Federal Employee Health Benefits Program

2020 Benefits Information





Two Coverage Options for 2020

For 2020, Scott and White Health Plan is proud to offer two benefit coverage options to members of the FEHB plan. The 2020 Standard Plan includes our full HMO network. The 2020 Basic Plan features a narrower network, enhanced patient management opportunities when using a primary care physician (PCP), and lower monthly premiums. Both plans also include chiropractic therapy.

2020 Standard Option

The Standard Option is available in 60 counties, has no deductibles, and does not require the selection of a PCP. As a top-rated HMO in Texas,* we are the one Texans trust for many reasons:

- You can access an extensive network of more than 3,000 local physicians.
- You get access to many health and wellness programs at no extra cost to you.

2020 Basic Plan

Scott and White Health Plan and Baylor Scott & White Quality Alliance (BSWQA) have teamed up to form Baylor Scott & White Preferred (BSW Preferred), an integrated health plan solution. When you visit BSW Preferred doctors and specialists, your care is coordinated by a centralized team of nurse care managers, health coordinators and licensed social workers who encourage compliance and ensure continuity with your doctors' treatment plans. Consistently visiting the same primary care physician is recommended to maximize the advantages of care coordination; however, PCP selection is not required.

BENEFITS OF A CONCENTRATED AND CONNECTED NETWORK

- **We know you.** Our doctors and facilities are connected by an electronic health record system, giving them secure access to your medical history and status.
- We are accountable. Your doctors are held accountable for achieving specific quality, patient satisfaction and cost measures, ensuring that you are receiving the most comprehensive, compassionate and cost-effective care possible.
- We are protocol-driven. All BSWQA doctors follow certain guidelines, approved by medical associations and proven to be safe and effective, when creating your treatment plan.
- We want to save you money. Using BSW Preferred doctors and facilities will help you save on out-of-pocket expenses because doctors coordinate your care to reduce unnecessary and redundant procedures.

Plans by County

Standard Plan

SWHP HMO Network

North Texas Counties (P8) include: Collin, Dallas, Denton, Ellis, Erath, Hood, Johnson, Rockwall, Somervell, and Tarrant.

Central and West Texas Counties (A8) include:

Austin, Bastrop, Bell, Blanco, Bosque, Brazos, Burleson, Burnet, Caldwell, Coke, Coleman, Concho, Coryell, Crockett, Falls, Fayette, Freestone, Grimes, Hamilton, Hays, Hill, Irion, Kimble, Lampasas, Lee, Leon, Limestone, Llano, Madison, Mason, McCulloch, McLennan, Menard, Milam, Mills, Reagan, Robertson, Runnels, San Saba, Schleicher, Sterling, Sutton,

Basic Plan

BSW Preferred HMO Network

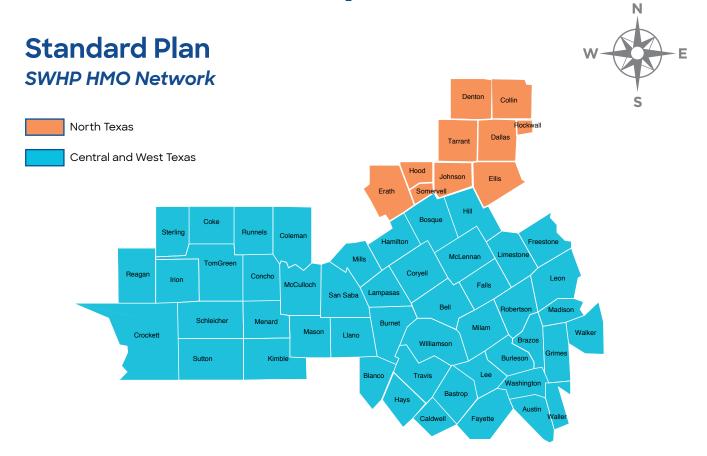
North Texas Counties (P8) include: Collin, Dallas, Denton, Ellis, Johnson, Rockwall and Tarrant.

