



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 <http://swhp.org/plandocs>, or call 1-800-321-7947. 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 [www.cciio.cms.gov](http://www.cciio.cms.gov) or call 1-800-321-7947 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	<a href="#">Network provider</a> : \$2,000 individual / \$4,000 family; Non-Network provider: \$6,000 ind. / \$12,000 fam.	Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. <a href="#">Preventive care</a> and primary care services are covered before you meet your <a href="#">deductible</a> .	This <a href="#">plan</a> covers some items and services even if you have not yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>
Are there other <a href="#">deductibles</a> for specific services?	No.	You do not have to meet <a href="#">deductibles</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	<a href="#">Network provider</a> : \$4,000 per ind. / \$8,000 per fam.; Non-Network provider: \$12,000 ind. / \$24,000 fam.	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , the overall family <a href="#">out-of-pocket limit</a> must be met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Premiums</a> , <a href="#">balance-billing</a> charges, and health care this <a href="#">plan</a> does not cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://www.swhp.org">www.swhp.org</a> or call 1-800-321-7947 for a list of <a href="#">network providers</a> .	This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .

 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 <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	\$30 <a href="#">copay</a> per visit; <a href="#">deductible</a> does not apply	50% after <a href="#">deductible</a>	You may have to pay for services that aren't preventive. Ask your <a href="#">provider</a> if the services needed are preventive. Then check what your <a href="#">plan</a> will pay for.
	<a href="#">Specialist</a> visit	\$50 <a href="#">copay</a> per visit; <a href="#">deductible</a> does not apply	50% after <a href="#">deductible</a>	
	<a href="#">Preventive care/screening/immunization</a>	No Charge	50% after <a href="#">deductible</a>	
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	No Charge	50% after <a href="#">deductible</a>	None
	Imaging (CT/PET scans, MRIs)	20% of charges; <a href="#">deductible</a> does not apply	50% after <a href="#">deductible</a>	
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at <a href="http://swhp.org/en-us/members/manage-your-plan/pharmacy-information">http://swhp.org/en-us/members/manage-your-plan/pharmacy-information</a> .	Preferred generic drugs	\$8 <a href="#">copay</a> per 30-day supply / retail \$20 <a href="#">copay</a> per 90-day supply. <a href="#">Deductible</a> does not apply	\$8 <a href="#">copay</a> per 30-day supply. <a href="#">Deductible</a> does not apply	<a href="#">Copays</a> are per 30-day supply. 2.5 <a href="#">copays</a> apply for a 90-day supply if a maintenance drug is obtained through a Baylor Scott & White pharmacy OR when using the mail order prescription service. Specific preventative medications will be covered with no cost to the member.
	Preferred brand drugs	\$35 <a href="#">copay</a> per 30-day supply / retail \$87.50 <a href="#">copay</a> per 90-day supply. <a href="#">Deductible</a> does not apply	\$35 <a href="#">copay</a> per 30-day supply. <a href="#">Deductible</a> does not apply	
	Non-preferred generic drugs and non-preferred brand drugs	\$70 <a href="#">copay</a> per 30-day supply / retail \$175 <a href="#">copay</a> per 90-day supply. <a href="#">Deductible</a> does not apply	\$70 <a href="#">copay</a> per 30-day supply. <a href="#">Deductible</a> does not apply	
	Preferred <a href="#">Specialty drugs</a>	Tier 1: \$200 <a href="#">copay</a> per 30-day supply Tier 2: \$300 <a href="#">copay</a> per 30-day supply Tier 3: Tier 3: \$400 <a href="#">copay</a> per 30-day supply <a href="#">Deductible</a> does not apply	Tier 1: \$200 <a href="#">copay</a> per 30-day supply Tier 2: \$300 <a href="#">copay</a> per 30-day supply Tier 3: Tier 3: \$400 <a href="#">copay</a> per 30-day supply <a href="#">Deductible</a> does not apply	

