



2018 Enrollment Guide

Individual and Family

HMO_EPO 2018

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Contact Information at a Glance

Sales/To Speak to a Licensed Insurance Agent 1-866-522-2515 TTY 1-800-735-2989 8 a.m. - 5 p.m. • Monday - Friday

Fax for Enrollment Applications (254) 298-3199

Customer Service 1-800-321-7947 TTY 1-800-735-2989 7 a.m. – 8 p.m. • 7 days a week

swhp.org

This brochure is only a general summary of the coverage available through Scott and White Health Plan and Insurance Company of Scott and White. It is not an insurance contract, nor part of the Evidence of Coverage or Policy. You will find complete coverage details, including exclusions and limitations, in the Summary of Benefits and the Evidence of Coverage or Policy.

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 and White Health Plan and Insurance Company of Scott and White comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex.

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 and White Health Plan y Insurance Company of Scott and White cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo.

You're closer than ever to health care coverage savings.

For affordable health care coverage, turn to the Scott and White Health Plan and the Insurance Company of Scott and White, the local experts 240,000 Texans trust.

We understand how challenging it can be to choose the right plan for your specific needs. That's why we offer you open access to a team of experienced agents who can help you evaluate your options. Call one of our agents today at 1-866-522-2515 or contact your independent agent if you would like assistance.

About Baylor Scott & White Health

As the largest not-for-profit health care system in Texas and one of the largest in the United States, Baylor Scott & White Health was born from the 2013 combination of Baylor Health Care System and Scott & White Healthcare. Today, Baylor Scott & White Health includes 48 hospitals, more than 1,000 patient care sites, more than 5,500 active physicians, over 44,000 employees and the Scott and White Health Plan. With a commitment to and a track record of innovation, collaboration, integrity and compassion for the patient, Baylor Scott & White Health strives to be one of the nation's exemplary health care organizations.

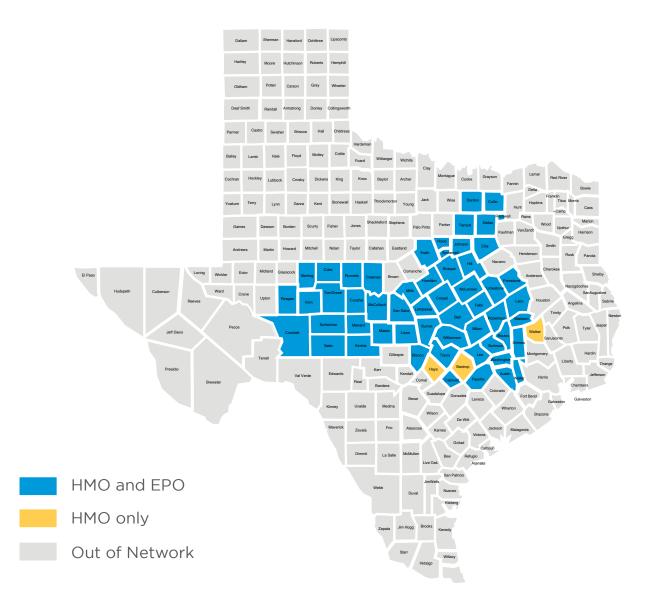
With access to the Baylor Scott & White Health system in North Texas, you can expect better health, better care, and better value with our Vital Traditions plan.

1

Health plans trusted by 240,000 Texans.

The HMO from Scott and White Health Plan and the EPO from Insurance Company of Scott and White* offer access to 10,000 in-network doctors and the renowned Baylor Scott & White Health system. The HMO and EPO offer coverage within the network only, except in the case of an emergency.

Emergency care coverage is available worldwide in both plans. Deductible and coinsurance may apply.



HMO and EPO available in 54 counties: Austin, Bell, Blanco, Bosque, Brazos, Burleson, Burnet, Caldwell, Coke, Coleman, Collin, Concho, Coryell, Crockett, Dallas, Denton, Ellis, Erath, Falls, Fayette, Freestone, Grimes, Hamilton, Hill, Hood, Irion, Johnson, Kimble, Lampasas, Lee, Leon, Limestone, Llano, Mason, McCulloch, McLennan, Madison, Menard, Milam, Mills, Reagan, Robertson, Rockwall, Runnels, San Saba, Schleicher, Somervell, Sterling, Sutton, Tarrant, Tom Green, Travis, Waller, Washington, and Williamson

HMO only available in 3 additional counties: Bastrop, Hays, and Walker

*Insurance Company of Scott and White is a wholly owned subsidiary of Scott and White Health Plan.

Benefits Overview

Effective January 1, 2018	Prime Bronze HMO 7300	Select Bronze EPO 7300
Benefit	HMO In-Network (No Out-of-Network)	EPO In-Network (No Out-of-Network)
Plan Coinsurance	80%	80%
Member Coinsurance	20%	20%
Individual Deductible ¹ Family Deductible	\$7,300 \$14,600	\$7,300 \$14,600
Individual Max Out Of Pocket ² Family Max Out Of Pocket	\$7,350 \$14,700	\$7,350 \$14,700
Primary Care Office Visit	\$50 copay (first visit), then deductible then 20%	\$50 copay (first visit), then deductible then 20%
Specialist Office Visit	Deductible then 20%	Deductible then 20%
Urgent Care	\$50 copay (first visit)	\$50 copay (first visit)
Emergency Room	Deductible then 20%	Deductible then 20%
Imaging (PET, CT, MRI)	Deductible then 20%	Deductible then 20%
Outpatient Lab and X-Ray	Deductible then 20%	Deductible then 20%
Inpatient Hospitalization	Deductible then 20%	Deductible then 20%
Pharmacy Deductible	None	None
Preferred Generic Drugs	Deductible then 20%	Deductible then 20%
Preferred Brand Drugs	Deductible then 20%	Deductible then 20%
Non-Preferred Brand	Deductible then 20%	Deductible then 20%
Specialty Drugs	Deductible then 20%	Deductible then 20%

How do the plans work?

To maximize your HMO or EPO benefits, all care (except for emergencies) must be provided by network providers. If you get non-emergency services out-of-network, you will be personally responsible for payment of all charges.

Is a primary care physician (PCP) required to direct care?

No. You do not have to select a PCP to direct your care. You can see a specialist without a referral.

(1) Deductibles and out-of-pocket responsibility apply per calendar year.

(2) All member responsibility for copays, deductibles, and coinsurance apply to the out-of-pocket maximum.

