### Important Questions | Answers | Why This Matters:
--- | --- | ---
**What is the overall deductible?** | $5,000 per member / $10,000 per family for a participating provider and $10,000 per member / $20,000 per family for a non-participating provider. | Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.

**Are there services covered before you meet your deductible?** | Yes. Preventive care and ACA preventive drugs are covered before you meet your deductible. | This plan covers some items and services even if you haven’t yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible. See a list of covered preventive services at [https://www.healthcare.gov/coverage/preventive-care-benefits/](https://www.healthcare.gov/coverage/preventive-care-benefits/).

**Are there other deductibles for specific services?** | Yes. $250 per member for participating provider prescription drug coverage. | You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.

**What is the out-of-pocket limit for this plan?** | $8,000 per member / $16,000 per family for a participating provider and $16,000 per member / $32,000 per family for a non-participating provider. | The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.

**What is not included in the out-of-pocket limit?** | Premiums, balance billing charges, and health care this plan doesn’t cover. | Even though you pay these expenses, they don’t count toward the out-of-pocket limit.

**Will you pay less if you use a network provider?** | Yes. See [https://www.bswhealthplan.com/Pages/Provider.aspx](https://www.bswhealthplan.com/Pages/Provider.aspx) or call 844-633-5325 for a list of network providers. | This plan uses a provider network. You will pay less if you use a provider in the plan’s network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider’s charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.

**Do you need a referral to** | No | You can see the specialist you choose without a referral.
### Important Questions

<table>
<thead>
<tr>
<th>Why This Matters:</th>
</tr>
</thead>
</table>

see a specialist?

