BSW Premier HMO

2027 Member guide

Making healthcare simpler, every step of the way.



Baylor Scott & White Health Plan

Federal Employees Health Benefits Program

Welcome!

Thank you for choosing us for your healthcare coverage.

This guide includes information about your healthcare benefits, tips on how to use them, who to call with questions and more—all in one convenient place. It's designed to help you get the most out of your health plan.

In this guide

We're here for you when you...

- Get started
- Need care
- Need access
- Want to lose weight
- Want help managing your health
- Have questions



Stay connected

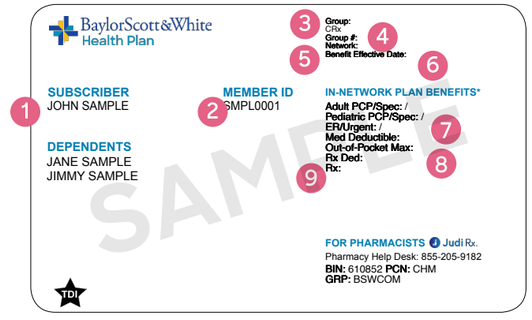
Join us on social media:

Facebook: Facebook.com/BSWHealthPlan

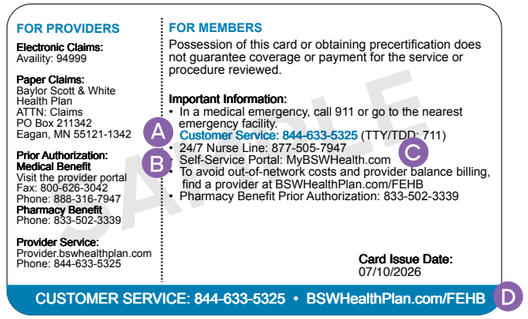
LinkedIn: Linkedin.com/Company/BSWHealthPlan

Your member ID card

Important: Show your new card to your providers – even if you were a Baylor Scott & White Health Plan member last year. Your ID number or other information may have changed, and your provider needs your current information to check your coverage and bill the correct amount.



1. Member name
2. Member ID number
3. Group name
4. Group ID number
5. Network name
6. Benefit effective date
7. Copays/coinsurance
8. Deductible
9. Pharmacy/prescription drug info



- A Customer service phone number
- B 24/7 Nurse Line
- C Member portal information
- D BSWHP website

Your member ID card will be mailed to your home. You can view your card on the MyBSWHealth app and download/print a copy or request a replacement through the member portal at **MyBSWHealth.com**.

The ID card shown above is a sample. The exact location of certain elements may vary on your card.

The power to choose.

When you need care, you have options.

24-hour nurse line
Have a medical question? Not sure if you should see a doctor? Ask a nurse! Call the number on the back of your ID card.

Virtual care
For things like allergies, bladder infection, cold, flu, pink eye, sinus infection or stomach problems. Choose MyBSWHealth or Teladoc. Teladoc also offers treatment for mental health conditions during select hours.

Primary care doctor
Call your doctor to schedule a visit if you don't need care immediately.

Walk-in clinics
Same-day appointments when your doctor is not available.

Urgent care
When it's not an emergency but you need hands-on care and can't wait for an appointment.

Emergency room
Any condition you believe to be life-threatening.



Find a provider

You have access to more than 50,000+ primary care physicians and specialists, plus 2,000+ hospitals, clinics and other facilities.

To find the one that's right for you, go to **BSWHealthPlan.com/FEHB** and click on the **"Find a Doctor/Pharmacy"** button.

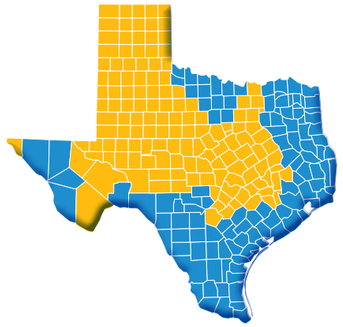
1. Start your search

- Search by name, specialty and/or location
- See practice locations, contact information and maps
- Get details, including network participation and hospital affiliations
- Add filters for gender, board certification, accepting new patients and more

Referrals are not required to see network specialists.

BSW Premier HMO provider search

Watch this video on how to find a provider.



BSW Premier HMO

Service Area

Network providers are located in the following counties:

Andrews, Armstrong, Austin, Bailey, Bastrop, Bell, Bexar, Blanco, Borden, Bosque, Brazos, Brewster, Briscoe, Brown, Burleson, Burnet, Caldwell, Callahan, Carson, Castro, Childress, Cochran, Coke, Coleman, Collin, Collingsworth, Comal, Comanche, Concho, Coryell, Cottle, Crane, Crockett, Crosby, Dallam, Dallas, Dawson, Deaf Smith, Denton, Dickens, Donley, Eastland, Ector, El Paso, Ellis, Erath, Falls, Fayette, Fisher, Floyd, Freestone, Gaines, Garza, Glasscock, Gray, Grayson, Grimes, Guadalupe, Hale, Hall, Hamilton, Hansford, Hartley, Haskell, Hays, Hemphill, Hill, Hockley, Hood, Houston, Howard, Hutchinson, Irion, Johnson, Jones, Kent, Kimble, King, Knox, Lamb, Lampasas, Lee, Leon, Limestone, Lipscomb, Llano, Loving, Lubbock, Lynn, Madison, Martin, Mason, McCulloch, McLennan, Menard, Midland, Milam, Mills, Mitchell, Moore, Motley, Navarro, Nolan, Ochiltree, Oldham, Parmer, Pecos, Potter, Randall, Reagan, Reeves, Roberts, Robertson, Rockwall, Runnels, San Saba, Schleicher, Scurry, Shackelford, Sherman, Somervell, Stephens, Sterling, Stonewall, Sutton, Swisher, Tarrant, Taylor, Terry, Throckmorton, Tom Green, Travis, Upton, Walker, Waller, Ward, Washington, Wheeler, Williamson, Winkler, Yoakum

