

Contact information



Sales/A Licensed Insurance Agent 1.800.782.5068 TTY: 711 8 AM - 5 PM Monday - Friday



Enroll online advantage.swhp.org



Mail Completed
Enrollment Applications
Scott and White Health Plan
Attention:
Enrollment Department
1206 W. Campus Drive
Temple, TX 76502



Fax Completed
Enrollment Applications
1.254.298.3334



Customer Service 1.866.334.3141 TTY: 7117 AM – 8 PM

7 days a week

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BSW SeniorCare Advantage PPO is offered by Scott and White Health Plan through its subsidiary Insurance Company of Scott and White, a Medicare Advantage organization with a Medicare contract. Enrollment in BSW SeniorCare Advantage depends on contract renewal.





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

A Medicare Advantage plan like BSW SeniorCare Advantage PPO from Scott and White Health Plan can help lower your out-of-pocket healthcare expenses and offer you many bonus benefits not available through Original Medicare.

If you appreciate value, choice and extra benefits at no additional cost, BSW SeniorCare Advantage may be right for you.



Enjoy access to all Baylor Scott & White physicians and facilities across Central and North Texas.



Prescription drug, vision, hearing and fitness benefits included in both plans.



Dental benefits included in the Platinum plan and available in the **Basic Plan.**

This guide highlights the benefits of BSW SeniorCare Advantage PPO and provides the information you need to make an informed decision about your Medicare benefits plan.

A comprehensive healthcare experience

As a BSW SeniorCare Advantage member, you have the freedom to visit any Baylor Scott & White Health provider, regardless of where they are located. Baylor Scott & White Health provides a full range of inpatient, outpatient, rehabilitation, and emergency medical services through 50 hospitals and more than 900 clinics and surgery centers.*

For your convenience, the BSW SeniorCare Advantage network also includes providers beyond Baylor Scott & White Health. This gives you access to 2,500 primary care physicians, 14,500 specialists, and 184 facilities across North and Central Texas.

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

How the plan works

To maximize your BSW SeniorCare Advantage PPO benefits, all care (except for emergencies) should be provided by network providers; however, you have the choice to obtain services out-of-network at the time of service. Just know that if you use out-of-network providers, you will pay more in out-of-pocket expenses.

Is a primary care physician (PCP) required to direct care?

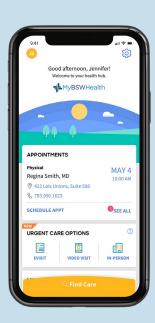
No. You do not have to select a PCP to direct your care with BSW SeniorCare Advantage PPO plans. You can see a specialist without a referral.

How do you find a network provider?

Ask your local insurance agent about our provider directories or view "Find a Provider" online at advantage.swhp.org.

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

Using the MyBSWHealth app, members can access 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
- Review and pay bills
- · Reorder and manage prescriptions at BSWH pharmacies
- · View claims and payments toward their out-of-pocket maximum

How Medicare works



Medicare Part A Hospital Insurance

Generally helps cover services provided by hospitals (for inpatient services, skilled nursing facilities, or home health agencies).



For most other medical services (such as physician's services and other outpatient services) and certain items (such as durable medical equipment and supplies).



Medicare Advantage plans, like BSW SeniorCare Advantage PPO, are Medicare-approved private health insurance plans for individuals enrolled in Original Medicare Part A and Part B. Medicare Advantage plans feature additional benefits that Original Medicare doesn't cover, such as vision and hearing care.



Medicare Part D

Prescription Drug Coverage

The part of Medicare that provides outpatient prescription drug coverage.
BSW SeniorCare Advantage PPO plans include Part D prescription drug coverage at no additional cost.

Virtual care with MyBSWHealth

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. 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

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



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

Get the MyBSWHealth app





BSW SeniorCare Advantage PPO - Central Texas - Effective January 1, 2021

Medical Plan Benefits*	Basic¹	Platinum ²
Monthly Premium	\$37	\$137
Deductible	\$ 0	\$ 0
Out-of-Pocket Maximum	\$7,000	\$4,700
Primary Care Physician (PCP) Office Visit	\$0 copay	\$0 copay
Specialty Care Physician (SCP) Office Visit	\$40 copay	\$20 copay
Telehealth Visit (PCP, SCP, Psychiatry Services)	\$0 copay	\$0 copay
Diagnostic Tests, X-rays, Lab Services (separate office visit copay may apply)	\$0-\$75 copay	\$0-\$20 copay
Advanced Diagnostic Imaging Services (MRI, MRA, SPECT, CTA, CT, PET, Nuclear Cardiology)	\$300 copay	\$200 copay
Physical/Occupational/Speech Therapy (per visit)	\$25 copay	\$25 copay
Inpatient Hospital	Days 1-6: \$325/day Days 7-90: \$0/day	Days 1-4: \$200/day Days 5-90: \$0/day
Inpatient Mental Health	Days 1-5: \$318/day Days 6-90: \$0/day	Days 1-5: \$200/day Days 6-90: \$0/day
Skilled Nursing Facility (SNF)	Days 1-20: \$0/day Days 21-100: \$176/day	Days 1-20: \$0/day Days 21-100: \$50/day
Outpatient Surgery (facility)	\$350 copay	\$100 copay
Ambulatory Surgical Center (facility)	\$275 copay	\$75 copay
Ambulance (U.S. only)	\$325 copay	\$75 copay
Emergency Care (U.S. only; copay waived if admitted within 24 hours)	\$90 copay	\$90 copay
Urgent Care (U.S. only; copay waived if admitted within 24 hours)	\$50 copay	\$50 сорау
Durable Medical Equipment (DME)	20% coinsurance	20% coinsurance

¹To help maximize BSW SeniorCare Advantage PPO benefits, use in-network providers for care; out-ofnetwork cost-sharing for the Basic PPO is 35%. There is a \$750 deductible and \$10,000 out-of-pocket maximum for services received out-of-network.² To help maximize BSW SeniorCare Advantage PPO benefits, use in-network providers for care; out-of-network cost-sharing for the Platinum PPO is 25%. There is no deductible and \$10,000 out-of-pocket maximum for services received out-of-network.

