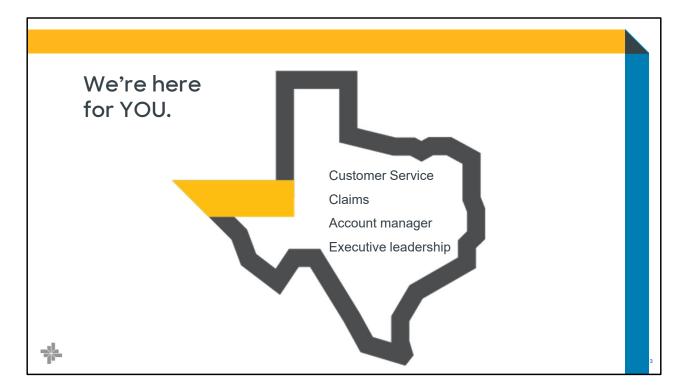


Welcome to Open Season 2025, which runs from November 11 through December 19. Over the next few minutes, you'll learn some things you need to know about your health insurance benefits for the upcoming plan year.



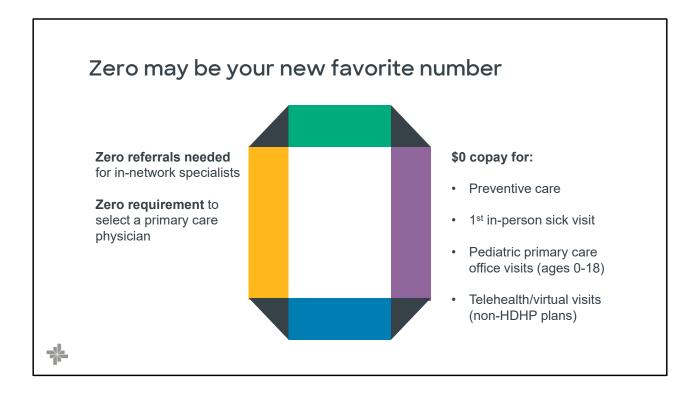
Baylor Scott & White Health Plan started in Texas more than 40 years ago. We're part of the Baylor Scott & White Health system, recognized by the *U.S. News & World Report* 2024-2025 Best Hospitals list as the as most award-winning not-for-profit health system in the state. Our mission is the well-being of all the individuals, families and communities we serve—including yours.

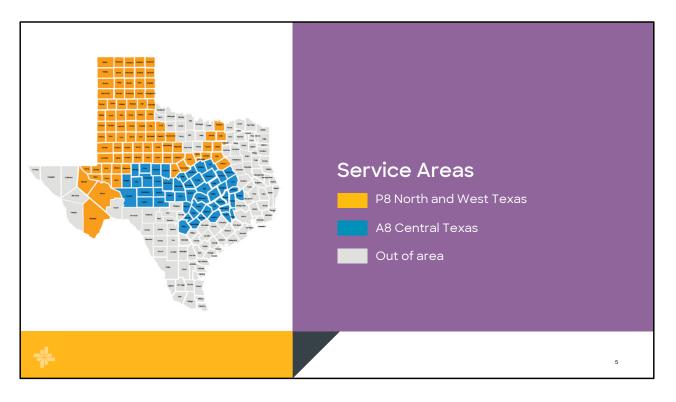


One advantage of being a Texas-based company is that we're here for you. Literally. When you need help, we're not across the country or on the other side of the world.

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

We're your neighbors, and we keep that in mind when we help you make decisions about your healthcare and coverage.





If you live or work in one of the counties shown in blue or yellow on this map, you are eligible to choose coverage by Baylor Scott & White Health Plan. Our North and West Texas counties are shown in yellow, and our Central Texas counties are shown in blue.

