



Scott & White Care Plans

Plan Year 2021-22



Good afternoon Everyone. My name is Debbie Harvey, and I am a Client Liaison with Scott & White Care Plans. I am excited to welcome you to Scott & White Care Plans for Plan Year 2021-22 and talk about your benefits and resources.

ABOUT SWCP

Debbie Mann-Harvey, Client Liaison

Scott & White
HEALTH PLAN

Here's a quick introduction for those who may not be familiar with Scott & White Care Plans.

Who We Are:



Scott & White Care Plans is a wholly owned subsidiary of Scott and White Health Plan, and part of Baylor Scott and White Health. Our company was born in Texas in 1982 and we're still here, specializing in health Insurance plans for Texans.

We have offices in Abilene, Amarillo, Austin, Dallas, Lubbock and Waco and our corporate headquarters is in Temple.

How We Serve Members



- Access to thousands of providers throughout Texas in our 140-county service area
- In-network coverage from doctors, specialists and facilities of the Baylor Scott & White Health system
- **No referral needed to see in-network specialists**
- Part of TRS-ActiveCare program since 2003
- Currently cover 22,000 school employees + dependents



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With Scott & White Care Plans, you have access to thousands of providers throughout Texas in our 140-county service area.

You'll have in-network coverage from the renowned doctors, specialists and facilities of the Baylor Scott & White Health system—including a full range of inpatient, outpatient, rehabilitation and emergency medical services.

And, with our open access HMO, you do not need a referral to see in-network specialists.

This is not our first rodeo. Scott and White Health Plan joined the TRS-ActiveCare program in 2003 and currently covers more than 22,000 school employees and their dependents.

What We Strive For: Well-Being for All



Our Mission

To promote the wellbeing of all individuals, families and communities

Our Ambition

To be the trusted leader, educator and innovator in value-based care delivery, customer experience and affordability.

Our Goal

To engage you in your own care and give you tools and resources you need

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As part of Baylor Scott & White Health, our mission is to promote the well-being of all individuals, families and communities.

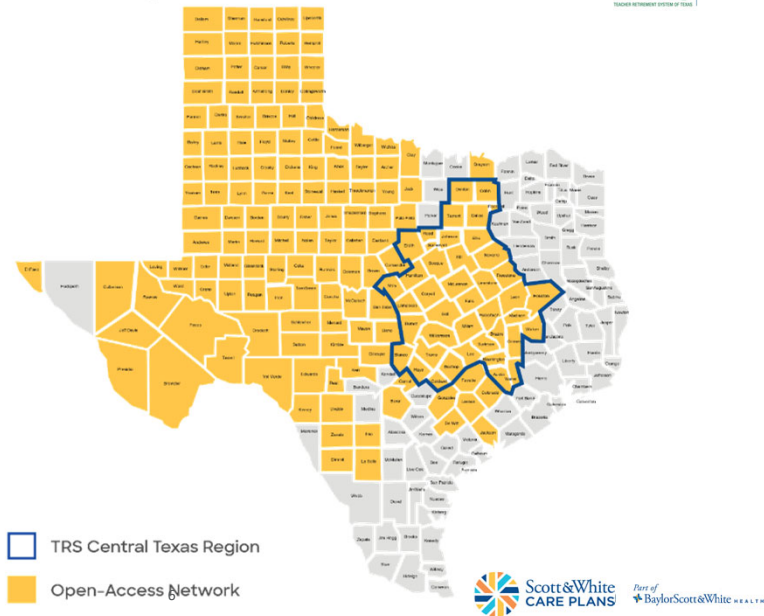
We want to lead the way in care delivery, customer experience, and affordability.

Our goal is to blend care and coverage in a way that engages you in your own care by giving you the tools and resources to be an active participant and improve your health in a measurable way.

Where We Offer Coverage



TRS Central Texas Region



If you live or work in the TRS Central Texas Region—outlined in blue—you can choose Scott & White Care Plans HMO for 2021-2022.

This is our largest network—it covers 140 counties! You will have access to in-network providers in any of the counties shown in yellow. If you have dependents who live in one of the yellow counties—maybe they're in college or spend time with another family member—they will also have access in network providers in the counties shown.

