# Federal Employee Health Benefits Program 2019 Benefits Information



# Two Coverage Options for 2019

For 2019, Scott and White Health Plan is proud to offer two benefit coverage options to members of the FEHB plan. The 2019 Standard Option is based on our 2018 plan and includes our full HMO network. The 2019 Basic Option features a narrower network, enhanced patient management opportunities when using a PCP, and lower monthly premiums. Both plans now include a benefit for manipulative therapy.

### 2019 Standard Option

The Standard Option is available in 60 counties, has no deductibles, and does not require the selection of a PCP. As the top-rated HMO in Texas,\* we are the one Texans trust for many reasons:

- You can access an extensive network of more than 3,000 local physicians.
- You get access to many health and wellness programs at no extra cost to you.

## 2019 Basic Option

SWHP and the Baylor Scott & White Quality Alliance (BSWQA) have teamed up to form Baylor Scott & White Preferred, an integrated health plan solution. You may visit a BSW Preferred doctor for your care and be referred to BSW Preferred specialists, while care is coordinated by a centralized team of nurse care managers, health coordinators and licensed social workers who encourage compliance with your doctor's treatment plans. Selection of a PCP is recommended to maximize the benefits of this coverage option; however, it is not required.

#### BENEFITS OF A CONCENTRATED AND CONNECTED NETWORK

- We know you. Our doctors and facilities are connected by an electronic health record system, giving them secure access to your medical history and status.
- We are accountable. Your doctors are held accountable for achieving specific quality, patient satisfaction and cost measures ensuring that you are receiving the most comprehensive, compassionate and cost-effective care possible.
- We are protocol-driven. All BSWQA doctors follow certain guidelines, approved by medical associations and proven to be safe and effective, when creating your treatment plan.
- We want to save you money. Using BSW Preferred doctors and facilities will save you money on out-of-pocket expenses. The additional savings are a result of our integrated provider network for all medical needs.

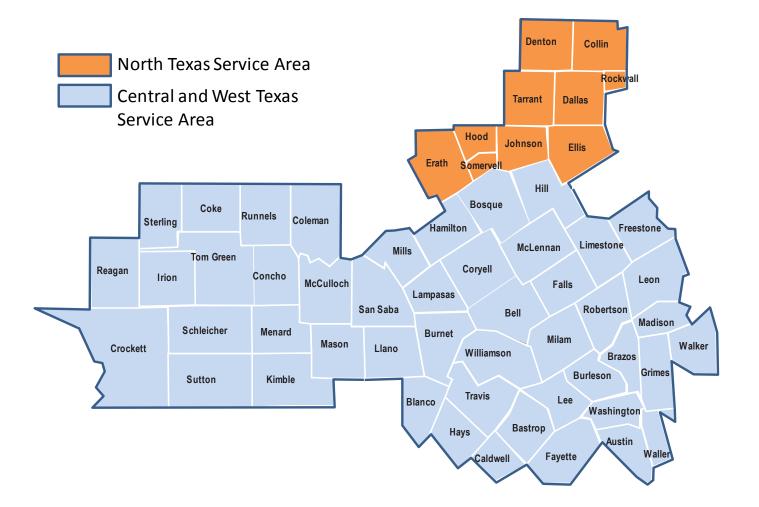
\* NCQA's Private Health Insurance Plan Ratings 2017–2018.

# Open Season

Open season dates are November 12 through December 10. Don't miss your opportunity to experience the personal service and extraordinary value of Scott and White Health Plan.

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# **SWHP Service Area Map**





# Plans by County

#### Standard Plan Utilizing the SWHP HMO Network

North Texas Counties (P8) include: Collin, Dallas, Denton, Ellis, Erath, Hood, Johnson, Rockwall, Somervell, and Tarrant.

**Central and West Texas Counties (A8) include:** Austin, Bastrop, Bell, Blanco, Bosque, Brazos, Burleson, Burnet, Caldwell, Coke, Coleman, Concho, Coryell, Crockett, Falls, Fayette, Freestone, Grimes, Hamilton, Hays, Hill, Irion, Kimble, Lampasas, Lee, Leon, Limestone, Llano, Madison, Mason, McCulloch, McLennan, Menard, Milam, Mills, Reagan, Robertson, Runnels, San Saba, Schleicher, Sterling, Sutton, Tom Green, Travis, Walker, Waller, Washington and Williamson.

