



The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. **NOTE:** Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, call 844-843-3229 or visit us at BSWHealthPlan.com/BSWH. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms, see the Glossary. You can view the Glossary at HealthCare.gov/sbc-glossary or call 844-843-3229 to request a copy.

Important Questions	Answers	Why This Matters:												
What is the overall deductible ?	<table><tr><td>INN</td><td>Tier 1</td><td>Tier 2</td><td>Tier 3</td></tr><tr><td>EE</td><td>\$3,500</td><td>\$3,500</td><td>\$7,000</td></tr><tr><td>EF</td><td>\$7,000</td><td>\$7,000</td><td>\$14,000</td></tr></table>	INN	Tier 1	Tier 2	Tier 3	EE	\$3,500	\$3,500	\$7,000	EF	\$7,000	\$7,000	\$14,000	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan , the overall family deductible must be met before the plan begins to pay. Employee (EE), Employee + Family (EF). Tier 1 and Tier 2 cross-accumulate both ways.
INN	Tier 1	Tier 2	Tier 3											
EE	\$3,500	\$3,500	\$7,000											
EF	\$7,000	\$7,000	\$14,000											
Are there services covered before you meet your deductible ?	Yes. Preventive care and ACA preventive drugs are covered before you meet your deductible .	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible . See a list of covered preventive services at HealthCare.gov/coverage/preventive-care-benefits .												
Are there other deductibles for specific services?	No	You don't have to meet deductibles for specific services.												
What is the out-of-pocket limit for this plan ?	<table><tr><td>INN</td><td>Tier 1</td><td>Tier 2</td><td>Tier 3</td></tr><tr><td>EE</td><td>\$8,500</td><td>\$8,500</td><td>Unlimited</td></tr><tr><td>EF</td><td>\$17,000</td><td>\$17,000</td><td>Unlimited</td></tr></table>	INN	Tier 1	Tier 2	Tier 3	EE	\$8,500	\$8,500	Unlimited	EF	\$17,000	\$17,000	Unlimited	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan , they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met. Tier 1 and Tier 2 cross-accumulate both ways.
INN	Tier 1	Tier 2	Tier 3											
EE	\$8,500	\$8,500	Unlimited											
EF	\$17,000	\$17,000	Unlimited											
What is not included in the out-of-pocket limit ?	Premiums, balance billing charge, Tier 3 - out of network expenses, services for which you failed to obtain required pre-authorization , and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .												
Will you pay less if you use a network provider ?	Yes. See BSWHealthPlan.com/BSWH or call 844-843-3229 for a list of network providers .	You pay the least if you use a provider in Tier 1. You pay more if you use a provider in Tier 2. You will pay the most if you use an out-of-network provider (Tier 3), and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.												
Do you need a referral to see a specialist ?	No	You can see the specialist you choose without a referral .												



All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 BSWH Premier Participating Provider (You will pay the least)	Tier 2 BSWH Plus & UnitedHealthcare Participating Provider (You will pay more)	Tier 3 Non-Participating Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	10% coinsurance	40% coinsurance	80% coinsurance	None
	Specialist visit	10% coinsurance	40% coinsurance	80% coinsurance	
	Preventive care/screening/immunization	No charge, deductible does not apply	No charge, deductible does not apply	Not covered	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (X-ray, blood work)	10% coinsurance	40% coinsurance	80% coinsurance	None
	Imaging (CT/PET scans, MRIs)	10% coinsurance	40% coinsurance	80% coinsurance	Preauthorization is required. If you don't get preauthorization, benefits will be denied. Refer to BSWHealthPlan.com/BSWH or call 844-843-3229.
If you need drugs to treat your illness or condition More information about	Affordable Care Act (ACA) preventive drugs	No charge, deductible does not apply	No charge, deductible does not apply	Not covered	ACA Preventive Drugs based on Health Care Reform regulations.
	Chronic and	10% coinsurance	20% coinsurance	Not covered	You have access to Rightway contracted