If you want to look at this map more closely, you can download a copy at trs.swhp.org.



Now if you forget everything else in this presentation, just remember this:

You and your employees can find virtually everything you need on our website.
trs.swhp.org.

Member Resources at trs.swhp.org



- Member Guides and Benefits Booklets
- Provider search tool
- Wellness resources
- Information on pharmacy, claims, customer service, and more
- Log in to the **MyBSWHealth Member Portal**

The screenshot shows the top navigation bar of the TRS-ActiveCare website. It includes a 'MENU' icon, the Scott & White Health Plan logo, and links for 'Non-Medicare Member Support', 'Medicare Member Support', and 'Send a Message Support'. A red circle highlights the 'LOG IN' button. Below the navigation bar is a yellow and blue banner with the text 'Benefits Administrators'. The main content area features a heading 'Welcome, TRS-ActiveCare Participants' followed by a welcome message, a scroll-down instruction, and sections for 'Important Information about Your Member ID Card and Customer Service Number' and 'Provider Search'.

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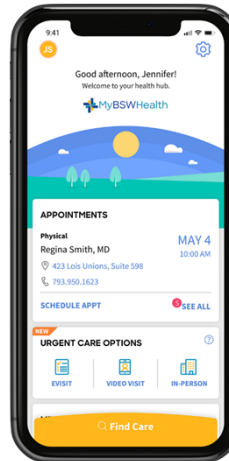
You have access to great resources on our custom website for TRS members, trs.swhp.org. For example, you can download Member guides and benefits information, search for a provider, watch videos, and more.

There's a wealth of online information, resources, and functions available 24/7 in the MyBSWHealth Member Portal. Just look for the Log In button to get started.

Spotlight: MyBSWHealth App and Member Portal

With MyBSWHealth, you can:

- Access and print ID cards
- Find a provider
- Refill prescriptions
- Track appointments
- View test results
- See claims and copays
- Send a secure message
- Receive care through eVisits or video visits



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Inside the portal, you can:

- View a digital copy of your member ID card
- Access Wellness resources, like a wellness assessment and digital coaching
- See your claims information and billing information
- Send a secure message to our customer service advocates
- And More

And yes, we have an app for that! You can access most portal features—like a digital copy of your ID card—on your phone.

Be sure to link your Scott and White Care Plans account in the MyBSWHealth app so that you can see your claims information.



Let's highlight a few benefits for 2021-2022 plan year.

Benefits Highlights for 2021-2022



- 100% coverage for preventive care
- **First in-person sick visit \$0 copay**
- Virtual care—like eVisits and video visits—for a \$0 copay
- No copay for PCP visits for dependents under age 19
- Maximum out-of-pocket includes medical and prescription drug deductibles, copays and coinsurance

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As a Scott & White Care Plans member, you will have the following benefits:

100% coverage for preventive care

Your first in-person sick visit is also a \$0 copay – that’s in addition to your covered preventive care

Even after your first sick visit, you can receive virtual care from MyBSWHealth and MDLIVE at a \$0 copay

Also, there is no copay for PCP visits for dependents under age 19. That applies to both preventive care and sick visits.

The maximum out-of-pocket includes both the medical and prescription deductibles, copays, and coinsurance.

Benefits Highlights for 2021-2022 (continued)



- No referrals needed for in-network physicians
- Comprehensive network of quality physicians
- Texas-based customer service
- Worldwide emergency care
- Digital wellness coaching available to all members
- Wondr Health™ (formerly Naturally Slim™) available to all members
- *Expecting the Best*™ maternity program

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Even though this is an HMO, no referrals are needed to see an in-network physicians. We have a comprehensive network of quality physicians that covers a big part of the state. If you or your employees need assistance, you can call our Customer Service department—it's based right here in Texas. Travelers can rest assured that emergency care is covered worldwide.

In addition, all TRS members can take advantage of digital wellness coaching and Wondr Health (formerly called Naturally Slim), which is an online program that teaches people how to eat their favorite foods and still lose weight. Both the wellness programs and Wondr Health are offered at NO COST to TRS members.

