



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, call 800-321-7947 or visit us at [swhp.org/plandocs](http://swhp.org/plandocs). 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](http://healthcare.gov/sbc-glossary) or call 800-321-7947 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall <a href="#">deductible</a>?</b>	\$3,500 per member / \$7,000 per family for a <a href="#">participating provider</a> and \$7,000 per member / \$14,000 per family for a <a href="#">non-participating provider</a> .	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> .
<b>Are there services covered before you meet your <a href="#">deductible</a>?</b>	Yes. <a href="#">Preventive care</a> and ACA preventive drugs are covered before you meet your <a href="#">deductible</a> .	This <a href="#">plan</a> covers some items and services even if you haven't 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> .
<b>Are there other <a href="#">deductibles</a> for specific services?</b>	No	You don't have to meet <a href="#">deductibles</a> for specific services.
<b>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</b>	\$3,500 per member / \$7,000 per family for a <a href="#">participating provider</a> and \$10,500 per member / \$21,000 per family for a <a href="#">non-participating provider</a> .	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> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
<b>What is not included in the <a href="#">out-of-pocket limit</a>?</b>	<a href="#">Premiums</a> , <a href="#">balance billing</a> charges, and health care this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
<b>Will you pay less if you use a <a href="#">network provider</a>?</b>	Yes. See <a href="http://swhp.org">swhp.org</a> or call 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.
<b>Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a>?</b>	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
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
If you visit a health care <a href="#">provider's office</a> or <a href="#">clinic</a>	<a href="#">Primary care</a> visit to treat an injury or illness	Adult: 0% after <a href="#">deductible</a> Pediatric: 0% after <a href="#">deductible</a> (Age 0 through 18)	50% after <a href="#">deductible</a>	None
	<a href="#">Specialist</a> visit	0% after <a href="#">deductible</a>	50% after <a href="#">deductible</a>	You may have to pay for services that aren't <a href="#">preventive</a> . Ask your <a href="#">provider</a> if the services needed are <a href="#">preventive</a> . Then check what your <a href="#">plan</a> will pay for.
	<a href="#">Preventive care/screening/immunization</a>	No charge, <a href="#">deductible</a> does not apply.	50% after <a href="#">deductible</a> No charge for child immunizations through the 6th birthday.	
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	0% after <a href="#">deductible</a>	50% after <a href="#">deductible</a>	None
	Imaging (CT/PET scans, MRIs)	0% after <a href="#">deductible</a>	50% after <a href="#">deductible</a>	Failure to obtain <a href="#">preauthorization</a> of benefits, other than emergency care, will result in a penalty of the lesser of \$500 or 50%.
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at <a href="https://swhp.org/en-us/members/manage-your-plan/pharmacy-information">https://swhp.org/en-us/members/manage-your-plan/pharmacy-information</a> .	ACA preventive drugs	No charge, <a href="#">deductible</a> does not apply	50% after <a href="#">deductible</a>	<a href="#">Copayments</a> are per 30-day supply. Maintenance drugs are allowed up to a 90-day supply for 2.5 <a href="#">copayments</a> if obtained through a Baylor Scott and White Pharmacy or participating pharmacy. 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 <a href="#">specialty drugs</a> may require <a href="#">preauthorization</a> . 30-day supply only.
	Tier 1: Preferred generic drugs	0% after <a href="#">deductible</a>	50% after <a href="#">deductible</a>	
	Tier 2: Preferred brand name drugs	0% after <a href="#">deductible</a>	50% after <a href="#">deductible</a>	
	Tier 3: Non-preferred generic drugs and non-preferred brand name drugs	0% after <a href="#">deductible</a>	50% after <a href="#">deductible</a>	
	<a href="#">Specialty drugs</a> Tier 1	0% after <a href="#">deductible</a>	50% after <a href="#">deductible</a>	

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [swhp.org](#).

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
	<a href="#">Specialty drugs</a> Tier 2	0% after <u>deductible</u>	50% after <u>deductible</u>	
	<a href="#">Specialty drugs</a> Tier 3	0% after <u>deductible</u>	50% after <u>deductible</u>	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	0% after <u>deductible</u>	50% after <u>deductible</u>	Failure to obtain <a href="#">preauthorization</a> of benefits, other than emergency care, will result in a penalty of the lesser of \$500 or 50%.
	Physician/surgeon fees	0% after <u>deductible</u>	50% after <u>deductible</u>	
If you need immediate medical attention	<a href="#">Emergency room care</a>	0% after <u>deductible</u>	0% after <u>deductible</u>	Emergency room <a href="#">copayment</a> waived if episode results in <a href="#">hospitalization</a> for the same condition within 24 hours.
	<a href="#">Emergency medical transportation</a>	0% after <u>deductible</u>	0% after <u>deductible</u>	None
	<a href="#">Urgent care</a>	0% after <u>deductible</u>	0% after <u>deductible</u>	
If you have a hospital stay	Facility fee (e.g., hospital room)	0% after <u>deductible</u>	50% after <u>deductible</u>	Failure to obtain <a href="#">preauthorization</a> of benefits, other than emergency care, will result in a penalty of the lesser of \$500 or 50%.
	Physician/surgeon fees	0% after <u>deductible</u>	50% after <u>deductible</u>	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	0% after <u>deductible</u>	50% after <u>deductible</u>	Failure to obtain <a href="#">preauthorization</a> of partial hospitalization benefits, other than emergency care, will result in a penalty of the lesser of \$500 or 50%.
	Inpatient services	0% after <u>deductible</u>	50% after <u>deductible</u>	Failure to obtain <a href="#">preauthorization</a> of residential treatment benefits, other than emergency care, will result in a penalty of the lesser of \$500 or 50%.
If you are pregnant	Office visits	0% after <u>deductible</u>	50% after <u>deductible</u>	<a href="#">Cost sharing</a> does not apply for <a href="#">preventive care</a> . Depending on the type of services, a <a href="#">copayment</a> , <a href="#">coinsurance</a> , or <a href="#">deductible</a> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [swhp.org](#).

