

# Summary of Benefits

## Medicare Advantage PPO

### CENTRAL TEXAS

/// THE POWER TO LIVE BETTER



**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 Baylor Scott & White Health Plan.**

**Summary of Benefits**

**January 1, 2024 - December 31, 2024**

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, 2023.

**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**

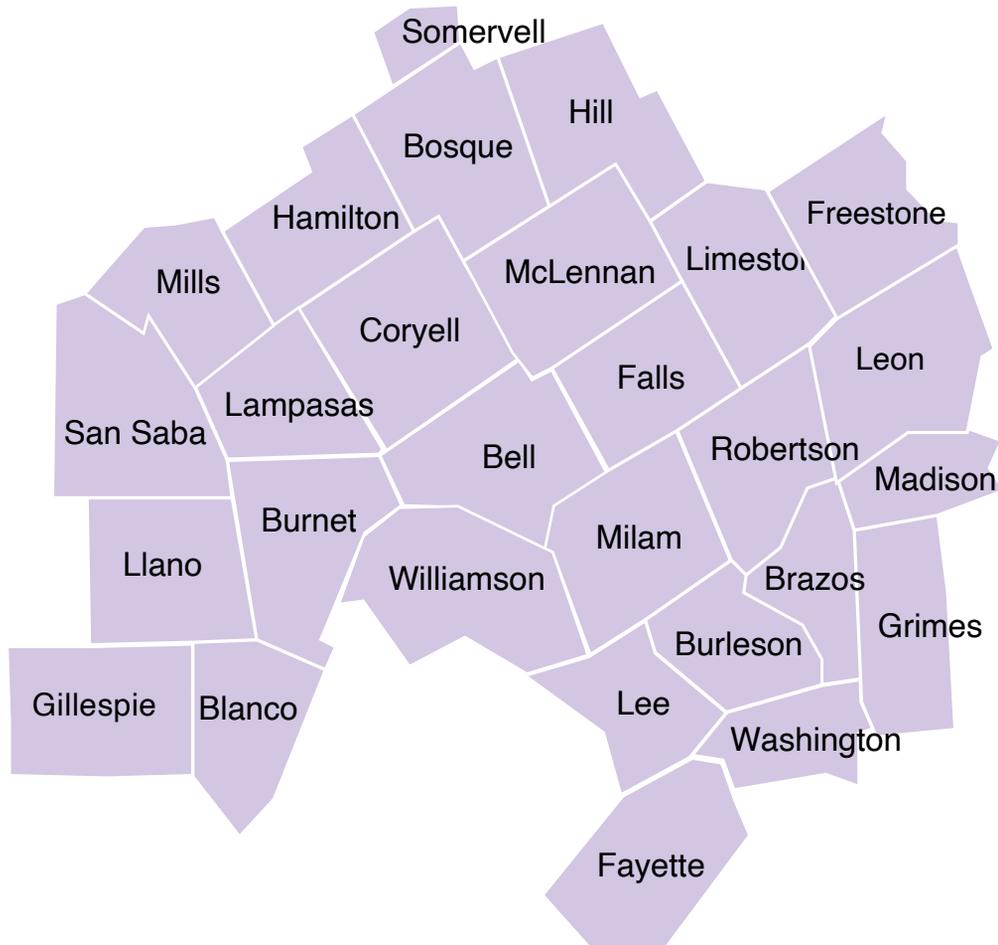
- If you are a member of this plan, you can call us toll free at 1-866-334-3141 or TTY 711, October 1 through March 31 from 7 a.m. – 8 p.m., seven days a week (excluding major holidays); and April 1 through September 30 from 7 a.m. – 8 p.m., Monday through Friday (excluding major holidays).
- If you are not a member of this plan, you can call us toll free at 1-800-782-5068 or TTY 711, October 1 through March 31 from 8 a.m. – 8 p.m., seven days a week (excluding major holidays); and April 1 through September 30 from 8 a.m. – 5 p.m., Monday through Friday (excluding major holidays).
- 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: Bell, Blanco, Bosque, Brazos, Burleson, Burnet, Coryell, Falls, Fayette, Freestone, Gillespie, Grimes, Hamilton, Hill, Lampasas, Lee, Leon, Limestone, Llano, McLennan, Madison, Milam, Mills, Robertson, San Saba, Somervell, Washington, and Williamson.