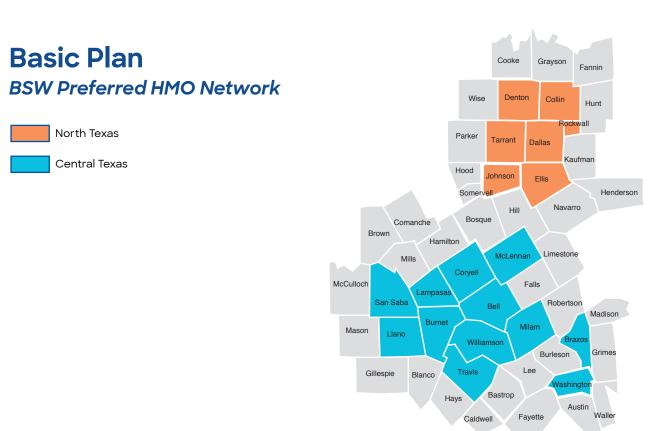
Central Texas Counties (A8) include:

Bell, Brazos, Burnet, Coryell, Lampasas, Llano, McLennan, Milam, San Saba, Travis, Washington and Williamson.



Service Area Maps





2020 Summary of Benefits & Services

	Standard HMO Network	Basic BSW Preferred Network	
Individual Deductible Options			
Self Only	\$300	\$1,500	
Self Plus One	\$600	\$3,000	
Self and Family	\$600	\$3,000	
Out-of-Pocket Maximum		•	
Self Only	\$5,500	\$6,000	
Self Plus One	\$11,000	\$12,000	
Self and Family	\$11,000	\$12,000	
Doctor Office Visits		•	
Primary care visit to treat an injury or illness	\$25 copay/visit	\$25 copay/visit	
Specialist visit	\$50 copay/visit	\$50 copay/visit	
Other practitioner office visit	\$50 copay/visit	\$50 copay/visit	
Preventive care/screening/immunization	No charge	No charge	
Emergency Medical Care		•	
Urgent care visit	\$50 copay/visit	\$75 copay/visit	
Emergency room services*	\$250 copay/visit	20%	
Emergency medical transportation*	\$125 copay	20%	
Services Provided by a Hospital			
Inpatient*	\$300 per day up to a maximum of \$1,500 per admission	20%	
Outpatient surgery*	\$250/procedure	20%	
Medical Testing			
Diagnostic test (X-ray, blood work)	No charge	No charge	
Imaging* (CT/PET scans, MRIs)	\$150 per procedure	20%	
Dental Care			
Discounts available through Careington International (Refer to 2020 FEHB Brochure)	20% - 50% discounts	20% - 50% discounts	

^{*}Deductible applies

2020 Prescription Drug Coverage

Benefit	Standard	Basic	Caveats
Preferred Generic Drugs	\$10 retail (30-day supply) \$25 maintenance (90-day supply)	\$12 retail (30-day supply) \$30 maintenance (90-day supply)	Covers up to a 30-day supply or 100 units (retail prescription); and the lesser of 90-day supply or 360 units (mail order prescription)
Preferred Brand Drugs	\$60 retail (30-day supply) \$150 maintenance (90-day supply)	\$60 retail (30-day supply) \$150 maintenance (90-day supply)	Covers up to a 30-day supply or 100 units (retail prescription); and the lesser of 90-day supply or 360 units (mail order prescription)
Non- Preferred	\$150 retail (30-day supply) \$375 maintenance (90-day supply)	\$120 retail (30-day supply) \$300 maintenance (90-day supply)	Covers up to a 30-day supply or 100 units (retail prescription); and the lesser of 90-day supply or 360 units (mail order prescription)
Specialty Drugs	\$400 preferred generic (30-day supply) \$400 preferred brand (30-day supply) \$600 non-preferred (30-day supply)	\$400 preferred generic (30-day supply) \$400 preferred brand (30-day supply) \$600 non-preferred (30-day supply)	Failure to obtain prior authorization may result in the denial of coverage for this service. Please consult fehb.swhp.org or call 1-800-321-7947 to verify prior authorization requirements.



