

Making healthcare Better.

To make healthcare better, you need a radically different approach. You have to focus on what works and change things that don't.

Scott and White Health Plan works closely with Baylor Scott & White Health to make healthcare what it should be and to reimagine the future of employee benefits programs.

In this guide, we'll show you how Scott and White Health Plan and Baylor Scott & White Health have made healthcare better for years. And why we're the right fit for companies like yours.





Better experience with digital innovation

Your employees want and deserve better from their digital healthcare experience. In other industries, they've become accustomed to quick-and-easy transactions, fast-paced delivery, personalized experiences and having the answers they need at their fingertips. Healthcare hasn't been that way, but Scott and White Health Plan and Baylor Scott & White Health are changing that.

As digital consumers, our members can manage their healthcare on their own terms, because we give them the tools to do so. And our physicians and health plan are with them every step of their journey, because they have access to real-time patient information that is proactively shared with everyone on a patient's collaborative healthcare team.

Digital health offerings



Telehealth visits



Wellness programming



Prescription services



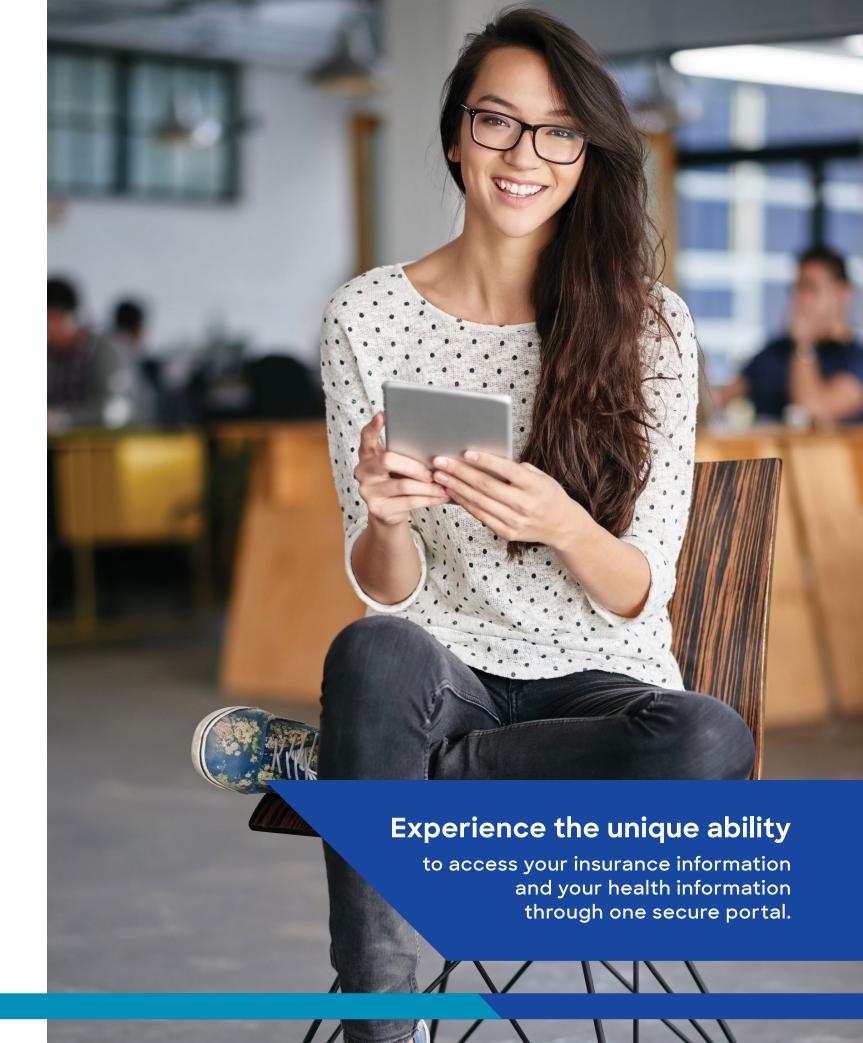
Healthcare navigation



Behavioral healthcare



Specialty programs



All-in-one virtual healthcare access with MyBSWHealth

MyBSWHealth gives members access to their healthcare and health insurance information in one secure portal, 24 hours a day, seven days a week.

Members can

- · Find a provider
- · Schedule appointments and access virtual care
- Message with their provider
- · Access a digital copy of their insurance ID card
- · View test results
- · Link their family's healthcare records to their account
- · Review and pay bills
- · Reorder and manage prescriptions at BSWH pharmacies
- · View claims and payments toward their out-of-pocket maximum
- · Contact a care coach for support and guidance during illness



Get the MyBSWHealth app.





