The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, call 844-633-5325 or visit us at <a href="https://www.bswhealthplan.com/SiteCollectionDocuments/PlanDocs/2023/SBC/SWHP\_2023\_SHIW3D04\_MED.pdf">https://www.bswhealthplan.com/SiteCollectionDocuments/PlanDocs/2023/SBC/SWHP\_2023\_SHIW3D04\_MED.pdf</a>. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at HealthCare.gov/sbc-glossary or call 844-633-5325 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$4,950 per member / \$9,900 per family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. <u>Preventive care</u> and certain preventive drugs are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u> <u>services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <u>HealthCare.gov/coverage/preventive-care-benefits</u> .
Are there other deductibles for specific services?	No	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> limit for this <u>plan</u> ?	\$9,100 per member / \$18,200 per family	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. See https://portal.swhp.org/#/search?netw orkCode=PREM_HMO_INDV or call 844-633-5325 for a list of <u>network</u> providers.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No	You can see the <u>specialist</u> you choose without a <u>referral</u> .

All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

	What You Will Pay		ill Pay	
Common Medical Event	Services You May Need	Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	Adult: \$30 <u>copayment</u> per visit, <u>deductible</u> does not apply Pediatric: No charge, <u>deductible</u> does not apply	Not covered	None
If you visit a health care provider's office or clinic	<u>Specialist</u> visit	\$60 <u>copayment</u> per visit, <u>deductible</u> does not apply	Not covered	
	Preventive care/screening/ immunization	No charge	Not covered	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
	Diagnostic test (X- ray, blood work)	20% after <u>deductible</u>	Not covered	None
If you have a test	Imaging (CT/PET scans, MRIs)	20% after <u>deductible</u>	Not covered	Services requiring <u>preauthorization</u> that are not <u>preauthorized</u> will be denied. Refer to <u>BSWHealthPlan.com</u> or call 844- 633-5325.
If you need drugs to treat your illness or condition More information about prescription drug <u>coverage</u> is available at <u>BSWHealthPlan.com/indivi</u> <u>duals-</u>	Generic drugs (Tier 1)	\$15 <u>copayment</u> per prescription, <u>deductible</u> does not apply	Not covered	<u>Copayments</u> are per 30-day supply. Maintenance drugs are allowed up to a 90- day supply for three (3) <u>copayments</u> if
	Preferred brand drugs (Tier 2)	\$55 <u>copayment</u> per prescription after <u>deductible</u>	Not covered	obtained through a participating pharmacy. Mail Order: Available for a 1- to 90-day supply. Non-maintenance drugs obtained
	Non-preferred brand drugs (Tier 3)	\$150 <u>copayment</u> per prescription after <u>deductible</u>	Not covered	through mail order are limited to a 30-day supply maximum. <u>Specialty drugs</u> limited

		What You Will Pay		
Common Medical Event	Services You May Need	Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
families/Pages/Marketplace	<u>Specialty drugs</u> (and oral anticancer medications) (Tier 4)	\$500 <u>copayment</u> per prescription after <u>deductible</u>	Not covered	to a 30-day supply. <u>Formulary</u> insulin prescriptions have a maximum <u>copayment</u> of \$25 per prescription per 30-day supply. Certain preventive drugs are covered at no charge and are not subject to the <u>deductible</u> . Tiers 2 - 4 may include brand and generic drugs.
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	20% after <u>deductible</u>	Not covered	Services requiring <u>preauthorization</u> that are not <u>preauthorized</u> will be denied. Refer to <u>BSWHealthPlan.com</u> or call 844-
surgery	Physician/surgeon fees	20% after <u>deductible</u>	Not covered	633-5325.
	Emergency room care	\$750 <u>copayment</u> per visit after <u>deductible</u>	\$750 <u>copayment</u> per visit after <u>deductible</u>	Emergency room <u>copayment</u> waived if episode results in <u>hospitalization</u> for the same condition within 24 hours.
If you need immediate medical attention	Emergency medical transportation	\$750 <u>copayment</u> per service after <u>deductible</u>	\$750 <u>copayment</u> per service after <u>deductible</u>	None
	Urgent care	\$60 <u>copayment</u> per visit, <u>deductible</u> does not apply	\$60 <u>copayment</u> per visit, <u>deductible</u> does not apply	NONE
If you have a hospital stay	Facility fee (e.g., hospital room)	20% after <u>deductible</u>	Not covered	Services requiring <u>preauthorization</u> that are not <u>preauthorized</u> will be denied.
	Physician/surgeon fees	20% after <u>deductible</u>	Not covered	Refer to <u>BSWHealthPlan.com</u> or call 844- 633-5325.

