



The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. **NOTE:** Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, call 844-843-3229 or visit us at BSWHealthPlan.com/BSWH. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other [underlined](#) terms, see the Glossary. You can view the Glossary at HealthCare.gov/sbc-glossary or call 844-843-3229 to request a copy.

Important Questions	Answers	Why This Matters:												
What is the overall deductible ?	<table border="1"> <tr> <td>INN</td> <td>Tier 1</td> <td>Tier 2</td> <td>Tier 3</td> </tr> <tr> <td>EE</td> <td>\$1,750</td> <td>\$3,500</td> <td>\$7,000</td> </tr> <tr> <td>EF</td> <td>\$3,500</td> <td>\$7,000</td> <td>\$14,000</td> </tr> </table>	INN	Tier 1	Tier 2	Tier 3	EE	\$1,750	\$3,500	\$7,000	EF	\$3,500	\$7,000	\$14,000	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 , the overall family deductible must be met before the plan begins to pay.
INN	Tier 1	Tier 2	Tier 3											
EE	\$1,750	\$3,500	\$7,000											
EF	\$3,500	\$7,000	\$14,000											
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 HealthCare.gov/coverage/preventive-care-benefits .												
Are there other deductibles for specific services?	No	You don't have to meet deductibles for specific services.												
What is the out-of-pocket limit for this plan ?	<table border="1"> <tr> <td>INN</td> <td>Tier 1</td> <td>Tier 2</td> <td>Tier 3</td> </tr> <tr> <td>EE</td> <td>\$3,950</td> <td>\$7,000</td> <td>Unlimited</td> </tr> <tr> <td>EF</td> <td>\$7,900</td> <td>\$14,000</td> <td>Unlimited</td> </tr> </table>	INN	Tier 1	Tier 2	Tier 3	EE	\$3,950	\$7,000	Unlimited	EF	\$7,900	\$14,000	Unlimited	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.
INN	Tier 1	Tier 2	Tier 3											
EE	\$3,950	\$7,000	Unlimited											
EF	\$7,900	\$14,000	Unlimited											
What is not included in the out-of-pocket limit ?	Premiums , balance billing charge , Tier 3 - out of network expenses, services for which you failed to obtain required pre-authorization, 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 BSWHealthPlan.com/BSWH or call 844-843-3229 for a list of network providers .	You pay the least if you use a provider in Tier 1. You pay more if you use a provider in Tier 2. 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 see a specialist ?	No	You can see the specialist you choose without a referral .												



All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 Participating Provider (You will pay the least)	Tier 2 Participating Provider (You will pay more)	Tier 3 Non-Participating Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	10% coinsurance	50% coinsurance	80% coinsurance	None
	Specialist visit	10% coinsurance	50% coinsurance	80% coinsurance	
	Preventive care/screening/immunization	No charge, deductible does not apply	No charge, deductible does not apply	Not covered	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (X-ray, blood work)	10% coinsurance	50% coinsurance	80% coinsurance	None
	Imaging (CT/PET scans, MRIs)	10% coinsurance	50% coinsurance	80% coinsurance	Preauthorization is required. If you don't get preauthorization , benefits will be denied. Refer to BSWHealthPlan.com/BSWH or call 844-843-3229.
	Affordable Care Act (ACA) preventive drugs	No charge, deductible does not apply	No charge, deductible does not apply	50% coinsurance	ACA Preventive Drugs based on Health Care Reform regulations.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 Participating Provider (You will pay the least)	Tier 2 Participating Provider (You will pay more)	Tier 3 Non-Participating Provider (You will pay the most)	
	Chronic and preventive drugs	10% coinsurance	20% coinsurance	50% coinsurance	<p>90-day supply is available if a maintenance drug is obtained through a Baylor Scott & White pharmacy OR when using the mail order prescription service.</p> <p>You have access to Baylor Scott & White Pharmacies and Contracted Pharmacies, such as CVS, Kroger, Walgreens, Wal-Mart and more.</p> <p>If the member or provider requests a brand name drug when a generic equivalent is available, the member is responsible for the non-preferred copayment plus the difference in the cost of the brand name drug and the generic equivalent drug. The difference in cost does not apply to any combined deductible, medical deductible, pharmacy deductible, or maximum out-of-pocket for the plan.</p> <p>Fertility drugs are covered at BSW and contracted pharmacies at 20% coinsurance</p>
	Tier 1: Preferred generic drugs	10% coinsurance	20% coinsurance	50% coinsurance	
	Tier 2: Preferred brand name drugs	10% coinsurance	20% coinsurance	50% coinsurance	

