### Important Questions

<table>
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<tr>
<th>Question</th>
<th>Answers</th>
<th>Why This Matters:</th>
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<tr>
<td><strong>What is the overall <strong>deductible</strong>?</strong></td>
<td>7500 per member / $15,000 per family for a <a href="https://www.bswhealthplan.com/Pages/Provider.aspx">participating provider</a> and $15,000 per member / $30,000 per family for a <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">Non-Participating provider</a>.</td>
<td>Generally, you must pay all of the costs from <a href="https://www.bswhealthplan.com/Pages/Provider.aspx">providers</a> up to the <strong>deductible</strong> amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual <strong>deductible</strong> until the total amount of <strong>deductible</strong> expenses paid by all family members meets the overall family <strong>deductible</strong>.</td>
</tr>
<tr>
<td><strong>Are there services covered before you meet your <strong>deductible</strong>?</strong></td>
<td>Yes. <a href="https://www.bswhealthplan.com/Pages/Provider.aspx">Preventive care</a> is covered before you meet your <strong>deductible</strong>.</td>
<td>This plan covers some items and services even if you haven’t yet met the <strong>deductible</strong> amount. But a <strong>copayment</strong> or <strong>coinsurance</strong> may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your <strong>deductible</strong>. See a list of covered preventive services at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>.</td>
</tr>
<tr>
<td><strong>Are there other <strong>deductibles</strong> for specific services?</strong></td>
<td>Yes. $50 <strong>deductible</strong> for non-participating provider <a href="https://www.bswhealthplan.com/Pages/Provider.aspx">prescription drug</a> coverage.</td>
<td>You must pay all of the costs for these services up to the specific <strong>deductible</strong> amount before this plan begins to pay for these services.</td>
</tr>
<tr>
<td><strong>What is the <strong>out-of-pocket limit</strong> for this <strong>plan</strong>?</strong></td>
<td>$15,000 per member / $30,000 per family for a <a href="https://www.bswhealthplan.com/Pages/Provider.aspx">participating provider</a> and $30,000 per member / $60,000 per family for a <a href="https://www.bswhealthplan.com/Pages/Provider.aspx">Non-Participating provider</a>.</td>
<td>The <strong>out-of-pocket limit</strong> 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 <strong>out-of-pocket limits</strong> until the overall family <strong>out-of-pocket limit</strong> has been met.</td>
</tr>
<tr>
<td><strong>What is not included in the <strong>out-of-pocket limit</strong>?</strong></td>
<td>Premiums, <strong>balance billing</strong> charges, and health care this plan doesn’t cover.</td>
<td>Even though you pay these expenses, they don’t count toward the <strong>out–of–pocket limit</strong>.</td>
</tr>
<tr>
<td><strong>Will you pay less if you use a <strong>network provider</strong>?</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 <strong>provider network</strong>. You will pay less if you use a <strong>provider</strong> 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 <strong>provider</strong> before you get services.</td>
</tr>
<tr>
<td><strong>Do you need a <strong>referral</strong> to</strong></td>
<td>No.</td>
<td>You can see the <strong>specialist</strong> you choose without a referral.</td>
</tr>
</tbody>
</table>
## Why This Matters:

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>
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<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>
</tbody>
</table>
| If you visit a health care provider’s office or clinic | Primary care visit to treat an injury or illness | Adult: $30 copayment per visit, deductible does not apply  
Pediatric: $30 copayment per visit, deductible does not apply | Adult: $30 copayment per visit, deductible does not apply  
Pediatric: $30 copayment per visit, deductible does not apply |
|                      | Specialist visit | $50 copayment per visit, deductible does not apply | $60 copayment per visit, deductible does not apply |
|                      | Preventive care/screening/immunization | No charge | 40% after deductible  
No charge for child immunizations through the 6th birthday. |
| If you have a test | Diagnostic test (X-ray, blood work) | No charge | 40% after deductible |
|                      | Imaging (CT/PET scans, MRIs) | 20% of charges after deductible | 40% after deductible |
| If you need drugs to treat your illness or condition | Generic drugs (Tier 1) | $5 copayment per prescription, deductible does not apply | $5 copayment per prescription after deductible |
|                      | Preferred brand drugs (Tier 2) | $50 copayment per prescription, deductible does not apply | $50 copayment per prescription after deductible |
|                      | Non-preferred brand drugs | Greater of $75 or 50% of charges, deductible | Greater of $75 or 50% of charges after deductible |

**Important Questions**

See a **specialist**?

**Answers**

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

More information about prescription drug coverage is available at BSWHealthPlan.com/Group/Pages/Pharmacy.
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<tr>
<td>(Tier 3)</td>
<td></td>
<td></td>
<td></td>
</tr>
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</table>
| Specialty drugs (and oral anticancer medications) (Tier 4) | Tier 1: 10% of charges after deductible  
Tier 2: 20% of charges after deductible  
Tier 3: 30% of charges after deductible  
Non-formulary: 50% of charges after deductible | Tier 1: 40% of charges after deductible  
Tier 2: 40% of charges after deductible  
Tier 3: 40% of charges after deductible  
Non-formulary: 50% of charges after deductible | None |
| If you have outpatient surgery              | Facility fee (e.g., ambulatory surgery center)            | 20% of charges after deductible | 40% after deductible |
|                                            | Physician/surgeon fees                                    | 20% of charges after deductible | 40% after deductible |
| If you need immediate medical attention     | Emergency room care                                        | $250 copayment and  
20% of charges after deductible per emergency visit | $250 copayment and  
20% of charges after deductible per emergency visit |
|                                            | Emergency medical transportation                          | 20% of charges after deductible | 20% of charges after deductible |
|                                            | Urgent care                                               | $75 copayment per visit, deductible does not apply | $75 copayment per visit, deductible does not apply |
| If you have a hospital stay                | Facility fee (e.g., hospital room)                        | 20% of charges after deductible | 40% after deductible |
|                                            | Physician/surgeon fees                                    | 20% of charges after deductible | 40% after deductible |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services                                        | Adult: 50% of charges after deductible  
Pediatric: 50% of charges after deductible | Adult: 50% of charges after deductible  
Pediatric: 50% of charges after deductible |
|                                            | Inpatient services                                        | 50% of charges after deductible | 50% of charges after deductible |
| If you are pregnant                        | Office visits                                             | $50 copayment per visit, deductible does not apply | $60 copayment per visit, deductible does not apply |

