D vaccines.

This is not a complete description of benefits. For more information, please refer to the plan's Evidence of Coverage available by October 15, 2023 at [BSWHealthPlan.com/Medicare](https://www.bswhealthplan.com/Medicare).

You must continue to pay your Medicare Part B premium.

¹The HMO plan (without Part D) pays \$50 per month toward your Part B premium. This reduction is applied to your Social Security check. Contact Social Security or go to [SSA.gov](https://www.ssa.gov) for more information.

²If you have Part D prescription drug coverage through another carrier, your drug coverage will end when your new Covenant Health Advantage plan starts. Medicare Advantage plans do not allow members to have medical coverage and prescription drug coverage through two different Medicare Advantage plans. (Stand-alone prescription drug plans (PDPs) are considered Medicare Advantage plans.) If you enroll in a Covenant Health Advantage medical plan without prescription drug coverage, you may owe a late enrollment penalty if you try to sign up for prescription drug coverage later.

Covenant Health Advantage HMO is offered by Baylor Scott & White Care Plan, a Medicare Advantage organization with a Medicare contract and subsidiary of Baylor Scott & White Health Plan. Enrollment in Covenant Health Advantage HMO depends on contract renewal with Medicare.

Not connected with or endorsed by the United States government or the federal Medicare program.