

# Everything you need. Nothing you don't.

## Choose your own dentist.

All plans include dental benefits through MetLife's national network. Network providers cost you less, but you can see any dentist you choose and still have coverage.

## Pick your hearing aid provider.

Your hearing aid allowance works anywhere. Visit the hearing aid provider of your choice.

## No referrals.

See any network doctor at any time. It's up to you.

## More Rx for less.

For many prescriptions, we offer a three-month supply for the cost of two. And many generics are \$0. We even offer a plan that gives you all covered prescriptions for \$0 if you qualify for Extra Help. Find out more in this brochure.

## Get care from home.

Virtual care visits are \$0 through the MyBSWHealth app. Just log in and get same-day care and prescriptions.

## Experience coordinated care.

Our plan offers a unique integrated healthcare experience, which means your Baylor Scott & White Health doctors and your Medicare Advantage plan are on the same team, sharing resources and collaborating to help you save time and money.

Traditional Healthcare	BSW Integrated Healthcare
<b>More effort</b> The burden of care coordination is on you.	<b>Less effort</b> Providers and your health plan work together to support you.
<b>Time wasted</b> Multiple portals to find what you need; you must keep track of multiple usernames and passwords.	<b>Time saved</b> One portal for your medical, pharmacy, billing, appointment and coverage information.
<b>More costs</b> Redundant tests and procedures mean more appointments and more bills.	<b>Fewer costs</b> Shared test results eliminate redundancy to help you save money.

# Enroll today!

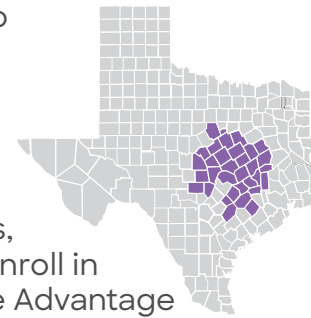
To speak with a licensed insurance agent and discuss your BSW SeniorCare Advantage options, call:

## 1.800.782.5068

**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 our 33-county\* service area in Central Texas, you are eligible to enroll in the BSW SeniorCare Advantage HMO-POS plan.



\*Bastrop, Bell, Blanco, Bosque, Brazos, Burleson, Burnet, Caldwell, Colorado, Coryell, Erath, Falls, Fayette, Freestone, Gillespie, Gonzales, Grimes, Hamilton, Hill, Lampasas, Lee, Leon, Limestone, Llano, Madison, McLennan, Milam, Mills, Robertson, San Saba, Somervell, Washington and Williamson counties

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. BSW SeniorCare Advantage HMO-POS is offered by Baylor Scott & White Health Plan, a Medicare Advantage organization with a Medicare contract. Enrollment in BSW SeniorCare Advantage depends on contract renewal with Medicare.

Other pharmacies, physicians and providers are available in our network. Not connected with or endorsed by the United States government or the federal Medicare program.

# Medicare Advantage

2024 Central Texas HMO-POS

\$0 Premium Options

/// THE POWER TO LIVE BETTER



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

Medical Plan Benefits	Select	Preferred	Premium	Select Rx Assist
Monthly Premium (See Part B premium note below)				
With Part D prescription drugs	\$0	\$135	\$243	\$0*
Without Part D prescription drugs <sup>1</sup>	\$0	\$83	\$199	Not available
Deductible	\$0	\$0	\$0	\$0
Out-of-Pocket Maximum with Part D	\$5,800	\$4,600	\$4,800	\$5,800
Out-of-Pocket Maximum without Part D	\$5,900	\$4,500	\$4,500	Not available
Annual Physical Exam	\$0 copay	\$0 copay	\$0 copay	\$0 copay
Primary Care Physician (PCP) Office Visit	\$0 copay	\$0 copay	\$0 copay	\$0 copay
Specialty Care Physician (SCP) Office Visit	\$25 copay	\$25 copay	\$0 copay	\$25 copay
Telehealth Visit (PCP, SCP, Psychiatry Services)	\$0 copay	\$0 copay	\$0 copay	\$0 copay
Routine Hearing Exam	\$0 copay	\$0 copay	\$0 copay	\$0 copay
Hearing Aids (every three years)				
With Part D prescription drugs	\$1,500 allowance	\$1,000 allowance	\$1,000 allowance	\$1,500 allowance
Without Part D prescription drugs	\$1,000 allowance	\$1,000 allowance	\$1,000 allowance	Not available
Routine Eye Exam (one per year; must use a network provider)	\$0 copay	\$0 copay	\$0 copay	\$0 copay
Eyewear (annually; must use network provider)				
With Part D prescription drugs	\$150 allowance	\$125 allowance	\$125 allowance	\$150 allowance
Without Part D prescription drugs	\$125 allowance	\$125 allowance	\$125 allowance	Not available
Fitness Membership	\$0	\$0	\$0	\$0
Over-the-Counter Allowance (must use OTC Network card at participating retailers; no rollover)				
With Part D prescription drugs	\$50 per quarter	\$30 per quarter	\$30 per quarter	\$50 per quarter
Without Part D prescription drugs	\$30 per quarter	\$30 per quarter	\$30 per quarter	Not available
Prescription Drug Benefits <sup>2</sup>	Select Rx	Preferred Rx	Premium Rx	Select Rx Assist
Initial Coverage Amount	\$5,030	\$5,030	\$5,030	\$5,030
Deductible	\$0	\$0	\$0	\$0*
Retail Copays During Initial Coverage Period (30-day supply)	Preferred Pharmacies/Standard Pharmacies			
Tier 1 – Preferred Generic Drugs	\$0/\$10 copay	\$0/\$8 copay	\$0/\$7 copay	\$0* copay
Tier 2 – Generic Drugs	\$13/\$20 copay	\$8/\$15 copay	\$5/\$12 copay	\$0* copay
Tier 3 – Preferred Brand Drugs	\$47/\$47 copay	\$45/\$45 copay	\$45/\$45 copay	\$0* copay
Tier 4 – Non-Preferred Drugs	\$100/\$100 copay	\$95/\$95 copay	\$95/\$95 copay	\$0* copay
Tier 5 – Specialty Drugs	33% coinsurance	33% coinsurance	33% coinsurance	\$0* copay
Mail-Order Copays	Tiers 1 - 2 are \$0 copay; Tiers 3 - 4 are 2 copays for a 90-day supply			

<sup>1</sup>BSW SeniorCare Advantage Select, Preferred and Premium Plans without Part D pay \$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.

### \* Get \$0 premium and prescriptions with Select Rx Assist

Extra Help, also known as a Low Income Subsidy, is a Medicare program that helps people with limited incomes pay for Medicare drug coverage (Part D) premiums, deductibles, coinsurance and other costs. It also relieves those who qualify from having to pay a Part D late enrollment penalty.

In the Select Rx Assist plan, if you qualify for Extra Help,\* your monthly premium is \$0 and your covered prescription drugs are \$0.

If you don't qualify, you'll pay a \$28.40 monthly premium and 25% of the cost of covered drugs after a \$545 deductible.

#### Find out if you qualify:

Medicare.gov/basics/costs/help/drug-costs; or Social Security Administration at ssa.gov/medicare/part-d-extra-help

Even if you haven't paid your deductible, 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.

<sup>2</sup>If you have Part D prescription drug coverage through another carrier, and you purchase a plan with Part D, your drug coverage will end when your new BSW SeniorCare 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 BSW SeniorCare 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.