

A Medicare plan for a **Better** you.

2021  
Benefits of  
Membership

**BSW SENIORCARE**  
ADVANTAGE • HMO • PPO



Scott & White  
HEALTH PLAN



Part of  
**Baylor Scott & White**  
HEALTH





# We are glad to have you as a member

These days, many health plans compete for your membership, and we're glad you chose Scott and White Health Plan. With affordable copays, no referrals required to see a specialist, and access to renowned Baylor Scott & White Health system providers and hospitals throughout North and Central Texas, you can be confident Scott and White Health Plan is the right choice for your healthcare needs.

This guide provides contact information you may need throughout your journey with us, and shares helpful tips on how to manage your benefits and your healthcare experience.



# How your plan works

**You do not have to select a primary care physician (PCP) to direct your care. You can see a specialist without a referral anytime.**

Except for urgent and emergency care, you must get your care and services from in-network providers. You can find in-network doctors, specialists, hospitals and other providers online through [advantage.swhp.org](http://advantage.swhp.org) or by calling Customer Service. If you choose to get non-emergency or non-urgent services out-of-network, here is what happens:

**PPO:** You will pay more out-of-pocket since your out-of-network healthcare services will be subject to a higher deductible and coinsurance percentage. Refer to your plan's Evidence of Coverage at [MyBSWHealth.com](http://MyBSWHealth.com) for details.

Out-of-network/non-contracted providers are under no obligation to treat members, except in emergency situations. Please call Customer Service or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

**HMO:** You will be personally responsible for payment of all out-of-network charges.

## Ready to help:

Call a customer advocate for answers to benefits questions, claims inquiries, and assistance in locating providers and using online tools and resources.  
1.866.334.3141 (TTY: 711)  
7 AM to 8 PM, seven days a week  
(except major holidays)

**You can see a  
specialist without  
a referral anytime.**

## Preventive care is covered at 100%








Preventive services are covered at 100% (no copay) when you use in-network providers for services such as:

- Annual wellness visits
- Cancer screenings
- Immunizations

For a complete list of covered preventive services, refer to your plan's Evidence of Coverage at [MyBSWHealth.com](http://MyBSWHealth.com).

# Where you go for care matters

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

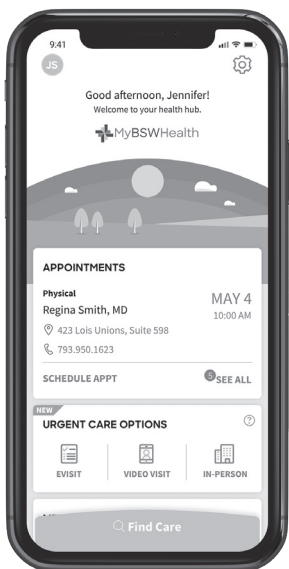
Type of care	Examples of health issues	Average cost
 <p><b>Primary care doctor</b></p> <p>Your first choice for care when it's not an emergency</p>	<ul style="list-style-type: none"> <li>• Asthma</li> <li>• Chronic conditions               <ul style="list-style-type: none"> <li>• Diabetes management</li> <li>• High blood pressure</li> </ul> </li> <li>• Earache</li> <li>• Headaches</li> <li>• Preventive health</li> <li>• Sprains</li> <li>• Well women exams</li> </ul>	\$0 copay with BSW SeniorCare Advantage
 <p><b>eVisits and video visits</b></p> <p>Using your mobile device or computer</p> <p>Download the free MyBSWHealth app</p> <div>   </div>	<ul style="list-style-type: none"> <li>• Acne</li> <li>• Allergies</li> <li>• Bladder infection</li> <li>• Cold</li> <li>• Flu</li> <li>• Pink eye</li> <li>• Tobacco cessation</li> <li>• Sinus infection</li> <li>• Stomach problems</li> <li>• Yeast infection</li> </ul>	\$0 copay with BSW SeniorCare Advantage
 <p><b>Walk-in clinics</b></p> <p>Same-day appointments when your doctor does not have availability</p> <p>Walk-in clinics include select primary care clinics and some pharmacy locations</p>	<ul style="list-style-type: none"> <li>• Asthma</li> <li>• Bladder infection</li> <li>• Ear or sinus pain</li> <li>• Earache</li> <li>• Flu</li> <li>• Sore throat</li> <li>• Sprains</li> </ul>	\$0 copay with BSW SeniorCare Advantage
 <p><b>Urgent care</b></p> <p>Needs immediate attention but is not life-threatening, or an appointment is not available with your doctor.</p>	<ul style="list-style-type: none"> <li>• Back pain</li> <li>• Bladder infection</li> <li>• Earache</li> <li>• Minor burns</li> <li>• Minor eye injuries</li> <li>• Minor cuts that may need stitches</li> <li>• Sore throat</li> <li>• Sprains</li> </ul>	Urgent care copays apply \$
 <p><b>Emergency room</b></p> <p>Any condition you believe to be life-threatening</p>	<ul style="list-style-type: none"> <li>• Chest pain</li> <li>• Deep cuts or wounds</li> <li>• Difficulty breathing</li> <li>• Poisoning, overdoses and suicidal behavior</li> <li>• Abdominal pain, coughing or vomiting blood</li> <li>• Severe burns</li> <li>• Severe head injuries</li> <li>• Sudden loss of balance, vision change, facial droop, arm or leg weakness</li> </ul>	Hospital average cost: \$ \$ Stand-alone average cost: \$ \$ \$

