

INDIVIDUAL & FAMILY

2025 Member Guide



Hello!

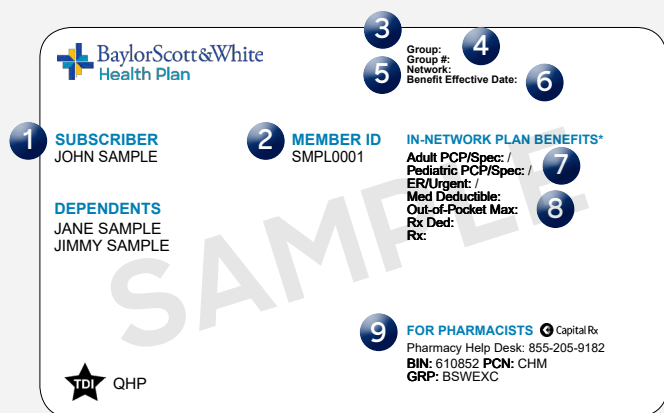


This is your new Baylor Scott & White Health Plan member guide. In it, you'll find information about your healthcare benefits, tips on how to use them and more. If you can't find what you need in these pages, see below for a list of ways you can get in touch with us. Here's to a healthy you!

FOR INFORMATION ABOUT...	CONTACT	AT	WHEN
• Your benefits • A medical bill • Finding a provider • Anything related to your health plan	Customer Service	Phone: 855.572.7238 Secure Message: through MyBSWHealth member portal or MyBSWHealth app	7 AM - 7 PM, M-F
• Virtual care	MyBSWHealth	MyBSWHealth.com or MyBSWHealth app	24/7
	Teladoc	800.835.2362	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 AM - 9 PM, M-F 11:30 PM - 4 PM Sat
• Specialty pharmacy	BSW Specialty Pharmacy	844.288.3179	8 AM - 7 PM, M-F 8 AM - 6 PM Sat
	Costco Specialty Pharmacy	833.502.3339	24/7

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 SUBSCRIBER
JOHN SAMPLE

2 MEMBER ID
SMPL0001

3 Group:
Group #:
Network:
Benefit Effective Date:

4

5

6

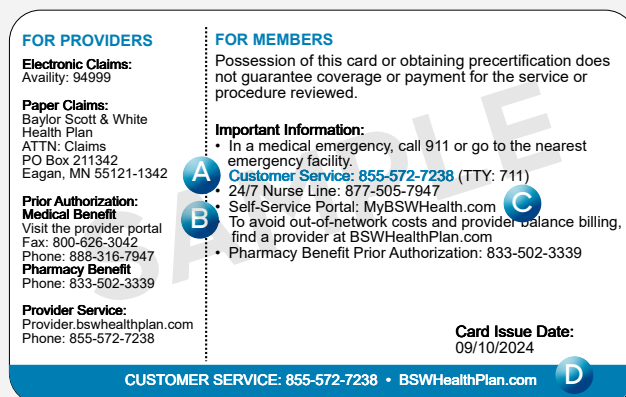
7 IN-NETWORK PLAN BENEFITS*
Adult PCP/Spec: /
Pediatric PCP/Spec: /
ER/Urgent: /
Med Deductible: /
Out-of-Pocket Max: /
Rx Ded: /
Rx:

8

9 FOR PHARMACISTS  Capital Rx
Pharmacy Help Desk: 855-205-9182
BIN: 610852 PCN: CHM
GRP: BSWEXC

DEPENDENTS
JANE SAMPLE
JIMMY SAMPLE

 QHP



FOR PROVIDERS

Electronic Claims:
Availability: 94999

Paper Claims:
Baylor Scott & White Health Plan
ATTN: Claims
PO Box 211342
Eagan, MN 55121-1342

Prior Authorization:
Medical Benefit
Visit the provider portal
Fax: 800-626-3042
Phone: 888-316-7947
Pharmacy Benefit
Phone: 833-502-3339

FOR MEMBERS

Possession of this card or obtaining precertification does not guarantee coverage or payment for the service or procedure reviewed.

