
Scott and White Health Plan

TRS HMO Member Guide



Table of Contents

Got a Question.....	1
Member Portal.....	2
Virtual Care.....	3
Your ID Card.....	4
Pharmacy Services.....	5
Don't Overspend.....	6
Wellness Program	8
Maternity and Preventive Care.....	10
Explanation of Benefits (EOB)	11
Disease/Complex Case Management	13
Additional Member Information	14
Network Map	15



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. These companies will be referred to collectively in this document as Scott and White Health Plan.

Got a question? Ask us!

Our highly trained Customer Advocates can help you with things like finding a provider and answering questions about your benefits or claims. If you're experiencing a problem, they'll help make it right. 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

800-321-7947

7 a.m. – 7 p.m., Monday – Friday

OR

Contact Us through the Member Portal

Log in at trs.swhp.org to send a secure email and receive a secure response.

If you forget the number, look on the back of your ID card. You can also find it on the MyBSWHealth App in the “Contact Us” section.

Please contact Scott & White Health Plan Health Services Department toll free at 866-384-3488 for pre-authorization requests (including Behavioral Health and Second Opinions). If you require inpatient admission following an emergency, please notify SWHP within 48 hours of emergency services.

NOTICE: Possession of this card or obtaining precertification does not guarantee coverage or payment for the service or procedure reviewed.

Plan Information/provider list: trs.swhp.org
Customer Service: 800-321-7947

Nurse Advice Line: 877-505-7947
OptumRx Help Desk: 855-205-9182

Notice To Providers

Verify benefits and eligibility at portal.swhp.org/providerportal or 800-321-7947

Please send claims and related correspondence to:

Scott & White Health Plan | Availity Payer ID 88030
Attn: Claims PO Box 21800, Eagan, MN 55121-0800
254-298-3000 or 800-321-7947



ADDITIONAL RESOURCES

Nurse Advice Line

The Nurse Advice Line will talk through your symptoms and help you make decisions on next steps, whether that's an appointment or an at-home remedy.

The number for your plan is on the back of your member ID card.

HEAR Library

The Health Education Audio Reference (HEAR) Library offers information on more than 300 English-language and 25 Spanish-language health topics.

888-360-1555, option 2

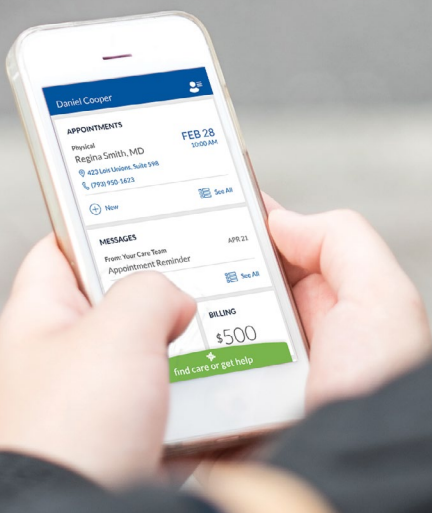
Get the Most from Your Service Experience Through the Member Portal...

At [trs.swhp.org](https://portal.swhp.org), sign up and log in to the Member Portal to get answers to most of your benefits questions.

SIGN UP NOW

LOG IN

- View and print ID cards instantly
- View benefits and coverage
- See your claims and Explanations of Benefits (EOBs)
- View your deductible and out-of-pocket accumulator
- Take a wellness assessment
- Set your preferences
- Review Evidence of Coverage and other plan documents
- E-mail customer service through secure messaging



...or on the MYBSWHealth App

All of the same information from the portal is available on your phone. Plus, you can access MyChart to track your appointments and results with Baylor Scott & White providers. To log in, use the same user name and password you set up for the Member Portal.

Find a network provider.

Choose from a broad range of in-network providers by using the provider search tool at <https://portal.swhp.org/#/search>. It's usually a good idea to set up an appointment with your provider to get acquainted, at your convenience. With our provider search tool, you can:

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

Referrals are not required to see network specialists, even in our HMO network.

