

# Summary of Benefits

North Texas PPO



**BSW SENIORCARE**  
ADVANTAGE • PPO™

**This is a summary of drug and health services covered in the  
BSW SeniorCare Advantage PPO plan, offered by  
Baylor Scott & White Insurance Company,  
a subsidiary of Baylor Scott & White Health Plan.**

**Summary of Benefits**

**January 1, 2023 - December 31, 2023**

BSW SeniorCare Advantage PPO is offered by Baylor Scott & White Insurance Company, a Medicare Advantage organization with a Medicare contract and subsidiary of Baylor Scott & White Health Plan. Enrollment in BSW SeniorCare Advantage depends on contract renewal with Medicare.

This booklet gives you a summary of what we cover and what you pay. It does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, refer to the *Evidence of Coverage*, available on our website at [BSWHealthPlan.com/Medicare](https://www.bswhealthplan.com/Medicare) by October 15, 2022.

**Tips for comparing your Medicare choices**

This Summary of Benefits gives you a summary of what BSW SeniorCare Advantage PPO covers and what you pay.

- If you want to compare our plan with other Medicare plans, ask the other plans for their Summary of Benefits booklets. Or, use the Medicare Plan Finder on <https://www.medicare.gov>.
- If you want to know more about the coverage and costs of Original Medicare, look in your current “**Medicare & You**” handbook. View it online at <https://www.medicare.gov> or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

**Things to know about BSW SeniorCare Advantage PPO**

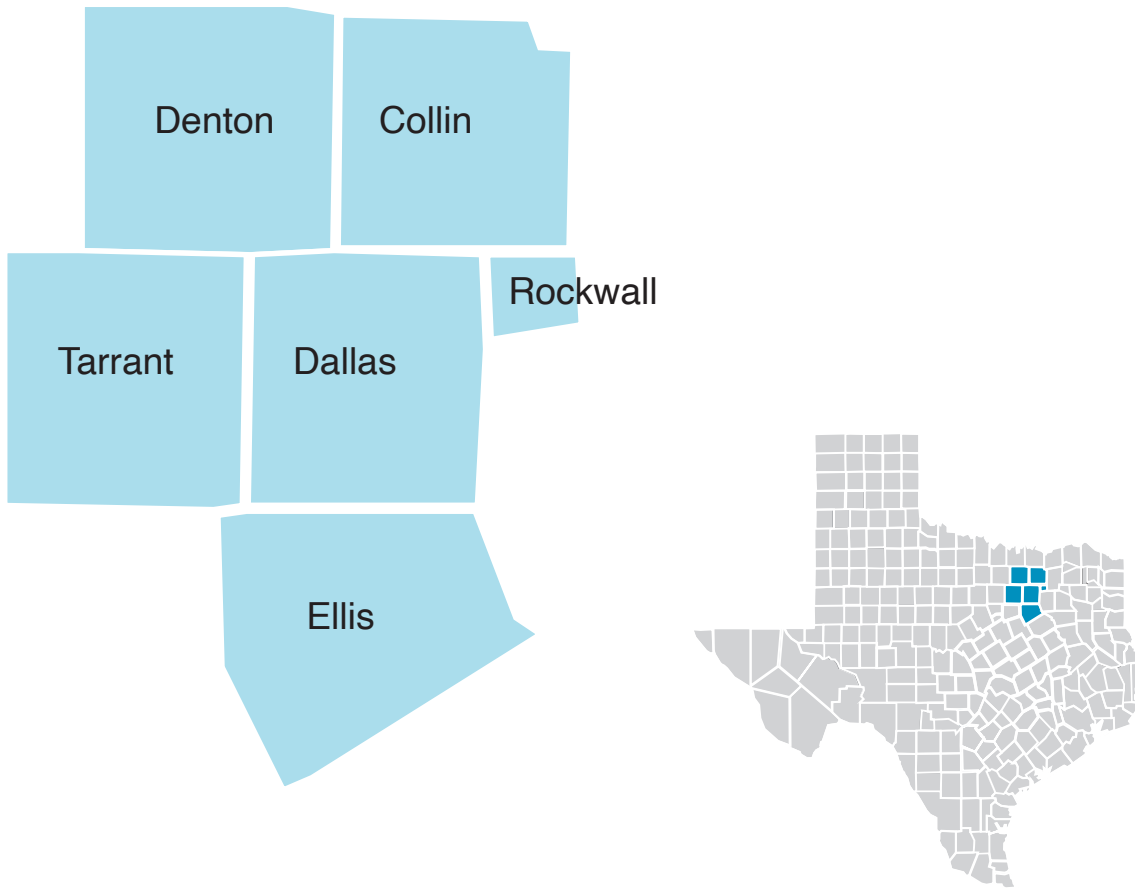
- If you are a member of this plan, you can call us toll free at 1-866-334-3141 or TTY 711, 7 a.m. – 8 p.m., seven days a week (including major holidays).
- If you are not a member of this plan, you can call us toll free at 1-800-782-5068 or TTY 711, 8 a.m. – 8 p.m., Monday – Friday.
- Our website: [BSWHealthPlan.com/Medicare](https://www.bswhealthplan.com/Medicare)

This document is available in other formats such as large print. The document may be available in a non-English language.