Plus, *Expecting the Best* is available to help expectant mothers enjoy a healthy pregnancy.

For more information on these and other benefits, please visit trs.swhp.org.

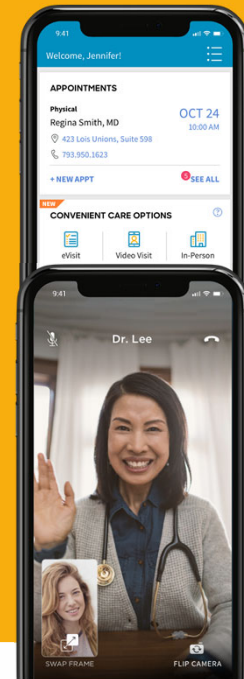
Spotlight: Virtual Care at \$0 Copay

MyBSWHealth

- eVisits – 5-10 minute online interviews
- Video Visits - face-to-face with a doctor in real time
- MyBSWHealth.com or MyBSWHealth app

MDLIVE

- Talk to doctors, licensed therapists and more
- Visit by phone, secure video, or MDLIVE app



You and your dependents can receive care from the comfort of your home, or anywhere in Texas, for a \$0 copay.

MyBSWHealth eVisits are great for common medical conditions. It takes 5-10 minutes to complete an online interview about your symptoms and you'll receive a response from a Baylor Scott & White Health provider within one hour.

Same-day Video Visit are scheduled so you can talk to a provider, face-to-face:

Whichever option you choose, if you need a prescription it will be sent immediately to your preferred pharmacy.

MyBSWHealth virtual care is available seven days a week, 8:00 AM – 8:00 PM.

Additional virtual care options, powered by MDLIVE, are available 24 hours a day, 7 days a week. You can visit with a doctor by phone, secure video, or the MDLIVE app.

Spotlight: Wondr Health™

Wondr Health (formerly Naturally Slim™) is a mindful-eating program that helps people learn the skills to lose weight and improve their health—while eating foods they love.

- **No cost** to SWCP TRS members
- **No waiting** for a class to form
- Accessible via computer and mobile device
- Learn more at trs.swhp.org



Do you ever wonder how some people can eat all their favorite foods and not gain weight?

Wondr Health is an online program that will teach you how.

SWHP gives members the chance to learn how to eat the foods they love while reducing their risk of developing serious conditions, like diabetes or heart disease.

Wondr Health is available at NO COST to SWCP TRS members and is accessible via computer and mobile device so you can participate whenever it's convenient, wherever you are.

Members can start the program anytime, with no need to wait for a class to form.

Learn more about Wondr Health at trs.swhp.org.

Spotlight: Expecting The Best

- Helping expectant mothers enjoy a healthy pregnancy
- Continues for duration of pregnancy +1 year
- Sign up by calling the Customer Service number on the back of your member ID card
- Opt in or out at any time



Expecting the Best maternity program helps expectant mothers enjoy a healthy pregnancy, and it continues for one year after pregnancy is over.

Members receive helpful educational materials on topics like:

- proper nutrition
- early identification of pregnancy risk factors
- available resources for any complications.

You can sign up by calling the Customer Service number on the back of your member ID card

Medical Coverage Overview



- **NO PCP copay** for first sick visit – in addition to preventive care
- **NO PCP copay** for dependents under age 19

2021-22	
Deductible	\$1,150 per individual / \$3,450 per family
Out-of-Pocket Maximum - Includes medical/drug deductible, copayments & coinsurance	\$7,450 per individual / \$14,900 per family
Office Visit	
Primary Care:	\$20 (\$0 for 1 st visit)
Primary Care for Dependents:	\$0
Specialists Visits:	\$70
Inpatient/Outpatient Services	20% of charges after deductible
Preventive Care	\$0 with no deductible

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Here is a quick overview of your medical coverage with SWCP:

The deductible is \$1,150 per individual and the Out-of-Pocket Maximum is \$7450.

The Office Visit copays stayed the same as last year at \$20, but now your 1st sick visit is at no charge. Also, for dependents age 18 and under, there is no charge for a PCP visit.

