

# Health Benefits

Plan Year 2023-24



[BSWHealthPlan.com](https://www.BSWHealthPlan.com)

Hello Everyone! My name is Debbie Harvey and I'm a Client Manager with Baylor Scott & White Health Plan. I am excited to be here to talk about your TRS benefits for Plan Year 2023-24.

## It all happens here

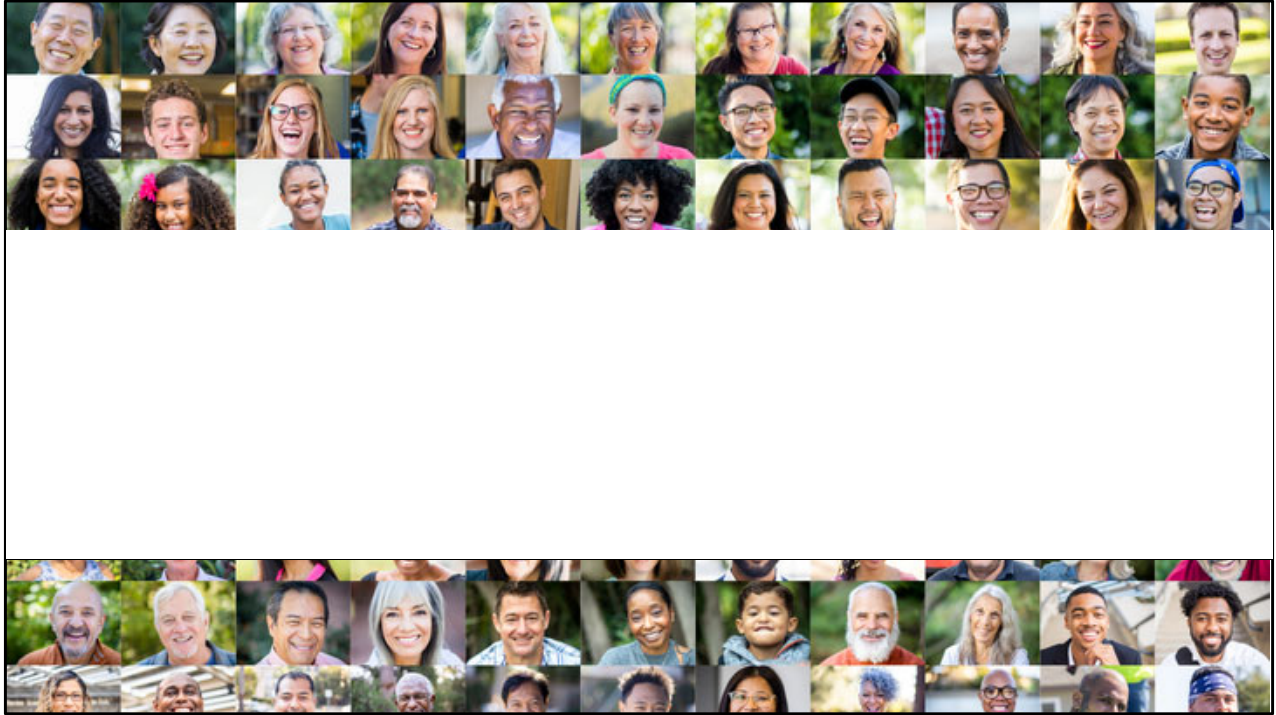
- ▼ Customer service
- ▼ Claims
- ▼ Account management
- ▼ Executive leadership

Baylor Scott & White Health Plan is a Texas-based company. We started in Central Texas 40 years ago and we're still proud residents of the Lone Star State, part of the Baylor Scott & White Health system.

