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, visit <a href="http://bswh.swhp.org">http://bswh.swhp.org</a>, or call 1-844-843-3229. For general definitions of common terms, such as allowed amount, <a href="balance billing">balance billing</a>, <a href="coinsurance">coinsurance</a>, <a href="copayment">copayment</a>, <a href="deductible">deductible</a>, <a href="provider">provider</a>, or other <a href="underlined">underlined</a> terms see the Glossary. You can view the Glossary at <a href="www.cciio.cms.gov">www.cciio.cms.gov</a> or call 1-844-843-3229 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	INN Tier 1 Tier 2 Tier 3 EE \$2,000 \$3,000 \$4,000 ES \$3,750 \$5,750 \$8,000 EC \$3,250 \$5,250 \$8,000 EF \$4,000 \$6,000 \$8,000 Does not apply to preventive care.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> . There is an embedded <u>deductible</u> for coverage tiers Employee + Spouse (ES), Employee + Children (EC), Employee + Family (EF) coverage.
Are there services covered before you meet your deductible?	Yes. Preventive care and primary care services are covered before you meet your deductible.	This <u>plan</u> covers some items and services even if you have not yet met the <u>deductible</u> amount.  But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u> <u>services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>
Are there other deductibles for specific services?	No.	You do not have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	INN Tier 1 Tier 2 Tier 3 EE \$3,425 \$6,850 Unlimited ES \$6,850 \$13,700 Unlimited EC \$5,137 \$10,275 Unlimited EF \$6,850 \$13,700 Unlimited	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met. There is an embedded <u>out-of-pocket limit</u> for coverage tiers Employee + Spouse (ES), Employee + Children (EC), Employee + Family (EF) coverage.
What is not included in the out-of-pocket limit?	Copayments on certain services, premiums, balance-billing charges, and health care this plan does not 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 <u>network provider</u> ?	Yes. See <a href="http://bswh.swhp.org/">http://bswh.swhp.org/</a> or call 1-844-843-3229 for a list of <a href="network providers">network providers</a> .	You pay the least if you use a <u>provider</u> in Preferred Network. You pay more if you use a <u>provider</u> in In-Network. You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a referral to see a specialist?	No	You can see the <u>specialist</u> you choose without a <u>referral</u> .



All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

			What You Will Pay		
Common Medical Event	Services You May Need	Tier 1: Preferred Network Provider (You will pay the least)	Tier 2: In-Network Provider	Tier 3: Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you visit a	Primary care visit to treat an injury or illness	\$25 <u>copay</u> per visit. <u>Deductible</u> does not apply.	\$75 <u>copay</u> per visit. <u>Deductible</u> does not apply.	70% after <u>deductible</u>	Tier 2 and Tier 3 copays/coinsurance for Primary care visits and Specialist care visits are not eligible for HRA reimbursement.
If you visit a health care provider's office or clinic	Specialist visit	\$50 <u>copay</u> per visit. <u>Deductible</u> does not apply.	\$100 <u>copay</u> per visit. <u>Deductible</u> does not apply.	70% after <u>deductible</u>	You may have to pay for services that aren't preventive. Ask your provider if the services needed are
	Preventive care/screening/ immunization	No Charge	No Charge	70% after <u>deductible</u>	preventive. Then check what your plan will pay for.
If you have a took	Diagnostic test (x-ray, blood work)	10% after <u>deductible</u>	50% after deductible	70% after <u>deductible</u>	None
If you have a test	Imaging (CT/PET scans, MRIs)	10% after <u>deductible</u>	50% after <u>deductible</u>	70% after deductible	None

