

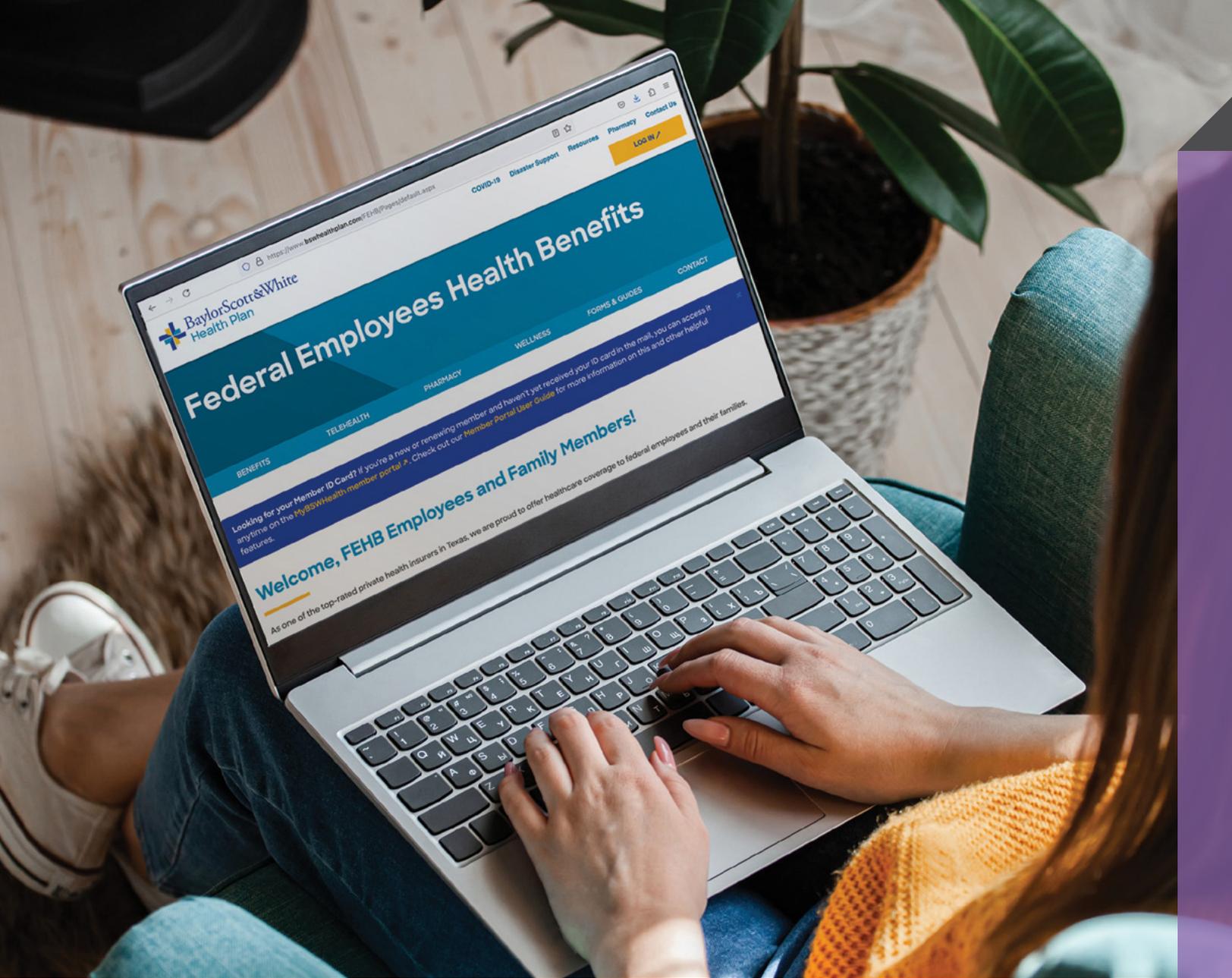


# 2024 Benefits Information

Open Season: Nov. 13 - Dec. 11

The power  
to live better.





