

Cost effective. \$0 monthly premiums and affordable copays. The HMO plan (without Part D) pays \$50 per month toward your Part B premium.

Convenient. Access to the Covenant Health network consisting of hundreds of physicians and clinics as well as cornerstone hospital facilities across West Texas. No referrals needed to see a network specialist.

Complete. Covenant Health Advantage HMO not only gives you all the benefits of Original Medicare, like access to doctors and hospitals, but it also includes many supplemental benefits to help reduce your out-of-pocket healthcare expenses.

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 mail order prescriptions.

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

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

Hearing. We offer members 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. Covenant Health Advantage HMO 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.

Over-the-counter (OTC) allowance. Covenant Health Advantage HMO plans feature a quarterly purchase allowance (based on calendar quarter) from participating retailers for eligible over-the-counter items such as bandages, cold and allergy medicines, and pain relievers.

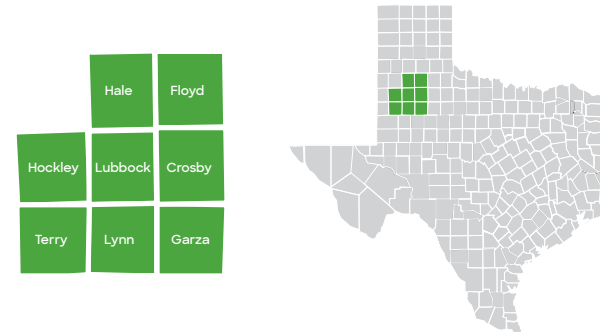
And more. Routine transportation to approved locations and meal delivery services are available in both HMO plans.

Enroll today!

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

1.833.738.2460

8 AM – 5 PM CT Monday-Friday



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.

2023 Medicare Advantage

CovenantHealth 
Advantage HMO



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

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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 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.



Learn more at:
MyBSWMedicare.com

Medical Plan Benefits*	HMO**	HMO Rx
Monthly Premium	\$0	\$0
Deductible	\$0	\$0
Out-of-Pocket Maximum	\$5,900	\$6,000
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

Prescription Drug Benefits	HMO Rx	
Initial Coverage Amount	\$4,660	
Deductible	\$0	
Copays During Initial Coverage Period	Retail	Mail Order (up to a 90-day supply)
Tier 1 – Preferred Generic Drugs	\$5 copay	\$0 copay
Tier 2 – Generic Drugs	\$20 copay	\$0 copay
Tier 3 – Preferred Brand Drugs	\$47 copay	\$94 copay
Tier 4 – Non-Preferred Drugs	\$100 copay	\$200 copay
Tier 5 – Specialty Drugs	30% coinsurance	Not Available

There is no deductible for Covenant Health Advantage for select insulins. Your out-of-pocket costs for select insulins will be \$35 for a 30-day supply during the initial coverage phase. Covenant Health Advantage also offers additional gap coverage for select insulins. During the Coverage Gap stage, your out-of-pocket costs for select insulins will also be \$35 for a 30-day supply. You pay \$0 for Part D vaccines.

*This is not a complete description of benefits. Please refer to the plan’s Evidence of Coverage at BSWHealthPlan.com/Medicare.

**The 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 for more information.

If 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.

You must continue to pay your Medicare Part B premium. Not connected with or endorsed by the United States government or the federal Medicare program.