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
	Childbirth/delivery professional services	0% after <u>deductible</u>	50% after <u>deductible</u>	Inpatient care for the mother and newborn child in a health care facility is covered for a minimum of 48 hours following an uncomplicated vaginal delivery and 96 hours following an uncomplicated delivery by caesarean section.
	Childbirth/delivery facility services	0% after <u>deductible</u>	50% after <u>deductible</u>	
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	0% after <u>deductible</u>	50% after <u>deductible</u>	Limited to 60 visits per <a href="#">plan</a> year. Services requiring <a href="#">preauthorization</a> that are not <a href="#">preauthorized</a> will be denied. Refer to <a href="#">swhp.org</a> or call 800-321-7947.
	<a href="#">Rehabilitation services</a>	0% after <u>deductible</u>	50% after <u>deductible</u>	Limited to 35 visits for <a href="#">rehabilitation services</a> and 35 visits for <a href="#">habilitation services</a> per <a href="#">plan</a> year. Limit is combined for physical therapy, occupational therapy, and speech therapy. Limits may not apply for therapies for children with developmental delays, autism spectrum disorder and mental health services. Services requiring <a href="#">preauthorization</a> that are not <a href="#">preauthorized</a> will be denied. Refer to <a href="#">swhp.org</a> or call 800-321-7947.
	<a href="#">Habilitation services</a>	0% after <u>deductible</u>	50% after <u>deductible</u>	
	<a href="#">Skilled nursing care</a>	0% after <u>deductible</u>	50% after <u>deductible</u>	Limited to 25 days per <a href="#">plan</a> year. Failure to obtain <a href="#">preauthorization</a> of benefits, other than emergency care, will result in a penalty of the lesser of \$500 or 50%.
	<a href="#">Durable medical equipment</a>	0% after <u>deductible</u>	50% after <u>deductible</u>	Failure to obtain <a href="#">preauthorization</a> of benefits, other than emergency care, will result in a penalty of the lesser of \$500 or 50%.
	<a href="#">Hospice services</a>	0% after <u>deductible</u>	50% after <u>deductible</u>	
<b>If your child needs dental or eye care</b>	Children's eye exam	Not covered	Not covered	None
	Children's glasses	Not covered	Not covered	None
	Children's dental check-up	Not covered	Not covered	None

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [swhp.org](#).

## 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
- Cosmetic surgery
- Dental care (Adult and Child)
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult and Child)
- 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 one device per ear every 3 years and limited to members through the age of 18)
- Private duty nursing (Limited to 60 visits per [plan](#) year when [medically necessary](#) and [preauthorized](#))

**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 and White at 800-321-7947 or [swhp.org](#); Department of Labor's Employee Benefits Security Administration at 866-444-EBSA (3272) or [www.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 [www.HealthCare.gov](#) or call 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 on how 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 and White at 800-321-7947 or [swhp.org](#); Department of Labor's Employee Benefits Security Administration at 866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](#); Texas Department of Insurance at 800-578-4677 or [tdi.texas.gov](#).

### Does this plan provide Minimum Essential Coverage? Yes

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

### 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 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](#) \$3,500
- [Specialist copayment](#) 0%
- Hospital (facility) [coinsurance](#) 0%
- Other [coinsurance](#) 0%

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*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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In this example, Peg would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$3,500
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0
What isn't covered	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$3,560</b>

### Managing Joe's Type 2 Diabetes

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

- The [plan's](#) overall [deductible](#) \$3,500
- [Specialist copayment](#) 0%
- Hospital (facility) [coinsurance](#) 0%
- Other [coinsurance](#) 0%

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*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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In this example, Joe would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$3,500
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0
What isn't covered	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$3,520</b>

### Mia's Simple Fracture

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

- The [plan's](#) overall [deductible](#) \$3,500
- [Specialist copayment](#) 0%
- Hospital (facility) [coinsurance](#) 0%
- Other [coinsurance](#) 0%

This EXAMPLE event includes services like:

[Emergency room care](#) (*including medical supplies*)  
[Diagnostic test](#) (*X-ray*)  
[Durable medical equipment](#) (*crutches*)  
[Rehabilitation services](#) (*physical therapy*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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In this example, Mia would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$2,800
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$2,800</b>

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