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		Tier 1 BSWH Premier Participating Provider (You will pay the least)	Tier 2 BSWH Plus & UnitedHealthcare Participating Provider (You will pay more)	Tier 3 Non-Participating Provider (You will pay the most)	
prescription drug coverage is available at RightwayHealthcare.com/BSWH .	preventive drugs				pharmacies such as CVS, Kroger, Walgreens, Wal-Mart and more. The max day supply through a contracted pharmacy is 30 days. Only the Baylor Scott & White Pharmacy mail-order can fill a 90-day supply. If the member or provider requests a brand name drug when a generic equivalent is available, the member is responsible for the non-preferred copayment plus the difference in the cost of the brand name drug and the generic equivalent drug. The difference in cost does not apply to any combined deductible, medical deductible, pharmacy deductible, or maximum out-of-pocket for the plan. Some drugs require preauthorization, including drugs not on the plan's formulary and compounds costing greater than \$100. Failure to obtain preauthorization will result in a denial of benefits.
	Tier 1: Preferred generic drugs	10% coinsurance	20% coinsurance	Not covered	
	Tier 2: Preferred brand name drugs	10% coinsurance	20% coinsurance	Not covered	
	Tier 3: Non-preferred generic drugs and non-preferred brand name drugs	10% coinsurance	20% coinsurance	Not covered	

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		Tier 1 BSWH Premier Participating Provider (You will pay the least)	Tier 2 BSWH Plus & UnitedHealthcare Participating Provider (You will pay more)	Tier 3 Non-Participating Provider (You will pay the most)	
	Tier 4: Specialty drugs	10% coinsurance	Not covered	Not covered	Limited to a 30-day supply available through Baylor Scott & White pharmacies. Specialty drugs may require preauthorization. Failure to obtain preauthorization will result in a denial of benefits. Specialty drugs covered under medical: You pay 10% after deductible for Tier 1 and Tier 2 participating providers, and 80% after deductible for Tier 3 non-participating providers. Amounts paid by a copay assistance program for specialty drugs do not count toward the deductible or out-of-pocket limit. Certain specialty drugs are considered non-essential health benefits and amounts paid for such drugs do not count toward the out-of-pocket limit.
	Fertility drugs	20% coinsurance with \$400 maximum copayment		Not covered	Limited to 30-day supply. Fertility drugs are covered at Baylor Scott & White and Rightway Contracted Pharmacies. You pay 20% coinsurance with a maximum \$400 copayment. The lifetime maximum pharmacy benefit is \$7,500.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 BSWH Premier Participating Provider (You will pay the least)	Tier 2 BSWH Plus & UnitedHealthcare Participating Provider (You will pay more)	Tier 3 Non-Participating Provider (You will pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% coinsurance	40% coinsurance	80% coinsurance	Preauthorization is required. If you don't get preauthorization, benefits will be denied. Refer to BSWHealthPlan.com/BSWH or call 844-843-3229.
	Physician/surgeon fees	10% coinsurance	40% coinsurance	80% coinsurance	
If you need immediate medical attention	Emergency room care	10% coinsurance	10% coinsurance	10% coinsurance	Non-emergency care in an emergency room is not covered.
	Emergency medical transportation	10% coinsurance	10% coinsurance	10% coinsurance	Emergency transportation includes ground and air ambulance.
	Urgent care	10% coinsurance	40% coinsurance	40% coinsurance	None
If you have a hospital stay	Facility fee (e.g., hospital room)	10% coinsurance	40% coinsurance	80% coinsurance	Preauthorization is required. If you don't get preauthorization, benefits will be denied. Refer to BSWHealthPlan.com/BSWH or call 844-843-3229.
	Physician/surgeon fees	10% coinsurance	40% coinsurance	80% coinsurance	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	10% coinsurance	40% coinsurance	80% coinsurance	Admissions to behavioral health/substance abuse residential, partial hospitalization, and day programs require preauthorization. If you don't get preauthorization, benefits will be denied. Refer to BSWHealthPlan.com/BSWH or call 844-843-3229.
	Inpatient services	10% coinsurance	40% coinsurance	80% coinsurance	

