

A woman with long brown hair, wearing an orange raincoat, is holding a black umbrella and smiling joyfully with her mouth open. A young girl with dark hair, wearing a yellow raincoat, is standing in front of her, also smiling and clapping her hands. They are both getting wet from the rain. The background is a blurred view of a street with rain falling heavily.

A health plan for a **Better** you.

2021

BSW Preferred HMO Member Guide



Scott & White
HEALTH PLAN



INSURANCE COMPANY OF
Scott & White



Scott & White
CARE PLANS

Part of
BaylorScott & White HEALTH

HMO products are offered through Scott and White Health Plan and Scott & White Care Plans. Insured PPO and EPO products are offered through Insurance Company of Scott and White. All are Texas registered insurance companies. Scott & White Care Plans and Insurance Company of Scott and White are wholly owned subsidiaries of Scott and White Health Plan. These companies will be referred to collectively in this document as Scott and White Health Plan.

Welcome to Scott and White Health Plan!

Welcome to Scott and White Health Plan, part of the Baylor Scott & White Health family of companies. You'll find useful information about what we have to offer in this booklet—and if you have questions, we're happy to answer them.

Got a question?

Our highly trained Customer Advocates can help you with things like finding a provider and answering questions about your benefits or claims. Whatever your question or concern may be, our Customer Advocates will work with you to resolve it as quickly as possible—in most cases, before you hang up the phone.

Contact us by phone

Call the number on the back of your member ID card.

7 AM – 7 PM Monday – Friday

Contact us through the member portal

Log in at [MyBSWHealth.com](https://www.MyBSWHealth.com)

to send a secure email and receive a secure response.



Contact a nurse

If you're not feeling well, the Nurse Advice Line will talk through your symptoms and help you make decisions on next steps, whether that's an appointment or an at-home remedy. The number is on the back of your member ID card.



Get to know your member ID card

- 1 Group name
- 2 Group ID number
- 3 Network name
- 4 Benefit effective date
- 5 Member name
- 6 Member ID number
- 7 Copays/coinsurance
- 8 Deductible
- 9 Pharmacy/prescription drug info

		1	Group: ABC Co.	2	
		3	Group #: 000000	4	
		3	Network:	4	Benefit Effective Date:
SUBSCRIBER John Sample		5		6	MEMBER ID 000000000000
DEPENDENTS Jane Sample Jack Sample Jill Sample James Sample Julie Sample Joe Sample Jackie Sample		5		6	IN-NETWORK PLAN BENEFITS Adult PCP/Spec: 00% Pediatric PCP/Spec: 00% Emergency Room: 00%* Coinsurance: N/A Deductible: I/\$0000 F/\$0000 Rx: 00%* <small>*Deductible may apply.</small>
		5		6	PHARMACISTS ONLY OptumRx® Help Desk: 855-205-9182 BIN: 610011 PCN: IRX GRP: SWPBSWCP
		swhp.org			

FOR PROVIDERS Electronic Claims: Availity: 94999 Paper Claims: Scott and White Health Plan PO Box 211342 Eagan, MN 55121 Prior Authorization: Visit the provider portal Fax: 800-626-3042 Phone: 866-384-3488 Provider Portal: swhpprovider.firstcare.com Card Issue Date: 08/01/2020	FOR MEMBERS Possession of this card or obtaining precertification does not guarantee coverage or payment for the service or procedure reviewed. Important Information: <ul style="list-style-type: none"> In a medical emergency, call 9-1-1 or go to the nearest emergency facility. Customer Service: 844-633-5325 (TTY/TDD: 7-1-1) Telehealth: Download the MyBSWHealth App 24/7 Nurse Line: 877-505-7947 Self-Service Portal: my.bswhealth.com To avoid out-of-network costs and provider balance billing, find a provider at swhp.org
CUSTOMER SERVICE: 844.633.5325 • swhp.org	

- A Customer service phone number
- B 24/7 Nurse Line
- C Information for providers
- D Claims mailing address

You can request a replacement ID card through the member portal or access an electronic card at any time through the MyBSWHealth app.

