Coverage Period: 01/01/2025 – 12/31/2025 Coverage for: EE/EF| Plan Type: EPO

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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 844-843-3229 or visit us at <u>BSWHealthPlan.com/BSWH</u>. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at HealthCare.gov/sbc-glossary or 844-843-3229 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	In-network: \$1,650 Employee Only (EE) / \$3,300 Employee & Family (ES, EC, EF) Out-of-network: not covered	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> , the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay.
Are there services covered before you meet your deductible?	Yes. <u>Preventive care</u> and ACA 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 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 HealthCare.gov/coverage/preventive-carebenefits.
Are there other <u>deductibles</u> for specific services?	No	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	nave other tambu medius to the transfer of the	
What is not included in the out-of-pocket limit?	Premiums, balance billing charges, out- of-network expenses, services for which you failed to obtain required preauthorization, 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 <u>BSWHealthPlan.com/BSWH</u> or call 844-843-3229 for a list of <u>network providers</u> .	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.

Important Questions	Answers	Why This Matters:
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No	You can see the specialist you choose without a referral.

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			
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	10% coinsurance	Not covered	None	
If you visit a health care provider's office or clinic	Specialist visit	10% coinsurance	Not covered		
	Preventive care/screening/immunization	No charge, <u>deductible</u> does not apply	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.	
If you have a test	<u>Diagnostic test</u> (X-ray, blood work)	10% coinsurance	Not covered	None	
•	Imaging (CT/PET scans, MRIs)	10% coinsurance	Not covered	<u>Preauthorization</u> is required. If you don't get <u>preauthorization</u> , <u>benefits</u> will be denied. Refer to <u>BSWHealthPlan.com/BSWH</u> or call 844-843-3229.	
If you need drugs to treat your illness or condition More information about	Affordable Care Act (ACA) preventive drugs	No charge, deductible does not apply	Not covered	ACA Preventive Drugs based on Health Care Reform regulations.	

		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	
prescription drug				Contracted pharmacies include CVS, Kroger,	
<u>coverage</u> is available at <u>joinrightway.com/bswh</u> .	Chronic and preventive drugs	10% coinsurance per 30-day supply, 20% coinsurance per 90-day supply	Not covered	Walgreens, Wal-Mart and more.  If the member or provider requests a brand	
	Tier 1: Preferred generic drugs	10% coinsurance per 30-day supply, 20% coinsurance per 90-day supply	Not covered	name drug when a generic equivalent is available, the member is responsible for the non-preferred coinsurance plus the difference	
	Tier 2: Preferred brand name drugs	10% coinsurance per 30-day supply, 20% coinsurance per 90-day supply	Not covered	in the cost of the brand name drug and the generic equivalent drug. The difference in cost does not apply to any combined	
	Tier 3: Non-preferred generic drugs and non-preferred brand name drugs	10% <u>coinsurance per 30-day</u> <u>supply, 20% coinsurance per 90-day supply</u>	nsurance per 30-day 0% coinsurance per Not covered	deductible, medical deductible, pharmacy deductible, or maximum out-of-pocket for the plan.  Some drugs require preauthorization, including drugs not on the plan's formulary and compounds costing greater than \$100. Failure to obtain preauthorization will result in a denial of benefits.	
	Tier 4: <u>Specialty</u> <u>drugs</u>	10% coinsurance	Not covered	Limited to 30-day supply.  Specialty drugs may require preauthorization. Failure to obtain preauthorization will result in a denial of benefits.  Specialty drugs coverage under medical: You pay 10% after your deductible is met.	
	Fertility drugs	20% <u>coinsurance</u> with \$400 maximum <u>copayment</u>	Not covered	Limited to 30-day supply.  The lifetime maximum pharmacy benefit is \$7,500.	

		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 have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% coinsurance	Not covered	<u>Preauthorization</u> is required. If you don't get <u>preauthorization</u> , <u>benefits</u> will be denied. Refer to <u>BSWHealthPlan.com/BSWH</u> or call	
cuigory	Physician/surgeon fees	10% coinsurance	Not covered	844-843-3229.	
	Emergency room care	10% coinsurance	10% coinsurance	Non-emergency care in an emergency room is not covered.	
If you need immediate medical attention	Emergency medical transportation	10% coinsurance	10% coinsurance	Emergency transportation includes ground and air ambulance.	
	Urgent care	10% coinsurance	10% coinsurance	None	
If you have a hospital	Facility fee (e.g., hospital room)	10% coinsurance	Not covered	<u>Preauthorization</u> is required. If you don't get <u>preauthorization</u> , <u>benefits</u> will be denied.	
stay	Physician/surgeon fees	10% coinsurance	Not covered	Refer to <u>BSWHealthPlan.com/BSWH</u> or call 844-843-3229.	
If you need mental health, behavioral health, or	Outpatient services	10% coinsurance	Not covered	Admissions to behavioral health/substance abuse residential, partial hospitalization, and day programs require preauthorization. If	
substance abuse services	Inpatient services	10% coinsurance	Not covered	you don't get <u>preauthorization</u> , <u>benefits</u> will be denied. Refer to <u>BSWHealthPlan.com/BSWH</u> or call 844-843-3229.	
If you are pregnant	Office visits	10% coinsurance	Not covered	Cost sharing does not apply for preventive services. Depending on the type of services, a copayment, coinsurance, or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).	