**Who can join?**

To join BSW SeniorCare Advantage PPO, you must have Medicare Part A and Medicare Part B, and live in our service area. Our service area includes these counties in Texas: Collin, Dallas, Denton, Ellis, Rockwall, and Tarrant.

What is the service area for North Texas  
**BSW SeniorCare Advantage PPO?**



**The counties in the service area are listed below:**

Collin, Dallas, Denton, Ellis, Rockwall and Tarrant

## **Which doctors, hospitals, and pharmacies can I use?**

BSW SeniorCare Advantage PPO has a network directory of doctors, hospitals, pharmacies, and other providers that can be found on our website at [BSWHealthPlan.com/Medicare](https://www.BSWHealthPlan.com/Medicare). You may use in- or out-of-network doctors, hospitals, and other providers.

Out-of-network/non-contracted providers are under no obligation to treat BSW SeniorCare Advantage PPO members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

## **What do we cover?**

Like all Medicare health plans, we cover everything that Original Medicare covers – and more.

- Our plan members get all of the benefits covered by Original Medicare. For some of these benefits, you may pay more in our plan than you would in Original Medicare. For others, you pay less.
- Our plan members also get more than what is covered by Original Medicare. Some of the extra benefits are outlined in this booklet.

BSW SeniorCare Advantage PPO covers Medicare Part B and Part D drugs. Certain limitations may apply.

## **How will I determine my drug costs?**

Our plan groups each medication into one of five “tiers.” You will need to use your formulary to locate what tier your drug is on to determine how much it will cost you. The amount you pay depends on the drug’s tier and what stage of the benefit you have reached. You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions on our website, [BSWHealthPlan.com/Medicare](https://www.BSWHealthPlan.com/Medicare).

Premiums and Benefits	BSW SeniorCare Advantage
<b>Monthly Plan Premium</b>	\$0 per month. You must continue to pay your Medicare Part B premium.
<b>Deductible</b>	<p><b>In-Network</b> You pay \$0.</p> <p><b>Out-of-Network</b> You pay \$0 for Medicare-covered services.</p>
<b>Maximum Out-of-Pocket Responsibility (does not include prescription drugs)</b>	<p><b>In-Network</b> You pay \$6,400 annually.</p> <p><b>Out-of-Network</b> You pay \$10,000 annually.</p> <p>Maximum out-of-pocket will not exceed \$10,000 for in-network and out-of-network services combined.</p>
<b>Inpatient Hospital*</b>	<p><b>In-Network</b> Days 1 - 6: \$325 copay each day. Days 7 - 90: \$0 copay each day.</p> <p><b>Out-of-Network</b> You pay 35% coinsurance each day.</p>
<p><b>Outpatient Hospital*</b></p> <p>Ambulatory Surgery Center</p> <p>Outpatient Hospital Services</p>	<p><b>In-Network</b> You pay \$275 copay per visit.</p> <p><b>Out-of-Network</b> You pay 35% coinsurance per visit.</p> <p><b>In-Network</b> You pay \$350 copay per visit.</p> <p><b>Out-of-Network</b> You pay 35% coinsurance per visit.</p>

**\*Prior Authorization is required.**

Premiums and Benefits	BSW SeniorCare Advantage
<p><b>Doctor Visits</b></p> <p>Primary Care Providers</p> <p>Specialists</p>	<p><b>In-Network</b> You pay \$0 copay per visit.</p> <p><b>Out-of-Network</b> You pay 35% coinsurance per visit.</p> <p><b>In-Network</b> You pay \$40 copay per visit.</p> <p><b>Out-of-Network</b> You pay 35% coinsurance per visit.</p>
<p><b>Preventive Care</b></p>	<p><b>In-Network</b> You pay \$0 copay.</p> <p><b>Out-of-Network</b> You pay 35% coinsurance per visit.</p>
<p><b>Emergency Care</b></p>	<p><b>In-Network</b> You pay \$90 copay per visit. If you are admitted to the hospital within 24 hours, for the same condition, the copay is waived.</p> <p><b>Out-of-Network</b> You pay \$90 copay per visit. If you are admitted to the hospital within 24 hours, for the same condition, the copay is waived.</p>
<p><b>Urgently Needed Services</b></p>	<p><b>In-Network</b> You pay \$50 copay per visit. If you are admitted to the hospital within 24 hours, for the same condition, the copay is waived.</p> <p><b>Out-of-Network</b> You pay \$50 copay per visit. If you are admitted to the hospital within 24 hours, for the same condition, the copay is waived.</p>

