

**Healthcare  
that works  
for me.**

**That's my plan.**



# Member Guide

BSW Preferred HMO



## Dear Member,

Welcome to the Baylor Scott & White Health Plan family! Whether you've been with us for years or are a brand-new member, we're glad you've chosen us as your plan.

As part of the Baylor Scott & White Health family of companies, we are dedicated to offering high-quality health plans, technology and services to meet the needs of everyone we serve. We're here to help you and your family with your healthcare.

You'll find information about your benefits in this guide—and if you have questions, we're happy to answer them.



## Got a question?

Our Customer Advocates are ready to help! Whatever your question or concern may be, they will work with you to resolve it as quickly as possible—often before you hang up the phone.

### Call us at 844.633.5325

7 AM - 7 PM, Monday - Friday

### MyBSWHealth member portal

Chat live with Customer Service when you see this icon (not available on all screens)



OR send a secure message anytime. Available at [MyBSWHealth.com](https://www.mybswhealth.com) or in the MyBSWHealth app.

## Need advice?

### Contact a nurse

If you're not feeling well, nurses are available 24/7 to talk through your symptoms and help you make decisions on next steps, whether that's an appointment or an at-home remedy. The number is on the back of your member ID card.

# YOUR MEMBER ID CARD

Your member ID card will be mailed to your home. You can view your card on the MyBSWHealth app and download/print a copy or request a replacement through the member portal at [MyBSWHealth.com](http://MyBSWHealth.com).



		<b>Group #:</b> 1 <b>Network:</b> 2 <b>Benefit Effective Date:</b> 3, 4
<b>5 SUBSCRIBER</b> John Sample	<b>6 MEMBER ID</b> 000000000000	<b>IN-NETWORK PLAN BENEFITS*</b> <b>Adult PCP/Spec:</b> 7 <b>Pediatric PCP/Spec:</b> 7 <b>ER/Urgent:</b> 8 <b>Med Deductible:</b> 8 <b>Out-of-Pocket Max:</b> 8 <b>Rx Ded:</b> 9 <b>Rx:</b> 9
<b>DEPENDENTS</b> Jane Sample Jack Sample	000000000000 000000000000	*Deductible may apply. Refer to plan document.  <b>PHARMACISTS ONLY</b> Pharmacy Help Desk: 855-205-9182 <b>BIN:</b> 610011 <b>PCN:</b> IRX <b>GRP:</b> SWPBSWCP

- 1 Group name
- 2 Group ID number
- 3 Network name
- 4 Benefit effective date
- 5 Member name
- 6 Member ID number
- 7 Copays/coinsurance
- 8 Deductible
- 9 Pharmacy/ prescription drug info

<b>FOR PROVIDERS</b> <b>Electronic Claims:</b> Availity: 94999  <b>Paper Claims:</b> Baylor Scott & White Health Plan ATTN: Claims PO Box 211342 Eagan, MN 55121-1342  <b>Prior Authorization:</b> Visit the provider portal Fax: 800-626-3042 Phone: 888-316-7947  <b>Provider Portal:</b> swhprovider.firstcare.com  <b>Card Issue Date:</b> 08/15/2022	<b>FOR MEMBERS</b> Possession of this card or obtaining precertification does not guarantee coverage or payment for the service or procedure reviewed.  <b>Important Information:</b> <ul style="list-style-type: none"> <li>• In a medical emergency, call 911 or go to the nearest emergency facility.</li> <li>• <b>Customer Service: 844-633-5325</b> (TTY: 711) <b>A</b></li> <li>• Telehealth Options:                         <ul style="list-style-type: none"> <li>1. MyBSWHealth app or MyBSWHealth.com</li> <li>2. MDLIVE app or 800-718-5082 <b>B</b></li> </ul> </li> <li>• 24/7 Nurse Line: 877-505-7947 <b>C</b></li> <li>• Self-Service Portal: MyBSWHealth.com</li> <li>• To avoid out-of-network costs and provider balance billing, find a provider at BSWHealthPlan.com</li> </ul>
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**CUSTOMER SERVICE: 844-633-5325 • BSWHealthPlan.com** **D**

- A** Customer service phone number
- B** 24/7 Nurse Line
- C** Member portal information
- D** BSWHealthPlan.com/BellCounty

The ID card shown above is a sample. The exact location of certain elements may vary on your card.

# Find a Provider: BSW Preferred HMO

Choose from a broad range of in-network providers at [BSWHealthPlan.com/BellCounty](https://BSWHealthPlan.com/BellCounty).