Important Information:

- In a medical emergency, call 911 or go to the nearest emergency facility.
- Customer Service: 855-572-7238** (TTY: 711)
- 24/7 Nurse Line: 877-505-7947
- Self-Service Portal: MyBSWHealth.com
- To avoid out-of-network costs and provider balance billing, find a provider at BSWHealthPlan.com
- Pharmacy Benefit Prior Authorization: 833-502-3339

Card Issue Date:
09/10/2024

CUSTOMER SERVICE: 855-572-7238 • BSWHealthPlan.com

- 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.



Get the care you need

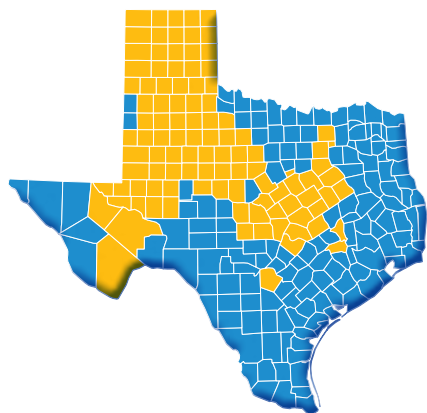
Choose from a broad range of BSW Premier HMO in-network providers

Or you can go to BSWHealthPlan.com/FindProvider and:

1. Click on the “Individual & Family Networks” tab
2. Choose “BSW Premier HMO” from the chart
3. 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.

You have access to in-network providers in the counties listed below.



BSW Premier HMO

 Service Area

Andrews	Deaf Smith	King	Randall
Armstrong	Dickens	Knox	Reagan
Bell	Donley	Lamb	Reeves
Bexar	Eastland	Lampasas	Roberts
Borden	Ector	Limestone	Rockwall
Bosque	Falls	Lipscomb	Runnels
Brazos	Fisher	Llano	San Saba
Brewster	Floyd	Loving	Scurry
Briscoe	Freestone	Lubbock	Shackelford
Burnet	Gaines	Lynn	Sherman
Callahan	Garza	Martin	Somervell
Carson	Glasscock	McCulloch	Stephens
Castro	Gray	McLennan	Stonewall
Childress	Hale	Midland	Swisher
Coke	Hall	Milam	Taylor
Collin	Hamilton	Mills	Terry
Collingsworth	Hansford	Mitchell	Throckmorton
Comanche	Hartley	Moore	Travis
Concho	Haskell	Motley	Upton
Coryell	Hemphill	Navarro	Ward
Cottle	Hill	Nolan	Washington
Crane	Hockley	Ochiltree	Wheeler
Crosby	Howard	Oldham	Williamson
Dallam	Hutchinson	Parmer	Winkler
Dallas	Jones	Pecos	Yoakum
Dawson	Kent	Potter	



Baylor Scott & White
Health Plan

Healthcare on the go

Baylor Scott & White Health Plan members have two options for virtual care: BSWHealth and Teladoc.



If you need care but it's not an emergency, virtual care could be just what the doctor ordered. You can get care from the comfort of home or wherever you are. If you need a prescription, it will be sent to the pharmacy you choose. (If it is an emergency, call 911 or go to the nearest Emergency Room.)

