Everything you need. Nothing you don't.

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.

Hearing aid allowance.

Your plan includes an allowance for hearing aids every three years. You can use any provider, in- or out-of-network.

Vision benefits included.

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

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.

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.

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.

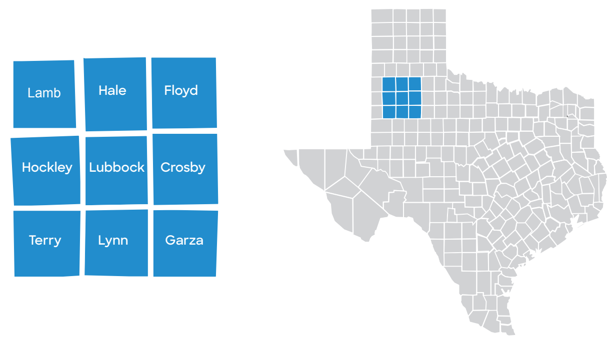
Enroll today!

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.



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.

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.

Choose from among Baylor Scott & White Health Plan's ***extensive network of providers in West Texas, including Covenant Health Network and UMC Health System***. You'll also enjoy the freedom of having access to thousands of in-network providers in North and Central Texas, including all providers and hospitals in the Baylor Scott & White Health system. Plus, you have out-of-network benefits, worldwide urgent and emergency care coverage, and the opportunity to see any doctor without a referral.

Learn more at : MyBSWMedicare.com

Medical Plan Benefits	PPO (In-Network Costs)[1]
Monthly Premium (See Part B premium note below)[2]	$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 (one per year)	$0 copay
Hearing Aids (every three years)	$1,000 allowance
Routine Eye Exam (one per year)	$0 copay
Eyewear (annually)	$150 allowance
Fitness Membership	$0
Over-the-Counter Allowance (must use OTC Network card at participating retailers; no rollover)	$130 per quarter

Prescription Drug Benefits	PPO
Total Out-of-Pocket Amount	$2,100
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	35% coinsurance
Tier 5 – Specialty Drugs	29% 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.

[1]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.

[2]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, 2025 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.