



2023 benefits

HSA Plan overview

Plan year Jan. 1 - Dec. 31, 2023

[Get started](#)

Britton Mann
HR office coordinator
Beekeeper



Get to know your HSA Plan better

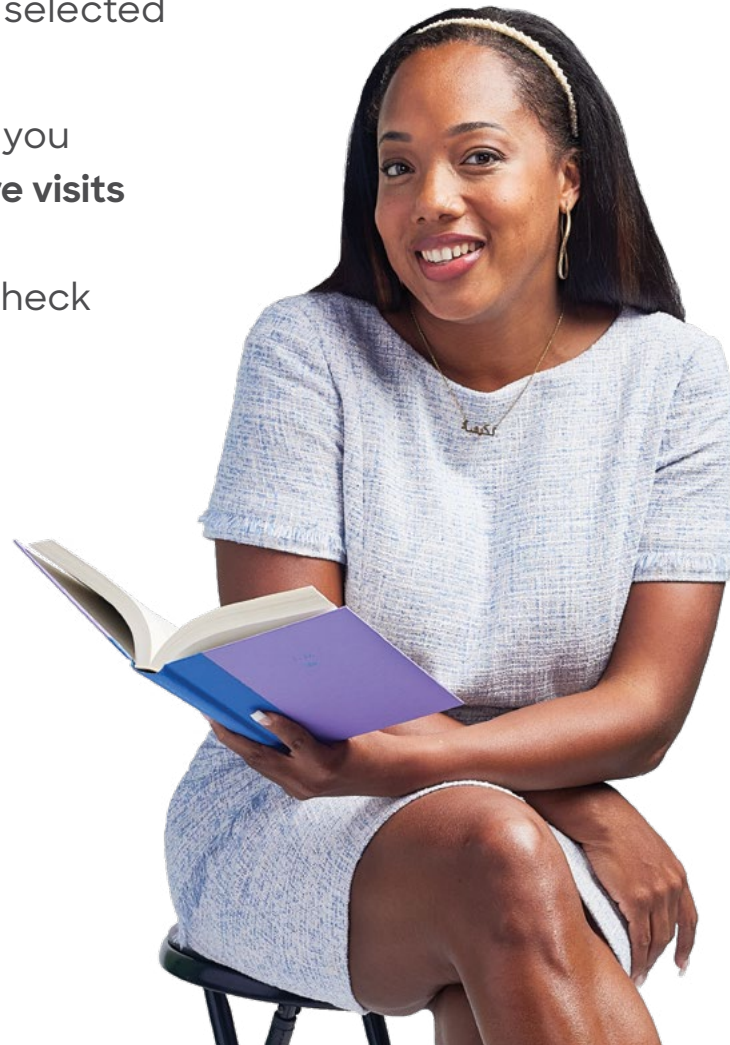
Use this handy guide for tips and tricks on how to make the most of your medical plan throughout the year.

During your enrollment for 2023 benefits, you selected the **Health Savings Account (HSA) Plan**.

Great choice! Among the ways we're helping you live well, **you'll benefit from free preventive care visits and eVisits* once your deductible is met.**

There's a lot to love with this plan—be sure to check out the key features on page 4.

Our BSW benefits were created to help you live well in all aspects of life—physically, spiritually, emotionally, socially, financially and professionally. And when you live well, you'll find joy in the everyday.



Nakesha Lopez
Chief human resources officer
Avid reader

* Covered at 100% in Tier 1 only after deductible is met.

Table of contents



Kim-Dung Mai
RN supervisor
Yoga enthusiast

- 4** Plan features and benefits details
- 5** Find a provider and schedule an appointment
- 6** Healthcare on the go: MyBSWHealth app, eVisits and video visits
- 7** Where you go for care matters
- 8** Get familiar with your member ID card
- 9** Managing prescriptions
- 10** Maternity support
- 11** Pro tip: Questions to ask your provider
- 12** Pro tip: Flexible spending account (FSA)
- 13** Pro tip: Bill pay
- 14** Well-being resources
- 15** Discover the benefits site
- 16** Contact information: We're here to help!

HSA Plan features

Here are a few ways your HSA Plan can help you get—and stay—healthy.



Expanded network: Visit providers in the Tier 1, 2 and 3 networks. Remember, providers in the Tier 1 BSWQA Network are always the best value.