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

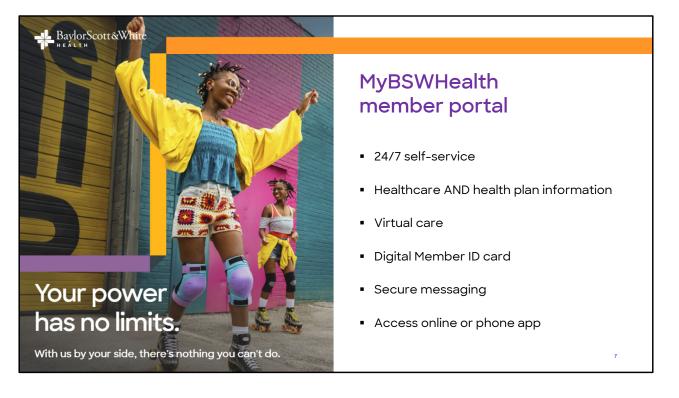
Both plans utilize the BSW Premier HMO network. With BSW Premier, you have in-network options for care in all the counties shown in blue *and* yellow. North and West Texas members who live or work in the yellow counties can see in-network providers in both yellow and blue counties. Central Texas members who live or work in the blue counties can see in-network providers in both blue and yellow counties.

If you're new to Baylor Scott & White Health Plan, it's important to check that your providers are in-network before you schedule an appointment. You'll find links to our Provider Search tool on BSWHealthPlan.com/FEHB.



This might be the most important thing in this entire presentation: You can find almost everything you need on our webpage just for FEHB members: BSWHealthPlan.com/FEHB.

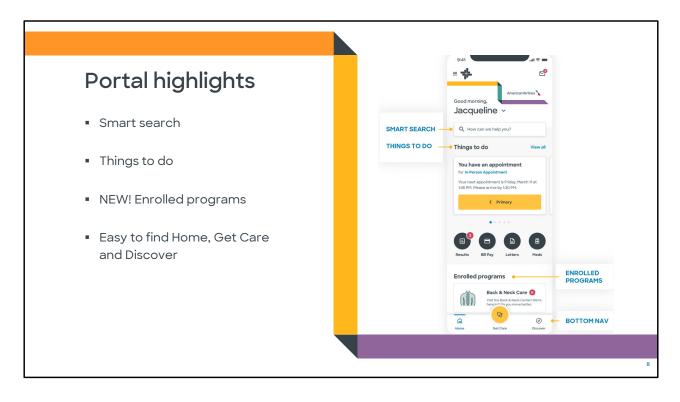
- Use the Provider search tool to find care
- Find information on pharmacy, claims, customer service, and more
- Check out wellness resources
- Plus, you can easily log in to the **MyBSWHealth Member Portal** by clicking the button on the top right of your screen.
- Our website is available in English and Spanish–you can switch back and forth by clicking the little yellow button on the bottom right of the screen



Healthcare is better when it's all together. Our member portal at MyBSWHealth.com offers 24/7 access to your healthcare AND your health insurance.

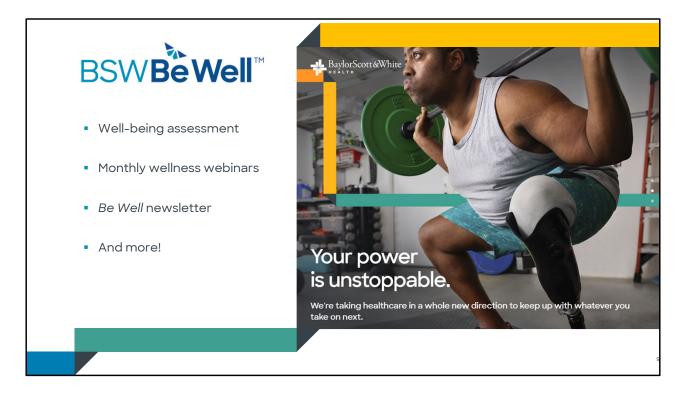
You can do so many things anytime, day or night, in the MyBSWHealth Member Portal, available online and as an app. For example, if you forget to take your Member ID card to an appointment, you can pull up a digital copy right on your phone. You can also find care, view copay and claims information, and much more.

Registration is easy–just go to MyBSWHealth.com or text BETTER to 8408 to download the app–and follow the prompts.



- Smart search lets you look for any app feature or search for care—all from one place
- Things to do shows timely appointments and any other items that need action
- Enrolled programs if you enroll in one of our new specialty programs–Postpartum Care, Headache Care or Back and Neck Care–this is where you'll find streamlined access to care and providers
- Bottom nav

Easily get to the Home, Get care or Discover screens. The Discover section offers health tips and advice, as well as additional features, like Community Support.