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 BSWH Premier Participating Provider (You will pay the least)	Tier 2 BSWH Plus & UnitedHealthcare Participating Provider (You will pay more)	Tier 3 Non-Participating Provider (You will pay the most)	
If you are pregnant	Office visits	10% coinsurance	40% coinsurance	80% coinsurance	Cost sharing does not apply for preventive services . Depending on the type of services, a copayment , coinsurance , or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Childbirth/delivery professional services	10% coinsurance	40% coinsurance	80% coinsurance	Inpatient care for the mother and newborn child in a health care facility is covered for a minimum of 48 hours following an uncomplicated vaginal delivery and 96 hours following an uncomplicated delivery by caesarean section. Notification is required. If you don't notify, benefits will be denied. Refer to BSWHealthPlan.com/BSWH or call 844-843-3229.
	Childbirth/delivery facility services	10% coinsurance	40% coinsurance	80% coinsurance	Notification is required. If you don't notify, benefits will be denied. Refer to BSWHealthPlan.com/BSWH or call 844-843-3229.
If you need help recovering or have other special health needs	Home health care	10% coinsurance	40% coinsurance	80% coinsurance	Limited to 90 visits per calendar year. Preauthorization is required. If you don't get preauthorization , benefits will be denied. Refer to BSWHealthPlan.com/BSWH or call 844-843-3229.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 BSWH Premier Participating Provider (You will pay the least)	Tier 2 BSWH Plus & UnitedHealthcare Participating Provider (You will pay more)	Tier 3 Non-Participating Provider (You will pay the most)	
	Rehabilitation services	10% coinsurance	40% coinsurance	80% coinsurance	Combined occupational/physical therapy 60 visits max per calendar year. Speech therapy 60 visits max per calendar year. Limits may not apply for treatment of autism spectrum disorder.
	Habilitation services	10% coinsurance	40% coinsurance	80% coinsurance	Excludes educational training, services designed to develop physical function, and vocational rehabilitation. Therapy services must be rendered in accordance with a physician's written plan.
	Skilled nursing care	10% coinsurance	40% coinsurance	80% coinsurance	Limited to 60 days per calendar year. Preauthorization is required. If you don't get preauthorization, benefits will be denied. Refer to BSWHealthPlan.com/BSWH or call 844-843-3229.
	Durable medical equipment	10% coinsurance	40% coinsurance	80% coinsurance	Preauthorization is required. If you don't get preauthorization, benefits will be denied. Refer to BSWHealthPlan.com/BSWH or call 844-843-3229.
	Hospice services	10% coinsurance	40% coinsurance	80% coinsurance	Notification is required. If you don't notify, benefits will be denied. Refer to BSWHealthPlan.com/BSWH or call 844-843-3229.
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	Not covered	None
	Children's glasses	Not covered	Not covered	Not covered	None

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 BSWH Premier Participating Provider (You will pay the least)	Tier 2 BSWH Plus & UnitedHealthcare Participating Provider (You will pay more)	Tier 3 Non-Participating Provider (You will pay the most)	
	Children's dental check-up	Not covered	Not covered	Not covered	None

Excluded Services & Other Covered Services:

Services Your [Plan](#) Generally Does NOT Cover (Check your policy or [plan](#) document for more information and a list of any other [excluded services](#).)

- Cosmetic surgery
- Dental care (Adult and Child)
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult and Child)
- Routine foot care
- Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

- Acupuncture (20 visit limit per calendar year)
- Bariatric surgery (Tier 1 and Tier 2 only; one morbid obesity surgery per lifetime)
- Chiropractic care (20 visit limit per calendar year)
- Hearing aids (Limited to two devices (pairs) every 36 months)
- Infertility treatment (Limited to \$7,500 medical and \$7,500 pharmacy lifetime max)
- Private-duty nursing (90 visit limit per calendar year)

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Optum, adminservices.optumhealthfinancial.com, or call 855-409-7029; Department of Labor Employee Benefits Security Administration, visit dol.gov/ebsa/healthreform, or call 1-866-444-EBSA (3272). Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance [Marketplace](#). For more information about the [Marketplace](#), visit HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information on how to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: Baylor Scott & White Health Plan, visit BSWHealthPlan.com or call 1-844-843-3229; Department of Labor Employee Benefits Security Administration, visit dol.gov/ebsa/healthreform, or call 1-866-444-EBSA (3272).

Does this plan provide Minimum Essential Coverage? Yes

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

Does this plan meet the Minimum Value Standards? Yes

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 844-843-3229.