---

All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

<table>
<thead>
<tr>
<th>Common Medical Event</th>
<th>Services You May Need</th>
<th>What You Will Pay</th>
<th>Limitations, Exceptions, &amp; Other Important Information</th>
</tr>
</thead>
</table>
| **If you visit a health care provider’s office or clinic** | Primary care visit to treat an injury or illness | Participating provider (You will pay the least): 
Adult: $25 copayment per visit 
Pediatric: $25 copayment per visit | Non-Participating provider (You will pay the most): 50% after deductible | None |
<p>| | Specialist visit | $50 copayment per visit | 50% after deductible | |
| | Preventive care/screening/immunization | No charge | 50% after deductible | No charge for child immunizations through the 6th birthday. |
| <strong>If you have a test</strong> | Diagnostic test (X-ray, blood work) | 20% after deductible | 50% after deductible | None |</p>
<table>
<thead>
<tr>
<th>Common Medical Event</th>
<th>Services You May Need</th>
<th>What You Will Pay</th>
<th>Limitations, Exceptions, &amp; Other Important Information</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Participating provider (You will pay the least)</td>
<td>Non-Participating provider (You will pay the most)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>20% after deductible</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Imaging (CT/PET scans, MRIs)</td>
<td></td>
<td></td>
<td>Failure to obtain preauthorization of benefits, other than emergency care, will result in a penalty of the lesser of $500 or 50%.</td>
</tr>
<tr>
<td>Affordable Care Act (ACA) preventive drugs</td>
<td>No charge</td>
<td>50% after deductible</td>
<td></td>
</tr>
<tr>
<td>Preferred generic drugs</td>
<td>$3 copayment per prescription, deductible does not apply</td>
<td>50% after deductible</td>
<td>Copayments are per 34-day supply. Two copayments apply for a 90-day supply if a maintenance drug is obtained through a Baylor Scott &amp; White pharmacy OR when using the mail order prescription service. Specific preventative medications will be covered with no cost to the member. Non-formulary drugs: 50% after Rx deductible; out-of-network: 50% after medical deductible.</td>
</tr>
<tr>
<td>Preferred brand drugs</td>
<td>50% after deductible</td>
<td>50% after deductible</td>
<td></td>
</tr>
<tr>
<td>Non-preferred generic drugs and non-preferred brand drugs</td>
<td>50% after deductible</td>
<td>50% after deductible</td>
<td></td>
</tr>
</tbody>
</table>
| Specialty drugs and oral anticancer medications | Tier 1: 10% after deductible  
                        | Tier 2: 20% after deductible  
<pre><code>                    | Tier 3: 30% after deductible                  | Non-formulary specialty drugs: 50% after deductible. |
</code></pre>
<p>| If you need drugs to treat your illness or condition |                                                             |                                               |                                                        |
| More information about prescription drug coverage is available at BSWHealthPlan.com/GROUP/Pages/Pharmacy |                                                             |                                               |                                                        |
| If you have outpatient surgery              | Facility fee (e.g., ambulatory surgery center)             | 20% after deductible                          | Failure to obtain preauthorization of benefits, other than emergency care, will result in a penalty of the lesser of $500 or 50%. |
|                                             | Physician/surgeon fees                                     | 20% after deductible                          |                                                        |
| If you need immediate medical attention     | Emergency room care                                        | 20% after deductible                          | Emergency room copayment waived if episode results in hospitalization for the same condition within 24 hours. |</p>
<table>
<thead>
<tr>
<th>Common Medical Event</th>
<th>Services You May Need</th>
<th>Participating provider (You will pay the least)</th>
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<th>Limitations, Exceptions, &amp; Other Important Information</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Emergency medical transportation</td>
<td>20% after deductible</td>
<td>20% after deductible</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td>Urgent care</td>
<td>$75 copayment per visit</td>
<td>$75 copayment per visit</td>
<td></td>
</tr>
<tr>
<td><strong>If you have a hospital stay</strong></td>
<td>Facility fee (e.g., hospital room)</td>
<td>20% after deductible</td>
<td>50% after deductible</td>
<td>Failure to obtain preauthorization of benefits, other than emergency care, will result in a penalty of the lesser of $500 or 50%.</td>
</tr>
<tr>
<td></td>
<td>Physician/surgeon fees</td>
<td>20% after deductible</td>
<td>50% after deductible</td>
<td></td>
</tr>
<tr>
<td><strong>If you need mental health, behavioral health, or substance abuse services</strong></td>
<td>Outpatient services</td>
<td>Not covered</td>
<td>Not covered</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td>Inpatient services</td>
<td>Not covered</td>
<td>Not covered</td>
<td>None</td>
</tr>
<tr>
<td><strong>If you are pregnant</strong></td>
<td>Office visits</td>
<td>Not covered</td>
<td>Not covered</td>
<td>None</td>
</tr>
<tr>
<td>Common Medical Event</td>
<td>Services You May Need</td>
<td>Participating provider (You will pay the least)</td>
<td>Non-Participating provider (You will pay the most)</td>
<td>Limitations, Exceptions, &amp; Other Important Information</td>
</tr>
<tr>
<td>-----------------------------------</td>
<td>------------------------------------------</td>
<td>-----------------------------------------------</td>
<td>---------------------------------------------------</td>
<td>--------------------------------------------------------</td>
</tr>
<tr>
<td>Childbirth/delivery professional services</td>
<td>Not covered</td>
<td>Not covered</td>
<td></td>
<td>None</td>
</tr>
<tr>
<td>Childbirth/delivery facility services</td>
<td>Not covered</td>
<td>Not covered</td>
<td></td>
<td></td>
</tr>
<tr>
<td>If you need help recovering or have other special health needs</td>
<td><strong>Home health care</strong></td>
<td>20% after deductible</td>
<td>50% after deductible</td>
<td>Failure to obtain <a href="#">preauthorization</a> of benefits, other than emergency care, will result in a penalty of the lesser of $500 or 50%.</td>
</tr>
<tr>
<td></td>
<td><strong>Rehabilitation services</strong></td>
<td>20% after deductible</td>
<td>50% after deductible</td>
<td>Failure to obtain <a href="#">preauthorization</a> of benefits, other than emergency care, will result in a penalty of the lesser of $500 or 50%.</td>
</tr>
<tr>
<td></td>
<td><strong>Habilitation services</strong></td>
<td>20% after deductible</td>
<td>50% after deductible</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Skilled nursing care</strong></td>
<td>20% after deductible</td>
<td>50% after deductible</td>
<td>Failure to obtain <a href="#">preauthorization</a> of benefits, other than emergency care, will result in a penalty of the lesser of $500 or 50%.</td>
</tr>
<tr>
<td></td>
<td><strong>Durable medical equipment</strong></td>
<td>20% after deductible</td>
<td>50% after deductible</td>
<td>Failure to obtain <a href="#">preauthorization</a> of benefits, other than emergency care, will result in a penalty of the lesser of $500 or 50%.</td>
</tr>
<tr>
<td></td>
<td><strong>Hospice services</strong></td>
<td>20% after deductible</td>
<td>50% after deductible</td>
<td>None</td>
</tr>
<tr>
<td>If your child needs dental or eye care</td>
<td><strong>Children’s eye exam</strong></td>
<td>20% after deductible</td>
<td>50% after deductible</td>
<td>Limited to one eye exam per plan year.</td>
</tr>
<tr>
<td>Common Medical Event</td>
<td>Services You May Need</td>
<td>What You Will Pay</td>
<td>Limitations, Exceptions, &amp; Other Important Information</td>
<td></td>
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<td>-------------------</td>
<td>-------------------------------------------------------</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Participating provider (You will pay the least)</td>
<td>Non-Participating provider (You will pay the most)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Participating provider (You will pay the least)</td>
<td>Non-Participating provider (You will pay the most)</td>
<td></td>
</tr>
<tr>
<td>Children's glasses</td>
<td>Not covered</td>
<td>Not covered</td>
<td>None</td>
<td></td>
</tr>
<tr>
<td>Children's dental check-up</td>
<td>Not covered</td>
<td>Not covered</td>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>
### Excluded Services & Other Covered Services:

