

2027 Benefits of Membership

Keep this Benefits of Membership Guide handy in case you have questions about your Medicare Advantage plan.





Our members will never lose access to Baylor Scott & White Health doctors.

Baylor Scott & White Health Plan is the only health plan that guarantees in-network access to Baylor Scott & White Health providers and facilities.

At Baylor Scott & White Health Plan, we believe the doctor-patient relationship is essential to your health in so many ways. It's all about you and your doctor. That's why our Medicare Advantage plans are informed by Baylor Scott & White Health physicians.

This guide provides helpful contact information and tips to help you make the most of your Baylor Scott & White Health Plan benefits and resources.

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Contact information at a glance

Baylor Scott & White Health Plan
Customer Service

866.334.3141 (TTY: 711)

October 1 – March 31:
7 days a week, 7:00 AM – 8:00 PM

April 1 – September 30:
Monday – Friday, 7:00 AM – 8:00 PM

Closed on major holidays.

MetLife Dental

855.676.9337

MetLife.com

Mail-order prescriptions

833.502.3340

CareNav+

(Navigators to help you find the right care)

833.818.1339

Modivcare

(Transportation benefit for HMO-POS plans)

866.428.0212

Modivcare.com

Medicare

800.MEDICARE (800.633.4227)

TTY: 877.486.2048

24 hours a day/7 days a week

Medicare.gov



How your plan works

Confidence starts with access to care.

Again this year, you can choose from Baylor Scott & White Health's extensive network of providers, plus thousands of additional in-network providers across Texas. As a member, you also enjoy the freedom of seeing in-network specialists without a referral.*

You can find in-network doctors, specialists, hospitals and other providers online through BSWHealthPlan.com/Care or by calling Customer Service.

PPO

Except for urgent and emergency care, you will pay more out of pocket when you visit out-of-network providers because your out-of-network healthcare services are subject to a higher deductible and coinsurance percentage. Refer to your plan's Evidence of Coverage at BSWHealthPlan.com/Medicare for details.

Out-of-network/non-contracted providers are under no obligation to treat members, except in emergency situations. Please call Customer Service or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

HMO-POS

Except for urgent and emergency care, you must get your care and services from in-network providers. If you choose to get non-emergency or non-urgent services out of network, you will be personally responsible for payment of all out-of-network charges.

Here to help you

Call Customer Service for answers to benefits questions or claims inquiries, or help finding providers and using online tools.

866.334.3141 (TTY: 711)

Preventive care is covered at 100%

Preventive services are covered at 100% (no copay) when you use in-network providers for services such as:



Annual wellness visits



Cancer screenings



Immunizations

For a complete list of covered preventive services, refer to your plan's Evidence of Coverage at BSWHealthPlan.com/Medicare.

*HMO-POS members may only see in-network specialists without a referral.

Where to go for care

Choosing the right option for your condition can save you time and money.



VIRTUAL CARE—\$0 COPAY

Using your mobile device or computer.

For conditions such as allergies, bladder infections, colds, flu, pink eye, quitting tobacco, sinus infections, stomach problems or yeast infections.



PRIMARY CARE DOCTOR

Another choice for care when it's not an emergency.

For conditions such as asthma, diabetes management, earaches, high blood pressure, headaches, preventive health, sprains and more.



WALK-IN CLINICS

Same-day appointments when your doctor is not available.

Includes select primary care clinics and some pharmacy locations.

For conditions such as asthma, bladder infections, ear or sinus pain, flu, sore throat, or sprains.



URGENT CARE

Needs immediate attention but is not life-threatening, or an appointment is not available with your doctor.

For conditions such as back pain, bladder infections, earaches, minor burns, minor eye injuries, minor cuts that may need stitches, sore throat or sprains.



EMERGENCY ROOM

Any condition you believe to be life-threatening.

For conditions such as chest pain, deep cuts or wounds, difficulty breathing, poisoning, overdoses and suicidal behavior, abdominal pain, coughing or vomiting blood, severe burns, severe head injuries, sudden loss of balance, vision change, facial droop, and arm or leg weakness.

