

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

2021
Summary
of Benefits

CENTRAL TEXAS

BSW SENIORCARE
ADVANTAGE • HMO



Scott & White
HEALTH PLAN



Part of
Baylor Scott & White
HEALTH

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

Summary of Benefits

January 1, 2021 - December 31, 2021

BSW SeniorCare Advantage HMO is offered by Scott and White Health Plan, 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 [advantage.swhp.org](https://www.advantage.swhp.org) by October 15, 2020.

Tips for comparing your Medicare choices

This Summary of Benefits gives you a summary of what BSW SeniorCare Advantage HMO 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 HMO

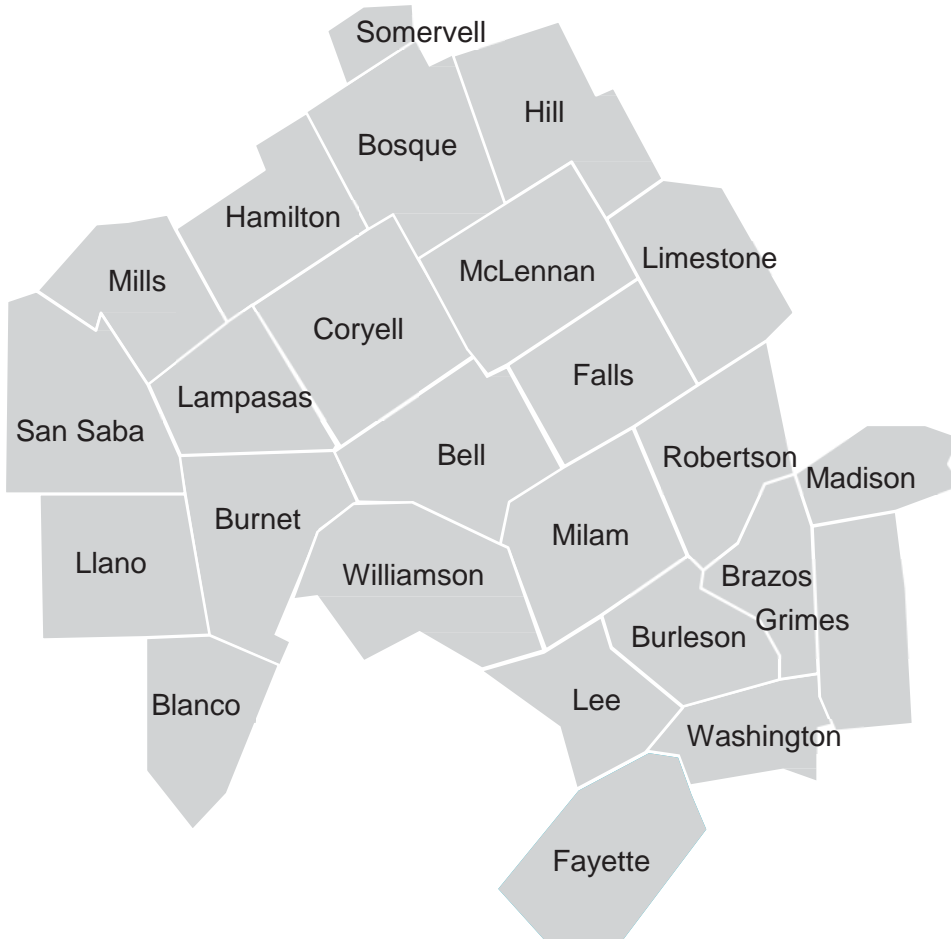
- If you are a member of this plan, you can call us toll free at 1-866-334-3141 or TTY 711, 7 a.m. – 8 p.m., seven days a week (excluding major holidays).
- If you are not a member of this plan, you can call us toll free at 1-800-782-5068 or TTY 711, 8 a.m. – 8 p.m., Monday – Friday.
- Our website: [advantage.swhp.org](https://www.advantage.swhp.org)

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 HMO, 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 **BSW Senior Care Advantage HMO?**



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 HMO has a network directory of doctors, hospitals, pharmacies, and other providers that can be found on our website at advantage.swhp.org. You must use network providers and pharmacies for covered services, unless authorized by the Plan.