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 Participating Provider (You will pay the least)	Tier 2 Participating Provider (You will pay more)	Tier 3 Non-Participating Provider (You will pay the most)	
	Tier 3: Non-preferred generic drugs and non-preferred brand name drugs	10% coinsurance	20% coinsurance	50% coinsurance	<p>with a maximum \$400 copayment and a \$7,500 lifetime maximum pharmacy benefit.</p> <p>Some drugs require preauthorization, including drugs not on the plan's formulary and compounds costing greater than \$100.</p> <p>Failure to obtain preauthorization will result in a denial of benefits.</p>
	Tier 4: Specialty drugs	10% coinsurance	Not covered	Not covered	<p>Available through Baylor Scott & White pharmacy only. 30-day supply only.</p> <p>Specialty drugs may require preauthorization. Failure to obtain preauthorization will result in a denial of benefits.</p> <p>Specialty drugs covered under medical: You pay 10% after deductible for Tier 1 and Tier 2 participating providers, and 80% after deductible for Tier 3 non-participating providers.</p>
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% coinsurance	50% coinsurance	80% coinsurance	<p>Preauthorization is required. If you don't get preauthorization, benefits will be denied. Refer to BSWHealthPlan.com/BSWH or call 844-843-3229.</p>
	Physician/surgeon fees	10% coinsurance	50% coinsurance	80% coinsurance	

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 Participating Provider (You will pay the least)	Tier 2 Participating Provider (You will pay more)	Tier 3 Non-Participating Provider (You will pay the most)	
If you need immediate medical attention	Emergency room care	10% coinsurance	10% coinsurance	10% coinsurance	Non-emergency care in an emergency room is not covered.
	Emergency medical transportation	10% coinsurance	10% coinsurance	10% coinsurance	Emergency transportation includes ground and air ambulance.
	Urgent care	10% coinsurance	50% coinsurance	50% coinsurance	None
If you have a hospital stay	Facility fee (e.g., hospital room)	10% coinsurance	50% coinsurance	80% coinsurance	Preauthorization is required. If you don't get preauthorization, benefits will be denied. Refer to BSWHealthPlan.com/BSWH or call 844-843-3229.
	Physician/surgeon fees	10% coinsurance	50% coinsurance	80% coinsurance	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	10% coinsurance	50% coinsurance	80% coinsurance	Admissions to behavioral health/substance abuse residential, partial hospitalization, and day programs require preauthorization. If you don't get preauthorization, benefits will be denied. Refer to BSWHealthPlan.com/BSWH or call 844-843-3229.
	Inpatient services	10% coinsurance	50% coinsurance	80% coinsurance	
If you are pregnant	Office visits	10% coinsurance	50% coinsurance	80% coinsurance	Cost sharing does not apply for preventive services . Depending on the type of services, a copayment , coinsurance , or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 Participating Provider (You will pay the least)	Tier 2 Participating Provider (You will pay more)	Tier 3 Non-Participating Provider (You will pay the most)	
	Childbirth/delivery professional services	10% coinsurance	50% coinsurance	80% coinsurance	Inpatient care for the mother and newborn child in a health care facility is covered for a minimum of 48 hours following an uncomplicated vaginal delivery and 96 hours following an uncomplicated delivery by caesarean section. Notification is required. If you don't notify, benefits will be denied. Refer to BSWHealthPlan.com/BSWH or call 844-843-3229.
	Childbirth/delivery facility services	10% coinsurance	50% coinsurance	80% coinsurance	Notification is required. If you don't notify, benefits will be denied. Refer to BSWHealthPlan.com/BSWH or call 844-843-3229.
If you need help recovering or have other special health needs	Home health care	10% coinsurance	50% coinsurance	80% coinsurance	Limited to 120 visits per calendar year. Preauthorization is required. If you don't get preauthorization , benefits will be denied. Refer to BSWHealthPlan.com/BSWH or call 844-843-3229.
	Rehabilitation services	10% coinsurance	50% coinsurance	80% coinsurance	Combined occupational/physical therapy 60 visits max per calendar year. Speech therapy 60 visits max per calendar year. Limits may not apply for treatment of autism spectrum disorder.
	Habilitation services	10% coinsurance	50% coinsurance	80% coinsurance	Excludes educational training, services designed to develop physical function, and vocational rehabilitation. Therapy services must be rendered in accordance with a physician's written plan.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 Participating Provider (You will pay the least)	Tier 2 Participating Provider (You will pay more)	Tier 3 Non-Participating Provider (You will pay the most)	
	Skilled nursing care	10% coinsurance	50% coinsurance	80% coinsurance	Limited to 120 days per calendar year. Preauthorization is required. If you don't get preauthorization, benefits will be denied. Refer to BSWHealthPlan.com/BSWH or call 844-843-3229.
	Durable medical equipment	10% coinsurance	50% coinsurance	80% coinsurance	Preauthorization is required. If you don't get preauthorization, benefits will be denied. Refer to BSWHealthPlan.com/BSWH or call 844-843-3229.
	Hospice services	10% coinsurance	50% coinsurance	80% coinsurance	Notification is required. If you don't notify, benefits will be denied. Refer to BSWHealthPlan.com/BSWH or call 844-843-3229.
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	Not covered	None
	Children's glasses	Not covered	Not covered	Not covered	None
	Children's dental check-up	Not covered	Not covered	Not covered	None