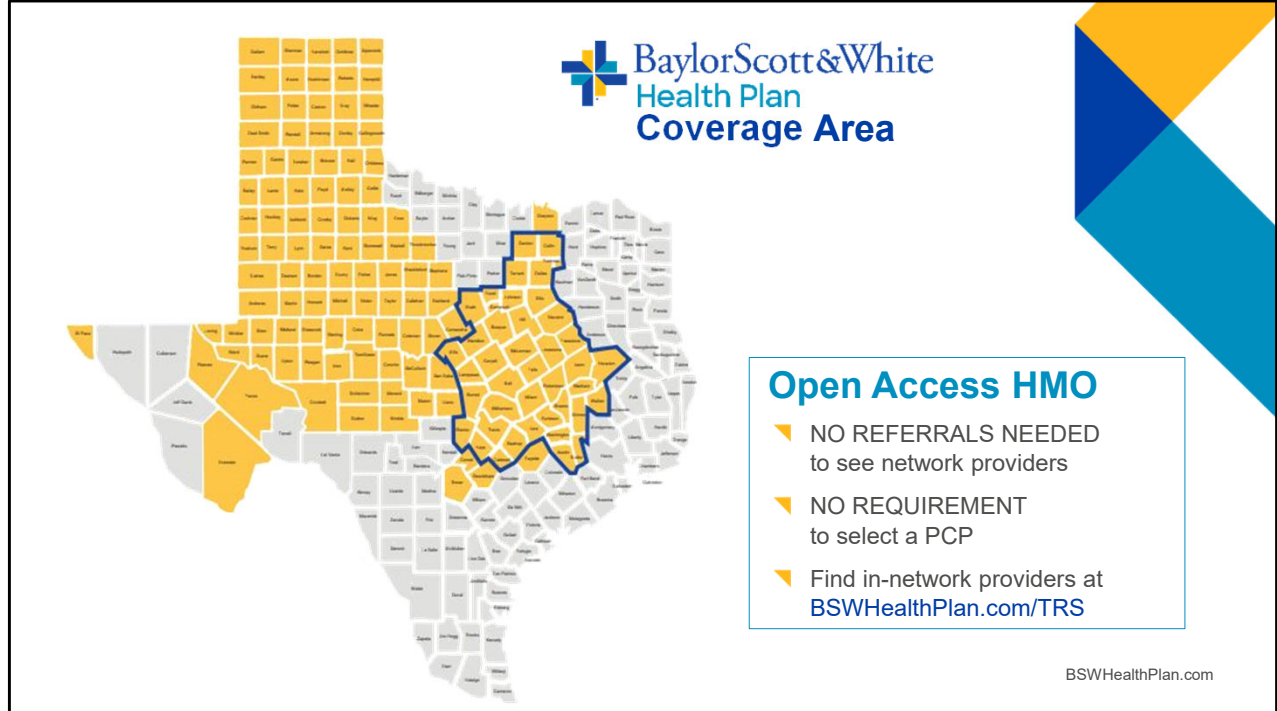
What that means for you is this: when you need help, we're not across the country or on the far side of the planet.

- Customer Service is based here
- Your claims are handled here
- Your Account Managers are based here
- Our executive leadership lives here, too

Baylor Scott & White Health Plan. We're right here in Texas...just like you.



Today we can count more than half a million Baylor Scott & White Health Plan members. And we're part of the Baylor Scott & White Health system, which is consistently ranked among the best hospitals in the nation—and the most award-winning not-for-profit health system in Texas, according to *U.S. News & World Report*.



In plan year 2023-24, Baylor Scott & White Health Plan members continue to be on the BSW Premier HMO network. If you're new to Baylor Scott & White Health Plan, be sure to check and see if your providers are part of this network. You can look up providers at [BSWHealthPlan.com/TRS](https://BSWHealthPlan.com/TRS).

As a member, 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 in 141 counties throughout North, Central and West Texas to ensure our members have plenty of in-network options for care.

One thing that sets us apart is that our HMO is “open access.” That means you do not need a referral to see an in-network specialist, and you can choose any specialist in our network who is currently accepting new patients. Also, while we encourage all our members to build a relationship with a Primary Care Physician, you are not required to choose one.



Let's talk about your benefits.

# \$0 copay

Preventive care • Virtual care • 1<sup>st</sup> in-person sick visit • PCP visits for dependents <19

We offer Preventive Care, Virtual Care and the first in-person sick visit with an adult member's Primary Care Provider at \$0 copay. Additional Primary Care visits are just a \$20 copay, and Urgent Care visits are just \$45.