#### **Basic Plan** Utilizing the BSW Preferred HMO Network

North Texas Counties (P8) include: Collin, Dallas, Denton, Ellis, Johnson, Rockwall and Tarrant.

**Central Texas Counties (A8) include**: Bell, Brazos, Burnet, Coryell, Lampasas, Llano, McLennan, Milam, San Saba, Travis, Washington and Williamson.

## 2019 HMO Summary of Benefits & Services

	Standard - HMO Network	Basic - BSW Preferred Network	
Individual Deductible Options			
Self Only	\$300	\$1,500	
Self Plus One	\$600	\$3,000	
Self and Family	\$600	\$3,000	
Out-of-Pocket Maximum			
Self Only	\$5,500	\$6,000	
Self Plus One	\$11,000	\$12,000	
Self and Family	\$11,000	\$12,000	
Doctor Office Visits		·	
Primary care visit to treat an injury or illness	\$25 copay/visit	\$25 copay/visit	
Specialist visit	\$50 copay/visit	\$50 copay/visit	
Other practitioner office visit	\$50 copay/visit	\$50 copay/visit	
Preventive care/screening/immunization	No charge	No charge	
Emergency Medical Care			
Urgent care visit	\$50 copay/visit	\$75 copay/visit	
Emergency room services*	\$250 copay/visit	20%	
Emergency medical transportation*	\$125 copay	20%	
Services Provided by a Hospital		L	
Inpatient*	\$300 per day up to a maximum of \$1,500 per admission	20%	
Outpatient surgery*	\$250/procedure	20%	
Medical Testing			
Diagnostic test (X-ray, blood work)	No charge	No charge	
Imaging* (CT/PET scans, MRIs)	\$150 per procedure	20%	
Dental Care			
Discounts available through Careington International (Refer to 2019 FEHB Brochure)	20% - 50% discounts	20% - 50% discounts	
*Deductible applies			

\*Deductible applies

## 2019 HMO Prescription Drug Coverage

Benefit	Standard	Basic	Caveats
Preferred Generic Drugs	\$10 retail (30-day supply) \$25 maintenance (90-day supply)	\$12 retail (30-day supply) \$30 maintenance (90-day supply)	Covers up to a 30-day supply 90-day supply available if maintenance-eligible drug (mail order or retail)
Preferred Brand Drugs	\$60 retail (30-day supply) \$150 maintenance (90-day supply)	\$60 retail (30-day supply) \$150 maintenance (90-day supply)	Covers up to a 30-day supply 90-day supply available if maintenance-eligible drug (mail order or retail)
Non- Preferred	\$150 retail (30-day supply) \$375 maintenance (90-day supply)	\$120 retail (30-day supply) \$300 maintenance (90-day supply)	Covers up to a 30-day supply 90-day supply available if maintenance-eligible drug (mail order or retail)
Specialty Drugs	<ul> <li>\$400 preferred generic (30-day supply)</li> <li>\$400 preferred brand (30-day supply)</li> <li>\$600 non-preferred (30-day supply)</li> </ul>	<ul> <li>\$400 preferred generic (30-day supply)</li> <li>\$400 preferred brand (30-day supply)</li> <li>\$600 non-preferred (30-day supply)</li> </ul>	Failure to obtain pre-authorization may result in the denial of coverage for this service. Please consult <b>fehb.swhp.org</b> or call <b>1-800-321-7947</b> to verify pre-authorization requirements.



# **Online Wellness Programs**

Based on science and tailored to your personal health goals and lifestyle, our Digital Health Coaching programs can help you build the skills you need to help achieve your health and wellness goals. We offer several wellness programs at no additional cost to you.

#### Balance – Manage Your Weight

Your mind, body, and food habits are all key to managing your weight. Balance addresses all three to help you reach your goals and maximize your energy.

#### Nourish – Eat Healthier

Helps you improve your eating habits and your overall relationship with food, one bite at a time.

#### Relax – Deal with Stress

Puts your sources and symptoms of tension under a microscope, then unveils strategies to help keep you calm under pressure.

#### Breathe – Quit Smoking

Gives you the skills to help conquer your cravings and say "goodbye" to cigarettes for good.

#### **Care for Depression**

Provides individualized help in the setting and at the time or your choice.

#### Dream – Sleep Better

Short on energy and focus during the day? Dream is packed with research-based strategies for conquering sleepless nights.