NEED CARE

Virtual care options

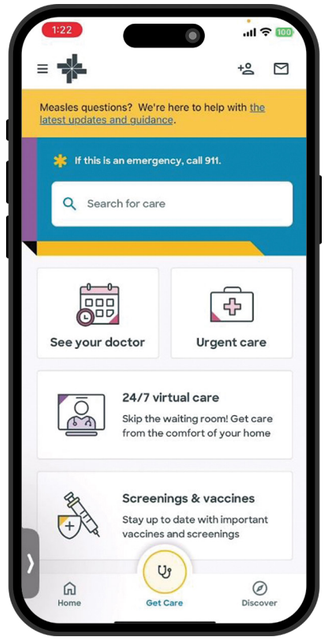
As a Baylor Scott & White Health Plan member, you can get virtual care in Texas through MyBSWHealth. Connect with a Baylor Scott & White doctor from home while keeping your care connected to your healthcare team. Virtual visits are available for many non-emergency health concerns, including allergies, cold and flu symptoms, urinary tract infections (UTIs), stomach issues and more.

Get 24/7 virtual care from an on-call Baylor Scott & White doctor

Available 24 hours a day, 7 days a week*.

- Log in to the MyBSWHealth app or visit **MyBSWHealth.com**.
- Select **Get Care**.
- Select **24/7 Virtual Care** (or access it through **Urgent Care**).
- Choose one of the following:
  - **Video Visit** → Select 24/7 Care and choose an available appointment time.
  - **eVisit** → Complete a short questionnaire and online within one hour.

*Video visits and eVisit' s are available in Texas for members ages 2 and older.



To see your doctor virtually

- Log in to the MyBSWHealth app or visit **MyBSWHealth.com**.
- Select **Get Care** → **24/7 Virtual Care**
- Select **Video Visit** → **MyDoctor**.
- **Choose** your **doctor** and an available **appointment time**.

Download the MyBSWHealth app today.

Don't have a Primary Care Physician (PCP) and need a virtual visit? Connect with one today.

- Log in to the MyBSWHealth app or visit **MyBSWHealth.com**.
- Select **Get Care** → **24/7 Virtual Care**.
- Select **Video Visit** → **Local Doctor**.
- Choose an available doctor and appointment time. (You may need to enable location services.)

Virtual care through Teladoc

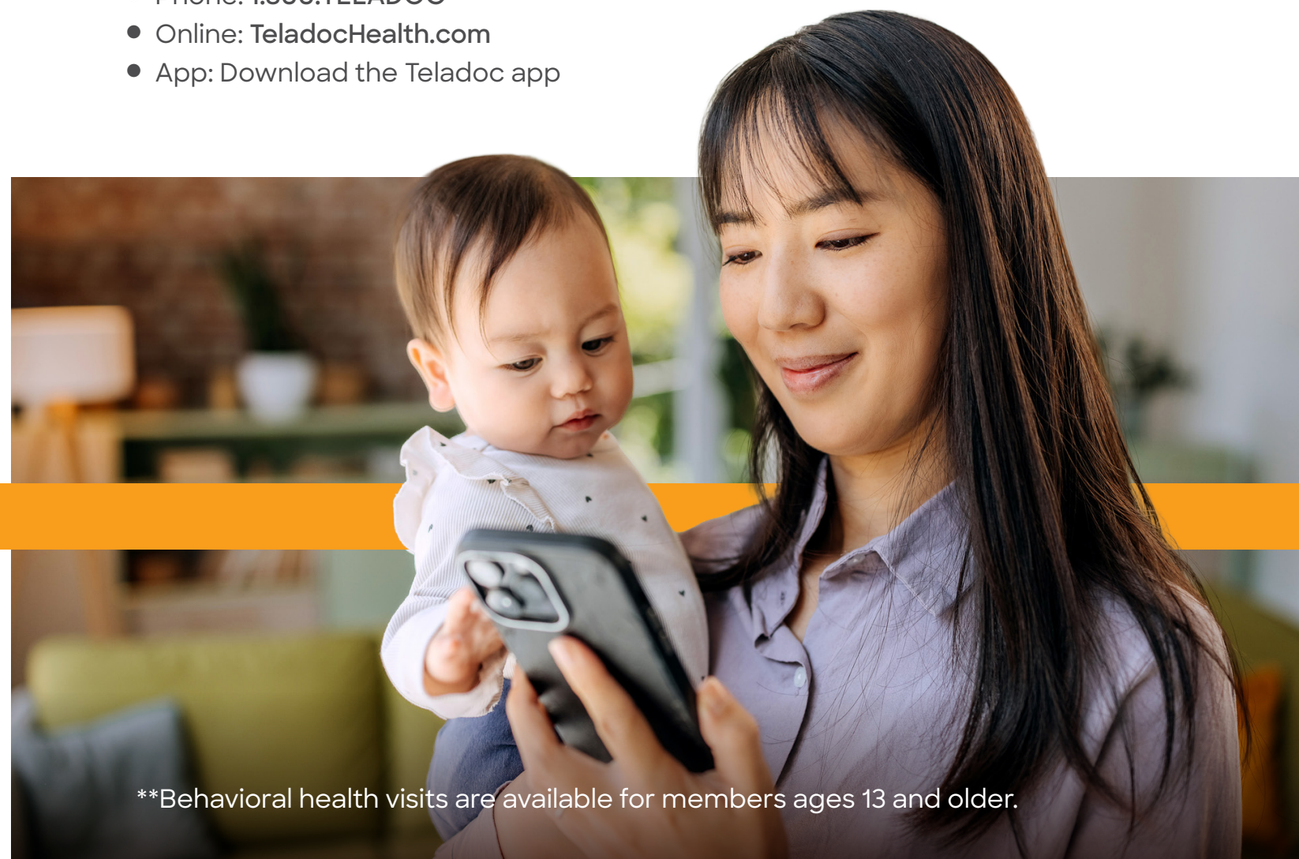
In addition to MyBSWHealth, you have access to Teladoc services anywhere in the United States, including urgent care and behavioral health support. Appointments with licensed therapists and psychiatrists are available seven days a week from 7:00 AM to 9:00 PM**