You work hard taking care of the next generation of Texans. You shouldn't have to sacrifice your own child's healthcare to do that. That's why we continue to offer \$0 copay for Primary Care Provider visits for dependents under age 19. With Baylor Scott & White Health Plan, you can get care for your children without worrying about the cost.




Wondr is a digital weight loss program that teaches the science of health and nutrition. With Wondr there are no restrictions. No counting calories. No guilt. And for Baylor Scott & White Health Plan members, no cost—the program is included with your health plan.









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, in-home support for high-risk conditions, planning for returning to work, and other resources.



## BSWHP Digital Wellness



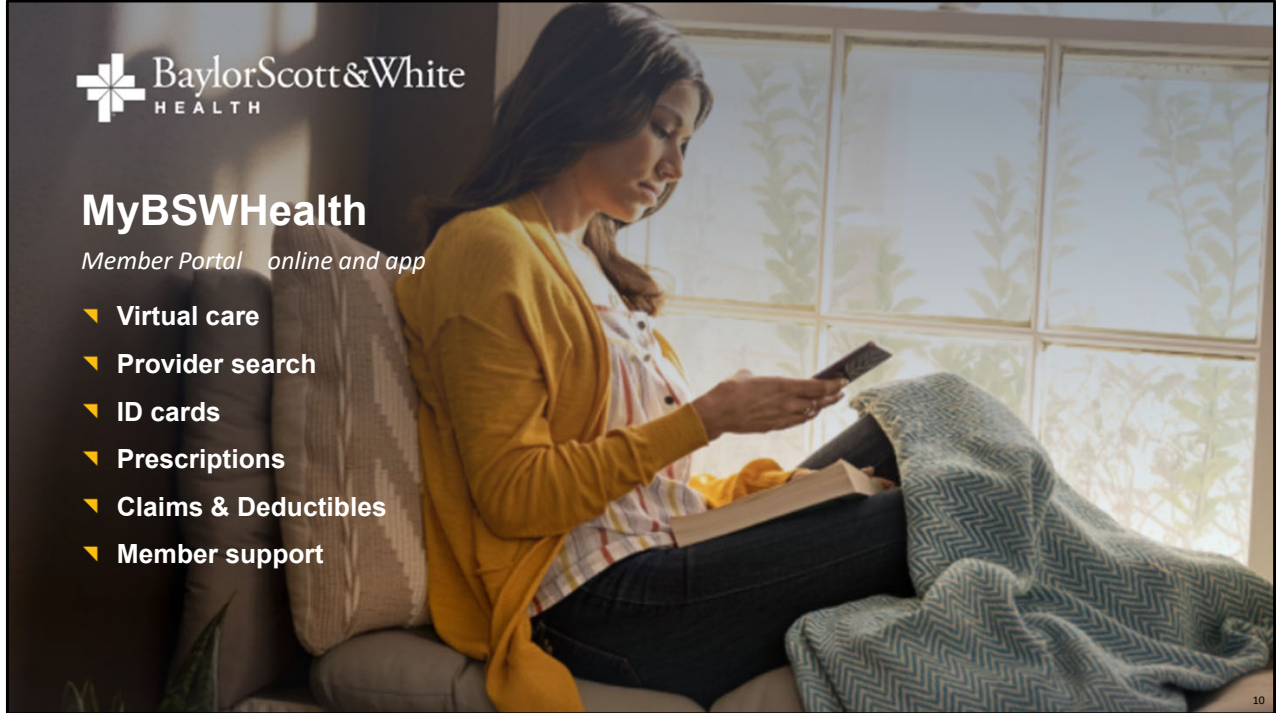
	Well-being Assessment		Daily Habits Coaching
	Wellness Challenges		Wellness Media Library
	Webinar Wednesdays		<i>Be Well</i> Newsletter

BSWHealthPlan.com

Our digital wellness platform, powered by WebMD, includes many resources to help you in your wellness journey, including

- A well-being assessment you can take anytime
- Daily Habits digital coaching sessions
- Wellness challenges
- And a wellness media library that includes articles, recipes podcasts, and more/

The Baylor Scott & White Health Plan Wellness Team also offers FREE webinars on a variety of topics and sends out a digital newsletter four times a year. You'll find information on upcoming webinars and a link to the current issue of *Be Well* at [BSWHealthPlan.com/TRS](https://www.bswhealthplan.com/TRS).