No-cost preventive care: Staying on top of your health is good for your body and your wallet! In-network preventive visits are free with this plan, and Tier 1 eVisits are covered at 100% after the deductible has been met.



Contribute tax-free dollars to an HSA for healthcare expenses: Use your funds to pay for any eligible medical, dental and vision expenses. They never expire so you can save them for future expenses too.



Healthcare in the palm of your hand: Use the MyBSWHealth app to manage your healthcare needs, review your medical record, make appointments and connect with providers through eVisits or video visits. See page 6 for more information.

HSA Plan benefits details

Network	Tier 1* BSWQA	Tier 2* Cigna National	Tier 3* Out of Network
Annual deductible			
Employee only	\$1,750	\$3,500	\$7,000
Employee + family	\$3,500	\$7,000	\$14,000
Out-of-pocket maximum			
Employee only	\$3,950	\$7,000	No limit
Employee + family	\$7,900 ⁺	\$14,000 ⁺	No limit
Your cost for care and services			
Preventive care**	\$0	\$0	Not covered
eVisit	0% AD	50% AD	Not covered
Primary care physician (PCP) office and video visit	10% AD	50% AD	80% AD
Specialist office and video visit	10% AD	50% AD	80% AD
Urgent care office visit	10% AD	50% AD	50% AD
Emergency room	10% AD	10% AD	10% AD
Bundled maternity copay	N/A	N/A	N/A
Diagnostic labs and X-rays	10% AD	50% AD	80% AD
Advanced imaging – PET, CT, CAT	10% AD	50% AD	80% AD
Advanced imaging – MRI, MRA	10% AD	50% AD	80% AD
Inpatient hospitalization	10% AD	50% AD	80% AD
Outpatient care	10% AD	50% AD	80% AD

Note:

- AD means after deductible.
- N/A means not applicable.

* Medical expenses will only apply to the applicable network tier.

** In order for preventive care to be covered at 100%, services must be coded as preventive. Visit BSWHealthPlan.com/BSWH for a complete list of covered preventive care services.

+ Once an individual with family coverage has met the out-of-pocket maximum, the plan provides 100% coverage for that individual, even if the family out-of-pocket maximum has not been met.



Simple ways to find a provider and make an appointment

1. Visit [BSWHealthPlan.com/BSWH](https://www.bswhealthplan.com/BSWH) and click “Find a Provider PPO/HSA” to search for a PCP, facility, specialist or pharmacy.

- View your medical plan deductibles, claim status, Explanation of Benefits (EOB) and more
- Message with your BSW provider*
- Access a digital copy of your medical ID card
- Complete an eVisit or video visit
- View test results*
- Link your family’s healthcare records to your account
- Review and pay your bills*
- Reorder and manage prescriptions at BSW pharmacies

**Available if your provider participates in these features (see page 6 to learn more).*

2. Call the Baylor Scott & White Health Plan at 844.843.3229 and press 2 for HealthAccess.

Network navigation is available seven days a week, 7 a.m. to 9 p.m. The team can help you:

- Find a Tier 1 provider and schedule appointments
- Connect with experts such as nurses, social workers, pharmacists and community health workers, as needed

EXTRA! Tap into the MyBSWHealth app for a quick search of all Tier 1 providers within our System.

Aisha Stone-Corr
Care manager, RN
Marathoner



Healthcare in the palm of your hand

With eVisits and video visits, you can access care any day of the week without leaving your home or office.

Virtual care is only available in Texas. Use eVisits/video visits for common conditions such as:

- Respiratory infections, allergies and COVID-19
- Medication to prevent illness after flu exposure
- Eye, ear and mouth pain
- Skin and nail concerns
- Head lice and tick bites
- Flu prevention and travel medication
- Sprains and strains*
- Low back pain*
- Minor headache*

**Treated by video visit only (not eVisit)*

Download the free app today!