Register for Teladoc

Call **1.800.TELADOC** (1.800.835.2362).

Access care through Teladoc

- Phone: **1.800.TELADOC**
- Online: **TeladocHealth.com**
- App: Download the Teladoc app



**Behavioral health visits are available for members ages 13 and older.

NEED CARE

Pharmacy benefits

When you need a prescription filled, you can use your pharmacy benefits at pharmacies nationwide, including most national chains and many local pharmacies.

Find an in-network pharmacy near you:

Log in to **MyBSWHealth.com** and click Find Care **OR**
Use the Find a Provider link on **BSWHealthPlan.com/FEHB**

Prescription drug benefit questions:

844.633.5325
7:00 AM – 7:00 PM
Monday - Friday

Prescription drug tools and cost calculator

Log in to your MyBSWHealth member portal at **MyBSWHealth.com** and select **"Pharmacy Benefits"** under the Baylor Scott & White Health Plan menu.

In the prescription drug tools you can:

- View your pharmacy claims history
- Check the costs of your medications
- Look up drug coverage (formulary)
- Find in-network pharmacies
- Get started with Costco Home Delivery and Costco Specialty pharmacy



To have your prescriptions delivered to your home:

Costco Mail Order Pharmacy

- **833.502.3339** and select the prompts for mail order.
- **Pharmacy.Costco.com**

To fill your specialty prescriptions:

BSW Specialty Pharmacy: 844.288.3179

Costco Specialty Pharmacy:

- **833.502.3339** and select the prompts for specialty pharmacy.
- **Lumicera.com/Costco-Specialty-Pharmacy/**

Costco membership is NOT required to use these services.

Do generic drugs really work as well as name brands?

Yes. Even though they may look different, generics have the same key ingredients as their brand-name counterparts, and often cost less. Many generic drugs are even made in the same manufacturing plants as the brand-name version. The FDA's Office of Generic Drugs follows a rigorous review process to make sure that a brand-name medication and its proposed generic equivalent:

- **Contain the same active/key ingredient;**
- **Have the same strength;**
- **Use the same dosage form (for instance, a tablet, capsule, or liquid); and**
- **Use the same route of administration (for instance, oral, topical, or injectable).**

Talk to your doctor about whether a generic medication is right for you.

View your list of covered prescription drugs (formulary), access all pharmacy resources and learn more about your drug plan at **BSWHealthPlan.com/Pharmacy**



Source: FDA.gov/GenericDrugs

NEED CARE

The power to manage your whole family's healthcare.

MyBSWHealth makes it easy to schedule and keep track of appointments, prescriptions, bills and more for every member of the family—from young children to elderly parents. It's called proxy access.

With proxy access, you can manage care needs for the whole family, all in one place and all conveniently on your favorite mobile device.

Learn more about proxy access and how to set it up



MyBSWHealth

Whether you need care now, need a prescription refilled or want to see information on your claims or deductible, you can use MyBSWHealth to connect with the resources you need to stay well—24 hours a day, 7 days a week. Inside the portal, you can:

- Get help finding care
- View or print your ID card
- See benefit plan documents
- Communicate with your care team
- View lab results and past visit summaries
- Review and pay bills
- Complete a telehealth visit, get a diagnosis and a prescription
- View deductible, out-of-pocket max, and claims information
- Transfer or refill prescriptions at BSW pharmacies
- Upload health data, like vaccination and medication records

Your MyBSWHealth account is secure, and only you can access your private information. Sign up for an account or sign in at **MyBSWHealth.com**.