# What is the service area for Central Texas BSW SeniorCare Advantage PPO?



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

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



## **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.

Premiums and Benefits	BSW SeniorCare Advantage Basic (PPO)	BSW SeniorCare Advantage Platinum (PPO)
<b>Monthly Plan Premium</b> You must continue to pay your Medicare Part B Premium.	You pay \$0 per month.	You pay \$132 per month.
<b>Deductible</b>	<b>In-Network</b> You pay \$0.  <b>Out-of-Network</b> You pay \$0 for Medicare-covered services.	<b>In-Network</b> You pay \$0.  <b>Out-of-Network</b> You pay \$0 for Medicare-covered services.
<b>Maximum Out-of-Pocket Responsibility</b> (does not include prescription drugs)	<b>In-Network</b> You pay \$6,800 annually.  <b>Out-of-Network</b> You pay \$10,000 annually.  Maximum out-of-pocket will not exceed \$10,000 for in-network and out-of-network services combined.	<b>In-Network</b> You pay \$4,600 annually.  <b>Out-of-Network</b> You pay \$8,950 annually.  Maximum out-of-pocket will not exceed \$8,950 for in-network and out-of-network services combined.
<b>Inpatient Hospital*</b>	<b>In-Network</b> Days 1 - 6: \$325 copay each day per stay. Days 7 - 90: \$0 copay each day per stay.  <b>Out-of-Network</b> You pay 35% coinsurance per stay.	<b>In-Network</b> Days 1 - 5: \$250 copay each day per stay. Days 6 - 90: \$0 copay each day per stay.  <b>Out-of-Network</b> You pay 30% coinsurance per stay.
<b>Outpatient Hospital*</b>  <b>Ambulatory Surgery Center</b>  <b>Outpatient Hospital Services</b>	<b>In-Network</b> You pay \$275 copay per visit.  <b>Out-of-Network</b> You pay 35% coinsurance per visit.  <b>In-Network</b> You pay \$350 copay per visit.  <b>Out-of-Network</b> You pay 35% coinsurance per visit.	<b>In-Network</b> You pay \$75 copay per visit.  <b>Out-of-Network</b> You pay 30% coinsurance per visit.  <b>In-Network</b> You pay \$100 copay per visit.  <b>Out-of-Network</b> You pay 30% coinsurance per visit.

\* Prior Authorization is required.

Premiums and Benefits	BSW SeniorCare Advantage Basic (PPO)	BSW SeniorCare Advantage Platinum (PPO)
<p><b>Doctor Visits</b></p> <p><b>Primary Care Providers</b></p> <p><b>Specialist</b></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>In-Network</b> You pay \$0 copay per visit.</p> <p><b>Out-of-Network</b> You pay 30% coinsurance per visit.</p> <p><b>In-Network</b> You pay \$20 copay per visit.</p> <p><b>Out-of-Network</b> You pay 30% 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.</p>	<p><b>In-Network</b> You pay \$0 copay.</p> <p><b>Out-of-Network</b> You pay 30% coinsurance.</p>
<p><b>Emergency Care</b></p> <p>If you are admitted to the hospital within 24 hours, for the same condition, the copay is waived.</p>	<p><b>In-Network</b> You pay \$90 copay per visit.</p> <p><b>Out-of-Network</b> You pay \$90 copay per visit.</p>	<p><b>In-Network</b> You pay \$90 copay per visit.</p> <p><b>Out-of-Network</b> You pay \$90 copay per visit.</p>
<p><b>Urgently Needed Services</b></p> <p>If you are admitted to the hospital within 24 hours, for the same condition, the copay is waived.</p>	<p><b>In-Network</b> You pay \$50 copay per visit.</p> <p><b>Out-of-Network</b> You pay \$50 copay per visit.</p>	<p><b>In-Network</b> You pay \$50 copay per visit.</p> <p><b>Out-of-Network</b> You pay \$50 copay per visit.</p>