- Search by name, specialty and/or location
- See practice locations, contact information and maps
- Get details, including network participation and hospital affiliations
- Add filters for gender, board certification, accepting new patients and more

Referrals are not required to see network specialists.

## Network Map

With the BSW Preferred HMO network, you have access to in-network providers in the 19 counties shown in blue.

 Service Area



Need more help? Call the Baylor Scott & White Quality Alliance Health Access Line: **844.279.7589**

# What's Better about BSW Preferred?

Your plan is part of the BSW Preferred network, an integrated health plan solution from Baylor Scott & White Health Plan and Baylor Scott & White Quality Alliance (BSWQA). That means when you visit BSW Preferred doctors and specialists, your care is coordinated by a centralized team of nurse care managers, health coordinators and licensed social workers, all working together to help make sure you get the right care at the right time.

To get the most out of care coordination, we encourage you to establish a relationship with a primary care physician (PCP) and continue to see them for care. However, you are not required to select or register with a PCP and you do not need a referral to see a specialist in the BSW Preferred network.

## Because you're a BSW Preferred member...

**We know you.** Your doctors and facilities are connected by an electronic health record system, giving them secure access to your medical history and status.

**We are accountable.** Your doctors are held accountable for achieving specific quality, patient satisfaction and cost measures. The result: you will receive comprehensive, compassionate and cost-effective care.

**We are protocol-driven.** All BSWQA doctors follow certain guidelines, approved by medical associations and proven to be safe and effective, when creating your treatment plan.

**We want to save you money.** Using BSW Preferred doctors and facilities will help you save on out-of-pocket expenses because doctors coordinate your care to reduce unnecessary and redundant procedures.

# Care at your fingertips 24/7

**Our members have access to board-certified doctors, pediatricians, licensed therapists and more using your smartphone, tablet or computer.**

## **MyBSWHealth**

**eVisits** are online interviews that take about 5-10 minutes; you'll receive a response within one hour. Behavioral Health eVisits are available 8:00AM-4:30PM and offer referrals for care options.

**Same-Day Video Visits** are scheduled, live conversations with a provider.

**Prescriptions:** After your visit, any prescriptions needed will be sent directly to pharmacy of your choice.

## **MDLIVE**

Access board-certified doctors and mental health professionals for common conditions from allergies to addictions. To learn more and register, visit MDLIVE.com, call 800.718.5082 or download the MDLIVE app.

Be sure to tell them you're a Baylor Scott & White Health Plan member and have your member ID card available.



# Where to go for care

Choosing the right option for your condition can save you time and money.

Less \$

## VIRTUAL CARE - \$0 COPAY

Using your mobile device or computer

For conditions like acne, allergies, bladder infection, cold, flu, pink eye, Quit tobacco, sinus infection, stomach problems or yeast infections.



## PRIMARY CARE DOCTOR

Your best choice for care when it's not an emergency

For conditions like asthma, diabetes management, earache, high blood pressure, headaches, preventive health, sprains, etc.



## WALK-IN CLINICS

Same-day appointments when your doctor is not available; includes select primary care clinics and some pharmacy locations

For conditions like asthma, bladder infection, ear or sinus pain, flu, sore throat or sprains.



## URGENT CARE

Needs immediate attention but is not life-threatening, or an appointment is not available with your doctor

For conditions like back pain, bladder infection, earache, minor burns, minor eye injuries, minor cuts that may need stitches, sore throat or sprains.



## EMERGENCY ROOM

Any condition you believe to be life-threatening

For conditions like chest pain, deep cuts or wounds, difficulty breathing, poisoning, overdoses and suicidal behavior, abdominal pain, coughing or vomiting blood, severe burns, severe head injuries, sudden loss of balance, vision change, facial droop, arm or leg weakness.



More \$

# MyBSWHealth member portal

With the MyBSWHealth member portal, you can manage your health-care needs in one place, 24/7. Inside the portal, you can:

- Find doctors and locations in your network and schedule appointments with ease
- View or print your ID card and benefit plan documents
- Securely communicate with your care team
- View lab results and past visit summaries
- Review and pay bills
- Complete a telehealth visit and get a diagnosis and prescription on your smart phone without leaving home
- View deductible, out-of-pocket max, and claims information
- Transfer or refill prescriptions at BSW pharmacies
- Upload health and fitness data
- Manage your family's healthcare needs from a single place

MyBSWHealth is just one way Baylor Scott & White is helping to make healthcare the way it should be. Create an account or log in at [MyBSWHealth.com](https://www.MyBSWHealth.com).