# BSWHealthPlan.com/FEHB

Your online hub for benefits information and more.

- ▼ Provider search tool
- ▼ Discount programs
- ▼ Brochures, forms and guides
- ▼ Pharmacy information
- ▼ Health & wellness programs
- ▼ Access to the MyBSWHealth member portal

# Welcome to Baylor Scott & White Health Plan

We're a not-for-profit organization established in 1982. We're based in Texas and are part of the Baylor Scott & White Health family of companies. Whether you're new to us or have been a member for years, we're delighted to call you our member.

## ONE network. TWO plan options.

With Baylor Scott & White Health Plan (BSWHP), FEHB members enjoy the benefits of the BSW Premier HMO network—no matter which plan you choose. Both Basic Plan and Standard Plan members have in-network options for care in 140 Texas counties.

## Open access.

Unlike other HMOs, the BSW Premier HMO is “open access.” What does that mean to you? With BSW Premier:

- ▶ **Referrals are not required to see in-network specialists.** Just make an appointment with the specialist of your choice.
- ▶ **You are encouraged—but not required—to select a primary care physician (PCP) to direct your care.**

If you're new to BSWHP, it's a good idea to check the Find a Provider tool at [BSWHealthPlan.com/FEHB](https://www.bswhealthplan.com/FEHB) to see if your current providers are in-network before making an appointment. If they're not, you can use the Find a Provider tool to choose new ones. You can search by name, specialty, location, hospital affiliation and more.

## Remember your member ID.

Be sure to always show your new Member ID card when you visit providers and pharmacies. They will need the information on it to confirm coverage and process your claims. If you forget your card, you can pull up a virtual one on your MyBSWHealth member portal app.

# Plans by county

*You can choose either the Basic Plan or Standard Plan in any of the P8 or A8 counties.*

## North and West Texas counties (P8)

Andrews, Armstrong, Bailey, Borden, Brewster, Briscoe, Brown, Callahan, Carson, Castro, Childress, Cochran, Collin, Collingsworth, Comanche, Cottle, Crane, Crosby, Dallam, Dallas, Dawson, Deaf Smith, Denton, Dickens, Donley, Eastland, Ector, Ellis, Erath, Fisher, Floyd, Gaines, Garza, Glasscock, Gray, Grayson, Hale, Hall, Hansford, Hartley, Haskell, Hemphill, Hockley, Hood, Howard, Hutchinson, Johnson, Jones, Kent, King, Knox, Lamb, Lipscomb, Loving, Lubbock, Lynn, Martin, Midland, Mitchell, Moore, Motley, Navarro, Nolan, Ochiltree, Oldham, Parmer, Pecos, Potter, Randall, Reeves, Roberts, Rockwall, Scurry, Shackelford, Sherman, Somervell, Stephens, Stonewall, Swisher, Tarrant, Taylor, Terry, Throckmorton, Upton, Ward, Wheeler, Winkler and Yoakum

## Central Texas counties (A8)

Austin, Bastrop, Bell, Bexar, Blanco, Bosque, Brazos, Burleson, Burnet, Caldwell, Coke, Coleman, Comal, Concho, Coryell, Crockett, Falls, Fayette, Freestone, Grimes, Guadalupe, Hamilton, Hays, Hill, Houston, Irion, Kimble, Lampasas, Lee, Leon, Limestone, Llano, Madison, Mason, McCulloch, McLennan, Menard, Milam, Mills, Reagan, Robertson, Runnels, San Saba, Schleicher, Sterling, Sutton, Tom Green, Travis, Walker, Waller, Washington and Williamson



# 2024 Summary of benefits & services

Note: The deductible applies for all benefits below marked with an asterisk (\*)