^{*} This is not a complete description of benefits. Please refer to the Summary of Benefits within this guide for more detailed information about the plans. Once enrolled, you may refer to the plan's Evidence of Coverage for benefit details.

Prescription Drug Benefits	Basic	Platinum
Initial Coverage Amount	\$4,130	\$4,130
Deductible	\$250	\$50
Deductible Applies to:	Tiers 3-5	Tiers 3-5
Retail Copays During Initial Coverage Period		
Tier 1 - Preferred Generic Drugs	\$3 copay	\$2 copay
Tier 2 - Generic Drugs	\$14 copay	\$12 copay
Tier 3 - Preferred Brand Drugs	\$47 copay	\$45 copay
Tier 4 - Non-Preferred Drugs	\$99 copay	\$95 copay
Tier 5 - Specialty Drugs	28% coinsurance	32% coinsurance
Mail-Order Copays	Tiers 1 - 2 are \$0 copay; Tiers 3 - 4 are 2 copays for a 90-day supply	
After Initial Coverage Amount - You Pay		
Preferred Generic Drugs	25% coinsurance	25% coinsurance
Other Generic Drugs	25% coinsurance	25% coinsurance
Brand-Name Drugs	25% coinsurance	25% coinsurance
Total Out-of-Pocket You Pay Before Catastrophic Coverage	\$6,550	\$6,550
Catastrophic Coverage Amounts - You Pay	The greater of 5% or \$3.70 for generic drugs (including brand drugs treated as generic) or \$9.20 for all other drugs	

There is no deductible for BSW SeniorCare Advantage for select insulins. Your out-of-pocket costs for select insulins will be \$35 during the deductible and initial coverage phase. BSW SeniorCare Advantage also offers additional gap coverage for select insulins. During the Coverage Gap stage, your out-of-pocket costs for select insulins will also be \$35.

Affordable prescriptions

Affordable prescription drug benefits are included with both BSW SeniorCare Advantage PPO plan options. No additional premium payment is required. When you need to fill a prescription, simply present your member ID card at a network pharmacy. Mail-order service is also available. 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, Medicare Advantage plans may have additional requirements or limits on prescription drug coverage, including:

- Prior authorization: BSW SeniorCare Advantage 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.

Visit advantage.swhp.org to view the formulary (drug list) and pharmacy directories.

BSW SeniorCare Advantage bonus benefits

Original Medicare benefits may not be enough to meet your healthcare needs. BSW SeniorCare Advantage not only gives you all the benefits of Original Medicare, like access to doctors and hospitals, but it also includes many bonus benefits to help reduce your out-of-pocket expenses.

Vision, hearing and fitness benefits are included in both BSW SeniorCare Advantage PPO plans, for no additional premium. Dental benefits are included with the Platinum plan and are available for an additional \$20 per month with the Basic plan.

Bonus Benefits	Basic	Platinum
Routine Eye Exam (one per year; must use a Superior Vision provider)	\$0 сорау	\$0 copay
Eyewear (must use a Superior Vision provider)	\$125 annual allowance toward purchase	\$125 annual allowance toward purchase
Routine Hearing Exam (one per year)	\$0 copay	\$0 copay
Hearing Aids	\$1,000 allowance toward purchase every 3 years	\$1,000 allowance toward purchase every 3 years
Gym/Fitness Club Membership (at participating Silver&Fit locations)	\$0	\$0

Dental benefits Original Medicare does not cover traditional dental care, but the BSW SeniorCare Advantage PPO Platinum plan features dental benefits for no additional premium. For the BSW SeniorCare Advantage PPO Basic plan, you can add dental benefits any time during the year for an additional monthly premium. NOTE: Dental benefits cannot be purchased on a stand-alone basis. If you disenroll from BSW SeniorCare Advantage PPO, your dental benefits will end, too.

Freedom of choice. 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.

Dental Benefits	Basic	Platinum
Monthly Premium	\$20	Included
Yearly Benefit Maximum	\$2,000	\$2,000
Deductible	\$0	\$0
Oral Exams, Cleanings (every 6 months)	\$0	\$0
Dental X-rays (every 3 years)	\$0	\$0
Extractions and Fillings	50%	50%
Dentures (every 5 years)	50%	50%
Restorative Services (every 2 years)	50%	50%

Dental insurance policies are underwritten by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166. For additional details on any of the benefits mentioned in these pages, including a full list of exclusions and limitations, please see the Summary of Benefits included in this book and the Evidence of Coverage.



How to enroll

Make sure you qualify

- · You must live in our service area. Check the BSW SeniorCare Advantage service area map located in the Summary of Benefits section to ensure you live in our service area.
- · You must be enrolled in Medicare Part B.
- You must be entitled to benefits under Medicare Part A. If you do not have Medicare Part A, you can purchase it from Social Security.



Enroll online. It's simple.

advantage.swhp.org

This is a secure website, so any information you provide is kept confidential. Medicare beneficiaries may also enroll in BSW SeniorCare Advantage PPO through the CMS Medicare Online Enrollment Center located at www.medicare.gov.



Or, enroll by phone.

1.800.782.5068/TTY: 711

8 AM - 5 PM Monday - Friday



Or, fill out an enrollment application. (included within this guide)

Select your plan choice at the top of the form. Use the information on your Medicare card to fill out the top portion of the form. DO NOT send in your card; just copy the information onto the enrollment form. Be sure to sign and date the enrollment form. Your signature on the form indicates that you have read and understand the enrollment process. We cannot process your enrollment form without your signature. Then, be sure to either:



Email your application: MedicareEnrollment@BSWHealth.org



Or mail your application: Place each page of the completed and signed enrollment form into the postage-paid return envelope included in this guide.