# HEALTHCARE TO GO

Virtually all of the information in the member portal is available on your phone through the highly rated MyBSWHealth app. For example, you can view a digital copy of your ID card, see plan details, and track your deductible and out-of-pocket maximum for yourself and your dependents. Use the same user name and password you set up for the member portal to log in to the app. To learn more, visit our website:

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

Be sure to link your account in the app:

1. Tap the gear icon   
(top right corner of app welcome screen)
2. Tap “Manage Linked Accounts”
3. Tap “Link Account”
4. Enter member information



## Manage your whole family’s healthcare

MyBSWHealth makes it easy to keep track of appointments, prescriptions, bills and more for every member of the family—from young children to elderly parents. It’s called proxy access. With proxy access, you can manage care needs for the whole family, all in one place and all conveniently on your favorite mobile device.

[Learn more about proxy access and how to set it up.](#)



# Pharmacy benefits

When you need a prescription filled, you can use your pharmacy benefits at more than 68,000 pharmacies nationwide, including most national chains and many local pharmacies.

Find an in-network pharmacy near you:

- Log in to MyBSWHealth.com and go to Find Care OR
- Use the Find a Provider button on BSWHealthPlan.com/BellCounty

Fill your prescriptions through the mail:

- Call toll-free 855.388.3090,  
Monday – Friday, 7 AM – 7 PM; Saturday 9 AM – 1 PM

Learn more about your prescription drug plan at [BSWHealthPlan.com/BellCounty](https://BSWHealthPlan.com/BellCounty)

Click on the Pharmacy link at the top of the page or scroll down for pharmacy/prescription resources.

## Questions?

Specialty pharmacy benefit questions: Call **844.288.3179** or **855.427.4682** or visit [specialty.optumrx.com](https://specialty.optumrx.com).

Prescription drug/benefit questions: **844.633.5325**.

## Did you know?

FDA-approved generic medications are the same as the brand-name version when it comes to dosage, safety, effectiveness, strength, stability, and quality, as well as in the way it is taken. Generic medications generally cost about 85% less than brand-name medications.\*

Ask your doctor, pharmacist or other healthcare provider about cost-saving generic options.

\* U.S. Food & Drug Administration Generic Drug Facts; content updated as of 11/01/2021.

# Take charge of your own well-being

Our digital wellness platform, powered by WebMD, provides personalized support for various health conditions and health risks. Log in to MyBSWHealth and click on Wellness to get started today!

## WELL-BEING ASSESSMENT

Start with a simple digital health survey that helps you take steps toward a healthier and more vibrant life.

The well-being assessment:

- Provides individualized health scores
- Assigns a level of health risk
- Customizes next steps based upon your responses and level of risk

## WELLNESS CHALLENGE

Join a wellness challenge for the motivation to go the extra mile. Challenges encourage sustainable, healthy habits through activities that challenge and boost your well-being, such as:

- **Physical Activity:** Ready! Set! Move!
- **Nutrition:** Five to Thrive
- **Stress:** Stressless
- **Sleep:** Seize the Zzzz
- **Water:** Rethink Your Drink

## DAILY HABITS DIGITAL HEALTH COACHING

Stay engaged, track progress and accomplish your well-being goals. Daily Habits offers you a personalized set of activities based on your health information and personal interests. Topics include:

- Nutrition
- Physical Activity
- Stress
- Sleep
- Tobacco

## DIGITAL HEALTH LIBRARY

Support a healthier life with:

- Articles
- Videos
- Recipes
- Motivational apps

You can search for condition-specific information or explore other health topics of interest.



## BeWell newsletter

This newsletter is packed with information and helpful tips about how to get and stay well. It's emailed four times a year and you'll always find the current issue on the Wellness page at [BSWHealthPlan.com/BellCounty](https://www.bswhealthplan.com/BellCounty).

## Wellness webinars

Did you know BSWHP has health education opportunities at no additional cost that you can access from the comfort of home? There's a whole series of topics, from nutrition to happiness, and you can come to one or all. Learn more in the Wellness section at [BSWHealthPlan.com/BellCounty](https://www.bswhealthplan.com/BellCounty).



Finding help just got easier. Findhelp is a Texas-based platform created to connect all people in need with programs that serve them. You can search for local resources like medical care, food, job training, transportation and more. Organizations in your community are ready to help.

Findhelp is free, private, and easy to use. Search and connect at [BSWHealthPlan.findhelp.com](https://www.bswhealthplan.findhelp.com).