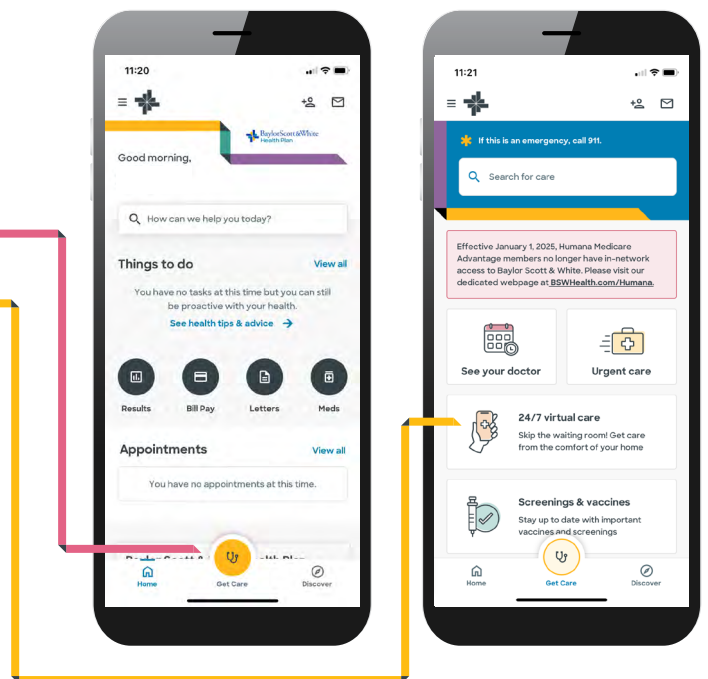
MyBSWHealth

You can get care through MyBSWHealth anywhere in Texas for things like seasonal allergies, cold and flu, bladder infection (UTI), stomach issues, and more. Make sure your Baylor Scott & White Health Plan account is linked: My.BSWHealth.com/LinkedAccounts.

- Online: MyBSWHealth.com
- App: Download at MyBSWHealth.com/download or text "BETTER" to 88408

How to access care:

1. Open the MyBSWHealth app or website
2. Select "Get Care" at the bottom of the home screen
3. Choose 24/7 virtual care
 - Start an eVisit right away **OR**
 - Make an appointment for a 24/7 Care Video Visit with an on-call provider.



More options next page.

Teladoc

You can access urgent care and behavioral health services through Teladoc anywhere in the US (including Texas).

Feeling crummy?

With a same-day virtual visit you can talk to a licensed provider by phone or video for common conditions like sinus problems, allergies, flu symptoms and much more.

Overwhelmed? Anxious? Depressed?

Private therapy is available. You can choose a therapist or psychiatrist who fits your needs. You can also select a time that works best for you. Therapists and psychiatrists are available seven days a week from 7:00 AM to 9:00 PM.*

To register, call 1.800.TELADOC (1.800.835.2362).

Be sure to have your member ID card handy when you call.

After registration, you can access care:

- By phone: 1.800.835.2362
- Online: TeladocHealth.com
- In the app: Download at Teladoc.com/Mobile

