



 **Baylor Scott & White**
Health Plan
Health Benefits
Plan Year 2022-23

Revised 7-15-2022

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Hello Everyone and Good morning! I am Debbie Harvey, a Client Manager with Baylor Scott & White Health Plan. I am excited to be here to talk about your TRS benefits for Plan Year 2022-2023.



Removing barriers to care

Open Access HMO

- **No referrals needed** to see a network provider
- **No requirement** to select a Primary Care Physician (PCP)

\$0 Copay for:

- Preventive care coverage
- Virtual care
- First in-person sick visit
- Additional visits now cost less, too!
- PCP visits for dependents under age 19

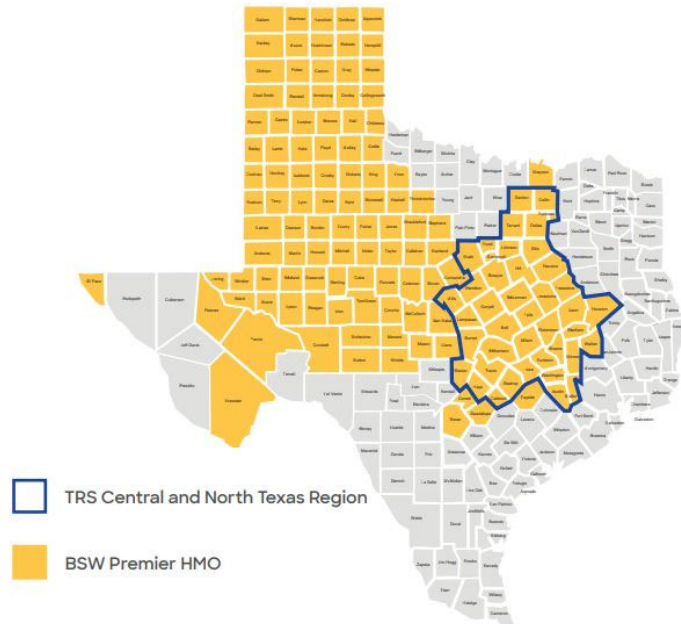
At Baylor Scott & White Health Plan, we are removing barriers to care. For example, our HMO is “open access,” which means you do not need a referral to see an in-network specialist. Also, while we encourage all our members to build a relationship with a Primary Care Physician, you are not required to choose one.

We also help with the cost of care, by offering Preventive Care, Virtual Care and adults’ first in-person sick visit with your Primary Care Provider at \$0 copay—and additional Primary Care visits now cost less than last year: just \$15 copay. Plus, Primary Care Provider visits for dependents under age 19 are always \$0 copay, so you can get care for your children without worrying about the cost.



Our coverage Area

TRS
Central and
North Texas
Region



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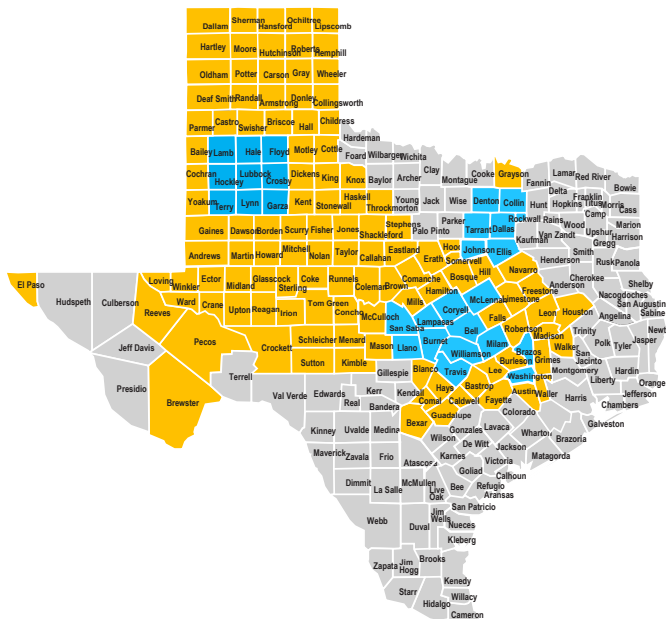
With Baylor Scott & White Health Plan, you have access to the renowned doctors, specialists and facilities of the Baylor Scott & White Health system.

Baylor Scott & White Health provides full-range, inpatient, outpatient, rehabilitation and emergency medical services. Beyond the Baylor Scott & White Health system, we offer access to thousands of providers throughout North, Central and West Texas to ensure you have plenty of in-network options for care.