Need help finding a doctor, urgent care, walk-in clinic or emergency room near you? **Contact Customer Service by phone at 1.866.334.3141 (TTY 711). You can also visit our website at [advantage.swhp.org](http://advantage.swhp.org).**

# Self-service tools ensure **Better** access anywhere, anytime

Scott and White Health Plan offers technology in a way that no other health insurer can. Because we're integrated with Baylor Scott & White providers, we can connect your patient experience with your member experience, with a simple screen tap. Through the **MyBSWHealth app or website**, you can schedule appointments, review test results, participate in health challenges, initiate E-Visits, or manage your health insurance benefits, all from your personal device.

But when you prefer to speak to someone about your plan, we're here for you. Local advocacy teams are available to handle phone inquiries from 7 AM to 8 PM, seven days a week (except major holidays), and secure messaging inquiries from 8 AM to 5 PM, Monday through Friday.



## You can:

- Find a provider
- Schedule appointments and access virtual care
- Message your provider or Customer Service rep
- View and print a copy of your insurance ID card
- View test results
- Review and pay bills, and view your deductible accumulator
- Reorder and manage prescriptions at BSWH pharmacies
- View claims and medical Explanation of Benefits (EOBs)

## Find a network provider and make an appointment

Choose from a broad range of in-network providers by using the provider search tool at MyBSWHealth.com. With our provider search tool, you can:

- Search by name and/or specialty
- Determine providers' distance from your ZIP code

Get the MyBSWHealth app



# NEW: Virtual Visits now include primary care and specialist visits

With MyBSWHealth, members can receive care from the comfort of their home or anywhere in Texas and have a prescription called in to the pharmacy of their choice. This telemedicine service is provided for \$0 copay as a BSW SeniorCare Advantage member.

## **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

## **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

## **To complete a Virtual Visit**

1. Accept the Terms and Conditions within the MyBSWHealth.com site or the MyBSWHealth app
2. Select your reason for a Virtual Visit
3. Verify personal and clinical information (if prompted)
4. Answer questions about your symptoms
5. Review your information and submit the Virtual Visit



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

**For plan changes or annual enrollment assistance, please call 1.877.845.3901 (TTY: 711) or email [swhpRetention@bswhealth.org](mailto:swhpRetention@bswhealth.org) for more information.**





## Affordable prescriptions

If your plan includes prescription drug benefits, simply present your member ID card at a network pharmacy when you need to fill a prescription. Mail-order service is also available. Mail-order copays for Tier 1 and Tier 2 prescription drugs are available for a \$0 copay. Tier 3 and Tier 4 prescription drugs are available for two copays rather than three for a 90-day supply.

*For your health and safety, some prescription drugs may have additional requirements or limits on coverage, including:*

- **Prior Authorization:** Scott and White Health Plan requires you or your physician to get prior authorization for certain drugs. This means that you will need to get approval from the health plan before you fill your prescriptions.
- **Quantity Limits:** Some drugs have limits on how much you can get at a time.