[back to top](#)



Virtual Care

Technology + Healthcare = A Faster, Easier Way to Get Care

MyBSWHealth

Get care from a Baylor Scott & White Health provider any day of the week without leaving your home or office. Simply schedule an eVisit through your computer or mobile device. Receiving Virtual Care through MyBSWHealth.com or the MyBSWHealth app also allows your visit to be connected to your medical health records (with BSW providers). Learn more about MyBSWHealth [here](#) and log in to your account to schedule an appointment.

eVisits - Online diagnosis and treatment plan for common medical conditions

No need for an appointment. No need for a drive. No time in a waiting room. Baylor Scott & White's eVisit service is a fast, affordable way to receive care. All of your personal data is encrypted to protect your privacy. In some cases, you may need an in-person visit to receive treatment.

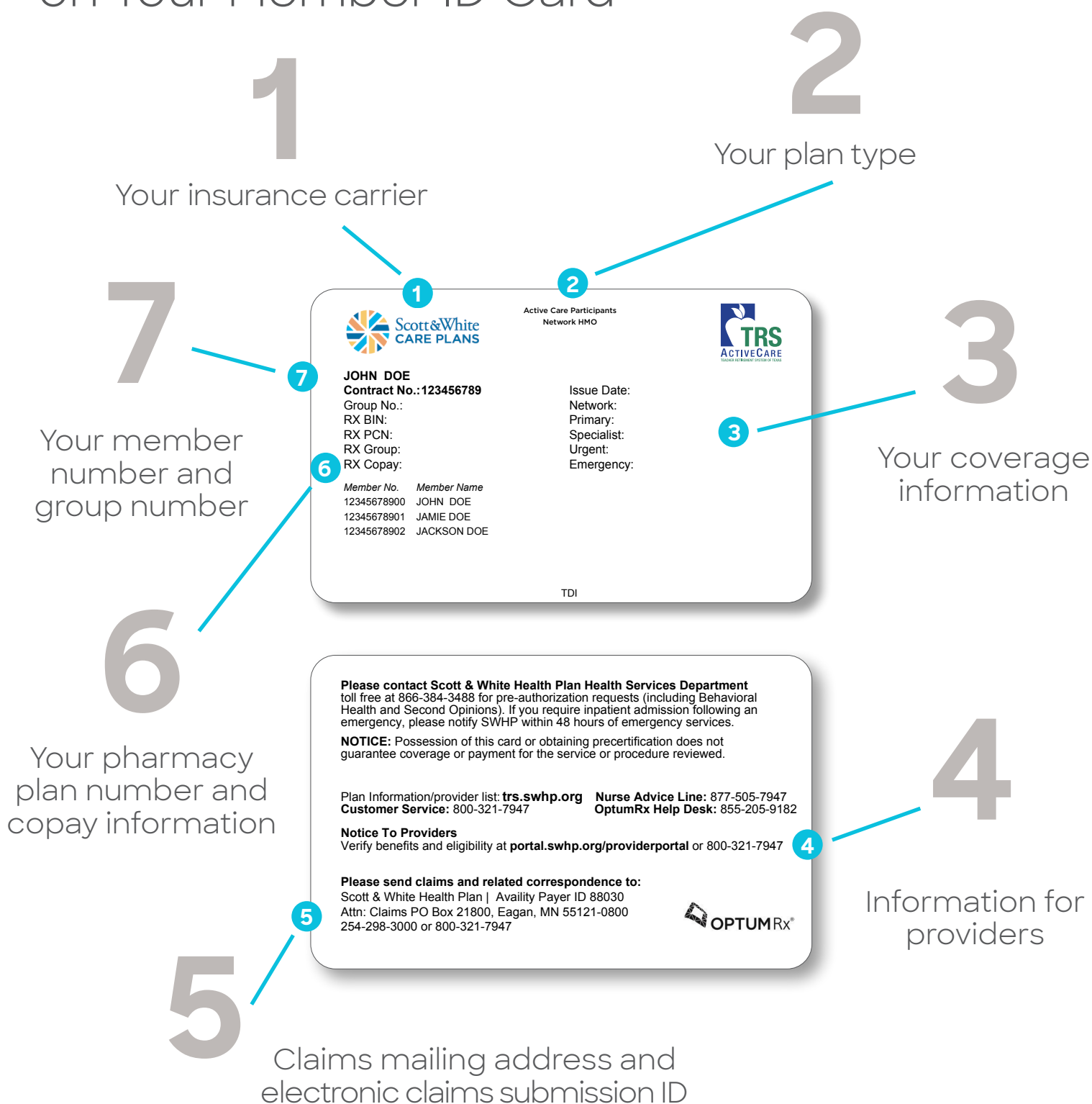
How does it work?