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Premiums and Benefits	BSW SeniorCare Advantage Basic (PPO)	BSW SeniorCare Advantage Platinum (PPO)
<p><b>Diagnostic Services/Labs/Imaging*</b></p> <p><b>Diagnostic Tests and Procedures</b></p> <p><b>Lab Services</b></p> <p><b>Diagnostic Radiology Services (e.g. MRI, CAT Scan)</b></p> <p><b>Outpatient X-Rays</b></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>In-Network</b> You pay \$0 copay.</p> <p><b>Out-of-Network</b> You pay 30% coinsurance.</p> <p><b>In-Network</b> You pay \$0 copay.</p> <p><b>Out-of-Network</b> You pay 30% coinsurance.</p> <p><b>In-Network</b> You pay \$20 - \$200 copay.</p> <p><b>Out-of-Network</b> You pay 30% coinsurance.</p> <p><b>In-Network</b> You pay \$0 copay.</p> <p><b>Out-of-Network</b> You pay 30% coinsurance.</p>
<p><b>Hearing Services</b></p> <p><b>Medicare-covered Hearing Exam</b></p> <p><b>Routine Hearing Exam</b> Limited to one exam each year.</p> <p><b>Hearing Aids</b></p>	<p><b>In-Network</b> You pay \$40 copay per Medicare-covered hearing exam.</p> <p><b>Out-of-Network</b> You pay 35% coinsurance per Medicare-covered hearing exam.</p> <p><b>In-Network</b> You pay \$0 copay per exam.</p> <p><b>Out-of-Network</b> You pay 35% coinsurance per exam.</p> <p>\$1,000 allowance toward the purchase of hearing aids every three years.</p>	<p><b>In-Network</b> You pay \$20 copay per Medicare-covered hearing exam.</p> <p><b>Out-of-Network</b> You pay 30% coinsurance per Medicare-covered hearing exam.</p> <p><b>In-Network</b> You pay \$0 copay per exam.</p> <p><b>Out-of-Network</b> You pay 30% coinsurance per exam.</p> <p>\$1,500 allowance toward the purchase of hearing aids every three years.</p>

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Premiums and Benefits	BSW SeniorCare Advantage Basic (PPO)	BSW SeniorCare Advantage Platinum (PPO)
<p><b>Dental Services</b></p> <p><b>Preventive Dental</b></p> <p><b>Oral Exams:</b></p> <p><b>Prophylaxis (Cleaning):</b></p> <p><b>Dental X-Rays:</b></p> <p><b>Yearly Benefit Maximum:</b></p> <p><b>Comprehensive Dental Services</b></p> <p><b>Non-routine Services:</b></p>	<p><b>In-Network and Out-of-Network Combined</b></p> <p>\$0 copay for each preventive oral exam. One exam every six months.</p> <p>\$0 copay for each preventive cleaning. Three cleanings every year.</p> <p>\$0 copay for each preventive X-ray. One full mouth X-ray every 60 months. One bite-wing X-ray every 12 months.</p> <p>\$3,500 for all comprehensive dental services.</p> <p>0% - 50% coinsurance for each non-routine service. One non-routine service every six months.</p> <p>0% cost-sharing for problem-focused urgent or emergent exam and periapical X-rays (problem-focused X-rays).</p> <p>Other services rendered, such as fillings, endodontic services, and periodontics are covered at 50%.</p> <p>Problem-focused exams and periapical X-rays do not count toward \$3,500 plan maximum.</p>	<p><b>In-Network and Out-of-Network Combined</b></p> <p>\$0 copay for each preventive oral exam. One exam every six months.</p> <p>\$0 copay for each preventive cleaning. One cleaning every six months.</p> <p>\$0 copay for each preventive X-ray. One full mouth X-ray every 60 months. One bite-wing X-ray every 12 months.</p> <p>\$3,500 for all preventive and comprehensive dental services.</p> <p>0% - 50% coinsurance for each non-routine service. One non-routine service every year.</p> <p>0% cost-sharing for problem-focused urgent or emergent exam and periapical X-rays (problem-focused X-rays).</p> <p>Other services rendered, such as fillings, endodontic services, and periodontics are covered at 50%.</p>