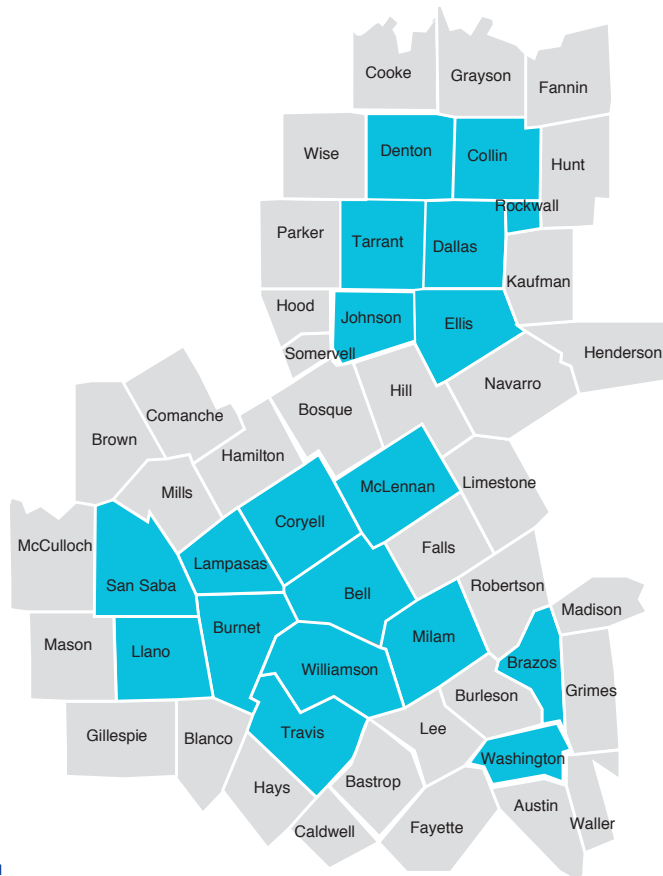
The ID card above is a sample. The exact location of certain elements may vary on your card.

Service Areas

BSW Preferred HMO Network

Service Areas

HMO: Only certain ZIP codes in Johnson, Milam and Travis counties are included.



Find a Provider

Choose from a broad range of in-network providers by using the [provider search tool](https://www.swhp.org/provider-search-tool) at [swhp.org](https://www.swhp.org).

1. Select Member Type: **Commercial**
2. Select a plan: choose **BSW Preferred HMO Network-Group**
3. Start your search
 - Search by name, specialty and/or location
 - See practice locations, contact information and maps
 - Get details, including network participation and hospital affiliations
 - Add filters for gender, board certification, accepting new patients and more

Referrals are not required to see network specialists, even in our HMO network.

Need more help?

Call the Baylor Scott & White Quality Alliance Health Access Line:
844.279.7589

24/7 self-service on our member portal

MyBSWHealth offers our members access to 24/7 self-service features, including:

- View and print ID cards
- Find a provider
- Take advantage of eVisits and same-day Video Visits
- See copay information
- View claims, authorizations and deductibles
- Enjoy wellness features
- See Explanations of Benefits
- Message Customer Service
- And more!

Get started today



1. Visit MyBSWHealth.com to register or log in



2. Install the MyBSWHealth App on your mobile device:

- Text BETTER to 88408, or
- Download the MyBSWHealth App in the App Store or Google Play

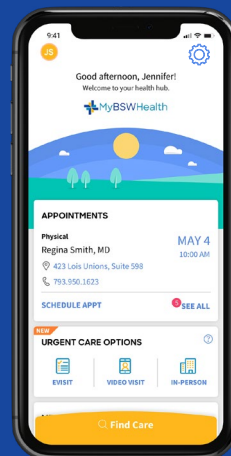
Download the MyBSWHealth app

Virtually all of the information in the member portal is available on your phone through the MyBSWHealth app.