Preventive medications are covered in full - deductible and coinsurance do not apply.

SCOTT AND WHITE HEALTH PLAN and the INSURANCE COMPANY OF SCOTT AND WHITE ARE QUALIFIED HEALTH PLAN ISSUERS.

Monthly Premiums Central Texas

Prime	Bronze HMO 73		Select	Bronze EPO 73	SOO South Scottee Commun or
Age	Non-Tobacco User	Tobacco User	Age	Non-Tobacco User	Tobacco User
0-14	\$316.95	\$475.42	0-14	\$330.98	\$496.47
15	\$345.12	\$517.68	15	\$360.40	\$540.60
16	\$355.90	\$533.84	16	\$371.65	\$557.47
17	\$366.67	\$550.00	17	\$382.90	\$574.35
18	\$378.27	\$567.40	18	\$395.02	\$592.53
19	\$389.87	\$584.80	19	\$407.13	\$610.69
20	\$401.88	\$602.82	20	\$419.68	\$629.52
21-24	\$414.31	\$621.46	21-24	\$432.66	\$648.99
25	\$415.97	\$623.95	25	\$434.39	\$651.58
26	\$424.26	\$636.39	26	\$443.04	\$664.56
27	\$434.20	\$651.30	27	\$453.43	\$680.14
28	\$450.36	\$675.54	28	\$470.30	\$705.45
29	\$463.62	\$695.43	29	\$484.14	\$726.21
30	\$470.25	\$705.37	30	\$491.07	\$736.60
31	\$480.19	\$720.28	31	\$501.45	\$752.17
32	\$490.13	\$735.19	32	\$511.83	\$767.74
33	\$496.35	\$744.52	33	\$518.32	\$777.48
34	\$502.98	\$754.47	34	\$525.25	\$787.87
35	\$506.29	\$759.43	35	\$528.71	\$793.06
36	\$509.61	\$764.41	36	\$532.17	\$798.25
37	\$512.92	\$769.38	37	\$535.63	\$803.44
38	\$516.23	\$774.34	38	\$539.09	\$808.63
39	\$522.86	\$784.29	39	\$546.01	\$819.01
40	\$529.49	\$794.23	40	\$552.94	\$829.41
41	\$539.44	\$809.15	41	\$563.32	\$844.98
42	\$548.97	\$823.45	42	\$573.27	\$859.90
43	\$562.22	\$843.33	43	\$587.12	\$880.68
44	\$578.80	\$868.19	44	\$604.42	\$906.63
45	\$598.27	\$897.40	45	\$624.76	\$937.14
46	\$621.47	\$932.20	46	\$648.99	\$973.48
47	\$647.57	\$971.35	47	\$676.24	\$1014.36
48	\$677.40	\$1016.10	48	\$707.40	\$1061.09
49	\$706.82	\$1060.23	49	\$738.11	\$1107.16
50	\$739.96	\$1109.94	50	\$772.73	\$1159.09
51	\$772.70	\$1159.04	51	\$806.91	\$1210.36
52	\$808.74	\$1213.11	52	\$844.55	\$1266.82
53	\$845.20	\$1267.80	53	\$882.62	\$1323.93
54	\$884.56	\$1326.84	54	\$923.72	\$1385.58
55	\$923.92	\$1385.88	55	\$964.83	\$1447.24
56	\$966.59	\$1449.88	56	\$1009.39	\$1514.08
57	\$1009.68	\$1514.52	57	\$1054.39	\$1581.58
58	\$1055.67	\$1583.50	58	\$1102.41	\$1653.61
59	\$1078.46	\$1617.69	59	\$1126.21	\$1689.31
60	\$1124.45	\$1686.67	60	\$1126.21	\$1761.34
61	\$1164.22	\$1746.33			
			61	\$1215.77	\$1823.65
62	\$1190.32	\$1785.48	62	\$1243.03	\$1864.54
63	\$1223.05	\$1834.57	63	\$1277.21	\$1915.81
64+	\$1242.92	\$1864.38	64+	\$1297.97	\$1946.95

Monthly Premiums North Texas

Prime	Bronze HMO 73	SOO	Selec	t Bronze EPO 7	300 Scott & Scott
Age	Non-Tobacco User	Tobacco User	Age	Non-Tobacco User	Tobacco User
0-14	\$351.81	\$527.71	0-14	\$367.39	\$551.08
15	\$383.09	\$574.63	15	\$400.05	\$600.07
16	\$395.04	\$592.56	16	\$412.54	\$618.80
17	\$407.00	\$610.50	17	\$425.02	\$637.53
18	\$419.88	\$629.82	18	\$438.47	\$657.70
19	\$432.75	\$649.12	19	\$451.92	\$677.87
20	\$446.09	\$669.13	20	\$465.84	\$698.76
21-24	\$459.89	\$689.83	21-24	\$480.25	\$720.37
25	\$461.73	\$692.59	25	\$482.17	\$723.25
26	\$470.93	\$706.39	26	\$491.78	\$737.66
27	\$481.96	\$722.94	27	\$503.30	\$754.95
28	\$499.90	\$749.85	28	\$522.03	\$783.04
29	\$514.62	\$771.92	29	\$537.40	\$806.10
30	\$521.97	\$782.95	30	\$545.08	\$817.62
31	\$533.01	\$799.51	31	\$556.61	\$834.91
32	\$544.05	\$816.07	32	\$568.14	\$852.20
33	\$550.95	\$826.42	33	\$575.34	\$863.01
34	\$558.30	\$837.45	34	\$583.02	\$874.53
35	\$561.98	\$842.97	35	\$586.87	\$880.30
36	\$565.66	\$848.49	36	\$590.71	\$886.06
37	\$569.34	\$854.01	37	\$594.55	\$891.82
38	\$573.02	\$859.53	38	\$598.39	\$897.58
39	\$580.38	\$870.57	39	\$606.08	\$909.11
40	\$587.74	\$881.61	40	\$613.76	\$920.64
41	\$598.77	\$898.15	41	\$625.29	\$937.93
42	\$609.35	\$914.02	42	\$636.33	\$954.49
43	\$624.07	\$936.10	43	\$651.70	\$977.55
44	\$642.46	\$963.69	44	\$670.91	\$1006.36
45	\$664.08	\$996.12	45	\$693.48	\$1040.22
46	\$689.83	\$1034.74	46	\$720.38	\$1080.56
47	\$718.81	\$1078.21	47	\$750.63	\$1125.94
48	\$751.92	\$1127.88	48	\$785.21	\$1177.81
49	\$784.57	\$1176.85	49	\$819.31	\$1228.96
50	\$821.36	\$1232.04	50	\$857.73	\$1286.59
51	\$857.69	\$1286.53	51	\$895.67	\$1343.50
52	\$897.70	\$1346.55	52	\$937.45	\$1406.17
53	\$938.17	\$1407.25	53	\$979.71	\$1469.56
54	\$981.86	\$1472.79	54	\$1025.33	\$1537.99
55	\$1025.55	\$1538.32	55	\$1070.96	\$1606.44
56	\$1072.92	\$1609.38	56	\$1120.42	\$1680.63
57	\$1120.75	\$1681.12	57	\$1170.37	\$1755.55
58	\$1171.80	\$1757.69	58	\$1223.68	\$1835.52
59	\$1197.09	\$1795.63	59	\$1250.09	\$1875.13
60	\$1248.14	\$1872.21	60	\$1303.40	\$1955.10
61	\$1292.29	\$1938.43	61	\$1349.50	\$2024.25
62	\$1321.26	\$1981.89	62	\$1379.76	\$2069.64
63	\$1357.59	\$2036.38	63	\$1417.70	\$2126.55
64+	\$1379.66	\$2069.49	64+	\$1440.72	\$2161.08
04.	ψ107 5.00	φ2003.43	041	ψιττΟ./Ζ	ψ2101.00