Excluded Services & Other Covered Services:

Services Your [Plan](#) Generally Does NOT Cover (Check your policy or [plan](#) document for more information and a list of any other [excluded services](#).)

- | | | |
|---|--|---|
| <ul style="list-style-type: none"> • Cosmetic surgery • Dental care (Adult and Child) | <ul style="list-style-type: none"> • Long-term care • Non-emergency care when traveling outside the U.S. | <ul style="list-style-type: none"> • Routine eye care (Adult and Child) • Routine foot care • Weight loss programs |
|---|--|---|

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

- Acupuncture (20 visit limit per calendar year)
- Bariatric surgery (Tier 1 and Tier 2 only; one morbid obesity surgery per lifetime)
- Chiropractic care (20 visit limit per calendar year)
- Hearing aids (Limited to one device every 36 months)
- Infertility treatment (Limited to \$7,500 medical and \$7,500 pharmacy lifetime max)
- Private-duty nursing (120 visit limit per calendar year)

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: Optum, adminservices.optumhealthfinancial.com, or call 855-409-7029; Department of Labor Employee Benefits Security Administration, visit dol.gov/ebsa/healthreform, or call 1-866-444-EBSA (3272). 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 HealthCare.gov or call 1-800-318-2596.

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 Health Plan, visit BSWHealthPlan.com or call 1-844-843-3229; Department of Labor Employee Benefits Security Administration, visit dol.gov/ebsa/healthreform, or call 1-866-444-EBSA (3272).

Does this plan provide Minimum Essential Coverage? Yes

[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? Yes

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:

Spanish (Español): Para obtener asistencia en Español, llame al 844-843-3229.

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](#) \$1,750
- [Specialist coinsurance](#) 10%
- Hospital (facility) [coinsurance](#) 10%
- Other [coinsurance](#) 10%

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
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In this example, Peg would pay:

Cost Sharing	
Deductibles	\$1,750
Copayments	\$0
Coinsurance	\$1,000
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$2,810

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$1,750
- [Specialist coinsurance](#) 10%
- Hospital (facility) [coinsurance](#) 10%
- Other [coinsurance](#) 10%

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
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In this example, Joe would pay:

Cost Sharing	
Deductibles	\$1,750
Copayments	\$0
Coinsurance	\$400
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$2,170

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$1,750
- [Specialist coinsurance](#) 10%
- Hospital (facility) [coinsurance](#) 10%
- Other [coinsurance](#) 10%

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
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In this example, Mia would pay:

Cost Sharing	
Deductibles	\$1,750
Copayments	\$0
Coinsurance	\$100
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,850

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

Nondiscrimination Notice



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. 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.

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 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>.

English:

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:

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).

Chinese:

注意: 如果 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:

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-844-633-5325 (TTY: 711) 번으로 전화해 주십시오.

Arabic:

هاتف الصم والبكم: 711. ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-844-633-5325 (رقم

Urdu:

کریں (1-844-633-5325 (TTY: 711) خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں۔ کال

Tagalog:

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-844-633-5325 (TTY: 711).

French:

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-844-633-5325 (ATS : 711).

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:

فراهم می باشد. با 1-844-633-5325 (TTY: 711) تماس بگیرید. توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما

German:

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-844-633-5325 (TTY: 711).

Gujarati:

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 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:

ໂປດຊາບ: ຖ້າວ່າທ່ານເວົ້າພາສາລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສຍຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 1-844-633-5325 (TTY: 711).