For example, you can view a digital copy of your ID card, see copay information, and track your deductible and out-of-pocket maximum for yourself and your dependents. Use the same user name and password you set up for the member portal to log in to the app.

To learn more, visit our website:

swhp.org



Be sure to link your account in the app:

1. Tap the gear icon  (top right corner of app welcome screen)
2. Tap “Manage Linked Accounts”
3. Tap “Link Account”
4. Enter member information



Experience virtual care • \$0 copay

MyBSWHealth

8 AM – 8 PM, 7 days a week

Get care from a Baylor Scott & White Health provider any day of the week without leaving your home or office. Receiving Virtual Care through [MyBSWHealth.com](https://www.mybswhealth.com) or the MyBSWHealth app also allows your visit to be connected to your medical health records (with BSWH providers).

Conduct an eVisit for common medical conditions and get care fast

- Click on “FIND CARE,” choose the “Get Care” option” and select “eVisit”
- Complete an online questionnaire about your symptoms; it takes only 5-10 minutes
- You will get a response from a Baylor Scott & White Health provider within one hour
- Prescriptions (if needed) will be sent immediately to your preferred pharmacy

Schedule a same-day Video Visit with a provider, face-to-face

- Click on “FIND CARE,” choose the “Get Care” option” and select “Video Visit”
- Talk with a Baylor Scott & White Health provider live about your symptoms
- Visits are quick: just 10-15 minutes
- Prescriptions (if needed) will be sent immediately to your preferred pharmacy

Additional Options

24 hours/day, 7 days a week

Additional virtual care options, powered by MDLIVE, are available 24 hours a day, 7 days a week. These options provide access to board-certified doctors, as well as licensed therapists and more, for general health and behavioral health concerns. You can visit with a doctor by phone, secure video, or the MDLIVE app.

Learn more at [MDLIVE.com/FirstCare](https://www.mdlive.com/FirstCare).

Note: always use this link to access MDLIVE to ensure the cost of your service is correct for your benefit plan.

Better health starts with you

Elevate your well-being with our comprehensive suite of digital resources. Log in to your member portal to get started.

Digital Health Coaching – 6-week coaching modules with action plans, important articles, online seminars and video content on topics that include:

- Live Tobacco Free
- Healthier Diet
- Less Stress
- Healthy Weight
- Active Living

Progress Tracker – The digital platform has a dashboard to help you keep track of important health information like A1C, weight/BMI, cholesterol, blood pressure and physical activity. These biometric measurements can be charted over time to monitor your long-term health.

Fitness Tracker Integration – Synchronize your personal fitness tracker with the wellness platform to monitor your physical activity progress on the dashboard.

Digital Health Library – Access to articles, videos, recipes and other content to support a healthier life. You can search for condition-specific information or explore highlighted topics.

Challenges – Sometimes you need extra motivation to go the extra mile. You can participate in step challenges, hydration and even relaxation challenges.

Online Community – Access to online community forums where you can give and receive support for goals as well as get feedback from health coaches in the community.

WELL-BEING ASSESSMENT

The Well-Being Assessment is a simple, digital health survey that helps you take steps toward a more vibrant and healthier life. The Well-Being Assessment asks questions about your life and delivers customized action steps from our Lifestyle Management Program. Modules are self-paced, available online, and convenient for promoting physical and mental health – **all things to help you feel your best.**

Assessment for Members

You don't have to give up your favorite foods to lose weight and feel your best.

Ever wonder how some people can eat all their favorite foods and not gain weight? Wondr Health™ is an online program that will teach you how. And here's a hint: it doesn't include starving, counting calories or spending hours prepping 'approved' foods. We are giving you the chance to learn how to eat the foods you love while reducing your risk of developing serious conditions, like diabetes or heart disease.

Wondr Health™ is available at NO COST to you and is accessible via computer and mobile device so you can participate whenever it's convenient, wherever you are.

For more information about Wondr Health™, visit swhp.org or watch this [video](#).