			What You Will Pay		
Common Medical Event	Services You May Need	Tier 1: Preferred Network Provider (You will pay the least)	Tier 2: In-Network Provider	Tier 3: Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need drugs	Preferred generic drugs	\$3 <u>copay</u> per 30-day supply (retail); \$6 <u>copay</u> per 90-day supply (maintenance). <u>Deductible</u> does not apply.	\$5 <u>copay</u> per 30-day supply (retail). <u>Deductible</u> does not apply.	50% after <u>deductible</u>	Copays are per 30-day supply. Two copays apply for a 90-day supply if a maintenance drug is obtained through a Baylor Scott &
If you need drugs to treat your illness or condition More information about prescription drug coverage is	Preferred brand drugs	\$35 <u>copay</u> per 30-day supply (retail); \$70 <u>copay</u> per 90-day supply (maintenance). <u>Deductible</u> does not apply.	\$50 <u>copay</u> per 30-day supply (retail). <u>Deductible</u> does not apply.	50% after <u>deductible</u>	White Health pharmacy OR when using the mail order prescription service. Specific preventive medications will be covered with no cost to the member.
available at <a href="http://www.bswh.sw">http://www.bswh.sw</a> <a href="http://www.bswh.sw">hp.org/pharmacy-information</a> .	Non-preferred generic drugs and non-preferred brand drugs	Lesser of \$50 or 50% coinsurance (retail); Lesser of \$100 or 50% coinsurance (maintenance). Deductible does not apply.	Lesser of \$75 or 50% coinsurance (retail).  Deductible does not apply.	50% after <u>deductible</u>	If a brand name drug is dispensed when a generic is available, 50% coinsurance applies.  Non-formulary drugs: 50% coinsurance
	Specialty drugs	20% coinsurance (\$200 max (retail)).  Deductible does not apply.	Not Covered	Not Covered	Some drugs may require prior authorization.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% after <u>deductible</u>	50% after <u>deductible</u>	70% after <u>deductible</u>	None
	Physician/surgeon fees	10% after <u>deductible</u>	50% after <u>deductible</u>	70% after <u>deductible</u>	
If you need immediate medical attention	Emergency room care	\$250 <u>copay</u> for first visit per covered member, then 10% after <u>deductible</u> for additional visits.	\$250 copay for first visit per covered member, then 10% after deductible for additional visits.	\$250 <u>copay</u> for first visit per covered member, then 10% after <u>deductible</u> for additional visits.	None

			What You Will Pay		
Common Medical Event	Services You May Need	Tier 1: Preferred Network Provider (You will pay the least)	Tier 2: In-Network Provider	Tier 3: Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Emergency medical transportation	10% after <u>deductible</u>	10% after <u>deductible</u>	10% after <u>deductible</u>	None
	Urgent care	\$50 <u>copay</u> per visit. <u>Deductible</u> does not apply.	\$100 <u>copay</u> per visit. <u>Deductible</u> does not apply.	\$100 copay per visit.  Deductible does not apply.	Tiers 2 and 3 <u>copays</u> not eligible for HRA reimbursement.
If you have a	Facility fee (e.g., hospital room)	10% after <u>deductible</u>	50% after <u>deductible</u>	70% after <u>deductible</u>	None
hospital stay	Physician/surgeon fees	10% after <u>deductible</u>	50% after <u>deductible</u>	70% after <u>deductible</u>	None
If you need mental health, behavioral health, or	Outpatient services	\$25 <u>copay</u> per visit. <u>Deductible</u> does not apply.	\$25 <u>copay</u> per visit. <u>Deductible</u> does not apply.	70% after <u>deductible</u>	Tiers 2 and 3 <u>copay/coinsurance</u> not eligible for HRA reimbursement.
substance abuse services	Inpatient services	10% after <u>deductible</u>	10% after <u>deductible</u>	70% after <u>deductible</u>	None
If you are pregnant	Office visits	\$25 <u>copay</u> per visit (PCP visit); \$50 <u>copay</u> per visit (Specialist visit). <u>Deductible</u> does not apply.	\$75 <u>copay</u> per visit (PCP visit); \$100 per visit (Specialist visit). <u>Deductible</u> does not apply.	70% after <u>deductible</u>	No charge for prenatal visits for Tiers 1 and 2 copays.  Depending on the type of services, a copayment, coinsurance, or deductible may apply.  Tiers 2 and 3 copay/coinsurance not eligible for HRA reimbursement.

			What You Will Pay		
Common Medical Event	Services You May Need	Tier 1: Preferred Network Provider (You will pay the least)	Tier 2: In-Network Provider	Tier 3: Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Childbirth/delivery professional services	10% after <u>deductible</u>	50% after <u>deductible</u>	70% after <u>deductible</u>	None
	Childbirth/delivery facility services	10% after <u>deductible</u>	50% after <u>deductible</u>	70% after <u>deductible</u>	None
	Home health care	10% after <u>deductible</u>	50% after deductible	70% after deductible	120 visit limit per year.
	Rehabilitation services	10% after <u>deductible</u>	50% after <u>deductible</u>	70% after <u>deductible</u>	Combined OT/PT 60 visits max and 60 ST visits max per calendar year.
If you need help recovering or have other special health needs	Habilitation services	10% after <u>deductible</u>	50% after <u>deductible</u>	70% after <u>deductible</u>	Combined OT/PT 60 visits max and 60 ST visits max per calendar year.
nealth needs	Skilled nursing care	10% after <u>deductible</u>	50% after <u>deductible</u>	70% after deductible	120 visit limit per year.
	Durable medical equipment	10% after <u>deductible</u>	50% after <u>deductible</u>	70% after <u>deductible</u>	None
	Hospice services	10% after <u>deductible</u>	50% after <u>deductible</u>	70% after <u>deductible</u>	None
	Children's eye exam	Not Covered	Not Covered	Not Covered	None
If your child needs	Children's glasses	Not Covered	Not Covered	Not Covered	None
dental or eye care	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