- Complete a short survey about yourself and your symptoms on the MyBSWHealth app. It takes about five minutes, depending on your condition.
- A care team member will review your answers, make a diagnosis and recommend treatment.
- You will receive your diagnosis and recommended treatment in an online response.
- Prescriptions will be sent immediately to your preferred pharmacy.

Clinicians are available 8 a.m. - 8 p.m., 7 days a week. If you finish an interview after 8 p.m., you will receive a response by the next day.



Information Found on Your Member ID Card



You can access an electronic card at any time through the MyBSWHealth app or the Member Portal. You can also request a replacement ID card through the Portal.

The ID card above is a sample. The exact location of certain elements may vary on your card.

[back to top](#)

Pharmacy Services

SWHP 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 a.m. to 7 p.m.,
and on Saturday, from 9 a.m. to 1 p.m.

If you need detailed pharmacy claim information, pharmacy deductible information, explanation of benefits, or drug information and pricing, visit trs.swhp.org or call Customer Service at **1-800-321-7947**.

To view a formulary, click here:

FORMULARIES



Don't Overspend to Get the Care You Need

How do you decide when a health-related issue is an emergency? Understanding your healthcare options can save your life – and your money.

1 Visit your **Primary Care Physician** when you're sick or have a minor injury...

Your doctor knows your health history and underlying conditions. For routine illnesses and less significant injuries, many doctors' offices are open on weekends and some evenings. This can be a good alternative to more costly urgent care or emergency care centers.

...or use the **Nurse Advice Line**

Nurses are available to our members 24 hours a day, 365 days a year. Our nurses provide information about taking care of yourself at home or they can help you decide if an appointment, an urgent care visit, or an emergency room visit is best for your symptoms. To locate your appropriate Nurse Advice Line phone number, please look on the back of your member card or log in to the Member Portal.

2 If your doctor's office is closed, consider an **Urgent Care** center.

Urgent care centers typically have extended and weekend hours. Although costs are higher than primary care, urgent care copays are lower than those for emergency care.



3 Emergency Rooms are best for treating severe and life-threatening conditions.

The wider range of services offered through emergency rooms, and the hospitals they are connected to, makes emergency care a more expensive option, but sometimes the best option for you.

It's important to understand your options, and to use your best judgment when deciding which option is right for you.

Out-of-Network Emergency Care Costs More

Scott and White Health Plan pays out-of-network emergency services according to Usual and Customary rates (industry standard), and members can be balance-billed for expenses beyond what insurance will pay. Your coverage documents contain additional information about emergency treatment and definitions of the terms, including a definition of emergency care. The coverage documents also contain information related to state-mandated consumer protections for facility-based provider charges.

To save on out-of-pocket costs, visit in-network emergency care facilities when possible.



If you need to speak to us, contact us in the way that works for you. In addition to the Member Portal, customer support is available by phone at 800-321-7947.



SWHP Wellness Program

Taking care of yourself isn't a fad, it's a good habit. And it's a habit anyone can pick up. Let our Wellness programs improve the areas of your life that could use a boost.

