

Scott and White Health Plan

ERS Member Guide Plan Year 2021

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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!

Scott and White Health Plan (SWHP) is proud to partner with ERS to offer healthcare coverage to those eligible under the Texas Employees Group Benefits Program (GBP), the largest group enrolled in SWHP. Currently, SWHP covers more than 18,000 GBP participants and their dependents.

If you have questions or need more information, please contact the following:

- For questions about your healthcare benefits, call SWHP toll-free at (800) 321-7947 (TTY: 711) and speak to a Customer Service Advocate
- For questions about enrollment and premiums, contact your benefits coordinator
- Employees of Health and Human Services (HHS) agency should contact the HHS Employee Service Center at (888) 894-4747
- Retirees should call ERS Customer Service toll-free at (877) 275-4377

If you have questions about enrollment or premiums please contact your benefits coordinator. If you're an employee of a Health and Human Services agency, contact the HHS Employee Service Center at (888) 894-4747 (TTY: 711). Retirees should contact ERS Customer Service toll-free at, (877) 275-4377.

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

(800) 321-7947

7 a.m. – 7 p.m. CT

Monday – Friday

Contact us through the member portal

Log in at ers.swhp.org to send a secure email and receive a secure response.

Additional Resources

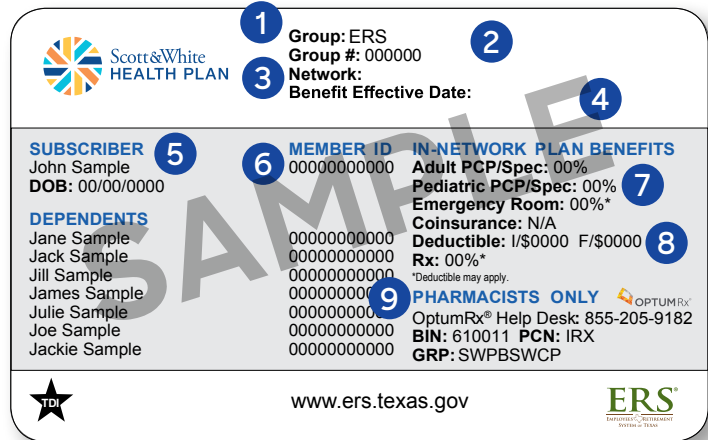
Nurse Advice Line

Nurses are available 24/7 to talk through your symptoms and help you make decisions on next steps, whether that's an appointment or an at-home remedy. The Nurse Advice Line phone 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



<p>FOR PROVIDERS</p> <p>Electronic Claims: Availability: 94999 C</p> <p>Paper Claims: Scott and White Health Plan, PO Box 211342, Eagan, MN 55121 D</p> <p>Prior Authorization: Visit the provider portal, Fax: 800-626-3042, Phone: 866-384-3488</p> <p>Provider Portal: swhpprovider.firstcare.com</p> <p>Card Issue Date: 08/01/2020</p>	<p>FOR MEMBERS</p> <p>Possession of this card or obtaining precertification does not guarantee coverage or payment for the service or procedure reviewed.</p> <p>Important Information:</p> <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) A • Telehealth: Download the MyBSW Health App • 24/7 Nurse Line: 877-505-7947 B • Self-Service Portal: my.bswhealth.com • To avoid out-of-network costs and provider balance billing, find a provider at ers.swhp.org
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CUSTOMER SERVICE: 844-633-5325 • ers.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.

Explore your member portal

There's a wealth of information, resources, and functionality available 24/7 in our member portal, accessible from your computer or mobile device. You'll find a link to the portal on our website: ers.swhp.org.

Download and/or print:

- ID cards
- Benefit Plan Documents
- Claims summaries and Explanations of Benefits
- Prescription medication history
- Drug formulary
- Pending, approved and denied authorizations

Plus you can:

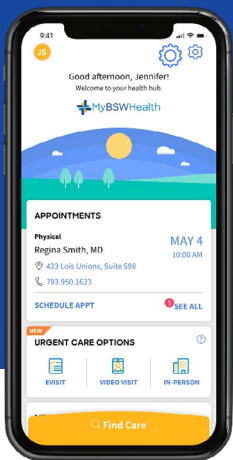
- Find a provider
- Make an appointment with a BSWH doctor
- Complete a health assessment
- Access virtual care options (eVisit and Video Visit)
- Track your deductible and out-of-pocket maximum
- Message your BSWH doctor
- Refill a prescription at BSWH pharmacies
- Verify eligibility
- View/update demographic information
- Learn about, and register for, the Expecting the Best® Maternity Program




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 plan details, 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: ers.swhp.org

Be sure to link your Scott and White Health Plan 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” under SCOTT AND WHITE HEALTH PLAN
4. Enter member information

Experience virtual care • \$0 copay

MyBSWHealth

8 a.m. – 8 p.m. CT, 7 days a week

Receive care from the comfort of your home, or anywhere in Texas, at no cost to you.