## Our mail-order prescription tools

Through our website at [advantage.swhp.org](http://advantage.swhp.org), you can locate network pharmacies, or log in to the member portal to:

- Compare medication prices at different pharmacies
- Find drug prices and lower-cost alternatives
- Manage medication reminders
- View real-time benefits and claims history

**Getting your prescription medications delivered to your home is reliable, simple and cost-efficient. You'll benefit from:**

- Having the option of a three-month supply
- Free standard shipping
- Telephone access to pharmacists 24 hours a day, 7 days a week
- Helpful reminders to take or refill your medications

**Signing up for mail-order delivery can be done in one of three simple ways:**

1. Ask your doctor to send an electronic prescription to OptumRx Home Delivery.
2. Visit [advantage.swhp.org](http://advantage.swhp.org) and log in to your member portal. From there, you can fill new prescriptions, transfer others to home delivery and more.
3. Call OptumRx at **1.844.230.9357**.



# Dental care

Most of Scott and White Health Plan's 2021 plans include dental benefits through MetLife for no additional premium.\* Coverage includes things like exams, cleanings, X-rays, extractions and fillings, restorative services and even dentures. Refer to the Evidence of Coverage for complete details, including limitations and exclusions.

MetLife's Preferred Dentist Program is a dental PPO plan. You can visit any licensed dentist – in or out of the MetLife PDP Plus network – and receive benefits. Find a participating dentist at [MetLife.com](https://www.MetLife.com).

# Vision care

Regular eye exams may do more than help maintain your vision. They may also help detect other serious health issues such as diabetes or high blood pressure.

Our 2021 plans provide coverage for a routine annual exam, plus an annual allowance toward the purchase of contacts, frames and lenses. You must use a Superior Vision provider. Call 1.800.879.6901 or visit [superiorvision.com](https://www.superiorvision.com) to locate a network provider.

# Hearing care

As part of our commitment to our members' overall quality of life, we offer members essential hearing services that are not covered by Original Medicare, including a routine hearing exam and an allowance every three years toward the purchase of hearing aids. Refer to the Evidence of Coverage for details.

***Dental insurance policies are underwritten by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166.***

\*Dental coverage is included with all plans EXCEPT the PPO Basic plan in Central Texas and the North Texas PPO plan. These members may add optional supplemental dental coverage at any time during the year for an additional monthly premium of \$20.

# Keeping Fit at Home™ or at the Gym with the Silver&Fit Program



2021 BSW SeniorCare Advantage HMO and PPO plans include a fitness membership with Silver&Fit at no additional cost.



## **1,500+ Digital Workout Videos**

You can view yoga, strength, Pilates, walking, cardio, and many other workout videos on the Silver&Fit website and through the ASHConnect™ mobile app.



## **Stay Fit Kits**

You can select one Stay Fit Kit per benefit year. Choices include a Wearable Fitness Tracker Kit, Yoga Kit, or Strength Kit.



## **Access to One of 15,000+ Participating Fitness Centers**

You can work out at one of a variety of participating fitness centers and select YMCAs.



## **Daily Workout Videos**

You can join daily workout classes on Facebook Live and the Silver&Fit YouTube channel.

[facebook.com/SilverandFit](https://facebook.com/SilverandFit)

[youtube.com/SilverandFit](https://youtube.com/SilverandFit)



## **Home Fitness Kits**

You can pick up to two kits per benefit year from our 34 unique options, including Aqua, Tai Chi, Chair-Based Exercise, and more.



## **Healthy Aging Coaching**

You can address your fitness and nutrition goals during scheduled phone sessions with a coach.

The Silver&Fit program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). All programs and services are not available in all areas. The people in this piece are not Silver&Fit members. Silver&Fit, Fit at Home, ASHConnect, and the Silver&Fit logo are trademarks of ASH and used with permission herein. Kits are subject to change. Participating facilities and fitness chains may vary by location and are subject to change.

# Have you taken your Health Assessment?

As a valued member of Scott and White Health Plan, we care about your health and well-being. Whether it's helping you manage a chronic condition like diabetes, encouraging you to take advantage of your no-cost Silver&Fit membership or equipping you with the tools necessary to take control of your health, we are here to give you the resources you need to feel your best. Our online wellness assessment and coaching program is designed to give you the tools necessary to take control of your health.

Completing your Health Assessment is easy! Just go to **[advantage.swhp.org/hra](https://advantage.swhp.org/hra)** and you are well on your way to a healthier you. After completing your assessment, you will be presented with simple and actionable lifestyle and health choices along with online health coaching that will help you achieve your personal health goals.