		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
	Childbirth/delivery professional services	10% coinsurance	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 uncomplicated vaginal delivery and 96 hours following an uncomplicated delivery by caesarean section. Notification is required. If you don't notify, benefits will be denied. Refer to BSWHealthPlan.com/BSWH or call 844-843-3229.
	Childbirth/delivery facility services	10% coinsurance	Not covered	Notification is required. If you don't notify, benefits will be denied. Refer to BSWHealthPlan.com/BSWH or call 844-843-3229.
	Home health care	10% coinsurance	Not covered	Limited to 120 visits per calendar year.  Preauthorization is required. If you don't get preauthorization, benefits will be denied.  Refer to BSWHealthPlan.com/BSWH or call 844-843-3229.
If you need help	Rehabilitation services	10% coinsurance	Not covered	Combined occupational/physical therapy 60 visits max per calendar year, speech therapy 60 visits max per calendar year. Limits may not apply for treatment of autism spectrum disorder.
recovering or have other special health needs	Habilitation services	10% coinsurance	Not covered	Excludes educational training, services designed to develop physical function, and vocational rehabilitation. Therapy services must be rendered in accordance with a physician's written plan.
	Skilled nursing care	10% coinsurance	Not covered	Limited to 120 days per calendar year.  Preauthorization is required. If you don't get preauthorization, benefits will be denied.  Refer to BSWHealthPlan.com/BSWH or call 844-843-3229.

		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	
	Durable medical equipment	10% coinsurance	Not covered	Preauthorization is required for specified durable medical equipment. If you don't get preauthorization, benefits will be denied.  Refer to BSWHealthPlan.com/BSWH or call 844-843-3229.	
	Hospice services	10% coinsurance	Not covered	Notification is required. If you don't notify, benefits will be denied. Refer to BSWHealthPlan.com/BSWH or call 844-843-3229.	
	Children's eye exam	Not covered	Not covered	None	
If your child needs dental or eye care	Children's glasses	Not covered	Not covered	None	
	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.)

- Cosmetic surgery
- Dental care (Adult and Child)

- Long-term care
- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult and Child)
- Routine foot care
- Weight loss programs

# Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Acupuncture (20 visit limit per calendar year)
- Bariatric surgery (one morbid obesity surgery per lifetime)
- Chiropractic care (20 visit limit per calendar year)
- Hearing aids (Limited to one device every 36 months)
- Infertility treatment (Limited to \$7,500 medical and \$7,500 pharmacy lifetime max)

 Private-duty nursing (120 visit limit per calendar year)

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: Optum, <u>adminservices.optumhealthfinancial.com</u>, or call 855-409-7029; Department of Labor Employee Benefits Security Administration, visit <u>dol.gov/ebsa/healthreform</u>, or call1-866-444-EBSA (3272). Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance <u>Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>HealthCare.gov</u> or call 1-800-318-2596.

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, visit <u>BSWHealthPlan.com</u>, or call 1-844-843-3229; Department of Labor Employee Benefits Security Administration, visit <u>dol.gov/ebsa/healthreform</u>, or call 1-866-444-EBSA (3272).

## 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? Yes

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 844-843-3229.

To see examples of how this plan 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 <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost-sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. 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 <u>plan's</u> overall <u>deductible</u>	\$1,650
Specialist coinsurance	10%
Hospital (facility) copayment	10%
Other coinsurance	10%

#### 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 Evennela Cost

\$12,700
\$1,650
\$0
\$1,000
\$60
\$2,710

# **Managing Joe's Type 2 Diabetes**

(a year of routine in-network care of a well-controlled condition)

The plan's overall deductible	\$1,650
Specialist coinsurance	10%
Hospital (facility) coinsurance	10%
Other <u>coinsurance</u>	10%

#### This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

Total Example Cost	\$5,600	
In this example, Joe would pay:		
Cost Sharing		
<u>Deductibles</u>	\$1,650	
Copayments	\$0	
Coinsurance	\$400	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$2,070	

# **Mia's Simple Fracture**

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

The plan's overall deductible	\$1,650
Specialist coinsurance	10%
Hospital (facility) coinsurance	10%
Other <u>coinsurance</u>	10%

#### This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (X-ray)

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800
In this example, Mia would pay:	
Cost Sharing	
<u>Deductibles</u>	\$1,650
Copayments	\$0
Coinsurance	\$100
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,750

The <u>plan</u> 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.

# Language Assistance/ Asistencia de idiomas



#### **English:**

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-844-633-5325 (TTY: 711).

### Spanish:

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-844-633-5325 (TTY: 711).

#### Vietnamese:

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-844-633-5325 (TTY: 711).

#### **Chinese:**

注意:如果使用繁體中文,可以免費獲得語言援助服務。請致電 1-844-633-5325 (TTY:711)。

#### Korean:

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-844-633-5325 (TTY: 711) 번으로 전화해 주십시오.

#### Arabic:

هاتف الصم والبكم: 711 ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-5325-633-844 (رقم

#### **Urdu:**

کریں .(TTY: 711) 5325-633-844 خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں ۔ کال

#### **Tagalog:**

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-844-633-5325 (TTY: 711).

#### French:

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-844-633-5325 (ATS: 711).

#### Hindi:

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध है। 1-844-633-5325 (TTY: 711) पर कॉल करें।

#### Persian:

فراهم می باشد. با (TTY: 711) 5325-633-844-1 تماس بگیرید. توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما

#### German:

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-844-633-5325 (TTY: 711).

# Gujarati:

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-844-633-5325 (TTY: 711).

#### Russian:

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-844-633-5325 (телетайп: 711).

## Japanese:

注意事項:日本語を話される場合、無料の言語支援をご利用いただけます。1-844-633-5325 (TTY:711) まで、お電話にてご連絡ください。

#### Laotian:

ົປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 1-844-633-5325 (TTY:711).