Questions?
See the **MyBSWHealth FAQ** for answers.

OR chat live with Customer Service directly from your Portal!
This video shows you how.

NEED ACCESS

NEED ACCESS

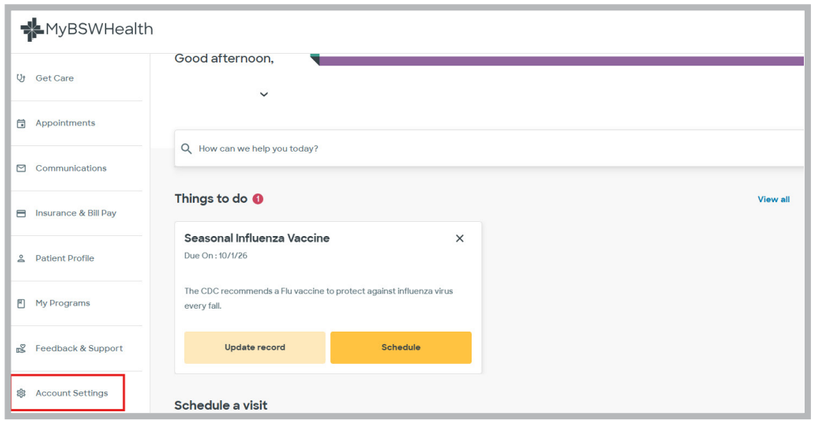
Keep your care and coverage connected

A few taps now can make managing your care a whole lot easier later.

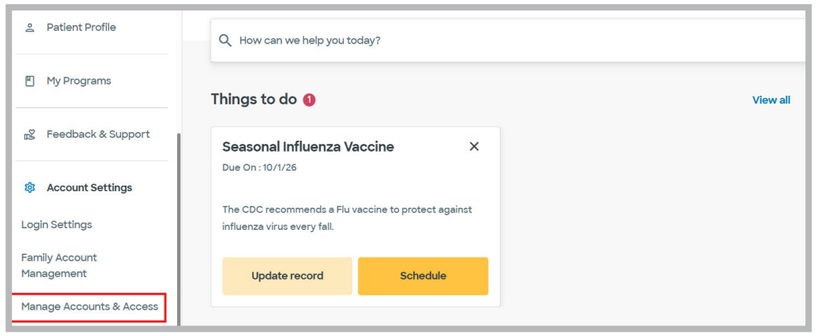
Your healthcare and health plan work better together. Linking your accounts gives you one convenient place to access important information and manage your health with confidence.

Let's get everything connected

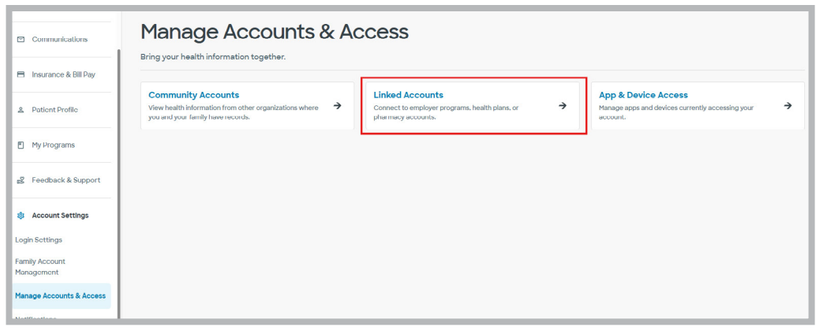
1. Sign in to MyBSWHealth
2. Open **Account Settings**