SWHP offers a variety of programming designed to meet your health and wellness needs regardless of where you may be on the continuum of care. Providing a comprehensive suite of effective resources and tools, we offer a tailored experience built on the demands of our members. We strive to continuously provide the right care, in the right place, at the right time. It is our mission to promote a healthy lifestyle and empower our members to become an active participant of their healthcare team.

SWHP 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](#)

[Assessment for Non-Members](#)

[back to top](#)

Use Corp ID 1004



Digital Wellness Platform Amenities

In addition to the wellness assessment, our digital wellness platform offers:

Digital Health Coaching – 6-week coaching modules with action plans, important articles, online seminars and video content on topics that include:

- Live Tobacco Free
- Healthy Weight
- Less Stress
- Healthier Diet
- 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.



Expecting the Best® New Maternity Program

Baylor Scott & White Health is pleased to offer a new maternity program for pregnant Scott and White Health Plan members. This new initiative for the 2020 plan year 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.

Enroll in the Expecting the Best® Maternity Program

Eligible women may enroll in the Maternity Program through their doctor, their doctor's case management team or directly through the Case Management Department at Scott and White Health Plan.

Questions?
email CaseManagement@BSWHealth.org

[back to top](#)

Get Preventive

FIND recommended preventive services here:
<http://www.cdc.gov/prevention/>

TAKE an online vaccination quiz:

English

Spanish

CREATE a schedule of vaccines for your child from birth through 6 years:

http://www2a.cdc.gov/nip/kidstuff/newscheduler_le/

Then, review the schedule with your child's doctor.



Get Full Claims Detail

with your monthly insurance statement

SWHP makes available through the **Member Portal** an electronic Monthly Insurance Statement, also known as an Explanation of Benefits, 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 SWHP. 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 **Member Portal** unless you specifically request to receive paper EOBs in the mail. To request paper EOBs, log in to the **Member Portal** and select "Update Preferences."

Claim received for JANE DOE
Member # 000-00-0000-00

MONTHLY INSURANCE STATEMENT

Monthly Claims Detail

Claim Number: 1610000M0000
SWHP received this claim on December 02, 2016 and paid it in 3 day(s).

Provider: JASON L. DOCTOR

Service Dates	Type of Service	Amount Billed	Amount Not Covered	Allowed Amount	Other Coverage Payment	What SWHP Paid	Patient Responsibility			What You Owe	See Notes
							Co-pay	Coinsurance	Deductible		
11/01/2016	OFFICE OUTPATIENT	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11/01/2016	BEHAVIORAL HEALTH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11/01/2016	WALK-IN VISIT	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11/01/2016	INFLUENZA VACCINE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Total		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	

Account Summary

Summary of Deductible and Out-of-Pocket Maximum of your Current Plan Year

Relationship: Member	Total Policy Period Amount	(-) Applied to Date	(+) Remaining Balance
JANE DOE			
Deductible	0.00	0.00	0.00
Out-of-Pocket Max	0.00	0.00	0.00
COINSURANCE			
Deductible	0.00	0.00	0.00
Out-of-Pocket Max	0.00	0.00	0.00
COINSURANCE			
Deductible	0.00	0.00	0.00
Out-of-Pocket Max	0.00	0.00	0.00

Key Terms

Deductible: This is the amount that you pay before certain major medical benefits are payable by SWHP.

Co-pay: A set dollar amount that is paid for services rendered, normally paid at the time of service.

Coinsurance: This is the percentage of allowed charges that you are responsible for.

Amount Not Covered: This is the amount SWHP does not cover. This is usually due to a denial of service. Please see the notes listed on the EOB for further clarification when a non-covered amount is listed.

Out-of-Pocket Maximum: The most you have to pay for health services every year. Once you have paid this amount, your insurance company usually pays 100% of your allowed health care charges, subject to any policy limitations.

Allowed Amount: This is the amount that SWHP considers for payment based upon our provider contracts and your benefits.