**Mental health care is available for members ages 13-plus.*



MyBSWHealth member portal

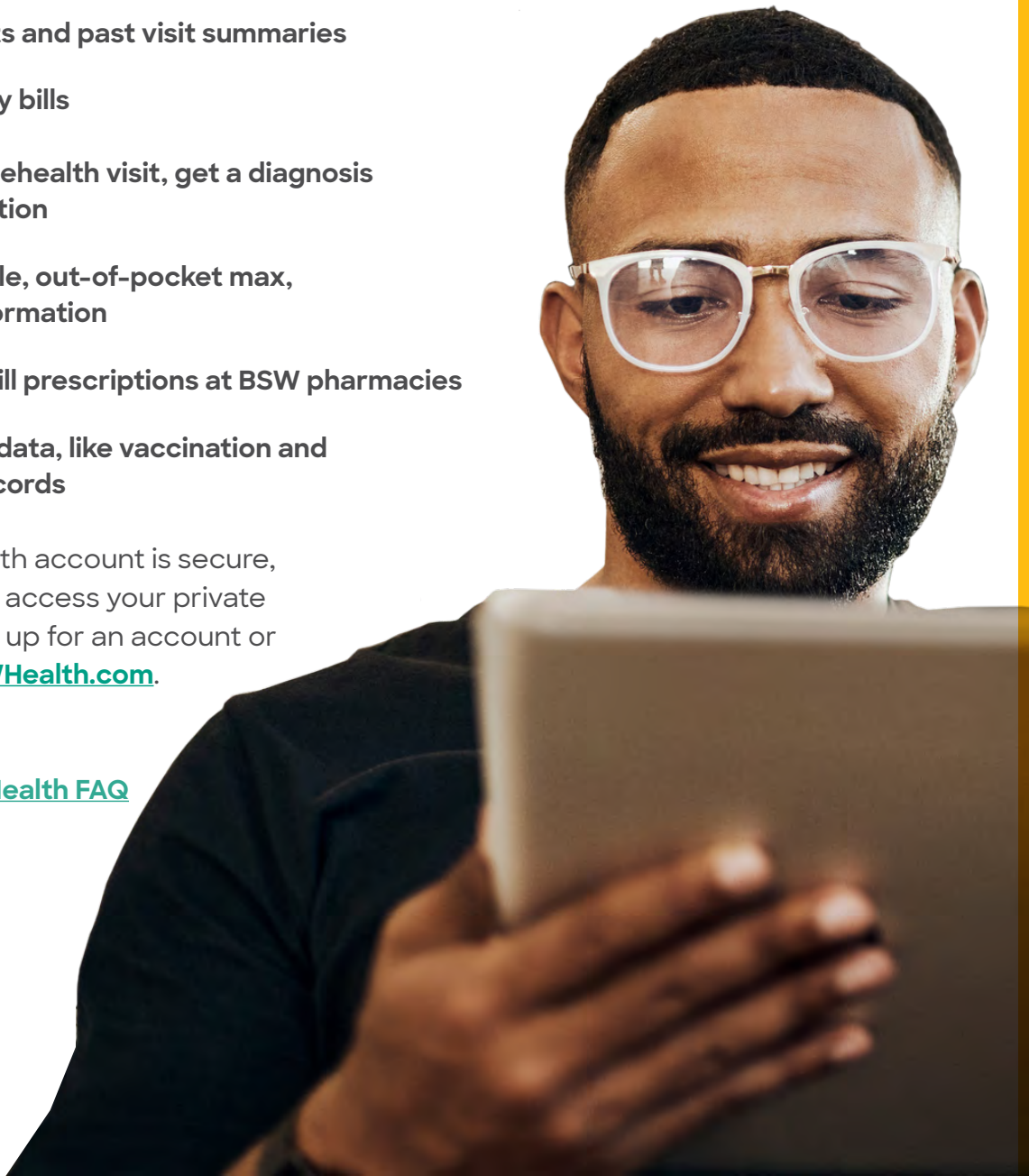
Whether you need care now, need a prescription refilled or want to see test results, you can use MyBSWHealth to connect with the resources you need to stay well—24 hours a day, 7 days a week. Inside the portal, you can:

- **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](https://www.myswhealth.com).

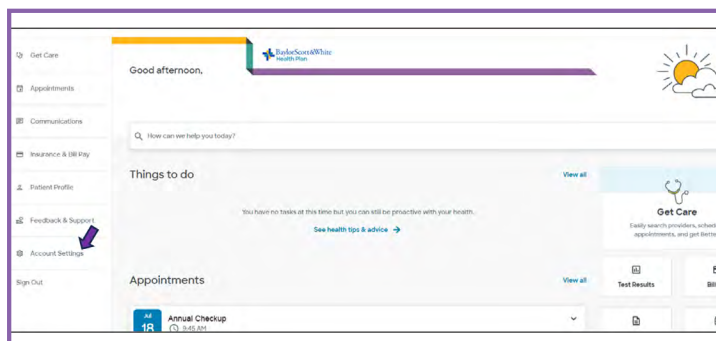
Questions?

See the [MyBSWHealth FAQ](#) for answers.

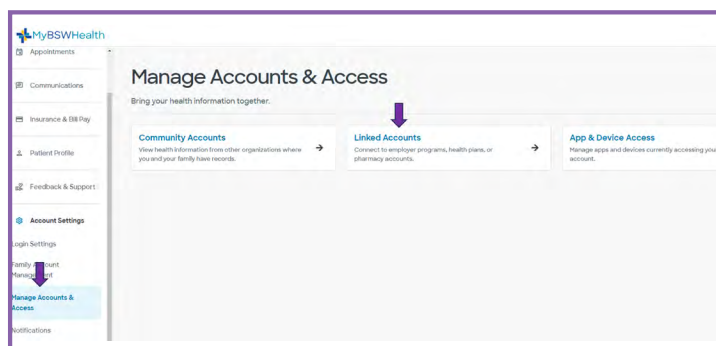


Link your health plan account to your member portal

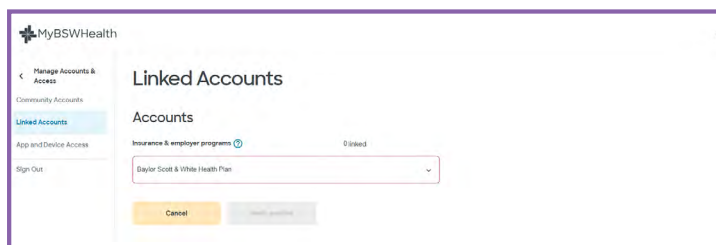
Step 1. Click **ACCOUNT SETTINGS** in the left menu



