The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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 844-633-5325 or visit us at <u>https://swhp.org/Portals/0/PDFs/plandocs/2022/SWHP_2022_GHIW2M34_MED.pdf</u>. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at healthcare.gov/sbc-glossary or call 844-633-5325 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$0 at Indian Health Care <u>Provider</u> (IHCP) or with IHCP <u>referral</u> at non-IHCP; or \$0 per member / \$0 per family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. <u>Preventive care</u> and ACA preventive drugs are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u> <u>services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other deductibles for specific services?	No	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	\$8,700 per member / \$17,400 per family	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums 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 <u>network provider</u> ?	Yes. See <u>swhp.org</u> or call 844-633-5325 for a list of <u>network</u> <u>providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance</u> <u>billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No	You can see the <u>specialist</u> you choose without a <u>referral</u> .

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

			What You Will Pay			
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Participating Provider (You will pay more)	Non-IHCP Non- Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Primary care visit to treat an injury or illness	No charge	Adult: \$15 <u>copayment</u> per visit Pediatric: No charge	Not covered	<u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference	
If you visit a health care <u>provider's</u> office or clinic	<u>Specialist</u> visit	No charge	\$50 <u>copayment</u> per visit	Not covered	(<u>balance billing</u>).	
	Preventive care/screening/ immunization	No charge	No charge	Not covered	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for	
	Diagnostic test (X-ray, blood work)	No charge	10%	Not covered	<u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference (<u>balance billing</u>).	
lf you have a test	Imaging (CT/PET scans, MRIs)	No charge	\$250 <u>copayment</u> per visit	Not covered	Services requiring <u>preauthorization</u> that are not <u>preauthorized</u> will be denied. Refer to <u>swhp.org</u> or call 844-633-5325. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference (<u>balance billing</u>).	
If you need drugs to treat your illness or condition	ACA preventive drugs	No charge	No charge	Not covered	<u>Copayments</u> are per 30-day supply. Maintenance drugs are allowed up to a 90-day supply for three (3) <u>copayments</u> if obtained through a Baylor Scott & White	
More information about prescription	Tier 1: Generic drugs	No charge	\$15 <u>copayment</u> per prescription	Not covered	Pharmacy or participating pharmacy. Mail Order: Available for a 1- to 90-day supply. Non-	

			What You Will Pay		
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Participating Provider (You will pay more)	Non-IHCP Non- Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
drug coverage is available at https://swhp.org/en-	Tier 2: Preferred brand drugs	No charge	\$55 <u>copayment</u> per prescription	Not covered	maintenance drugs obtained through mail order are limited to a 30-day supply maximum. Some <u>specialty</u> <u>drugs</u> may require <u>preauthorization</u> . 30-day supply
<u>us/members/manag</u> <u>e-your-</u> plan/pharmacy-	Tier 3: Non- preferred drugs	No charge	\$150 <u>copayment</u> per prescription	Not covered	only. Formulary insulin prescriptions have a maximum <u>copayment</u> of \$25 per prescription per 30-day supply. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If
<u>information</u>	Tier 4: <u>Specialty drugs</u> /oral anticancer medications	No charge	\$500 <u>copayment</u> per prescription	Not covered	an <u>out-of-network provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference (<u>balance billing</u>).
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	\$300 <u>copayment</u> per visit	Not covered	Services requiring <u>preauthorization</u> that are not <u>preauthorized</u> will be denied. Refer to <u>swhp.org</u> or call 844-633-5325. <u>Cost sharing</u> waived at non-IHCP with IHCP referral. If an out-of-network provider charges
	Physician/ surgeon fees	No charge	\$150 <u>copayment</u> per visit	Not covered	more than the <u>allowed amount</u> , you may have to pay the difference (<u>balance billing</u>).
If you need immediate medical attention	Emergency room care	No charge	\$750 <u>copayment</u> per visit	\$750 <u>copayment</u> per visit	Emergency room <u>copayment</u> waived if episode results in <u>hospitalization</u> for the same condition within 24 hours. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference (<u>balance billing</u>).
	Emergency medical transportation	No charge	\$750 <u>copayment</u> per service	\$750 <u>copayment</u> per service	<u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference

		What You Will Pay			
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Participating Provider (You will pay more)	Non-IHCP Non- Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Urgent care	No charge	\$50 <u>copayment</u> per visit	\$50 <u>copayment</u> per visit	(<u>balance billing</u>).
If you have a	Facility fee (e.g., hospital room)	No charge	\$2,500 <u>copayment</u> per stay	Not covered	Services requiring <u>preauthorization</u> that are not <u>preauthorized</u> will be denied. Refer to <u>swhp.org</u> or call 844-633-5325. <u>Cost sharing</u> waived at non-IHCP with
hospital stay	Physician/ surgeon fees	No charge	No charge	Not covered	IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference (<u>balance billing</u>).
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge	Adult: \$15 <u>copayment</u> per office visit, \$300 <u>copayment</u> per visit for all other outpatient services Pediatric: No charge, <u>deductible</u> does not apply	Not covered	Services requiring <u>preauthorization</u> that are not <u>preauthorized</u> will be denied. Refer to <u>swhp.org</u> or call 844-633-5325. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference (<u>balance billing</u>).
	Inpatient services	No charge	\$2,500 <u>copayment</u> per stay	Not covered	
lf you are pregnant	Office visits	No charge	\$15 <u>copayment</u> per visit	Not covered	<u>Cost sharing</u> does not apply for <u>preventive care</u> . Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> , or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). <u>Cost sharing</u> waived at non- IHCP with IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference (<u>balance billing</u>).

			What You Will Pay		
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Participating Provider (You will pay more)	Non-IHCP Non- Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Childbirth/ delivery professional services	No charge	No charge	Not covered	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
	Childbirth/ delivery facility services	No charge	\$2,500 <u>copayment</u> per stay	Not covered	caesarean section. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference (<u>balance billing</u>).
	<u>Home health</u> <u>care</u>	No charge	10%	Not covered	Limited to 60 visits per <u>plan</u> year. Services requiring <u>preauthorization</u> that are not <u>preauthorized</u> will be denied. Refer to <u>swhp.org</u> or call 844-633-5325. <u>Cost</u> <u>sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges more than the <u>allowe</u> <u>amount</u> , you may have to pay the difference (<u>balance</u> <u>billing</u>).
If you need help recovering or have	Rehabilitation services	No charge	\$15 <u>copayment</u> per visit	Not covered	Limited to 35 visits for <u>rehabilitation services</u> and 35 visits for <u>habilitation services</u> per <u>plan</u> year. Limit is
other special health needs	<u>Habilitation</u> services	No charge	\$15 <u>copayment</u> per visit	Not covered	combined for physical therapy, occupational therapy, speech therapy, and chiropractic care. Limits do not apply for therapies for children with developmental delays, autism spectrum disorder, and mental health services. Services requiring <u>preauthorization</u> that are not <u>preauthorized</u> will be denied. Refer to <u>swhp.org</u> or call 844-633-5325. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference (<u>balance billing</u>).