With MyBSWHealth, members can receive care from the comfort of their home or office, or anywhere in Texas, with no copay required.*



Conduct an eVisit for common medical conditions and get care fast:

- · Complete an online interview about symptoms; it takes only 5-10 minutes
- · Receive a response from a Baylor Scott & White Health provider within one hour
- · Prescriptions (if needed) will be sent immediately to the pharmacy

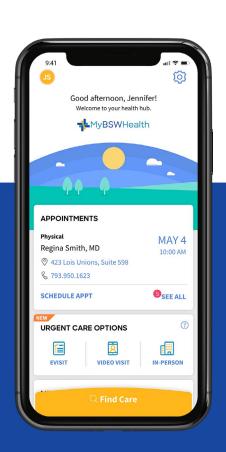
Schedule a same-day Video Visit with a provider, face-to-face:

- · Schedule an appointment
- · Talk with a Baylor Scott & White Health provider live about symptoms
- · Visits are quick: just 10-15 minutes
- · Prescriptions (if needed) will be sent immediately to the pharmacy



Clinicians are available seven days a week, 8 AM - 8 PM CT.

> It's easy to keep track of your virtual care visits. They're included in your online health record.



^{*}Members in high-deductible health plans must first meet their deductible.

Lower trend with Baylor Scott & White Preferred

Baylor Scott & White Preferred is a high-performance, accountable care model offered by Scott and White Health Plan in conjunction with Baylor Scott & White Quality Alliance.

While the value of integrated healthcare can be realized with all of our benefit plans, Baylor Scott & White Preferred optimizes financial and health rewards in a way that no other plan can.

Providers are accountable for managing a patient's medical condition by directing treatment and all who deliver it. They ensure that patients receive the proper tests, adhere to medications, keep their biometrics in the proper healthy range for their condition, and stay as healthy as possible.

Why it works

Improved benefit design centered on offering a best-in-class care experience at reasonable costs

Aligned incentives so that doctors are rewarded for improving healthcare quality and efficiencies resulting in health plan savings

High-performance network

The BSW Preferred network includes approximately 7,400 physicians and 69 hospitals across 19 counties in North and Central Texas.



Proven results

A recent study of a large employer group in the Dallas/Fort Worth area demonstrates the power of BSW Preferred.

\$57 MILLION

IN MEDICAL COST SAVINGS IN TO

ZERO TREND

IN TOTAL
MEDICAL COSTS

FEWER
HOSPITAL ADMISSIONSS

10%

DROP

IN 30-DAY READMISSION

79% TO 86%

INCREASE
IN GENERIC PRESCRIBING RATE

27%

22%

IMPROVEMENT
IN KEEPING PATIENTS IN-NETWORK

Results may vary according to group size and utilization.

"The goal is to blend care and coverage in a way that engages the member in their own care, gives them the tools and resources to be an active participant, and improves their health in a measurable way.

Lower costs are seemingly inevitable with this approach, and employers will share in those savings."

Jeff Ingrum, President and CEO
Scott and White Health Plan

Envision the opportunity to provide your employees with a coordinated approach to their care that improves their healthcare experience and lowers your costs.

Predictable costs with Direct Primary Care

In conjunction with Baylor Scott & White Health and Accresa, Scott and White Health Plan offers a Direct Primary Care (DPC) solution for a flat monthly fee (self-funded only). This primary care-driven model motivates stronger relationships between physicians and patients, helping your employees feel more in control of their care.

How it works

- Employers and consultants customize the provider network based on the unique needs of the employee population and plan design. The BSW Preferred network is a great fit for the Direct Primary Care model.
- Employers pay an ASO fee and a fixed fee per member per month.
- Employees select physicians for themselves and their family members with full transparency into pricing and services.
- Physicians in the network receive regular, consolidated monthly payments based on patient membership.

Benefit highlights



Primary care office visits, including sick visits and after-hours care



eVisits and video visits



Well-child visits



Annual physical exam



Basic immunizations



Many common lab tests



Care coordination



Urgent care (separate copay applies)

In the Direct Primary Care program, prescription drug coverage must be purchased separately.

Plans with the flexibility to meet any employer's needs

In addition to our high-performance and Direct Primary Care Solutions, Scott and White Health Plan offers traditional managed care options through a broad network, as well as out-of-area coverage for employers that have staff in multiple locations.