Additional Resources

to Help You Take Care of Yourself

Nurse Advice Line

Not feeling well? 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 at the back of your member card or log in to the Member Portal.

Disease Management

Disease Management programs are designed to improve the health of members with chronic conditions and reduce associated costs from avoidable complications. These goals are accomplished by identifying and treating chronic conditions more quickly and more effectively, slowing the progression of those diseases.

Learn More

Standard Plan members can learn more about Disease Management and/or Complex Case Management by calling 888-360-1555 or through the following link: fehb.swhp.org/health-wellness-programs.

Basic Plan members can find more information about Disease Management and/or Complex Case Management by calling the BSWQA HealthAccess line at 1-844-BSW-QLTY (279-7589).

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 assist with setting goals and making a personal plan to improve your health. They also can assist with arrangements for necessary services and make referrals to, and incorporate, Disease Management programs as applicable. Case managers answer questions and educate you so you have a better understanding of your condition and plan of care.

Digital Wellness Platform

NCQA-certified digital wellness platform, complete with a health assessment and digital coaching that focuses on the five domains of wellbeing: physical, emotional, social, spiritual and financial.

Digital health coaching includes 6-week modules with action plans, important articles, online seminars and video content on topics ranging from tobacco cessation to stress reduction, and more.

This platform can be accessed at fehb.swhp.org.



App Features and Benefits -Available anytime, anywhere!

- Find a provider and schedule an appointment with ease search by name, specialty, and/or ZIP code
- Securely message your care team and receive timely response
- See required copays, track your deductible and out-of-pocket max
- Pay bills, monitor claims and review explanations of benefits
- Obtain test results and view past visit summaries
- Experience eVisits from the comfort of home
- Manage and refill prescriptions







4.7 App Store



eVisits provide an online diagnosis

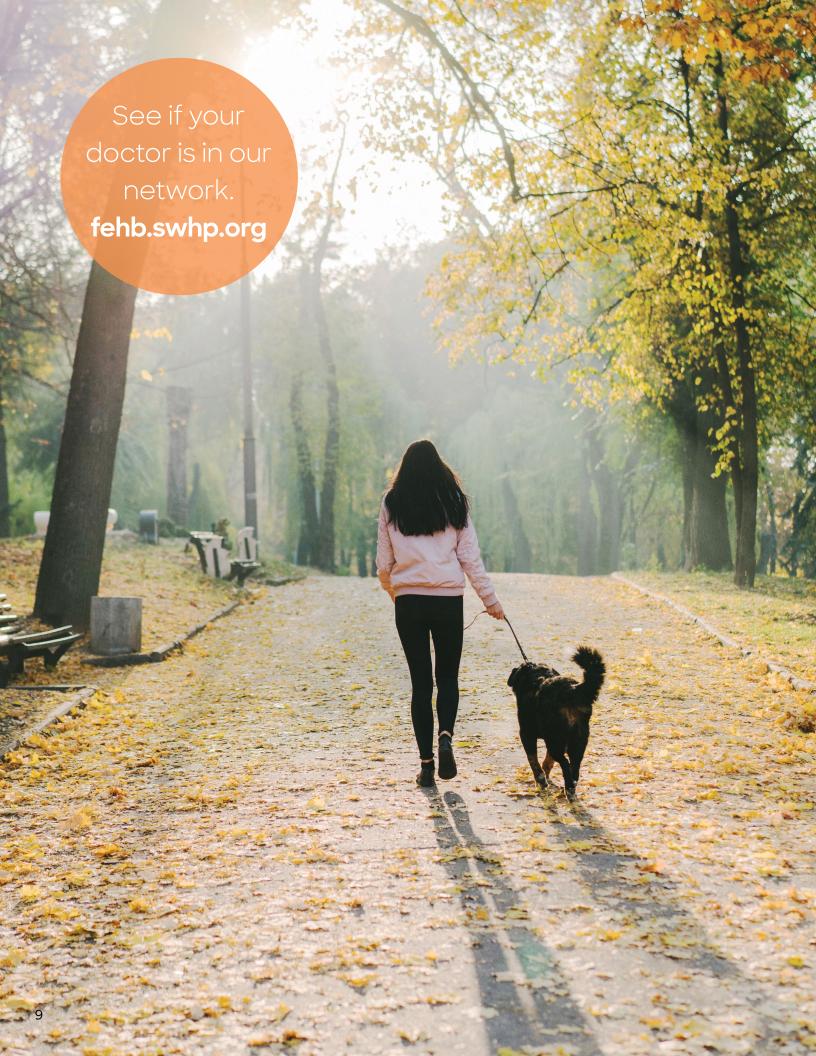
Some of the conditions treated include:

- Cold or flu
- Allergies/sinus-related issues
- Skin conditions
- **Tobacco cessation**
- Stomach and digestive issues
- Minor eye conditions
- Women's health





To qualify for eVisits, patients must be between the ages of 2 and 65 and have had a qualifying visit—such as a primary care or annual wellness appointment—with a Baylor Scott & White provider.



Our Premiums

Standard Rates

Central and West Texas		Non-Postal Premium				Postal Premium	
		Biweekly		Monthly		Biweekly	
Type of Enrollment	Enrollment Code	Gov't Share	Your Share	Gov't Share	Your Share	Category 1 Your Share	Category 2 Your Share
Self Only	A84	\$235.77	\$126.73	\$510.84	\$274.58	\$123.45	\$113.63
Self Plus One	A86	\$504.12	\$299.69	\$1092.26	\$649.33	\$292.69	\$271.68
Self and Family	A85	\$546.47	\$304.37	\$1,184.02	\$659.47	\$296.78	\$274.02

North Texas		1	Non-Posta	Postal Premium			
		Biweekly		Monthly		Biweekly	
Type of Enrollment	Enrollment Code	Gov't Share	Your Share	Gov't Share	Your Share	Category 1 Your Share	Category 2 Your Share
Self Only	P84	\$235.77	\$144.97	\$510.84	\$314.10	\$141.69	\$131.87
Self Plus One	P86	\$504.12	\$340.17	\$1,092.26	\$737.04	\$333.17	\$312.16
Self and Family	P85	\$546.47	\$347.21	\$1,184.02	\$752.29	\$339.62	\$316.86

Basic Rates

Central Texas		Non-Postal Premium				Postal Premium	
		Biweekly		Monthly		Biweekly	
Type of Enrollment	Enrollment Code	Gov't Share	Your Share	Gov't Share	Your Share	Category 1 Your Share	Category 2 Your Share
Self Only	A81	\$227.81	\$75.93	\$493.58	\$164.52	\$72.90	\$63.03
Self Plus One	A83	\$504.12	\$169.21	\$1,092.26	\$366.62	\$162.21	\$141.20
Self and Family	A82	\$534.53	\$178.18	\$1,158.16	\$386.05	\$171.05	\$147.89

North Texas			Non-Posta	Postal Premium			
		Biweekly		Monthly		Biweekly	
Type of Enrollment	Enrollment Code	Gov't Share	Your Share	Gov't Share	Your Share	Category 1 Your Share	Category 2 Your Share
Self Only	P81	\$234.82	\$78.27	\$508.77	\$169.59	\$75.14	\$64.97
Self Plus One	P83	\$504.12	\$190.00	\$1,092.26	\$411.67	\$183.00	\$161.99
Self and Family	P82	\$546.47	\$188.25	\$1,184.02	\$407.87	\$180.66	\$157.90