Notes:
- Specialty drugs and oral anticancer medications are covered at a lower rate if obtained from an in-network provider.
- Failure to obtain preauthorization of benefits, other than emergency care, will result in a penalty of the lesser of $500 or 50%.
- Emergency room copayment waived if episode results in hospitalization for the same condition within 24 hours.
- Failure to obtain preauthorization of benefits, other than emergency care, will result in a penalty of the lesser of $500 or 50%.
- Limited to 20 visits per year. Failure to obtain preauthorization of benefits, other than emergency care, will result in a penalty of the lesser of $500 or 50%.
- Cost sharing does not apply for preventive care.
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<tr>
<td></td>
<td></td>
<td>visit, deductible does not apply</td>
<td>deductible does not apply</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Childbirth/delivery professional services</td>
<td>20% of charges after deductible</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Childbirth/delivery facility services</td>
<td>20% of charges after deductible</td>
</tr>
<tr>
<td>If you need help recovering or have other special health needs</td>
<td>Home health care</td>
<td>$50 copayment per visit, deductible does not apply</td>
<td>$60 copayment per visit, deductible does not apply</td>
</tr>
<tr>
<td></td>
<td>Rehabilitation services</td>
<td>$50 copayment per visit, deductible does not apply</td>
<td>40% after deductible</td>
</tr>
<tr>
<td></td>
<td>Habilitation services</td>
<td>$50 copayment per visit, deductible does not apply</td>
<td>40% after deductible</td>
</tr>
<tr>
<td></td>
<td>Skilled nursing care</td>
<td>20% of charges after deductible</td>
<td>40% after deductible</td>
</tr>
<tr>
<td></td>
<td>Durable medical equipment</td>
<td>50% of charges after deductible</td>
<td>50% of charges after deductible</td>
</tr>
<tr>
<td></td>
<td>Hospice services</td>
<td>No charge</td>
<td>50% of charges after deductible</td>
</tr>
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</tr>
<tr>
<td>If your child needs dental or eye care</td>
<td>Children’s eye exam</td>
<td>Network Provider (You will pay the least) $50 copayment per visit, deductible does not apply</td>
<td>Out-of-Network Provider (You will pay the most) $60 copayment per visit, deductible does not apply</td>
</tr>
<tr>
<td></td>
<td>Children’s glasses</td>
<td>Not covered</td>
<td>Not covered</td>
</tr>
<tr>
<td></td>
<td>Children’s dental check-up</td>
<td>Not covered</td>
<td>Not covered</td>
</tr>
</tbody>
</table>
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.) |
|---|---|---|
| - Acupuncture | - Dental care (Adult and Child) | - Routine eye care (Adult) |
| - Bariatric surgery | - Infertility Treatment | - Routine foot care |
| - Chiropractic care | - Long-term care | - Weight loss programs |
| - Cosmetic surgery | - Non-emergency care when traveling outside the U.S. | |

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

- Hearing aids (Limited to one device per ear every 3 years)
- Private-duty nursing (when medically necessary)

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? No.

Does this plan meet the Minimum Value Standards? No.

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: $7,500
- Specialist copayment: $50
- Hospital (facility) coinsurance: 20%
- Other coinsurance: 20%

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:

**Cost Sharing**

| Deductibles | $7,300 |
| Copayments | $900 |
| Coinsurance | $1,800 |

**What isn’t covered**

Limits or exclusions | $60

**The total Peg would pay is:** $10,100

The plan would be responsible for the other costs of these EXAMPLE covered services.

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

- The plan’s overall deductible: $7,500
- Specialist copayment: $50
- Hospital (facility) coinsurance: 20%
- Other coinsurance: 20%

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:

**Cost Sharing**

| Deductibles | $900 |
| Copayments | $500 |
| Coinsurance | $1,900 |

**What isn’t covered**

Limits or exclusions | $20

**The total Joe would pay is:** $3,400

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

- The plan’s overall deductible: $7,500
- Specialist copayment: $50
- Hospital (facility) coinsurance: 20%
- Other coinsurance: 20%

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:

**Cost Sharing**

| Deductibles | $700 |
| Copayments | $1,000 |
| Coinsurance | $200 |

**What isn’t covered**

Limits or exclusions | $0

**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 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:
)رﻗﻢ 844-633-5325-1.ﻣﻠﺤﻮظﺔ: إذا كنت تتحدث اذرع اللغة، فإن خدمات المساعدة اللغة تتوفر لك بالتعليم. اتصل برقم1-844-633-5325 (رقم) 444.33.63.45.

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:
فرآهم می باشد. و (111) 444-633-5325 تا 8-444-633-5325-1 نمای را تبرئه نموده و توجه: اگر به زبان فارسی گفتگو می کنید، تمایلات زبانی بصورت رایگان برای شما

German:

Gujarati:
સુચના: ત્યાં તમે ગુજરાતી બોલતા હો છો, તો નાની ભાષા સમર્થન સેવાઓ માટે સફળતા માટે ઉપલબ્ધ છે. કોલ 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 (телефонный: 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。