# Nacho ordinary weight loss plan

Wondr is a weight loss program that is clinically proven to help you lose weight, sleep better, stress less, and so much more.

As a Baylor Scott & White Health Plan member, you have access to Wondr – a digital weight loss program that teaches the science of health and nutrition, so you can enjoy the foods you love. No counting calories.

No restrictions. No guilt.

Learn more [here](#) or at [BSWHealthPlan.com/BellCounty](https://BSWHealthPlan.com/BellCounty).

\*Members, spouses, and adult dependents (ages 18 and older) are eligible to apply.

 **wondr**<sup>™</sup>

# EXPLANATION OF BENEFITS

## Explanation of Benefits

When your provider submits a claim for services you received, an Explanation of Benefits (EOB) is created. An EOB is not a bill; it's a document designed to help you understand:

- The overall cost of your care
- What the health plan paid for your care
- Any out-of-pocket expenses you are responsible for

Your EOB will also show any remaining balances for deductibles and out-of-pocket expenses for the current month and year-to-date. Statements are not provided for prescription claims.

If you owe a balance, you may receive a bill for the amount due. You may be able to pay this bill through the MyBSWHealth member portal.

Your EOBs are available in the member portal shortly after your doctor visits and can also be mailed to your home upon request. To request mailed EOBs, log in to the Member Portal and select "Update Preferences."



**BaylorScott&White Health Plan**

1200 West Campus Drive  
Temple, TX 76798

Forwarding Service Requested

John Smith  
789 TEST STREET  
REDCARDS MO ESTE

**Explanation of Benefits This is NOT a bill**

QUESTIONS? Customer service (800) 555-5555  
Hours: 7 am to 7 pm CT  
BSW Physicians office (502) 793-3088  
Website: mybsw.org

Member ID: 0245678  
Group ID: 12345  
Group Name: BSWHealth  
Plan year: 01/01/2023

**Hi John,**  
This document summarizes your recent benefit activity. It confirms the amount charged by your provider(s) and the amount Company Name paid for those charges.

Cost breakdown	Amount	Your Responsibility
Amount billed	\$1250.00	<b>\$150.00</b> <small>If you're having a hard time paying for your provider's charges, you may be eligible for financial assistance. For more information, visit mybsw.org.</small>
Plan discount	\$600.00	
Plan paid	\$650.00	
Not covered	\$0.00	

Account Summary		Total
Applied Amount	Family Deductible	\$1000.00
\$1000.00	Family Out-of-pocket max	\$2477.04
\$2477.04	Member Deductible	\$80.00
\$80.00	Member Out-of-pocket max	\$191.76
\$191.76		

TRS

**Now...the Detailed Version**

Here's a detailed breakdown or Explanation of Your Benefits for this service. In case there's any doubt - this is NOT a bill.

Member	Subscriber	Member ID	Group	Plan Design	Year
John Smith	John Smith	0245678	12345	Health	2023

Service	Reason	Amount Billed	Amount Allowed	Non-Covered Amount	Cost Share	Plan Paid	Cost	Deductible	Coinsurance	Responsibility	Notes
Office Visit	Employee (not net)	\$100.00	\$100.00	\$0.00	\$0.00	\$100.00	\$100.00	\$0.00	\$0.00	\$0.00	
Total		\$100.00	\$100.00	\$0.00	\$0.00	\$100.00	\$100.00	\$0.00	\$0.00	\$0.00	

**Notes:**  
If the PROVIDER IS NOT IN NETWORK AND/OR THERE IS NO AUTH ON FILE:  
If you received a bill from your provider, the provider or facility may not have an agreement with the health plan. In that case, you may be responsible for the full amount of charges. If you have an agreement with the health plan, you may be responsible for the full amount of charges. If you have an agreement with the health plan, you may be responsible for the full amount of charges. If you have an agreement with the health plan, you may be responsible for the full amount of charges.

**Key Terms - Helpful Definitions**

**Amount Billed** - This is the amount your provider billed for the services you received. This amount does not include any discounts or adjustments.

**Amount Allowed** - This is the amount your health plan paid for the services you received. This amount includes any discounts or adjustments.

**Non-Covered Amount** - This is the amount your health plan did not pay for the services you received. This amount includes any discounts or adjustments.

**Cost Share** - This is the amount you are responsible for paying for the services you received. This amount includes any discounts or adjustments.

**Plan Paid** - This is the amount your health plan paid for the services you received. This amount includes any discounts or adjustments.