New network: BSW Premier HMO

- New network MAY mean new providers
- Not all providers in blue counties are the same as last year.
- **Confirm your current providers are in the BSW Premier network with the provider search tool at BSWHealthPlan.com/TRS.**



Starting in plan year 2022-23, Baylor Scott & White Health Plan members will be on a new network: BSW Premier HMO. While most members will not notice a difference, there are some differences in the providers available in the counties shown in blue. We strongly recommend that you go to the Provider Search tool at BSWHealthPlan.com/TRS to confirm that your existing providers are in the BSW Premier HMO network.



Resources at BSWHealthPlan.com/TRS

- Member guides and benefits guide
- Provider search tool
- Wellness resources
- Information on pharmacy, claims, customer service, and more
- Log in to the [MyBSWHealth Member Portal](#)



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You have access to a number of resources on the webpage just for BSWHP TRS members: Just go to BSWHealthPlan.com/TRS.

These resources include:

- Member guides and benefits guide
- Provider search tool
- Wellness resources
- Information on pharmacy, claims, customer service, and more
- Access to the [MyBSWHealth Member Portal](#).



Benefits

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Now let's talk about your benefits for the new plan year, 2022-2023.



Benefits highlights for 2022-2023

- ▲ 100% preventive care coverage
- ▲ Access to virtual care — like eVisits and Video Visits — for \$0 copay
- ▲ First in-person sick visit — \$0 copay
- ▲ No copay for PCP visits for dependents under age 19
- ▲ Lower PCP copay — only \$15
- ▲ Lower urgent care copay — only \$45
- ▲ Award-winning MyBSWHealth app
- ▲ Maximum out-of-pocket includes medical and prescription drug deductibles, copays and coinsurance.



For additional information, visit BSWHealthPlan.com/TRS.

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As a TRS Member, you will be able to take advantage of the following benefits:

- 100% coverage for preventive care
- Access to virtual care — like eVisits and Video Visits — for \$0 copay
- First in-person sick visit — \$0 copay
- Zero copay for PCP visits for dependents under age 19
- For other visits, new lower copay this year—only \$15
- Lower urgent care copay – only \$45
- You have all your benefits information at your fingertips with our award-winning MyBSWHealth app.
- Maximum out-of-pocket expense includes medical and prescription drug deductibles, copays and coinsurance.



Benefits highlights for 2022-2023 (continued)

- ▲ No referrals needed for in-network physicians
- ▲ Comprehensive network of quality physicians
- ▲ Worldwide emergency care
- ▲ Local offices and Texas-based customer service
- ▲ Digital wellness coaching available to all members
- ▲ Wondr Health™ weight loss program available to all members
- ▲ Maternity care management program



For additional information, visit BSWHealthPlan.com/TRS.

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Even though this is an HMO, you do not need a referral to see in-network physicians—and we have a comprehensive network of quality physicians that covers a big part of the state.

Emergency care is covered worldwide, so you can travel without worrying about coverage wherever you go.

If you need assistance, you can call our Customer Service department; it's based right here in Texas.

In addition, all TRS members can take advantage of digital wellness coaching and Wondr Health, which is an online program that teaches you how to eat your favorite foods and still lose weight. Both the wellness programs and Wondr Health are offered at NO COST to you.

Plus, our maternity care management program is available to help expectant mothers enjoy a healthy pregnancy.

For more information on these and other benefits, please visit BSWHealthPlan.com/TRS.



\$0 copay options

MyBSWHealth

- ▲ eVisits – Online diagnosis and treatment plan for common medical conditions
- ▲ Video Visits – Online with a doctor, face-to-face in real time
- ▲ MyBSWHealth.com or MyBSWHealth app

MDLIVE

- ▲ For general health and behavioral health concerns
- ▲ Visit by phone, secure video or MDLIVE app

24/7 Nurse Line

- Managed by Baylor Scott & White Health staff
- Immediate support, 24/7
- Discuss symptoms and concerns
- ER/Urgent care guidance

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As a TRS Member, you can receive care for many common conditions any day of the week without leaving your home or office—and without a copay. If you have dependents living outside of the service area, they will always have access to virtual care through MyBSWHealth or MDLIVE at \$0 copays.

eVisit are online interviews about your symptoms; it takes only 5-10 minutes and you'll receive a response from a Baylor Scott & White Health provider within one hour. Any prescriptions needed will be sent immediately to your preferred pharmacy. eVisits are available seven days a week, 8 AM – 8 PM; if you complete the survey after 8 PM, you will receive a response by the next day.