#### Care for Your Health

Be the quarterback of your healthcare team, not a spectator. Care for Your Health reveals tactics and secrets to help you handle any chronic condition.

#### **Care for Pain**

Your pain is unique and so is the way you respond to it. Care for Pain helps you focus more on the things that matter most to you.

## Additional Resources to Help You Take Care of Yourself

#### **Nurse Advice Line**

Not feeling well? Nurses are available to our members 24 hours a day, 365 days a year. Our nurses provide information about taking care of yourself at home or they can help you decide if an appointment, an urgent care visit, or an emergency room visit is best for your symptoms. To locate your appropriate Nurse Advice Line phone number, please look at the back of your member card or log in to the Member Portal.

#### **Disease Management**

Disease Management programs are designed to improve the health of members with chronic conditions and reduce associated costs from avoidable complications. These goals are accomplished by identifying and treating chronic conditions more quickly and more effectively, slowing the progression of those diseases.

#### **Case Management**

If you have chronic conditions or complex care needs, our nurse case managers will work with you, your family, and your physician to create and manage your care plan. Case managers advocate for you and assist with setting goals and making a personal plan to improve your health. They also can assist with arrangements for necessary services and make referrals to, and incorporate, Disease Management programs as applicable. Case managers answer questions and educate you so you have a better understanding of your condition and plan of care.

#### Learn More

**Standard Plan** members can learn more about Disease Management and/or Complex Case Management by calling 888-360-1555 or through the following link: Member Information Center.

**Basic Plan** members can find more information about Disease Management and/or Complex Case Management by calling the BSWQA HealthAccess line at 1-844-BSW-QLTY (279-7589). See if your doctor is in our network. **fehb.swhp.org** 

## **Our Premiums**

### 2019 Standard Rate Information for Scott and White Health Plan

Central and West	Central and West Texas		Non-Postal Premium				Postal Premium	
		Biweekly		Monthly		Biweekly		
Type of Enrollment	Enrollment Code	Gov't Share	Your Share	Gov't Share	Your Share	Category 1 Your Share	Category 2 Your Share	
Self Only	A84	\$230.18	\$110.75	\$498.72	\$239.96	\$107.55	\$97.96	
Self Plus One	A86	\$492.27	\$263.65	\$1,066.59	\$571.24	\$256.81	\$236.30	
Self and Family	A85	\$525.32	\$274.82	\$1,138.19	\$595.45	\$267.52	\$245.64	

North Texas		Non-Postal Premium				Postal Premium	
		Biweekly		Monthly		Biweekly	
Type of Enrollment	Enrollment Code	Gov't Share	Your Share	Gov't Share	Your Share	Category 1 Your Share	Category 2 Your Share
Self Only	P84	\$230.18	\$151.45	\$498.72	\$328.15	\$148.25	\$138.66
Self Plus One	P86	\$492.27	\$354.00	\$1,066.59	\$767.00	\$347.16	\$326.65
Self and Family	P85	\$525.32	\$370.45	\$1,138.19	\$802.65	\$363.15	\$341.27

### 2019 Basic Rate Information for Scott and White Health Plan

Central Texa	S	Non-Pos		al Premiun	۱	Postal Premium	
		Biweekly		Monthly		Biweekly	
Type of Enrollment	Enrollment Code	Gov't Share	Your Share	Gov't Share	Your Share	Category 1 Your Share	Category 2 Your Share
Self Only	A81	\$209.73	\$69.91	\$454.42	\$151.47	\$67.11	\$58.03
Self Plus One	A83	\$464.89	\$154.96	\$1,007.26	\$335.75	\$148.76	\$128.62
Self and Family	A82	\$492.07	\$164.02	\$1,066.15	\$355.38	\$157.46	\$136.14

North Texas		Non-Postal Premium				Postal Premium	
		Biweekly		Monthly		Biweekly	
Type of Enrollment	Enrollment Code	Gov't Share	Your Share	Gov't Share	Your Share	Category 1 Your Share	Category 2 Your Share
Self Only	P81	\$230.18	\$83.64	\$498.72	\$181.22	\$80.44	\$70.85
Self Plus One	P83	\$492.27	\$203.46	\$1,066.59	\$440.83	\$196.62	\$176.11
Self and Family	P82	\$525.32	\$211.11	\$1,138.19	\$457.41	\$203.81	\$181.93

