

# Everything you need. Nothing you don't.

## Choose your own dentist.

Plan includes dental benefits through MetLife's national network. Network providers cost you less, but you can see any dentist you choose and still have coverage.

## Hearing aid allowance.

Your plan includes an allowance for hearing aids every three years. Find a provider at <BSWHealthPlan.com/FindProvider.>



Learn more at :  
MyBSWMedicare.com



## No referrals.

See any network doctor at any time. It's up to you. You can even see out-of-network doctors for a lower level of benefits, but you're still covered.

## More Rx for less.

For many prescriptions, we offer a three-month supply for the cost of two. And many generics are <\$0.>

## Get care from home.

Virtual care visits are <\$0> through the MyBSWHealth app. Just log in and get same-day care and prescriptions.

## Vision benefits included.

Get an in-network routine vision exam for <\$0> and an allowance for eyewear.

## No-cost fitness program.

Plan includes a no-cost fitness membership at participating locations, like the YMCA and more.

## Over-the-counter allowance.

Plan includes a quarterly allowance for things you buy over the counter.

# Enroll today!

To speak with a licensed insurance agent and discuss your BSW SeniorCare Advantage options, call:

<1.800.782.5068>

**Oct. 1 - March 31:** 7 days a week, <8 AM to 8 PM.> Closed on major holidays.

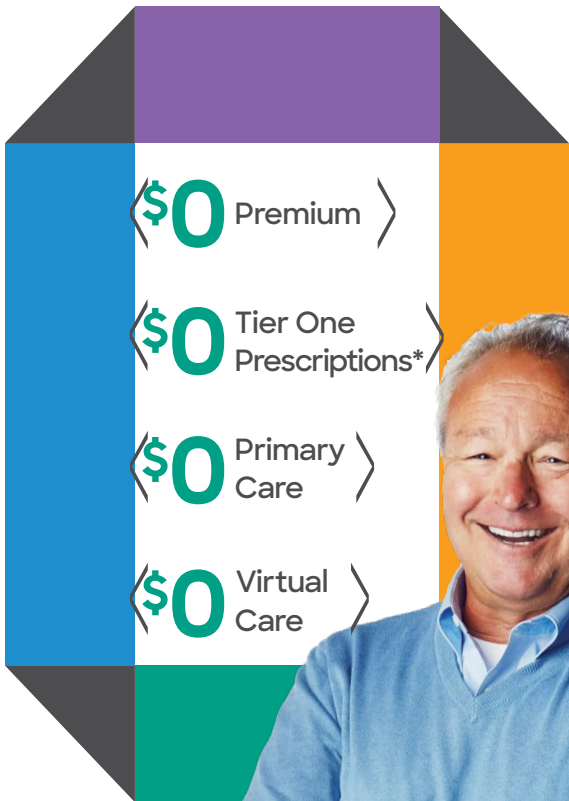
**April 1 - Sept. 30:** Monday-Friday, <8 AM to 5 PM.> Closed on major holidays.

Lamb	Hale	Floyd
Hockley	Lubbock	Crosby
Terry	Lynn	Garza



If you are entitled to Medicare Part A, enrolled in Medicare Part B, and are a resident of Crosby, Floyd, Garza, Hale, Hockley, Lamb, Lubbock, Lynn or Terry County, you are eligible to join the BSW SeniorCare Advantage PPO plan.

# MEDICARE ADVANTAGE



2025  
West Texas  
PPO

\*Preferred retail  
and mail order

Experience coordinated care.

Our plan offers a unique integrated healthcare experience, which means your Baylor Scott & White Health doctors and your Medicare Advantage plan are on the same team, sharing resources and collaborating to help you save time and money.

Prescription payment plan option.

The Medicare Prescription Payment Plan is a new payment option that works with your Medicare Advantage prescription drug coverage. It can help you manage your out-of-pocket drug costs by spreading them across monthly payments that vary throughout the year (Jan. – Dec.). This payment option might help you manage your expenses, but it doesn’t save you money or lower your drug costs.

You can opt in to the Medicare Prescription Payment Plan when you enroll in a Medicare Advantage plan or any time during the year as a Medicare Advantage member.

To find out more about the Medicare Prescription Payment Plan, call <1.833.502.3340> TTY 711.

Medical Plan Benefits	PPO (In-Network Costs) <sup>1</sup>
Monthly Premium (See Part B premium note below) <sup>2</sup>	<\$0>
Deductible	<\$0>
Out-of-Pocket Maximum	<\$6,400>
Primary Care Physician (PCP) Office Visit	<\$0> copay
Specialty Care Physician (SCP) Office Visit	<\$35> copay
Telehealth Visit (PCP, SCP, Psychiatry)	<\$0> copay
Routine Hearing Exam	<\$0> copay
Hearing Aids (every three years)	<\$1,000> allowance
Routine Eye Exam (one per year; must use a network provider)	<\$0> copay
Eyewear (annually; must use network provider)	<\$150> allowance
Fitness Membership	<\$0>
Over-the-Counter Allowance (must use OTC Network card at participating retailers; no rollover)	<\$100> per quarter
Prescription Drug Benefits	PPO
Total Out-of-Pocket Amount	<\$2,000>
Deductible	<\$0> Tiers 1-2 <\$300> Tiers 3-5
Retail Copays During Initial Coverage Period (30-day supply)	Preferred/Standard Pharmacies
Tier 1 – Preferred Generic Drugs	<\$0/\$5> copay
Tier 2 – Generic Drugs	<\$7/\$14> copay
Tier 3 – Preferred Brand Drugs	<\$47/\$47> copay
Tier 4 – Non-Preferred Drugs	<\$99/\$99> copay
Tier 5 – Specialty Drugs	<29%> coinsurance
Mail-Order Copays	Tiers 1 – 2 are <\$0> copay; Tiers 3 – 4 are 2 copays for a 90-day supply

Even if you haven’t paid your deductible, you won’t pay more than <\$35> for a one-month supply of each covered insulin product regardless of the cost-sharing tier and no cost for most adult Part D vaccines.

<sup>1</sup>To help maximize BSW SeniorCare Advantage PPO benefits, use in-network providers for care; out-of-network cost-sharing for the PPO is <35%.> There is a <\$10,000> out-of-pocket maximum for services received out-of-network.

<sup>2</sup>BSW SeniorCare Advantage PPO pays <\$5> per month toward your Part B premium. This reduction is applied to your Social Security check. Contact Social Security or go to SSA.gov for more information.

This is not a complete description of benefits. For more information, including the cost-sharing that applies to out-of-network services, please refer to the plan’s Evidence of Coverage available by October 15, 2024 at BSWHealthPlan.com/Medicare.

You must continue to pay your Medicare Part B premium.

BSW SeniorCare Advantage PPO is offered by Baylor Scott & White Insurance Company, a Medicare Advantage organization with a Medicare contract and subsidiary of Baylor Scott & White Health Plan. Enrollment in BSW SeniorCare Advantage depends on contract renewal with Medicare. Other pharmacies, physicians and providers are available in our network. Out-of-network/non-contracted providers are under no obligation to treat BSW SeniorCare Advantage members, except in emergency situations. Not connected with or endorsed by the United States government or the federal Medicare program.