**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 844-633-5325 or visit us at https://www.bswhealthplan.com/Group/Pages/Default.aspx - small. 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 844-633-5325 to request a copy.**

<table>
<thead>
<tr>
<th>Important Questions</th>
<th>Answers</th>
<th>Why This Matters:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>What is the overall deductible?</strong></td>
<td>$3,700 per member / $7,400 per family</td>
<td>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.</td>
</tr>
<tr>
<td><strong>Are there services covered before you meet your deductible?</strong></td>
<td>Yes. Preventive care and certain preventive drugs are covered before you meet your deductible.</td>
<td>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.</td>
</tr>
<tr>
<td><strong>Are there other deductibles for specific services?</strong></td>
<td>No</td>
<td>You don’t have to meet deductibles for specific services.</td>
</tr>
<tr>
<td><strong>What is the out-of-pocket limit for this plan?</strong></td>
<td>$3,700 per member / $7,400 per family</td>
<td>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.</td>
</tr>
<tr>
<td><strong>What is not included in the out-of-pocket limit?</strong></td>
<td>Premiums and health care this plan doesn’t cover.</td>
<td>Even though you pay these expenses, they don’t count toward the out-of-pocket limit.</td>
</tr>
<tr>
<td><strong>Will you pay less if you use a network provider?</strong></td>
<td>Yes. See <a href="https://www.bswhealthplan.com/Pages/Provider.aspx">https://www.bswhealthplan.com/Pages/Provider.aspx</a> or call 844-633-5325 for a list of network providers.</td>
<td>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.</td>
</tr>
<tr>
<td><strong>Do you need a referral to see a specialist?</strong></td>
<td>No</td>
<td>You can see the specialist you choose without a referral.</td>
</tr>
</tbody>
</table>
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>
<tbody>
<tr>
<td></td>
<td></td>
<td><strong>Network Provider</strong> <em>(You will pay the least)</em></td>
<td><strong>Out-of-Network Provider</strong> <em>(You will pay the most)</em></td>
</tr>
</tbody>
</table>
| If you visit a health care provider’s office or clinic | Primary care visit to treat an injury or illness | Adult: 0% after deductible  
Pediatric: 0% after deductible | Not covered | None |
|                      | Specialist visit                                            | 0% after deductible                                                                                                                     | 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. |
|                      | Preventive care/screening/immunization                     | No charge, **deductible** does not apply                                                                                                  | Not covered | |
| If you have a test   | Diagnostic test *(X-ray, blood work)*                      | 0% after **deductible**                                                                                                                  | Not covered | None |
|                      | Imaging *(CT/PET scans, MRIs)*                             | 0% after **deductible**                                                                                                                  | Not covered | Services requiring **preauthorization** that are not **preauthorized** will be denied. Refer to **BSWHealthPlan.com** or call 844-633-5325. |
| If you need drugs to treat your illness or condition | Affordable Care Act *(ACA)* preventive drugs | No charge, **deductible** does not apply                                                                                                  | Not covered | **Copayments** are per 30-day supply. Maintenance drugs are allowed up to a 90-day supply for three (3) **copayments** if obtained through a participating pharmacy. Mail Order: Available for a 1- to 90-day supply. Non-maintenance drugs obtained through mail order are limited to a 30-day supply maximum. **Specialty drugs** limited to a 30-day supply. High Deductible Health Plan *(HDHP)* chronic preventive medications are not subject to **deductible.**  
**Formulary** insulin prescriptions have a maximum **copayment** of $25 per prescription per 30-day supply. Certain preventive drugs are covered at no charge and are not subject to the **deductible.** Tiers 2 - 4 may include brand and generic drugs. |
<p>|                      | Generic drugs <em>(Tier 1)</em>                                  | 0% after <strong>deductible</strong>                                                                                                                  | Not covered | |
|                      | Preferred brand drugs <em>(Tier 2)</em>                           | 0% after <strong>deductible</strong>                                                                                                                  | Not covered | |
|                      | Non-preferred brand drugs <em>(Tier 3)</em>                      | 0% after <strong>deductible</strong>                                                                                                                  | Not covered | |