- Non-emergency care when traveling outside U.S. •
- Routine foot care

Dental care (Adult)

• Routine eye care (Adult)

Weight loss programs

## Long-term care

## 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)

• Hearing aids (1 device every 36 months)

•	Bariatric surgery (Tier 1 and Tier 2 only)	•	Infertility treatment (Limited to \$7,500 medical and \$7,500 pharmacy lifetime max)
•	Chiropractic care (20 visit limit per calendar year)	•	Private-duty nursing (120 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: WageWorks, visit <a href="www.wageworks.com">www.wageworks.com</a>, or call (877)-502-6272; Department of Labor Employee Benefits Security Administration, visit <a href="http://www.dol.gov/ebsa/healthreform">http://www.dol.gov/ebsa/healthreform</a>, 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 <a href="https://www.HealthCare.gov">www.HealthCare.gov</a> 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 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: Scott and White Health Plan, visit <a href="http://bswh.swhp.org/">http://bswh.swhp.org/</a>, or call 1-844-843-3229; Department of Labor Employee Benefits Security Administration, visit <a href="http://www.dol.gov/ebsa/healthreform">http://www.dol.gov/ebsa/healthreform</a>, or call 1-866-444-EBSA (3272).

## Does this plan provide Minimum Essential Coverage? Yes

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

#### 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 1-844-843-3229.

## **About these Coverage Examples:**



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. 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 <u>plan's</u> overall <u>deductible</u>	\$2,000
■ Specialist copayment	\$50
■ Hospital (facility) coinsurance	10%
■ Other coinsurance	10%

# This EXAMPLE event includes services like: Sample Care Costs

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

|--|

#### In this example, Peg would pay:

Cost Sharing				
<u>Deductibles</u>	\$2,000			
Copayments	\$424			
Coinsurance	\$1,001			
What isn't covered				
Limits or exclusions	\$60			
The total Peg would pay is	\$3,485			

## **Managing Joe's type 2 Diabetes**

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

■ The plan's overall deductible	\$2,000
■ Specialist copayment	\$50
■ Hospital (facility) coinsurance	10%
Other coinsurance	10%

# This EXAMPLE event includes services like: Sample Care Costs

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

Total Example Cost	\$7,389
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### In this example, Joe would pay:

Cost Sharing	
<u>Deductibles</u>	\$761
Copayments	\$1,216
Coinsurance	\$85
What isn't covered	
Limits or exclusions	\$55
The total Joe would pay is	\$2,117

## **Mia's Simple Fracture**

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

■ The <u>plan's</u> overall <u>deductible</u>	\$2,000
Specialist copayment	\$50
■ Hospital (facility) coinsurance	10%
Other coinsurance	10%

# This EXAMPLE event includes services like: Sample Care Costs

Emergency room care (including medical supplies)
Diagnostic test (x-ray)
Durable medical equipment (crutches)
Rehabilitation services (physical therapy)

Total Example Cost	\$1,925

#### In this example, Mia would pay:

Cost Sharing	
<u>Deductibles</u>	\$967
<u>Copayments</u>	\$400
Coinsurance	\$163
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,530

## **English:**

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-321-7947 (TTY: 1-800-735-2989). 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.

### Spanish:

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-321-7947 (TTY: 1-800-735-2989). Scott & White Health Plan cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo.

#### Vietnamese:

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800 321-7947 (TTY: 1-800-735-2989). Scott & White Health Plan tuân thủ luật dân quyền hiện hành của Liên bang và không phân biệt đối xử dựa trên chủng tộc, màu da, nguồn gốc quốc gia, độ tuổi, khuyết tật, hoặc giới tính.

#### Chinese:

注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電 1-800-321-7947 (TTY:1-800-735-2989)。Scott & White Health Plan 遵守適用的聯邦民權法律規定,不因種族、膚色、民族血統、年齡、殘障或性別而歧視任何人。

#### Korean:

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-321-7947 (TTY: 1-800-735-2989) 번으로 전화해 주십시오. Scott & White Health Plan 은(는) 관련 연방 공민권법을 준수하며 인종, 피부색, 출신 국가, 연령, 장애 또는 성별을 이유로 차별하지 않습니다.