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Premiums and Benefits	BSW SeniorCare Advantage
<p><b>Diagnostic Services/Labs/Imaging*</b></p> <p>Diagnostic Tests and Procedures</p> <p>Lab Services</p> <p>Diagnostic Radiology Services (e.g. MRI, CAT Scan)</p> <p>Outpatient X-rays</p>	<p><b>In-Network</b> You pay \$0 copay.</p> <p><b>Out-of-Network</b> You pay 35% coinsurance.</p> <p><b>In-Network</b> You pay \$0 copay.</p> <p><b>Out-of-Network</b> You pay 35% coinsurance.</p> <p><b>In-Network</b> You pay \$75 - \$300 copay.</p> <p><b>Out-of-Network</b> You pay 35% coinsurance.</p> <p><b>In-Network</b> You pay \$0 copay.</p> <p><b>Out-of-Network</b> You pay 35% coinsurance.</p>
<p><b>Hearing Services</b></p> <p>Medicare-covered Hearing Exam</p> <p>Routine Hearing Exam</p>	<p><b>In-Network</b> You pay \$40 copay for Medicare-covered hearing exam.</p> <p><b>Out-of-Network</b> You pay 35% coinsurance.</p> <p><b>In-Network</b> You pay \$0 copay. Limited to 1 visit every year.</p> <p><b>Out-of-Network</b> You pay 35% coinsurance.</p>

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Premiums and Benefits	BSW SeniorCare Advantage
<p><b>Hearing Services (continued)</b></p> <p>Hearing Aids</p>	<p>\$1,000 allowance toward purchase every three years.</p>
<p><b>Dental Services</b></p> <p>Monthly Premium</p> <p>Yearly Benefit Maximum</p> <p>Deductible</p> <p>Oral Exams, Cleanings (every six months)</p> <p>Dental X-rays (certain X-rays every three years)</p> <p>Endodontics (one root canal per tooth per lifetime)</p> <p>Restorative Services (dentures once every five years)</p> <p>Extractions and Fillings (unlimited)</p> <p>Periodontics (every three years)</p> <p>Prosthodontics, Other Oral/Maxillofacial Surgery, Other Services (Every five years. Dentures through prosthodontist once every five years.)</p> <p>Benefits for dental services are administered and paid by Metropolitan Life Insurance Company. Exclusions and limitations apply. See the <i>Evidence of Coverage</i> for full details on the dental benefit.</p>	<p>Included.</p> <p>\$2,500</p> <p>You pay \$0.</p> <p>You pay \$0 copay.</p> <p>You pay \$0 copay.</p> <p>You pay 50% coinsurance.</p> <p>You pay 50% coinsurance.</p> <p>You pay 50% coinsurance.</p> <p>You pay 50% coinsurance.</p> <p>You pay 50% coinsurance.</p> <p>You pay 50% coinsurance.</p>

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Premiums and Benefits	BSW SeniorCare Advantage
<p><b>Vision Services</b></p> <p>Eyewear</p> <p>Routine Eye Exam</p>	<p><b>In-Network and Out-of-Network Combined</b> \$125 allowance toward the purchase of eyewear every year.</p> <p><b>In-Network</b> You pay \$0 copay for one routine eye exam per year.</p> <p><b>Out-of-Network</b> You pay 35% coinsurance.</p>
<p><b>Mental Health Services</b></p> <p>Inpatient Visit*</p> <p>Outpatient Individual or Group Therapy Visit</p>	<p><b>In-Network</b> Days 1 - 5: \$318 copay each day. Days 6 - 90: \$0 copay each day.</p> <p><b>Out-of-Network</b> You pay 35% coinsurance each day.</p> <p><b>In-Network</b> You pay \$40 copay.</p> <p><b>Out-of-Network</b> You pay 35% coinsurance.</p>
<p><b>Skilled Nursing Facility (SNF) Care*</b></p>	<p><b>In-Network</b> Days 1 - 20: \$0 copay each day. Days 21 - 100: \$196 copay each day.</p> <p><b>Out-of-Network</b> Days 1 – 20: You pay 35% coinsurance per day. Days 21 – 100: You pay 35% coinsurance per day.</p>
<p><b>Physical Therapy</b></p> <p>Occupational therapy visit</p>	<p><b>In-Network</b> You Pay \$35 copay.</p> <p><b>Out-of-Network</b> You pay 35% coinsurance.</p>

