

Scott & White Care Plans 2021 Killeen ISD Member Guide

BSW Preferred HMO - Plans A, C, D

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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.

Welcome to Scott & White Care Plans!



Welcome to Scott & White Care Plans (SWCP), a wholly owned subsidiary of Scott and White Health Plan, and part of the Baylor Scott & White family of companies. With Scott & White Care Plans, you will have access to the renowned doctors, specialists and facilities of the Baylor Scott & White Health system. Baylor Scott & White Health (BSWH) provides full-range, inpatient, outpatient, rehabilitation and emergency medical services.

Beyond the Baylor Scott & White Health system, Scott & White Care Plans offers access to thousands of providers throughout North, Central and West Texas to ensure members have plenty of in-network options for care. You'll find useful information about what we have to offer in this booklet—and if you have questions, we're happy to answer them.

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

844.633.5325 7 AM – 7 PM Monday – Friday

Contact us through the member portal

Log in at **MyBSWHealth.com** to send a secure email and receive a secure response.

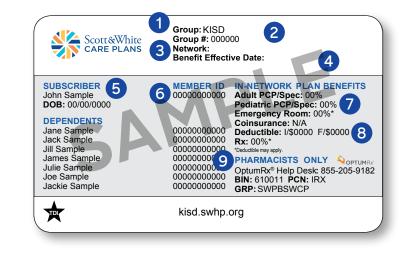
Nurse Advice Line

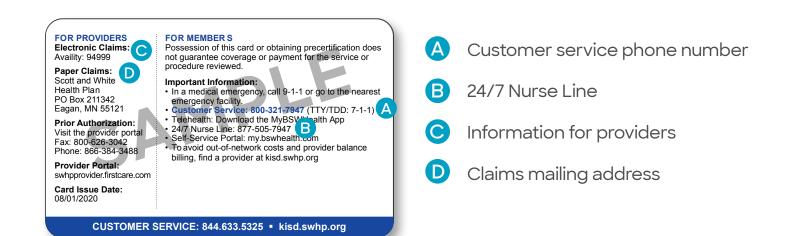
Nurses are available 24/7 to talk through your symptoms and help you make decisions on next steps, whether that's an appointment or an athome remedy. The Nurse Advice Line phone number is on the back of your member ID card.



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





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: **kisd.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

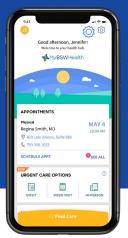
Plus you can:

- 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: **kisd.swhp.org**

Be sure to link your 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"
- 4. Enter member information

Experience virtual care • \$0 copay

MyBSWHealth

8 AM - 8 PM 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 on "FIND CARE," choose the "Get Care" option" and select "eVisit"
- Complete an online questionnare 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 on "FIND CARE," choose the "Get Care" option" and select "Video Visit"
- 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

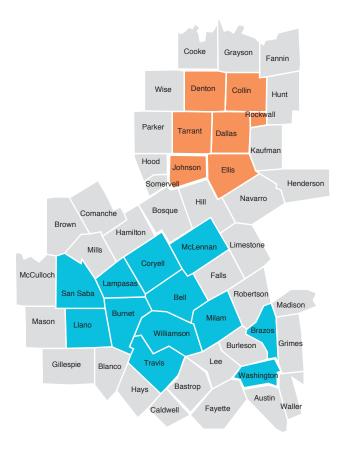




Plans A, C and D Service Area BSW Preferred HMO Network

If you live or work in one of the blue or orange counties, you will be eligible to participate in Plan A, C or D.





Find a Provider

Our provider search tool at kisd.swhp.org allows you to:

- · Search by name, specialty and/or ZIP code
- \cdot Add filters for gender, board certification, accepting new patients and more
- \cdot See practice locations, contact information and maps
- \cdot Get details, including network participation and hospital affiliations
- \cdot Customize your own profile

Go to **kisd.swhp.org** and click on the "Find a Provider" link under your plan name and you will be on your way.

Need more help? Call the Baylor Scott & White Quality Alliance Health Access Line: 844.279.7589



Access pharmacy services

SWCP 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 AM to 7 PM CT, and on Saturday, from 9 AM to 1 PM CT.

If you need detailed pharmacy claim

information, pharmacy deductible information, explanation of benefits, or drug information and pricing, visit <u>kisd.swhp.org</u> or call Customer Service at **844.633.5325**.

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

FORMULARY



Where you go for care matters

Knowing where to go for care may save you time and money.

Туре с	of care	Examples of health issues	Average cost
8	Primary care doctor Your first choice for care when it's not an emergency	 Asthma Chronic conditions Diabetes management High blood pressure Earache Headaches Preventive health Sprains Well women exams 	\$
*	e Visits and Same-day Video Visits Using your mobile device or computer Download the free MyBSWHealth app	 Acne Allergies Bladder infection Cold Flu Pink eye Quit tobacco Sinus infection Stomach problems Yeast infection 	\$
★	Walk-in clinics Same-day appointments when your doctor does not have availability Walk-in clinics include select primary care clinics and some pharmacy locations	 Asthma Bladder infection Ear or sinus pain Earache Flu Sore throat Sprains 	\$
	Urgent care Needs immediate attention but is not life-threatening, or an appointment is not available with your doctor.	 Back pain Bladder infection Earache Minor burns Minor eye injuries Minor cuts that may need stitches Sore throat Sprains 	\$\$
ER	Emergency room Any condition you believe to be life-threatening	 Chest pain Deep cuts or wounds Difficulty breathing Poisoning, overdoses and suicidal behavior Abdominal pain, coughing or vomiting blood Severe burns Severe head injuries Sudden loss of balance, vision change, facial droop, arm or leg weakness 	Hospital average cost: \$ \$ \$ \$ Stand-alone average cost: \$ \$ \$ \$ \$ \$