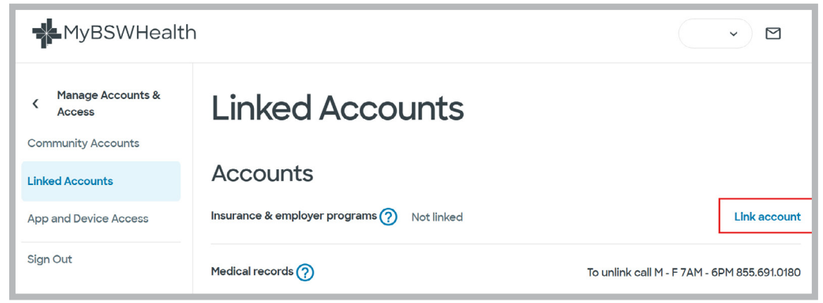
3. Select **Manage Accounts & Access**



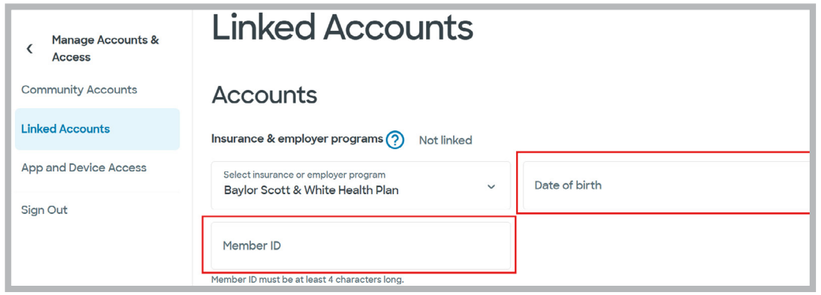
4. Choose **Linked Accounts**



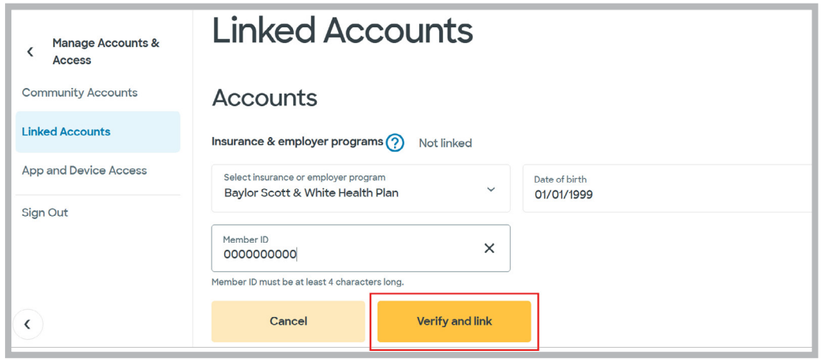
5. Choose **Link Account**



6. Select **Baylor Scott & White Health Plan** enter your date of birth and Member ID number



7. Select **Verify** and link to complete the verification process



You're all set.

Your accounts are now connected, making it easier to access the information you need and stay on top of your health.

One secure account. One convenient place to manage your care and coverage.

NEED ACCESS

Explanation of benefits

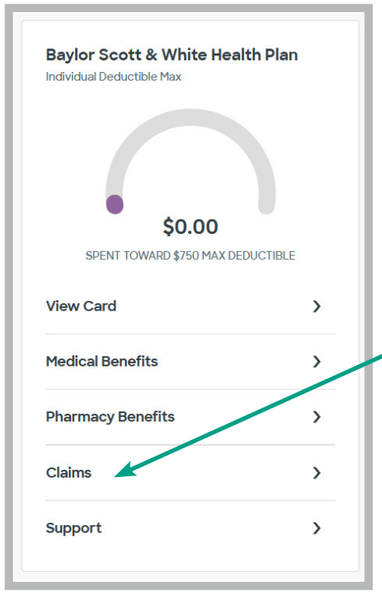
When your provider submits a claim for services you received, an Explanation of Benefits (EOB) is created. An EOB is not a bill; it's a document designed to help you understand:

- The overall cost of your care
- What the health plan paid for your care
- Any out-of-pocket expenses you are responsible for

Your EOB will also show any remaining balances for deductibles and out-of-pocket expenses for the current month and year to date. (Prescription claims are not included.) If you owe a balance, you may receive a bill for the amount due.

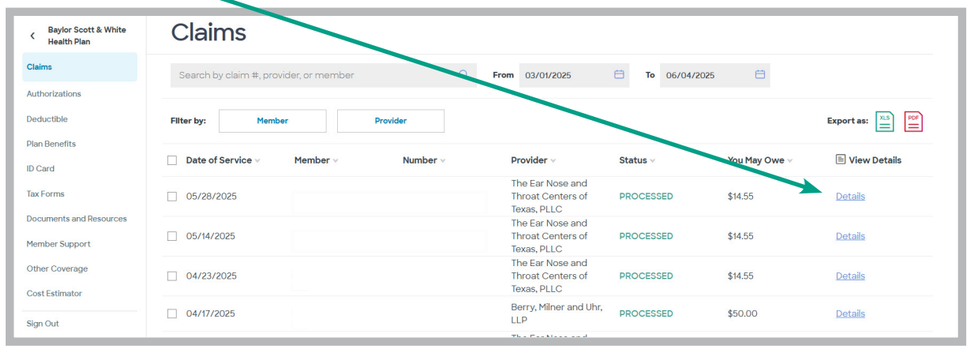
Your EOBs are available in your member portal shortly after your doctor visit. If you'd rather receive your EOBs by mail, log in to the Member Portal and select "Update Preferences."

Where to find your EOB in your Member Portal

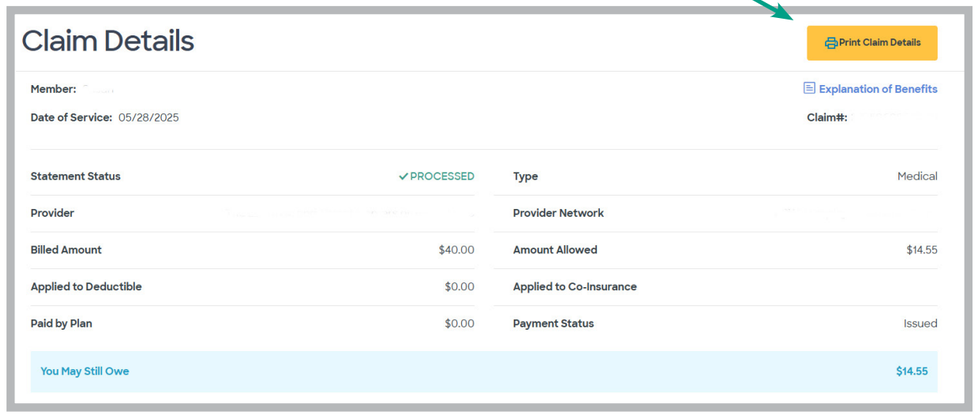


1. Log in at **MyBSWHealth.com**
2. Scroll down until you see the **Baylor Scott & White Health Plan** section on the right
3. Choose **"Claims"**

