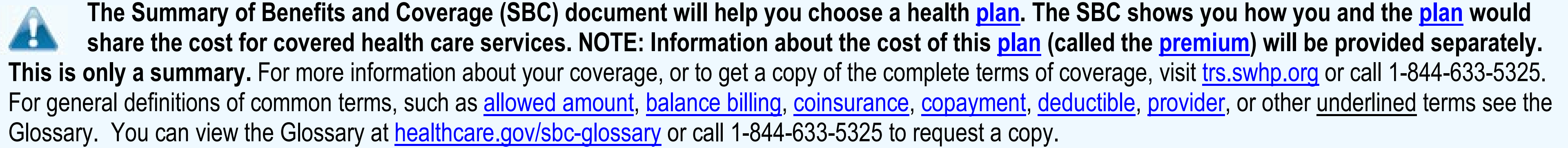
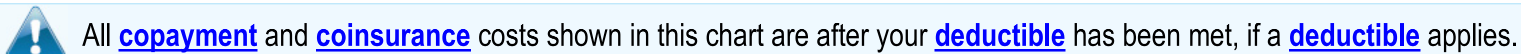


The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit trs.swhp.org or call 1-844-633-5325. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at healthcare.gov/sbc-glossary or call 1-844-633-5325 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	$950 individual / $2,850 family	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	Yes. Preventive care and primary care services are covered before you meet your deductible.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at healthcare.gov/coverage/preventive-care-benefits.
Are there other deductibles for specific services?	$150 prescription drug deductible per individual	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	$7,450 individual / $14,900 family	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out–of–pocket limit.
Will you pay less if you use a network provider?	Yes. See trs.swhp.org or call 1-844-633-5325 for a list of network providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	No	You can see the specialist you choose without a referral.


All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	No charge for 1st sick visit, plus $20 copayment/visit. $0 copayment for dependents through age 18. Deductible does not apply	Not covered	None
	Specialist visit	$70 copayment per visit Deductible does not apply	Not covered	
	Preventive care/screening/ immunization	No charge	Not covered	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (X-ray, blood work)	No charge	Not covered	Services that are not preauthorized will be denied. Refer to trs.swhp.org or Customer Service at 1-844-633-5325.
	Imaging (CT/PET scans, MRIs)	20% after deductible	Not covered	Services that are not preauthorized will be denied.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at trs.swhp.org.	ACA Preventive Drugs	$0 copayment/prescription Deductible does not apply	Not covered	Copayments are per 30-day supply. Maintenance-eligible drugs are allowed up to a 90-day supply for 2.5 copayments if obtained through a Baylor Scott & White Pharmacy or participating 90-day retail or mail order pharmacy provider. Mail Order: Available for a 1- to 90-day supply. Non-maintenance drugs obtained through mail order are limited to a 30-day supply maximum. Some Specialty drugs may require prior authorization. 30-day supply only.
	Tier 1: Preferred Generic Drugs	$5 copayment/prescription Deductible does not apply	Not covered	
	Tier 2: Preferred Brand Name Drugs	30% after prescription drug deductible	Not covered	
	Tier 3: Non-Preferred Generic / Brand Name Drugs	50% after prescription drug deductible	Not covered	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Specialty Drugs	T1: 15% after prescription drug deductible T2: 15% after prescription drug deductible T3: 25% after prescription drug deductible	Not covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	$150 copayment plus 20% after deductible	Not covered	Services that are not preauthorized will be denied. Refer to trs.swhp.org or Customer Service at 1-844-633-5325.
	Physician/surgeon fees	20% after deductible	Not covered	
If you need immediate medical attention	Emergency room care	$500 copayment/visit after deductible	$500 copayment/visit after deductible	Copayment waived if episode results in hospitalization for the same condition within 24 hours.
	Emergency medical transportation	$40 copayment plus 20% after deductible	$40 copayment plus 20% after deductible	None
	Urgent care	$50 copayment/visit Deductible does not apply	$50 copayment/visit Deductible does not apply	
If you have a hospital stay	Facility fee (e.g., hospital room)	$150 copayment per day plus 20% after deductible	Not covered	$750 maximum copayment per admission. Services that are not preauthorized will be denied.
	Physician/surgeon fees	20% after deductible	Not covered	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$20 copayment/visit Deductible does not apply	Not covered	Services that are not preauthorized will be denied. Refer to trs.swhp.org or Customer Service at 1-844-633-5325.
	Inpatient services	$150 copayment per day plus 20% after deductible	Not covered	$750 maximum copayment per admission. Services that are not preauthorized will be denied.
If you are pregnant	Office visits	$70 copayment per visit Deductible does not apply	Not covered	Cost sharing does not apply for preventive services. Depending on the type of services, a copaymentment, coinsurance, or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).

