



2025 BENEFITS

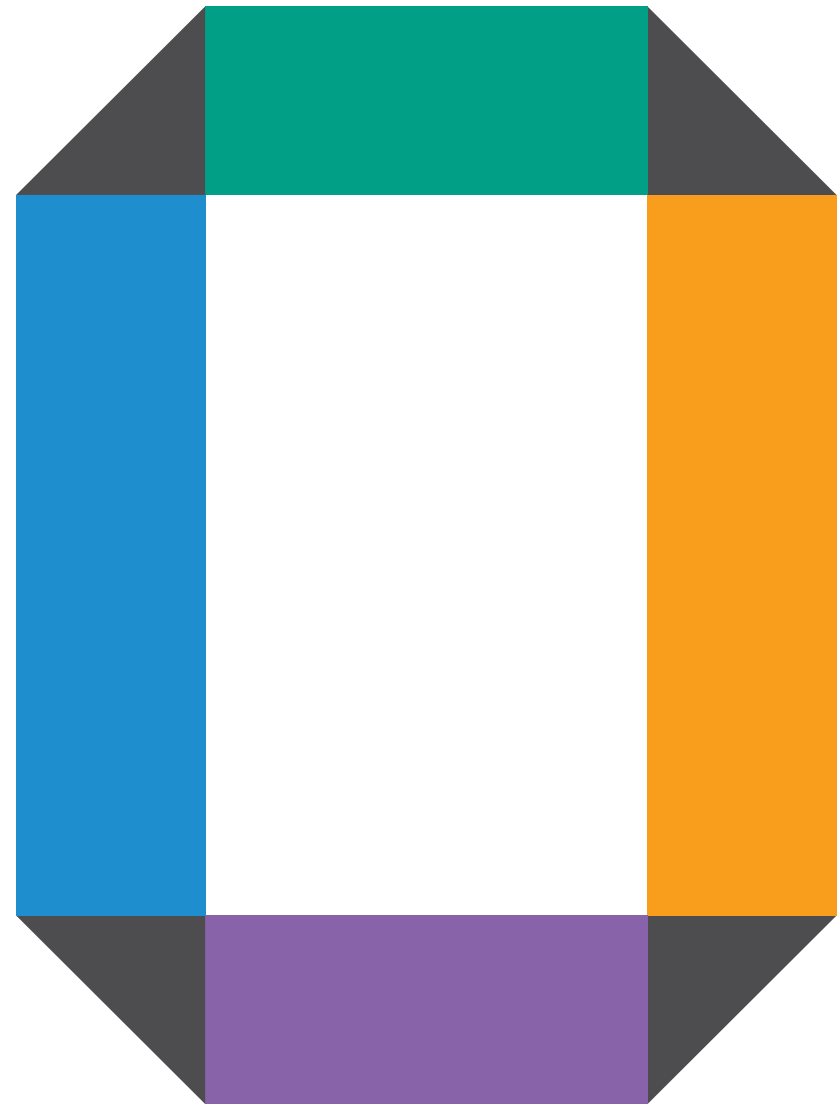
Open Season: Nov. 11 – Dec. 19



Baylor Scott & White
Health Plan



Zero barriers to care.



\$0 copay for:

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

Open Access HMO

- Zero referrals needed to see in-network providers –even specialists
- Zero requirement to select a Primary Care Physician (PCP)

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 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.

FYI for returning members:

Effective Jan. 1, 2025, Capital Rx will oversee your prescription benefit plans on behalf of BSWHP. Together we will work hard every day to ensure your prescription plan is cost-effective while never losing sight of our ultimate mission: your health. Learn more at BSWHealthPlan.com/CapitalRx.



BSWHealthPlan.com/FEHB

Your hub for benefits information and more.

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

Extra help when you need it

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.

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.

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:

- Get help finding care
- View or print your ID card
- See benefit plan documents
- View lab results and past visit summaries
- Complete a telehealth visit, get a diagnosis and a prescription
- View deductible, out-of-pocket max, and claims information and more!

Your MyBSWHealth account is secure, and only you can access your private information. Sign up for an account or sign in at **MyBSWHealth.com**.

