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, visit http://swhp.org/plandocs, or call 1-800-321-7947. 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 at www.cciio.cms.gov.

Important Quantians		Why This Metters
Important Questions	Answers	Why This Matters:
What is the overall deductible?	Network Provider: \$2,500 individual / \$5,000 family; Non-Network Provider: \$7,500 individual / \$15,000 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 deductible?	Yes. Preventive care and primary care services are covered before you meet your deductible.	This <u>plan</u> covers some items and services even if you have not 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 https://www.healthcare.gov/coverage/preventive-care-benefits/
Are there other deductibles for specific services?	No.	You do not 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> ?	Network Provider: \$5,000 per individual / \$10,000 per family; Non-Network Provider: \$15,000 individual / \$30,000 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> , the overall family <u>out-of-pocket limit</u> must be met.
What is not included in the out-of-pocket limit?	Copayments on certain services, 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 <u>network provider</u> ?	Yes. See www.swhp.org or call 1-800-321-7947 for a list of network providers .	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 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 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		What You Will Pay		Limitations, Exceptions, & Other
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
If you visit a health	Primary care visit to treat an injury or illness	\$30 <u>copay</u>	50% after <u>deductible</u>	You may have to pay for services that aren't preventive. Ask your provider if the
care provider's office	Specialist visit	\$50 <u>copay</u>	50% after <u>deductible</u>	services needed are preventive. Then
or clinic	Preventive care/screening/immunization	No Charge	50% after <u>deductible</u>	check what your <u>plan</u> will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	No Charge	50% after <u>deductible</u>	None
•	Imaging (CT/PET scans, MRIs)	20% after deductible	50% after deductible	
If you need drugs to treat your illness or condition	Preferred generic drugs	\$10 <u>copay</u> per 30 day supply / retail \$20 <u>copay</u> per 90 day supply / maintenance	\$10 <u>copay</u> per 30 day supply / retail \$20 <u>copay</u> per 90 day supply / maintenance	Copays are per 30-day supply. Two copays apply for a 90-day supply if a
More information about prescription drug coverage is available at http://swhp.org/en-	Preferred brand drugs	\$40 <u>copay</u> per 30 day supply / retail \$80 <u>copay</u> per 90 day supply / maintenance	\$40 <u>copay</u> per 30 day supply / retail \$80 <u>copay</u> per 90 day supply / maintenance	maintenance drug is obtained through a Baylor Scott & White pharmacy OR when using the mail order prescription service. Specific preventative medications will be
us/members/manage- your-plan/pharmacy- information.	Non-preferred generic drugs and non-preferred Brand drugs and all other Drugs	\$80 <u>copay</u> per 30 day supply / retail \$160 <u>copay</u> per 90 day supply / maintenance	\$80 <u>copay</u> per 30 day supply / retail \$160 <u>copay</u> per 90 day supply / maintenance	covered with no cost to the member. Non-formulary drugs: 50% copay
	Preferred Specialty drugs	25% coinsurance	25% coinsurance	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	20% after <u>deductible</u>	50% after <u>deductible</u>	None
surgery	Physician/surgeon fees	20% after <u>deductible</u>	50% after <u>deductible</u>	
	Emergency room care	\$250 <u>copay</u> then 20%	\$250 <u>copay</u> then 20%	
If you need immediate medical attention	Emergency medical transportation	20% after <u>deductible</u>	20% after <u>deductible</u>	None
	<u>Urgent care</u>	\$75 <u>copay</u>	\$75 <u>copay</u>	
If you have a hospital	Facility fee (e.g., hospital room)	20% after <u>deductible</u>	50% after <u>deductible</u>	For prior authorization requirements and
stay	Physician/surgeon fees	20% after <u>deductible</u>	50% after <u>deductible</u>	penalties see http://www.swhp.org/ind-fam/tools-resources . Failure to obtain

^{*} For more information about limitations and exceptions, see the plan or policy document at http://www.swhp.org

Common	Common What You Will Pay		u Will Pay	Limitations, Exceptions, & Other
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
				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.
If you need mental health, behavioral	Outpatient services	\$30 <u>copay</u>	50% after <u>deductible</u>	None
health, or substance abuse services	Inpatient services	20% after deductible	50% after <u>deductible</u>	None
	Office visits	\$50 <u>copay</u>	50% after <u>deductible</u>	No charge for prenatal visits; postnatal
If you are pregnant	Childbirth/delivery professional services	20% after <u>deductible</u>	50% after <u>deductible</u>	visits are covered at the <u>specialist copay</u> . Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> , or <u>deductible</u> may apply.
	Childbirth/delivery facility services	20% after <u>deductible</u>	50% after <u>deductible</u>	None
	Home health care	20% after deductible	50% after deductible	60 visit limit per year.
If you need help	Rehabilitation services	\$50 <u>copay</u>	50% after <u>deductible</u>	35 visit limit per year.
recovering or have	Habilitation services	\$50 <u>copay</u>	50% after <u>deductible</u>	35 visit limit per year.
other special health	Skilled nursing care	20% after <u>deductible</u>	50% after <u>deductible</u>	25 visit limit per year.
needs	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	Children's eye exam	\$50 <u>copay</u>	50% after <u>deductible</u>	One exam limit per year.
dental or eye care	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 http://www.swhp.org

Excluded Services & Other Covered Services:

Se	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	•	Infertility treatment	•	Routine foot care
•	Bariatric surgery	•	Long-term care	•	Weight loss programs
•	Cosmetic surgery	•	Non-emergency care when traveling outside U.S.		
•	Dental care (Child and Adult)	•	Private-duty nursing		

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

Manipulative therapy (35 visit limit per calendar year)

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 and 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); Department of Health and Human Services, Center for Consumer Information, visit http://www.cciio.com.gov, or call 1-877-267-2323 x61565; Texas Department of Insurance, visit http://www.tdi.texas.gov, or call 1-800-578-4677. 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 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 <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 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: Scott and 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); 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.