To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost-sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The plan's overall deductible	\$3,500
■ Specialist coinsurance	10%
■ Hospital (facility) coinsurance	10%
■ Other coinsurance	10%

This EXAMPLE event includes services like:

[Specialist](#) office visits (*prenatal care*)
 Childbirth/Delivery Professional Services
 Childbirth/Delivery Facility Services
[Diagnostic tests](#) (*ultrasounds and blood work*)
[Specialist](#) visit (*anesthesia*)

Total Example Cost	\$12,700
In this example, Peg would pay:	
<i>Cost Sharing</i>	
Deductibles	\$3,500
Copayments	\$0
Coinsurance	\$900
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$4,460

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The plan's overall deductible	\$3,500
■ Specialist coinsurance	10%
■ Hospital (facility) coinsurance	10%
■ Other coinsurance	10%

This EXAMPLE event includes services like:

[Primary care physician](#) office visits (*including disease education*)
[Diagnostic tests](#) (*blood work*)
[Prescription drugs](#)
[Durable medical equipment](#) (*glucose meter*)

Total Example Cost	\$5,600
In this example, Joe would pay:	
<i>Cost Sharing</i>	
Deductibles	\$3,500
Copayments	\$0
Coinsurance	\$200
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Joe would pay is	\$3,720

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The plan's overall deductible	\$3,500
■ Specialist coinsurance	10%
■ Hospital (facility) coinsurance	10%
■ Other coinsurance	10%

This EXAMPLE event includes services like:

[Emergency room care](#) (*including medical supplies*)
[Diagnostic test](#) (*X-ray*)
[Durable medical equipment](#) (*crutches*)
[Rehabilitation services](#) (*physical therapy*)

Total Example Cost	\$2,800
In this example, Mia would pay:	
<i>Cost Sharing</i>	
Deductibles	\$2,800
Copayments	\$0
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$2,800

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

Nondiscrimination Notice



ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-844-633-5325 (TTY: 711).

Baylor Scott & White Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Baylor Scott & White Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Baylor Scott & White Health Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Written information in other formats (large print and accessible electronic formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact the Baylor Scott & White Health Plan Compliance Officer at 1-214-820-8888 or send an email to HPCompliance@BSWHealth.org.

If you believe that Baylor Scott & White Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Baylor Scott & White Health Plan, Compliance Officer
1206 West Campus Drive, Suite 151
Temple, Texas 76502

Compliance HelpLine; 1-888-484-6977 or <https://app.mycompliancereport.com/report?cid=swhp>

You can file a grievance in person or by mail, online, or email. If you need help filing a grievance, the Compliance Officer is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 1-800-537-7697 (TDD)

Complaint forms are available at <https://www.hhs.gov/civil-rights/filing-a-complaint/index.html>.

English:

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-844-633-5325 (TTY: 711).

Spanish:

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-844-633-5325 (TTY: 711).

Vietnamese:

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-844-633-5325 (TTY: 711).

Chinese:

注意: 如果使用繁體中文, 可以免費獲得語言援助服務。請致電 1-844-633-5325 (TTY: 711)。

Korean:

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-844-633-5325 (TTY: 711) 번으로 전화해 주십시오.

Arabic:

هاتف الصم والبكم: 711. ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-844-633-5325 (رقم 711)

Urdu:

کریں (711 TTY: 1-844-633-5325 خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں۔ کال

Tagalog:

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-844-633-5325 (TTY: 711).

French:

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-844-633-5325 (ATS : 711).

Hindi:

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-844-633-5325 (TTY: 711) पर कॉल करें।

Persian:

فراهم می باشد. با 1-844-633-5325 (TTY: 711) تماس بگیرید. توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما

German:

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-844-633-5325 (TTY: 711).

Gujarati:

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિઃશુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-844-633-5325 (TTY: 711).

Russian:

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-844-633-5325 (телетайп: 711).

Japanese:

注意事項: 日本語を話される場合、無料の言語支援をご利用いただけます。1-844-633-5325 (TTY: 711) まで、お電話にてご連絡ください。

Laotian:

ໂປດຊາບ: ຖ້າວ່າທ່ານເວົ້າພາສາລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 1-844-633-5325 (TTY: 711).