Conduct an eVisit for common medical conditions and get care fast

- Click the eVisit icon under "URGENT CARE OPTIONS"
- 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 the video visit icon under “URGENT CARE OPTIONS” to schedule your appointment
- 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

Access pharmacy services

SWHP 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 Health 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 a.m. to 7 p.m. CT, and on Saturday, from 9 a.m. to 1 p.m. CT.

If you need detailed pharmacy claim information, pharmacy deductible information, explanation of benefits, or drug information and pricing, visit ers.swhp.org or call Customer Service at **(800) 321-7947**.

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

FORMULARIES



Know your care options

How do you decide when a health-related issue is an emergency? Understanding your healthcare options can save your life... and your money.

1 Visit your Primary Care Physician when you're sick or have a minor injury

Your doctor knows your health history and underlying conditions. For routine illnesses and less significant injuries, many doctors' offices are open on weekends and some evenings. This can be a good alternative to more costly urgent care or emergency care centers. Although a Primary Care Physician is not required, we encourage you to establish a relationship with a doctor.

Or opt for Virtual Care – or our Nurse Advice Line

See page 4 for information on Virtual Care. Nurses are available to our members 24 hours a day, 365 days a year. Our nurses provide information about taking care of yourself at home or they can help you decide if an appointment, an urgent care visit, or an emergency room visit is best for your symptoms. To locate your appropriate Nurse Advice Line phone number, please look on the back of your member card or log in to the Member Portal.

2 If your doctor's office is closed, consider an Urgent Care center

Urgent care centers typically have extended and weekend hours. Although costs are higher than primary care, urgent care copays are lower than those for emergency care.

3 Emergency Rooms

are best for treating severe and life-threatening conditions and they're always open.

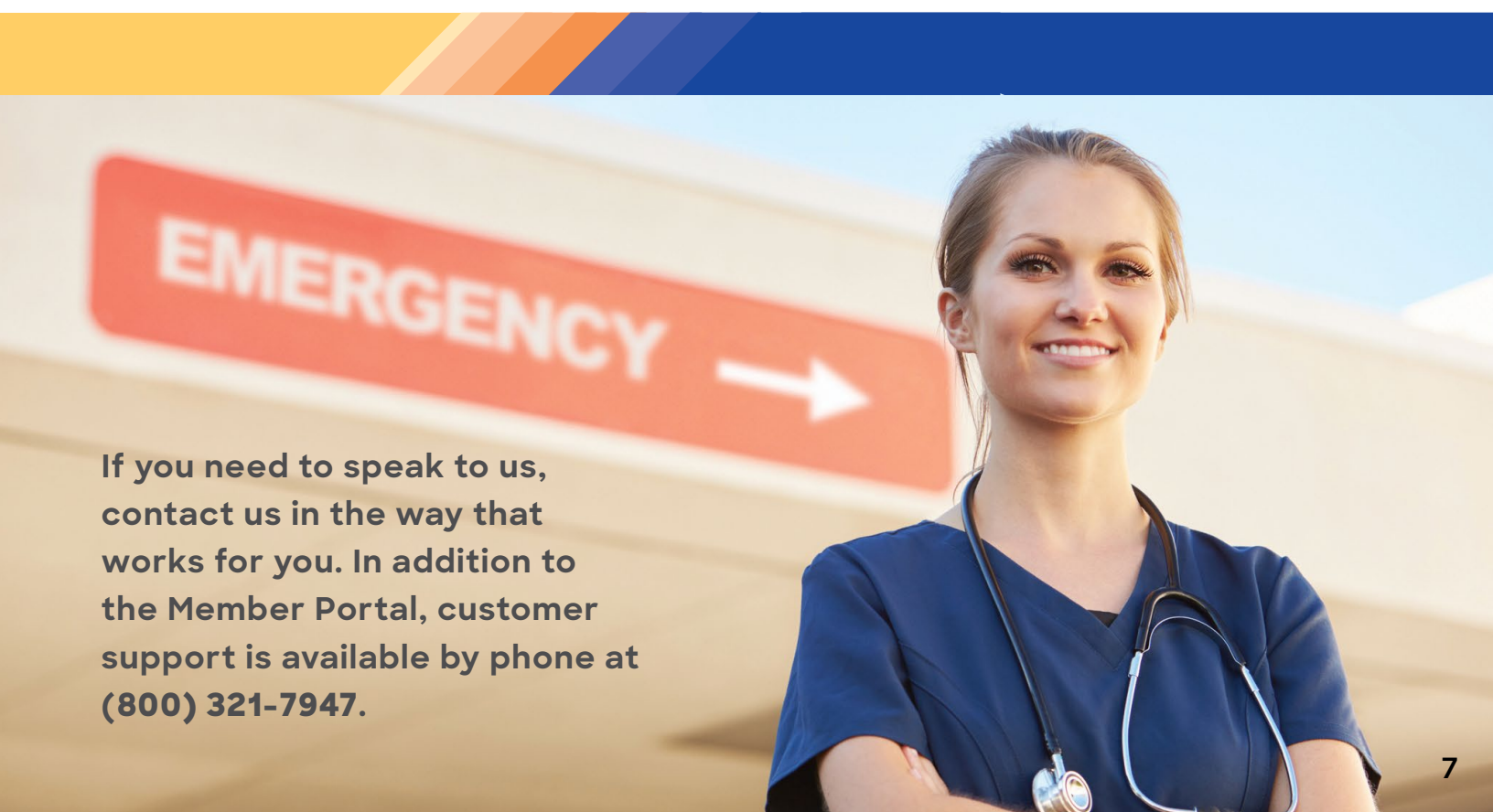
The wider range of services offered through emergency rooms, and the hospitals they are connected to, makes emergency care a more expensive option, but sometimes the best option for you.

