Benefits you can count on for better living.

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. 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.

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

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.

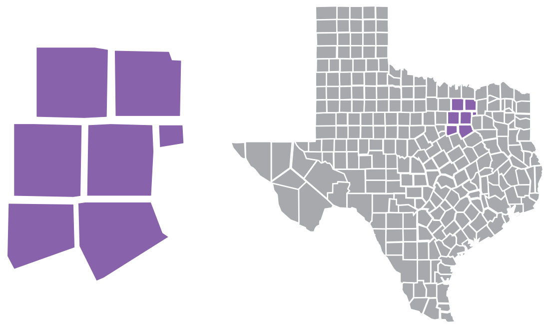
Enroll today!

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 Collin, Dallas, Denton, Ellis, Johnson, Rockwall or Tarrant County, you are eligible to enroll in a BSW SeniorCare Advantage plan.

Learn more at : MyBSWMedicare.com

Baylor Scott & White Health Plan | BSW SENIORCARE ADVANTAGE

STEADY

Medicare Advantage

plans you can count on.

2026 North Texas

Y0058_26NTXHMO-PPOQUAD-_M

Medical Plan Benefits	PPO[1] (In-Network Costs)	HMO-POS Select Rx	HMO-POS Select	HMO-POS Essentials
Monthly Premium	$0	$0	$0[2] (see note)	$0/$4.80*
Deductible	$0	$0	$0	$0
Out-of-Pocket Maximum	$6,400	$5,000	$5,550	$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 (one per year)	$0 copay	$0 copay	$0 copay	$0 copay
Hearing Aids (every three years)	$1,100 allowance	$1,200 allowance	$1,000 allowance	$1,000 allowance
Routine Eye Exam (one per year)	$0	$0	$0	$0
Eyewear (annually)	$150 allowance	$200 allowance	$125 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	$100 per quarter	$30 per quarter	$100 per quarter

Prescription Drug Benefits[3]	PPO	HMO-POS Select Rx	HMO-POS Select	HMO-POS Essentials
Total Out-of-Pocket Amount	$2,100	$2,100	Not available	$2,100
Deductible	$0 Tiers 1-2 $300 Tiers 3-5	$0 Tiers 1-2 $250 Tiers 3-5	Not available	$615*
Retail Copays During Initial Coverage Period (30-day supply)	Preferred Pharmacies/Standard Pharmacies			
Tier 1 – Preferred Generic Drugs	$0/$5 copay	$0/$10 copay	Not available	25% coinsurance*
Tier 2 – Generic Drugs	$7/$14 copay	$13/$20 copay	Not available	
Tier 3 – Preferred Brand Drugs	$47/$47 copay	$47/$47 copay	Not available	
Tier 4 – Non-Preferred Drugs	35% coinsurance	35% coinsurance	Not available	
Tier 5 – Specialty Drugs	29% coinsurance	30% coinsurance	Not available	
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*

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.

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.

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

[1]To 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.

[2]BSW 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.

[3]If 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.