

# INDIVIDUAL & FAMILY

2026 Member Guide



 **Baylor Scott & White**  
Health Plan

# 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 Be Well
- Want help managing your health
- Have questions

## Stay connected

*Join us on social media:*

-  Facebook: [facebook.com/BSWHealthPlan](https://facebook.com/BSWHealthPlan)
-  Twitter: [@BSWHealthPlan](https://twitter.com/BSWHealthPlan)
-  LinkedIn: [linkedin.com/company/BSWHealthPlan](https://linkedin.com/company/BSWHealthPlan)
-  Instagram: [instagram.com/BSWHealthPlan](https://instagram.com/BSWHealthPlan)



# 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.

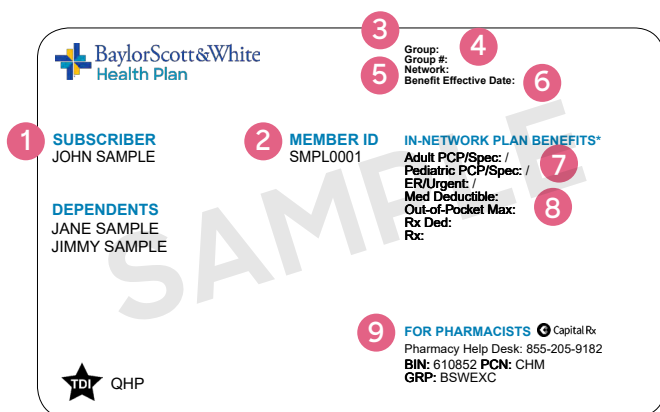
### **Provider**

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

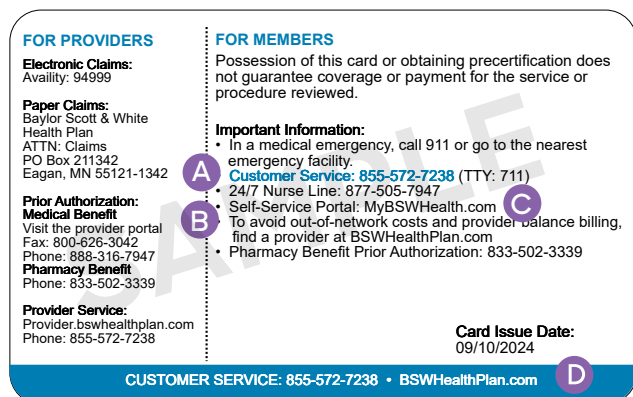
**U Urgent care** - Care for an illness, injury or condition serious enough that a reasonable person would seek care right away, but not so severe it requires emergency room care.

# 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](https://www.bswhealth.com).

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

# 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/](https://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

# 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

As a BSW Premier HMO member, you have access to more than 50,000 primary care physicians and specialists, plus 3,000+ hospitals, clinics and other facilities.

To find the one that's right for you, go to [BSWHealthPlan.com/Care](https://BSWHealthPlan.com/Care) 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

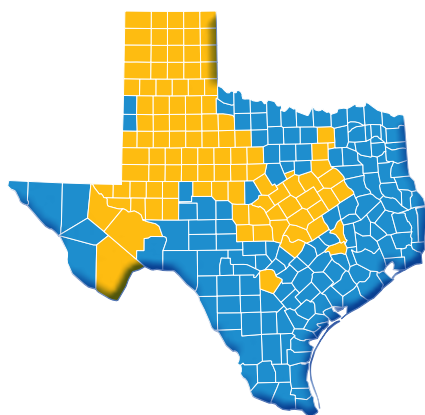
*Referrals are not required to see network specialists.*



[BSW Premier HMO provider search](https://BSWHealthPlan.com/Care)



Watch this video  
to learn how to find  
a provider.



**BSW Premier HMO**

■ Service Area

BSW providers are located in the following counties:

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

# Skip the waiting room.

Get care whenever and wherever you need it.

Baylor Scott & White Health Plan members have options for care anytime. Even bedtime. You can access virtual urgent care 24/7/365, or make an appointment with a therapist or psychiatrist (7 AM to 9 PM)—all from the comfort of home or wherever you are.

## Need care now?

**If it's an emergency**, call 911 or go to the nearest Emergency Room.

**If it's not an emergency**—something like seasonal allergies, cold and flu, bladder infection (UTI), stomach issues, mental health concerns, and so on—virtual care could be just what the doctor ordered. If you need a prescription, it will be sent to the pharmacy of your choice.

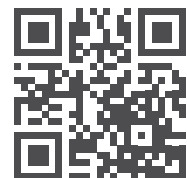


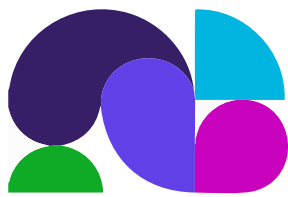
## MyBSWHealth

When in Texas, you can get care through your MyBSWHealth member portal. Choose a face-to-face [virtual visit](#) (using a camera on your smartphone, tablet or computer) or a questionnaire-based [eVisit](#), both available anytime, day or night.

- Online: [MyBSWHealth.com](#)
- App: Download at [MyBSWHealth](#) or text “BETTER” to 88408

Download the  
MyBSWHealth  
app today.





**Teladoc**<sup>®</sup>  
**HEALTH**

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.\*

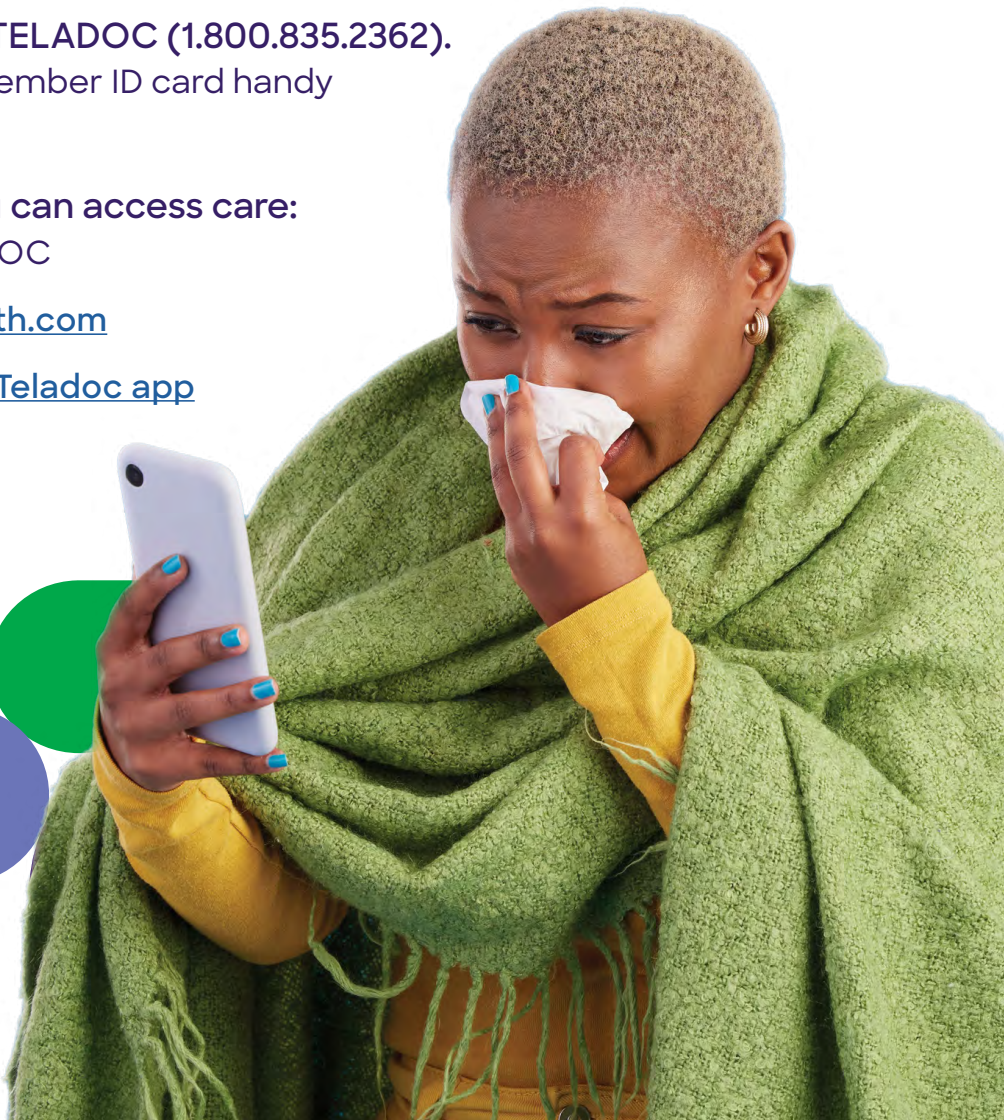
To register, call 1.800.TELADOC (1.800.835.2362).

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

After registration, you can access care:

- Phone: 1.800.TELADOC
- Online: [TeladocHealth.com](https://www.teladoc.com)
- App: Download the [Teladoc app](#)

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



# 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 <http://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](https://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/](https://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.*

Source: [FDA.gov/Generics](https://www.fda.gov/Generics)



# MyBSWHealth member portal

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

## Questions?

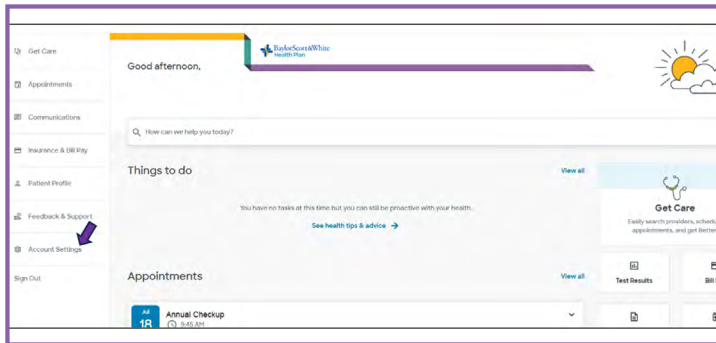
See the [MyBSWHealth FAQ](#) for answers.

OR chat live with Customer Service directly from your Portal!

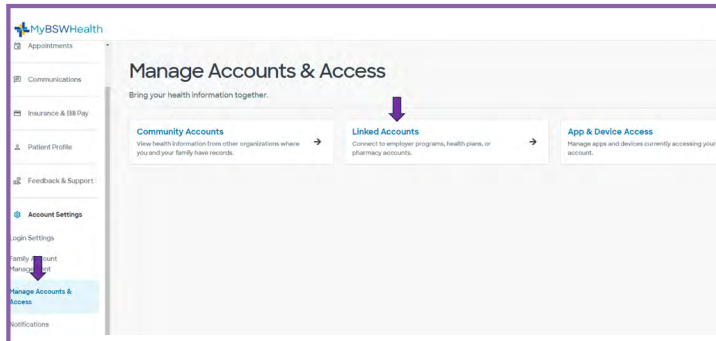
[This video shows you how.](#)



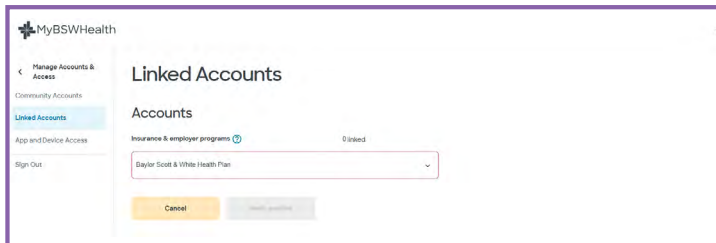
# Link your health plan account to your member portal



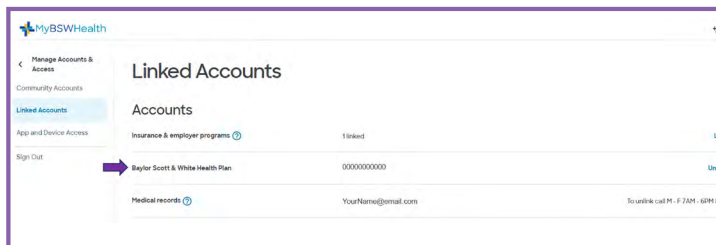
**Step 1.** Click **ACCOUNT SETTINGS** in the left menu



**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.



# Explanation of benefits

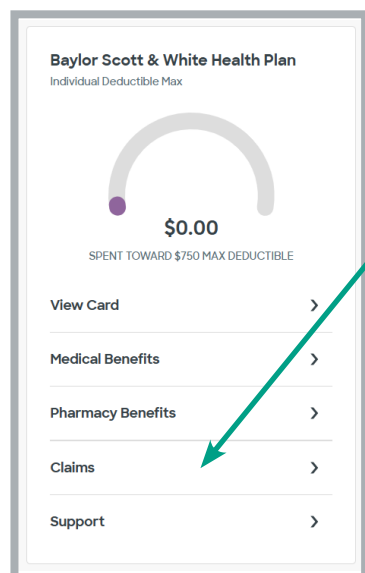
When your provider submits a claim for services you received, an Explanation of Benefits (EOB) is created. An EOB is not a bill; it's a document designed to help you understand:

- 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

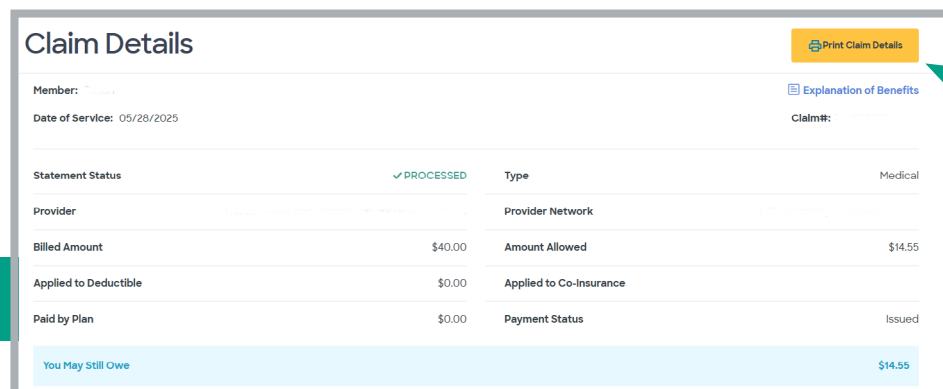
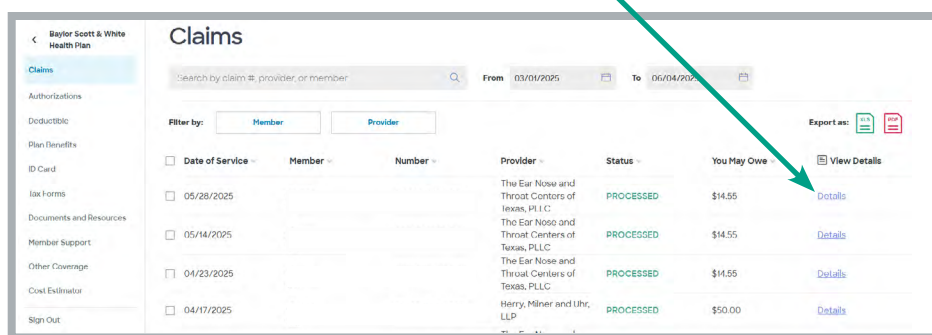


1. Log in at MyBSWHealth.com

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

# When you want to Be Well

## Take the first step...

Register for WebMD at [My.BSWHealth.com/login](https://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.

## 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 and personalize your experience by answering a few questions about your health goals.



Apple Store



Google Play

## Be Well Monthly Newsletter

Tips and information on how to get and stay well, delivered to your inbox every month. If you miss one, you can find the latest version on the Wellness page at [BSWHealthPlan.com](https://BSWHealthPlan.com).

## #WebinarWednesdays

Free online sessions on the first Wednesday of every month at 11 AM CT. Come to one or all—and if you miss one, they're available on demand for a limited time. See the Webinars page at [BSWHealthPlan.com](https://BSWHealthPlan.com).

# 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
- In-home 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 Care Management

Send an email to

[HPMaternityCaseManagement@BSWHealth.org](mailto:HPMaternityCaseManagement@BSWHealth.org)

or call the number on the back of your ID card.



# Disease Management

Six in 10 Americans live with a chronic condition like high blood pressure, diabetes, or arthritis.\*

Our disease management program empowers you to manage chronic conditions and prevent complications. One of our health coaches may contact you with an invitation to join the program. You can also ask to be added by calling the number below.

Together, we'll work with your healthcare providers to slow down the progression of your disease and help you maintain or improve your quality of life.

Opt in or opt out  
of the program by calling  
888.360.1555

[\\*cdc.gov/chronic-disease](https://www.cdc.gov/chronic-disease)



# Case Management

When you're facing complicated health problems, you don't have to do it alone. A nurse case manager will work with you, your family and your doctor(s) to create a plan that will meet your care needs.

## Case managers:

- Advocate for you.
- Help you set goals and make a personal plan to improve your health.
- Assist with arrangements for necessary services and community support.
- Help you better understand your condition and plan of care.

For more information, or to request a Case Manager, please email [CaseManagement@BSWHealth.org](mailto:CaseManagement@BSWHealth.org) or call the Customer Service number on the back of your member ID card and ask for a Case Manager.

Disease Management and Case Management are voluntary programs that are available to you and your dependents at no additional cost. They're part of our commitment to help you get the best possible results and the greatest value from your health plan.



# When you have questions

## Member Frequently Asked Questions

- [FAQs:](#)
  - 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

## Plan documents

- [Summary of Benefits](#)
- [Evidence of Coverage](#)

## Member programs

- [Wellness Assessment and Programs](#)
- [Complex Case Management Program](#)
- [Disease Management Program](#)
- [Utilization Management \(UM\) Program](#)
  - How to Access UM Staff
  - Utilization Management Affirmative Statement
  - Availability of Independent, External Review of Final Determinations

## Forms

- [Medical Claim Form](#)
- [Authorization to Release PHI Form](#)

## Information & Notices

- [Language Assistance Services for Members](#)
- [Continuity of Care](#)
- [Prior Authorization List for Medical Procedures](#)
- [Technology Assessment Program](#)
- [Member Notices](#)
- [Member Rights and Responsibilities](#)
- [Notice of Privacy Practices](#)
- [Quality Improvement Program and Progress in Achieving Goals](#)

## Pharmacy

- [Pharmacy Claim Form](#)
- [Prior Authorization List for Medical Procedures](#)
- [Pharmaceutical Management Procedures and updates](#)
  - Formulary (list of covered pharmaceuticals) and Monthly Formulary Updates
  - Explanation of Restrictions/Limits
  - Exception Requests, Prescriber Supporting Information
- [Retail and Mail-Order Pharmacy Fills and Refills](#)

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.

## Who to contact

| FOR INFORMATION ABOUT...                                                                                                                                                                          | CONTACT                    | AT                                                                                                           | WHEN                                    |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|--------------------------------------------------------------------------------------------------------------|-----------------------------------------|
| <ul style="list-style-type: none"> <li>■ Your benefits</li> <li>■ A medical bill</li> <li>■ Finding a provider</li> <li>■ Anything related to your health plan</li> </ul>                         | Customer Service           | <b>Phone:</b> 855.572.7238<br><b>Secure Message:</b><br>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                                    |
| <ul style="list-style-type: none"> <li>■ Prescriptions</li> <li>■ Your deductible</li> <li>■ Your out-of-pocket maximum</li> <li>■ Information from Baylor Scott &amp; White providers</li> </ul> | MyBSWHealth                | MyBSWHealth.com or MyBSWHealth app                                                                           | 24/7                                    |
| Mail order pharmacy                                                                                                                                                                               | Costco Mail Order Pharmacy | 833.502.3339                                                                                                 | 7 AM – 9 PM, M-F<br>11:30 PM – 4 PM Sat |
| Specialty pharmacy                                                                                                                                                                                | BSW Specialty Pharmacy     | 844.288.3179                                                                                                 | 8 AM – 7 PM, M-F<br>8 AM – 6 PM Sat     |
|                                                                                                                                                                                                   | Costco Specialty Pharmacy  | 833.502.3339                                                                                                 | 24/7                                    |

Note: All times listed are CST.



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](https://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.

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