It's important to understand your options, and to use your best judgment when deciding which option is right for you.

Remember: Out-of-network emergency care costs more

Scott and White Health Plan pays out-of-network emergency services according to Usual and Customary rates (industry standard), and members can be balance-billed for expenses beyond what insurance will pay. Your coverage documents contain additional information about emergency treatment and definitions of the terms, including a definition of emergency care. The coverage documents also contain information related to state-mandated consumer protections for facility-based provider charges.

To save on out-of-pocket costs, visit in-network emergency care facilities when possible. You can find in-network emergency care facilities by using the provider search tool at ers.swhp.org.



If you need to speak to us, contact us in the way that works for you. In addition to the Member Portal, customer support is available by phone at **(800) 321-7947**.

Better health starts with you

Elevate your well-being with Scott and White Health Plan's comprehensive suite of digital resources. Log in to your Scott and White Health Plan 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](#)

[Assessment for Non-Members](#)

Use Corp ID 1011

natura)(yslim®

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? Naturally Slim 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. SWHP is 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.

Naturally Slim 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 Naturally Slim, visit ers.swhp.org

Expecting the Best® Maternity Program

We are pleased to offer a maternity program for pregnant Scott and White Health Plan 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.



Get details on your claims with your monthly insurance statement

SWHP makes available through the **Member Portal** an electronic Monthly Insurance Statement, also known as an Explanation of Benefits (EOB), 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 SWHP. 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 select "Update Preferences."

1206 West Campus Drive
Temple, TX 76502

Forwarding Service Requested

John Smith
789 TEST STREET
REDCARD, MO 63141

Member ID: 12345678
Group Number: 012700
Group Name: Employees Retirement System
Print date: 02/18/2020

Explanation of Benefits
This is NOT a bill

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

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.

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	Member Deductible	\$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)

Place holder for misc. communications

Subscriber: John Smith
Member ID: 12345678
Group Name: Employees Retirement System
Group Number: 012700

Amount Billed

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	In-Network
\$250.00	\$150.00	\$0.00	\$0.00	\$100.00	\$50.00	\$0.00	\$0.00	\$50.00	Out-of-Network

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

your out-of-network benefit, the provider or facility may bill you for an amount greater than the copay/coinsurance/deductible indicated above in the following circumstances: 1. treatment from an out-of-network provider while receiving services at an in-network work 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.

When applicable Federal civil rights laws and does not discriminate on the basis of race, color, sex, age, national origin, disability, or genetic information.

El servicio de asistencia lingüística es gratuito.

Las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, sexo, edad, origen nacional o discapacidad.