For your convenience, you may register to view your electronic Insurance Statement online. Visit our website at www.swhp.org and create an account for our new member experience.

Scott & White Health Plan
1206 West Campus Drive
Temple, TX 76702

AGAA00000000
JOHN DOE
1204 SUNNYVALE DRIVE
ANYWHERE TX 75111-1111

MONTHLY INSURANCE STATEMENT
This is a Statement of Insurance Coverage to help you reconcile your bills (as provided).

This monthly statement is for claims SWHP paid in December 2016.

Total Amount Billed
This is the amount billed to SWHP.

Total Discount Amount
SWHP negotiates discounts with providers.

Total Amount that is not covered
This is the portion of your bill not covered by SWHP. See the "Notes" section on the back of this statement for more details.

What SWHP paid in Total
SWHP paid \$10.00 to providers.

What you may owe in Total
The portion of the amount billed you may owe the provider(s) if it was not collected at the time of service or if it was not covered by SWHP. This amount may include your deductible, co-pay, coinsurance and/or non-covered charges.

Please see claim details on back.

Scott & White Health Plan
Appeals Process & Participant Rights

If you are denied a benefit under the Plan, you have the right to file an appeal with the Plan. This is a summary of the appeal process and your legal rights. More information can be found in the Plan's summary plan description. Scott & White Health Plan will inform you of the status of your claim or appeal.

If you are denied a benefit under the Plan, you have the right to file an appeal with the Plan. The first and second level appeals are reviewed by the Scott & White Employee Benefits Administrative Department. If you are denied a benefit under the Plan, you have the right to file an appeal with the Plan. The first and second level appeals are reviewed by the Scott & White Employee Benefits Administrative Department.

Scott & White Health Plan
ATTN: Customer Advocacy
1206 West Campus Drive, Bldg. J-4
Temple, TX 76702

For a Customer Advocacy department at (844) 843-3229. For an urgent care claim, call (844) 843-3229. For all other claims, call (844) 843-3229. For an urgent care claim, call (844) 843-3229. For all other claims, call (844) 843-3229.

Within 15 days after receipt of appeal, you will be notified of the decision. If you disagree with the response in writing, you must request a second level appeal within 180 days after receipt of appeal. If you do not request a second level appeal within that time, the first level decision will be final.

Required to file a third level appeal to review by an independent Review Board (ERISA) within 12 months of the summary plan description. You and your employer may wish to consult with a labor union representative or a health care regulatory agency.

SWHP website at www.swhp.org. If you need the Employee Benefits Security Act, visit www.dhs.gov.

December 08, 2016

Don't Wait for Your EOB

View your claim on the Member Portal

Even if your EOB isn't yet finalized for a particular medical claim, you can still view your claim details in Scott and White Health Plan's Member Portal.

Simply log in to the Member Portal through trs.swhp.org and click on "Claims" from the menu on the left side.

Visit Date	Member	Claim No.	Type	Provider	Amount Billed	Plan Pays	You May Owe
02/01/2016	DOE	1602050F4074	Medical	DR GENTRY	\$318.00	\$110.00	\$50.00
02/01/2016	EDDY	160206071872	Drug	MC PHARMACY	\$8.90	\$2.90	\$5.00
02/01/2016	DOE	160206071871	Drug	MC PHARMACY	\$12.21	\$2.21	\$5.00
12/04/2015	EDDY	151208042008	Drug	MC PHARMACY	\$38.54	\$32.54	\$6.00
11/19/2015	DOE	151122063413	Drug	MC PHARMACY	\$122.19	\$116.19	\$6.00
11/19/2015	EDDY	151122063412	Drug	MC PHARMACY	\$8.90	\$2.90	\$6.00

Claim Snapshot

CLAIM SNAPSHOT		SERVICE DETAILS
DATE OF VISIT	CLAIM NO.	MEMBER
02/01/2016	1602050F6	DOE
PROVIDER		
URGENT CARE - DALLAS		
AMOUNT BILLED	\$318.00	
- PLAN ALLOWED	\$200.00	
- PLAN DISCOUNT	\$0.00	
- PLAN PAID	\$150.00	
PATIENT RESPONSIBILITY	\$50.00	
COPAY	\$50.00	
COINSURANCE	\$0.00	
DEDUCTIBLE	\$0.00	
YOU MAY OWE	\$50.00	

Then click on any amount under "Plan Pays" to view the **Claim Snapshot** or **Service Details**. The Claim Snapshot provides key claim information, and Service Details itemizes the claim.