Bonus Benefits



Affordable Prescriptions

We believe the high cost of prescriptions should never stand in the way of your health care. So, our plans offer members affordable prescription coverage and an option to take advantage of our mail-order service for extra convenience and even more savings. 90-day supplies of maintenance prescriptions are available through Baylor Scott & White Health pharmacies.

Other in-network pharmacies include CVS, Walgreens, Wal-Mart, HEB, Kroger, Tom Thumb, Albertsons, Sam's Club, Market Street, Costco and many more.

To see participating pharmacies, go to <u>https://portal.swhp.org/#/search</u>. Select HMO Network - Individual/ Family or EPO Network - Individual/ Family from the drop-down list to find a pharmacy. To see our prescription drug list, visit us at <u>http://swhp.org/en-us/members/</u> <u>manage-your-plan/pharmacy-</u> <u>information</u>.



Vision Care

Adult Vision Services

You are covered for one eye exam per year. The Schedule of Benefits in your Evidence of Coverage or Policy will detail any cost sharing that may be required.

Pediatric Vision Services

If you have dependents that are 18 and under, they are covered for eye exams and prescription eyewear when that eyewear is prescribed by a provider and is obtained at a network optical dispensary. They're covered for one pair of contact lenses or prescription glasses per year (up to \$300 allowance on frames).

Your Evidence of Coverage or Policy will have full details.

Optional Dental Insurance Benefits

Optional pediatric dental insurance coverage through Metropolitan Life Insurance Company (MetLife)

Ages 0-18

- Monthly premium \$36.28 per person
- Essential Health Benefit
- \$100 deductible
- \$350 maximum out-of-pocket limit in network
- Unlimited annual maximum in network
- Includes orthodontia (Must be medically necessary)

Optional adult dental insurance coverage through MetLife

- Monthly premium \$31.88 per person
- \$0 deductible
- \$1,000 annual maximum benefit limit
- No waiting periods



Dental insurance benefits are available for an additional cost. Group dental insurance policies featuring the MetLife Preferred Dentist Program are underwritten by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166.



How to enroll.

We're glad you've chosen us for you're health care coverage. We'll be with you every step of the way to answer any questions you may have. To join, you must submit an application in one of the following ways:

Mail, Email or Fax

Fill out the appropriate application (HMO or EPO) beginning on the following pages. Then:

• Mail it to the address found on the application's front page.

Scott and White Health Plan Attention: Enrollment 1206 West Campus Drive, MS-A4-126 Temple, Texas 76502

- Email it to swhpelectronicenrollment@sw.org.
- OR fax it to 1-254-298-3199.

Questions? Call us at 1-866-522-2515



Primary Applicant's Last Name	Applicant's Social Security Number							
Agent Name	Agent NPN							
Home Office Use ONLY	Eff Date:							

HMO Application Instructions (Health Maintenance Organization)

TEXAS DEPARTMENT OF INSURANCE REQUIRED DISCLOSURE NOTICE FOR ALL INDIVIDUAL HMO CONSUMER CHOICE BENEFIT PLANS ISSUED IN TEXAS

Applicable if selecting a Consumer Choice Health Benefit Plan

You have the option to choose this Consumer Choice of Benefits Health Maintenance Organization health care plan that, either in whole or in part, does not provide state-mandated health benefits normally required in evidences of coverage in Texas. This standard health benefit plan may provide a more affordable health plan for you although, at the same time, it may provide you with fewer health plan benefits than those normally included as state-mandated health benefits in Texas. If you choose this standard health benefit plan, please consult with your insurance agent to discover which state-mandated health benefits are excluded in this evidence of coverage.

To help us process your application promptly, please remember to:

- Print all answers in **black ink** legibly. Pencil will not be accepted.
- Make sure to personally sign the application as the Primary Applicant. Anyone over the age of 18 applying for coverage must sign the appropriate signature line (unless parent has Power of Attorney).
- If it is necessary to correct any errors, simply cross off what is incorrect and write initials next to the correct information.
- Please do not use correction fluid or tape.
- If more space is needed, attach separate page(s) and list section(s) and question number(s), then sign and date each page.
- If you have been covered by SWHP, or an affiliated company, within the past 12 months and the evidence of coverage was terminated for nonpayment of premium, you will be required to pay the past due amount and the initial premium for the new coverage before your evidence of coverage will be effective]

Please submit an application via one of the following methods:

- Mail: Scott and White Health Plan, Attention: Enrollment, 1206 West Campus Dr., MS-A4-126, Temple, TX 76502
- Fax: (254) 298-3199
- Email: <u>swhpelectronicenrollment@sw.org</u>

If you have any questions, please call your agent or an Internal Sales Specialist at (866) 522-2515.

OPEN ENROLLMENT (OE): November 1 – December 15] Submission Dates

Applications received between November 1 and December 15 will be effective January 1, 2018.