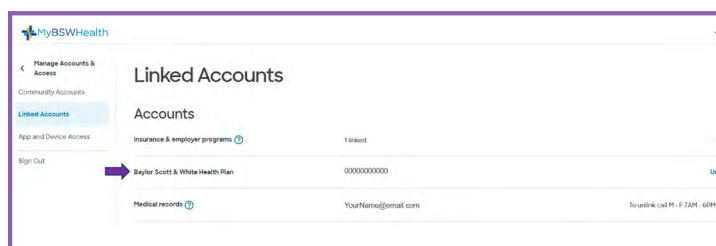
Step 2. Click **MANAGE ACCOUNTS & ACCESS** in the dropdown menu, then click **LINK ACCOUNT** in the middle box on the screen



Step 3. Select **BAYLOR SCOTT & WHITE HEALTH PLAN** from the dropdown list, then click **VERIFY AND LINK**



Step 4. **YOU'RE ALL DONE!** You should see 1 linked, Baylor Scott & White Health Plan and your member ID.



Your MyBSWHealth account is secure, and only you can access your private information.

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 App



Take your member portal information with you in the MyBSWHealth app. Download it today and take a hands-on approach to your healthcare.



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](https://www.MyBSWHealth.com) and click Find Care

OR

Use the Find a Provider link on [BSWHealthPlan.com](https://www.BSWHealthPlan.com)

Prescription drug benefit questions:

855-572-7238 7 AM – 7 PM, M – F

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



Prescription Drug Tools and Cost Calculator

Log in to your MyBSWHealth member portal at [MyBSWHealth.com](https://www.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

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.





#WebinarWednesdays

Join the BSW Be Well team at 11 AM CT on the first Wednesday of every month for a free online session. Each month brings a new topic to help you live healthier and happier. Come to one or all—and if you miss one, they're available on demand for a limited time.

Learn more on the [Webinars page](#) at BSWHealthPlan.com.

Be Well newsletter

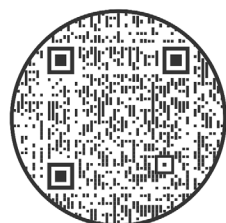
This newsletter is packed with information and helpful tips about how to get and stay well. It's emailed four times a year, and you'll always find the current issue on the [Wellness page](#).

WebMD: Wellness at Your Side

Get personalized support to live well through our digital wellness platform. With Wellness at Your Side, WebMD's standalone app, a healthier lifestyle is always at your fingertips. Check out features like:

- Well-being assessment. A simple, digital survey to help explain your current health status and offer personalized recommendations for how to improve it.
- Wellness media library. Podcasts, videos—including yoga and other exercise videos—healthy recipes and more!
- Wellness challenges. Join an individual or team challenge to boost your well-being in areas like physical activity, nutrition, sleep and more.

Download the WebMD Wellness At Your Side (WAYS) app and get started today!



Google Play



Apple Store



Maternity Care Management

Helpful tips and assistance during pregnancy and for one year after birth. Benefits include:

- Access to a nurse 24/7 during pregnancy
- In-home support for high-risk conditions (such as 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

A pregnant woman with long brown hair is sitting on a grey couch. She is wearing a light grey long-sleeved sweater and brown pants. She is smiling and looking down at a strip of ultrasound photos that she is holding with both hands. The photos show various stages of fetal development. The background is a plain light grey wall. There are decorative colored shapes in the top right (pink) and bottom left (yellow and teal) corners of the image.

To learn more about or sign up for Maternity Care Management, send an email to HPMaternityCaseManagement@BSWHealth.org or call the number on the back of your ID card.