Or fax us your application: 1.254.298.3334

We will process your application and then send you an acknowledgment letter and a welcome kit, explaining how to access your Evidence of Coverage document. We will also send you a confirmation letter with the effective date of your membership. Your BSW SeniorCare Advantage member ID card will be sent in a separate envelope.

Questions about enrollment? 1.800.782.5068/TTY: 711



This is a summary of drug and health services covered in the BSW SeniorCare Advantage PPO plan, offered by Scott and White Health Plan.

Summary of Benefits

January 1, 2021 - December 31, 2021

BSW SeniorCare Advantage PPO is offered by Scott and White Health Plan, through its subsidiary Insurance Company of Scott and White, a Medicare Advantage organization with a Medicare contract. Enrollment in BSW SeniorCare Advantage depends on contract renewal.

This booklet gives you a summary of what we cover and what you pay. It does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, refer to the *Evidence of Coverage*, available on our website at <u>advantage.swhp.org</u> by October 15, 2020.

Tips for comparing your Medicare choices

This Summary of Benefits gives you a summary of what BSW SeniorCare Advantage PPO covers and what you pay.

- If you want to compare our plan with other Medicare plans, ask the other plans for their Summary of Benefits booklets. Or, use the Medicare Plan Finder on https://www.medicare.gov.
- If you want to know more about the coverage and costs of Original Medicare, look in your current "Medicare & You" handbook. View it online at https://www.medicare.gov or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Things to know about BSW SeniorCare Advantage PPO

- If you are a member of this plan, you can call us toll free at 1-866-334-3141 or TTY 711, 7 a.m. 8 p.m., seven days a week (excluding major holidays).
- If you are not a member of this plan, you can call us toll free at 1-800-782-5068 or TTY 711, 8 a.m. 8 p.m., Monday Friday.
- Our website: advantage.swhp.org

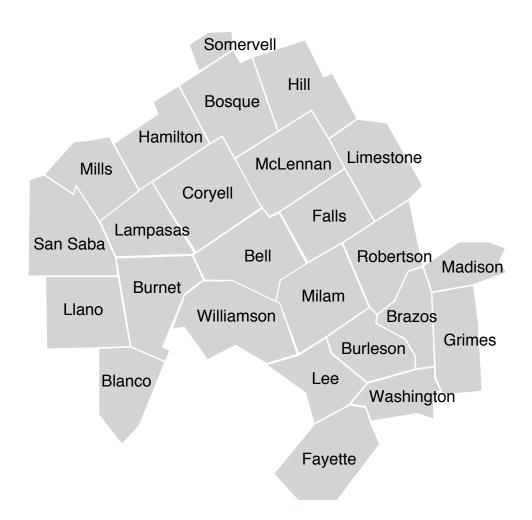
This document is available in other formats such as large print. The document may be available in a non-English language.

Who can join?

To join BSW SeniorCare Advantage PPO, you must have Medicare Part A and Medicare Part B, and live in our service area. Our service area includes these counties in Texas: Bell, Blanco, Bosque, Brazos, Burleson, Burnet, Coryell, Falls, Fayette, Grimes, Hamilton, Hill, Lampasas, Lee, Limestone, Llano, McLennan, Madison, Milam, Mills, Robertson, San Saba, Somervell, Washington, and Williamson.

What is the service area for Central Texas

BSW Senior*Care* Advantage PPO?



The counties in the service area are listed below:

Bell, Blanco, Bosque, Brazos, Burleson, Burnet, Coryell, Falls, Fayette, Grimes, Hamilton, Hill, Lampasas, Lee, Limestone, Llano, Madison, McLennan, Milam, Mills, Robertson, San Saba, Somervell, Washington, Williamson



Which doctors, hospitals, and pharmacies can I use?

BSW SeniorCare Advantage PPO has a network directory of doctors, hospitals, pharmacies, and other providers that can be found on our website at advantage.swhp.org. You may use in- or out-of-network providers.

Out-of-network/non-contracted providers are under no obligation to treat BSW SeniorCare Advantage PPO members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

What do we cover?

Like all Medicare health plans, we cover everything that Original Medicare covers – and more.

- Our plan members get all of the benefits covered by Original Medicare. For some of these benefits, you may pay more in our plan than you would in Original Medicare. For others, you pay less.
- Our plan members also get more than what is covered by Original Medicare. Some of the extra benefits are outlined in this booklet.

BSW SeniorCare Advantage PPO covers Medicare Part B and Part D drugs. Certain limitations may apply.

How will I determine my drug costs?

Our plan groups each medication into one of five "tiers." You will need to use your formulary to locate what tier your drug is on to determine how much it will cost you. The amount you pay depends on the drug's tier and what stage of the benefit you have reached. You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions on our website, advantage.swhp.org.

Premiums and Benefits	BSW SeniorCare Advantage Basic	BSW SeniorCare Advantage Platinum
Monthly Plan Premium	\$37 per month.	\$137 per month.
	You must continue to pay your Medicare Part B premium.	You must continue to pay your Medicare Part B premium.
Deductible	In-Network	In-Network
	You pay \$0.	You pay \$0.
	Out-of-Network	Out-of-Network
	You pay \$750 for Medicare-covered services.	You pay \$0 for Medicare-covered services.
Maximum Out-of-Pocket	In-Network	In-Network
Responsibility (does not include prescription drugs)	You pay \$7,000 annually.	You pay \$4,700 annually.
	Out-of-Network	Out-of-Network
	You pay \$10,000 annually.	You pay \$10,000 annually.
	Maximum out-of-pocket will not exceed \$10,000 for innetwork and out-of-network services combined.	Maximum out-of-pocket will not exceed \$10,000 for innetwork and out-of-network services combined.
Inpatient Hospital	In-Network	In-Network
	Days 1 - 6: \$325 copay each day. Days 7 - 90: \$0 copay each day.	Days 1 - 4: \$200 copay each day. Days 5 - 90: \$0 copay each day.
	Out-of-Network	Out-of-Network
	Days 1-6: You pay 35% coinsurance.	Days 1-5: You pay 25% coinsurance.
	Days 7-90: You pay 35% coinsurance.	Days 6-90: You pay 25% coinsurance.