4. Click **"Details"** for any claim on the list



5. Click **"Explanation of Benefits"** under the yellow **"Print Claim Details"** button



NEED ACCESS

When you want to BSW Be Well™

Register for WebMD at **My.BSWHealth.com/Login**. (Not available through the MyBSWHealth app.) Complete a Health Assessment. You'll answer a few questions about your goals, lifestyle and interests. In about 10 minutes, you'll get a personal health report and a customized homepage that matches your well-being focus.

And continue on your well-being journey

- **Daily habits**—Work toward your goals one day at a time. This mobile-first experience makes it simple to set a goal and see your progress.
- **Content hub**—Receive personalized, easily accessible health information from the WebMD ONE homepage. The all-in-one hub provides multi-media content that supports your well-being journey.
- **Side quests**—A collection of activities that allow users to choose their own adventure while receiving guidance on how to set SMART goals to stay motivated.
- **Community**—Through online chats, you can connect with like-minded people who are on the same well-being journey as you.
- **Device and app connection center**—Automatically track and upload your activity with a fitness device or app.
- **BSW Be Well Coaching**—Take your well-being journey further with personalized support from Be Well health coaches. Whether you're looking to improve nutrition, increase physical activity, manage stress, improve sleep habits, or work toward other wellness goals, a coach can help you create a personalized action plan and provide encouragement and accountability along the way.

After registering through the MyBSWHealth website, download the Wellness At Your Side app

1. **Visit the Apple App Store or the Google Play Store** and search for **"Wellness At Your Side."**
2. **Download the app** and enter your connection code: **BSWHP**.
3. **Register a new account** using the **same username and password as your MyBSWHealth account**. Then personalize your experience by answering a few questions about your health goals.

Apple Store

Google Play

Be Well newsletter

Tips and information on how to get and stay well, delivered to your inbox.

BE WELL

wondr™

The power to stop dieting

Wondr has helped millions of people just like you achieve their weight-loss goals—with NO points, plans or restrictions. They'll teach you how to eat your favorite foods to lose weight, sleep better, stress less and live stronger.

Through short weekly videos, you'll learn it's not what you eat but when, why, and how that can help you improve your health.

The Wondr program is covered 100% by Baylor Scott & White Health Plan so there is no out-of-pocket cost for you. Members, spouses and adult dependents (ages 18 and older) are eligible to apply.



Get started today.

Learn more at **WondrHealth.com/BSWHealthPlan.**

*Members, spouses, and adult dependents (ages 18 and older) are eligible to apply.

Diabetes support, built around you.

If you have Type 2 Diabetes, you should be aware of the risks and take it seriously. Without proper management, diabetes can lead to other serious health issues. In fact, this "silent killer" is the eighth leading cause of death in adults in the United States.*

At Baylor Scott & White Health Plan, our goal is to keep our members healthier. BSW Be Well with Diabetes provides support to help improve your health, better manage your diabetes, and save you money.

What this program can do for you.

If you apply and complete the initial health activities:

- Your copays for covered diabetes medications and testing supplies will be waived ($0 copayments) up to a year.
- You will be eligible for a free blood glucose monitor and a free app to track your blood sugar.
- You will be referred to a BSW Be Well coach and meet with them for eight required virtual sessions.
- A clinical pharmacist will review your medications and will be available to meet with you virtually for any questions you may have.

Are you eligible?

As a Baylor Scott & White Health Plan member, you and/or your dependents who are at least 18 years old with Type 2 diabetes, may apply for the program. Exception: Members enrolled in an HSA-eligible High Deductible Health Plan (HDHP) are not eligible for the program.



BE WELL

How it works

First, we learn about you.

Fill out and submit the application at **BSWHealthPlan.com/BeWell/Diabetes**. The application includes information about the health activities required to participate:

- Provider visit
- Hemoglobin A1C test
- Lipid panel/cholesterol tests
- Urine test for protein

Visits or tests completed in the 12 months prior to program start date will qualify.

Once you're approved...

- You'll join the next session (January 15 or July 15)
- You will be offered a free blood glucose monitor and app to track your blood sugar.
- You will be referred to the BSW Be Well Coaching team to schedule your personal coaching visits (part of your required health activities).
- Your copays for diabetes medications and supplies will be waived ($0 copayments) for up to 12 months.*

Stay engaged to continue in the program.

During the year, be sure to complete the required program activities. You'll find a complete list at **BSWHealthPlan.com/BeWell/Diabetes**.