**Cost** - This is the total amount you are responsible for paying for the services you received. This amount includes any discounts or adjustments.

**Deductible** - A fixed dollar amount that the member is responsible for paying before the health plan begins to pay for covered services. The amount of the deductible is the amount the member must pay out of pocket before the health plan begins to pay for covered services.

**Coinsurance** - This represents the percentage of covered services that the member is responsible for paying after the deductible has been met. The member is responsible for paying the percentage of the cost of covered services that is not covered by the health plan.

**Amount Due** - This is the amount you are responsible for paying for the services you received. This amount includes any discounts or adjustments.

**QUESTIONS?**  
Customer service (800) 555-5555  
Hours: 7 am to 7 pm CT  
BSW Physicians office (502) 793-3088  
Website: mybsw.org

**BaylorScott&White Health Plan**

**Claims Appeals Information**

Learn how to appeal a claim, understand your rights, and get help with your appeal. Visit mybsw.org for more information.

**Important Information about your Appeals Rights**

Learn how to appeal a claim, understand your rights, and get help with your appeal. Visit mybsw.org for more information.

**ATTENTION:** If you speak English, language assistance services, free of charge, are available to you. Call 1-800-784-7747 (TTY: 711).

BSW & White Care Plans comply with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

**ATENCIÓN:** Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-784-7747 (TTY: 711).

BSW & White Care Plans cumplen con las leyes federales de derechos civiles aplicables y no discriminan por motivo de raza, color, nacionalidad, edad, discapacidad o sexo.

**CHÚ:** Niño bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-784-7747 (TTY: 711).

BSW & White Care Plans tuân thủ tất cả các quy định liên quan đến phân biệt đối xử dựa trên chủng tộc, màu da, quốc gia gốc gác, độ tuổi, khuyết tật, hoặc giới tính.

# COMPLEX CASE MANAGEMENT

If you have chronic conditions or complex care needs, our nurse case managers will work with you, your family, and your physician to create and manage your care plan.

Case managers advocate for you and can help you navigate the healthcare system and arrange the services you need. They can also answer questions and help you understand your condition and care plan. If you are enrolled in a Disease Management program, they'll incorporate that program into your care.

## MANAGE YOUR HEALTH



## DISEASE MANAGEMENT

Six in 10 Americans live with at least one chronic disease, like diabetes, heart disease or cancer.\* If you're one of them, our disease management program will empower you to manage your condition and help prevent complications.

We work with your healthcare providers to identify chronic conditions quickly and treat them effectively. We can also identify self-care activities to help you manage your condition at home. Together, we'll work to slow down the progression of your disease and help you maintain or improve your quality of life.

**NOTE:** There is no additional cost to you for these voluntary programs. It's all part of our goal to help you get the best possible results and the greatest value from your health plan. You can opt-in or opt-out of either Disease Management or Complex Case Management by calling **844.279.7589**.

\*Centers for Disease Control and Prevention [cdc.gov/chronicdisease](https://www.cdc.gov/chronicdisease)



# Maternity Care Management

Helpful tips and assistance during pregnancy and for one year after birth.  
Benefits include:

- Access to a nurse 24/7 during pregnancy
- In-home support for high-risk conditions (such as diabetes, hypertension and severe nausea)
- Depression screening following delivery
- Parental education for newborn health during the first year
- Immunization reminders
- Planning for returning to work

Sign up by calling the customer service number on the back of your ID card.



Founded as a Christian ministry of healing more than 100 years ago, Baylor Scott & White Health promotes the well-being of all individuals, families and communities.

As one of the top-rated\* private health insurers in Texas, Baylor Scott & White Health Plan is proud to serve members across North, Central and West Texas as a trusted leader in value-based care.

**844.633.5325**

7 AM – 7 PM, Monday – Friday

**[BSWHealthPlan.com/BellCounty](https://BSWHealthPlan.com/BellCounty)**

Health Maintenance Organization (HMO) products are offered through Scott and White Health Plan dba Baylor Scott & White Health Plan and Scott & White Care Plans dba Baylor Scott & White Care Plan. PPO and EPO products are offered through Baylor Scott & White Insurance Company. Baylor Scott & White Health Plan serves as a third-party administrator for self-funded employer-sponsored plans. Baylor Scott & White Care Plan and Baylor Scott & White Insurance Company are wholly owned subsidiaries of Baylor Scott & White Health Plan and are referred to collectively in this document as Baylor Scott & White Health Plan.



\*According to the National Committee for Quality Assurance NCQA rating for accredited commercial HMO products (2020-2021).