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 HMO 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	Select	Preferred	Premium
<p>Monthly Plan Premium</p> <p>With Part D prescription drug coverage Without Part D prescription drug coverage You must continue to pay your Medicare Part B premium.</p>	<p>You pay \$0 per month. You pay \$0 per month.</p>	<p>You pay \$132 per month. You pay \$83 per month.</p>	<p>You pay \$241.50 per month. You pay \$199 per month.</p>
Deductible	You pay \$0.	You pay \$0.	You pay \$0.
<p>Maximum Out-of-Pocket Responsibility (<i>does not include prescription drugs</i>)</p> <p>With Part D prescription drug coverage Without Part D prescription drug coverage</p>	<p>You pay \$6,300 annually. You pay \$5,900 annually.</p>	<p>You pay \$4,500 annually. You pay \$4,500 annually.</p>	<p>You pay \$4,500 annually. You pay \$4,500 annually.</p>
Inpatient Hospital	Days 1 - 6: \$325 copay each day. Days 7 - 90: \$0 copay each day.	You pay \$575 copay per stay.	You pay \$0 copay.
Outpatient Hospital			
Ambulatory Surgery Center	You pay \$275 copay.	You pay \$100 copay.	You pay \$0 copay.
Outpatient Hospital Services	You pay \$350 copay.	You pay \$15 copay.	You pay \$0 copay.
Doctor Visits			
Primary Care Providers	You pay \$0 copay per visit.	You pay \$0 copay per visit.	You pay \$0 copay per visit.
Specialists	You pay \$25 copay per visit.	You pay \$25 copay per visit.	You pay \$0 copay per visit.
Preventive Care	You pay \$0 copay.	You pay \$0 copay.	You pay \$0 copay.

Premiums and Benefits	Select	Preferred	Premium
Emergency Care	<p>You pay \$90 copay per visit.</p> <p>If you are admitted to the hospital within 24 hours, for the same condition, the copay is waived.</p>	<p>You pay \$90 copay per visit.</p> <p>If you are admitted to the hospital within 24 hours, for the same condition, the copay is waived.</p>	<p>You pay \$90 copay per visit.</p> <p>If you are admitted to the hospital within 24 hours, for the same condition, the copay is waived.</p>
Urgently Needed Services	<p>You pay \$50 copay per visit.</p> <p>If you are admitted to the hospital within 24 hours, for the same condition, the copay is waived.</p>	<p>You pay \$40 copay per visit.</p> <p>If you are admitted to the hospital within 24 hours, for the same condition, the copay is waived.</p>	<p>You pay \$40 copay per visit.</p> <p>If you are admitted to the hospital within 24 hours, for the same condition, the copay is waived.</p>
Diagnostic Services/Labs/Imaging			
Diagnostic Tests and Procedures	You pay \$0 copay.	You pay \$0 copay.	You pay \$0 copay.
Lab Services	You pay \$0 copay.	You pay \$0 copay.	You pay \$0 copay.
Diagnostic Radiology Services (e.g. MRI, CAT Scan)	You pay \$75 - \$300 copay per visit.	You pay \$0 - \$15 copay per visit.	You pay \$0 copay.
Outpatient X-rays	You pay \$0 copay.	You pay \$0 copay.	You pay \$0 copay.
Hearing Services			
Medicare-covered Hearing Exam	You pay \$40 copay for Medicare-covered hearing exam.	You pay \$15 copay for Medicare-covered hearing exam.	You pay \$0 copay for Medicare-covered hearing exam.
Routine Hearing Exam	You pay \$0 copay. Limited to 1 visit every year.	You pay \$0 copay. Limited to 1 visit every year.	You pay \$0 copay. Unlimited visits every year.

Premiums and Benefits	Select	Preferred	Premium
Hearing Services (continued) 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.	\$1,000 allowance toward the purchase of hearing aids every three years.
Dental Services Yearly Benefit Maximum Deductible Oral Exams, Cleanings (every six months) Dental X-rays (every three years) Extractions and Fillings Restorative Dental (every two years) Dentures (every five years) 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.	\$2,000 You pay \$0. You pay \$0 copay. You pay \$0 copay. You pay 50% coinsurance. You pay 50% coinsurance. You pay 50% coinsurance.	\$2,000 You pay \$0. You pay \$0 copay. You pay \$0 copay. You pay 50% coinsurance. You pay 50% coinsurance. You pay 50% coinsurance.	\$2,000 You pay \$0. You pay \$0 copay. You pay \$0 copay. You pay 50% coinsurance. You pay 50% coinsurance. You pay 50% coinsurance.

Premiums and Benefits	Select	Preferred	Premium
Vision Services			
Eyewear	\$125 allowance toward the purchase of eyewear every year.	\$125 allowance toward the purchase of eyewear every year.	\$125 allowance toward the purchase of eyewear every year.
Routine Eye Exam	You pay \$0 copay for one routine eye exam per year.	You pay \$0 copay for one routine eye exam per year.	You pay \$0 copay for one routine eye exam per year.
Mental Health Services			
Inpatient Visit	Days 1 - 5: \$318 copay each day. Days 6 - 90: \$0 copay each day.	You pay \$575 copay per stay.	You pay \$0 copay.
Outpatient Individual or Group Therapy Visit	You pay \$40 copay.	You pay \$15 copay.	You pay \$0 copay.
Skilled Nursing Facility (SNF) Care	Days 1 - 20: \$0 copay each day. Days 21 - 100: \$176 copay each day.	Days 1 - 20: \$0 copay each day. Days 21 - 100: \$50 copay each day.	Days 1 - 20: \$0 copay each day. Days 21 - 100: \$15 copay each day.
Physical Therapy			
Occupational therapy visit	You pay \$25 copay.	You pay \$15 copay.	You pay \$0 copay.
Physical therapy and speech and language therapy visit	You pay \$25 copay.	You pay \$15 copay.	You pay \$0 copay.
Ambulance Services			
Ground Ambulance	You pay \$265 copay.	You pay \$75 copay.	You pay \$40 copay.
Air Ambulance	You pay \$265 copay.	You pay \$75 copay.	You pay \$40 copay.
Transportation (additional routine)	You pay \$0 copay for up to 24 one-way trips per year, or 12 round trips up to 50 miles each way.	You pay \$0 copay for up to 24 one-way trips per year, or 12 round trips up to 50 miles each way.	You pay \$0 copay for up to 24 one-way trips per year, or 12 round trips up to 50 miles each way.