Text “mobile” to **88408** or get the **MyBSWHealth** app at



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Ready to get started?

eVisits

- Log in to your **MyBSWHealth** account*
- Click eVisit under the Get Care tiles > Schedule Now option
- Fill out a brief questionnaire about your symptoms and click Send
- A provider will diagnose your symptoms and send you a message within the hour
- You will receive a notification via text/email when your eVisit is ready for your review
- Log back in to MyBSWHealth, and in the eVisit section, select Review Results
- If applicable, you will select your desired pharmacy to send your prescription(s)
- Behavioral health eVisits are available Monday through Friday, 8 a.m. to 4:30 p.m., and a BSW provider will usually respond to your request within two hours







Video visit

- Log in to the **MyBSWHealth** app
- Click Video Visits under the Get Care tile > Schedule Now option
- Choose the type of Video Visit you prefer. Options include:
 - Local Doctors: With a new provider in your area; hours and availability vary by provider
 - On-Call: With an on-call provider when you need care fast
- At your scheduled appointment time, launch the video chat from your home screen in the MyBSWHealth app or website browser
- If applicable, a prescription will be sent to the pharmacy of your choice

*Make sure your insurance information is linked via the Setting section.

Where you go for care matters

Knowing where to go for care may save you time and money.

 Most cost-effective care options 			
 eVisit/video visit	 Primary care provider	 Urgent care	 Emergency room
<p>When it's a common condition and you don't want to leave your home or office or need care after hours or on the weekends</p>	<p>Your first choice for care when it's not an emergency, including same-day appointments</p>	<p>When you need immediate attention, but your provider does not have availability</p>	<p>When you have any condition you believe to be life-threatening</p>
What you will pay with the HSA Plan			
<p>Tier 1 BSWQA: \$0 / 10% AD Tier 2 Cigna: 50% AD Tier 3 Out-of-network: Not covered / 80% AD</p>	<p>Tier 1 BSWQA: 10% AD Tier 2 Cigna: 50% AD Tier 3 Out-of-network: 80% AD</p>	<p>Tier 1 BSWQA: 10% AD Tier 2 Cigna: 50% AD Tier 3 Out-of-network: 50% AD</p>	<p>Tier 1 BSWQA: 10% AD Tier 2 Cigna: 10% AD Tier 3 Out-of-network: 10% AD</p>
Examples of health issues			
<ul style="list-style-type: none"> ➤ Common female problems (UTI, yeast infection) ➤ Eye, ear and mouth pain ➤ Flu prevention and travel medication ➤ Head lice and tick bites ➤ Low back pain ➤ Medication to prevent illness after flu exposure ➤ Minor headache ➤ Respiratory infections, allergies and COVID-19 ➤ Skin and nail concerns ➤ Sprains and strains 	<ul style="list-style-type: none"> ➤ Allergies ➤ Back pain ➤ Bladder infection ➤ Chronic condition ➤ Cold ➤ Constipation/diarrhea ➤ Earache ➤ Flu ➤ Mental health needs ➤ Pink eye ➤ Sore throat ➤ Sprain ➤ Urinary tract infection 	<ul style="list-style-type: none"> ➤ Animal bite ➤ Back pain ➤ Earache ➤ Minor burn ➤ Minor cut that may need stitches ➤ Minor eye injury ➤ Sore throat ➤ Sprain ➤ Urinary tract infection 	<ul style="list-style-type: none"> ➤ Chest pain ➤ Deep cut or wound ➤ Difficulty breathing ➤ Severe burn ➤ Severe head injury ➤ Sudden loss of balance, vision change, facial droop, arm or leg weakness

Get familiar with your member ID card

1 Baylor Scott & White Health Plan

5 **BSWH Employee Medical Plan**

6 Cigna Network Cigna PPO

7 **HSA**

2 **Member No.: SMPL0001**

3 **Group No.: 050044**

4 **Member Name**
 SMPL0001 JOHN SAMPLE
 JANE SAMPLE
 JIMMY SAMPLE

8 **TIER 1 / TIER 2 / TIER 3:**
 Primary: 10%AD / 50%AD / 80%AD
 Specialist: 10%AD / 50%AD / 80%AD
 Urgent: 10%AD / 50%AD / 50%AD
 Emergency: 10%AD
 Medical Ded (Ind): \$1,750 / \$3,500 / \$7,000
 Medical Ded (Fam): \$3,500 / \$7,000 / \$14,000
 OOP Max (Ind): \$3,950 / \$7,000 / Unlimited
 OOP Max (Fam): \$7,900 / \$14,000 / Unlimited

9 **PHARMACY ONLY**
 Pharmacy Help Desk: 800-728-7947
 RX BIN: 610011
 RX PCN: IRX
 RX Group: SWPASO
 RX Generic: 10%AD* / 10%AD** / 50%AD
 RX Preferred: 10%AD* / 10%AD** / 50%AD
 RX Ded: Combined with Medical