Premiums and Benefits	BSW SeniorCare Advantage Basic	BSW SeniorCare Advantage Platinum
Outpatient Hospital		
Ambulatory Surgery Center	In-Network	In-Network
	You pay \$275 copay.	You pay \$75 copay.
	Out-of-Network	Out-of-Network
	You pay 35% coinsurance.	You pay 25% coinsurance.
Outpatient Hospital Services	In-Network	In-Network
	You pay \$350 copay.	You pay \$100 copay.
	Out-of-Network	Out-of-Network
	You pay 35% coinsurance.	You pay 25% coinsurance.
Doctor Visits		
Primary Care Providers	In-Network	In-Network
	You pay \$0 copay per visit.	You pay \$0 copay per visit.
	Out-of-Network	Out-of-Network
	You pay 35% coinsurance per visit.	You pay 25% coinsurance per visit.
Specialists	In-Network	In-Network
~	You pay \$40 copay per visit.	You pay \$20 copay per visit.
	Out-of-Network	Out-of-Network
	You pay 35% coinsurance per visit.	You pay 25% coinsurance per visit.
Preventive Care	In-Network	In-Network
	You pay \$0 copay.	You pay \$0 copay.
	Out-of-Network	Out-of-Network
	You pay 35% coinsurance per visit.	You pay 25% coinsurance per visit.

Premiums and Benefits	BSW SeniorCare Advantage Basic	BSW SeniorCare Advantage Platinum
Emergency Care	In-Network	In-Network
	You pay \$90 copay per visit.	You pay \$90 copay per visit.
	If you are admitted to the hospital within 24 hours, for the same condition, the copay is waived.	If you are admitted to the hospital within 24 hours, for the same condition, the copay is waived.
	Out-of-Network	Out-of-Network
	You pay \$90 copay per visit.	You pay \$90 copay per visit.
	If you are admitted to the hospital within 24 hours, for the same condition, the copay is waived.	If you are admitted to the hospital within 24 hours, for the same condition, the copay is waived.
Urgently Needed Services	In-Network	In-Network
Organity Needed Services	You pay \$50 copay per visit.	You pay \$50 copay per visit.
	If you are admitted to the hospital within 24 hours, for the same condition, the copay is waived.	If you are admitted to the hospital within 24 hours, for the same condition, the copay is waived.
	Out-of-Network	Out-of-Network
	You pay \$50 copay per visit.	You pay \$50 copay per visit.
	If you are admitted to the hospital within 24 hours, for the same condition, the copay is waived.	If you are admitted to the hospital within 24 hours, for the same condition, the copay is waived.
Diagnostic Services/Labs/Imaging		
Diagnostic Tests and Procedures	In-Network	In-Network
	You pay \$0 copay.	You pay \$0 copay.
	Out-of-Network	Out-of-Network
	You pay 35% coinsurance.	You pay 25% coinsurance.
Lab Services	In-Network	In-Network
	You pay \$0 copay.	You pay \$0 copay.
	Out-of-Network	Out-of-Network
	You pay 35% coinsurance.	You pay 25% coinsurance.
	1 2	1 3

Premiums and Benefits	BSW SeniorCare Advantage Basic	BSW SeniorCare Advantage Platinum
Diagnostic Services/Labs/Imaging (continued)		
Diagnostic Radiology Services	In-Network	In-Network
(e.g. MRI, CAT Scan)	You pay \$75 - \$300 copay.	You pay \$20 - \$200 copay.
	Out-of-Network	Out-of-Network
	You pay 35% coinsurance.	You pay 25% coinsurance.
Outpatient X-rays	In-Network	In-Network
	You pay \$0 copay.	You pay \$0 copay.
	Out-of-Network	Out-of-Network
	You pay 35% coinsurance.	You pay 25% coinsurance.
Hearing Services		
Medicare-covered Hearing Exam	In-Network You pay \$40 copay for Medicare-covered hearing exam.	In-Network You pay \$20 copay for Medicare-covered hearing exam.
	Out-of-Network	Out-of-Network
	You pay 35% coinsurance.	You pay 25% coinsurance.
Routine Hearing Exam	In-Network	In-Network
-	You pay \$0 copay.	You pay \$0 copay.
	Limited to 1 visit every year.	Limited to 1 visit every year.
	Out-of-Network	Out-of-Network
	You pay 35% coinsurance.	You pay 25% coinsurance.
Hearing Aids	\$1,000 allowance toward the purchase of hearing aids every three years.	\$1,000 allowance toward the purchase of hearing aids every three years.

Premiums and Benefits	BSW SeniorCare Advantage Basic	BSW SeniorCare Advantage Platinum
Dental Services		
Monthly Premium	Covered with additional	Included.
Yearly Benefit Maximum	premium. See "Dental – Optional Supplemental Benefit" below.	\$2,000
Deductible		You pay \$0.
Oral Exams, Cleanings (every six months)		You pay \$0 copay.
Dental X-rays (every three years)		You pay \$0 copay.
Restorative Services (every two years)		You pay 50% coinsurance.
Extractions and Fillings		You pay 50% coinsurance.
Dentures (every five years)		You pay 50% coinsurance.
Benefits for dental services are administered and paid by Metropolitan Life Insurance Company. Exclusions and limitations apply. See the <i>Evidence of Coverage</i> for full details on the dental benefit.		
Vision Services		
Eyewear	In-Network and Out-of-Network Combined \$125 allowance toward the purchase of eyewear every year.	In-Network and Out-of-Network Combined \$125 allowance toward the purchase of eyewear every year.

