

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.

No referrals.

See any network doctor at any time. It's up to you.

More Rx for less.

For many prescriptions, we offer a three-month supply for the cost of two. And many generics are \$0. We even offer a plan that gives you many covered prescriptions for \$0 if you qualify for Extra Help. Find out more in this brochure.

Get care from home.

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



Learn more at :
MyBSWMedicare.com

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.

Enroll today!

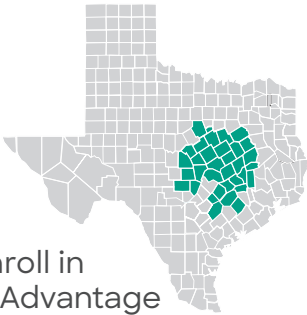
To speak with a licensed insurance agent and discuss your BSW SeniorCare Advantage options, call:

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 34-county service area in Central Texas, you are eligible to enroll in the BSW SeniorCare Advantage HMO-POS plan:



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

This is not a complete description of benefits. For more information, please refer to the plan's Evidence of Coverage available by October 15, 2025 at [BSWHealthPlan.com/Medicare](https://www.BSWHealthPlan.com/Medicare).

You must continue to pay your Medicare Part B premium.

BSW SeniorCare Advantage HMO-POS is offered by Baylor Scott & White Health Plan, a Medicare Advantage organization with a Medicare contract. Enrollment in BSW SeniorCare Advantage depends on contract renewal with Medicare.

Other pharmacies, physicians and providers are available in our network. Not connected with or endorsed by the United States government or the federal Medicare program.

STEADY

**Medicare
Advantage**
plans you can count on.



2026 Central Texas HMO-POS

H8142_26CTXHMOQUAD_M

Medical Plan Benefits	Select	Preferred	Premium	Essentials
Monthly Premium (See Part B premium note below)				
With Part D prescription drugs (Rx)	\$0	\$143	\$255	\$0/\$4.80*
Without Part D prescription drugs ¹	\$0	\$89	\$199	Not available
Deductible	\$0	\$0	\$0	\$0
Out-of-Pocket Maximum with Part D (Rx)	\$5,800	\$4,600	\$4,800	\$5,800
Out-of-Pocket Maximum without Part D	\$5,900	\$4,500	\$4,500	Not available
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	\$30 copay	\$30 copay	\$0 copay	\$25 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)				
With Part D prescription drugs (Rx)	\$1,600 allowance	\$1,100 allowance	\$1,000 allowance	\$1,000 allowance
Without Part D prescription drugs	\$1,000 allowance	\$1,000 allowance	\$1,000 allowance	Not available
Routine Eye Exam (one per year)	\$0 copay	\$0 copay	\$0 copay	\$0 copay
Eyewear (annually)				
With Part D prescription drugs (Rx)	\$185 allowance	\$150 allowance	\$125 allowance	\$150 allowance
Without Part D prescription drugs	\$125 allowance	\$125 allowance	\$125 allowance	Not available
Fitness Membership	\$0	\$0	\$0	\$0
Over-the-Counter Allowance (must use OTC Network card at participating retailers; no rollover)				
With Part D prescription drugs (Rx)	\$80 per quarter	\$30 per quarter	\$30 per quarter	\$50 per quarter
Without Part D prescription drugs	\$30 per quarter	\$30 per quarter	\$30 per quarter	Not available
Prescription Drug Benefits ²	Select Rx	Preferred Rx	Premium Rx	Essentials
Total Out-of-Pocket Amount	\$2,100	\$2,100	\$2,100	\$2,100
Deductible	\$0 Tiers 1-2 \$250 Tiers 3-5	\$0	\$0	\$615*
Retail Copays During Initial Coverage Period (30-day supply)	Preferred Pharmacies/Standard Pharmacies			
Tier 1 – Preferred Generic Drugs	\$0/\$10 copay	\$0/\$8 copay	\$0/\$7 copay	25% coinsurance*
Tier 2 – Generic Drugs	\$13/\$20 copay	\$8/\$15 copay	\$5/\$12 copay	
Tier 3 – Preferred Brand Drugs	\$47/\$47 copay	\$45/\$45 copay	\$45/\$45 copay	
Tier 4 – Non-Preferred Drugs	35% coinsurance	35% coinsurance	35% coinsurance	
Tier 5 – Specialty Drugs	30% coinsurance	33% coinsurance	33% coinsurance	
Mail-Order Copays (90-day supply)	Tiers 1-2 are \$0 copay; Tier 3 is two copays; and Tier 4 is 35% coinsurance			25% coinsurance*

¹BSW SeniorCare Advantage Select, Preferred and Premium plans without Part D pay \$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.

²If 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.

Stretch your budget further: HMO-POS Essentials with Extra Help

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 Essentials plan, if you qualify for Extra Help, your prescription copays range from \$0 to \$5.10 for generic drugs and \$0 to \$12.65 for all other drugs, based your Low Income Subsidy level and your monthly premium will be \$0. If you don’t qualify, you’ll pay 25% of the cost of covered drugs after a \$615 deductible, and your monthly premium will be \$4.80.

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

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.