10

AD = After Deductible.
 *BSWH pharmacies. **Other contracted pharmacies.
 CIGNA Group No. 0198636

"S"

FOR PROVIDERS

1 **Electronic Claims:**
 Availity: 88030

2 **Medical Paper Claims:**
 Baylor Scott & White Health Plan
 Attn: Claims
 PO Box 21800
 Eagan, MN 55121-0800

3 **Prior Authorization:**
 Visit the provider portal
 Fax: 800-626-3042
 Phone: 866-384-3488

3 **Provider Portal:**
 Phone: 844-769-3994
 portal.swhp.org/
 providerportal#/login

Benefits are not insured by Cigna or affiliates

FOR MEMBERS

Possession of this card or obtaining precertification does not guarantee coverage or payment for the service or procedure reviewed.

4 **Important Information:**

- In a medical emergency, call 911 or go to the nearest emergency facility.
- 24/7 Nurse Line: 800-724-7037
- Self-Service Portal: MyBSWHealth.com
- To avoid out-of-network costs and provider balance billing, find a provider at BSWHealthPlan.com/BSWH.

5 **CUSTOMER SERVICE: 844-843-3229 (TTY: 711)**

OPTUMRx AWAY FROM HOME CARE

- 1 Your benefits administrator/ health insurance carrier
- 2 Your member ID number
- 3 Your group number
- 4 Member ID numbers and names of everyone on your policy
- 5 Your group name
- 6 Your network
- 7 Your plan type
- 8 Copays/coinsurance
- 9 Deductible & Out-of-Pocket Max
- 10 Rx copays/coinsurance

- 1 Claims mailing address
- 2 Telephone number to request preauthorization or notify the plan of a hospital admission
- 3 Information for providers
- 4 24/7 Nurse line number and member portal web address
- 5 Customer Service number

Managing prescriptions


BSW pharmacies save you time and money!

- Receive a 20% discount on over-the-counter medications with your badge.
- Choose from 30+ BSW pharmacies, a dedicated specialty pharmacy, 24/7 kiosks or our nationwide contracted network.
- Take a maintenance medication? The BSW Pharmacy (retail or mail order) is the only way to fill a 90-day supply of a medication at a reduced cost.
- Use the MyBSWHealth app to refill, transfer between locations and manage prescriptions. This feature is also available on the web at [MyBSWHealth.com](https://www.MyBSWHealth.com).



Visit [BSWHealthPlan.com/BSWH](https://www.BSWHealthPlan.com/BSWH) to learn more.

Prescription drug costs

Type of Rx [†]	BSW or contracted pharmacy*
Preferred generic 	10% AD
Preferred brand	10% AD
Non-preferred brand and generic	10% AD
Specialty ^{††}	10% AD
Chronic and preventive [^]	10% AD

Note:

- Fertility drugs are covered at 20% with a maximum \$400 copay and a \$7,500 lifetime maximum pharmacy benefit.
- Drugs not listed on the formulary may require prior authorization. If authorized, you'll pay the applicable non-preferred or specialty copay.
- Member Choice program requires generic medication fills when available; if a brand name medication is requested (when a generic is available), you'll pay the non-preferred member cost share plus the difference in cost between the brand name and generic equivalent drug.**

* Only BSW pharmacies can fill a 90-day supply of a medication. The max day supply through a contracted pharmacy is 30 days. Specialty drugs are only available at BSW pharmacies.

† Pharmacy costs between BSW pharmacies and contracted pharmacies cross apply between Tier 1 and Tier 2 and are subject to the Tier 1 deductible and out-of-pocket maximum.

†† Specialty is limited to 30 days at BSW pharmacies.

[^] To help make some frequently prescribed preferred drugs for asthma, diabetes and some other chronic conditions more affordable, we've placed a select group on a special chronic and preventive medication list. Find the complete list on [BSWHealthPlan.com/BSWH](https://www.BSWHealthPlan.com/BSWH).

BSW Maternity Care Management

Support for every step of motherhood

From feeling your baby's first kicks to seeing your baby's first steps, travel the journey of motherhood with experts by your side. The BSW Maternity Care Management program is here to give you information, resources and support for every step of motherhood.