Premiums and Benefits	BSW SeniorCare Advantage Basic	BSW SeniorCare Advantage Platinum
Vision Services (continued)		
Routine Eye Exam	In-Network You pay \$0 copay for one routine eye exam per year.	In-Network You pay \$0 copay for one routine eye exam per year.
	Out-of-Network You pay 35% coinsurance.	Out-of-Network You pay 25% coinsurance.
Mental Health Services		
Inpatient Visit	In-Network Days 1 - 5: \$318 copay each day. Days 6 - 90: \$0 copay each day.	In-Network Days 1 - 5: \$200 copay each day. Days 6 - 90: \$0 copay each day
	Out-of-Network You pay 35% coinsurance per stay.	Out-of-Network You pay 25% coinsurance per stay.
Outpatient Individual or Group Therapy Visit	In-Network You pay \$40 copay.	In-Network You pay \$20 copay.
	Out-of-Network You pay 35% coinsurance.	Out-of-Network You pay 25% coinsurance.
Skilled Nursing Facility (SNF) Care	In-Network Days 1 - 20: \$0 copay each day. Days 21 - 100: \$176 copay each day.	In-Network Days 1 - 20: \$0 copay each day. Days 21 - 100: \$50 copay each day.
	Out-of-Network Days 1-20: You pay 35% coinsurance per day. Days 21 -100: You pay 35% coinsurance per day.	Out-of-Network Days 1-20: You pay 25% coinsurance per day. Days 21-100: You pay 25% coinsurance per day.

Premiums and Benefits	BSW SeniorCare Advantage Basic	BSW SeniorCare Advantage Platinum
Physical Therapy		
Occupational therapy visit	In-Network	In-Network
	You pay \$25 copay.	You pay \$25 copay.
	Out-of-Network	Out-of-Network
	You pay 35% coinsurance.	You pay 25% coinsurance.
Physical therapy and speech and	In-Network	In-Network
language therapy visit	You pay \$25 copay.	You pay \$25 copay.
	Out-of-Network	Out-of-Network
	You pay 35% coinsurance.	You pay 25% coinsurance.
Ambulance Services		
Ground Ambulance	In-Network	In-Network
	You pay \$325 copay.	You pay \$75 copay.
	Out-of-Network	Out-of-Network
	You pay 35% coinsurance.	You pay 25% coinsurance.
Air Ambulance	In-Network	In-Network
	You pay \$325 copay.	You pay \$75 copay.
	Out-of-Network	Out-of-Network
	You pay 35% coinsurance.	You pay 25% coinsurance.
Transportation (additional	In-Network	In-Network
routine)	Not covered.	Not covered.
	Out-of-Network	Out-of-Network
	Not covered.	Not covered.
Medicare Part B Prescription Drugs		
Chemotherapy Drugs	In-Network	In-Network
	You pay 20% coinsurance.	You pay 20% coinsurance.
	Out-of-Network	Out-of-Network
	You pay 35% coinsurance.	You pay 25% coinsurance.

Premiums and Benefits	BSW SeniorCare Advantage Basic	BSW SeniorCare Advantage Platinum
Medicare Part B Prescription Drugs (continued)		
Other Part B Drugs	In-Network	In-Network
	You pay 20% coinsurance.	You pay 20% coinsurance.
	Out-of-Network	Out-of-Network
	You pay 35% coinsurance.	You pay 25% coinsurance.
Wellness Program (e.g. fitness)	Silver and Fit is a fitness program that provides members with a complimentary gym membership at participating gyms in your area. This benefit is at no additional cost to you.	Silver and Fit is a fitness program that provides members with a complimentary gym membership at participating gyms in your area. This benefit is at no additional cost to you.
Home Health Care	In-Network	In-Network
	You pay \$0 copay.	You pay \$0 copay.
	Out-of-Network	Out-of-Network
	You pay 35% coinsurance.	You pay 25% coinsurance.
Foot Care (Podiatry Services)		
Medicare-covered foot exams	In-Network	In-Network
and treatment	You pay \$45 copay.	You pay \$45 copay.
	Tou pay \$ 15 copay.	Tou pay wie copay.
	Out-of-Network	Out-of-Network
	You pay 35% coinsurance.	You pay 25% coinsurance.
Telehealth Services – PCP,	In-Network	In-Network
Specialist, and Individual or Group	You pay \$0 copay.	You pay \$0 copay.
Sessions for Psychiatric Services	Out-of-Network	Out-of-Network
0::17 4 46 :	You pay 35% coinsurance.	You pay 25% coinsurance.
Opioid Treatment Service	In-Network	In-Network
	You pay \$45 copay.	You pay \$45 copay.
	Out-of-Network	Out-of-Network
	You pay 35% coinsurance.	You pay 25% coinsurance.

Plans may offer supplemental benefits in addition to Part C benefits and Part D benefits.

Referrals and Authorizations

Referrals from your primary provider for services are not required; however, many services require prior authorization. For complete details, refer to the *Evidence of Coverage*, available on our website at advantage.swhp.org by October 15, 2020.