Expecting the Best® Maternity Program

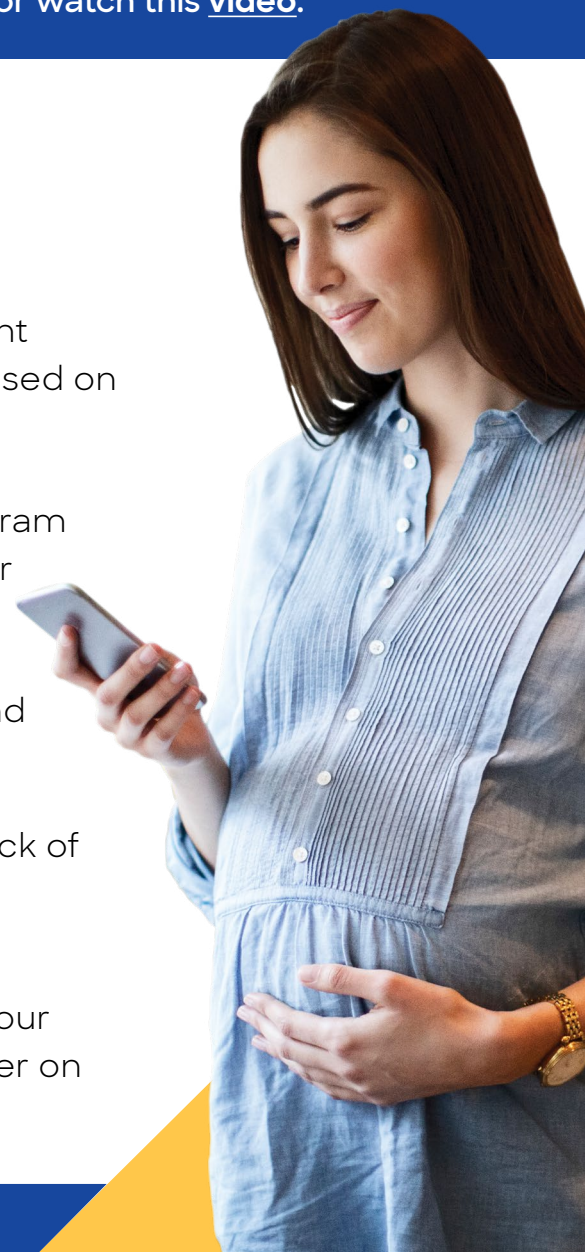
We are pleased to offer a maternity program for pregnant Scott & White Care Plans members. This initiative is focused on helping expectant mothers enjoy a healthy pregnancy.

Once enrolled, participants can benefit from diverse program features for the duration of their pregnancy and one year postpartum. Participants receive helpful educational materials across distinct categories, including proper nutrition, early identification of pregnancy risk factors and available resources for any complications.

Sign up by calling the customer service number on the back of your ID card or send an email to:

HPMaternityCaseManagement@BSWHealth.org.

You may opt-out of this program at any time, by telling your Case Manager, or by calling the customer service number on the back of your member ID card.



Access pharmacy services

Members may access more than 68,000 pharmacies nationwide, including most national chains and a large selection of local pharmacies.

To find your nearest pharmacy, click here:

PHARMACY SEARCH

We also offer 90-day prescription refills for select medications at Baylor Scott & White pharmacies. Locate a pharmacy at BSWHealth.com/specialties/pharmacies.

Get the convenience of home delivery with mail order service.

Call our mail order pharmacy and we will walk you through the transfer process.

Call toll-free at **855.388.3090**

Monday through Friday, from 7 AM to 7 PM CT,
and on Saturday, from 9 AM to 1 PM CT.

If you need detailed pharmacy claim information, pharmacy deductible information, explanation of benefits, or drug information and pricing, visit swhp.org or call Customer Service at **844.633.5325**.













To view a formulary (a list of covered drugs), click here:

FORMULARY



Where you go for care matters

Knowing where to go for care may save you time and money.