	Standard	Basic
<b>Individual Deductible Options</b>		
Self only	\$300	\$1,500
Self plus one	\$600	\$3,000
Self and family	\$600	\$3,000
<b>Out-of-Pocket Maximum</b>		
Self only	\$5,500	\$6,000
Self plus one	\$11,000	\$12,000
Self and family	\$11,000	\$12,000
<b>Doctor Office Visits</b>		
Primary care visit to treat an injury or illness Adults first sick visit Dependents age 0-18	\$25 copay/visit \$0 copay \$0 copay/visit	\$25 copay/visit \$0 copay \$0 copay/visit
Specialist visit	\$50 copay/visit	\$50 copay/visit
Other practitioner office visit	\$50 copay/visit	\$50 copay/visit
Preventive care/screening/immunization	No charge	No charge
<b>Emergency Medical Care</b>		
Urgent care visit	\$50 copay/visit	\$75 copay/visit
Emergency room services*	10%	20%
Emergency medical transportation*	\$125 copay	20%
<b>Services Provided by a Hospital</b>		
Inpatient*	10%	20%
Outpatient surgery*	10%	20%
<b>Medical Testing</b>		
Diagnostic test (X-ray, blood work)	No charge	No charge
Imaging* (CT/PET scans, MRIs)	10%	20%
<b>Dental Care</b>		
Discounts available through Careington International (refer to 2024 FEHB Brochure)	20% - 50% discounts	20% - 50% discounts

# 2024 Prescription drug coverage

Benefit	Standard	Basic	Notes
Preferred Generic Drugs	<p>\$10 retail (30-day supply)</p> <p>\$25 maintenance (90-day supply)</p>	<p>\$12 retail (30-day supply)</p> <p>\$30 maintenance (90-day supply)</p>	<p>Covers up to a 30-day supply or 100 units (retail prescription); and the lesser of 90-day supply or 360 units (mail order prescription)</p>
Preferred Brand Drugs	<p>30% up to \$70 retail (30-day supply)</p> <p>\$150 maintenance (90-day supply)</p>	<p>\$60 retail (30-day supply)</p> <p>\$150 maintenance (90-day supply)</p>	<p>Covers up to a 30-day supply or 100 units (retail prescription); and the lesser of 90-day supply or 360 units (mail order prescription)</p>
Non-Preferred Drugs	<p>50% up \$200 retail (30-day supply)</p> <p>\$375 maintenance (90-day supply)</p>	<p>\$120 retail (30-day supply)</p> <p>\$300 maintenance (90-day supply)</p>	<p>Covers up to a 30-day supply or 100 units (retail prescription); and the lesser of 90-day supply or 360 units (mail order prescription)</p>
Specialty Drugs	<p>\$400 preferred generic (30-day supply)</p> <p>\$400 preferred brand (30-day supply)</p> <p>\$600 non-preferred (30-day supply)</p>	<p>\$400 preferred generic (30-day supply)</p> <p>\$400 preferred brand (30-day supply)</p> <p>\$600 non-preferred (30-day supply)</p>	<p>Failure to obtain prior authorization may result in the denial of coverage for this service. Please consult <a href="http://BSWHealthPlan.com/FEHB">BSWHealthPlan.com/FEHB</a> or call 844.633.5325 to verify prior authorization requirements.</p>