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 have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% after <u>deductible</u>	50% after <u>deductible</u>	None
	Physician/surgeon fees	20% after <u>deductible</u>	50% after <u>deductible</u>	
If you need immediate medical attention	<a href="#">Emergency room care</a>	\$250 <u>copay</u> per visit, then 20% of charges. <u>Deductible</u> does not apply.	\$250 <u>copay</u> per visit, then 20% of charges. <u>Deductible</u> does not apply.	None
	<a href="#">Emergency medical transportation</a>	20% after <u>deductible</u>	20% after <u>deductible</u>	
	<a href="#">Urgent care</a>	\$75 <u>copay</u> per visit; <u>deductible</u> does not apply	\$75 <u>copay</u> per visit; <u>deductible</u> does not apply	
If you have a hospital stay	Facility fee (e.g., hospital room)	20% after <u>deductible</u>	50% after <u>deductible</u>	For prior authorization requirements and penalties see <a href="http://www.swhp.org/ind-fam/tools-resources">http://www.swhp.org/ind-fam/tools-resources</a> . Failure to obtain Prior Authorization will result in the lesser of \$500 or 50% reduction in benefits, or denial in the case of Health Care Services, other than Emergency Care, provided by an In-Network <a href="#">provider</a> .
	Physician/surgeon fees	20% after <u>deductible</u>	50% after <u>deductible</u>	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$30 <u>copay</u> per visit; <u>deductible</u> does not apply	50% after <u>deductible</u>	None
	Inpatient services	20% after <u>deductible</u>	50% after <u>deductible</u>	None
If you are pregnant	Office visits	\$50 <u>copay</u> per visit; <u>deductible</u> does not apply	50% after <u>deductible</u>	Cost sharing does not apply to certain <a href="#">preventive services</a> .
	Childbirth/delivery professional services	20% after <u>deductible</u>	50% after <u>deductible</u>	No charge for prenatal visits; postnatal visits are covered at the <a href="#">specialist copay</a> .
	Childbirth/delivery facility services	20% after <u>deductible</u>	50% after <u>deductible</u>	Depending on the type of services, a <a href="#">copayment</a> , <a href="#">coinsurance</a> , or <a href="#">deductible</a> may apply.
	<a href="#">Home health care</a>	20% after <u>deductible</u>	50% after <u>deductible</u>	60 visit limit per year.

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 need help recovering or have other special health needs	<a href="#">Rehabilitation services</a>	\$50 <u>copay</u> per visit; <u>deductible</u> does not apply	50% after <u>deductible</u>	35 visit limit per year.
	<a href="#">Habilitation services</a>	\$50 <u>copay</u> per visit; <u>deductible</u> does not apply	50% after <u>deductible</u>	35 visit limit per year.
	<a href="#">Skilled nursing care</a>	20% after <u>deductible</u>	50% after <u>deductible</u>	25 day limit per year.
	<a href="#">Durable medical equipment</a>	50% after <u>deductible</u>	50% after <u>deductible</u>	None
	<a href="#">Hospice services</a>	No Charge	50% after <u>deductible</u>	None
If your child needs dental or eye care	Children's eye exam	\$50 <u>copay</u> per visit; <u>deductible</u> does not apply	50% after <u>deductible</u>	One exam limit per 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 <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of any other <a href="#">excluded services</a> .)		
<ul style="list-style-type: none"> <li>Acupuncture</li> <li>Bariatric surgery</li> <li>Cosmetic surgery</li> <li>Dental care (Child and Adult)</li> </ul>	<ul style="list-style-type: none"> <li>Infertility treatment</li> <li>Long-term care</li> <li>Non-emergency care when traveling outside U.S.</li> </ul>	<ul style="list-style-type: none"> <li>Private-duty nursing</li> <li>Routine foot care</li> <li>Weight loss programs</li> </ul>

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan</a> document.)
<ul style="list-style-type: none"> <li>Hearing aids (limited to one per ear every three years for covered members 18 years of age or younger)</li> <li>Manipulative therapy (limited to 35 visits per Calendar year)</li> <li>Routine eye care (Adult) (limited to annual eye exam conducted by a licensed ophthalmologist or optometrist)</li> </ul>

**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 Health Plan, visit <http://www.swhp.org>, or call 1-800-321-7947; Department of Labor Employee Benefits Security Administration, visit <http://www.dol.gov/ebsa/healthreform>, or call 1-866-444-EBSA (3272). 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 [www.HealthCare.gov](http://www.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 and White Health Plan, visit <http://www.swhp.org>, or call 1-800-321-7947; Texas Department of Insurance, visit <http://www.tdi.texas.gov>, or call 1-800-252-3439.

