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. You can use any provider, in- or out-of-network.

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.

For same-day care and prescriptions, virtual care visits are $0 through MyBSWHealth and Teladoc.

Vision benefits included.

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

No-cost fitness program.

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

Over-the-counter allowance.

Plans include a quarterly allowance for things you buy over the counter.

Enroll today!

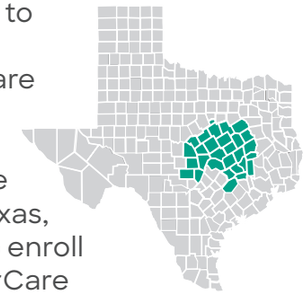
To speak with a licensed insurance agent and discuss your BSW SeniorCare Advantage options, call:

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.

If you are entitled to Medicare Part A, enrolled in Medicare Part B, and are a resident of our 29-county service area in Central Texas, you are eligible to enroll in the BSW SeniorCare Advantage PPO plan:



Bell, Blanco, Bosque, Brazos, Burleson, Burnet, Coryell, Falls, Fayette, Freestone, Gillespie, Grimes, Hamilton, Hill, Lampasas, Lee, Leon, Limestone, Llano, Madison, McLennan, Milam, Mills, Navarro, Robertson, San Saba, Somervell, Washington and Williamson counties

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.

Traditional Healthcare	BSW Integrated Healthcare
More effort The burden of care coordination is on you.	**Less effort** Providers and your health plan work together to support you.
Time wasted Multiple portals to find what you need; you must keep track of multiple usernames and passwords.	**Time saved** One portal for your medical, pharmacy, billing, appointment and coverage information.
More costs Redundant tests and procedures mean more appointments and more bills.	**Fewer costs** Shared test results eliminate redundancy to help you save money.

Medical Plan Benefits	Basic[1] (In-Network Costs)	Platinum[2] (In-Network Costs)
Monthly Premium	$0	$135
Deductible	$0	$0
Out-of-Pocket Maximum	$6,750	$4,600
Primary Care Physician (PCP) Office Visit	$0 copay	$0 copay
Specialty Care Physician (SCP) Office Visit	$35 copay	$20 copay
Telehealth Visit (PCP, SCP, Psychiatry)	$0 copay	$0 copay
Routine Hearing Exam	$0 copay	$0 copay
Hearing Aids (every three years)	$1,000 allowance	$1,500 allowance
Routine Eye Exam (one per year)	$0 copay	$0 copay
Eyewear (annually)	$150 allowance	$150 allowance
Fitness Membership	$0	$0
Over-the-Counter Allowance (must use OTC Network card at participating retailers; no rollover)	$30 per quarter	$30 per quarter
Prescription Drug Benefits	**Basic**	**Platinum**
Total Out-of-Pocket Amount	$2,100	$2,100
Deductible	$0 Tiers 1-2 $250 Tiers 3-5	$0 Tiers 1-2 $50 Tiers 3-5
Retail Copays During Initial Coverage Period (30-day supply)	Preferred/Standard Pharmacies	
Tier 1 – Preferred Generic Drugs	$0/$5 copay	$0/$5 copay
Tier 2 – Generic Drugs	$7/$14 copay	$5/$12 copay
Tier 3 – Preferred Brand Drugs	$47/$47 copay	$45/$45 copay
Tier 4 – Non-Preferred Drugs	35% coinsurance	35% coinsurance
Tier 5 – Specialty Drugs	30% coinsurance	32% coinsurance
Mail-Order Copays (90-day supply)	Tiers 1-2 are $0 copay; Tier 3 is two copays; and Tier 4 is 35% coinsurance	

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, 2025 at BSWHealthPlan.com/Medicare.

You must continue to pay your Medicare Part B premium.

[1]To help maximize BSW SeniorCare Advantage PPO benefits, use in-network providers for care; out-of-network cost-sharing for the Basic PPO is 35%. There is a $10,000 out-of-pocket maximum for services received out-of-network. [2]To help maximize BSW SeniorCare Advantage PPO benefits, use in-network providers for care; out-of-network cost-sharing for the Platinum PPO is 30%. There is an $8,950 out-of-pocket maximum for services received out-of-network.

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.