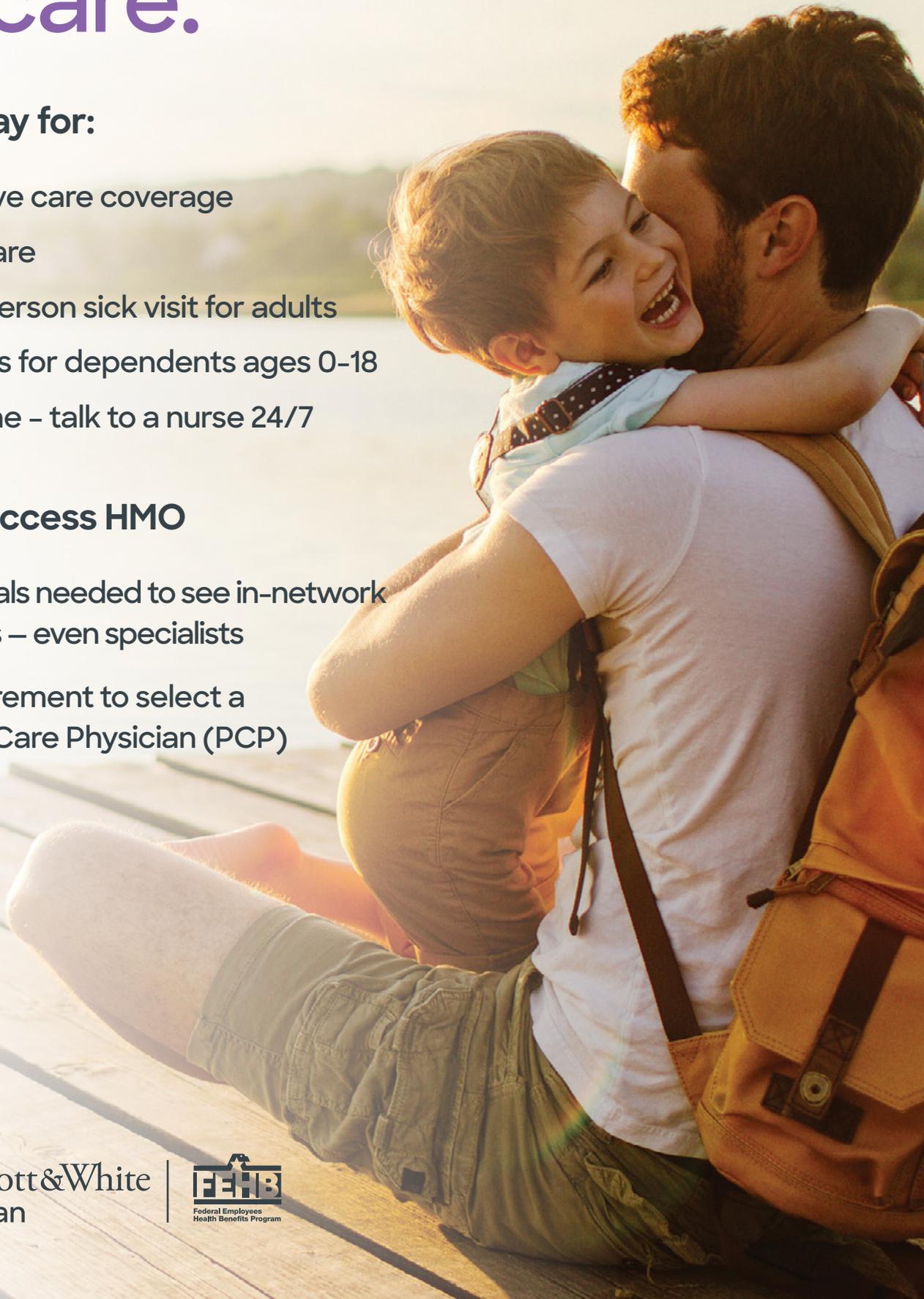
# Removing barriers to care.

## \$0 copay for:

- ▼ Preventive care coverage
- ▼ Virtual care
- ▼ First in-person sick visit for adults
- ▼ PCP visits for dependents ages 0-18
- ▼ Nurse Line - talk to a nurse 24/7

## Open Access HMO

- ▼ No referrals needed to see in-network providers – even specialists
- ▼ No requirement to select a Primary Care Physician (PCP)



# Stay on track to a healthier you with the MyBSWHealth member portal

Whether you need care now, need a prescription refilled or want to see test results, you can use MyBSWHealth to connect with the resources you need to stay well—24 hours a day, 7 days a week. Inside the portal, you can:

- ▶ **View or print your ID card and benefit plan documents**
- ▶ **Find doctors in your network and schedule appointments with ease**
- ▶ **Securely communicate with your care team**
- ▶ **View lab results and past visit summaries**
- ▶ **Review and pay bills**
- ▶ **Complete a telehealth visit, get a diagnosis and a prescription**
- ▶ **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**

Your MyBSWHealth account is secure, and only you can access your private information. Sign up for an account or sign in at [MyBSWHealth.com](https://www.MyBSWHealth.com).