The program is free for all expecting moms (employees and dependents) enrolled in a BSW medical plan. Enrollees receive:

- Access to a nurse 24 hours a day, seven days a week
- Early enrollment in case management
- Extra guidance for high-risk pregnancies
- Coordinated efforts to promote full-term birth
- Extra assistance for women who previously delivered pre-term
- In-home support for high-risk conditions such as diabetes, hypertension and severe nausea
- Screening for early identification of perinatal depression
- And more

To learn more about or sign up for BSW Maternity Care Management, email your name, date of birth and estimated due date to: MaternityCareManagement@BSWHealth.org.



Bundled maternity copay Understanding maternity costs

As an enrollee in the HSA for 2023, maternity costs would be calculated according to the plan: Once your deductible is met, you pay 10% for Tier 1 services, 50% for Tier 2 and 80% for Tier 3.

Note: Your baby would need to be added to your BSW plan within 30 days of birth for well-baby expenses to be covered.

Healthy Pregnancy Digital Care Journey

All medical plan participants can take part in a free program through MyBSWHealth for expecting moms which includes information, resources and support for every step of pregnancy, including education on fetal growth and development, self-care, breastfeeding and planning for baby's care after birth.

If you are seeing a BSW provider with Epic access, ask him/her to initiate Healthy Pregnancy Digital Care Journey for you. When your journey is live, enable Care Coach messages from your app settings to begin.

Text4baby: If you are seeing a non-BSW provider, you can still get support with the Text4baby app or Text4baby.org site.

Pro tip: Questions to ask your provider

When it comes to your care, curiosity always comes in handy. Here are some helpful questions to ask when you're with your provider:

General

- When should I expect to feel better?
- What steps can I take to feel better?
- What do I need to do between now and my next visit?
- What are my options for after-hours care?

Treatment

- What are my treatment options?
- Will my insurance cover this treatment and is prior authorization required?
- What do I need to know about this treatment?

Medication

- Is this prescription covered by my plan?
- Is this generic?
- Do you have a sample I could try?
- Do I still need these medications?

Forgot to ask something while you were there?

Send a message through the MyBSWHealth app to participating BSW providers. This feature is also available on the web at [MyBSWHealth.com](https://www.MyBSWHealth.com).



Gina Van Bommel
*Learning consultant
Animal foster*

Pro tip: Use your Health Savings Account and limited-purpose FSA

If you enrolled in an HSA, the amount you chose during enrollment is credited to your account each pay period during your plan year. You can use the funds as they are available to pay for any eligible medical, dental and vision expenses. Funds never expire, so you can save them for future expenses too.

You can modify your contribution amount at any time during the year by submitting a ticket with PeoplePlace. The IRS places limits on how much you can set aside each year. Save up to \$3,850 if you're single and up to \$7,750 if you have a family.

If you enrolled in a limited-purpose FSA, use your fully loaded debit card from Optum Bank to pay for eligible dental and vision expenses not paid for under the plan, including deductibles, copays and coinsurance. Once your medical plan deductible has been met, you can use this FSA for medical and Rx expenses too.

As a reminder, use-it-or-lose-it applies. You have until March 15, 2024, to incur eligible expenses.

Questions? Contact Optum Bank at **800.243.5543**.

Note: Optum will request itemized receipts for any transactions that are not automatically substantiated. Be sure to reply promptly to these requests to avoid any interruptions to your payment card.

Download the Optum Bank app to manage your account on the go!

Download on the App Store: Get it on Google Play:



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Matt Olivolo
Senior PR consultant
Ironman




Pro tip: Bill pay

Before you pay a medical bill, compare it to your Baylor Scott & White Health Plan (BSWHP) Explanation of Benefits (EOB) statement found on the **Member Portal**. You'll find the provider's cost, the network discount and how much you might owe the provider.

If your medical bill does not match the member responsibility included on the EOB, contact your provider to confirm the details.