Common Medical Event	Services You May Need	What You Will Pay: Network Provider (You will pay the least)	What You Will Pay: Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Childbirth/delivery professional services	20% after deductible	Not covered	$750 maximum copayment per admission. The health plan must be notified of the delivery. If a length of stay for an uncomplicated delivery exceeds 48 hours for vaginal, or 96 hours for caesarean, preauthorization is required. Failure to notify or preauthorize, when required, may result of a denial of the service. Refer to trs.swhp.org or Customer Service at 1-844-633-5325.
	Childbirth/delivery facility services	$150 copayment per day plus 20% after deductible	Not covered	
If you need help recovering or have other special health needs	Home health care	$70 copayment per visit Deductible does not apply	Not covered	Services that are not preauthorized will be denied.
	Rehabilitation services	$70 copayment per visit Deductible does not apply	Not covered	Services that are not preauthorized will be denied.
	Habilitation services	$70 copayment per visit Deductible does not apply	Not covered	Services that are not preauthorized will be denied.
	Skilled nursing care	$150 copayment per day plus 20% after deductible	Not covered	$750 maximum copayment per admission. Services that are not preauthorized will be denied.
	Durable medical equipment	20% after deductible	Not covered	Services that are not preauthorized will be denied.
	Hospice services	No charge	Not covered	Services that are not preauthorized will be denied. Refer to trs.swhp.org or Customer Service at 1-844-633-5325.
If your child needs dental or eye care	Children's eye exam	No charge	Not covered	Limited to one eye exam per plan year.
	Children's glasses	Not covered	Not covered	None
	Children's dental check-up	Not covered	Not covered	None

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)		
• Acupuncture • Bariatric surgery • Children's glasses • Cosmetic surgery	• Dental care (Adult and Child) • Infertility treatment • Long-term care • Non-emergency care when traveling outside the U.S.	• Private-duty nursing • Routine foot care • Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)
• Chiropractic care (limited to 35 visits per plan year.) • Hearing aids (limited to Covered Members through age 18; limited to one device per ear every 3 years.) • Routine eye care (Adult) (Limited to an annual eye exam conducted by a licensed ophthalmologist or optometrist.)

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Scott & White Care Plans, visit swhp.org, or call 1-844-633-5325; Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or dol.gov/ebsa/healthreform. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: Scott & White Care Plans, visit swhp.org, or call 1-844-633-5325; Texas Department of Insurance, visit tdi.texas.gov or call 1-800-578-4677; Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or dol.gov/ebsa/healthreform, Texas Department of Insurance Texas Health Options at 1-800-252-3439 or texashealthoptions.com.

Does this plan provide Minimum Essential Coverage? Yes

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet the Minimum Value Standards? Yes

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-844-633-5325.

——To see examples of how this plan might cover costs for a sample medical situation, see the next section.——

About these Coverage Examples:

This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby
(9 months of in-network pre-natal care and a hospital delivery)

- **The plan's overall deductible** **$950**
- **Specialist copayment** **$70**
- **Hospital (facility) coinsurance** **$150 + 20%**
- **Other coinsurance** **20%**

This EXAMPLE event includes services like:
Specialist office visits (*prenatal care)*
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (*ultrasounds and blood work)*
Specialist visit *(anesthesia)*

Total Example Cost	**$12,800**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$950
Copayments	$200
Coinsurance	$2,300
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$3,510**

Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

- **The plan's overall deductible** **$950**
- **Specialist copayment** **$70**
- **Hospital (facility) coinsurance** **$150 + 20%**
- **Other coinsurance** **20%**

This EXAMPLE event includes services like:
Primary care physician office visits (*including disease education)*
Diagnostic tests *(blood work)*
Prescription drugs
Durable medical equipment *(glucose meter)*

Total Example Cost	**$7,400**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$950
Copayments	$460
Coinsurance	$1,060
What isn't covered	
Limits or exclusions	$60
The total Joe would pay is	**$2,530**

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

- **The plan's overall deductible** **$950**
- **Specialist copayment** **$70**
- **Hospital (facility) coinsurance** **$150 + 20%**
- **Other coinsurance** **20%**

This EXAMPLE event includes services like:
Emergency room care *(including medical supplies)*
Diagnostic test *(X-ray)*
Durable medical equipment *(crutches)*
Rehabilitation services *(physical therapy)*

Total Example Cost	**$1,900**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$530
Copayments	$610
Coinsurance	$130
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$1,270**

The **plan** would be responsible for the other costs of these EXAMPLE covered services.