In the past, you would have paid \$150 per day plus 20% of charges for inpatient care. Now, you'll just be responsible for 20% of the charges.

And preventive care is still available at no cost you.

Pharmacy Coverage Overview



- **\$0 copay** on ACA Preventive Medications

2021-22	
Rx Deductible	\$200 per individual Rx (ACA Preventive and Preferred Generics excluded)
Rx Out-of-Pocket Maximum	Included in medical Out-of-Pocket Maximum
Retail 30-Day Supply	
ACA Preventive	\$0
Preferred Generics	\$10
Preferred Brand	30% after Rx deductible
Non-preferred Brand	50% after Rx deductible
Non-preferred Generics	50% after Rx deductible
Specialty Tier 1 and 2:	15% after Rx deductible
Specialty Tier 3:	25% after Rx deductible

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The Rx deductible for 2021-2022 is \$200 per individual, and, just like last year, for preferred generic prescriptions you do not have to meet the deductible before your benefits kick in.

The preferred generic copay is \$10 for 30 days and just \$25 for 90 days

**KEEP YOUR
COSTS LOW**



Know Where To Go for Care



- **Emergency Room (ER)** – when a person’s life or function may be in danger
- **Urgent Care Clinics** – for fast but non-emergency help
- **Virtual Care** – for less-than-urgent needs (\$0 copay)
- **Talk to a Nurse** – Need advice? Call the nurse line! The number is on the back of your ID card
- **Use in-network doctors** to keep costs low
- **Choose generic (instead of brand) medications** and consider getting a **90-day supply**



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One of the best ways to keep your costs low is to know where to go for appropriate care.

- If you have a life-threatening issue, please do head to the Emergency Room. Otherwise, consider...
- Urgent Care clinics, when you can't wait but it's not an Emergency Room situation
- Virtual Care at a \$0 copay from Baylor Scott and White and MDLIVE
- You can call and talk to a Nurse for advice on your care options—like whether to go to the ER, Urgent Care or use a virtual care service
- Staying in-network is always the most cost-effective option. In-network doctors have agreed to accept our payment along with your copayment as the entire cost of their services so you will want to stay In-Network to avoid additional charges.
- And don't forget to check out Generic Medications – these are available in 90-day supplies, which will save both time and money

WHY CHOOSE SWCP?



Benefits and Service, with Your Texas Partners

- NO out-of-pocket costs for preventive care service
- NO primary care copays for dependents under age 19
- NO referrals required
- Telehealth: MyBSWHealth, MDLIVE and Nurse Advice Line
- Wellness: Online coaching, Wondr Health™ and Expecting the Best
- Texas-based customer service
- Worldwide emergency care
- Dedicated website at trs.swhp.org
- Claims and benefit information available 24/7

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Well, there are too many reasons to fit on this slide, but here are a few reminders:

- NO out-of-pocket costs for preventive care service
- **NO primary care copays for dependents under age 19 – and that even includes sick visits, not just preventive care.**
- **NO referrals required to see a specialist. That is just such a great benefit that saves time and money.**
- Telehealth options from MyBSWHealth, MDLIVE and the Nurse Advice Line
- Wellness programs at no extra charge: Online coaching, Wondr Health ~~Naturally Slim~~ and Expecting the Best
- Texas-based customer service
- Worldwide emergency care
- Claims and benefit information available 24/7
- A dedicated website for TRS members,
- And very importantly a special page on our website that is dedicate to you, our Benefit Administrator partners. We are here to help you in any way that we can, now and throughout the year.

Texas-Based Customer Service for TRS Members



- Texas-Based Customer Service: **844.633.5325**
- Website: **trs.swhp.org**
- MyBSWHealth app and member portal, featuring secure messaging with our Customer Service team



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If you have questions about your coverage with SWCP, please contact customer service at: **844-633-5325**.

If you're a current member, you can also send us a message through the member portal. Again, there is a link to the member portal on the website at: **trs.swhp.org**.



THANK YOU!

**We value our partnership with TRS
and look forward to serving you this year!**



Thank you so much for joining us today. We look forward to serving you and hope you have a wonderful year.