SEP ENROLLMENT (SEP): Year Round Submission Dates

If applying outside of Open Enrollment, you must have experienced one of the events below (during the last 60 days) in order to apply. Please								
answer the following questions only if applying for a Special Enrollment Period.								
Requested Effective Date								
□ I and/or my dependent(s) lost Minimum Essential Coverage: (Choose one of the two options)								
□ Involuntary loss of Minimum Essential Coverage (example: losing group coverage, divorce and aging off parents plan at age 26)	Date of Event							
 Losing or replacing current Scott and White Health Plan or Insurance Company of Scott and White? If yes, please provide the plan identification number(s): 	Date Coverage Ends							
Birth, Adoption, placement for adoption or foster care or come party to a suit to adopt (Effective date will be date of birth or date of adoption/placement)	Date of Event							
□ Relocation to a new service area	Date of Event							
Marriage or gaining dependent due to marriage	Date of Event							
□ Gaining Citizenship	Date of Event							
Release from incarceration	Date of Event							
Send all SEP supporting documents to: <u>swhpelectronicenrollment@sw.org</u> or fax to 254-298-3199.	Applications submitted for a Special							
Enrollment Period will not be processed without supporting documentation.								

Premium Assistance: If you feel you may qualify for premium assistance, please contact the healthcare marketplace online at healthcare.gov or by phone at (800) 318-2596.



Primary Applicant's Last Name	Applicant's Social Security Number
Agent Name	Agent NPN
Home Office Use ONLY	Eff Date:

HMO Enrollment Application

(Health Maintenance Organization)

SECTION 1: PRIMARY APPLICANT (If Purchaser is different than Primary Applicant, include Purchaser's information in Section 8)											
First Name		MI	La	ist Nan	ne				Suffix		
			_								
**** Social Security Number	Date of Birth (MI	M/DD/YYYY)	Ag	ge *	🗆 Male		Withir	the past	6 months	s, have yo	u used tobacco 4
					🗆 Fema	le	or mo	re times p	er week o	on averag	e? 🗆 Yes 🗆 No
Marital Status Single/Divorced/Widow Married Other						Are	you a l	JS citizen	or US nati	ional? 🗆	Yes 🗆 No
Race (optional- check only one) 🗆 White 🗆 Black/African American 🗆 Hispanic/Latino 🗆 American Indian/Alaska American 🗆 Asian Indian						sian Indian					
🗆 Chinese 🛛 Filipino 🗆 Japanese 🗆] Korean 🗆 Vietna	mese 🗆 Oth	er As	ian 🗆	Native Ha	awai	ian 🗆 G	uamaniar	n/Chamor	ro 🗆 San	noan
Pacific Islander Other											
Residential Address		Apt	City				State	ZIP	С	ounty	
Mailing Address (If different than abo	ove)	Apt	City	City				State	ZIP	c	ounty
Primary Phone	Cell 🗆 Landline 🗆 Seco			Secor	ndary Phone Cell			Cell 🗌 🛛	Landline 🗆		
Email Address					Preferred Contact Method 🛛 Email 🗆 Mail				il 🗆 Mail		
Primary Language:					Do you have a disability affecting your ability to communicate or						
🗆 English 🗆 Spanish 🗆 Other (Ple	ease Specify):				read?	[□ Yes	□ No			
*** Apply for Dental Coverage?	es 🗆 No				lf yes, p	leas	e explai	n			

SECT	ION 2: DEPENDENT INFORMATION										
	First Name N				Name	9			Suffix		
	**** Social Security Number	Date of Birt	Date of Birth (MM/DD/YY				Relationship	🗆 Male	Tobacco Use**		
							🗆 Spouse 🗆 Child	Female	🗆 Yes 🗆 No		
	Are you a US citizen or US national? 🛛 Yes	s 🗆 No			***	Apply for	Dental Coverage? 🗆	Yes 🗆 No			
	First Name	First Name MI Last N				5			Suffix		
	**** Social Security Number	Date of Birt	h (MM,	/DD/YY	YY)	Age *	Relationship	🗆 Male	Tobacco Use**		
							□ Spouse □ Child	Female	🗆 Yes 🗆 No		
	Are you a US citizen or US national? Yes No					Apply for	ly for Dental Coverage? Yes No				
	First Name MI				Name Suffix						
	**** Social Security Number	Date of Birth (MM/DD/Y			YY)	Age *	Relationship	🗆 Male	Tobacco Use**		
							🗆 Spouse 🗆 Child	Female	🗆 Yes 🗆 No		
	Are you a US citizen or US national?	s 🗆 No			*** Apply for Dental Coverage? Ves No						
	First Name MI Las				Name Suffix				Suffix		
	**** Social Security Number	Date of Birt	h (MM,	/DD/YY	YY)	Age *	Relationship	🗆 Male	Tobacco Use**		
							🗆 Spouse 🗆 Child	Female	🗆 Yes 🗆 No		
	Are you a US citizen or US national? 🛛 Yes	s 🗆 No			***	Apply for	Dental Coverage?	Yes 🗆 No			

*Age as of effective date

**Within the past 6 months, have you used tobacco 4 or more times per week on average?

***The Affordable Care Act (ACA) requires us to be reasonably assured that you and each member on this policy have or are seeking coverage for pediatric dental services that are Essential Health Benefits.

****If someone needs help getting a SSN, call (800)772-1213 or visit socialsecurity.gov. TTY users should call (800) 325-0778.



Primary Applicant's Last Name	Applicant's Social Security Number							
Agent Name	Agent NPN							
Home Office Use ONLY	Eff Date:							

SECTION 3: CHOOSE YOUR COVERAGE Prime Bronze 7300

SECTION 4: DENTAL ACKNOWLEDGEMENT

The Affordable Care Act ("ACA") requires us to be reasonably assured that you and each member on this evidence of coverage have or are seeking coverage for Pediatric Dental Services that are Essential Health Benefits.

To choose Dental coverage for one or all members on plan, choose appropriate boxes on page 2 of application, sections 1 and/or 2. If **declining** Dental coverage, your signature in section 7 will verify you have obtained coverage for Pediatric Dental Essential Health Benefits (dependents 0-18 years old) through another policy.

Prices for Dental Coverage for each member of evidence of coverage are:

Ages 0-18 years	\$36.28 /month per member
Ages 19 years and over	\$31.88/month per member

NOTE: You will receive a separate ID number for Dental Policies. Premium for Dental must be paid separately from Medical.

DEDUCTIBLES Section 11.506(2)(B), Subchapter F, Title 28 Texas Insurance Code Applicable to Consumer Choice Health Benefit Plans

A deductible shall be for specific dollar amount of the cost of the basic, limited or single health care service. An HMO shall charge a deductible only for services performed out of the HMO's service area or for services performed by a physician or provider who is not in the HMO's delivery network.