A variety of plans:

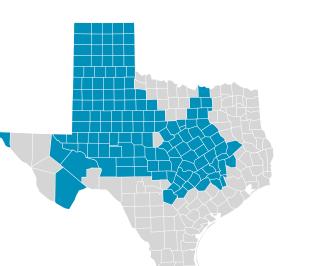
HMO, PPO, Point-of-Service, and High-Deductible

Multiple funding options:

Fully insured, ASO or level-funded, depending on your group size and financial goals

Broad access with out-of-area coverage

Scott and White Health Plan offers extensive network coverage through our 140-county network. Plans based on this network have all the benefits you'd expect for giving your employees and their families a wide range of providers to choose from, with no referrals required.



140-county broad network

Our broad network includes more than 12,000 physicians and 115 hospitals across North, Central and West Texas.



Out-of-area options

We've teamed up with Meritain Health to offer NationCare for groups with 51 or more employees. NationCare allows employers within the Scott and White Health Plan service area to offer coverage to their out-of-area employees and dependents across the United States. NationCare can also be used as an in-area buy-up option.

Service area and provider counts may vary by product.

Comprehensive coverage with value-added benefits



INTEGRATED PHARMACY BENEFITS*

30-day retail benefits through thousands of pharmacy locations, and a 90-day mail order option.



DISEASE AND COMPLEX CASE MANAGEMENT

Chronic and complex condition support to identify gaps in care, improve health, lower costs, and reduce avoidable health complications. Members receive one-on-one guidance, assistance with medications, and support in scheduling and managing their care plan with their provider.



DIGITAL WELLNESS PROGRAMS

Programs designed to meet employees' health and wellness needs, wherever they are on the continuum of care.



natura)(yslim°*

Common-sense, digital counseling program for weight management and improved health.



EXPECTING THE BEST® MATERNITY PROGRAM*

Education and support program, focused on helping expectant mothers enjoy a healthy pregnancy.



LIFE, DISABILITY AND DENTAL COVERAGE

Optional programs through MetLife to enhance your overall employee benefits package (for an additional charge). MetLife

Personalized healthcare coordination with dedicated advocates

Being integrated means making things simpler for members. Our health advocates provide an additional level of member assistance, beyond customer service, to help members understand their benefits and options for care. By giving our members this extra support, we're able to not only lead them toward compassionate care solutions, but also guide them toward cost-efficient options that reduce redundancy and manage costs.

Health advocates will



Help members find a provider



Schedule appointments



Assist in navigating the healthcare system



Connect members to experts such as nurses, social workers, pharmacists and community health workers, as needed



Connect members with a claims specialist



Answer benefits coverage questions



Proactively reach out to members, depending on needs

Health advocates are available seven days a week, 7 AM to 9 PM CT.

^{*}Available for an additional charge with the Direct Primary Care Program

World-renowned care with one of the highest rated Texas health systems

At Baylor Scott & White Health, we're proud of the national and local recognitions we receive. It means our efforts toward healthcare excellence are not going unnoticed. But it's not about us. It's about you and the confidence you find in turning to an award-winning health system for your family's care.