Better health starts with you



Elevate your well-being with Scott & White Care Plans' comprehensive suite of digital resources. Log in to your 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

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. SWCP 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 fehb.swhp.org

Expecting the Best® Maternity Program

We are pleased to offer a maternity program for pregnant Scott & White Care Plans 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

An electronic Monthly Insurance Statement, also known as an Explanation of Benefits (EOB), is available through the <u>Member Portal</u> and 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 SWCP. 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 <u>Member Portal</u> unless you specifically request to receive paper EOBs in the mail. To request paper EOBs, log in to the <u>Member Portal</u> and select "Update Preferences."

Scott&White		Explanation of Benefits This is NOT a bill		Γ		
6 West Campus Drive		QUESTIONS?			Helpful Definitions	
Temple, TX 76502 Customer service: (800) 321-7947 Forwarding Service Requested Hours: 7 a.m. to 7 p.m. CT Website: swip.org				Allowed Amount - This is the amo benefits.	ount considered for payment based on our provider contracts and your	
		Website: swhp.org			does not reflect discounts that t	nt your provider billed for the services you requested. Note: this amount the plan has negotiated with the provider or facility.
					Amount Paid - This is the amount	we paid to you or your provider. unt you are responsible to pay for certain services, typically paid at the time
John Smith 789 TEST STREET		Member ID: 12345678 Group Number: 012345			of service. Coinsurance - The coinsurance	is a percentage of the "allowed amount" you are responsible for paying for met. Providers may require payment when you receive services.
REDCARD, MO 63141		Group Name: Sample Company Inc. Print date: 02/18/2020	ed Version	ubscriber:	John Smith	the member is responsible for paying each plan year before the plan Note: "Non-Covered" amounts don't count toward meeting the yearly ou for these charges.
			akdown or Explanation of	lember ID:	12345678	saved by using the plan's preferred providers.
John,		<i>6</i>	DT a bill	iroup Name: iroup Numbe	company inc.	you are responsible for paying because it is for a service that is not if you've used an out-of-network provider, "non-covered amount" atwork provider bills in excess of the plan-negotiated network rates.
is document summarizes your rece ovider(s) and the amount we paid f		onfirms the amount charged by your				ne amount paid by your other insurance carrier.
	. .		Amount Allowed Non-Covered Other Billed Amount Amount Coverage Plan Paid	Copay Dedu	tible Coinsurance May Owe Notes	t you have to pay for in-network health services every year. Once you Plan typically pays 100% of your allowed health care charges, subject to
Cost breakdown		What you may owe	Payment \$250.00 \$150.00 \$0.00 \$0.00 \$100.00 \$250.00 \$150.00 \$0.00 \$0.00 \$100.00	\$50.00 \$0 \$50.00 \$0		
Amount billed: Plan discount:	\$1250.00	\$150.00			Out-of-Network*	cott and White Health Plan Compliance HelpLine at (888) 484-6977.
Plan discount:	\$600.00	This is the portion of the billed amount you may owe the provider(s) if payment was not collected	Amount Allowed Non-Covered Other Billed Amount Amount Deverage Plan Paid	Copay Ded	uctible Coinsurance What You Notes	ondiscrimination Notice
Plan paid:	\$500.00	at thetime of service. This amount may include your deductible, copay, coinsurance, and/or non-covered amount.			1.00 \$0.00 \$100.00 LJ 1.00 \$0.00 \$100.00	guage assistance services, free of charge, are available to you.
Not covered:	\$0.00					th applicable Federal civil rights laws and does not discriminate on the basis of lity, or sex.
			NOT IN NETWORK AND/OR THERE IS NO AU			su disposición servicios gratuitos de asistencia lingüística.
Account Summary			your out-of-network benefit, the provider or fac oursed by the Health Plan. Out-of-network prov	iders or fac	ilities may not bill you for	las leyes federales de derechos civiles aplicables y no discrimina por motivos
pplied mount Member Deductible	Total Amount		 h the copay/coinsurance/deductible indicated al es, treatment from an out-of-network provider v twork imaging or laboratory services if related to 	/hile receivin	g services at an in-network	vacidad o sexo. Ic dịch vụ hỗ trợ ngôn ngữ miễn phi dành cho bạn.
250.00 Member Out-of-pocket max	\$1,500.00 (\$1,250.00 remaining)	Place holder for				t dân quyền hiện hành của Liên bang và không phân biệt đối xử dựa trên chủi uối, khuyết tật, hoặc giới tính.
Family Deductible	\$2,250.00 (\$2,050.29 remaining)	misc. communications				Scored Same
00.00 Family Out-of-pocket max	\$3,000.00 (\$1,500.00 remaining)					
,477.84	\$4,500.00 (\$2,022.16 remaining)					
					Scott of White CARE PLANS	

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.

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Thank you for choosing Scott & White Care Plans for your healthcare coverage needs.





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