**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 1-800-321-7947.

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*To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.*

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## 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 <a href="#">plan's</a> overall <a href="#">deductible</a>	\$2,000
■ <a href="#">Specialist</a> copayment	\$50
■ Hospital (facility) <a href="#">coinsurance</a>	20%
■ Other <a href="#">coinsurance</a>	20%

This EXAMPLE event includes services like:

#### Sample Care Costs

Specialist office visits (prenatal care)  
 Childbirth/Delivery Professional Services  
 Childbirth/Delivery Facility Services  
 Diagnostic tests (ultrasounds and blood work)  
 Specialist visit (anesthesia)

<b>Total Example Cost</b>	<b>\$12,800</b>
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In this example, Peg would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$1,500
<a href="#">Copayments</a>	\$700
<a href="#">Coinsurance</a>	\$1,800
What isn't covered	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$4,100</b>

### Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$2,000
■ <a href="#">Specialist</a> copayment	\$50
■ Hospital (facility) <a href="#">coinsurance</a>	20%
■ Other <a href="#">coinsurance</a>	20%

This EXAMPLE event includes services like:

#### Sample Care Costs

Primary care physician office visits (including disease education)  
 Diagnostic tests (blood work)  
 Prescription drugs  
 Durable medical equipment (glucose meter)

<b>Total Example Cost</b>	<b>\$7,400</b>
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In this example, Joe would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$900
<a href="#">Copayments</a>	\$900
<a href="#">Coinsurance</a>	\$900
What isn't covered	
Limits or exclusions	\$55
<b>The total Joe would pay is</b>	<b>\$2,800</b>

### Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$2,000
■ <a href="#">Specialist</a> copayment	\$50
■ Hospital (facility) <a href="#">coinsurance</a>	20%
■ Other <a href="#">coinsurance</a>	20%

This EXAMPLE event includes services like:

#### Sample Care Costs

Emergency room care (including medical supplies)  
 Diagnostic test (x-ray)  
 Durable medical equipment (crutches)  
 Rehabilitation services (physical therapy)

<b>Total Example Cost</b>	<b>\$1,900</b>
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In this example, Mia would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$600
<a href="#">Copayments</a>	\$1,100
<a href="#">Coinsurance</a>	\$200
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,900</b>

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

**English:**

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-321-7947 (TTY: 1-800-735-2989). Scott & 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.

**Spanish:**

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-321-7947 (TTY: 1-800-735-2989). Scott & White Health Plan

& 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.

**Vietnamese:**

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800 321-7947 (TTY: 1-800-735-2989). Scott & 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.

**Chinese:**

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-321-7947 (TTY : 1-800-735-2989) 。 Scott & White Health Plan 遵守適用的聯邦民權法律規定，不因種族、膚色、民族血統、年齡、殘障或性別而歧視任何人。

**Korean:**

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-321-7947 (TTY: 1-800-735-2989) 번으로 전화해 주십시오. Scott & White Health Plan 은(는) 관련 연방 공민권법을 준수하며 인종, 피부색, 출신 국가, 연령, 장애 또는 성별을 이유로 차별하지 않습니다.

**Arabic:**

ملحوظة: إذا كنت تتحدث ذاكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 800-321-7947-1 (رقم هاتف الصم أو لبيكم: 800-735-2989-1). يلتزم Scott & White Health Plan بقوانين الحقوق المدنية الفدرالية المعمول بها ولا يميز على أساس العرق وأ اللون وأ الأصل الوطني وأ السن وأ الإعاقة وأ الجنس.