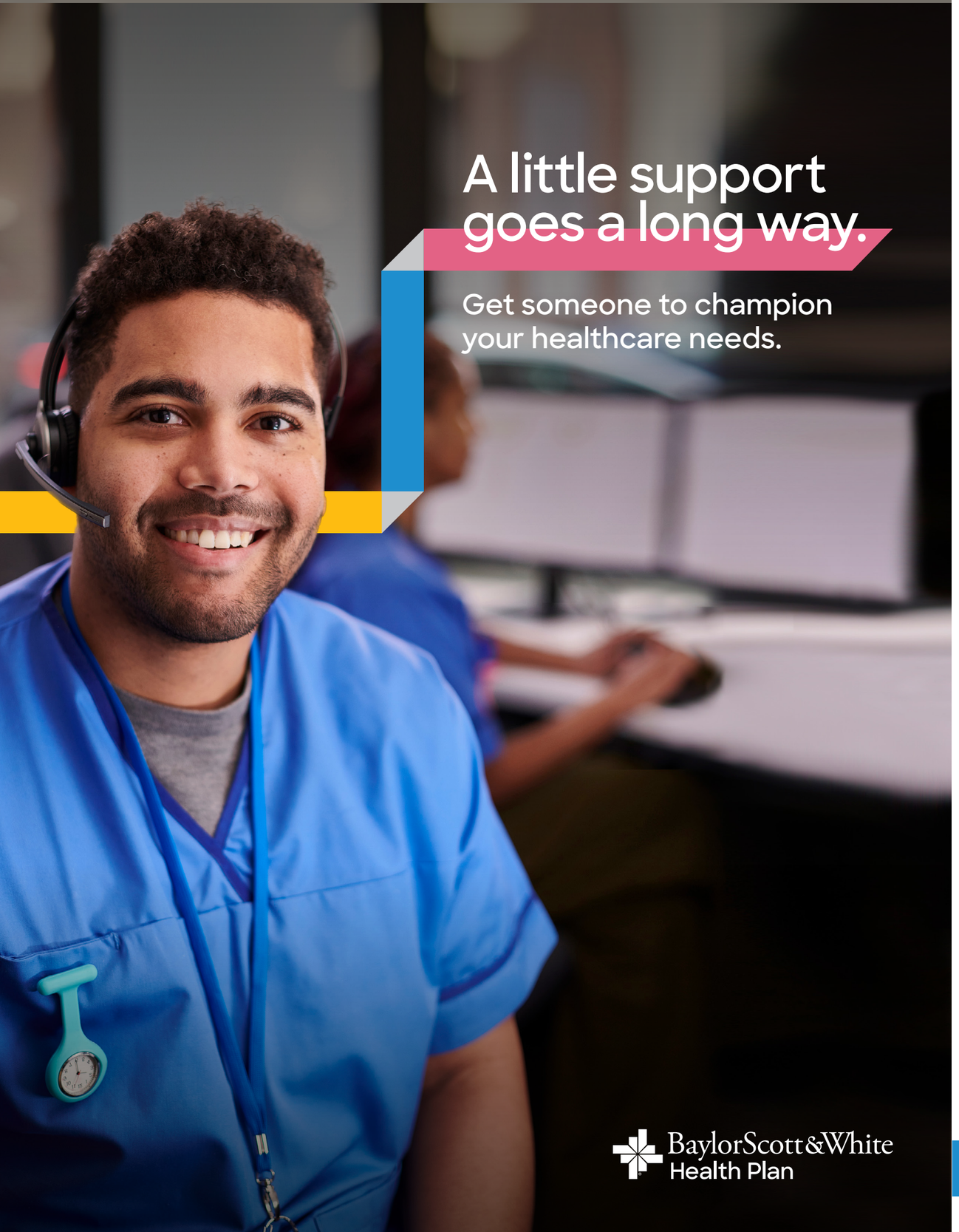
*Failure to meet the requirements by the deadline will result in dismissal from the program and your copays will no longer be waived.

Enroll today and be BSW Be Well™ with diabetes

Fill out the application form online at **BSWHealthPlan.com/BeWell/Diabetes** OR download the form, then print, complete and email it to **BSWHPDiabetesProgram@BSWHealth.org.**

BSWHP reserves the right to terminate this Program at any time with a 30-day notice to all participants, at which time Rewards will also terminate as of the effective date of termination.

Health Maintenance Organization (HMO) products are offered through Scott and White Health Plan dba Baylor Scott & White Health Plan. PPO and EPO products are offered through Baylor Scott & White Insurance Company. Baylor Scott & White Health Plan serves as a third-party administrator for self-funded employer-sponsored plans. Baylor Scott & White Insurance Company is a wholly owned subsidiary of Baylor Scott & White Health Plan and are referred to collectively in this document as Baylor Scott & White Health Plan.



Care management

When you're facing complicated health problems, you don't have to do it alone. Care managers work with your provider to offer support that helps you stay on track with your health. Care doesn't stop when you leave the exam room. Between office visits, you have your own team of people—registered nurses, social workers and community health workers—to guide you on your health journey.

