

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 (TTY: 711)

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 or in the MyBSWHealth app.

Need advice?

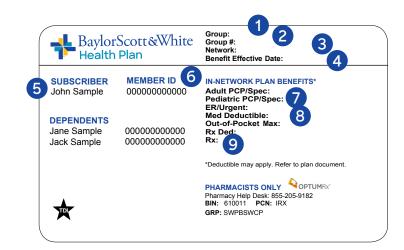
Contact a nurse 877.505.7947

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 also 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.





- 1 Group name
- Group ID number
- Network name
- Benefit effective date
- 5 Member name

- 6 Member ID number
- 7 Copays/coinsurance
- 8 Deductible
- 9 Pharmacy/ prescription drug info



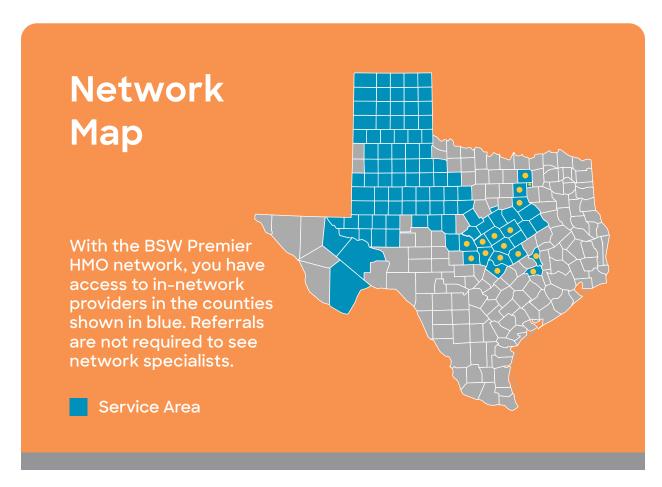
- A Customer service C Member portal phone number
- **B** 24/7 Nurse Line
- information.
- D BSWHP website

Find a Provider: BSW Premier HMO

Choose from a broad range of in-network providers at BSWHealthPlan.com/FindProvider.

- 1. Click on the "Individual & Family Networks" tab
- 2. Choose "BSW Premier HMO" from the chart
- 3. Start your search
 - · 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

If you live in the DFW, Austin/Round Rock or Bryan/College Station area the counties marked with yellow dots on the map below—you can also call HealthAccess at 844.279.7589 for help finding a provider.



To request printed copies of provider information, call Customer Service at **844.633.5235**.

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*

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



PRIMARY CARE DOCTOR

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



WALK-IN CLINICS

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



URGENT CARE

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

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 healthcare 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.



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 outof-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.

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.



Setting up automatic payments

in the Baylor Scott & White Helath Plan Direct Enrollment Portal

- 1. Visit the Baylor Scott & White Health Plan Direct Enrollment Portal at: BSW.Softheon.com/qhp/
- 2. In the top right navigation, click 'Pay Bill'
- 3. Locate your account by Exchange ID or Social Security Number, plus required fields:
 - Member ID
 Date of Birth
 - Last Name
 Residential Zip Code

Then click 'Find My Account'

- **4.** In your account, select 'Payments' in the left navigation. Select 'AutoPay' and 'Set Up AutoPay'. You can also choose 'Make a Payment' for processing a one-time payment.
- Click 'Set Up AutoPay'
- 6. Add AutoPay information, then click 'Add'

Important: If you set up recurring payments in the same month that you make a one-time payment, your bank account will be drafted for the next month's premium payment, too. Please wait until after the 1st of the following month to set up AutoPay.

Updating or canceling automatic payments

Automatic payment amounts do not automatically update when premium amounts change. If there is a change to your plan's premium due to a Change in Circumstance (CIC) and/or Advanced Premium Tax Credit (APTC), you will need to cancel the recurring payment and set up a new automatic payment for the new amount.

- 1. Click on 'Payments' then 'AutoPay' in the left navigation. Your existing AutoPay will show as Active.
- 2. Select 'Cancel' in the Action drop-down menu.

Note: You cannot edit a recurring payment that is already in the system. You must cancel the recurring payment then set up a new one.

If you have questions or need further assistance, please contact customer service at 844.633.5325.

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 link on BSWHealthPlan.com

Fill your prescriptions through the mail:

Call toll-free 855.388.3090,Monday - Friday, 7 AM - 7 PM; Saturday 9 AM - 5 PM

Learn more about your prescription drug plan at

BSWHealthPlan.com/Marketplace/Pharmacy

Questions?

Specialty pharmacy benefit questions:

BSW Specialty Pharmacy: 844.288.3179

OptumRx Specialty Pharmacy: 855.427.4682 or visit specialty.optumrx.com.

Prescription drug/benefit questions:

Call 800.728.7947 Monday - Friday, 8:30 AM - 5:30 PM

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 conditionspecific 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**.

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**.



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**.

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."



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 Disease Management or Complex Case Management by calling **844.279.7589**.

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 customer service at 844.633.5325.

Looking for something?Start here.

- Member Frequently Asked Questions (FAQ):
 - Submit a Claim, Complaint and/ or Appeal
 - Find Information About Participating Providers
 - Obtain Primary, Specialty, Behavioral Health and Hospital Services
 - Get Care After Normal Office Hours or Outside the Service Area
 - How to Obtain Emergency Care
 - When to Call 911
- Glossary of Key Terms
- Wellness Assessment and Programs
- Technology Assessment Program
- Language Assistance Services for Members
- Summary of Benefits
- Evidence of Coverage
- Continuity of Care
- Member Rights and Responsibilities
- Member Notices
- Notice of Privacy Practices
- Authorization to Release PHI Form
- Prior Authorization List for Medical Procedures
- Complex Case Management Program
- Disease Management Program

- Utilization Management (UM) Program
 - · How to Access UM Staff
 - Utilization Management Affirmative Statement
 - Availability of Independent, External Review of Final Determinations
- Medical and Pharmacy Claim Forms
- Pharmaceutical Management Procedures and Updates
 - Formulary (list of covered pharmaceuticals) and Monthly Formulary Updates
 - · Explanation of Restrictions/Limits
 - Exception Requests, Prescriber Supporting Information
- Retail and Mail-Order Pharmacy Fills and Refills
- Quality Improvement Program and Progress in Achieving Goals

Additional frequently requested documents and forms can be on the Individual & Family Marketplace Plan page on <u>BSWHealthPlan.com</u>.

To request printed copies of documents or provider information, call Customer Service at 844.633.5325. ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-844-633-5325 (TTY: 711).

Baylor Scott & White Health Plan complies 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 1-844-633-5325 (TTY: 711).

Baylor Scott & White Health Plan cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo.

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-844-633-5325 (TTY: 711).

Baylor Scott & White Health Plan tuân thủ luật dân quyền hiện hành của Liên bang và không phân biệt đối xử dựa trên chủng tộc, màu da, nguồn gốc quốc gia, độ tuổi, khuyết tật, hoặc giới tính.

844.633.5325 (TTY: 711)

7 AM – 7 PM, Monday – Friday

BSWHealthPlan.com/Marketplace