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Premiums and Benefits	BSW SeniorCare Advantage Basic (PPO)	BSW SeniorCare Advantage Platinum (PPO)
<p><b>Dental Services (continued)</b></p> <p><b>Diagnostic Services:</b></p> <p><b>Restorative Services:</b></p> <p><b>Endodontics:</b></p> <p><b>Periodontics:</b></p>	<p>Other non-routine services such as crowns, implants, and bridges do count toward \$3,500 plan maximum.</p> <p>\$0 copay for each diagnostic service.</p> <p>Up to eight periapical X-rays per visit.</p> <p>0% - 50% coinsurance for each restorative service.</p> <p>One set of dentures every five years covered at 100%.</p> <p>One filling every 24 months covered at 100%.</p> <p>One crown/inlays/onlays/bridges/implants (one per tooth position) every 10 years covered at 50%.</p> <p>Dentures and fillings count toward \$3,500 plan maximum benefit.</p> <p>Crowns/inlays/onlays/bridges/implants count toward \$3,500 plan maximum benefit.</p> <p>50% coinsurance for each endodontics service.</p> <p>One root canal one per tooth per lifetime.</p> <p>50% coinsurance for each periodontics service.</p> <p>One periodontal surgery every 36 months.</p> <p>Periodontal maintenance up to four times every calendar year.</p> <p>One scaling and root planing every 24 months.</p>	<p>\$0 copay for each diagnostic service.</p> <p>Up to eight periapical X-rays per visit.</p> <p>0% - 50% coinsurance for each restorative service.</p> <p>One set of dentures every five years covered at 100%.</p> <p>One filling every 24 months covered at 100%.</p> <p>One crown/inlays/onlays/bridges/implants (one per tooth position) every 10 years covered at 50%.</p> <p>50% coinsurance for each endodontics service.</p> <p>One root canal one per tooth per lifetime.</p> <p>50% coinsurance for each periodontics service.</p> <p>One periodontal surgery every 36 months.</p> <p>Periodontal maintenance up to four times every calendar year.</p> <p>One scaling and root planing every 24 months.</p>

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Premiums and Benefits	BSW SeniorCare Advantage Basic (PPO)	BSW SeniorCare Advantage Platinum (PPO)
<p><b>Dental Services (continued)</b></p> <p><b>Extractions:</b></p> <p><b>Prosthodontics, Other Oral/Maxillofacial Surgery, Other Services:</b></p> <p>Benefits for dental services are administered and paid by Metropolitan Life Insurance Company. Exclusions and limitations apply. See the Evidence of Coverage for full details on the dental benefit.</p> <p>If a covered service is performed by an out-of-network dentist, we will base the benefit on the covered percentage of the maximum allowed charge.</p> <p>Out-of-network dentists may charge more than the maximum allowed charge. If an out-of-network dentist performs a covered service, you will be responsible for paying:</p>	<p>\$0 copay for each extraction service.</p> <p>Unlimited.</p> <p>0% - 50% coinsurance for each prosthodontics and other oral/maxillofacial surgery service.</p> <p>One set of dentures through prosthodontist every five calendar years covered at 100%.</p> <p>Bridges covered through Prosthodontist once every 10 calendar years covered at 50%.</p> <p>Dentures through prosthodontist are subject to \$3,500 plan maximum.</p> <p>Bridges covered through prosthodontist are subject to \$3,500 plan maximum.</p>	<p>\$0 copay for each extraction service.</p> <p>Unlimited.</p> <p>0% - 50% coinsurance for each prosthodontics and other oral/maxillofacial surgery service.</p> <p>One set of dentures through prosthodontist every five calendar years covered at 100%.</p> <p>Bridges covered through Prosthodontist once every 10 calendar years covered at 50%.</p>

\* Prior Authorization is required.