# Boost your well-being

Get personalized support to live well through our digital wellness platform, powered by WebMD. With wellness at your side, a healthier lifestyle is always at your fingertips.

## WELL-BEING ASSESSMENT

A simple, digital survey that will help explain your current health status and offer personalized recommendations for how to improve it.

## DAILY HABITS

Forming and sticking with healthy habits can be hard. Daily Habits will help you create lifelong healthy patterns that fit your lifestyle.

## WELLNESS MEDIA LIBRARY

Check out podcasts, videos—including yoga and other exercise videos—healthy recipes and more!

## WELLNESS CHALLENGES

Sometimes a little healthy competition inspires positive change. Join an individual or team challenge to boost your well-being in areas like physical activity, nutrition, sleep and more.

**Download the WebMD Wellness At Your Side (WAYS) app and get started today!**  
**Available on Google Play or App Store.**

## Wondr™ Health

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 about these benefits and more in the Health & Wellness section of [BSWHealthPlan.com/FEHB](https://www.BSWHealthPlan.com/FEHB).

# Extra help when you need it

## Maternity Care Management

Members who are expecting can get 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

## Disease Management

Disease management empowers you, working with your healthcare providers, to manage chronic conditions and prevent complications. Programs are available for members with asthma, breathing trouble (such as bronchitis, emphysema), diabetes, heart problems and many other conditions.

## Case Management

If you or one of your dependents is diagnosed with complicated health problems, case managers are available to help. A nurse case manager will work with you, your family and the physician to create a plan to meet ongoing complex care needs. Case managers:

- ▼ Advocate for members.
- ▼ Help you set goals and make a personal plan to improve your health.
- ▼ Assist with arrangements for necessary services and community support.
- ▼ Answer questions and provide education to help you have a better understanding of your condition and plan of care.

Participation in Disease Management, Case Management or Maternity Care Management is voluntary. There is no additional cost to members for these programs.

# 2024 premiums

## North and West Texas (P8)

Standard Plan		Premium Rate			
		Biweekly		Monthly	
Type of Enrollment	Enrollment Code	Gov't Share	Your Share	Gov't Share	Your Share
Self Only	P84	\$271.43	\$167.25	\$588.10	\$362.37
Self Plus One	P86	\$586.50	\$387.37	\$1,270.75	\$839.30
Self and Family	P85	\$646.18	\$384.72	\$1,400.06	\$833.56

Basic Plan		Premium Rate			
		Biweekly		Monthly	
Type of Enrollment	Enrollment Code	Gov't Share	Your Share	Gov't Share	Your Share
Self Only	P81	\$182.00	\$60.66	\$394.32	\$131.44
Self Plus One	P83	\$404.03	\$134.68	\$875.41	\$291.80
Self and Family	P82	\$427.69	\$142.56	\$926.66	\$308.88

## Central Texas (A8)

Standard Plan		Premium Rate			
		Biweekly		Monthly	
Type of Enrollment	Enrollment Code	Gov't Share	Your Share	Gov't Share	Your Share
Self Only	A84	\$271.43	\$132.92	\$588.10	\$287.99
Self Plus One	A86	\$586.50	\$311.16	\$1,270.75	\$674.18
Self and Family	A85	\$646.18	\$304.04	\$1,400.06	\$658.75

Basic Plan		Premium Rate			
		Biweekly		Monthly	
Type of Enrollment	Enrollment Code	Gov't Share	Your Share	Gov't Share	Your Share
Self Only	A81	\$176.54	\$58.85	\$382.51	\$127.50
Self Plus One	A83	\$391.92	\$130.64	\$849.16	\$283.05
Self and Family	A82	\$414.88	\$138.29	\$898.91	\$299.63