Premiums and Benefits	Select	Preferred	Premium
Medicare Part B Prescription Drugs			
Chemotherapy Drugs	You pay 20% coinsurance.	You pay 20% coinsurance.	You pay 20% coinsurance.
Other Part B Drugs	You pay 20% coinsurance.	You pay 20% coinsurance.	You pay 20% 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.	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	You pay \$0 copay.	You pay \$0 copay.	You pay \$0 copay.
Foot Care (Podiatry Services)			
Medicare-covered foot exams and treatment.	You pay \$45 copay.	You pay \$15 copay.	You pay \$0 copay.
Telehealth Services – PCP, Specialist, and Individual or Group Sessions for Psychiatric Services	You pay \$0 copay.	You pay \$0 copay.	You pay \$0 copay.
Opioid Treatment Service	You pay \$45 copay.	You pay \$15 copay.	You pay \$0 copay.
Meal Benefit	You pay \$0 copay for 14 meals per hospital discharge to home; limit three discharges per year.	You pay \$0 copay for 14 meals per hospital discharge to home; limit three discharges per year.	You pay \$0 copay for 14 meals per hospital discharge to home; limit three discharges per year.
In-Home Support Services			
With Part D prescription drug coverage	You pay \$0 copay for up to three four-hour shifts of assistance in performing activities of daily living (ADLS) yearly.	You pay \$0 copay for up to three four-hour shifts of assistance in performing activities of daily living (ADLS) yearly.	You pay \$0 copay for up to three four-hour shifts of assistance in performing activities of daily living (ADLS) yearly.

Premiums and Benefits	Select	Preferred	Premium
In-Home Support Services (continued) Without Part D prescription drug coverage	You pay \$0 copay for up to five four-hour shifts of assistance in performing activities of daily living (ADLS) yearly.	You pay \$0 copay for up to five four-hour shifts of assistance in performing activities of daily living (ADLS) yearly.	You pay \$0 copay for up to five four-hour shifts of assistance in performing activities of daily living (ADLS) yearly.

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						
	Select		Preferred		Premium	
Deductible	\$300 Applies to Tier 4 and Tier 5.		\$100 Applies to Tier 4 and Tier 5.		\$0 Applies to Tiers 1 – 5.	
Initial Coverage (after you pay your deductible, if applicable)	<p>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.</p> <p>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).</p>					
	Standard Retail 30-Day Supply	Mail Order 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 \$6.	You pay \$0.	You pay \$3.	You pay \$0.	You pay \$2.	You pay \$0.
Tier 2 (Generic)	You pay \$20.	You pay \$0.	You pay \$15.	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.	You pay \$45.	You pay \$90.
Tier 4 (Non-Preferred)	You pay \$100.	You pay \$200.	You pay \$95.	You pay \$190.	You pay \$95.	You pay \$190.
Tier 5 (Specialty)	You pay 27% of the cost.	Not Available	You pay 31% of the cost.	Not Available	You pay 33% of the cost.	Not Available
Part D Senior Savings Model	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 stage. 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.					
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	<p>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:</p> <ul style="list-style-type: none"> • 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 (excluding major holidays).

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.

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.

Understand 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.

Understand 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.
- Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).

2020 Star Ratings

Scott and White Health Plan - H8142

2020 Medicare Star Ratings*

The Medicare Program rates all health and prescription drug plans each year, based on a plan's quality and performance. 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 Rating that focuses 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 2020, Scott and White Health Plan received the following Overall Star Rating from Medicare.


4.5 Stars

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






Health Plan Services:


4.5 Stars

Drug Plan Services:


4.5 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.

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ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-866-334-3141 (TTY: 711). ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-866-334-3141 (TTY: 711). CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-866-334-3141 (TTY: 711).

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 biệt đối xử dựa trên chủng tộc, màu da, nguồn gốc quốc gia, độ tuổi, khuyết tật, hoặc giới tính.

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You must continue to pay your Medicare Part B premium.