Deductibles may apply to some services provided by HMO Participating Providers in the HMO service area. Deductibles may apply to Professional Services, Inpatient Hospital Services, Outpatient Facility Services, Outpatient Lab and X-Ray Services, Rehabilitation Services, Maternity Care and Family Planning, Behavioral Health Services, Emergency and Ambulance Services, Extended Care Services, some Preventive Care Services, Dental Surgical Procedures, Cosmetic, Reconstructive or Plastic Surgery, Allergy Care, Diabetes Care, Prosthetic Appliances, Orthotic Devices, Durable Medical Equipment, Hearing Aids and Prescription Drugs.

ATTENTION FEMALE MEMBERS: In selecting your PCP, remember that your PCP's network may affect your choice of OB/GYN. You have the right to receive services from an OB/GYN without first obtaining a referral from your PCP. You are not required to designate an OB/GYN. You may elect to receive OB/GYN services from your PCP.

Name of preferred OB/GYN :

(Please note that you may change your selection at any time)

SECTION 5: REPLACEMENT COVERAGE INFORMATION

Will this insurance replace any current health insurance plan or evidence of coverage with Scott and White Health Plan or Insurance Company of Scott and White?

🗆 Yes 🗆 No

If yes, please provide the plan or evidence of coverage number(s):
--

Date Coverage Ends:



Primary Applicant's Last Name	Applicant's Social Security Number								
Agent Name	Age	ent Ni	PN						

SECTION 6: Agent Information (If applicable)							
Agent's Certification: I certify that I sent the application to the Applicant(s) for completion, or I personally asked the questions and recorded the							
answers as given. I further certify that I have no knowledge of any other medical information about the Applicant(s) not contained in this							
application and that written material explaining the benefits, exclusions and p	provisions of the Contract was ser	nt to the Applicant(s). I certify that I					
have delivered the required Outline of Coverage, and if requested, the Disclosed	sure Statement.						
Agent's Signature	Date (MM/DD/YYYY) Agent's NPN						
Print Agent's Name	Agent's Phone						

SECTION 7: CERTIFICATION	
I understand the initial monthly premium payment must be paid in advance prior to the issuance of a plan. application on any basis which is prohibited by law. If declining Pediatric Dental coverage (on page 2, secti obtain coverage for Pediatric Dental Essential Health Benefits (dependents 0-18 years old) through anothe of my knowledge the answers given here are current, truthful and complete. A photographic copy of this a original.	ons 1 and/or 2), I understand I must r policy. I hereby certify that to the best
Primary Applicant's Signature (or Parent/Guardian if Child Only Plan)	Date (MM/DD/YYYY)
x	
Spouse's Signature	Date (MM/DD/YYYY)
x	
Dependent's Signature (Only if 18 or over and to be insured)	Date (MM/DD/YYYY)
x	
Dependent's Signature (Only if 18 or over and to be insured)	Date (MM/DD/YYYY)
X	
Dependent's Signature (Only if 18 or over and to be insured)	Date (MM/DD/YYYY)
x	



Primary Applicant's Last Name	Applicant's Social Security Number							
Agent Name	Agent NPN							

SECTION 8: BILLING INFORMATION						
Purchaser's Information (If diffe	rent than Primary Applicar	nt)				
First Name		MI	Last Name			Suffix
Relationship to Applicant	Mailing Address			City	State	ZIP
Signature					Date	

Third-Party payments will not be accepted for ACA plans, except those required by Federal guidance. (This would include Employer payments for Employee coverage, Company checks unless Sole Proprietorship, Provider payments and Foundation payments. Payments for family members or Family Trusts are not considered a Third-Party payment.)

INITIAL PAYMENT

Upon receipt of Welcome email and/or letter, you must make a payment by one of the following to activate your coverage:

- Member portal located at <u>https://portal.swhp.org/#/registration-1</u>
- e-PAY (877) 729-3763
- Mail check to: SWHP, PO Box 846035, Dallas, TX 75284-6035
- Contact Customer Service at (800) 321-7947

Important: If initial payment by Credit/Debit Card is electronically declined, coverage will not be issued. If an ongoing ACH bank draft payment is electronically declined, your coverage will be terminated back to the first of the month in which the draft was declined. A new application will be required to obtain future coverage (pending Special Enrollment Period qualification). Any amount not paid by your financial institution will be assessed a \$30 fee.

If you have been covered by SWHP, or an affiliated company, within the past 12 months and the evidence of coverage was terminated for nonpayment of premium, you will be required to pay the past due amount and the initial premium for the new coverage before your evidence of coverage will be effective.

ONGOING PAYMENTS (MUST COMPLETE)

□ Automatic Bank Draft (complete EFT information below)

□ Monthly Billing Statement (paper)

□ Pay Online at <u>https://portal.swhp.org/#/registration-1</u> (requires registration in member portal)

AUTOMATIC BANK DRAFT (First month's initial premium MUST be made manually. Bank Draft will go into effect Second month)

AME 123 Street 0ATE e, MI 12345 DATE
DOLLARS
DOLLARS
888777 1:00123456789
nting Account Check mber Number Number
Date
t funds to pay all debits and charge credits. SWHP shall activate ed plan, and the entries are my transaction receipt. I understand MENT section above, I am accepting the terms of the ONGOING



REQUIRED DISCLOSURE NOTICE FOR ALL INDIVIDUAL CONSUMER CHOICE

BENEFIT PLANS ISSUED IN TEXAS

As required by 28 TAC §21.3530, I have been informed that the Consumer Choice Standard Benefit Plan that I am purchasing does not include all state mandated health benefits. I understand that the following benefits are provided at a reduced level from what is mandated, or are excluded completely from the plan:

.

Mandated Benefit Description	Benefit	Benefit	
	Reduced	Excluded	
28 TAC 11.506(2)(B) - Deductibles	Х		

This HMO Consumer Choice Health Benefit Plan may include requirements and/or restrictions on deductibles, coinsurance, copayments, or annual or lifetime maximum benefit amounts that differ from other HMO plans. I understand that I may obtain from the Department of Insurance a consumer brochure with more information on Consumer Choice Health Benefit Plans, either by visiting the TDI website at ww.tdi.texas.gov or by calling 1 -800-252-3439. I also affirm that at the same time I was offered this Consumer Choice Benefit Plan, I was offered a plan that contained all state mandated health benefits.