### Arabic:

: الدنصي الهاتف) 7947-321-800-1 بالرقم اقصل الكباد نسبة مجانية مجانية الدلغة خدمة الإنجليزية، الدلغة تتحدث كنت إذا :ملاحظة أساس على يميز و لا الدفير الدية الاتحادية المدنية المونية المونية

#### **Urdu:**

استقبال: اگر آپ انگلش بولتے ہیں تو، زبان کی مدد کی خدمات، مفت چارج، آپ کے لئے دستیاب ہیں۔7947-321-800-1 کال کریں (TTY: 1-800-735-2989). سکاٹ اور وائٹ ہیلتھ منصوبہ قابل اطلاق وفاقی شہری حقوق کے قوانین کے مطابق ہے اور نسل، رنگ، قومی آبادی، عمر، معذوری، یا جنسی کی بنیاد پر متصاب نہیں ہے.

### Tagalog:

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-321-7947 (TTY: 1-800-735-2989). Sumusunod ang Scott & WhiteHealth Plan sa mga naaangkop na Pederal na batas sa karapatang sibil at hindi nandidiskrimina batay sa lahi, kulay, bansang pinagmulan, edad, kapansanan o kasarian.

#### French:

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-321-7947 (ATS : 1-800-735-2989). Scott & White Health Plan respecte les lois fédérales en vigueur relatives aux droits civiques et ne pratique aucune discrimination basée sur la race, la couleur de peau, l'origine nationale, l'âge, le sexe ou un handicap.

#### Hindi:

ध्यान दें: यिद आप िहंदी बोलते हैं तो आपके िलए मुफ्त में भाषा सहायता सेवाएंउपलब्ध हैं। 1-800-321-7947 (TTY: 1-800-735-2989) पर कॉल करें। Scott & White Health Plan लागू होनेयोग्य संघीय नागारक अधकार क़ानून का पालन करता हैऔर जाित, रंग, राष्ट्रीय मूल, आयु, िवकलांगता, या िलंग के आधार पर भेदभाव नहीं करता है।

#### German:

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-321-7947 (TTY: 1-800-735-2989). Scott & White Health Plan erfüllt geltenden bundesstaatliche Menschenrechtsgesetze und lehnt jegliche Diskriminierung aufgrund von Rasse, Hautfarbe, Herkunft, Alter, Behinderung oder Geschlecht ab.

#### Persian:

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توجه: اگر به زبان انگلیسی صحبت می کنید، خدمات رایگان زبان، برای شما رایگان است. با شماره 7947-301-178-730-735 (TTY: 1-800-735-2989) تماس بگیرید. برنامه سلامتی اسکات و سفید مطابق با قوانین مدنی فدرال فدرال می باشد و براساس نژاد، رنگ، منشا ملی، سن، ناتوانی جنسی یا جنسیت تبعیض آمیز نیست.
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## Gujarati:

સાવધાન: જો તમે ઇંગલિશ બોલતા હો, ભાષા સહ્ય સેવાઓ, નિઃશુલ્ક, તમારા માટે ઉપલબ્ધ છે. 1-800-321-7947 પર કૉલ કરો (TTY: 1-800-735-2989). સ્કોટ એન્ડ વ્હાઇટ હેલ્થ પ્લાન લાગુ ફેડરલ નાગરિક અધિકાર કાયદાઓનું પાલન કરે છે અને જાતિ, રંગ, રાષ્ટ્રીય મૂળ, ઉંમર, અપંગતા, અથવા જાતિના આધારે ભેદભાવ નથી કરતા.

#### Russian:

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-321-7947 (телетайп: 1-800-735-2989). Scott & White Health Plan соблюдает применимое федеральное законодательство в области гражданских прав и не допускает дискриминации по признакам расы, цвета кожи, национальной принадлежности, возраста, инвалидности или пола.

#### 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。1-800-321-7947 (TTY:1-800-735-2989) まで、お電話にてご連絡ください。Scott & WhiteHealth Planは適用される連邦公民権法を遵守し、人種、肌の色、出身国、年齢、障害または性別に基づく差別をいたしません。

#### Laotian:

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັງຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 1-800-321-7947 (TTY: 1-800-735-2989). Scott & WhiteHealth Plan ປະຕິບັດຕາມກົດໝາຍວ່າດ້ວຍສິດທິພົນລະເມືອງຂອງຣັຖບານກາງທີ່ບັງຄັບໃຊ້ ແລະບໍ່ຈຳແນກໂດຍອີງໃສ່ພື້ນຖານດ້ານເຊື້ອຊາດ, ສີຜິວ, ຊາດກຳເນີດ, ອາຍຸ, ຄວາມພິການ, ຫຼື ເພດ.