Outpatient Prescription Drugs				
	Basic		Platinum	
Deductible	\$250 Applies to Tier 3, Tier 4, and Tier 5.		\$50 Applies to Tier 3, Tier 4, and Tier 5.	
Initial Coverage (after you pay your deductible, if applicable)	You stay in this stage until your yearly drug costs total \$4,130. Total yearly drug costs are the total drug costs paid by both you and your Part D plan. You may get your drugs at network retail pharmacies and mail order pharmacies. Costs may differ based on pharmacy type or status (e.g., mail order, long-term care (LTC) or home infusion, and 30 or 90 day supply).			
	Standard Retail 30-Day Supply	Mail Order 90-Day Supply	Standard Retail 30-Day Supply	Mail Order 90-Day Supply
Tier 1 (Preferred Generic)	You pay \$3.	You pay \$0.	You pay \$2.	You pay \$0.
Tier 2 (Generic)	You pay \$14.	You pay \$0.	You pay \$12.	You pay \$0.
Tier 3 (Preferred Brand)	You pay \$47.	You pay \$94.	You pay \$45.	You pay \$90.
Tier 4 (Non-Preferred)	You pay \$99.	You pay \$198.	You pay \$95.	You pay \$190.
Tier 5 (Specialty)	You pay 28%.	Not Available.	You pay 32%.	Not Available.
Part D Senior Savings Model				
Coverage Gap	After your total drug costs (including what our plan has paid and what you have paid) reach \$4,130, you will pay no more than 25% coinsurance for generic drugs or 25% coinsurance for brand name drugs.			
Catastrophic Coverage	After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$6,550, you pay the greater of: • 5% coinsurance, or • \$3.70 copayment for generic (including brand drugs treated as generic) and a \$9.20 copayment for all other drugs.			

Information on Your Prescription Benefit

We encourage you to let us know right away, if after becoming a member you have questions, concerns, or problems related to your prescription benefits. For assistance, call our Customer Service Department at 1-866-334-3141, 7 a.m. – 8 p.m., seven days a week.

Cost-sharing may change depending on the pharmacy you choose and when you enter another phase of the Part D benefit. For more information on the additional pharmacy-specific cost-sharing and the phases of the benefit, please call us or access our *Evidence of Coverage* online.

Dental – Optional Supplemental Benefit

Dental coverage is an optional supplemental benefit for the BSW SeniorCare Advantage PPO Basic plan, available for an additional \$20 per month.

Dental Services	BSW SeniorCare Advantage PPO Basic
Monthly Premium	\$20 per month
Yearly Benefit Maximum	\$2,000
Deductible	You pay \$0.
Oral Exams, Cleanings (every six months)	You pay \$0 copay.
Dental X-rays (every three years)	You pay \$0 copay.
Extractions and Fillings	You pay 50% coinsurance.
Restorative Dental (every two years)	You pay 50% coinsurance.
Dentures (every five years)	You pay 50% coinsurance.

Benefits for dental services are administered and paid by Metropolitan Life Insurance Company. Exclusions and limitations apply. See the *Evidence of Coverage* for full details on the dental benefit.

Pre-Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative at 1-866-334-3141 (TTY: 711) from 7 a.m. to 8 p.m. seven days a week.

Ur	nderstand the Benefits
	Review the full list of benefits found in the Evidence of Coverage (EOC), especially for those services for which you routinely see a doctor. Visit advantage.swhp.org or call 1-866-334-3141 to view a copy of the EOC.
	Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
	Review the pharmacy directory to make sure the pharmacy you use for any prescription medicines is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
Ur	nderstand Important Rules
	In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
	Benefits, premiums and/or copayments/coinsurance may change on January 1, 2021.
	Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for covered services provided by a non-contracted provider, the provider must agree to treat you. Except in an emergency or urgent situations, non-contracted providers may deny care. In addition,

you will pay a higher copay for services received by non-contracted providers.

BSW SeniorCare Advantage PPO is offered by Scott and White Health Plan through it subsidiary Insurance Company of Scott and White, a Medicare Advantage organizatio Medicare contract. Enrollment in BSW SeniorCare Advantage depends on contract re	n with a
You must continue to pay your Medicare Part B premium.	
Out-of-network/non-contracted providers are under no obligation to treat BSW Se Advantage members, except in emergency situations. Please call our customer se number or see your Evidence of Coverage for more information, including the cost that applies to out-of-network services.	rvice

SCOPE OF SALES APPOINTMENT CONFIRMATION FORM

Thank you for agreeing to meet with a licensed insurance agent who is either employed by or contracted with Scott and White Health Plan. During your meeting, you are not required to enroll in a plan. The sales agent will not automatically enroll you in any plan you may discuss. Your current or future Medicare enrollment status will not be impacted.

Please initial below which type of produc	ct(s) you want the agent to discuss.	
Medicare Advantage Plans with	Part D Prescription Drug Plans	
Medicare Advantage Plans with	out Part D Prescription Drug Plans	
Optional Supplemental Dental II	nsurance Plan	
Beneficiary or Authorized Representativ	e signature, phone number and sign	ature date:
	()_	
Signature	Phone Number	Signature Date
If you are the authorized representative	, please sign above and print below:	
Representative's Name (printed)	Your Relationship t	to the Beneficiary
To be completed by Agent:		
Beneficiary Name	Beneficiary Phone	
Beneficiary Address		
Initial Method of Contact (indicate if ber	neficiary was a walk-in)	
Where the walk-in took place (i.e., agen	t's office)	
Plan(s) the agent represented during thi	s meeting	
Agent Name	Agent Phone	
Date Appointment Completed	Agent Writing # oi	· NPN
Agent Signature		
Plan Use Only		

Scope of Appointment (SOA) documentation is subject to CMS record retention requirements.

Agent: If the form was signed by the beneficiary at time of appointment, provide explanation why SOA was not documented prior to meeting.

Y0058 Scope of Appointment M

SCOPE OF SALES APPOINTMENT CONFIRMATION FORM

Plan Descriptions

Medicare Advantage Plans with Part D Prescription Drug Plans

- Medicare Health Maintenance Organization (HMO) Plan A Medicare Advantage plan that
 provides all Original Medicare Part A and Part B health coverage and includes Part D
 prescription drug coverage. Except in emergencies, you can only get your care from doctors or
 hospitals in the plan's network (except in emergencies).
- Medicare Preferred Provider Organization (PPO) Plan A Medicare Advantage plan that
 provides all Original Medicare Part A and Part B health coverage and includes Part D
 prescription drug coverage. PPOs have network doctors and hospitals but you can also use
 out-of-network providers, usually at a higher cost.