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Premiums and Benefits	BSW SeniorCare Advantage
<p><b>Physical Therapy (continued)</b> Physical therapy and speech and language therapy visit*</p>	<p><b>In-Network</b> You Pay \$35 copay.</p> <p><b>Out-of-Network</b> You pay 35% coinsurance.</p>
<p><b>Ambulance Services</b> Ground Ambulance</p> <p>Air Ambulance</p>	<p><b>In-Network</b> You pay \$325 copay.</p> <p><b>Out-of-Network</b> You pay 35% coinsurance.</p> <p><b>In-Network</b> You pay \$325 copay.</p> <p><b>Out-of-Network</b> You pay 35% coinsurance.</p>
<p><b>Transportation (additional routine)</b></p>	<p><b>In-Network</b> Not covered.</p> <p><b>Out-of-Network</b> Not covered.</p>
<p><b>Medicare Part B Prescription Drugs</b></p> <p><b>Chemotherapy Drugs</b> Prior Authorization may be required. Step Therapy may be required.</p> <p><b>Other Part B Drugs</b> Prior Authorization may be required. Step Therapy may be required.</p>	<p><b>In-Network</b> You pay 20% coinsurance.</p> <p><b>Out-of-Network</b> You pay 35% coinsurance.</p> <p><b>In-Network</b> You pay 20% coinsurance.</p> <p><b>Out-of-Network</b> You pay 35% coinsurance.</p>

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Premiums and Benefits	BSW SeniorCare Advantage
<b>Wellness Program (e.g. fitness)</b>	Silver and Fit is a fitness program that provides members with a complimentary gym membership at participating gyms in your area. This benefit is at no additional cost to you.
<b>Home Health Care*</b>	<b>In-Network</b> You pay \$0 copay. <b>Out-of-Network</b> You pay 35% coinsurance.
<b>Foot Care (Podiatry Services)</b>  Medicare-covered foot exams and treatment.	<b>In-Network</b> You pay \$45 copay. <b>Out-of-Network</b> You pay 35% coinsurance.
<b>Telehealth Services – PCP, Specialist, and Individual or Group Sessions for Psychiatric Services</b>	<b>In-Network</b> You pay \$0 copay. <b>Out-of-Network</b> You pay 35% coinsurance.
<b>Opioid Treatment Service*</b>	<b>In-Network</b> You pay \$45 copay. <b>Out-of-Network</b> You pay 35% coinsurance.
<b>Worldwide Emergency/Urgent Services</b>  Emergency Care  Urgent Care  Emergency/Urgent Transportation  Yearly Benefit Max	You pay \$0 copay.  You pay \$0 copay.  You pay \$0 copay.  \$5,000 maximum plan benefit coverage amount.

Plans may offer supplemental benefits in addition to Part C benefits and Part D benefits.

### Referrals and Authorizations

Referrals from your primary provider for services are not required; however, many services require prior authorization. For complete details, refer to the *Evidence of Coverage*, available on our website at [BSWHealthPlan.com/Medicare](http://BSWHealthPlan.com/Medicare) by October 15, 2022.

<b>Outpatient Prescription Drugs</b>		
<b>Deductible</b>	\$300 Applies to Tier 3, Tier 4, and Tier 5.	
<b>Initial Coverage</b> (after you pay your deductible, if applicable)	You stay in this stage until your yearly drug costs total \$4,660. Total yearly drug costs are the total drug costs paid by both you and your Part D plan. You may get your drugs at network retail pharmacies and mail order pharmacies. Costs may differ based on pharmacy type or status (e.g., mail order, long-term care (LTC) or home infusion, and 30- or 90-day supply).	
	<b>Standard Retail 30-Day Supply</b>	<b>Mail Order 90-Day Supply</b>
<b>Tier 1</b> (Preferred Generic)	You pay \$4	You pay \$0
<b>Tier 2</b> (Generic)	You pay \$14	You pay \$0
<b>Tier 3</b> (Preferred Brand)	You pay \$47 Select Insulins for a \$35 copayment.	You pay \$94 Select Insulins for a \$70 copayment.
<b>Tier 4</b> (Non-Preferred)	You pay \$99	You pay \$198
<b>Tier 5</b> (Specialty)	You pay 27% of the cost.	Not Available
<b>Part D Senior Savings Model</b>	There is no deductible for BSW SeniorCare Advantage PPO for Select Insulins. Your out-of-pocket costs for Select Insulins will be \$35 for a one-month supply during the deductible and initial coverage stage. BSW SeniorCare Advantage PPO also offers additional gap coverage for Select Insulins. During the Coverage Gap stage, your out-of-pocket costs for Select Insulins will also be \$35 for a one-month supply. Select Insulins are Tier 3 medications and can be identified by the abbreviation "SI" in the Drug List.	
<b>Coverage Gap</b>	After your total drug costs (including what our plan has paid and what you have paid) reach \$4,660, you will pay no more than 25% coinsurance for generic drugs or 25% coinsurance for brand name drugs.	
<b>Catastrophic Coverage</b>	After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$7,400, you pay the greater of: <ul style="list-style-type: none"> <li>• 5% coinsurance, or</li> <li>• \$4.15 copayment for generic (including brand drugs treated as generic) and a \$10.35 copayment for all other drugs.</li> </ul>	