Name of Applicant		Signature of Applicant			
Name of Business (if applicable)			Date		
Address	City			State	ZIP

Note: This form must be retained by the carrier issuing the evidence of coverage and must be provided to the Commissioner of Insurance upon request. You have the right to a copy of this written disclosure statement free of charge. A new form must be completed upon each subsequent renewal of this policy.



Post Enrollment Instructions

Welcome to Scott and White Health Plan. Please keep this page to use as a reference guide for your application process. Thank you ______for applying. We look forward to servicing your health care needs.

SECT	TION 9: NEXT STEPS						
1	If applying for Open Enrollment, proceed to Step 3 below:						
2	If applying for Special Enrollment:						
	Please send all SEP supporting documents to: swhpelectronicenrollment@sw.org or fax to 254-298-3199. Applications submitted for						
	Special Enrollment Period will not be processed without supporting documentation.						
3	Wait approximately 5-7 business days to receive a response via email and/or letter from SWHP, giving instructions for making the initial						
	premium payment.						
4	To make initial payment:						
	 Login to member portal at <u>https://portal.swhp.org/#/registration-1</u> 						
	(If you do not have your member number yet, you can search by Social Security Number and date of birth)						
	• Call e-PAY line at (877) 729-3763						
	• Mail check to: SWHP, PO Box 846035, Dallas, TX 75284-6035						
	Contact Customer Service at (800) 321-7947						
5	After initial payment is made, the payment takes 24-48 hours to post to your account. Once payment is posted, your ID Card will generate						
	and be mailed to you. Please allow 7-10 days after payment has posted to receive your ID Card by mail. You can also print a temporary card						
	from your member portal once payment has posted. Check ID Card to make sure all insured members are listed on card.						

IMPORTANT INFORMATION						
Customer Service	(800) 321-7947					
Member Portal	https://portal.swhp.org/#/registration-1					
	Need Social Security Number OR Member ID Number & Date of Birth to register					
	Secure messaging can be sent through your member portal to departments and receive quick responses.					
Contract ID # vs Member ID #	Contract ID # is first 9 digits of Member ID # (Example: Contract # is 123456789)					
Member ID # is 11 digits (Example: Member # 12345678900)						
Each member on the contract will have sequential numbering as the suffix:						
	(Example: -00, -01, -02, -03 for Contract holder plus 3 dependents)					
Dental	Member will have a separate Dental ID # if dental coverage was chosen, and the dental premium must be					
	paid separate from the medical premium. Member will not receive a Dental ID Card. Dental offices will					
	verify benefits with the contract holder's Social Security Number.					
	Locate Dental Provider: https://metlocator.metlife.com/metlocator/execute/Search (PDP Plus Network					
	Provider)					
Note regarding the cancellation of existing coverage: It is best that applicant not cancel any coverage until receiving confirmation of acceptance						
from SWHP.						

AGENT'S INFORMATION
Print Agent's Name
Agent's Phone

HMO Application This page is intentionally blank.



Applicant's Social Security Number								
Agent NPN								
Eff	Date	:						
	Age	Agent N		Agent NPN				

EPO Application Instructions

(Exclusive Provider Organization)

To help us process your application promptly, please remember to:

- Print all answers in **black ink** legibly. Pencil will not be accepted.
- Make sure to personally sign the application as the Primary Applicant. Anyone over the age of 18 applying for coverage must sign the appropriate signature line (unless parent has Power of Attorney).
- If it is necessary to correct any errors, simply cross off what is incorrect and write initials next to the correct information.
- Please do not use correction fluid or tape.
- If more space is needed, attach separate page(s) and list section(s) and question number(s), then sign and date each page.
- If you have been covered by ICSW, or an affiliated company, within the past 12 months and the evidence of coverage was terminated for nonpayment of premium, you will be required to pay the past due amount and the initial premium for the new coverage before your evidence of coverage will be effective.

Please submit an application via one of the following methods:

- Mail: Insurance Company of Scott and White, Attention: Enrollment, 1206 West Campus Dr., MS-A4-126, Temple, TX 76502
- Fax: (254) 298-3199
- Email: <u>swhpelectronicenrollment@sw.org</u>

If you have any questions, please call your agent or an Internal Sales Specialist at (866) 522-2515.

OPEN ENROLLMENT (OE): November 1 – December 15 Submission Dates

Applications received between November 1 and December 15 will be effective January 1, 2018.

SEP ENROLLMENT (SEP): Year Round Submission Dates

If applying outside of Open Enrollment, you must have experienced one of the events below (during the last 60 days) in order to apply. Please						
answer the following questions only if applying for a Special Enrollment Period.						
Requested Effective Date						
□ I and/or my dependent(s) lost Minimum Essential Coverage: (Choose one of the two options)						
☐ Involuntary loss of Minimum Essential Coverage (example: losing group coverage, divorce and aging off parents plan at age 26)	Date of Event					
□ Losing or replacing current Scott and White Health Plan or Insurance Company of Scott and White? If yes, please provide the plan identification number(s):	Date Coverage Ends					
Birth, Adoption, placement for adoption or foster care or come party to a suit to adopt (Effective date will be date of birth or date of adoption/placement)	Date of Event					
Relocation to a new service area	Date of Event					
Marriage or gaining dependent due to marriage	Date of Event					
Gaining Citizenship	Date of Event					
Release from incarceration Date of Event						
Send all SEP supporting documents to: <u>swhpelectronicenrollment@sw.org</u> or fax to 254-298-3199. Enrollment Period will not be processed without supporting documentation.	Applications submitted for a Special					

Premium Assistance: If you feel you may qualify for premium assistance, please contact the healthcare marketplace online at healthcare.gov or by phone at (800) 318-2596.