—To see examples of how this plan might cover costs for a sample medical situation, see the next section.—

^{*} For more information about limitations and exceptions, see the plan or policy document at http://www.swhp.org



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>	\$2,500
■ 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)

In this example, Peg would pay:

i tilis example, i eg would pay.			
Cost Sharing			
<u>Deductibles</u>	\$2,500		
<u>Copayments</u>	\$620		
Coinsurance	\$1,825		
What isn't covered			
Limits or exclusions	\$60		
The total Peg would pay is	\$5,005		

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>	\$2,500
■ 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	\$7,389
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In this example, Joe would pay:

Cost Sharing			
<u>Deductibles</u>	\$710		
<u>Copayments</u>	\$1,270		
Coinsurance	\$710		
What isn't covered			
Limits or exclusions	\$55		
The total Joe would pay is	\$2,745		

Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$2,500
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)

In this example, Mia would pay:

Cost Sharing	
<u>Deductibles</u>	\$592
<u>Copayments</u>	\$400
Coinsurance	\$291
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,283

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 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: اذا كنت تتحدث ذاكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-7947-321-800 (رقم هاتف الصم اولبكم: 1-890-735-989). يلتزم Scott & White Health Plan بقوانين الحقوق المدنية الفدارلية المعمول بها ولا يميز على أساس العرق وأ اللون وأ الأصل الوطني وأ السن وأ الإعاقة وأ الجنس. **Urdu:**

خبر راد: اگر پآ و در ا بولتے ہیں، تو پآ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں ۔ کال کریں . (TTY: 1-800-735-2989) کریں . (Scott & White Health Plan قاب ل ِ طالاق و فاقی کر ہشد حقوق کے قوانین کی تعمیل کرتا ہے روا یہ کہ نسل، رنگ ، قومیت، عمر ، معذروی یا جنس کی بنیاد پر امتیاز نہیں ۔ اتر ک

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 nandidiskrimina 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: यिद आप िहंदी बोलते हैं तो आपके िलए मुफ्त में भाषा सहायता सेवाएंउपलब्ध हैं। 1-800-321-7947 (TTY: 1-800-735-2989) पर कॉल करें। Scott & White Health Plan लागू होनेयोग्य संघीय नागरक अधकार क़ानून का पालन करता हैऔर जाित, रंग, राष्ट्रीय मूल, आयु, िवकलांगता, या िलंग के आधार पर भेदभाव नहीं करता है।

Persian:

مربطوه تبعیت می کند و فههار می باشد. با(2989-735-800-1: TTY) 7947-321-800-1 تماس بگیرید. **توجه**: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصترو اریگان باری شما قایل نمی شدو. هیچگونه تبعیضی بر اساس نداز ، رنگ پوست، اصلیت ملیتی، سن، ناتاونی یا جنسیت افدار Scott & White Health Plan زاقاونین حقق و مدنی فلار د

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:

~ુયના:જો તમે ~ુજરાતી બોલતા હો, તો િન:~ુલ્ક ભાષા સહ્યય સેવાઓ તમારા માટ~ ઉપલબ્ધ છે. ક્રોન કરો 1-800-321-7947 (TTY: 1-800-735-2989). Scott & White Health Plan લા~ુ પડતા સમવાયી નાગ~૨ક અિધકાર કાયદા સાથે ~ુસંગત છે અને ~િત, રંગ,રાષ્ટ્ર~ય ~ૂળ,~મર,અશક્તતા અથવા ~લ~ગના આધાર~ ભેદભાવ રાખવામાં આવતો નથી.

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: ຖ້າວ່ າ ທ່ ານເວົ້າພາສາ ລາວ, ການບໍ ລິ ການຊ່ ວຍເຫຼື ອດ້ານພາສາ, ໂດຍບໍ່ ເສັ ງຄ່ າ, ແມ່ ນມີ ພ້ອມໃຫ້ທ່ ານ. ໂທຣ 1-800-321-7947 (TTY: 1-800-735-2989). Scott & White Health Plan ປະຕິ ບັດຕາມກົດໝາຍວ່ າດ້ວຍສິ ດທິ ພົນລະເມື ອງຂອງຣັຖບານກາງທີ່ ບັງຄັບໃຊ້ ແລະບໍ່ ຈຳແນກໂດຍອີ ງໃສ່ ພື້ ນຖານດ້ານເຊື້ອຊາດ, ີ ສຜິ ວ, ຊາດກຳ າເນີ ດ, ອາຍຸ , ຄວາມພິ ການ, ຫຼື ເພດ.