**Complete your  
Health Assessment**

**[advantage.swhp.org/hra](https://advantage.swhp.org/hra)**



# Over-the-counter (OTC) allowance

(applies to HMO plans only)

BSW SeniorCare Advantage HMO plans feature a quarterly purchase allowance from participating retailers for eligible over-the-counter items such as bandages, cold and allergy medicines, pain relievers, and more. Upon enrollment into the plan, you will receive a mailing for the OTC Network with a card and instructions for setting up an account to view available items and for making purchases. Returning members will not receive a new OTC card. Participating retailers include: CVS, Discount Drug Mart, Dollar General, Family Dollar, HEB, Rite Aid, Walmart, Walgreens and other independent pharmacy locations. Note: CVS Pharmacies at Target do not accept OTC Network cards. Unused amounts do not roll over from quarter to quarter or to next year.

# In-home meals benefit

(applies to HMO plans only)

**BSW SeniorCare Advantage HMO plans include a meal benefit to ease your recovery when you return home from the hospital.**

- You will receive 14 days of delicious meals from GA Foods delivered right to your door at no cost to you.
- Simply heat the meal in your microwave or oven.
- All meals are low in salt, sugar, fat, and cholesterol.

**You'll appreciate the convenience and benefits of home-delivered meals:**

- All meals are suitable for diabetics and those with cardiac conditions.
- Meals are created by a chef who adds flavor and flair to traditional favorites.
- Home-delivered meals after a hospitalization promote faster healing, improve strength, and lower the risk of complications.

Upon being discharged from the hospital, you will be contacted by GA Foods to arrange delivery of meals.

# Routine transportation

(applies to HMO plans only)

BSW SeniorCare Advantage HMO plans include routine transportation to approved locations such as medical appointments, physical therapy visits, labs, grocery stores and drug stores.

Schedule an appointment by contacting Logisticare at **1.866.428.0212**.



# Care Management

If you're interested in personal assistance related to a disease or chronic condition, our nurse care managers can provide you with free and confidential guidance over the phone. Support includes:

- Information to help you better understand and manage your condition or disease;
- Personalized answers to your health or medication questions;
- Facilitating multiple services such as homecare, medical supplies or medical equipment; and
- Advice on how to live safely at home.

If you are interested in learning more about these or other care management services, such as Kidney Disease Management, please call **1.866.334.3141** (TTY: 711).

## 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**.

## 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 you are also enrolled in a Disease Management program, your case manager will coordinate that program with your Complex Case Management plan. 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.

**Medicare members can access the program by calling**

**1.866.334.3141**

# Contact information at a glance

Scott and White Health Plan	Customer Engagement (Plan Changes/Annual Enrollment Assistance) 1.877.845.3901 8 AM – 5 PM • Monday – Friday Email: <a href="mailto:swhpRetention@bswhealth.org">swhpRetention@bswhealth.org</a>  Customer Service 1.866.334.3141 • TTY: 711 7 AM – 8 PM 7 days a week (except major holidays) <a href="http://MyBSWHealth.com">MyBSWHealth.com</a>
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Medicare	1.800.MEDICARE (1.800.633.4227) TTY: 1.877.486.2048 24 hours a day/7 days a week <a href="http://medicare.gov">medicare.gov</a>
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MetLife Dental (if applicable to your plan)	1.855.676.9337 <a href="http://MetLife.com">MetLife.com</a>
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Silver&Fit	1.877.427.4788 • TTY: 711 5 AM – 6 PM PST • Monday – Friday <a href="http://SilverandFit.com">SilverandFit.com</a>
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Superior Vision	1.800.879.6901 <a href="http://superiorvision.com">superiorvision.com</a>
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Logisticare (HMO plans transportation benefit)	1.866.428.0212 <a href="http://logisticare.com">logisticare.com</a>
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Scott and White Health Plan and its subsidiary Insurance Company of Scott and White are Medicare Advantage organizations with Medicare contracts. Scott and White Health Plan offers HMO plans. Insurance Company of Scott and White offers PPO plans. Enrollment in Scott and White Health Plan or Insurance Company of Scott and White depends on contract renewal.

Other pharmacies, physicians and providers are available in our network.





Scott & White  
**HEALTH PLAN**  
PART OF BAYLOR SCOTT & WHITE HEALTH

1206 W. Campus Dr.  
Temple, TX 76502

## Important BSW SeniorCare Advantage Information

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