Need help finding a doctor, urgent care, walk-in clinic or emergency room near you?

Use the Provider Search Tool at [BSWHealthPlan.com/Care](https://www.bswhealthplan.com/Care) or call Customer Service at 866.334.3141 (TTY: 711).

If you believe you are experiencing a medical emergency or life-threatening condition, call 911 or go to the nearest emergency room immediately.

Access care anytime, anywhere

We offer convenient self-service tools so you can get the help you need 24 hours a day, 7 days a week, for non-urgent medical conditions, including the flu, sinus infections, bronchitis and more.

Virtual care with MyBSWHealth

Using the MyBSWHealth app, you can access your healthcare and health insurance information in one secure portal.

Conduct an eVisit (online questionnaire)

for common medical conditions
and get care fast.

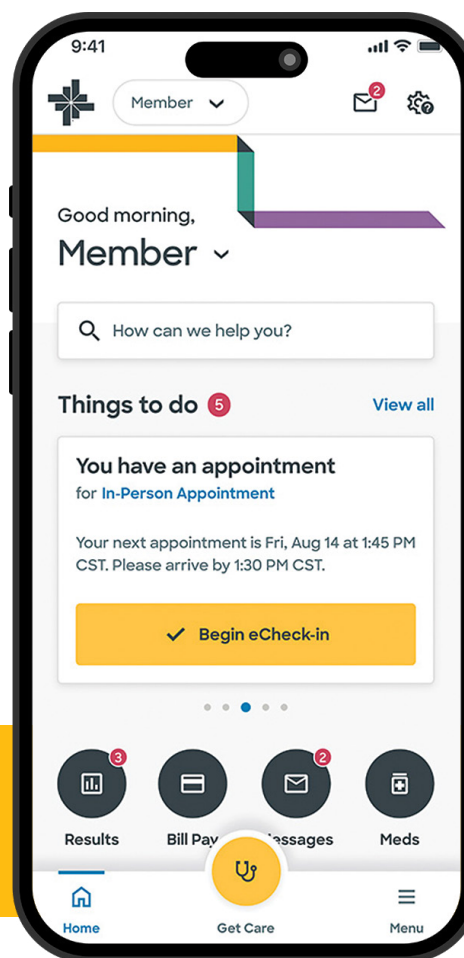
OR

Schedule a same-day video visit

with a provider, face-to-face.



Visit [MyBSWHealth.com](https://www.MyBSWHealth.com) or
download the MyBSWHealth app.



Google Play is a trademark of Google LLC.

Additional support from Teladoc

You also have access to Teledoc, which allows you to talk to a licensed healthcare provider for non-urgent medical conditions.

Confidential therapy is also available. Get help for anxiety, depression, negative thoughts, not feeling like yourself and more.

Call 800.835.2362 for more information.

Affordable prescriptions and supplemental benefits

If your plan includes prescription drug benefits, simply present your member ID card at a network pharmacy to fill a prescription.

Here are some of the benefits that come with our prescription drug coverage:

\$0 copays: Pay a \$0 copay on Tier 1 prescriptions at in-network retail pharmacies

Convenient mail delivery: Use our mail order service to have eligible prescriptions delivered directly to your door, often at a lower cost than filling a 30-day supply at a retail pharmacy.

Access to a broad pharmacy network: Baylor Scott & White Health Plan allows you to fill prescriptions at a wide range of retail pharmacies nationwide.

Savings on 90-day prescriptions: You can get up to a 90-day (3-month) supply of Tier 2 and Tier 3 medications for 2 copays (instead of 3 copays) at all in-network retail pharmacies. Some prescriptions have restrictions such as prior authorizations, quantity limits and step therapy.

Mail-order prescriptions deliver greater value

Get a 90-day mail-ordered supply of Tier 1 and Tier 2 prescriptions for a \$0 copay; Tier 3 prescriptions for 2 copays; and Tier 4 prescriptions for 30 – 35% coinsurance.