Premiums and Benefits	BSW SeniorCare Advantage Basic (PPO)	BSW SeniorCare Advantage Platinum (PPO)
<p><b>Dental Services (continued)</b></p> <ul style="list-style-type: none"> <li>any other part of the maximum allowed charge for which we do not pay benefits; and</li> <li>any amount in excess of the maximum allowed charge charged by the out-of-network dentist.</li> </ul>		
<p><b>Vision Services</b></p> <p><b>Eyewear</b></p> <p><b>Routine Eye Exam</b></p>	<p><b>In-Network and Out-of-Network Combined</b></p> <p>\$150 allowance toward the purchase of eyewear each year.</p> <p>The eyewear limit applies to all eyewear types including glasses, frames, lenses, contacts.</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 for one routine eye exam per year.</p>	<p><b>In-Network and Out-of-Network Combined</b></p> <p>\$150 allowance toward the purchase of eyewear each year.</p> <p>The eyewear limit applies to all eyewear types including glasses, frames, lenses, contacts.</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 30% coinsurance for one routine eye exam per year.</p>
<p><b>Mental Health Services</b></p> <p><b>Inpatient*</b></p> <p><b>Outpatient Individual or Group Therapy</b></p>	<p><b>In-Network</b> Days 1 - 5: \$318 copay each day per stay. Days 6 - 90: \$0 copay each day per stay.</p> <p><b>Out-of-Network</b> You pay 35% coinsurance per stay.</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>In-Network</b> Days 1 - 5: \$250 copay each day per stay. Days 6 - 90: \$0 copay each day per stay.</p> <p><b>Out-of-Network</b> You pay 30% coinsurance per stay.</p> <p><b>In-Network</b> You pay \$20 copay per visit.</p> <p><b>Out-of-Network</b> You pay 30% coinsurance per visit.</p>

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Premiums and Benefits	BSW SeniorCare Advantage Basic (PPO)	BSW SeniorCare Advantage Platinum (PPO)
<b>Skilled Nursing Facility (SNF) Care*</b>	<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> You pay 35% coinsurance per day.</p>	<p><b>In-Network</b> Days 1 - 20: \$0 copay each day. Days 21 - 100: \$50 copay each day.</p> <p><b>Out-of-Network</b> You pay 30% coinsurance per day.</p>
<p><b>Physical Therapy</b></p> <p><b>Occupational Therapy</b></p> <p><b>Physical Therapy and Speech and Language Therapy *</b></p>	<p><b>In-Network</b> You pay \$35 copay per visit.</p> <p><b>Out-of-Network</b> You pay 35% coinsurance per visit.</p> <p><b>In-Network</b> You pay \$35 copay per visit.</p> <p><b>Out-of-Network</b> You pay 35% coinsurance per visit.</p>	<p><b>In-Network</b> You pay \$25 copay per visit.</p> <p><b>Out-of-Network</b> You pay 30% coinsurance per visit.</p> <p><b>In-Network</b> You pay \$25 copay per visit.</p> <p><b>Out-of-Network</b> You pay 30% coinsurance per visit.</p>
<p><b>Ambulance Service</b></p> <p><b>Ground Ambulance</b></p> <p><b>Air Ambulance</b></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>In-Network</b> You pay \$75 copay.</p> <p><b>Out-of-Network</b> You pay 30% coinsurance.</p> <p><b>In-Network</b> You pay \$75 copay.</p> <p><b>Out-of-Network</b> You pay 30% coinsurance.</p>
<b>Transportation (Additional Routine)</b>	Not covered.	Not covered.