Primary Applicant's Last Name	Applicant's Social Security Number							
Agent Name	Agent NPN							
Home Office Use ONLY	Eff	Date						

EPO Enrollment Application

(Exclusive Provider Organization)

SECTION 1: PRIMARY APPLICANT (If Purchaser is different than Primary Applicant, include Purchaser's information in Section 8)									
	MI	Last Name					Suffix		
			1	T					
th (MM/DD	D/YYYY)	Age *	🗆 Male	Within	the past	6 months,	have you	used tobacco 4	
			Female	or mor	e times p	oer week or	n average	? □ Yes □ No	
rried 🛛 Ot	her		Ar	e you a U	S citizen	or US natio	onal? 🗆 '	∕es 🗆 No	
African An	nerican 🛛] Hispanio	c/Latino 🗆 Ai	merican I	ndian/Ala	aska Ameri	can 🗆 Asi	an Indian	
Vietnamese	e 🗆 Other	· Asian 🗆	Native Hawa	iian 🗆 Gu	Jamaniar	n/Chamorro	o 🗆 Samo	ban	
Apt	t	City			State	ZIP	Co	unty	
Apt	t	City			State	ZIP	Co	unty	
Cell 🗆 La	andline 🗆	l Seco	condary Phone Cell 🗆 Landline 🗆					ell 🗆 Landline 🗆	
Email Address				Preferred Contact Method 🛛 Email 🗆 Mail					
Primary Language:				Do you have a disability affecting your ability to communicate or					
🗆 English 🗆 Spanish 🗆 Other (Please Specify):				read? 🗆 Yes 🗆 No					
*** Apply for Dental Coverage? Yes No				If yes, please explain					
	rried 🗆 Ot /African Ar Vietnamese Apt Cell 🗆 La	th (MM/DD/YYYY) rried □ Other /African American □ /ietnamese □ Other Apt Apt Cell □ Landline □	th (MM/DD/YYYY) Age * rried Other /African American Hispanic /ietnamese Other Asian Apt City Apt City Cell Landline Secon	th (MM/DD/YYYY) Age * Ag	th (MM/DD/YYYY) Age * Ag	th (MM/DD/YYYY) Age * Male Within the past th (MM/DD/YYYY) Age * Female or more times p rried Other Are you a US citizen /African American Hispanic/Latino American Indian/Ala /African American Hispanic/Latino American Indian/Ala //African American Native Hawaiian Guamaniar //African American Native Hawaiian Guamaniar //African American City State Apt City State Cell Landline Secondary Phone Preferred Conta Do you have a disability affect read? Yes No	th (MM/DD/YYYY) Age * Image: Male within the past 6 months, Image: Female or more times per week or times and the spanic/Latino Image: Are you a US citizen or US nation. African American Image: Hispanic/Latino Image: Are you a US citizen or US nation. Are you a US citizen or US nation. African American Image: Are you a US citizen or US nation. Are you a US citizen or US nation. African American Image: Are you a US citizen or US nation. American Indian/Alaska American. Apt City State ZIP Apt City State ZIP Cell Image: Landline Image: Secondary Phone Preferred Contact Method Do you have a disability affecting your a read? Image: Ima	th (MM/DD/YYYY) Age * Male Within the past 6 months, have you or more times per week on average tried Other Female or more times per week on average rried Other Are you a US citizen or US national? N //African American Hispanic/Latino American Indian/Alaska American Asi //African American Hispanic/Latino American Indian/Alaska American Asi //African American Native Hawaiian Guamanian/Chamorro Same //Apt City State ZIP Co Apt City State ZIP Co Cell Landline Secondary Phone C Co Do you have a disability affecting your ability to c read? Yes No	

CTION 2: DEPENDENT INFORMATION								
First Name		MI	Last N	lame	<u>j</u>			Suffix
**** Social Security Number	Date of Birt	h (MM,	/DD/YY	YY)	Age *	Relationship	🗆 Male	Tobacco Use**
						🗆 Spouse 🗆 Child	🗆 Female	🗆 Yes 🗆 No
Are you a US citizen or US national?	Are you a US citizen or US national? Yes No *** Apply for Dental Coverage? Yes No					Yes 🗆 No		
First Name		MI	Last N	Name				Suffix
**** Social Security Number	Date of Birt	h (MM,	/DD/YY	YY)	Age *	Relationship	🗆 Male	Tobacco Use**
						🗆 Spouse 🗆 Child	🗆 Female	🗆 Yes 🗆 No
Are you a US citizen or US national?	ou a US citizen or US national? Yes No *** Apply for Dental Coverage? Yes No							
First Name		MI	MI Last Name				Suffix	
**** Social Security Number	Date of Birt	h (MM,	/DD/YY	YY)	Age *	Relationship	🗆 Male	Tobacco Use**
						🗆 Spouse 🗆 Child	🗆 Female	🗆 Yes 🗆 No
Are you a US citizen or US national? 🛛 Y	es 🗆 No			***	Apply for	Dental Coverage?	Yes 🗆 No	
First Name		MI	Last N	Last Name			Suffix	
**** Social Security Number	Date of Birt	h (MM,	/DD/YY	YY)	Age *	Relationship	🗆 Male	Tobacco Use**
						🗆 Spouse 🗆 Child	🗆 Female	🗆 Yes 🗆 No
Are you a US citizen or US national? Yes No *** Apply for Dental Coverage? Yes No								

*Age as of effective date

**Within the past 6 months, have you used tobacco 4 or more times per week on average?

****If someone needs help getting a SSN, call (800) 772-1213 or visit socialsecurity.gov. TTY users should call (800) 325-0778.

^{***}The Affordable Care Act (ACA) requires us to be reasonably assured that you and each member on this evidence of coverage have or are seeking coverage for pediatric dental services that are Essential Health Benefits.



Applicant's Social Security Number							
Age	nt N	PN					
			Applicant's So Agent NPN				

SECTION 3: CHOOSE YOUR COVERAGE						
Select Bronze 7300						

SECTION 4: DENTAL ACKNOWLEDGEMENT

The Affordable Care Act ("ACA") requires us to be reasonably assured that you and each member on this evidence of coverage have or are seeking coverage for Pediatric Dental Services that are Essential Health Benefits.

To choose Dental coverage for one or all members on plan, choose appropriate boxes on page 2 of application, sections 1 and/or 2. If **declining** Dental coverage, your signature in section 7 will verify you have obtained coverage for Pediatric Dental Essential Health Benefits (dependents 0-18 years old) through another policy.

Prices for Dental Coverage for each member of evidence of coverage are:

Ages 0-18 years	\$36.28 /month per member
Ages 19 years and over	\$31.88/month per member

NOTE: You will receive a separate ID number for Dental Policies. Premium for Dental must be paid separately from Medical.

SECTION 5: REPLACEMENT COVERAGE INFORMATION

Will this insurance replace any current health insurance plan or evidence of coverage with Scott and White Health Plan or Insurance Company of Scott and White?

🗆 Yes 🗆 No

If yes, please provide the plan or evidence of coverage number(s):

Date Coverage Ends:

Agent's Certification: I certify that I sent the application to the Applicant(s) for completion, or I personally asked the questions and recorded the answers as given. I further certify that I have no knowledge of any other medical information about the Applicant(s) not contained in this application and that written material explaining the benefits, exclusions and provisions of the Contract was sent to the Applicant(s). I certify that I have delivered the required Outline of Coverage, and if requested, the Disclosure Statement.								



