

Everything you need. Nothing you don't.

Choose your own dentist.

All plans include 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.>

No referrals.

See any network doctor at any time. It's up to you. And in the PPO, 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.

Baylor Scott & White Health Plan offers BSW SeniorCare Advantage HMO-POS plans as a Medicare Advantage (MA) organization through a contract with Medicare. Baylor Scott & White Care Plan offers Covenant Health Advantage HMO plans as an MA organization through a contract with Medicare. Baylor Scott & White Insurance Company offers BSW SeniorCare Advantage PPO plans as an MA organization through a contract with Medicare. Enrollment in one of these plans depends on the health plan's contract renewal with Medicare. Not connected with or endorsed by the United States government or the federal Medicare program.

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.

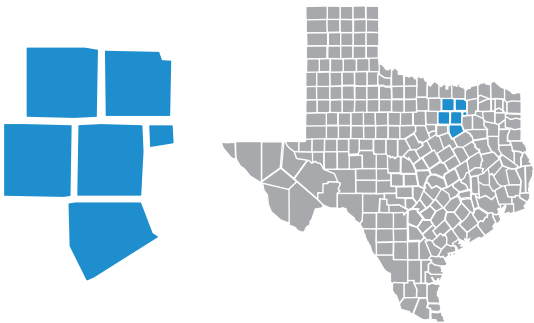
Enroll today!

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.



If you are entitled to Medicare Part A, enrolled in Medicare Part B, and are a resident of Collin, Dallas, Denton, Ellis, Rockwall or Tarrant County, you are eligible to enroll in a BSW SeniorCare Advantage plan.



Learn more at :
<MyBSWMedicare.com>

MEDICARE ADVANTAGE

A large, colorful graphic in the shape of a stylized 'X' or a four-pointed star. The points are colored: top is teal, bottom is blue, left is orange, and right is pink. In the center, there is a white rectangular area containing four lines of text, each preceded by a large '<\$0>' and enclosed in angle brackets. The text reads: 'Premium+', 'Tier One Prescriptions*', 'Primary Care', and 'Virtual Care'.

2025
North Texas

*Preferred retail
and mail order

Y0058_25NTXHMO-PPOQUAD_M



Medical Plan Benefits	PPO ¹ (In-Network Costs)	HMO-POS Select	HMO-POS Select Rx	HMO-POS Select Rx Assist
Monthly Premium	<\$0>	<\$0 ² (see note)	<\$0>	<\$0 ⁺ >
Deductible	<\$0>	<\$0>	<\$0>	<\$0>
Out-of-Pocket Maximum	<\$6,400>	<\$5,550>	<\$5,000>	<\$5,000>
Annual Physical Exam	<\$0> copay	<\$0> copay	<\$0> copay	<\$0> copay
Primary Care Physician (PCP) Office Visit	<\$0> copay	<\$0> copay	<\$0> copay	<\$0> copay
Specialty Care Physician (SCP) Office Visit	<\$35> copay	<\$25> copay	<\$25> copay	<\$20> copay
Telehealth Visit (PCP, SCP, Psychiatry Services)	<\$0> copay	<\$0> copay	<\$0> copay	<\$0> copay
Routine Hearing Exam	<\$0> copay	<\$0> copay	<\$0> copay	<\$0> copay
Hearing Aids (every three years)	<\$1,100> allowance	<\$1,000> allowance	<\$1,200> allowance	<\$1,000> allowance
Routine Eye Exam (one per year; must use a network provider)	<\$0>	<\$0>	<\$0>	<\$0>
Eyewear (annually; must use network provider)	<\$150> allowance	<\$125> allowance	<\$200> allowance	<\$130> allowance
Fitness Membership	<\$0>	<\$0>	<\$0>	<\$0>
Over-the-Counter Allowance (must use OTC Network card at participating retailers; no rollover)	<\$80> per quarter	<\$30> per quarter	<\$100> per quarter	<\$100> per quarter (includes groceries)
Prescription Drug Benefits ³	PPO	HMO-POS Select	HMO-POS Select Rx	HMO-POS Select Rx Assist
Total Out-of-Pocket Amount	<\$2,000>	Not available	<\$2,000>	<\$2,000>
Deductible	<\$0> Tiers 1-2 <\$300> Tiers 3-5	Not available	<\$0>	<\$0 ⁺ >
Retail Copays During Initial Coverage Period (30-day supply)	Preferred Pharmacies/Standard Pharmacies			
Tier 1 – Preferred Generic Drugs	<\$0/\$5> copay	Not available	<\$0/\$10> copay	<\$0 ⁺ > copay
Tier 2 – Generic Drugs	<\$7/\$14> copay	Not available	<\$13/\$20> copay	<\$0 ⁺ > copay
Tier 3 – Preferred Brand Drugs	<\$47/\$47> copay	Not available	<\$47/\$47> copay	<\$0 ⁺ > copay
Tier 4 – Non-Preferred Drugs	<\$99/\$99> copay	Not available	<\$100/\$100> copay	<\$0 ⁺ > copay
Tier 5 – Specialty Drugs	<29%> coinsurance	Not available	<33%> coinsurance	<\$0 ⁺ > copay
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.

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.

Out-of-network/non-contracted providers are under no obligation to treat members, except in emergency situations. Other pharmacies, physicians and providers are available in our network.

Get <\$0⁺> premium and prescriptions with Select Rx Assist

Extra Help, also known as a Low Income Subsidy, is a Medicare program that helps people with limited incomes pay for Medicare drug coverage (Part D) premiums, deductibles, coinsurance and other costs. It also relieves those who qualify from having to pay a Part D late enrollment penalty.

In the Select Rx Assist plan, if you qualify for Extra Help,[†] your monthly premium is <\$0> and your covered prescription drugs are <\$0.>

If you don't qualify, you'll pay a <\$18.30> monthly premium and <25%> of the cost of covered drugs after a <\$590> deductible.

Find out if you qualify:
Medicare.gov/basics/costs/help/drug-costs; or Social Security Administration at ssa.gov/medicare/part-d-extra-help

¹To help maximize BSW SeniorCare Advantage PPO benefits, use in-network providers for care; out-of-network cost sharing is <35%> for most services and <40%> for inpatient hospital. There is a <\$10,000> out-of-pocket maximum for services received out-of-network.

²BSW SeniorCare Advantage Select HMO-POS pays <\$50> 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.

³If you have Part D prescription drug coverage through another carrier, and you purchase a plan with Part D, your drug coverage will end when your new BSW SeniorCare Advantage plan starts. Medicare Advantage plans do not allow members to have medical coverage and prescription drug coverage through two different Medicare Advantage plans. (Stand-alone prescription drug plans (PDPs) are considered Medicare Advantage plans.) If you enroll in a BSW SeniorCare Advantage medical plan without prescription drug coverage, you may owe a late enrollment penalty if you try to sign up for prescription drug coverage later.