Type of care	Examples of health issues	Average cost
 Primary care doctor Your first choice for care when it's not an emergency	<ul style="list-style-type: none"> • Asthma • Chronic conditions <ul style="list-style-type: none"> • Diabetes management • High blood pressure • Earache • Headaches • Preventive health • Sprains • Well women exams 	
 eVisits and Same-day Video Visits Using your mobile device or computer Download the free MyBSWHealth app 	<ul style="list-style-type: none"> • Acne • Allergies • Bladder infection • Cold • Flu • Pink eye • Quit tobacco • Sinus infection • Stomach problems • Yeast infection 	
 Walk-in clinics Same-day appointments when your doctor does not have availability Walk-in clinics include select primary care clinics and some pharmacy locations	<ul style="list-style-type: none"> • Asthma • Bladder infection • Ear or sinus pain • Earache • Flu • Sore throat • Sprains 	
 Urgent care Needs immediate attention but is not life-threatening, or an appointment is not available with your doctor.	<ul style="list-style-type: none"> • Back pain • Bladder infection • Earache • Minor burns • Minor eye injuries • Minor cuts that may need stitches • Sore throat • Sprains 	
 Emergency room Any condition you believe to be life-threatening	<ul style="list-style-type: none"> • 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, arm or leg weakness 	Hospital average cost:  Stand-alone average cost: 

Get details on your claims with your monthly insurance statement

An electronic Monthly Insurance Statement, also known as an Explanation of Benefits (EOB), is available through the [Member Portal](#) to help you manage your claims expenses at a detailed level. The statement provides line-item detail on charges for that month, including what was billed and covered by Scott & White Care Plans. The amount you owe is included in this statement.

Remaining balances for deductibles and out-of-pocket expenses are also reported. Information for the current month and year-to-date is included. Statements are not provided for prescription claims or claims where the member does not owe anything.

Your EOBs will be available on the [Member Portal](#) unless you specifically request to receive paper EOBs in the mail. To request paper EOBs, log in to the [Member Portal](#) and “Notifications” in the Settings tab.



1206 West Campus Drive
Temple, TX 76502

Forwarding Service Requested

Explanation of Benefits
This is NOT a bill

QUESTIONS?
Customer service: (800) 321-7947
Hours: 7 a.m. to 7 p.m. CT
Website: swhp.org

John Smith
789 TEST STREET
REDCARD, MO 63141

Member ID: 12345678
Group Number: 012345
Group Name: Sample Company Inc.
Print date: 02/18/2020

Hi John,

This document summarizes your recent benefit activity. It confirms the amount charged by your provider(s) and the amount we paid for those charges.

Cost breakdown

Amount billed:	\$1250.00
Plan discount:	\$600.00
Plan paid:	\$500.00
Not covered:	\$0.00

What you may owe
\$150.00

This is the portion of the billed amount you may owe the provider(s) if payment was not collected at the time of service. This amount may include your deductible, copay, coinsurance, and/or non-covered amount.

Account Summary

Applied Amount	Member Deductible	Total Amount
\$250.00		\$1,500.00 (\$1,250.00 remaining)
\$199.71	Member Out-of-pocket max	\$2,250.00 (\$2,050.29 remaining)
\$1,500.00	Family Deductible	\$3,000.00 (\$1,500.00 remaining)
\$2,477.84	Family Out-of-pocket max	\$4,500.00 (\$2,022.16 remaining)

Helpful Definitions

Allowed Amount - This is the amount considered for payment based on our provider contracts and your benefits.

Amount Billed - This is the amount your provider billed for the services you requested. Note: this amount does not reflect discounts that the plan has negotiated with the provider or facility.

Amount Paid - This is the amount we paid to you or your provider.

Copay - This represents the amount you are responsible to pay for certain services, typically paid at the time of service.

Coinsurance - The coinsurance is a percentage of the "allowed amount" you are responsible for paying for services after your deductible is met. Providers may require payment when you receive services.