Medicare Advantage Plans without Part D Prescription Drug Plans

Medicare Health Maintenance Organization (HMO) Plan — A Medicare Advantage plan that
provides all Original Medicare Part A and Part B health coverage but <u>does not include</u> Part D
prescription drug coverage. Except in emergencies, you can only get your care from doctors or
hospitals in the plan's network.

Optional Supplemental Dental Plan

Plan offers additional benefits for consumers who are looking to cover needs for dental services. This plan is not affiliated or connected to Medicare. It is not a stand-alone dental plan.

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.

Dental insurance is provided by Metropolitan Life Insurance Company (MetLife). Each insurer has sole financial responsibility for its own products.

Scott and White Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Scott and White Health Plan cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo. Scott and White Health Plan tuân thủ luật dân quyền hiện hành của Liên bang và không phân bi ệt đối xử dựa trên chủng tộc, màu da, nguồn gốc quốc gia, độ tuổi, khuyết tật, hoặc giới tính.





INDIVIDUAL ENROLLMENT REQUEST FORM TO ENROLL IN A MEDICARE ADVANTAGE PLAN

Who can use this form?

People with Medicare who want to join a Medicare Advantage Plan

To join a plan, you must:

- Be a United States citizen or be lawfully present in the U.S.
- · Live in the plan's service area

Important: To join a Medicare Advantage Plan, you must also have both:

- Medicare Part A (Hospital Insurance)
- Medicare Part B (Medical Insurance)

When do I use this form?

You can join a plan:

- Between October 15-December 7 each year (for coverage starting January 1)
- · Within 3 months of first getting Medicare
- In certain situations where you're allowed to join or switch plans Visit Medicare.gov to learn more about when you can sign up for a plan.

What do I need to complete this form?

- Your Medicare Number (the number on your red, white, and blue Medicare card)
- Your permanent address and phone number

Note: You must complete all items in Section 1. The items in Section 2 are optional – you can't be denied coverage because you don't fill them out.

Reminders:

- If you want to join a plan during fall open enrollment (October 15-December 7), the plan must get your completed form by December 7.
- Your plan will send you a bill for the plan's premium. You can choose to sign up to have your premium payments deducted from your bank account or your monthly Social Security (or Railroad Retirement Board) benefit.

What happens next?

Send your completed and signed form to: Scott and White Health Plan 1206 W. Campus Temple, TX 76502

Once they process your request to join, they'll contact you.

How do I get help with this form?

Call Scott and White Health Plan at 1-800-782-5068. TTY users can call 711.

Or, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

En español: Llame a Scott and White Health Plan al 1-800-782-5068/TTY 711 o a Medicare gratis al 1-800-633-4227 y oprima el 2 para asistencia en español y un representante estará disponible para asistirle.





Section 1 – All fie	lds on this page	e are required (unless marked optional)
Select the plan you want to join		
Without Dental		With Dental
☐ BSW SeniorCare Advantage PF without Dental \$37	PO Basic	☐ BSW SeniorCare Advantage PPO Basic \$57☐ BSW SeniorCare Advantage PPO Platinum \$137
FIRST Name:	LAST Name:	Optional: Middle Initial:
Birth Date: (M M / D D / Y Y Y Y) (/ /)	Sex: ☐ Male ☐ Femal	Phone Number: le ()
Permanent residence street add City:	ress (Don't enter a P Optional: Cou	
Mailing address, if different from Street Address:		
	Your Medi	icare information:
Medicare Number:		
	Answer these	important questions:
Will you have other prescription	drug coverage (like	·VA, TRICARE) in addition to
BSW SeniorCare Advantage? Description Barbara SeniorCare Advantage Barbara SeniorCare Advantage Barbara SeniorCare Advantage Barbara SeniorCare Advantage Barbara SeniorCare SeniorCare Barbara	IYes □No Member number f	for this coverage: Group number for this coverage:
		· · · · · · · · · · · · · · · · · · ·
	IMPORTANT:	Read and sign below:
 By joining this Medicare Advarinformation with Medicare, whallowed by Federal law that au Your response to this form is ve The information on this enroll intentionally provide false info I understand that people with except for limited coverage ne I understand that when my BS prescription drug benefits from Advantage and contained in mas a member contract or subso Advantage will pay for benefit I understand that my signature 	ntage Plan, I acknown on may use it to trace thorize the collecticoluntary. However, forment form is correctormation on this form Medicare are general are the U.S. border. W SeniorCare Advarm BSW SeniorCare Advarm BSW SeniorCare Acriber agreement) was or services that are expected and understand bove), this signature of the sig	f the person legally authorized to act on my behalf) on this d the contents of this application. If signed by an authorized e certifies that: implete this enrollment, and implete the content on request by Medicare.
Signature:		Today's date:
If you're the authorized represer	ntative, sign above a	
Name:		Address:
Phone number:		Relationship to enrollee:

Name:	Date:
Section 2 - All	fields on this page are optional
Answering these questions is your cho them out.	ice. You can't be denied coverage because you don't fill
Select one if you want us to send you inform ☐ Spanish	mation in a language other than English.
Select one if you want us to send you inform Large print	mation in an accessible format.
	at 1-866-334-3141 if you need information in an accessible office hours are 7 AM to 8 PM seven days a week. TTY users can
Do you work? ☐ Yes ☐ No	Does your spouse work? ☐ Yes ☐ No
List your Primary Care Physician (PCP), clini	c, or health center:
You can pay your monthly plan premium (imay owe) ☐ By mail; get a monthly bill. ☐ Electronic funds transfer (EFT) from your or provide the following:	ng your plan premiums ncluding any late enrollment penalty that you currently have or ur bank account each month. Please enclose a VOIDED check
Account holder name: Bank routing number:	Bank account number:
Account type: ☐ Checking ☐ Sa	
You can also choose to pay your premiur ☐ Social Security or ☐ Railroad Retire	n by having it automatically taken out of your ment Board (RRB) benefit each month.
pay this extra amount in addition to you	ed Monthly Adjustment Amount (Part D-IRMAA), you must r plan premium. The amount is usually taken out of your Il from Medicare (or the RRB). DON'T pay Scott and White Health
Office Use Only:	NIDNI.
Agent Signature:	NPN: Date:
	SEP (type): Not Eligible
Effective Date of Coverage:	