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Premiums and Benefits	BSW SeniorCare Advantage Basic (PPO)	BSW SeniorCare Advantage Platinum (PPO)
<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. You pay no more than \$35 for a one-month supply of covered insulin when used in an insulin pump.</p>	<p><b>In-Network</b> You pay 0% - 20% coinsurance.</p> <p><b>Out-of-Network</b> You pay 35% coinsurance.</p> <p><b>In-Network</b> You pay 0% - 20% coinsurance.</p> <p><b>Out-of-Network</b> You pay 35% coinsurance.</p>	<p><b>In-Network</b> You pay 0% - 20% coinsurance.</p> <p><b>Out-of-Network</b> You pay 30% coinsurance.</p> <p><b>In-Network</b> You pay 0% - 20% coinsurance.</p> <p><b>Out-of-Network</b> You pay 30% coinsurance.</p>
<p><b>Wellness Program (e.g. fitness)</b></p>	<p>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.</p>	<p>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.</p>
<p><b>Home Health Care*</b></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 \$0 copay per visit.</p> <p><b>Out-of-Network</b> You pay 30% coinsurance per visit.</p>
<p><b>Foot Care (Podiatry Services)</b></p> <p>Medicare-covered foot exams and treatment.</p>	<p><b>In-Network</b> You pay \$45 copay per visit.</p> <p><b>Out-of-Network</b> You pay 35% coinsurance per visit.</p>	<p><b>In-Network</b> You pay \$45 copay per visit.</p> <p><b>Out-of-Network</b> You pay 30% coinsurance per visit.</p>

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Premiums and Benefits	BSW SeniorCare Advantage Basic (PPO)	BSW SeniorCare Advantage Platinum (PPO)
<b>Telehealth Services - PCP, Specialist, and Individual or Group Sessions for Psychiatric Services</b>	<b>In-Network</b> You pay \$0 copay per visit.  <b>Out-of-Network</b> You pay 35% coinsurance per visit.	<b>In-Network</b> You pay \$0 copay per visit.  <b>Out-of-Network</b> You pay 30% coinsurance per visit.
<b>Opioid Treatment Service*</b>	<b>In-Network</b> You pay \$45 copay per visit.  <b>Out-of-Network</b> You pay 35% coinsurance per visit.	<b>In-Network</b> You pay \$45 copay per visit.  <b>Out-of-Network</b> You pay 30% coinsurance per visit.
<b>Over-the-Counter Items</b>	Quarterly \$30 swipe and save allowance toward over-the-counter items such as medicine, or products related to eye care, wellness, or personal care.	Not available.
<b>Worldwide Emergency/Urgent Services</b>		
<b>Emergency Care</b>	You pay \$0 copay per visit.	You pay \$0 copay per visit.
<b>Urgent Care</b>	You pay \$0 copay per visit.	You pay \$0 copay per visit.
<b>Emergency/Urgent Transportation</b>	You pay \$0 copay per trip.	You pay \$0 copay per trip.
<b>Yearly Benefit Maximum</b>	\$5,000 maximum plan benefit coverage amount.	\$5,000 maximum plan benefit coverage amount.

\* Prior Authorization is required.

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](https://www.BSWHealthPlan.com/Medicare) by October 15, 2023.

Outpatient Prescription Drugs						
	Basic			Platinum		
<b>Deductible</b>	\$250 Applies to Tier 3, Tier 4, and Tier 5.			\$50 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 \$5,030. 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).					
	Basic			Platinum		
	Standard Retail 30-Day Supply	Preferred Retail 30-Day Supply	Mail Order 90-Day Supply	Standard Retail 30-Day Supply	Preferred Retail 30-Day Supply	Mail Order 90-Day Supply
<b>Tier 1</b> (Preferred Generic)	You pay \$5.	You pay \$0.	You pay \$0.	You pay \$5.	You pay \$0.	You pay \$0
<b>Tier 2</b> (Generic)	You pay \$14.	You pay \$7.	You pay \$0.	You pay \$12.	You pay \$5.	You pay \$0.
<b>Tier 3</b> (Preferred Brand)	You pay \$47.	You pay \$47.	You pay \$94.	You pay \$45.	You pay \$45.	You pay \$90.
<b>Tier 4</b> (Non-Preferred)	You pay \$99.	You pay \$99.	You pay \$198.	You pay \$95.	You pay \$95.	You pay \$190.
<b>Tier 5</b> (Specialty)	You pay 29%.	You pay 29%.	Not Available.	You pay 32%.	You pay 32%.	Not Available.
<b>Coverage Gap</b>	After your total drug costs (including what our plan has paid and what you have paid) reach \$5,030, 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 \$8,000, you pay \$0.					