You'll benefit from:

- **3-month supplies of your medications with the option of automatic refills**
- **Free standard shipping**
- **Telephone access to pharmacists 24 hours a day, 7 days a week**
- **Helpful reminders to take or refill your medications**

Vision care

Regular eye exams can do more than just help maintain your vision. They may also help detect other serious health issues, such as diabetes or high blood pressure.*

Our plans provide coverage for a routine annual exam, plus an annual allowance toward the purchase of contacts, frames and lenses.

Hearing care

To support your overall quality of life, we offer essential hearing services that are not covered by Original Medicare, including a routine hearing exam and an allowance every 3 years toward the purchase of hearing aids. Refer to your plan's Evidence of Coverage for details.

Dental care

Baylor Scott & White Health Plan offers dental benefits through MetLife. Preventive dental coverage (exams, cleanings, X-rays, etc.) is included for no additional premium. Comprehensive dental coverage is available for an additional monthly premium. Contact Baylor Scott & White Health Plan Customer Service for more information. Refer to your plan's Evidence of Coverage for complete details, including limitations and exclusions.**

All BSW SeniorCare Advantage plans feature preventive dental benefits through MetLife—at no additional cost. MetLife's Preferred Dentist Program is a dental PPO plan. You can visit any licensed dentist—in or out of the MetLife PDP Plus network—and receive benefits. However, if you use an out-of-network provider, your share of the costs for your covered services may be higher. [Find a participating dentist at MetLife.com](https://www.metlife.com/bswhp/care).

NOTE: You will receive a new dental ID card in the mail from MetLife.

Find a provider at [BSWHealthPlan.com/Care](https://www.bswhealthplan.com/care).

*American Academy of Ophthalmology, "20 Surprising Health Problems an Eye Exam Can Catch," by Reena Mukamal, April 29, 2022, American Academy of Ophthalmology, aao.org.

**Dental insurance policies are underwritten by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166.



HMO-POS plans only

In-home meals

BSW SeniorCare Advantage HMO-POS plans include a meal benefit to ease your recovery when you return home from the hospital.

- Includes 14 meals per hospital discharge to home; limited to 3 discharges per year.
- Upon being discharged from the hospital, HMO-POS members receive home-delivered meals at no additional cost. GA Foods will contact you to arrange delivery.
- All meals are low in salt, sugar, fat and cholesterol, and are suitable for diabetics and those with cardiac conditions.

Routine transportation

BSW SeniorCare Advantage HMO-POS plans include routine transportation to approved locations, such as medical appointments, physical therapy visits, labs, grocery stores and drug stores.

Contact Modivcare at 866.428.0212 to schedule transportation.

There is no additional cost for this service. It includes up to 24 one-way trips per year or 12 round trips up to 50 miles each way.

The Modivcare App makes it easy to book a ride for your doctor visit, right from your smartphone or tablet. Just search for the Modivcare App on Google Play® or the Apple App Store®, and download it to book and manage trips.

Get someone to champion your healthcare needs.

Care management

Baylor Scott & White Health Plan offers care management that helps you stay on track with your health. Your own team of registered nurses, social workers and community health workers can guide you to live well. Our care management team offers the following and more—at no additional cost to you:

- Answer questions between visits with your provider
- Find care to avoid hospital and emergency room visits, when possible
- Provide lifestyle coaching and wellness support
- Help you manage health conditions
- Offer dietary advice specific to your situation
- Get your medications reviewed by a pharmacist
- Provide advice on fall prevention and how to live safely at home
- Facilitate multiple services such as home care, medical supplies or medical equipment
- Get resources for financial, housing, utility or transportation concerns
- Coordinate with providers and other resources

Contact CareNav+ to learn more:
833.818.1339 | BSWQANavigation@BSWHealth.org

Kidney health program

Members diagnosed with advanced kidney disease may be eligible for a specialized kidney program, which provides one-on-one guidance from renal nurses and dietitians. This program is included at no additional cost and includes many benefits, such as:

- Personalized approach to managing different medications and diet plans
- Help with monitoring your daily vitals
- Additional education specific to kidney disease
- Assistance coordinating appointments with nephrologists and dialysis clinics

To access these services, call CareNav+ at 833.818.1339.