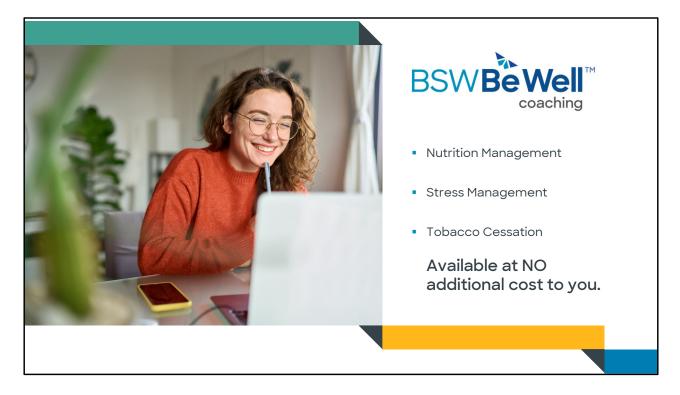
BSW Be Well is our wellness program, which offers activities and resources throughout the year.

For example, our online wellness platform offers challenges, coaching, a library of videos and articles, and more.

Our quarterly *Be Well* newsletter is packed with information and helpful tips about how to get and stay well.

Plus, our wellness team schedules free lunch-time webinars every month on topics from nutrition to happiness, and you can come to one or all.

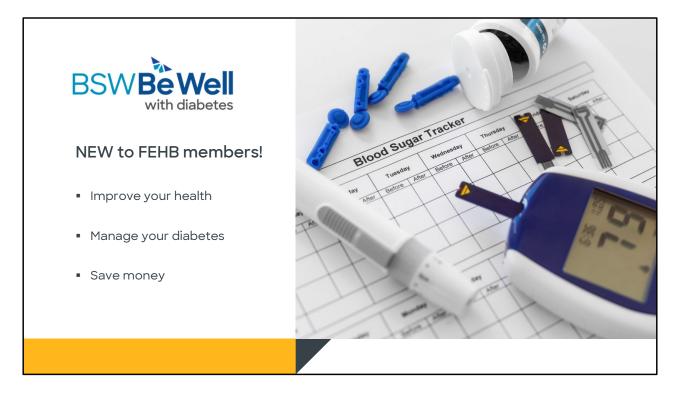
To learn more about Wellness options, and to see the current issue of our Be Well newsletter, visit the Wellness section of BSWHealthPlan.com/FEHB.



Change can be hard–even positive change Having a coach along on your journey to better health gives you someone to encourage you, challenge you and help you harness your strength.

Our coaching program offers a meaningful, one-on-one experience tailored to fit your needs, helping you to achieve your personal best.

The BSW BeWell[™] Coaching is available at no additional cost to you. Learn more at BSWHealthPlan.com/FEHB.



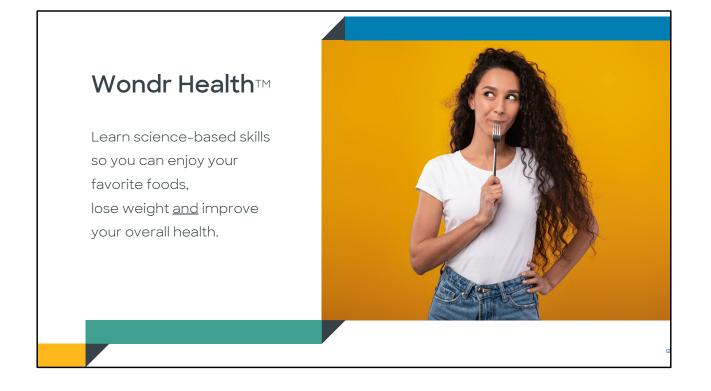
We're excited to announce a new program now available for Baylor Scott & White Health Plan FEHB members with Type 2 diabetes.

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–and even death.

But you can be well, even with diabetes.

That's what this program is all about. **BSW Be Well with Diabetes** provides support to help improve your health, better manage your diabetes, and save you money.

Learn more at BSWHealthPlan.com/FEHB.



Ever wonder how some people can eat all their favorite foods and not gain weight? Wondr is an online program that will teach you how. Wondr is available at NO COST to you and is accessible online so you can participate whenever it's convenient, wherever you are.