Primary Applicant's Last Name	Applicant's Social Security Number							
Agent Name	Agent NPN							

SECTION 7: CERTIFICATION	
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Primary Applicant's Signature (or Parent/Guardian if Child Only Plan)	Date (MM/DD/YYYY)
x	
Spouse's Signature	Date (MM/DD/YYYY)
x	
Dependent's Signature (Only if 18 or over and to be insured)	Date (MM/DD/YYYY)
x	
Dependent's Signature (Only if 18 or over and to be insured)	Date (MM/DD/YYYY)
x	
Dependent's Signature (Only if 18 or over and to be insured)	Date (MM/DD/YYYY)
x	



Primary Applicant's Last Name	Applicant's Social Security Number
Agent Name	Agent NPN

SECTION 8: BILLING INFORMATION							
Purchaser's Information (If different than Primary Applicant)							
MI	Last Name			Suffix			
			-				
		City	State	ZIP			
Signature Date							
	1		MI Last Name	MI Last Name City State			

Third-Party payments will not be accepted for ACA plans, except those required by Federal guidance. (This would include Employer payments for Employee coverage, Company checks unless Sole Proprietorship, Provider payments and Foundation payments. Payments for family members or Family Trusts are not considered a Third-Party payment.)

INITIAL PAYMENT

Upon receipt of Welcome email and/or letter, you must make a payment by one of the following to activate your coverage:

- Member portal located at <u>https://portal.swhp.org/#/registration-1</u>
- e-PAY (877) 729-3763
- Mail check to: SWHP, PO Box 846035, Dallas, TX 75284-6035
- Contact Customer Service at (800) 321-7947

Important: If initial payment by Credit/Debit Card is electronically declined, coverage will not be issued. If an ongoing ACH bank draft payment is electronically declined, your coverage will be terminated back to the first of the month in which the draft was declined. A new application will be required to obtain future coverage (pending Special Enrollment Period qualification). Any amount not paid by your financial institution will be assessed a \$30 fee.

If you have been covered by ICSW, or an affiliated company, within the past 12 months and the evidence of coverage was terminated for nonpayment of premium, you will be required to pay the past due amount and the initial premium for the new coverage before your evidence of coverage will be effective.

ONGOING PAYMENTS (MUST COMPLETE)

□ Automatic Bank Draft (complete EFT information below)

□ Monthly Billing Statement (paper)

□ Pay Online at <u>https://portal.swhp.org/#/registration-1</u> (requires registration in member portal)

AUTOMATIC BANK DRAFT (First month's initial premium MUST be made manually. Bank Draft will go into effect Second month)

Checking Savings Name of Bank	YOUR NAME 123 678 Main Street Anywhere, MI 12345 DATE
Routing Number	PAY TO THE \$ DOLLARS
Account Number Name on Account	Routing Number Account Number Check Number
Authorized Signature for Account	Date
electronic debit, charge or credit entries to pay premiums/charges that by electing Automatic Bank Draft and with my signature in Of	has sufficient funds to pay all debits and charge credits. SWHP shall activate s for authorized plan, and the entries are my transaction receipt. I understand NGOING PAYMENT section above, I am accepting the terms of the ONGOING Draft until month following receipt of the initial premium payment to activate

EPO Application This page is intentionally blank.



Post Enrollment Instructions

Welcome to Insurance Company of Scott and White. Please keep this page to use as a reference guide for your application process. Thank you for applying. We look forward to servicing your health care needs.

SECTION 9: NEXT STEPS		
1	If applying for Open Enrollment, proceed to Step 3 below:	
2	If applying for Special Enrollment:	
	Please send all SEP supporting documents to: swhpelectronicenrollment@sw.org or fax to 254-298-3199. Applications submitted for	
	Special Enrollment Period will not be processed without supporting documentation.	
3	Wait approximately 5-7 business days to receive a response via email and/or letter from ICSW, giving instructions for making the initial	
	premium payment.	
4	To make initial payment:	
	 Login to member portal at <u>https://portal.swhp.org/#/registration-1</u> 	
	(If you do not have your member number yet, you can search by Social Security Number and date of birth)	
	• Call e-PAY line at (877) 729-3763	
	• Mail check to: SWHP, PO Box 846035, Dallas, TX 75284-6035	
	Contact Customer Service at (800) 321-7947	
5	After initial payment is made, the payment takes 24-48 hours to post to your account. Once payment is posted, your ID Card will generate	
	and be mailed to you. Please allow 7-10 days after payment has posted to receive your ID Card by mail. You can also print a temporary	
	from your member portal once payment has posted. Check ID Card to make sure all insured members are listed on card.	

IMPORTANT INFORMATION			
Customer Service	(800) 321-7947		
Member Portal	https://portal.swhp.org/#/registration-1		
	Need Social Security Number OR Member ID Number & Date of Birth to register		
	Secure messaging can be sent through your member portal to departments and receive quick responses.		
Contract ID # vs Member ID #	Contract ID # is first 9 digits of Member ID # (Example: Contract # is 123456789)		
	Member ID # is 11 digits (Example: Member # 12345678900)		
	Each member on the contract will have sequential numbering as the suffix:		
	(Example: -00, -01, -02, -03 for Contract holder plus 3 dependents)		
Dental	Member will have a separate Dental ID # if dental coverage was chosen, and the dental premium must be		
	paid separate from the medical premium. Member will not receive a Dental ID Card. Dental offices will		
	verify benefits with the contract holder's Social Security Number.		
	Locate Dental Provider: https://metlocator.metlife.com/metlocator/execute/Search (PDP Plus Network		
	Provider)		
Note regarding the cancellation of existing coverage: It is best that applicant not cancel any coverage until receiving confirmation of acceptance			

Note regarding the cancellation of existing coverage: It is best that applicant not cancel any coverage until receiving confirmation of acceptance from ICSW.

AGENT'S INFORMATION
AGENT'S INFORMATION Print Agent's Name
Print Agent's Name
Print Agent's Name

EPO Application This page is intentionally blank.



Part of BaylorScott&White HEALTH

Sales/To Speak to a Licensed Insurance Agent 1-866-522-2515 TTY 1-800-735-2989 8 a.m. – 5 p.m. • Monday – Friday

Customer Service

1-800-321-7947 TTY 1-800-735-2989 7 a.m. – 8 p.m. • 7 days a week