There's also a wealth of online information, resources, and functions available 24/7 in your MyBSWHealth Member Portal, available online and in the MyBSWHealth App. You'll find more information about MyBSWHealth in the 2023-24 Member Guide and on our website at: [BSWHealthPlan.com/TRS](https://BSWHealthPlan.com/TRS).



## Member Resources at [BSWHealthPlan.com/TRS](https://BSWHealthPlan.com/TRS)

- ▼ Provider search
- ▼ Member guide
- ▼ Benefits information
- ▼ Wellness resources
- ▼ Pharmacy/Prescriptions resources
- ▼ And much more!

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BSWHealthPlan.com/TRS is your go-to site for information about your health benefits. You'll find materials, links, information and other resources just for TRS members.



Now let's look at your coverage details for the upcoming plan year.

**NO PCP copay**  
for 1<sup>st</sup> sick visit

**NO PCP copay**  
for dependents  
under age 19




## 2023-2024 Medical Coverage Overview

<b>Deductible</b>	\$2,400 per individual / \$4,800 per family
<b>Out-of-Pocket Maximum</b> - Includes medical/drug deductible, copayments and coinsurance	\$8,150 per individual / \$16,300 per family
<b>Office Visit</b>	
Primary Care:	\$20 (\$0 for 1 <sup>st</sup> visit)
Primary Care for Dependents (under the age of 19):	\$0
Specialist	\$70
<b>Inpatient/Outpatient Services</b>	25% after deductible
<b>Preventive Care</b>	\$0 with no deductible
<b>Urgent Care</b>	\$45
<b>ER Visits</b>	\$500 after deductible

Here is a brief summary of your medical benefits. For additional benefits information, you will find a copy of the SBC (Summary of Benefits and Coverage) on the webpage at [BSWHealthPlan.com/TRS](https://BSWHealthPlan.com/TRS). As a reminder, your dependents under the age of 19 pay no PCP copay for an office visit, and adults have a zero dollar copay for their first PCP sick visit.

**\$0 copay**  
on ACA Preventive  
Medications



## 2023-2024 Pharmacy Coverage Overview

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<b>Rx Deductible</b>	\$200 per individual Rx (ACA Preventive and Preferred Generics excluded)
<b>Rx Out-of-Pocket Maximum</b>	Included in medical Out-of-Pocket Maximum
<b>Retail 30-Day Supply</b>	
ACA Preventive	\$0
Preferred Generics	\$14 (30 days) / \$35 (90 days)
Preferred Brand	35% after Rx deductible
Non-Preferred Brand/Generic	50% after Rx deductible
Specialty Tier 1	35% after Rx deductible
Specialty Tier 2	35% after Rx deductible
Specialty Tier 3	35% after Rx deductible

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This slide shows a brief overview of your pharmacy benefits under this plan. There is a \$200 separate Rx deductible on this plan, but you do not have to meet that deductible first if your prescription is either an ACA Preventive medication or a Preferred Generic. You can find a copy of the formulary, or drug list for this plan, out on the webpage at: [bswhealthplan.com/trs](http://bswhealthplan.com/trs).

## Need help? Find it here:

- ▼ Website:  
**BSWHealthPlan.com/TRS**
- ▼ Customer Service:  
**844.633.5325**
- ▼ Secure messaging:  
**MyBSWHealth** app and  
member portal



If you have a question or you're experiencing a problem, Customer Advocates can help resolve it as quickly as possible—in most cases, before you hang up the phone.

- Call us at 844.633.5325, 7 AM to 7 PM weekdays OR
- Send a secure email and receive a secure response through the Member Portal