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.

## **Information on Your Prescription Benefit**

You can view the formulary (drug list) and any formulary restrictions on our website. Your costs for some drugs may be less at pharmacies that offer preferred cost sharing. To view the formulary (drug list) and pharmacy directory, go to [BSWHealthPlan.com/Medicare](https://www.BSWHealthPlan.com/Medicare).

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 (TTY: 711), 7 a.m. – 8 p.m., October 1 through March 31 from 7 a.m. – 8 p.m., seven days a week (excluding major holidays); and April 1 through September 30 from 7 a.m. – 8 p.m., Monday through Friday (excluding major holidays).

## 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) October 1 through March 31 from 7 a.m. – 8 p.m., seven days a week (excluding major holidays); and April 1 through September 30 from 7 a.m. – 8 p.m., Monday through Friday (excluding major holidays).

### Understand 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

- In addition to your monthly plan premium, 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, 2025.
- 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 situations, non-contracted providers may deny care. In addition, you will pay a higher copay for services received by non-contracted providers.
- Effect on Current Coverage. If you are currently enrolled in a Medicare Advantage plan, your current Medicare Advantage healthcare coverage will end once your new Medicare Advantage coverage starts. If you have Tricare, your coverage may be affected once your new Medicare Advantage coverage starts. Please contact Tricare for more information. If you have a Medigap plan, once your Medicare Advantage coverage starts, you may want to drop your Medigap policy because you will be paying for coverage you cannot use.



Multi-Language  
Interpreter Services

**English:** We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-866-334-3141. Someone who speaks English/Language can help you. This is a free service.

**Spanish:** Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-866-334-3141. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

**Chinese Mandarin:** 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 1-866-334-3141。我们的中文工作人员很乐意帮助您。这是一项免费服务。

**Chinese Cantonese:** 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 1-866-334-3141。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

**Tagalog:** Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-866-334-3141. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

**French:** Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-866-334-3141. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

**Vietnamese:** Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 1-866-334-3141 sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

**German:** Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-866-334-3141. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

**Korean:** 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-866-334-3141 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

**Russian:** Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-866-334-3141. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

**Arabic:** إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم بمساعدتك. هذه خدمة مجانية. سيقوم شخص ما يتحدث العربية 1-866-334-3141 فوري، ليس عليك سوى الاتصال بنا على

**Hindi:** हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-866-334-3141 पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

**Italian:** È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-866-334-3141. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

**Portugués:** Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-866-334-3141. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

**French Creole:** Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-866-334-3141. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

**Polish:** Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-866-334-3141. Ta usługa jest bezpłatna.

**Japanese:** 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするために、無料の通訳サービスがあります。通訳をご用命になるには、1-866-334-3141 にお電話ください。日本語を話す人者が支援いたします。これは無料のサービスです。



## Nondiscrimination Notice

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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. Baylor Scott & White Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Baylor Scott & White Health Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Written information in other formats (large print and accessible electronic formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact the Baylor Scott & White Health Plan Compliance Officer at 1-214-820-8888 or send an email to [HPCompliance@BSWHealth.org](mailto:HPCompliance@BSWHealth.org).

If you believe that Baylor Scott & White Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Baylor Scott & White Health Plan, Compliance Officer  
1206 West Campus Drive, Suite 151  
Temple, Texas 76502

Compliance HelpLine; 1-888-484-6977 or <https://app.mycompliancereport.com/report?cid=swhp>

You can file a grievance in person or by mail, online, or email. If you need help filing a grievance, the Compliance Officer is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue, SW  
Room 509E, HHH Building  
Washington, D.C. 20201  
1-800-368-1019, 1-800-537-7697 (TDD)

Complaint forms are available at <https://www.hhs.gov/civil-rights/filing-a-complaint/index.html>.



Baylor Scott & White  
Health Plan

**BSW SENIORCARE**  
ADVANTAGE • PPO®

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.

You must continue to pay your Medicare Part B premium.

Out-of-network/non-contracted providers are under no obligation to treat BSW SeniorCare Advantage 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.