

Everything you need. Nothing you don't.

Choose your own dentist.

All plans include dental benefits through MetLife's national network. Network providers cost you less, but you can see any dentist you choose and still have coverage.

Pick your hearing aid provider.

Your hearing aid allowance works anywhere. Visit the hearing aid provider of your choice.

No referrals.

See any network doctor at any time. It's up to you. You can even see out-of-network doctors for a lower level of benefits, but you're still covered.

More Rx for less.

For many prescriptions, we offer a three-month supply for the cost of two. And many generics are \$0.

Get care from home.

Virtual care visits are \$0 through the MyBSWHealth app. Just log in and get same-day care and prescriptions.

Vision benefits included.

Get an in-network routine vision exam for \$0 and an allowance for eyewear.

No-cost fitness program.

Plans include a no-cost fitness membership at participating Silver&Fit locations, like the YMCA and more.

Over-the-counter allowance.

Some plans include a quarterly allowance for things you buy over the counter.

Enroll today!

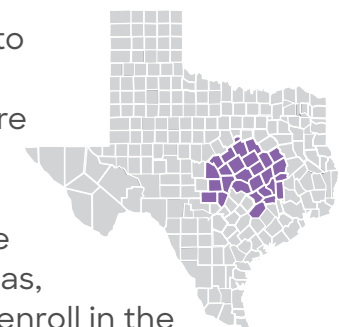
To speak with a licensed insurance agent and discuss your BSW SeniorCare Advantage options, call:

1.800.782.5068

Oct. 1 - March 31: 7 days a week, 8 AM to 8 PM. Closed on major holidays.

April 1 - Sept. 30: Monday-Friday, 8 AM to 5 PM. Closed on major holidays.

If you are entitled to Medicare Part A, enrolled in Medicare Part B, and are a resident of our 28-county* service area in Central Texas, you are eligible to enroll in the BSW SeniorCare Advantage PPO plan.



*Bell, Blanco, Bosque, Brazos, Burleson, Burnet, Coryell, Falls, Fayette, Freestone, Gillespie, Grimes, Hamilton, Hill, Lampasas, Lee, Leon, Limestone, Llano, Madison, McLennan, Milam, Mills, Robertson, San Saba, Somervell, Washington and Williamson counties

BSW SeniorCare Advantage PPO plans are offered by Baylor Scott & White Insurance Company, a subsidiary of Baylor Scott & White Health Plan.



Medicare Advantage

2024 Central Texas PPO

\$0 Premium Option

/// THE POWER TO LIVE BETTER



Experience coordinated care.

Our plan offers a unique integrated healthcare experience, which means your Baylor Scott & White Health doctors and your Medicare Advantage plan are on the same team, sharing resources and collaborating to help you save time and money.

Traditional Healthcare	BSW Integrated Healthcare
More effort The burden of care coordination is on you.	Less effort Providers and your health plan work together to support you.
Time wasted Multiple portals to find what you need; you must keep track of multiple usernames and passwords.	Time saved One portal for your medical, pharmacy, billing, appointment and coverage information.
More costs Redundant tests and procedures mean more appointments and more bills.	Fewer costs Shared test results eliminate redundancy to help you save money.

Medical Plan Benefits	Basic ¹ (In-Network Costs)	Platinum ² (In-Network Costs)
Monthly Premium	\$0	\$132
Deductible	\$0	\$0
Out-of-Pocket Maximum	\$6,800	\$4,600
Primary Care Physician (PCP) Office Visit	\$0 copay	\$0 copay
Specialty Care Physician (SCP) Office Visit	\$40 copay	\$20 copay
Telehealth Visit (PCP, SCP, Psychiatry)	\$0 copay	\$0 copay
Routine Hearing Exam	\$0 copay	\$0 copay
Hearing Aids (every three years)	\$1,000 allowance	\$1,500 allowance
Routine Eye Exam (one per year; must use a network provider)	\$0 copay	\$0 copay
Eyewear (annually; must use network provider)	\$150 allowance	\$150 allowance
Fitness Membership	\$0	\$0
Over-the-Counter Allowance (must use OTC Network card at participating retailers; no rollover)	\$30 per quarter	Not available
Prescription Drug Benefits	Basic	Platinum
Initial Coverage Amount	\$5,030	\$5,030
Deductible	\$0 Tiers 1-2 \$250 Tiers 3-5	\$0 Tiers 1-2 \$50 Tiers 3-5
Retail Copays During Initial Coverage Period (30-day supply)	Preferred/Standard Pharmacies	
Tier 1 – Preferred Generic Drugs	\$0/\$5 copay	\$0/\$5 copay
Tier 2 – Generic Drugs	\$7/\$14 copay	\$5/\$12 copay
Tier 3 – Preferred Brand Drugs	\$47/\$47 copay	\$45/\$45 copay
Tier 4 – Non-Preferred Drugs	\$99/\$99 copay	\$95/\$95 copay
Tier 5 – Specialty Drugs	29% coinsurance	32% coinsurance
Mail-Order Copays	Tiers 1 – 2 are \$0 copay; Tiers 3 – 4 are 2 copays for a 90-day supply	

Even if you haven't paid your deductible, you won't pay more than \$35 for a one-month supply of each covered insulin product regardless of the cost-sharing tier and no cost for most adult Part D vaccines.

This is not a complete description of benefits. For more information, including the cost-sharing that applies to out-of-network services, please refer to the plan's Evidence of Coverage available by October 15, 2023 at [BSWHealthPlan.com/Medicare](https://www.bswhealthplan.com/Medicare).

You must continue to pay your Medicare Part B premium.

¹To help maximize BSW SeniorCare Advantage PPO benefits, use in-network providers for care; out-of-network cost-sharing for the Basic PPO is 35%. There is a \$10,000 out-of-pocket maximum for services received out-of-network. ²To help maximize BSW SeniorCare Advantage PPO benefits, use in-network providers for care; out-of-network cost-sharing for the Platinum PPO is 30%. There is an \$8,950 out-of-pocket maximum for services received out-of-network.

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. Other pharmacies, physicians and providers are available in our network. Out-of-network/non-contracted providers are under no obligation to treat BSW SeniorCare Advantage members, except in emergency situations. Not connected with or endorsed by the United States government or the federal Medicare program.



Learn more at:
[MyBSWMedicare.com](https://www.MyBSWMedicare.com)