A woman with dark skin and curly hair is shown in profile, wearing a white tank top. She is holding a white inhaler to her mouth and appears to be using it. The background is a solid purple color.

Disease Management

Disease management empowers you, working with your healthcare providers, to manage chronic conditions and prevent complications. Programs are available for members with asthma, breathing trouble (such as bronchitis, emphysema), diabetes, heart problems and many other conditions.

Our health coaches may contact you to invite you to participate in one of these programs when we see an insurance claim with one of these conditions. You can opt in or opt out of the program by calling 888.360.1555.

Case Management

If you or one of your dependents is diagnosed with complicated health problems, case managers are available to help. A nurse case manager will work with you, your family and the physician to create a plan to meet your ongoing complex care needs.

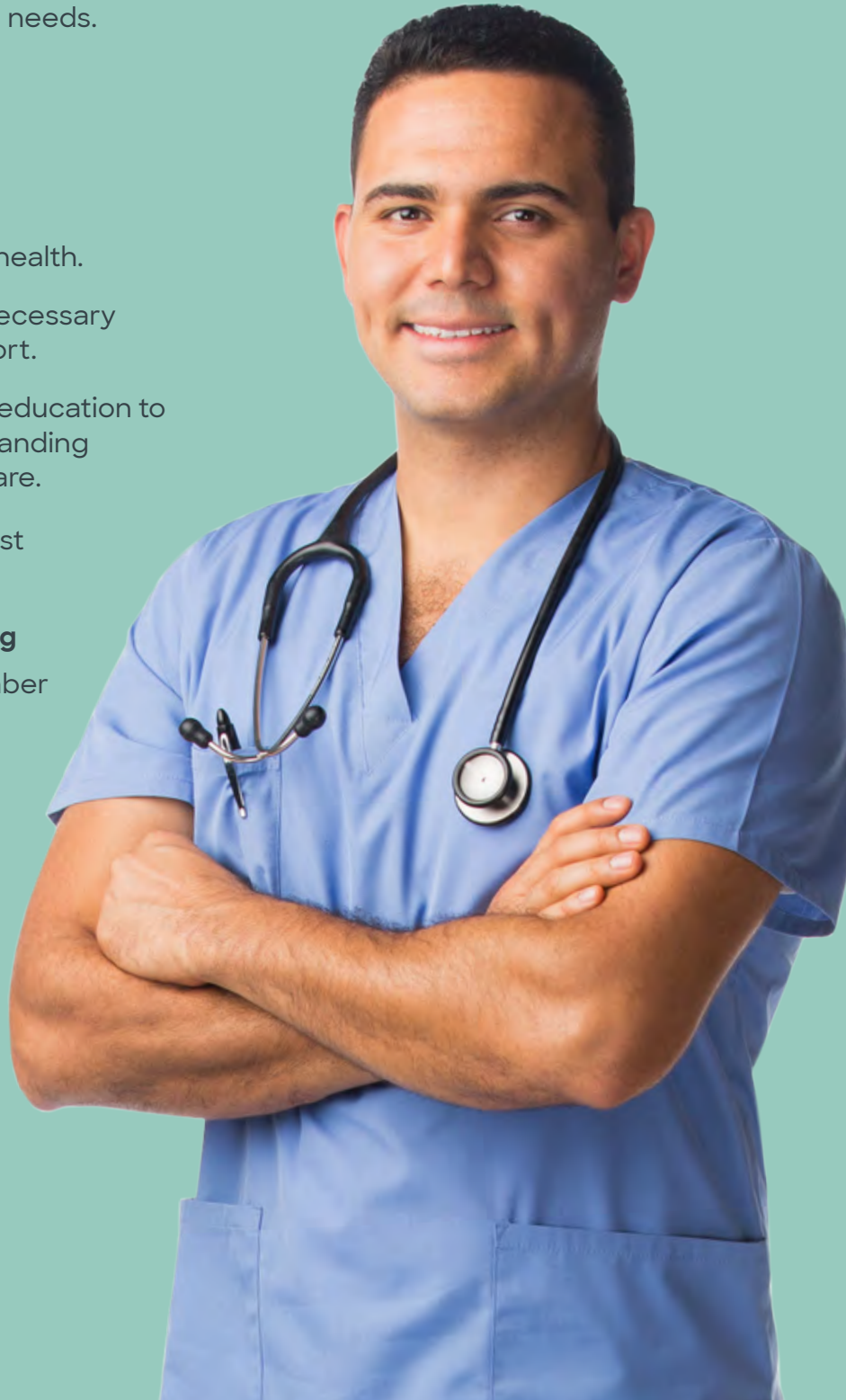
Case managers:

- Advocate for you.
- Help you set goals and make a personal plan to improve their health.
- Assist with arrangements for necessary services and community support.
- Answer questions and provide education to help you have a better understanding of your condition and plan of care.

For more information, or to request a Case Manager, please email

CaseManagement@BSWHealth.org

or call the Customer Service number on the back of your member ID card and ask for a Case Manager.





The power to choose

Choosing the right option for your condition can save you time and money.



VIRTUAL CARE - \$0 COPAY

Using your mobile device or computer

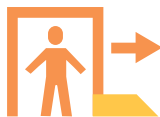
For conditions like acne, allergies, bladder infection, cold, flu, pink eye, quitting tobacco, sinus infection, stomach problems or yeast infections.



PRIMARY CARE DOCTOR

Another choice for care when it's not an emergency

For conditions like asthma, diabetes management, earache, high blood pressure, headaches, preventive health, sprains, etc.



WALK-IN CLINICS

Same-day appointments when your doctor is not available; includes select primary care clinics and some pharmacy locations

For conditions like asthma, bladder infection, ear or sinus pain, flu, sore throat or sprains.



URGENT CARE

Needs immediate attention but is not life-threatening, or an appointment is not available with your doctor

For conditions like back pain, bladder infection, earache, minor burns, minor eye injuries, minor cuts that may need stitches, sore throat or sprains



EMERGENCY ROOM

Any condition you believe to be life-threatening

For conditions like chest pain, deep cuts or wounds, difficulty breathing, poisoning, overdoses and suicidal behavior, abdominal pain, coughing or vomiting blood, severe burns, severe head injuries, sudden loss of balance, vision change, facial droop, arm or leg weakness.

Less \$

More \$

Setting up automatic payments

in the Baylor Scott & White Health Plan Direct Enrollment Portal

1. Visit the Baylor Scott & White Health Plan Direct Enrollment Portal at:
BSW.Softheon.com/qhp/

2. In the top right navigation, click 'Pay Bill'

3. Locate your account by Exchange ID or Social Security Number, plus required fields:

- Member ID
- Date of Birth
- Last Name
- Residential Zip Code

Then click 'Find My Account'

4. In your account, select 'Payments' in the left navigation. Select 'AutoPay' and 'Set Up AutoPay.' You can also choose 'Make a Payment' for processing a one-time payment.

5. Click 'Set Up AutoPay'

6. Add AutoPay information, then click 'Add'

Important: If you set up recurring payments in the same month that you make a one-time payment, your bank account will be drafted for the next month's premium payment, too. Please wait until after the 1st of the following month to set up AutoPay.

Updating or canceling automatic payments

Automatic payment amounts do not automatically update when premium amounts change. If there is a change to your plan's premium due to a Change in Circumstance (CIC) and/or Advanced Premium Tax Credit (APTC), you will need to cancel the recurring payment and set up a new automatic payment for the new amount.

1. Click on 'Payments' then 'AutoPay' in the left navigation. Your existing AutoPay will show as Active.
2. Select 'Cancel' in the Action drop-down menu.

Note:

You cannot edit a recurring payment that is already in the system.
You must cancel the recurring payment then set up a new one.

If you have questions or need further assistance, please contact customer service at 855.572.7238.



Looking for something? Start here.