**Important Message About What You Pay for Vaccines** - Our plan covers most Part D vaccines at no cost to you, even if you haven't paid your deductible. Call Customer Service for more information.

**Important Message About What You Pay for Insulin** - You won't pay more than \$35 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on, even if you haven't paid your deductible.

### **Information on Your Prescription Benefit**

We encourage you to let us know right away, if after becoming a member you have questions, concerns, or problems related to your prescription benefits. For assistance, call our Customer Service Department at 1-866-334-3141, 7 a.m. – 8 p.m., seven days a week.

Cost-sharing may change depending on the pharmacy you choose and when you enter another phase of the Part D benefit. For more information on the additional pharmacy-specific cost-sharing and the phases of the benefit, please call us or access our *Evidence of Coverage* online.

## **Pre-Enrollment Checklist**

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative at 1-866-334-3141 (TTY: 711) from 7 a.m. to 8 p.m. seven days a week.

### **Understanding the Benefits**

- The Evidence of Coverage (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit [BSWHealthPlan.com/Medicare](https://www.bswhealthplan.com/Medicare) or call 1-866-334-3141 to view a copy of the EOC.
- Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- Review the pharmacy directory to make sure the pharmacy you use for any prescription medicine is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
- Review the formulary to make sure your drugs are covered.

### **Understand Important Rules**

- You must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- Benefits, premiums and/or copayments/coinsurance may change on January 1, 2023.
- Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for covered services, the provider must agree to treat you. Except in an emergency or urgent situation, non-contracted providers may deny care. In addition, you will pay a higher copay for services received by non-contracted providers.

## IMPORTANT INFORMATION:

### 2023 Medicare Star Ratings



#### Baylor Scott & White Health Plan - H2032

For 2023, Baylor Scott & White Health Plan - H2032 received the following Star Ratings from Medicare:

**Overall Star Rating:** ★★★★★  
**Health Services Rating:** ★★★★★  
**Drug Services Rating:** ★★★★★☆

Every year, Medicare evaluates plans based on a 5-star rating system.

#### Why Star Ratings Are Important

Medicare rates plans on their health and drug services.

This lets you easily compare plans based on quality and performance.

Star Ratings are based on factors that include:

- Feedback from members about the plan's service and care
- The number of members who left or stayed with the plan
- The number of complaints Medicare got about the plan
- Data from doctors and hospitals that work with the plan

The number of stars show how well a plan performs.

- ★★★★★ EXCELLENT
- ★★★★☆ ABOVE AVERAGE
- ★★★☆☆ AVERAGE
- ★★☆☆☆ BELOW AVERAGE
- ★☆☆☆☆ POOR

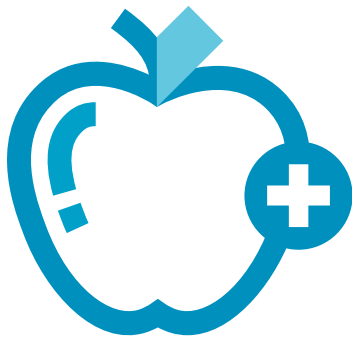
More stars mean a better plan – for example, members may get better care and better, faster customer service.

#### Get More Information on Star Ratings Online

Compare Star Ratings for this and other plans online at [medicare.gov/plan-compare](https://www.medicare.gov/plan-compare).

#### Questions about this plan?

Contact Baylor Scott & White Health Plan 7 days a week from 7:00 a.m. to 8:00 p.m. Central time at 866-334-3141 (toll-free) or 711 (TTY). Current members please call 866-334-3141 (toll-free) or 711 (TTY).



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