Here's what to do:

1. Log in to the Member Portal at **BSWHealthPlan.com/BSWH**
2. Click on Insurance & Bill Pay > Baylor Scott & White Health Plan > Claims from the menu bar on the left side of your screen
3. From the Claims page, search for the date of your visit
4. Click on "Processed" from the Status column, then Explanation of Benefits (EOB)
 - The EOB tells you the billed amount, plan discount, plan paid, amount not covered and what you may owe for the visit
 - If the claim is "In Process" status, you will be able to view your EOB once the processing of the claim is complete
 - If there is not an EOB available for the date of your visit, contact your provider to confirm the claim has been submitted to BSWHP
5. If the amount you owe is being applied to your copay, deductible or coinsurance for services provided that were not paid at the time of the service, your provider is likely to bill you for that amount
6. If your provider is part of the network and is billing you for more than the allowed amount, contact BSWHP Customer Advocacy at **844.843.3229** for assistance



Karen Jones
Manager, PCE
Origami wizard

Well-being resources

Support for your mind, body and spirit

Send in a healthy selfie,
and we'll feature it on
[BSWHealth.com/Benefits](https://www.bswhealth.com/benefits).

Submit your healthy selfie today!

Employee Assistance Program

Find solutions to life's everyday challenges. You and your family receive five free in-person counseling sessions and have access to TalkSpace virtual care. Contact Cigna for an EAP code prior to booking.

- ✔ 877.622.4327
- ✔ Available 24/7

Learn more: Visit [My.Cigna.com](https://www.my.cigna.com) (use employer ID BSWH)

Peer Support

Talk with trained colleagues who can support you in dealing with the stresses of work or life.

- ✔ 888.674.PEER (7337)
- ✔ Available seven days a week, 8 a.m. – 6 p.m.

Learn more: Search “Peer Support” on BSWconnect

Mission & Ministry

Find spiritual support and encouragement when life has been disrupted by illness, injury or stress.

- ✔ 254.724.1575
- ✔ Available weekdays, 7 a.m. – 7 p.m.

Learn more: Search “Mission & Ministry” on BSWconnect

WellBeing in Medicine

Reduce burnout, build community and restore professional fulfillment. Programs designed specifically for providers.

Learn more: Search “WellBeing in Medicine” on BSWconnect

Headspace

Decrease stress, increase focus and be more present in the moment. You and up to two family members (age 18+) have free access to premium content.

Learn more: work.headspace.com/BSW/member-enroll

Well-being coaching

Meet with a wellness advisor or registered dietitian to create healthier habits around eating, exercising and stress management. You and your family members have access to free sessions.

Learn more: [BSWHealth.com/Benefits](https://www.bswhealth.com/benefits)

Retirement planning

Start your path to financial peace of mind with Empower.

- ✔ No-cost online advice offers savings and investment recommendations.
- ✔ My Total Retirement helps you reach a financially secure future with customized savings and investing advice, management and financial monitoring. Fees apply.

Learn more: [BSWHRetirement.com](https://www.bswretirement.com)

Discover all your benefits have to offer

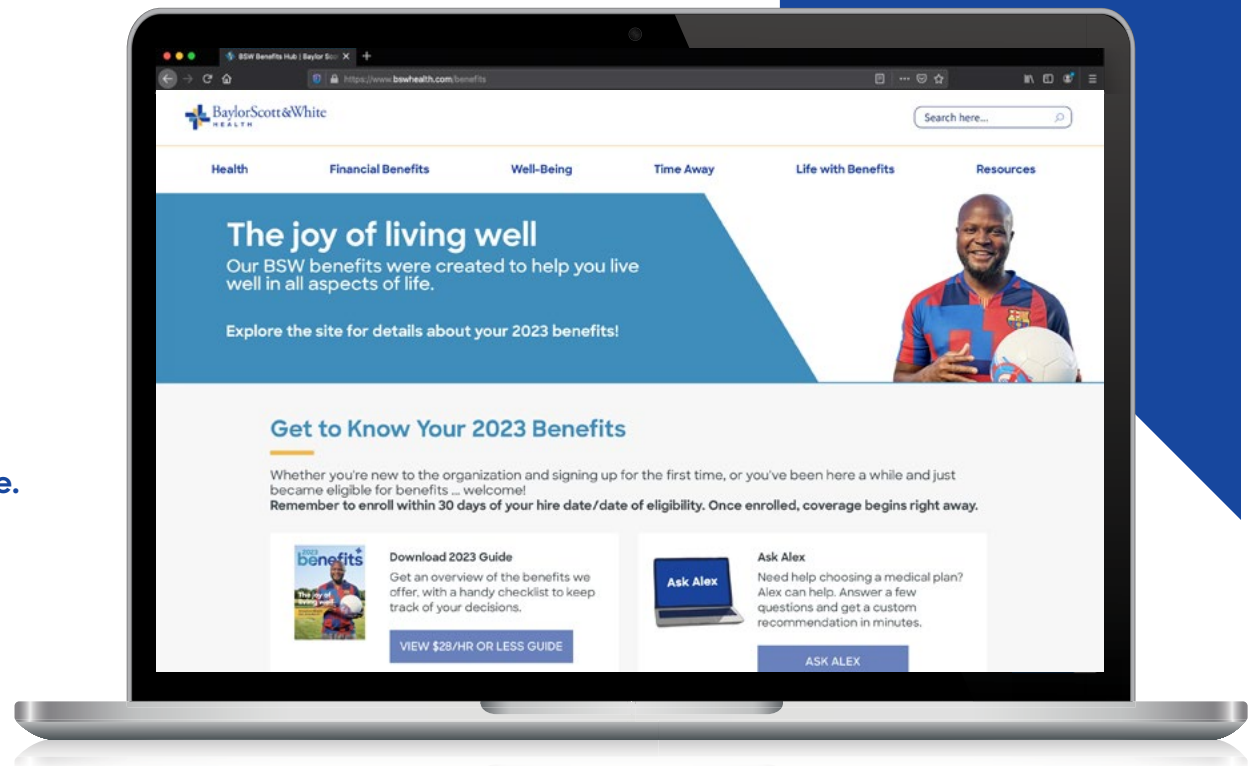
We're proud to offer programs and benefits that focus on your total well-being, including physical, spiritual, emotional, financial, social and professional health.