Subscriber: John Smith
Member ID: 12345678
Group Name: Sample Company Inc.
Group Number: 012345

Version
Explanation of Benefits
In case there's a bill

In Network

Amount Billed	Allowed Amount	Non-Covered Amount	Other Coverage Payment	Plan Paid	Copay	Deductible	Coinsurance	What You May Owe	Notes
\$250.00	\$150.00	\$0.00	\$0.00	\$100.00	\$50.00	\$0.00	\$0.00	\$50.00	
\$250.00	\$150.00	\$0.00	\$0.00	\$100.00	\$50.00	\$0.00	\$0.00	\$50.00	

Out of Network

Amount Billed	Allowed Amount	Non-Covered Amount	Other Coverage Payment	Plan Paid	Copay	Deductible	Coinsurance	What You May Owe	Notes
\$1000.00	\$500.00	\$0.00	\$0.00	\$400.00	\$100.00	\$0.00	\$0.00	\$100.00	
\$1000.00	\$500.00	\$0.00	\$0.00	\$400.00	\$100.00	\$0.00	\$0.00	\$100.00	

NOT IN NETWORK AND/OR THERE IS NO AUTH ON FILE

If you receive an out-of-network benefit, the provider or facility may bill you for an amount greater than the Health Plan. Out-of-network providers or facilities may not bill you for the copay/coinsurance/deductible indicated above in the following circumstances:
- Services received from an out-of-network provider while receiving services at an in-network provider.
- Diagnostic imaging or laboratory services if related to treatment from an in-network provider.

Non-discrimination Notice

Language assistance services, free of charge, are available to you.

The Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, ethnicity, or sex.

El plan de salud cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, etnia o sexo.

El plan de salud ofrece servicios gratuitos de asistencia lingüística.

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Stay better, longer

Disease Management

Disease Management empowers you to manage your chronic condition and help prevent complications. We work with your healthcare providers to identify chronic conditions quickly and treat them effectively. We can also identify self-care activities that help you manage your condition at home. Together, we'll work to slow down the progression of your disease and help you **stay better, longer**.

Complex Case Management

If you have chronic conditions or complex care needs, our nurse case managers will work with you, your family, and your physician to create and manage your care plan. Case managers advocate for you and can help you navigate the healthcare system and arrange the services you need. They can also answer questions and help you understand your condition and care plan. If you are enrolled in a Disease Management program, they'll incorporate the program into your care. There is no additional cost to you for this voluntary program. It's all part of our goal to help you get the best possible results and the greatest value from your health plan.

NOTE: You can opt-in or opt-out of these programs by calling 844.279.7589.

Accountable Care Organization

As a member of a health plan working with an Accountable Care Organization, you can expect care that is:

HIGH-QUALITY. You should expect the care you receive to be safe, timely, effective, efficient, equitable and patient-centered.

COORDINATED. Your doctor guides your care team and coordinates appropriate services across all sites of care that might include a specialist's office, the hospital, or laboratory and imaging services.

CONVENIENT. Many of our doctors and facilities offer same-day appointments, extended hours, and onsite laboratory and imaging services. Urgent care centers and retail care clinics like Walgreen's and CVS are in the BSW Preferred network.

COMPREHENSIVE. The BSW Preferred network of primary and specialty care doctors and facilities is broad. We are confident we can meet your care needs.

COST-EFFECTIVE. Copays and out-of-pocket expenses are kept in check when your care needs are delivered inside the BSW Preferred network (doctors, hospitals, laboratory, imaging and post-acute care.) All other providers are considered out-of-network and no benefits are available for services other than emergency situations.

**Thank you
for choosing
Scott & White
Care Plans
for your
healthcare
coverage needs.**



HMO products are offered through Scott and White Health Plan and Scott & White Care Plans. Insured PPO and EPO products are offered through Insurance Company of Scott and White. All are Texas registered insurance companies. Scott & White Care Plans and Insurance Company of Scott and White are wholly owned subsidiaries of Scott and White Health Plan.