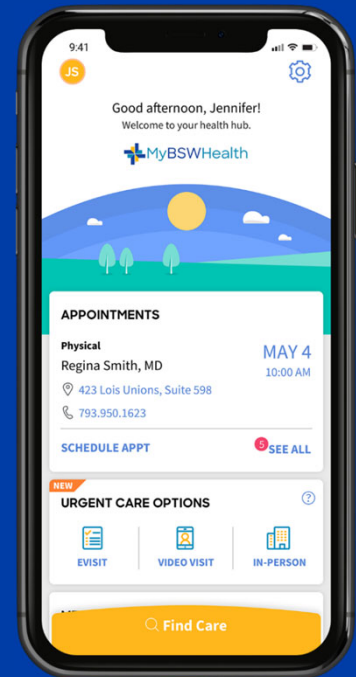
Or if you prefer, you can schedule a same-day Video Visit with a provider, face-to-face. Simply schedule your appointment, then talk live with a Baylor Scott & White Health provider about your symptoms. Just like eVisits, prescriptions are sent immediately to your preferred pharmacy. You can schedule a Video Visit between 8 AM – 8 PM any day of the week.

Additional virtual care, powered by MDLIVE, is available 24 hours a day, 7 days a week. These options provide access to board-certified doctors, as well as licensed therapists and more, for general health and behavioral health concerns. You can visit with a doctor by phone, secure video, or the MDLIVE app.



Spotlight: MyBSWHealth

- ▲ Available as an app or online through MyBSWHealth.com
- ▲ With MyBSWHealth, you can:
 - Find a provider
 - Access/print ID cards
 - Refill prescriptions
 - Track appointments
 - View test results
 - See claims and copays
 - Send secure messages
 - Take advantage of eVisits or Video Visits



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There's a wealth of online information, resources, and functions available 24/7 in the MyBSWHealth App and Member Portal. On this slide we list just a few of the things you can do from your computer or mobile device.

Be sure to link your Baylor Scott & White Health Plan account in the MyBSWHealth portal and app so you can see your benefits and claims. You'll find more information about MyBSWHealth in the 2022-23 Benefits Guide and on BSWHealthPlan.com/TRS.

Also, as a reminder, you can view and download an electronic version of your member ID card through MyBSWHealth. This is particularly helpful if you have not yet received your ID card or have misplaced your card. Plus, you can access an image of your ID card right from your phone in the MyBSWHealth app!



Wellness and value-added programs



Wondr Health™

- Unique mindful-eating curriculum combined with technology
- Teaches skills needed to sustainably lose weight & improve health
- Proven to deliver:
 - Sustainable weight loss
 - Meaningful reversal of MetS risk factors like hypertension / prediabetes.



Maternity Care

- Assistance during pregnancy + 1 year after birth
- Access to a nurse 24/7
- In-home support for high-risk conditions
- Mental health screening after delivery
- Immunization reminders
- Planning for returning to work
- And much more!



Webinars & Newsletters



Adding even more value to your membership are these additional programs.

Wondr Health is an online program that teaches you how to eat the foods you love while reducing your risk of developing serious conditions, like diabetes or heart disease. Wondr Health is available at NO COST to BSWHP TRS members and is accessible via computer and mobile. Learn more about Wondr Health at BSWHealthPlan.com/TRS.

Expectant members can take advantage of Maternity Care, which offers assistance throughout pregnancy and for one year after the baby is born, including access to a nurse 24/7 and other resources.

All members are encouraged to take advantage of FREE webinars and information in our wellness newsletter. *Be Well* is emailed to members four times a year and the current issue is always available at BSWHealthPlan.com/TRS.



Medical coverage overview

No PCP copay for first sick visit **or** for dependents under age 19.

2022-2023

Deductible	\$1,900 per individual \$4,750 per family
Out-of-Pocket Maximum — Includes medical/drug deductible, copayments and coinsurance	\$8,000 per individual \$15,000 per family
Coinsurance	20%
Office Visit	
Primary Care	\$15 (\$0 for first visit)
Primary Care for Dependents (under the age of 19)	\$0
Specialist	\$70
Inpatient/Outpatient Services	20% of charges after deductible
Preventive Care	\$0 with no deductible

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Here is a quick overview of your medical coverage with BSWHP:

- The deductible is \$1,900 per individual and the Out-of-Pocket Maximum is \$8,000 per individual.
- Office visit copays have been lowered to \$15, down from \$20 last year. And, as a reminder, the 1st sick visit is at no charge, Also, for dependents under the age of 19, there is no charge for a PCP visit.
- The inpatient benefit is 20% of charges after deductible.
- And preventive care is still available at no cost to you!



Pharmacy coverage overview

\$0 copay on ACA preventive medications

2022-2023

Rx Deductible	\$200 per individual Rx (ACA Preventive and Preferred Generics excluded)
Rx Out-of-Pocket Maximum	Included in medical Out-of-Pocket Maximum
Retail 30-Day Supply	
ACA Preventive	\$0
Preferred Generics	\$12
Preferred Brand	30% after Rx deductible
Non-preferred Brand/Generic	50% after Rx deductible
Specialty Tier 1	25% after Rx deductible
Specialty Tier 2	25% after Rx deductible
Specialty Tier 3	35% after Rx deductible

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The Rx deductible is \$200 per individual, and this deductible is still waived for preferred generic prescriptions.