- Access hundreds of discounts
- Arrange child or elder care
- Buy items interest free
- Earn, use and sell PTO
- Find a tutor
- Further your education
- Get peace of mind
- Get addiction recovery support
- Get travel insurance
- Grow your family
- Grow your retirement
- Hire a housekeeper or pet sitter

Visit [BSWHealth.com/Benefits](https://www.BSWHealth.com/Benefits) to learn more.

**Simple. Easy.
Convenient.**

Our BSW Benefits site makes it easier than ever to get the information you need. Explore by section, or find consolidated details for whatever life moment you are in.



Benefit contacts

Visit [BSWHealth.com/Benefits](https://www.bswhealth.com/Benefits) for all your benefit needs.

Benefit	Carrier	Phone	Website
Questions about your pay, benefits, paid time off, disability or leave	PeoplePlace	844.417.5223	MyPeoplePlace.com
Accidental injury, critical illness and hospital care	Cigna	877.505.5872	My.Cigna.com
Addiction recovery	Enterhealth	844.261.4855	BHCS-Support.com
Child and family care assistance	Bright Horizons	877.242.2737	My.BrightHorizons.com
Dental	Cigna	877.505.5872	My.Cigna.com
Discount program	BenefitHub	866.664.4621	bswh.benefithub.com
Employee Assistance Program (EAP)	Cigna	877.622.4327	My.Cigna.com
Family concierge	Bright Horizons	888.874.0420	My.BrightHorizons.com
Flexible spending/health savings accounts	Optum Bank	800.243.5543	OptumBank.com
Legal plan	MetLife Legal	800.821.6400	Info.LegalPlans.com
Life, AD&D, Long-term disability	New York Life	800.642.8238	MyNYLGBS.com
Medical	Baylor Scott & White Health Plan	844.843.3229	BSWHealthPlan.com/BSWH
Prescription	Baylor Scott & White Health Plan	800.728.7947	BSWHealthPlan.com/BSWH
Purchasing program	Purchasing Power	888.923.6236	PurchasingPower.com
Retirement	Empower	844.722.2794	BSWHRetirement.com
Secure travel	New York Life	888.226.4567	ops@us.generaliglobalassistance.com
Short-term disability	Absence Center	844.511.5762	MySedgwick.com/BSWH
Tobacco cessation	YesQuit	877.937.7848	YesQuit.org
Vision	EyeMed	844.409.3401	EyeMed.com/en-us





This document summarizes programs and benefits available to employees and eligible dependents. Official plan documents, policies and certificates of insurance that contain the details, conditions, maximum benefit levels and restrictions on benefits govern our benefits program and will be available at [BSWHealth.com/Benefits](https://www.bswhealth.com/benefits). In case of a conflict between this document and the official documents, the official documents prevail.

The information in this document isn't a guarantee of benefits. Baylor Scott & White reserves the right to modify or terminate its employee benefit plans and programs at any time for any reason.