**Urdu:**

خبرراد: اگر پآ ودرآ بولتے ہیں، تو پآ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں۔ کال کریں (TTY: 1-800-735-2989) 1-800-321-7947 Scott & White Health Plan قابلِ طلاق وفاقى ىرہش حقوق كے قوانین کی تعمیل کرتا ہے روا یہ كه نسل، رنگ، قومیت، عمر، معذروى یا جنس کی بنیاد پر امتیاز نہیں اترک

**Tagalog:**

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-3217947 (TTY: 1-800-735-2989). Sumusunod ang Scott & White Health Plan sa mga naaangkop na Pederal na batas sa karapatang sibil at hindi nandiskrimina batay sa lahi, kulay, bansang pinagmulan, edad, kapansanan o kasarian.

**French:**

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-321-7947 (ATS: 1-800-7352989). Scott & White Health Plan respecte les lois fédérales en vigueur relatives aux droits civiques et ne pratique aucune discrimination basée sur la race, la couleur de peau, l'origine nationale, l'âge, le sexe ou un handicap.

**Hindi:**

ध्यान दें: यदि आप िहंदी बोलते हैं तो आपके िलए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-800-321-7947 (TTY: 1-800-735-2989) पर कॉल करें। Scott & White Health Plan लागू होनेयोग्य संघीय नागरिक अधिकार कानून का पालन करता है और जाति, रंग, राष्ट्रीय मूल, आयु, िवकलांगता, या िलंग के आधार पर भेदभाव नहीं करता है।

**Persian:**

مندی فلارد مر بطوه تبعیت می کند و فمهاری می باشد. با (TTY: 1-800-735-2989) 1-800-321-7947 تماس بگیرید. توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصترو اریگان باری شما قابل نمی شود. هیچگونه تبعیضی بر اساس نژاد، رنگ پوست، اصلیت ملیتی، سن، ناتوانی یا جنسیت اقدار Scott & White Health Plan ز اقاوین حقوقو

**German:**

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-321-7947 (TTY: 1-800-735-2989). Scott & White Health Plan erfüllt geltenden bundesstaatliche Menschenrechtsgesetze und lehnt jegliche Diskriminierung aufgrund von Rasse, Hautfarbe, Herkunft, Alter, Behinderung oder Geschlecht ab.

**Gujarati:**

સાવધાન: જો તમે ઇંગલિશ બોલતા હો, ભાષા સહાય સેવાઓ, નિ:શુલ્ક, તમારા માટે ઉપલબ્ધ છે. 1-800-321-7947 પર કોલ કરો (TTY: 1-800-735-2989). સ્કોટ એન્ડ વ્હાઇટ હેલ્થ પ્લાન લાગુ ફેડરલ નાગરિક અધિકાર કાયદાઓનું પાલન કરે છે અને જાતિ, રંગ, રાષ્ટ્રીય મૂળ, ઉંમર, અપંગતા, અથવા જાતિના આધારે ભેદભાવ નથી કરતા.



**Russian:**

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-321-7947 (телетайп: 1-800-735-2989). Scott & White Health Plan соблюдает применимое федеральное законодательство в области гражданских прав и не допускает дискриминации по признакам расы, цвета кожи, национальной принадлежности, возраста, инвалидности или пола.

**Japanese:**

注意事項: 日本語を話される場合、無料の言語支援をご利用いただけます。1-800-321-7947 (TTY:1-800-735-2989)まで、お電話にてご連絡ください。Scott & White Health Plan は適用される連邦公民権法を遵守し、人種、肌の色、出身国、年齢、障害または性別に基づく差別をいたしません。

**Laotian:**

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍ່ ຈິ ການຊ່ວຍເຫຼືອ ອຳນາດພາສາ, ໂດຍບໍ່ ເສັ້ນ ງຳ າ, ແມ່ນ ມີ ພ້ອມໃຫ້ທ່ານ. ໂທ 1-800-321-7947 (TTY: 1-800-735-2989). Scott & White Health Plan ປະຕິບັດຕາມກົດໝາຍວ່າດ້ວຍສິດທິພົນລະເມັ ອງຂອງຮູບບານກາງທີ່ ບັງຄັບໃຊ້ ແລະບໍ່ ຈຳແນກໂດຍອີງໃສ່ ພື້ນຖານດ້ານເຊື້ອຊາດ, ີສຜົວ, ຊາດກຳ າເນີ ດ, ອາຍຸ, ຄວາມພິການ, ຫຼື ເພດ.