<table>
<thead>
<tr>
<th>Services Your <strong>Plan</strong> Generally Does NOT Cover (Check your policy or <strong>plan</strong> document for more information and a list of any other excluded services.)</th>
<th></th>
<th>Services Routine <strong>eye care</strong> (Adult)</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Acupuncture</td>
<td>• Dental care (Adult and Child)</td>
<td>• Routine foot care</td>
</tr>
<tr>
<td>• Bariatric surgery</td>
<td>• Infertility treatment</td>
<td>• Weight loss programs</td>
</tr>
<tr>
<td>• Chiropractic care</td>
<td>• Long-term care</td>
<td></td>
</tr>
<tr>
<td>• Cosmetic surgery</td>
<td>• Non-emergency care when traveling outside the U.S.</td>
<td></td>
</tr>
</tbody>
</table>

### Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your **plan** document.)

<table>
<thead>
<tr>
<th>Other Covered Services</th>
<th>Limitations may apply to these services. This isn't a complete list. Please see your <strong>plan</strong> document.</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Hearing aids (Limited to one device per ear every 3 years for members through the age of 18)</td>
<td>• Private duty nursing when medically necessary and preauthorized</td>
</tr>
</tbody>
</table>

### Your Rights to Continue Coverage:

There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Baylor Scott & White Insurance Company at 844-633-5325 or BSWHealthPlan.com; Texas Department of Insurance at 800-578-4677 or tdi.texas.gov, Department of Labor’s Employee Benefits Security Administration at 866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. Other coverage options may be available to you, too, including buying individual insurance coverage through the **Health Insurance Marketplace**. For more information about the **Marketplace**, visit www.HealthCare.gov or call 800-318- 2596.

### Your Grievance and Appeals Rights:

There are agencies that can help if you have a complaint against your **plan** for a denial of a **claim**. This complaint is called a **grievance** or **appeal**. For more information about your rights, look at the explanation of benefits you will receive for that medical **claim**. Your **plan** documents also provide complete information on how to submit a **claim**, **appeal**, or a **grievance** for any reason to your **plan**. For more information about your rights, this notice, or assistance, contact: Baylor Scott & White Insurance Company at 844-633-5325 or BSWHealthPlan.com; Department of Labor’s Employee Benefits Security Administration at 866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform; Texas Department of Insurance at 800-578-4677 or tdi.texas.gov.

### Does this plan provide Minimum Essential Coverage?

**No**

Minimum Essential Coverage generally includes **plans**, **health insurance** available through the **Marketplace** or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

### Does this plan meet the Minimum Value Standards?

**No**

If your **plan** doesn’t meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a **plan** through the **Marketplace**.

### Language Access Services:


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*To see examples of how this plan might cover costs for a sample medical situation, see the next section.*
About these Coverage Examples:

This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost-sharing amounts (deductibles, copayments, and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

---

**Peg is Having a Baby**  
(9 months of in-network pre-natal care and a hospital delivery)

- The plan’s overall deductible: $5,000
- Specialist copayment: Not covered
- Hospital (facility): Not covered
- Other coinsurance: Not covered

This EXAMPLE event includes services like:  
Specialist office visits (prenatal care)  
Childbirth/Delivery Professional Services  
Childbirth/Delivery Facility Services  
Diagnostic tests (ultrasounds and blood work)  
Specialist visit (anesthesia)

Total Example Cost: $12,700

In this example, Peg would pay:

<table>
<thead>
<tr>
<th>Cost Sharing</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductibles</td>
<td>N/A</td>
</tr>
<tr>
<td>Copayments</td>
<td>N/A</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>N/A</td>
</tr>
<tr>
<td>What isn’t covered</td>
<td></td>
</tr>
</tbody>
</table>