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

Wellness



#WebinarWednesdays

Join the BSW BeWell team at 11 AM CT on the first Wednesday of every month for a free online session. Each month brings a new topic to help you live healthier and happier.



Be Well newsletter

This quarterly newsletter is packed with information and helpful tips about how to get and stay well. You'll always find the current issue on the Wellness page at BSWHealthPlan.com/FEHB.



WebMD: Wellness at Your Side

Get personalized support to live well through our digital wellness platform. With Wellness at Your Side, WebMD's standalone app, a healthier lifestyle is always at your fingertips.

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.

BSW BeWell Coaching

Our BSW BeWell™ Coaching program offers a meaningful, one-on-one experience tailored to fit your needs and help you to achieve your personal best. Choose from Nutrition Management, Stress Management or Tobacco Cessation problems.

BSW BeWell with Diabetes

If you have Type 2 Diabetes, you should be aware of the risks and take it seriously. Without proper management, diabetes can lead to other serious health issues. In fact, this “silent killer” is the eighth leading cause of death in adults in the United States.*

But you can be well, even with diabetes.

That's what this program is all about. BSW BeWell™ with Diabetes provides support to help improve your health, better manage your diabetes, and save you money. Learn more at BSWHealthPlan.com/BeWell-Diabetes.

*Centers for Disease Control and Prevention, Leading Causes of Death, 2023

Making positive change
for your health can be
difficult, but you don't
have to do it alone.



BSW BeWell Coaching and BSW BeWell with Diabetes are offered to Baylor Scott & White Health Plan FEHB group members at no additional cost. Your participation is confidential and will not be disclosed to your employer. Learn more.

2025 Summary of benefits & services

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

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

2025 Prescription drug coverage

Benefit	Standard	Basic	Notes
Preferred Generic Drugs	\$10 retail (30-day supply) \$25 maintenance (90-day supply)	\$12 retail (30-day supply) \$30 maintenance (90-day supply)	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)
Preferred Brand Drugs	30% up to \$70 retail (30-day supply) \$150 maintenance (90-day supply)	\$60 retail (30-day supply) \$150 maintenance (90-day supply)	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)
Non-Preferred Drugs	50% up \$200 retail (30-day supply) \$375 maintenance (90-day supply)	\$120 retail (30-day supply) \$300 maintenance (90-day supply)	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)
Specialty Drugs	\$400 preferred generic (30-day supply) \$400 preferred brand (30-day supply) \$600 non-preferred (30-day supply)	\$400 preferred generic (30-day supply) \$400 preferred brand (30-day supply) \$600 non-preferred (30-day supply)	Failure to obtain prior authorization may result in the denial of coverage for this service. Please consult BSWHealthPlan.com/FEHB or call 844.633.5325 to verify prior authorization requirements.

2025 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	\$298.08	\$191.01	\$645.84	\$413.86
Self Plus One	P86	\$650.00	\$435.78	\$1,408.33	\$944.19
Self and Family	P85	\$714.23	\$435.14	\$1,547.50	\$942.80

Basic Plan		Premium Rate			
		Biweekly		Monthly	
Type of Enrollment	Enrollment Code	Gov't Share	Your Share	Gov't Share	Your Share
Self Only	P81	\$199.64	\$66.55	\$432.56	\$144.19
Self Plus One	P83	\$443.21	\$147.73	\$960.28	\$320.09
Self and Family	P82	\$469.14	\$156.39	\$1,016.52	\$338.84

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	\$298.08	\$131.26	\$645.84	\$284.40
Self Plus One	A86	\$650.00	\$303.15	\$1,408.33	\$656.83
Self and Family	A85	\$714.23	\$294.74	\$1,547.50	\$638.60

Basic Plan		Premium Rate			
		Biweekly		Monthly	
Type of Enrollment	Enrollment Code	Gov't Share	Your Share	Gov't Share	Your Share
Self Only	A81	\$188.09	\$62.69	\$407.52	\$135.84
Self Plus One	A83	\$417.53	\$139.17	\$904.64	\$301.54
Self and Family	A82	\$441.98	\$147.33	\$957.63	\$319.21