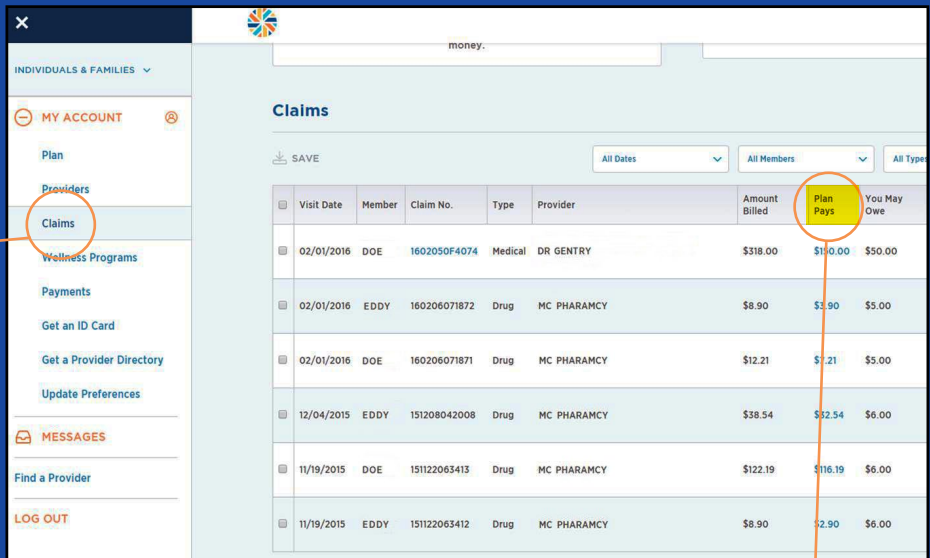
Đã tuân quyền hiện hành của Liên bang và không phân biệt đối xử dựa trên chủng tộc, khuyết tật, hoặc giới tính.

Don't wait for your EOB

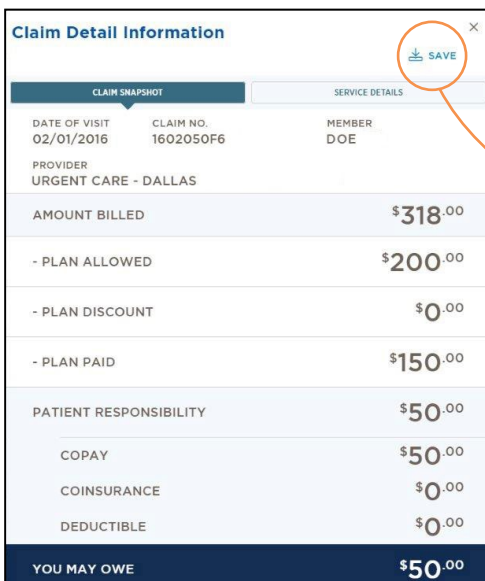
View your claim on the Member Portal

Even if your EOB isn't yet finalized for a particular medical claim, you can still view your claim details in SWHP's Member Portal.

1 Simply log in to the Member Portal through ers.swhp.org and click on "Claims" from the menu on the left side.



Claim Snapshot



- 2 Then click on any amount under "Plan Pays" to view the Claim Snapshot or Service Details. The Claim Snapshot provides key claim information, and Service Details itemizes the claim.
- 3 Click the **SAVE** icon to create a file that can be printed or saved.

EOBs are added to the portal monthly. Click on the Claim Number (in Claim No. column) to see your EOB.

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 Disease Management is right for you, 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.

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**.

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.

Tools and resources

Our most frequently requested documents and forms are available within our Tools and Resources section. At ers.swhp.org, select the Menu (top left corner by the logo), then select Tools and Resources to locate information about:

- Member Rights and Responsibilities
- Notice of Privacy Practices and Authorization to Release PHI Form
- Prior Authorization List for Medical Procedures
- Complex Case Management Program with Multiple Referral Options
- Disease Management Program
- Utilization Management (UM) Program
 - How to Access UM Staff
 - TDD/TTY Services for Members
 - Language Assistance for Members
 - Utilization Management Affirmative Statement
- Quality Improvement Program and Progress in Achieving Goals
- Medical and Pharmacy Claim Forms
- Pharmaceutical Management Procedures and Updates
- Wellness Assessment and Programs
- Glossary of Key Terms
- Technology Assessment Program
- Language Assistance
- Member Frequently Asked Questions (FAQ):
 - Submit a Claim
 - Obtain Information About Participating Providers
 - Obtain Primary, Specialty, and Behavioral Healthcare
 - Obtain Hospital Services
 - Get Care After Normal Office Hours
 - Get Care Outside the SWHP Service Area
 - When to Call 911
 - File Complaints and/or Appeals

Printed copies of documents and language assistance are available by calling

(800) 321-7947.

**Thank you
for choosing
Scott and White
Health Plan
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. These companies will be referred to collectively in this document as Scott and White Health Plan.

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