Additional help when you need it

Disease Management

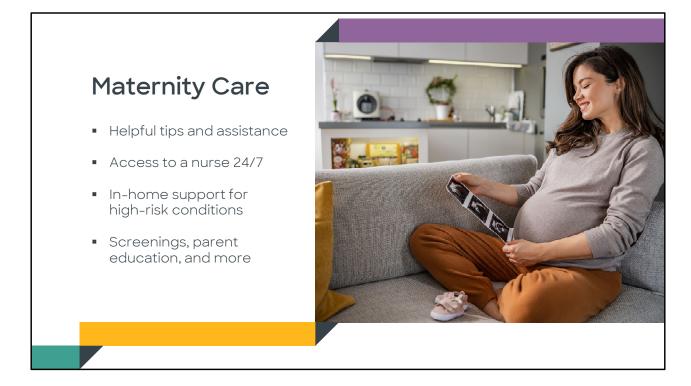
- A team effort with your healthcare providers
- For conditions like asthma, breathing trouble, diabetes, heart problems and more
- To opt in, call 888.360.1555

Complex Case Management for complicated health problems

- Help navigating healthcare system and getting the services you need
- Answer questions to help you understand your condition/care plan
- Email <u>CaseManagement@BSWHealth.org</u> for more info or to request a Case Manager

Available at NO additional cost. Learn more at BSWHealthPlan.com/FEHB or call Customer Service.

To help you stay better longer, please visit our website at BSWHealthPlan.com/FEHB where you will learn more about other benefits we offer, including our Disease Management and Complex Case Management programs.

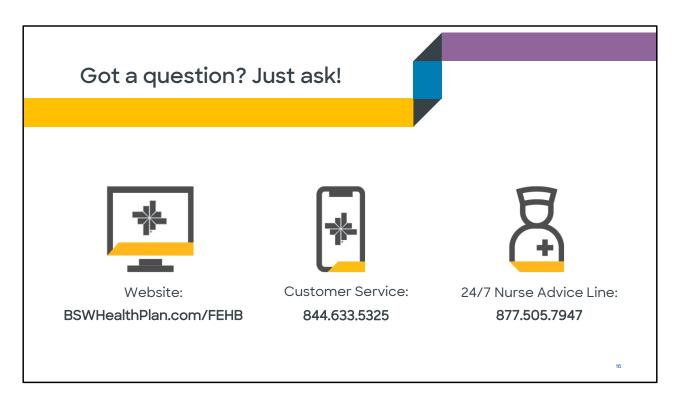


Our maternity care management program offers helpful tips and assistance when you're expecting and for one year after delivery.

Benefit	Standard Plan Members Pay	Basic Plan Members Pay
*PCP office visit	\$25 copay/visit	\$25 copay/visit
First Adult non-preventive PCP visit	\$ 0	\$0
Dependents ages 0-18	\$ 0	\$ 0
*Specialist office visit	\$50 copay/visit	\$50 copay/visit
Virtual Urgent Care visits	\$ 0	\$ 0
Urgent care visit	\$50 copay/visit	\$75 copay/visit
Outpatient surgery facility	10% after deductible	20% after deductible
npatient hospitalization	10% after deductible	\$20% after deductibl
Deductible	\$300 (self only)	\$1,500 (self only)
Out-of-pocket maximum	\$5,500 (self only)	\$6,000 (self only)
Emergency Room Services (deductible applies)	10% after deductible	20% after deductible
Diagnostic test (X-ray, blood work)	No charge	No charge

Here's a brief summary of benefits for both the Standard and the Basic plan options. As always, pre-existing conditions are covered, and emergency services are covered worldwide. No matter where you are when an emergency occurs, your emergency room visit is covered as in-network. Network affiliation does not apply for emergencies.

We highlighted some of our favorite benefits: \$0 copay for adults' first non-preventive PCP visit, \$0 copay for all PCP visits for Dependents ages 0-18, and \$0 copay for virtual urgent care visits through MyBSWHealth.



Do you have a question? If you do, you'll find answers to many questions on our website: BSWHealthPlan.com.

If you want to talk to someone, you can call our Texas-based customer service advocates at 844.633.5325. That number is also on the back of your member ID card.

You can also call our Nurse Advice Line anytime, day or night, with questions or concerns about symptoms or care options.

You'll can even send us a secure message through our MyBSWHealth member portal. You'll find a link to the portal on our website, or you can download the MyBSWHealth app.