		What You Will Pay			
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Participating Provider (You will pay more)	Non-IHCP Non- Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	<u>Skilled nursing</u> <u>care</u>	No charge	\$250 <u>copayment</u> per day	Not covered	Limited to 25 days per <u>plan</u> year. Services requiring <u>preauthorization</u> that are not <u>preauthorized</u> will be denied. Refer to <u>swhp.org</u> or call 844-633-5325. <u>Cost</u> <u>sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges more than the <u>allowed</u> <u>amount</u> , you may have to pay the difference (<u>balance</u> <u>billing</u>).
	Durable medical equipment	No charge	10%	Not covered	Services requiring <u>preauthorization</u> that are not <u>preauthorized</u> will be denied. Refer to <u>swhp.org</u> or call 844-633-5325. <u>Cost sharing</u> waived at non-IHCP with IHCP referral. If an out-of-network provider charges
	Hospice services	No charge	10%	Not covered	more than the <u>allowed amount</u> , you may have to pay the difference (<u>balance billing</u>).
	Children's eye exam	No charge	\$50 <u>copayment</u> per visit	Not covered	Limited to one eye exam per <u>plan</u> year. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges more than the <u>allowed</u> <u>amount</u> , you may have to pay the difference (<u>balance</u> <u>billing</u>).
lf your child needs dental or eye care	Children's glasses	No charge	\$50 <u>copayment</u> per pair	Not covered	Limited to one pair of glasses per <u>plan</u> year. <u>Cost</u> <u>sharing</u> waived at non-IHCP with IHCP <u>referral</u> . If an <u>out-of-network provider</u> charges more than the <u>allowed</u> <u>amount</u> , you may have to pay the difference (<u>balance</u> <u>billing</u>).
	Children's dental check- up	Not covered	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.)				
Abortion (except when the life of the mother	Cosmetic surgery	 Non-emergency care when traveling outside the U.S. 		
is endangered)	 Dental care (Adult and Child) 	 Routine eye care (Adult) 		
Acupuncture	 Infertility treatment 	Routine foot care		
Bariatric surgery	Long-term 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 (Included in <u>Rehabilitation</u>	Hearing aids (Limited to one device	 Private duty nursing when <u>medically necessary</u> and 		
Services and Habilitation Services)	per ear every 3 years)	preauthorized (Limitations apply when used under		

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: Baylor Scott & White Health Plan at 844-633-5325or swhp.org; Texas Department of Insurance at 800-578-4677 or tdi.texas.gov; Department of Labor's Employee Benefits Security Administration at 866-444-EBSA (3272) or dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa. 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.

Home Health Care)

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: Baylor Scott & White Health <u>Plan</u> at 844-633-5325or <u>swhp.org</u>; Texas Department of Insurance at 800-578-4677 or <u>tdi.texas.gov.</u>

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? Not Applicable

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 844-633-5325.

To see examples of how this <u>plan</u> 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 <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost-sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. 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 <u>plan's</u> overall <u>deductible</u>	\$0
Specialist copayment	No charge
Hospital (facility) <u>coinsurance</u>	No charge
Other <u>coinsurance</u>	No charge

This EXAMPLE event includes services like:

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

Total Example Cost	\$12,700
In this example, Peg would pay:	
Cost Sharing	
Deductibles	\$0
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Peg would pay is	\$0

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

The <u>plan's</u> overall <u>deductible</u>	\$0
Specialist copayment	No charge
Hospital (facility) <u>coinsurance</u>	No charge
Other <u>coinsurance</u>	No charge

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	\$5,600
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In this example, Joe would pay:

Cost Sharing	
Deductibles	\$0
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Joe would pay is	\$0

Mia's Simple Fracture

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

The plan's overall deductible	\$0
Specialist copayment	No charge
Hospital (facility) coinsurance	No charge
Other coinsurance	No charge

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	\$2,800
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In this example, Mia would pay:

Cost Sharing	
Deductibles	\$0
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$0

Note: These numbers assume the patient received care from an IHCP provider or with IHCP referral at a non-IHCP. If you receive care from a non-IHCP provider without a referral from an IHCP your costs may be higher.

The <u>plan</u> 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 1-844-633-5325 (TTY: 711).

Baylor 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. Baylor Scott & White Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Baylor Scott & White Health Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - 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 Baylor Scott & White Health Plan Compliance Officer at 1-214-820-8888 or send an email to: SWHPComplianceDepartment@BSWHealth.org.

If you believe that Baylor Scott & White Health Plan 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:

Baylor Scott & White Health Plan, Compliance Officer 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.

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ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-844-633-5325 (TTY: 711).

Baylor Scott & 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.

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-844-633-5325 (TTY: 711).

Baylor 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.