Care managers:

Our care management team can offer the following—and more—at no additional cost to you:

- Answer questions between visits with your provider
- Find care to avoid hospital and emergency room visits, when possible
- Provide lifestyle coaching and wellness support
- Help you manage health conditions
- Offer dietary advice specific to your situation
- Get your medications reviewed by a pharmacist
- Provide advice on fall prevention
- Help with navigating insurance benefits
- Get resources for financial, housing, utility or transportation concerns
- Coordinate with providers and other resources

For more information or to request a care manager:

- Call **844.758.0915** (9:00 AM - 5:00 PM, Monday - Friday)
- Email **CaseManagement@BSWHealth.org**
- Talk to your provider about care management support for you or a family member

Maternity care management

Expecting a little one? Congratulations!

We're here to help. Our maternity care management program will provide tips and support while you're pregnant and for one year after birth.



For example:

- Access to a nurse 24/7 during pregnancy
- Support for high-risk conditions (like diabetes, hypertension and severe nausea)
- Depression screening following delivery
- Parental education for newborn health during the first year
- Immunization reminders
- Planning for returning to work

To learn more or sign up for maternity case management:

- Email:
  CaseManagement@BSWHealth.org
- Call:
  The Customer Service number on the back of your member ID card

What does that mean?

Benefits terminology explained

B

Behavioral health
A type of care that includes mental health and well-being, suicidal thoughts or attempts, and substance abuse.

Benefits
Healthcare services, products and programs that are covered as part of your health insurance plan. Limitations may apply.

C

Claim
A request for payment for covered items from an insurance company.

Copay/Coinsurance/Cost share
A fixed amount or percentage the member is required to pay for various covered services. The amount may vary for different services.

D

Deductible
The amount you pay for covered healthcare services before your insurance plan starts to pay.

Dependent
A member's spouse, child or other person who is covered under their insurance plan.

E

Emergency Care
Medical condition that requires immediate medical attention to prevent serious harm to your health.

Explanation of benefits (EOB)
Statement from the health plan describing what costs are covered for care or services you received.

F

Formulary
A list of selected medications covered by the plan.

H

High deductible health plan (HDHP)
A medical plan where the member pays out of pocket for majority of the services until a deductible is reached.

N

Network
A group of providers the health plan has contracted with to provide members with services and supplies at a discounted price.

O

Out-of-pocket maximum
The maximum amount you will have to pay for covered services in a plan year. Does not include payments for premiums and services the health plan does not cover.

P

Preventive care
Routine healthcare services such as physicals, screenings, immunizations and more that help detect and prevent illness, disease or other health problems.

Primary care physician (PCP)
Provider specializing in family medicine, general internal medicine or general pediatrics. Your first point of contact for basic medical needs.

Prior authorization
A requirement for some healthcare services to verify medical necessity and obtain authorization before the service is provided.

Provider
A healthcare provider or facility that is paid by the health plan to give service to plan members.

U

Urgent care - Care for an illness, injury or condition serious enough that a reasonable person would seek care right away, but not so severe it requires emergency room care.

When you have questions

Go to BSWHealthPlan.com/Resources

Frequently requested documents and forms can be found in the Tools and Resources section at **BSWHealthPlan.com/FEHB**.

Plus, you'll find information on transition of care (for new members who are in active treatment for medical conditions with non-BSWHP network providers), claims, appeals and grievances, and more.

To request printed copies of documents or provider information, call Customer Service at **844.633.5325**.

FOR INFORMATION ABOUT...	CONTACT	AT	WHEN
• Your benefits • A medical bill • Finding a provider • Anything related to your health plan	Customer Service	**Phone:** 844.633.5325 **Secure Message:** through MyBSWHealth member portal or MyBSWHealth app	7:00 AM – 7:00 PM Monday - Friday
Virtual care	MyBSWHealth Teladoc	MyBSWHealth.com or MyBSWHealth app 800.835.2362	24/7 24/7
Symptoms you're experiencing	Nurse Line	Number on back of ID card	24/7
• Prescriptions • Your deductible • Your out-of-pocket maximum • Information from Baylor Scott & White providers	MyBSWHealth	MyBSWHealth.com or MyBSWHealth app	24/7
Mail order pharmacy	Costco Mail Order Pharmacy	833.502.3339	7:00 AM - 9:00 PM Monday - Friday 11:30 PM - 4:00 PM Saturday
Specialty pharmacy	BSW Specialty Pharmacy Costco Specialty Pharmacy	844.288.3179 833.502.3339	8:00 AM - 7:00 PM Monday - Friday 8:00 AM - 6:00 PM Saturday 24/7

Note: All times listed are CST.

Baylor Scott & White Health Plan

Founded as a Christian ministry of healing more than 100 years ago, Baylor Scott & White Health promotes the well-being of all individuals, families and communities.

Baylor Scott & White Health Plan is proud to serve members across North, Central and West Texas as a trusted leader in value-based care.

BSWHealthPlan.com

844.633.5325

7:00 AM – 7:00 PM, Monday – Friday

Scott and White Health Plan dba Baylor Scott & White Health Plan offers HMO products and serves as a third-party administrator for self-funded, employer-sponsored plans. Baylor Scott & White Insurance Company offers EPO and PPO products and serves as a third-party administrator for self-funded, employer-sponsored plans. Baylor Scott & White Insurance Company is a wholly owned subsidiary of Scott and White Health Plan. These companies are referred to collectively in this document as Baylor Scott & White Health Plan.