The preferred generic copay is \$12 for a 30-day supply.

- Preferred brand is 30% of the charge after the prescription deductible.
- Non-preferred brand/generic is 50% of the charge after the prescription deductible.
- Specialty Tiers 1, 2 and 3: 25%/25%/35% of the charge after the prescription deductible is met.

Visit [BSWHealthPlan.com/TRS](https://www.bswhealthplan.com/TRS) to see your formulary and categories of drugs.



Costs

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Premium costs will differ by TRS region this year.



Premium information for 2022-2023

Please note: Full monthly premiums represented below do not include district and state contributions. Please check with your district for monthly contributions.

Coverage Category	Region 4	Region 6	Region 10	Region 11	Region 12	Region 13
Employee Only	\$527.81	\$527.81	\$543.35	\$569.24	\$491.55	\$491.55
Employee and Spouse	\$1,325.22	\$1,325.22	\$1,364.92	\$1,431.08	\$1,232.58	\$1,232.58
Employee and Child(ren)	\$848.31	\$848.31	\$873.57	\$915.65	\$789.39	\$789.39
Family	\$1,525.20	\$1,525.20	\$1,570.98	\$1,647.24	\$1,418.42	\$1,418.42

For more information, visit BSWHealthPlan.com/TRS.

Here are the premium rates by region for plan year 2022-2023.

Please note: Full monthly premiums represented in this chart do not include district and state contributions. Please check with your district for monthly contributions.



Know where to go for care

Less \$

VIRTUAL CARE – \$0 copay using your mobile device or computer

PRIMARY CARE DOCTOR – Best choice for care when it's not an emergency

WALK-IN CLINICS – Same-day appointments when your doctor is not available

URGENT CARE – You need immediate attention but it's not life-threatening

EMERGENCY ROOM – Any condition you believe to be life-threatening

More \$

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You have many options for care within out network. Choosing the right level of care for your condition can save you time and money.

Depending on the issue, virtual care may be all that is needed. Even when an issue needs immediate attention but is not life-threatening, urgent care, with only a \$45 copay, may be a better option than the more expensive ER visit.

Additional ways to save time and money:

- Call a Nurse — This call is free, and the number is on the back of the member ID card.
- Use in-network doctors to keep costs low.
- And, choose generic (instead of brand) medications and consider getting a 90-day supply.



Why should you choose



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So why should you choose Baylor Scott & White Health Plan?



With Baylor Scott & White Health Plan, you can...



Say NO to:

- **Out-of-pocket costs** for preventive care services
- **Primary care copays** for dependents under age 19
- **Waiting for referrals**
- **Copays for telehealth** MyBSWHealth, MDLIVE and Nurse Advice Line



Say YES to:

- **Wellness** – Online coaching, Wondr Health and maternity care management
- **Texas-based customer service**
- **Worldwide emergency care**
- **Dedicated webpage** at BSWHealthPlan.com/TRS
- Claims and benefit **information available 24/7**

Well, there are too many reasons to fit on this slide, but here are a few. With Baylor Scott & White Health Plan you can...

- Just say NO to out-of-pocket costs for preventive care service
- Say NO to primary care copays for dependents under age 19 – and that even includes sick visits, not just preventive care.
- Say NO to referrals, which are not required to see an in-network specialist. This is a great benefit that saves time, money and aggravation.
- Say NO to copays for telehealth services from MyBSWHealth, MDLIVE and Nurse Advice Line.
- Say YES to wellness programs at no extra charge: These include online coaching, Wondr Health and Maternity Care Management.
- Say YES to Texas-based customer service.
- Say YES to worldwide emergency care.
- Say YES to a dedicated webpage for Benefit Administrators and for TRS Members at: BSWHealthPlan.com/TRS.
- Say YES to Claims and benefit information available 24/7 through our member portal and the MyBSWHealth app.



Got a question? Just ask!

- Website: **BSWHealthPlan.com/TRS**
- Texas-based Customer Service: **844.633.5325**
- Secure messaging with Customer Service available: **MyBSWHealth** app and member portal

You'll find answers to many questions on our website. We created a page just for you at BSWHealthPlan.com/TRS.

If you want to talk to someone, you can call our Texas-based customer service advocates at 844.633.5325.

You can also send a secure message through the MyBSWHealth member portal. You'll find a link to the portal on BSWHealthPlan.com/TRS.



Thank You!

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Thank you for joining us today! We look forward to serving you this year.