Click the **SAVE** icon to create a file that can be printed or saved.

EOBs are added to the portal monthly. Click on the Claim Number (in Claim No. column) to see your EOB.

SWHP Disease Management

Disease Management programs are designed to improve the health of persons with chronic conditions and reduce associated costs from avoidable complications. These goals are accomplished by identifying and treating chronic conditions more quickly and more effectively, slowing the progression of those diseases. Disease Management is a system of coordinated healthcare interventions tailored to your conditions where self-care efforts can be implemented. Disease Management empowers you, working with your healthcare providers, to manage the disease and prevent complications.

SWHP members can access the program by calling 888-360-1555 or through the following link: [Member Information Center](#).

SWHP Complex Case Management

Our Complex Case Management program helps you if you have chronic conditions or complex care needs. A nurse case manager will work with you, your family, and the physician to create a plan to meet your ongoing complex care needs. Case managers advocate for you and assist you with setting goals and making a personal plan to improve your health. They can also assist with arrangements for necessary services and make referrals to, and incorporate, Disease Management programs as applicable. Case managers answer questions and educate you so you have a better understanding of your condition and plan of care. The purpose of the program is to help you get the best possible results and the greatest value from your health plan. Participation is voluntary, and there is no additional cost to you for this program.

For more information, please log in to the Member Portal, select Wellness Programs and [request a screening](#) to see if Complex Case Management is the right program for your needs.

Tools & Resources

Our most frequently requested documents and forms are available within our Tools and Resources section. Select the Menu from the Individuals and Families section, then select Tools and Resources to locate information about:

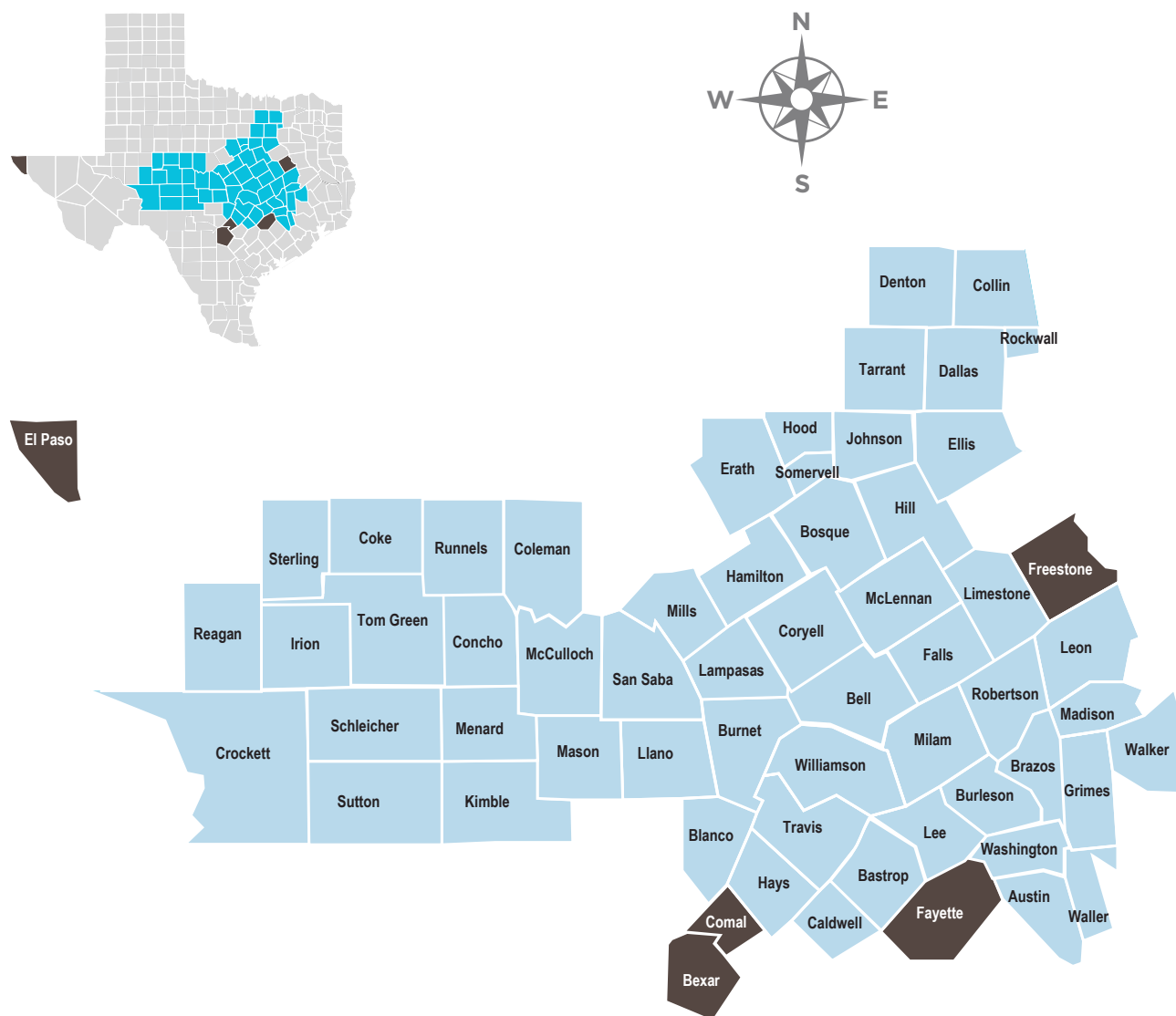
- Member Rights and Responsibilities
- Notice of Privacy Practices and Authorization to Release PHI Form
- Prior Authorization List for Medical Procedures
- Complex Case Management Program with Multiple Referral Options
- Disease Management Program
- Utilization Management (UM) Program
 - How to Access UM Staff
 - TDD/TTY Services for Members
 - Language Assistance for Members
 - Utilization Management Affirmative Statement
- Quality Improvement Program and Progress in Achieving Goals
- Medical and Pharmacy Claim Forms
- Pharmaceutical Management Procedures and Updates
- Wellness Assessment and Programs
- Glossary of Key Terms
- Technology Assessment Program
- Language Assistance
- Member Frequently Asked Questions (FAQ):
 - Submit a Claim
 - Obtain Information About Participating Providers
 - Obtain Primary, Specialty, and Behavioral Healthcare
 - Obtain Hospital Services
 - Get Care After Normal Office Hours
 - Get Care Outside the SWHP Service Area
 - When to Call 911
 - File Complaints and/or Appeals

Printed copies of documents and language assistance are available by calling

800-321-7947.

Join the 22,000+ TRS employees already covered by Scott and White Health Plan

Teacher Retirement System • Scott and White Health Plan Service Area • 2019-20



Who can select/access Scott and White Health Plan?

If you live OR work in any county shown in blue, you can choose coverage with SWHP and see in-network providers in all counties shown.

Open Access

Our Open Access HMO means members can see any network provider (PCP or specialist) without a referral and still receive in-network benefits.

Thank you for choosing
Scott and White Health Plan
for your healthcare coverage needs.



Scott & White
HEALTH PLAN



INSURANCE COMPANY OF
Scott & White



Scott & White
CARE PLANS

Part of

✦ Baylor Scott & White HEALTH

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. These companies will be referred to collectively in this document as Scott and White Health Plan.