



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 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 cciio.cms.gov or call 1-800-321-7947 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	Network provider : \$1,500 individual / \$3,000 family; Non-Network provider: \$4,500 ind. / \$9,000 fam.	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 have not yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers 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?	No.	You do not have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan ?	Network provider : \$5,000 per ind. / \$10,000 per fam.; Non-Network provider: \$15,000 ind. / \$30,000 fam.	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 , the overall family out-of-pocket limit must be met.
What is not included in the out-of-pocket limit ?	Premiums , balance-billing charges, and health care this plan does not 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 swhp.org or call 1-800-321-7947 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	\$25 copay per visit; deductible does not apply	50% after deductible	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.
	Specialist visit	\$50 copay per visit; deductible does not apply	50% after deductible	
	Preventive care/screening/immunization	No charge	50% after deductible	
If you have a test	Diagnostic test (x-ray, blood work)	No charge	50% after deductible	For prior authorization requirements and penalties see swhp.org/ind-fam/tools-resources . Failure to obtain Prior Authorization will result in the lesser of \$500 or 50% reduction in benefits.
	Imaging (CT/PET scans, MRIs)	20% of charges; deductible does not apply	50% after deductible	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at swhp.org/en-us/members/manage-your-plan/pharmacy-information .	Preferred generic drugs	\$10 copay per 30-day supply / retail \$25 copay per 90-day supply / maintenance. Deductible does not apply	50% after deductible	Copays are per 30-day supply. 2.5 copays 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	\$45 copay per 30-day supply / retail \$112.50 copay per 90-day supply / maintenance. Deductible does not apply	50% after deductible	
	Non-preferred generic drugs and non-preferred brand drugs	\$85 copay per 30-day supply / retail \$212.50 copay per 90-day supply / maintenance. Deductible does not apply	50% after deductible	
	Specialty drugs	Tier 1: 15% of charges Tier 2: 15% of charges Tier 3: 25% of charges Deductible does not apply	50% after deductible	Some drugs may require prior authorization. 30-day supply only.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	50% after deductible	None

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)	
	Physician/surgeon fees	20% after <u>deductible</u>	50% after <u>deductible</u>	
If you need immediate medical attention	Emergency room care	\$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.	<u>Copay</u> waived if admitted.
	Emergency medical transportation	20% after <u>deductible</u>	20% after <u>deductible</u>	None
	Urgent care	\$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 swhp.org/ind-fam/tools-resources . 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 provider .
	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	\$25 <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 preventive services .
	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 specialist copay .
	Childbirth/delivery facility services	20% after <u>deductible</u>	50% after <u>deductible</u>	Depending on the type of services, a copayment , coinsurance , or deductible may apply.
If you need help recovering or have	Home health care	20% after <u>deductible</u>	50% after <u>deductible</u>	60 visit limit per year.
	Rehabilitation services	\$50 <u>copay</u> per visit; <u>deductible</u> does not apply	50% after <u>deductible</u>	35 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)	
other special health needs	Habilitation services	\$50 <u>copay</u> per visit; <u>deductible</u> does not apply	50% after <u>deductible</u>	35 visit limit per year.
	Skilled nursing care	20% after <u>deductible</u>	50% after <u>deductible</u>	25 day limit per year.
	Durable medical equipment	50% after <u>deductible</u>	50% after <u>deductible</u>	None
	Hospice services	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 Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services .)		
<ul style="list-style-type: none"> Acupuncture Bariatric surgery Cosmetic surgery Dental care (Child and Adult) 	<ul style="list-style-type: none"> Infertility treatment Long-term care Non-emergency care when traveling outside U.S. 	<ul style="list-style-type: none"> 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.)
<ul style="list-style-type: none"> Chiropractic care (limited to 35 visits per Calendar year) Hearing aids (limited to one per ear every three years for covered members 18 years of age or younger) Routine eye care (Adult) (limited to 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: Insurance Company of Scott & White, visit [swhp.org](#), or call 1-800-321-7947; Department of Labor Employee Benefits Security Administration, visit [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 [HealthCare.gov](#) or call 1-800-318-2596; Department of Labor Employee Benefits Security Administration, visit [dol.gov/ebsa/healthreform](#), or call 1-866-444-EBSA (3272).

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: Insurance Company of Scott & White, visit [swhp.org](#), or call 1-800-321-7947; Texas Department of Insurance, visit [tdi.texas.gov](#), or call 1-800-252-3439; Department of Labor Employee Benefits Security Administration, visit [dol.gov/ebsa/healthreform](#), or call 1-866-444-EBSA (3272).

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.

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	\$1,500
■ Specialist copayment	\$50
■ Hospital (facility) coinsurance	20%
■ Other coinsurance	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)

Total Example Cost	\$12,800
---------------------------	-----------------

In this example, Peg would pay:

Cost Sharing	
Deductibles	\$1,500
Copayments	\$0
Coinsurance	\$1,500
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$3,060

Managing Joe's type 2 Diabetes

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

■ The plan's overall deductible	\$1,500
■ Specialist copayment	\$50
■ Hospital (facility) coinsurance	20%
■ Other coinsurance	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)

Total Example Cost	\$7,400
---------------------------	----------------

In this example, Joe would pay:

Cost Sharing	
Deductibles	\$1,500
Copayments	\$900
Coinsurance	\$400
What isn't covered	
Limits or exclusions	\$60
The total Joe would pay is	\$2,860

Mia's Simple Fracture

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

■ The plan's overall deductible	\$1,500
■ Specialist copayment	\$50
■ Hospital (facility) coinsurance	20%
■ Other coinsurance	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)

Total Example Cost	\$2,000
---------------------------	----------------

In this example, Mia would pay:

Cost Sharing	
Deductibles	\$1,500
Copayments	\$100
Coinsurance	\$400
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,000

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

Nondiscrimination Notice



ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-321-7947 (TTY: 711).

Insurance Company of Scott and White complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Insurance Company of Scott and White does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Insurance Company of Scott and White:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print and accessible electronic formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact the Insurance Company of Scott and White Compliance Officer at 1-254-820-8888 or send an email to SWHPComplianceDepartment@BSWHealth.org.

If you believe that Insurance Company of Scott and White has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Compliance Officer, Insurance Company of Scott and White
1206 West Campus Drive, Suite 151
Temple, Texas 76502

Compliance HelpLine; 1-888-484-6977 or <https://app.mycompliancereport.com/report.aspx?cid=swhp>

You can file a grievance in person or by mail, online, or email. If you need help filing a grievance, the Compliance Officer is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 1-800-537-7697 (TDD)

Complaint forms are available at <https://www.hhs.gov/civil-rights/filing-a-complaint/index.html>.

Language Assistance_06/2018