|                      | <strong>Specialty drugs</strong> <em>(and oral anticancer medications)</em> <em>(Tier 4)</em> | 0% after <strong>deductible</strong>                                                                                                                  | Not covered | |
| If you have outpatient | Facility fee <em>(e.g., ambulatory)</em>                         | 0% after <strong>deductible</strong>                                                                                                                  | Not covered | Services requiring <strong>preauthorization</strong> that are |</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>Network Provider (You will pay the least)</td>
<td>Out-of-Network Provider (You will pay the most)</td>
</tr>
<tr>
<td>surgery</td>
<td>surgery center)</td>
<td>Physician/surgeon fees 0% after deductible</td>
<td>Not covered</td>
</tr>
<tr>
<td>If you need immediate medical attention</td>
<td>Emergency room care</td>
<td>0% after deductible</td>
<td>0% after deductible</td>
</tr>
<tr>
<td></td>
<td>Emergency medical</td>
<td>0% after deductible</td>
<td>0% after deductible</td>
</tr>
<tr>
<td></td>
<td>transportation</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Urgent care</td>
<td>0% after deductible</td>
<td>0% after deductible</td>
</tr>
<tr>
<td>If you have a hospital stay</td>
<td>Facility fee (e.g.,</td>
<td>0% after deductible</td>
<td>Not covered</td>
</tr>
<tr>
<td></td>
<td>hospital room)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>If you need mental health, behavioral health,</td>
<td>Outpatient services</td>
<td>Adult: 0% after deductible</td>
<td>Not covered</td>
</tr>
<tr>
<td>or substance abuse services</td>
<td></td>
<td>Pediatric: 0% after deductible</td>
<td></td>
</tr>
<tr>
<td>If you are pregnant</td>
<td>Inpatient services</td>
<td>0% after deductible</td>
<td>Not covered</td>
</tr>
<tr>
<td>If you need help recovering or have other</td>
<td>Office visits</td>
<td>0% after deductible</td>
<td>Not covered</td>
</tr>
<tr>
<td>special health needs</td>
<td>Childbirth/delivery</td>
<td>0% after deductible</td>
<td>Not covered</td>
</tr>
<tr>
<td></td>
<td>professional services</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Childbirth/delivery</td>
<td>0% after deductible</td>
<td>Not covered</td>
</tr>
<tr>
<td></td>
<td>facility services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>If you need help recovering or have other</td>
<td>Home health care</td>
<td>0% after deductible</td>
<td>Not covered</td>
</tr>
<tr>
<td>special health needs</td>
<td></td>
<td></td>
<td></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>
</tr>
<tr>
<td>--------------------------------------</td>
<td>------------------------------</td>
<td>----------------------------------------------------------------------------------</td>
<td>-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>Network Provider</strong> (You will pay the least)</td>
<td><strong>Out-of-Network Provider</strong> (You will pay the most)</td>
</tr>
<tr>
<td>Rehabilitation services</td>
<td></td>
<td>0% after deductible</td>
<td>Not covered</td>
</tr>
<tr>
<td>Habilitation services</td>
<td></td>
<td>0% after deductible</td>
<td>Not covered</td>
</tr>
<tr>
<td>Skilled nursing care</td>
<td></td>
<td>0% after deductible</td>
<td>Not covered</td>
</tr>
<tr>
<td>Durable medical equipment</td>
<td></td>
<td>0% after deductible</td>
<td>Not covered</td>
</tr>
<tr>
<td>Hospice services</td>
<td></td>
<td>0% after deductible</td>
<td>Not covered</td>
</tr>
<tr>
<td>If your child needs dental or eye care</td>
<td></td>
<td>Children’s eye exam 0% after deductible</td>
<td>Not covered</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Children’s glasses 0% after deductible</td>
<td>Not covered</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Children’s dental check-up</td>
<td>Not covered</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Limited to 35 visits for rehabilitation services and 35 visits for habilitation services per plan year. The limit is combined for physical therapy, occupational therapy, speech therapy, and chiropractic care. Limits do not apply for therapies for children with developmental delays, autism spectrum disorder and mental health services. Services requiring preauthorization that are not preauthorized will be denied. Refer to BSWHealthPlan.com or call 844-633-5325.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Limited to 25 days per plan year. Services requiring preauthorization that are not preauthorized will be denied. Refer to BSWHealthPlan.com or call 844-633-5325.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Services requiring preauthorization that are not preauthorized will be denied. Refer to BSWHealthPlan.com or call 844-633-5325.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Services requiring preauthorization that are not preauthorized will be denied. Refer to BSWHealthPlan.com or call 844-633-5325.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Limited to one eye exam per plan year.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Limited to one pair of glasses per plan year.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>None</td>
</tr>
</tbody>
</table>
Excluded Services & Other Covered Services:

<table>
<thead>
<tr>
<th>Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Acupuncture</td>
</tr>
<tr>
<td>• Bariatric surgery</td>
</tr>
<tr>
<td>• Cosmetic surgery</td>
</tr>
<tr>
<td>• Dental care (Adult and Child)</td>
</tr>
</tbody>
</table>

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

| • Chiropractic care (Included in Rehabilitation Services and Habilitation Services) | • Private-duty nursing (when medically necessary and preauthorized. Limitations apply when used under Home Health Care) |
| • Hearing aids (Limited to one device per ear every 3 years) |

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 Health Plan at 844-633-5325 or BSWHealthPlan.com; Department of Labor’s Employee Benefits Security Administration at 866-444-EBSA (3272) or 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 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 Health Plan at 844-633-5325 or BSWHealthPlan.com; Department of Labor’s Employee Benefits Security Administration at 866-444-EBSA (3272) or DOL.gov/ebsa/healthreform; Texas Department of Insurance at 1-800-578-4677 or TDI.texas.gov.

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:


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.

<table>
<thead>
<tr>
<th>Peg is Having a Baby (9 months of in-network pre-natal care and a hospital delivery)</th>
<th>Managing Joe’s Type 2 Diabetes (a year of routine in-network care of a well-controlled condition)</th>
<th>Mia’s Simple Fracture (in-network emergency room visit and follow up care)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>The plan’s overall deductible</strong></td>
<td><strong>The plan’s overall deductible</strong></td>
<td><strong>The plan’s overall deductible</strong></td>
</tr>
<tr>
<td>$3,700</td>
<td>$3,700</td>
<td>$3,700</td>
</tr>
<tr>
<td><strong>Specialist copayment</strong></td>
<td><strong>Specialist copayment</strong></td>
<td><strong>Specialist copayment</strong></td>
</tr>
<tr>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td><strong>Hospital (facility) copayment</strong></td>
<td><strong>Hospital (facility) copayment</strong></td>
<td><strong>Hospital (facility) copayment</strong></td>
</tr>
<tr>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td><strong>Other coinsurance</strong></td>
<td><strong>Other coinsurance</strong></td>
<td><strong>Other coinsurance</strong></td>
</tr>
<tr>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
</tbody>
</table>

This EXAMPLE event includes services like:

- **Peg is Having a Baby**
  - Primary care physician office visits (including disease education)
  - Diagnostic tests (blood work)
  - Prescription drugs
  - Durable medical equipment (glucose meter)

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><strong>Deductibles</strong></td>
<td>$3,700</td>
</tr>
<tr>
<td><strong>Copayments</strong></td>
<td>$0</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>$0</td>
</tr>
<tr>
<td><strong>What isn’t covered</strong></td>
<td>$60</td>
</tr>
</tbody>
</table>

The total Peg would pay is $3,760

This EXAMPLE event includes services like:

- **Managing Joe’s Type 2 Diabetes**
  - 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><strong>Deductibles</strong></td>
<td>$2,300</td>
</tr>
<tr>
<td><strong>Copayments</strong></td>
<td>$300</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>$0</td>
</tr>
<tr>
<td><strong>What isn’t covered</strong></td>
<td>$20</td>
</tr>
</tbody>
</table>

The total Joe would pay is $2,620

This EXAMPLE event includes services like:

- **Mia’s Simple Fracture**
  - 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><strong>Deductibles</strong></td>
<td>$2,800</td>
</tr>
<tr>
<td><strong>Copayments</strong></td>
<td>$0</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>$0</td>
</tr>
<tr>
<td><strong>What isn’t covered</strong></td>
<td>$20</td>
</tr>
</tbody>
</table>

The total Mia would pay is $2,800

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 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.

BSWHP_Nondiscrimination_Notice_12/2021
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:

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:

German:

Gujarati:
સુચના: તમે ગુજરાતી બોલતા હો, તો તમારા માટે મફત ભાષા સહાય સેવાઓ ઉપલબ્ધ 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: