

WELCOME

Annual Notice of Change 2026 West Texas

BSW SENIORCARE
ADVANTAGE®



Today's discussion

1. What's Changing for 2026?
2. BSW SeniorCare Advantage PPO
3. Extra Benefits
4. Contact Information

What's Changing for 2026?

- Discontinuation of Covenant Health Advantage HMO plans
- Baylor Scott & White Health Plan PPO
 - Coverage across 9 counties, including: Crosby, Floyd, Garza, Hale, Hockley, Lamb, Lubbock, Lynn, Terry
 - Mail-order prescriptions are being filled by Costco



Medicare Plan Highlights

Routine Vision
Visits and Eye
Wear



Routine
Hearing Visits
and Hearing
Aids



Over The
Counter
Allowance



No Referral
required to see
a Specialist



\$0 copays
available for
many mail
order
prescriptions



Routine Dental
Visits



Worldwide ER
and Urgent
Care Coverage



Medicare Advantage Election Periods

- **Annual Election Period (AEP)**

Medicare Advantage-eligible individuals may enroll in or disenroll from a Medicare Advantage plan during AEP, which runs from **October 15 through December 7** of each year.

- **Medicare Advantage Open Enrollment Period (OEP)**

OEP takes place annually from **January 1 through March 31**, and allows individuals enrolled in an MA plan, to make a one-time election to go to another MA plan or Original Medicare. Individuals using the OEP to make a change may make a coordinating change to add or drop Part D coverage.



Medicare Prescription Payment Plan (MPPP)



Voluntary program allowing members to spread prescription costs over monthly installments. Can be elected prior to and during the plan year.



Plan sponsors and pharmacies will notify members if they are likely to benefit from the MPPP program.



Plan sponsors are responsible for billing MPPP members monthly using a CMS prescribed payment methodology. Payments may change monthly.

MPP enrollment will continue automatically if the member does not change Part D plans. This includes changing to another one of our plans or another carrier.



MPPP

Mail Order Prescriptions from Costco

Sign up for Mail Order in one of three simple ways:

- Ask your doctor to send an electronic prescription to Costco Pharmacy.
- If you pick up your prescription(s) in person from a retail pharmacy, you are NOT impacted by this change.
- You DO need to create a Costco Pharmacy account—even if your prescription(s) is automatically transferred. This account is available at no cost to you.
- Call CapitalRX at 1.833.502.3340 to assist with questions.

Prefer to use your retail pharmacy to receive 90-day prescriptions? No problem.

- Receive 90-day prescriptions at preferred pharmacies for 2 copays for most medications in Tiers 1-4
- Visit BSWHealthPlan.com/Medicare to view the formulary (drug list) and pharmacy directory

Visit MyBSWHealth.com and log in to your member portal to enroll and manage your active mail order prescriptions.



Covenant Health Advantage HMO Plans discontinued for 2026

You should have recently received a letter and a telephone outreach notifying you of this action.

We regret to inform you that Covenant Health Advantage and Baylor Scott & White Health Plan have made the difficult decision to discontinue offering the Covenant Health Advantage HMO Plan you may be currently enrolled in, the last date of coverage is **December 31, 2025**.

It has been an honor to provide your healthcare coverage.





BSW SeniorCare Advantage PPO



West Texas PPO

9 COUNTIES:

Crosby

Floyd

Garza

Hale

Hockley

Lamb

Lynn

Lubbock

Terry

Lamb	Hale	Floyd
Hockley	Lubbock	Crosby
Terry	Lynn	Garza

BSW SeniorCare Advantage PPO

West Texas

BSW SeniorCare Advantage PPO

Medical Benefits	PPO
Monthly Premium (You must continue to pay your Medicare Part B premium)	\$0
Part B Buy Down (BSW SeniorCare Advantage PPO plan pays \$5 toward Part B premium)	\$5
Deductible (medical)	\$0
Out-of-Pocket Maximum (in-network, does not include prescription drugs)	\$6,400
Out-of-Pocket Maximum (Combined in- and out-of-network)	\$10,000
Primary Care Physician (PCP) Office Visit	\$0
Specialty Care Physician (SCP) Office Visit	\$35
Diagnostic Radiological Services including X-rays	\$0-\$300 copay
Telehealth Services (PCP, SCP, Psychiatry)	\$0
Skilled Nursing Facility (SNF) Care	Days 1-20: \$0/day
	Days 21-100: \$218/day



West Texas

BSW SeniorCare Advantage PPO

Medical Benefits, continued	PPO
Inpatient Hospital	Days 1-6: \$325/day
	Days 7-90: \$0/day
Outpatient Surgery (facility)	\$350 copay
Ambulatory Surgical Center (facility)	\$275 copay
Emergency Care (copay waived if admitted within 24 hours)	\$130 copay
Urgent Care (copay waived if admitted within 24 hours)	\$50 copay
Chiropractic Services	\$15 copay
Worldwide Emergency (outside the U.S.)	\$5,000 maximum



West Texas

BSW SeniorCare Advantage PPO

Out-of-Network Cost-Sharing	35%
Annual Deductible	\$0
Annual Out-of-Pocket Maximum for Services Received In and Out-of-Network Combined	\$10,000

Extra Benefits		PPO
Routine Eye Exam (one per year)		\$0 copay
Eyewear Allowance (any upgrades, such as lens tinting or coatings, are not covered by the plan)		\$150 allowance
Routine Hearing Exam		\$0 copay
Hearing Aid Allowance (may be purchased once every 3 years) including OTC or prescription hearing aids		\$1,000 allowance
Fitness (at participating Silver&Fit locations)		\$0
Dental Annual Allowance (no monthly premium) Dentures (0% coinsurance - every 5 years) (Member may use any provider in the PDP Plus Network.)		\$3,500 allowance
Annual Physical Exam		\$0 copay
Over-the-counter (OTC) Allowance (must use OTC Network card at participating retailers; no rollover)		\$130 per quarter



Prescription Drug Benefits	PPO
Rx Deductible	\$300 (applies to Tiers 3-5)
Total Out-of-Pocket Amount	\$2,100
Copays (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 Brand Drugs	35% coinsurance
Tier 5: Specialty Drugs	29% coinsurance
Mail-Order Copays (90-day supply)	
Tier 1: Preferred Generic Drugs	\$0 copay
Tier 2: Generic Drugs	\$0 copay
Tier 3: Preferred Brand Drugs (Two 30-day supply copays for 90-day supply)	\$94 copay
Tier 4: Non-Preferred Brand Drugs (Two 30-day supply copays for 90-day supply)	35% coinsurance
During the Catastrophic Phase, You Pay	\$0 copay



Over-the-Counter (OTC) Allowance

- Quarterly allowance toward purchase of bandages, cold and allergy medicines, pain relievers, and more (**\$130 allowance**)
- Unused amounts do not rollover – must **use or lose**

Participating retailers:

- | | | | |
|----------------------|-----------------|-------------|--|
| – CVS | – Family Dollar | – Rite Aid | – Whole Foods |
| – Discount Drug Mart | – HEB | – Walgreens | – Other independent pharmacy locations |
| – Dollar General | – Kroger | – Walmart | – Online through CVS |

Members will receive a mailing with an OTC Network card and instructions.

Beginning January 1, 2026, [MyBenefitsCenter.com](https://www.MyBenefitsCenter.com) will have CVS Health links available as the online retailer.

Contact Information

BSWHP Customer Service

BSW SeniorCare Advantage (PPO)

866.334.3141 TTY: 711

7 AM – 8 PM, 7 days a week

Costco Pharmacy (Mail Order Pharmacy)

833.502.3340

Capital Rx (Prescription Payment Plan Information)

833.502.3340

BSWHP Customer Engagement

Call for plan changes

877.845.3901 TTY: 711

8 AM – 5 PM, Monday-Friday

HPCustomerEngagement@BSWHeath.org

InComm (OTC Benefit Card)

Order Online @ MyBenefitsCenter.com

Order via phone: 833.875.1816

MetLife (Dental)

855.676.9337

MetLife.com

Silver & Fit (Fitness)

877.427.4788

SilverandFit.com



Thank you!

Please review for 2026 Annual Notice of Change mailing for more details