New heart health program*

Our new heart health program is focused on members living with heart failure. Eligible participants who engage with the heart failure care program on the MyBSWHealth app will receive additional benefits such as \$0 copay for visits with a Baylor Scott & White Health cardiologist, nutritional counseling and routine transportation to medical appointments. For more information, visit BSWHealthPlan.com/HeartHealth.

*Special Supplemental Benefits for the Chronically Ill (SSBCI) are available only to qualifying members with chronic heart failure. Having chronic heart failure alone does not automatically qualify you for these benefits. Eligibility also depends on meeting the Centers for Medicare & Medicaid Services' definition of a chronically ill enrollee and the Plan's SSBCI eligibility criteria.



Manage your care and coverage with **MyBSWHealth**.

MyBSWHealth is both a patient portal and a member portal. This online tool connects you to your healthcare services and health plan benefit information—all in one place.

Manage your care

- Schedule appointments and access virtual care
- Communicate with your Baylor Scott & White Health provider
- Review and pay for healthcare services
- Reorder and manage prescriptions at Baylor Scott & White Health pharmacies

Manage your coverage

- Find an in-network provider
- Access a digital copy of your member ID card
- Review and pay health plan premiums
- View claims and payments toward your out-of-pocket maximum

1. Access MyBSWHealth.

Desktop: Visit MyBSWHealth.com

Mobile: Download the MyBSWHealth app from the App Store or Google Play.

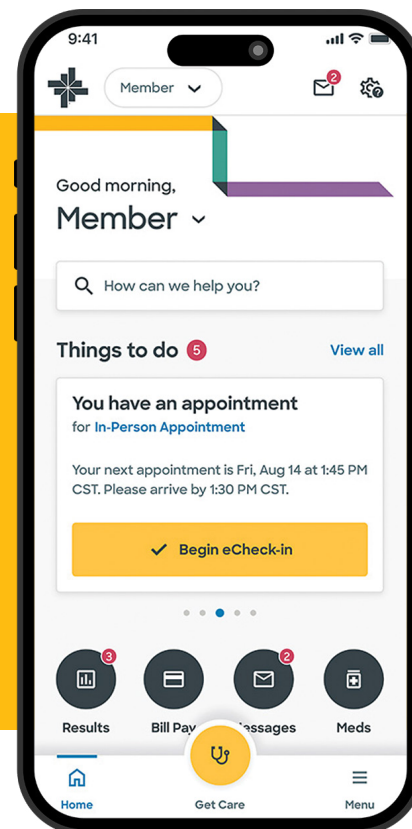
2. Create your account.

Click “Create account” and follow the prompts.

3. Connect your health plan to the portal.



Scan the QR code to learn how to connect your health plan to the member portal and access all your resources.



Have you taken your Health Assessment?

Your health and well-being matter to us.

Your Health Assessment survey is a brief questionnaire that helps us better understand your needs and how we can make sure you're getting the care you need.



To complete the questionnaire online,
scan the code or visit BSWHealthPlan.com/HRA.

Care navigation made simple

CareNav+ is your one-stop resource to help you
navigate your care and coverage.

Our care navigators can help you:

- Decide what kind of doctor you need and how quickly
- Search availability, schedule and manage your appointments
- Find the right level of care
- Initiate prescription refill requests
- Use the MyBSWHealth.com member portal
- Identify obstacles with your care and coordinate solutions

**To contact a care navigator,
call [833.818.1339](tel:833.818.1339), Monday – Friday, 8:00 AM – 5:00 PM.**

©2026 Baylor Scott & White Health Plan offers BSW SeniorCare Advantage HMO-POS plans as a Medicare Advantage (MA) organization through a contract with Medicare. Baylor Scott & White Insurance Company offers BSW SeniorCare Advantage PPO plans as an MA organization through a contract with Medicare. Enrollment in one of these plans depends on the health plan's contract renewal with Medicare. Not connected with or endorsed by the United States government or the federal Medicare program. This information is not a complete description of benefits. Contact the plan for more information or review the Evidence of Coverage.



1206 W. Campus Drive
Temple, TX 76502

Important BSW SeniorCare Advantage Information

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