Member Frequently Asked Questions (FAQ): • Submit a Claim, Complaint and/or Appeal • Find Information About Participating Providers • Obtain Primary, Specialty, Behavioral Health and Hospital Services • Get Care After Normal Office Hours or Outside the Service Area • How to Obtain Emergency Care • When to Call 911	BSWHealthPlan.com/Pages/FAQ.aspx
Glossary of Key Terms	BSWHealthPlan.com/HealthPlan101
Wellness Assessment and Programs	BSWHealthPlan.com/Pages/Wellness.aspx
Technology Assessment Program	BSWHealthPlan.com/SiteCollectionDocuments/Member-Info/Technology-Assessment-Program.pdf
Language Assistance Services for Members	BSWHealthPlan.com/Contact
Summary of Benefits	BSWHealthPlan.com/individuals-families/Pages/Marketplace.aspx#plans
Evidence of Coverage	BSWHealthPlan.com/Marketplace
Continuity of Care	BSWHealthPlan.com/SiteCollectionDocuments/Individual/Medicare/2022/Y0058_COC_TOC_Form.pdf
Member Rights and Responsibilities	BSWHealthPlan.com/SiteCollectionDocuments/Member-Info/Member-Rights-Responsibilities.pdf
Member Notices	BSWHealthPlan.com/Pages/Legal.aspx
Notice of Privacy Practices	BSWHealth.com/-/media/Project/BSW/Sites/BSWHealth/Documents/privacy-and-patient-rights/notice-of-privacy-practices.pdf
Authorization to Release PHI Form	BSWHealthPlan.com/SiteCollectionDocuments/Member-Info/Authorization-for-Release-of-Information.pdf
Prior Authorization List for Medical Procedures	BSWHealthPlan.com/SiteCollectionDocuments/Medical-Policies/BSWHP-Prior-Authorization-List.pdf

Complex Case Management Program	BSWHealthPlan.com/ SiteCollectionDocuments/BSWH/ Tools-Resources/Complex-Case- Management-Program.pdf
Disease Management Program	BSWHealthPlan.com/ SiteCollectionDocuments/BSWH/ Tools-Resources/Disease-Management- Program.pdf
Utilization Management (UM) Program • How to Access UM Staff • Utilization Management Affirmative Statement • Availability of Independent, External Review of Final Determinations	BSWHealthPlan.com/ SiteCollectionDocuments/Member-Info/ Utilization-Management-Program.pdf
Medical Claim Forms	BSWHealthPlan.com/ SiteCollectionDocuments/BSWH/ InsuredMedicalClaimForm.pdf
Pharmacy Claim Form	BSWHealthPlan.com/ SiteCollectionDocuments/Pharmacy/ COMMERCIAL_DMR_2019.pdf
Pharmaceutical Management Procedures and Updates • Formulary (list of covered pharmaceuticals) and Monthly Formulary Updates • Explanation of Restrictions/Limits • Exception Requests, Prescriber Supporting Information	BSWHealthPlan.com/ SiteCollectionDocuments/Pharmacy/ Formulary-Management.pdf
Supporting Information	BSWHealthPlan.com/ SiteCollectionDocuments/BSWH/ Prescription-Fills-and-Refills.pdf
Retail and Mail-Order Pharmacy Fills and Refills	BSWHealthPlan.com/ SiteCollectionDocuments/BSWH/2021- Overview-of-Quality-Improvement- Program.pdf

Additional frequently requested documents and forms can be on the Individual & Family Marketplace Plan page on [BSWHealthPlan.com](https://www.bswhealthplan.com).

To request printed copies of documents or provider information, call Customer Service at 855.572.7238.



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.

855.572.7238

7 AM – 7 PM, Monday – Friday

BSWHealthPlan.com/Marketplace

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-855-572-7238 (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.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-572-7238 (TTY: 711).

Baylor Scott & White Health Plan cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo.

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-855-572-7238 (TTY: 711).

Baylor Scott & White Health Plan tuân thủ luật dân quyền hiện hành của Liên bang và không phân biệt đối xử dựa trên chủng tộc, màu da, nguồn gốc quốc gia, độ tuổi, khuyết tật, hoặc giới tính.

Health Maintenance Organization (HMO) products are offered through Scott and White Health Plan dba Baylor Scott & White Health Plan and Scott & White Care Plans dba Baylor Scott & White Care 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 Care Plan and Baylor Scott & White Insurance Company are wholly owned subsidiaries of Baylor Scott & White Health Plan and are referred to collectively in this document as Baylor Scott & White Health Plan.