		What You Will Pay		
Common Medical Event	Services You May Need	Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Adult: \$30 <u>copayment</u> per office visit, <u>deductible</u> does not apply; 20% after <u>deductible</u> for all other outpatient services Pediatric: No charge per office visit, <u>deductible</u> does not apply; 20% after <u>deductible</u> for all other outpatient services	Not covered	Services requiring <u>preauthorization</u> that are not <u>preauthorized</u> will be denied. Refer to <u>BSWHealthPlan.com</u> or call 844- 633-5325.
	Inpatient services	20% after deductible	Not covered	
lf you are pregnant	Office visits	\$30 <u>copayment</u> per visit, <u>deductible</u> does not apply	Not covered	<u>Cost sharing</u> does not apply for <u>preventive</u> <u>care</u> . Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> , or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Childbirth/delivery professional services	20% after <u>deductible</u>	Not covered	Inpatient care for the mother and newborn child in a health care facility is covered for a minimum of 48 hours following an
	Childbirth/delivery facility services	20% after <u>deductible</u>	Not covered	uncomplicated vaginal delivery and 96 hours following an uncomplicated delivery by caesarean section.
If you need help recovering or have other special health needs	Home health care	20% after <u>deductible</u>	Not covered	Limited to 60 visits per <u>plan</u> year. Services requiring <u>preauthorization</u> that are not <u>preauthorized</u> will be denied. Refer to <u>BSWHealthPlan.com</u> or call 844-633- 5325.
	Rehabilitation services	\$30 <u>copayment</u> per visit, <u>deductible</u> does not apply	Not covered	Limited to 35 visits for <u>rehabilitation</u> <u>services</u> and 35 visits for <u>habilitation</u>

		What You Will Pay		
Common Medical Event	Services You May Need	Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Habilitation services	\$30 <u>copayment</u> per visit, <u>deductible</u> does not apply	Not covered	<u>services</u> per <u>plan</u> year. Limit is combined for physical therapy, occupational therapy, speech therapy, and chiropractic care. Limits do not apply for therapies for children with developmental delays, autism spectrum disorder, and mental health services. Services requiring <u>preauthorization</u> that are not <u>preauthorized</u> will be denied. Refer to <u>BSWHealthPlan.com</u> or call 844-633- 5325.
	Skilled nursing care	20% after <u>deductible</u>	Not covered	Limited to 25 days per <u>plan</u> year. Services requiring <u>preauthorization</u> that are not <u>preauthorized</u> will be denied. Refer to <u>BSWHealthPlan.com</u> or call 844-633- 5325.
	Durable medical equipment	20% after <u>deductible</u>	Not covered	Services requiring <u>preauthorization</u> that are not <u>preauthorized</u> will be denied.
	Hospice services	20% after <u>deductible</u>	Not covered	Refer to <u>BSWHealthPlan.com</u> or call 844- 633-5325.
If your child needs dental or eye care	Children's eye exam	\$60 <u>copayment</u> per visit, <u>deductible</u> does not apply	Not covered	Limited to one eye exam per <u>plan</u> year.
	Children's glasses	\$60 <u>copayment</u> per pair, <u>deductible</u> does not apply	Not covered	Limited to one pair of glasses per <u>plan</u> year.
	Children's dental check-up	Not covered	Not covered	None

#### **Excluded Services & Other Covered Services:**

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)				
Abortion (except when the life of the mother	Cosmetic surgery	• Non-emergency care when traveling outside the U.S.		
is endangered)	Dental care (Adult and Child)	Routine eye care (Adult)		
Acupuncture	Infertility treatment	Routine foot care		
Bariatric surgery	Long-term care	Weight loss programs		
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)				

Chiropractic care (Included in <u>Rehabilitation</u>	Hearing aids (Limited to one device	• Private duty nursing when medically necessary and
Services and Habilitation Services)	per ear every 3 years)	preauthorized (Limitations apply when used under
		Home Health Care)

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Baylor Scott & White Health Plan at 844-633-5325 or <u>BSWHealthPlan.com</u>; Texas Department of Insurance at 800-578-4677 or <u>TDI.texas.gov</u>; Department of Labor's Employee Benefits Security Administration at 866-444-EBSA (3272) or <u>DOL.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa</u>. Other coverage options may be available to you, too, including buying individual insurance coverage through the <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>HealthCare.gov</u> or call 800-318- 2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: Baylor Scott & White Health Plan at 844-633-5325 or <u>BSWHealthPlan.com</u>; Texas Department of Insurance at 800-578-4677 or <u>TDI.texas.gov</u>.

### Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? Not Applicable

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

# Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 844-633-5325.

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

## About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost-sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

# Peg is Having a Baby (9 months of in-network pre-natal care and a hospital delivery)

The plan's overall deductible	\$4,950
Specialist copayment	\$60
Hospital (facility) <u>coinsurance</u>	20%
Other <u>coinsurance</u>	20%

This EXAMPLE event includes services like: Specialist office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood work) Specialist visit (anesthesia)

Total Example Cost	\$12,700
In this example, Peg would pay:	
Cost Sharing	
Deductibles	\$4,950
<u>Copayments</u>	\$0
Coinsurance	\$1,200
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$6,210

Managing Joe's Type 2 Diabetes (a year of routine in-network care of a wellcontrolled condition)

The plan's overall deductible	\$4,950
Specialist copayment	\$60
Hospital (facility) coinsurance	20%
Other <u>coinsurance</u>	20%

This EXAMPLE event includes services like: Primary care physician office visits (including disease education) Diagnostic tests (blood work) **Prescription drugs** Durable medical equipment (glucose meter)

Total Example Cost	\$5,600
In this example, loe would pay:	

\$900
\$800
\$0
\$20
1,720

# **Mia's Simple Fracture**

(in-network emergency room visit and follow up care)

The plan's overall deductible	\$4,950
Specialist copayment	\$60
Hospital (facility) coinsurance	20%
Other <u>coinsurance</u>	20%

### This EXAMPLE event includes services like:

Emergency room care (including medical supplies) Diagnostic test (X-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy)

otal Example Cost	\$2,800
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## In this example, Mia would pay:

Cost Sharing	
<u>Deductibles</u>	\$1,700
Copayments	\$300
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,000

The plan would be responsible for the other costs of these EXAMPLE covered services.

# **Nondiscrimination Notice**



ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-844-633-5325 (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. Baylor Scott & White Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Baylor Scott & White Health Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Written information in other formats (large print and accessible electronic formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact the Baylor Scott & White Health Plan Compliance Officer at 1-214-820-8888 or send an email to HPCompliance@BSWHealth.org.

If you believe that Baylor Scott & White Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Baylor Scott & White Health Plan, Compliance Officer 1206 West Campus Drive, Suite 151 Temple, Texas 76502

Compliance HelpLine; 1-888-484-6977 or https://app.mycompliancereport.com/report?cid=swhp

You can file a grievance in person or by mail, online, or email. If you need help filing a grievance, the Compliance Officer is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201 1-800-368-1019, 1-800-537-7697 (TDD)

Complaint forms are available at https://www.hhs.gov/civil-rights/filing-a-complaint/index.html.



Multi-Language Interpreter Services

**English:** We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at

1-844-633-5325. Someone who speaks English/Language can help you. This is a free service.

**Spanish:** Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-844-633-5325. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务,帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务,请致 电 1-844-633-5325。我们的中文工作人员很乐意帮助您。这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問,為此我們提供免費的翻譯 服務。如需翻譯服務,請致電 1-844-633-5325。我們講中文的人員將樂意為您提供幫助。這 是一項免費服務。

**Tagalog:** Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-844-633-5325. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

**French:** Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-844-633-5325. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

**Vietnamese:** Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quí vị cần thông dịch viên xin gọi 1-844-633-5325 sẽ có nhân viên nói tiếng Việt giúp đỡ quí vị. Đây là dịch vụ miễn phí.

**German:** Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-844-633-5325. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-844-633-5325 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

**Russian:** Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-844-633-5325. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا Arabic: إننا نقدم خدمات المترجم فوري، ليس عليك سوى الاتصال بنا Arabic: إننا نقدم خدمة مجانية . سيقوم شخص ما يتحدث العربية5325-633-1-844 على

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-844-633-5325 पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

**Italian:** È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-844-633-5325. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

**Portugués:** Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-844-633-5325. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

**French Creole:** Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-844-633-5325. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

**Polish:** Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-844-633-5325. Ta usługa jest bezpłatna.

Japanese: 当社の健康健康保険と薬品処方薬プランに関するご質問にお答えするために、無料の通訳サービスがあります ございます。通訳をご用命になるには、

1-844-633-5325 にお電話ください。日本語を話す人者が支援いたします。これは無料のサービスです。