The total Peg would pay is: $12,700

---

**Managing Joe’s Type 2 Diabetes**  
(a year of routine in-network care of a well-controlled condition)

- The plan’s overall deductible: $5,000
- Specialist copayment: $50
- Hospital (facility): 20% after deductible
- Other coinsurance: 20% after deductible

This EXAMPLE event includes services like:  
Primary care physician office visits (including disease education)  
Diagnostic tests (blood work)  
Prescription drugs  
Durable medical equipment (glucose meter)

Total Example Cost: $5,600

In this example, Joe would pay:

<table>
<thead>
<tr>
<th>Cost Sharing</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductibles</td>
<td>$2,500</td>
</tr>
<tr>
<td>Copayments</td>
<td>$100</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>$2,400</td>
</tr>
<tr>
<td>What isn’t covered</td>
<td></td>
</tr>
</tbody>
</table>

The total Joe would pay is: $5,020

---

**Mia’s Simple Fracture**  
(in-network emergency room visit and follow up care)

- The plan’s overall deductible: $5,000
- Specialist copayment: $50
- Hospital (facility): 20% after deductible
- Other coinsurance: 20% after deductible

This EXAMPLE event includes services like:  
Emergency room care (including medical supplies)  
Diagnostic test (X-ray)  
Durable medical equipment (crutches)  
Rehabilitation services (physical therapy)

Total Example Cost: $2,800

In this example, Mia would pay:

<table>
<thead>
<tr>
<th>Cost Sharing</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductibles</td>
<td>$1,500</td>
</tr>
<tr>
<td>Copayments</td>
<td>$0</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>$400</td>
</tr>
<tr>
<td>What isn’t covered</td>
<td></td>
</tr>
</tbody>
</table>

The total Mia would pay is: $1,900

The plan would be responsible for the other costs of these EXAMPLE covered services.
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 Insurance Company 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 Insurance Company does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Baylor Scott & White Insurance Company:

- 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 Insurance Company Compliance Officer at 1-214-820-8888 or send an email to HPCompliance@BSWHealth.org.

If you believe that Baylor Scott & White Insurance Company 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 Insurance Company, 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 509F, 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.
ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-844-633-5325 (TTY: 711).

Spanish:
ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-844-633-5325 (TTY: 711).

Vietnamese:

Chinese:
注意：如果您使用繁體中文，可以免費獲得語言援助服務。請致電 1-844-633-5325 (TTY：711)。

Korean:

Arabic:
اگر به زبان فارسی گفتگو می‌کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می‌پذیرد. توجه: اگر به زبان فارسی گفتگو می‌کنید، تسهیلات زبانی بصورت رایگان برای شما تلفن 1-844-633-5325 (TTY: 711).

French:

Hindi:
ध्यान दें: यदि आप हिंदी बोलते हैं, तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-844-633-5325 (TTY: 711) पर कॉल करें।

German:

Gujarati:
સુચના: જો તમે ગુજરાતી બોલતા હો, તો તમારે મુફ્તમાં ભાષા સહાય સેવાઓ મળી શકે છે. તલફન 1-844-633-5325 (TTY: 711).

Russian:
ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-844-633-5325 (телетайп: 711).

Japanese:
注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-844-633-5325 (TTY:711) まで、お電話にてご連絡ください。

Laotian:
ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-844-633-5325 (TTY: 711).

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Washington, D.C. 20201
1-800-368-1019, 1-800-537-7697 (TDD)

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Korean:

Arabic:
)رﻗﻢ 844-633-5325-1.ﻣﻠﺤﻮظﺔ: إذا كنت تتحدث اللغة، فإن خدمات المساعدة اللغوية تتوفر لك بالمجان. اتصل برقم 1-844-633-5325 (رقم)

Urdu:

Tagalog:

French:

Hindi:
ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-844-633-5325 (TTY: 711) पर कॉल करें।

Persian:
فرایم می باند. با (TTY: 711) تماس بگیرید. توجهه: اگر به زبان فارسی گفتگو می کنید، تماس‌های زبانی بصورت رایگان برای شما

German:

Gujarati:
સુચના: તમે ગુજરાતી બોલતા હોય તો તમારી માટે ભૂલીને માતાલગ બંધ હોઈ શકે છે. 1-844-633-5325 (TTY: 711).

Russian:
ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-844-633-5325 (телетайп: 711).

Japanese:
注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-844-633-5325 (TTY:711) まで、お電話にてご連絡ください。

Laotian:
โปรดทราบ: ถ้าคุณพูดภาษาลาว คุณสามารถใช้บริการช่วยเหลือนโยบายฟรีได้ โทร 1-844-633-5325 (TTY: 711).