PRIVACY ACT STATEMENT

The Centers for Medicare & Medicaid Services (CMS) collects information from Medicare plans to track beneficiary enrollment in Medicare Advantage (MA) Plans, improve care, and for the payment of Medicare benefits. Sections 1851 and 1860D-1 of the Social Security Act and 42 CFR §§ 422.50 and 422.60 authorize the collection of this information. CMS may use, disclose and exchange enrollment data from Medicare beneficiaries as specified in the System of Records Notice (SORN) "Medicare Advantage Prescription Drug (MARx)", System No. 09-70-0588. Your response to this form is voluntary. However, failure to respond may affect enrollment in the plan.

Typically, you may enroll in a Medicare Advantage plan only during the annual enrollment period from October 15 through December 7 of each year. There are exceptions that may allow you to enroll in a Medicare Advantage plan outside of this period.
Please read the following statements carefully and check the box if the statement applies to you. By checking any of the following boxes you are certifying that, to the best of your knowledge, you are eligible for an Enrollment Period. If we later determine that this information is incorrect, you may be disenrolled.
□ I am new to Medicare.
□ I am enrolled in a Medicare Advantage plan and want to make a change during the Medicare Advantage Open Enrollment Period (MA OEP).
\square I recently moved outside of the service area for my current plan or I recently moved and this plan is a new option for me. I moved on (insert date)
☐ I recently was released from incarceration. I was released on (insert date)
\Box I recently returned to the United States after living permanently outside of the U.S. I returned to the U.S. on (insert date)
\square I recently obtained lawful presence status in the United States. I got this status on (insert date)
□ I recently had a change in my Medicaid (newly got Medicaid, had a change in level of Medicaid assistance, or lost Medicaid) on (insert date)
□ I recently had a change in my Extra Help paying for Medicare prescription drug coverage (newly got Extra Help, had a change in the level of Extra Help, or lost Extra Help) on (insert date)
□ I have both Medicare and Medicaid (or my state helps pay for my Medicare premiums)) or I get Extra Help paying for my Medicare prescription drug coverage, but I haven't had a change.
☐ I am moving into, live in, or recently moved out of a Long-Term Care Facility (for example, a nursing home or long term care facility). I moved/will move into/out of the facility on (insert date)
\square I recently left a PACE program on (insert date)
☐ I recently involuntarily lost my creditable prescription drug coverage (coverage as good as Medicare's). I lost my drug coverage on (insert date)
□ I am leaving employer or union coverage on (insert date)
□ I belong to a pharmacy assistance program provided by my state.
\square My plan is ending its contract with Medicare, or Medicare is ending its contract with my plan.
\square I was enrolled in a plan by Medicare (or my state) and I want to choose a different plan. My enrollment in that plan started on (insert date)
\square I was enrolled in a Special Needs Plan (SNP) but I have lost the special needs qualification required to be in that plan. I was disenrolled from the SNP on (insert date)
☐ I was affected by a weather-related emergency or major disaster (as declared by the Federal Emergency Management Agency (FEMA). One of the other statements here applied to me, but I was unable to make my enrollment because of the natural disaster.
If none of these statements applies to you or you're not sure, please contact Scott and White Health Plan at 1-800-782-5068 (TTY users should call 711) to see if you are eligible to enroll. We are open Monday through Friday, 8 AM - 5 PM.

Name: _____ Date: _____





2021 Star Ratings

Scott and White Health Plan - H2032

2021 Medicare Star Ratings

Every year, Medicare evaluates plans based on a 5-star rating system. Medicare Star Ratings help you know how good a job our plan is doing. You can use these Star Ratings to compare our plan's performance to other plans. The two main types of Star Ratings are:

- 1. An Overall Star Rating that combines all of our plan's scores.
- 2. Summary Star Ratings that focus on our medical or our prescription drug services.

Some of the areas Medicare reviews for these ratings include:

- How our members rate our plan's services and care;
- How well our doctors detect illnesses and keep members healthy;
- How well our plan helps our members use recommended and safe prescription medications.

For 2021, Scott and White Health Plan received the following Overall Star Rating from Medicare.

★★★ ★ 4 Stars

We received the following Summary Star Ratings for Scott and White Health Plan's health/drug plan services:

Health Plan Services: ★★★★ 4.5 Stars

Drug Plan Services: ★★★
3.5 Stars

The number of stars shows how well our plan performs.

 ★★★★
 5 stars - excellent

 ★★★
 4 stars - above average

 ★★
 3 stars - average

 ★★
 2 stars - below average

 ★
 1 star - poor

Learn more about our plan and how we are different from other plans at www.medicare.gov.

You may also contact us 7 days a week from 7:00 a.m. to 8:00 p.m. Central time at 866-334-3141 (toll-free) or 711 (TTY).

Current members please call 866-334-3141 (toll-free) or 711 (TTY).

Star Ratings are based on 5 Stars. Star Ratings are assessed each year and may change from one year to the next.

BSW SeniorCare Advantage PPO is offered by Scott and White Health Plan through its subsidiary Insurance Company of Scott and White, a Medicare Advantage organization with a Medicare contract. Enrollment in BSW SeniorCare Advantage depends on contract renewal.

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.

Learn more today!

MySWHPGuide.com





BSW SeniorCare Advantage PPO is offered by Scott and White Health Plan through its subsidiary Insurance Company of Scott and White, a Medicare Advantage organization with a Medicare contract. Enrollment in BSW SeniorCare Advantage depends on contract renewal.

You must continue to pay your Medicare Part B premium.

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

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