

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. And in the PPO, you can even see out-of-network doctors for a lower level of benefits, but you're still covered.

More Rx for less.

For many prescriptions, we offer a three-month supply for the cost of two. And many generics are \$0.

Get care from home.

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



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

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
More effort The burden of care coordination is on you.	Less effort Providers and your health plan work together to support you.
Time wasted Multiple portals to find what you need; you must keep track of multiple usernames and passwords.	Time saved One portal for your medical, pharmacy, billing, appointment and coverage information.
More costs Redundant tests and procedures mean more appointments and more bills.	Fewer costs 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.



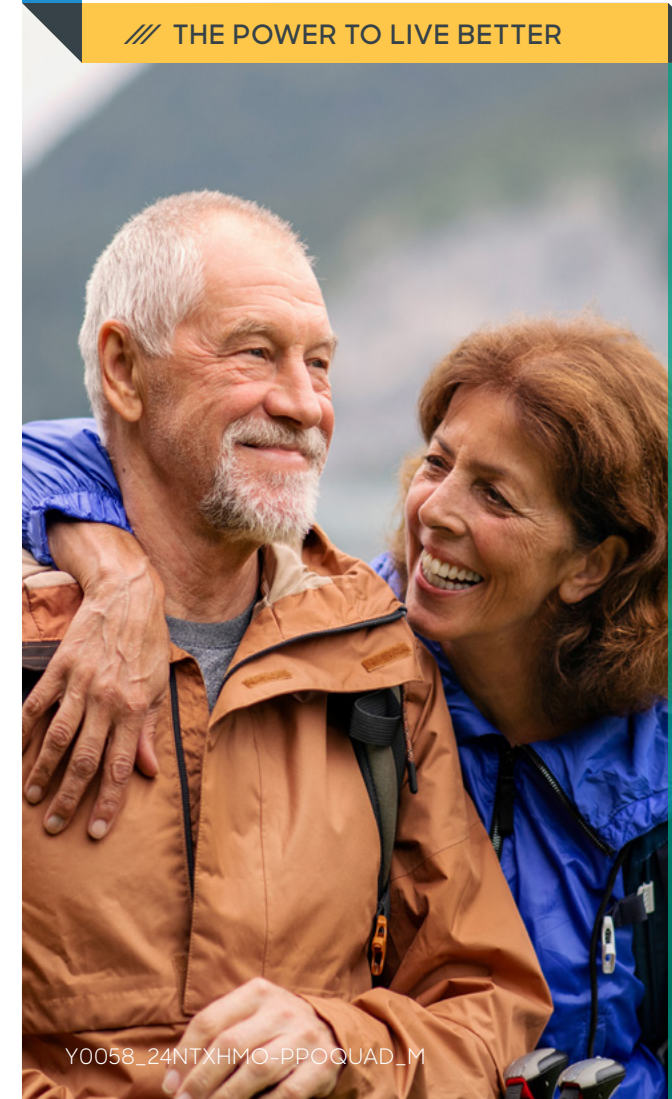
If you are entitled to Medicare Part A, enrolled in Medicare Part B, and are a resident of Collin, Dallas, Denton, Ellis, Rockwall or Tarrant County, you are eligible to enroll in a BSW SeniorCare Advantage plan.

Medicare Advantage

2024 North Texas

\$0 Premium

/// THE POWER TO LIVE BETTER



Medical Plan Benefits	PPO (In-Network Costs)	HMO-POS Select	HMO-POS Select Rx	HMO-POS Select Rx Assist
Monthly Premium	\$0	\$0 ¹ (see note)	\$0	\$0*
Deductible	\$0	\$0	\$0	\$0
Out-of-Pocket Maximum	\$6,400	\$5,550	\$5,000	\$5,000
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	\$40 copay	\$20 copay	\$20 copay	\$20 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)	\$1,000 allowance	\$1,000 allowance	\$1,000 allowance	\$1,000 allowance
Routine Eye Exam (one per year; must use a network provider)	\$0	\$0	\$0	\$0
Eyewear (annually; must use network provider)	\$150 allowance	\$125 allowance	\$125 allowance	\$125 allowance
Fitness Membership	\$0	\$0	\$0	\$0
Over-the-Counter Allowance (must use OTC Network card at participating retailers; no rollover)	\$50 per quarter	\$30 per quarter	\$75 per quarter	\$75 per quarter
Prescription Drug Benefits ²	PPO	HMO-POS Select	HMO-POS Select Rx	HMO-POS Select Rx Assist
Initial Coverage Amount	\$5,030	Not available	\$5,030	\$5,030
Deductible	\$0 Tiers 1-2 \$300 Tiers 3-5	Not available	\$0	\$0*
Retail Copays During Initial Coverage Period (30-day supply)	Preferred Pharmacies/Standard Pharmacies			
Tier 1 - Preferred Generic Drugs	\$0/\$5 copay	Not available	\$0/\$10 copay	\$0* copay
Tier 2 - Generic Drugs	\$7/\$14 copay	Not available	\$13/\$20 copay	\$0* copay
Tier 3 - Preferred Brand Drugs	\$47/\$47 copay	Not available	\$47/\$47 copay	\$0* copay
Tier 4 - Non-Preferred Drugs	\$99/\$99 copay	Not available	\$100/\$100 copay	\$0* copay
Tier 5 - Specialty Drugs	28% coinsurance	Not available	33% coinsurance	\$0* copay
Mail-Order Copays	Tiers 1 - 2 are \$0 copay; Tiers 3 - 4 are 2 copays for a 90-day supply			

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.

Baylor Scott & White Health Plan offers BSW SeniorCare Advantage HMO-POS plans as a Medicare Advantage (MA) organization through a contract with Medicare. Baylor Scott & White Care Plan offers Covenant Health Advantage HMO plans as an MA organization through a contract with Medicare. Baylor Scott & White Insurance Company offers BSW SeniorCare Advantage PPO plans as an MA organization through a contract with Medicare. Enrollment in one of these plans depends on the health plan's contract renewal with Medicare. Not connected with or endorsed by the United States government or the federal Medicare program.

* 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

¹BSW SeniorCare Advantage Select HMO-POS 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.

²If 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.

This is not a complete description of benefits. For more information, including the cost-sharing that applies to out-of-network services, please refer to the plan's Evidence of Coverage available by October 15, 2023 at BSWHealthPlan.com/Medicare.

You must continue to pay your Medicare Part B premium.

Out-of-network/non-contracted providers are under no obligation to treat members, except in emergency situations.

Other pharmacies, physicians and providers are available in our network.