U.S. News and World Report

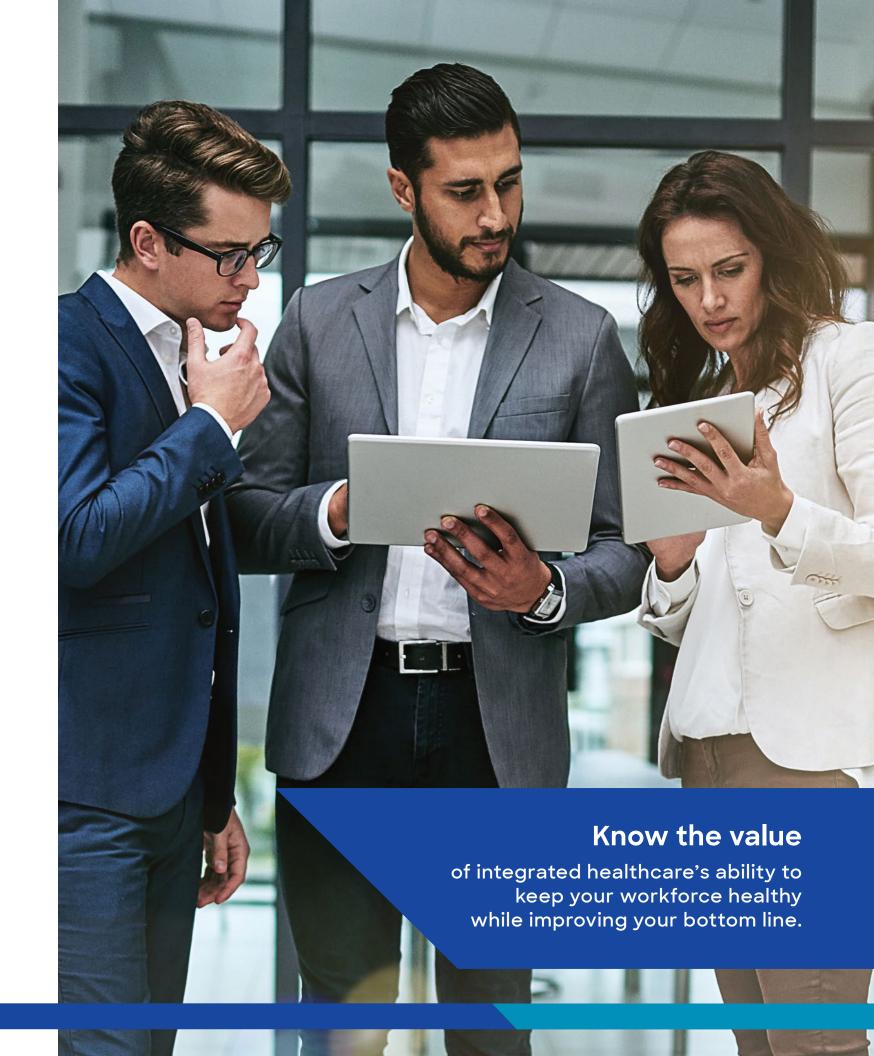
• U.S. News & World Report recognizes 17 Baylor Scott & White Health Hospitals in "America's Best Hospitals" 2019-2020 list, making the System the most awarded in Texas with two national rankings. Changing Healthcare for the Better™

Nursing excellence

- Eight hospitals recognized with Magnet® designation for nursing excellence by the American Nurses Credentialing Center (achieved by less than 7 percent of hospitals nationwide)
- Six hospitals and their respective clinics recognized with Pathway to Excellence® designation by the American Nurses Credentialing Center

Patient experience and quality

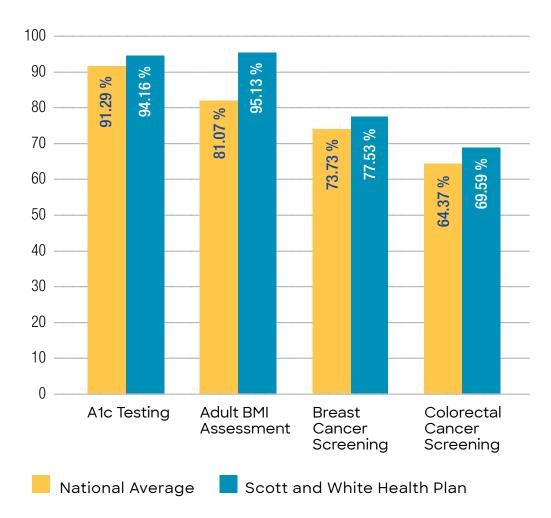
- Received the National Quality Forum National Quality Healthcare Award for being a role model in achieving meaningful, sustainable quality improvement in healthcare
- Received the American Hospital Association Circle of Life Award for innovative palliative and end-of-life care by the Supportive Palliative Care program
- Honored by The Leapfrog Group with the Leapfrog Patient-Centered Care Award for the board that has most successfully created a true partnership between caregivers and patients
- Honored for Patient Experience, Press Ganey awarded four hospitals with the 2018 Guardian of Excellence Award and two hospitals with the 2018 Pinnacle of Excellence Award



Top-rated health plan

Scott and White Health Plan is proud to offer you high-quality healthcare plans as one of the top-rated health plans in Texas and surrounding states.* Our commitment to taking care of you and your employees – with big impacts on health and expenses – is why we've held that honor for several years. For example, in 2019, we were more successful than the national average health plan in making sure members received necessary screenings in a timely manner.





Percentages reflect the number of members compared to the eligible member population who received the proper care and treatment for their condition during the measurement year. (HEDIS® 2019)

National Average represents the commercial National HMO/POS Average according to the 2019 Quality Compass.

*According to the National Committee for Quality Assurance rating for accredited commercial HMO products (2019-2020).

Our Mission

Founded as a Christian ministry of healing more than 100 years ago, Baylor Scott & White Health promotes the well-being of all individuals, families and communities.

As one of the top-rated private health insurers in Texas, we are proud to serve members across North, Central and West Texas as the trusted leader in value-based care.

Learn more today! swhp.org



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.