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 <a href="http://swhp.org/plandocs">http://swhp.org/plandocs</a>, 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. You can view the Glossary at <a href="https://www.cciio.cms.gov">www.cciio.cms.gov</a> or call 1-800-321-7947 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Network provider: \$3,500 individual / \$7,000 family; Non-Network provider: \$10,500 ind. / \$21,000 fam.	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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>
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: \$6,000 per ind. / \$12,000 per fam.; Non-Network provider: \$18,000 ind. / \$36,000 fam.	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 <u>out-of-pocket limit</u> ?	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 <a href="https://www.swhp.org">www.swhp.org</a> or call 1-800-321-7947 for a list of	

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 viols a boolsh	Primary care visit to treat an injury or illness	\$30 <u>copay</u> per visit; <u>deductible</u> does not apply	50% after <u>deductible</u>	You may have to pay for services that	
If you visit a health care provider's office or clinic	Specialist visit	\$50 <u>copay</u> per visit; <u>deductible</u> does not apply	50% after <u>deductible</u>	aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then	
or onnio	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 <u>deductible</u>		
If you need drugs to	Preferred generic drugs	\$15 <u>copay</u> per 30-day supply / retail \$37.50 <u>copay</u> per 90-day supply. <u>Deductible</u> does not apply	\$15 <u>copay</u> per 30-day supply. <u>Deductible</u> does not apply		
treat your illness or condition  More information about prescription drug coverage is available at	Preferred brand drugs	\$55 <u>copay</u> per 30-day supply / retail \$137.50 <u>copay</u> per 90-day supply. <u>Deductible</u> does not apply	\$55 <u>copay</u> per 30-day supply. <u>Deductible</u> does not apply	Copays are per 30-day supply. 2.5 copays apply for a 90-day supply if a maintenance drug is obtained through a Baylor Scott & White pharmacy OR when using the mail	
http://swhp.org/en- us/members/manage- your-plan/pharmacy- information.	Non-preferred generic drugs and non-preferred brand drugs	\$100 copay per 30-day supply / retail \$250 copay per 90-day supply. Deductible does not apply	\$100 <u>copay</u> per 30-day supply. <u>Deductible</u> does not apply	order prescription service. Specific preventative medications will be covered with no cost to the member.	
	Preferred Specialty drugs	Tier 1: 15% of charges Tier 2: 15% of charges Tier 3: 25% of charges  Deductible does not apply	Tier 1: 15% of charges Tier 2: 15% of charges Tier 3: 25% of charges  Deductible does not apply		
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>		

Common		What You	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	
If you need immediate	Emergency room care	\$250 copay per visit, then 20% of charges. Deductible does not apply.	\$250 copay per visit, then 20% of charges. Deductible does not apply.		
medical attention	Emergency medical transportation	20% after deductible	20% after deductible	None	
	Urgent care	\$75 <u>copay</u> per visit; <u>deductible</u> does not apply	\$75 <u>copay</u> per visit; <u>deductible</u> does not apply		
If you have a hospital stay	Facility fee (e.g., hospital room)	20% after <u>deductible</u>	50% after <u>deductible</u>	For prior authorization requirements and penalties see <a href="http://www.swhp.org/ind-fam/tools-resources">http://www.swhp.org/ind-fam/tools-resources</a> . Failure to obtain Prior Authorization will result in the lesser of \$500 or 50% reduction in benefits, or denial in the case of Health Care Services,	
	Physician/surgeon fees	20% after <u>deductible</u>	50% after <u>deductible</u>	other than Emergency Care, provided by an In-Network <u>provider</u> .	
If you need mental health, behavioral	Outpatient services	\$30 <u>copay</u> per visit; <u>deductible</u> does not apply	50% after <u>deductible</u>	None	
health, or substance abuse services	Inpatient services	20% after <u>deductible</u>	50% after <u>deductible</u>	None	
	Office visits	\$50 <u>copay</u> per visit; <u>deductible</u> does not apply	50% after <u>deductible</u>	Cost sharing does not apply to certain preventive services.	
If you are pregnant	Childbirth/delivery professional services	20% after <u>deductible</u>	50% after <u>deductible</u>	No charge for prenatal visits; postnatal 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	
If you need help	Home health care	20% after <u>deductible</u>	50% after <u>deductible</u>	60 visit limit per year.	
recovering or have other special health	Rehabilitation services	\$50 <u>copay</u> per visit; <u>deductible</u> does not apply	50% after <u>deductible</u>	35 visit limit per year.	
needs	Habilitation services	\$50 <u>copay</u> per visit; <u>deductible</u> does not apply	50% after <u>deductible</u>	35 visit limit per year.	

Common		What Yo	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
	Skilled nursing care	20% after <u>deductible</u>	50% after <u>deductible</u>	25 day limit per year.
	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> per visit; <u>deductible</u> does not apply	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

#### **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 (Child and Adult)

- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside U.S.
- Private-duty nursing
- 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.)

- Hearing aids (limited to one per ear every three years for covered members 18 years of age or younger)
- Manipulative therapy (limited to 35 visits per Calendar year)
- Routine eye care (Adult) (limited to annual eye exam conducted by a licensed ophthalmologist or optometrist)

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 & White, visit <a href="http://www.swhp.org">http://www.swhp.org</a>, or call 1-800-321-7947; Department of Labor Employee Benefits Security Administration, visit <a href="http://www.dol.gov/ebsa/healthreform">http://www.dol.gov/ebsa/healthreform</a>, or call 1-866-444-EBSA (3272). Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance <a href="Marketplace">Marketplace</a>. For more information about the <a href="Marketplace">Marketplace</a>, visit <a href="www.HealthCare.gov">www.HealthCare.gov</a> 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 <a href="http://www.swhp.org">http://www.swhp.org</a>, or call 1-800-321-7947; Texas Department of Insurance, visit <a href="http://www.tdi.texas.gov">http://www.tdi.texas.gov</a>, or call 1-800-321-7947; Texas Department of Insurance, visit <a href="http://www.tdi.texas.gov">http://www.tdi.texas.gov</a>, or call 1-800-321-7947; Texas Department of Insurance, visit <a href="http://www.tdi.texas.gov">http://www.tdi.texas.gov</a>, or call 1-800-321-7947; Texas Department of Insurance, visit <a href="http://www.tdi.texas.gov">http://www.tdi.texas.gov</a>, or call 1-800-321-7947; Texas Department of Insurance, visit <a href="http://www.tdi.texas.gov">http://www.tdi.texas.gov</a>, or call 1-800-321-7947; Texas Department of Insurance, visit <a href="http://www.tdi.texas.gov">http://www.tdi.texas.gov</a>, or call 1-800-321-7947; Texas Department of Insurance, visit <a href="http://www.tdi.texas.gov">http://www.tdi.texas.gov</a>, or call 1-800-321-7947; Texas Department of Insurance, visit <a href="http://www.tdi.texas.gov">http://www.tdi.texas.gov</a>, or call 1-800-321-7947; Texas Department of Insurance, visit <a href="http://www.tdi.texas.gov">http://www.tdi.texas.gov</a>, or call 1-800-321-7947; Texas Department of Insurance, visit <a href="http://www.tdi.texas.gov">http://www.tdi.texas.gov</a>, or call 1-800-321-7947; Texas Department of Insurance, visit <a href="http://www.tdi.texas.gov">http://www.tdi.texas.gov</a>

# 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.

<b>Does this</b>	plan meet	the	<b>Minimum</b>	<b>Value</b>	<b>Standards?</b>	Yes
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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.

## **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 <u>plan's</u> overall <u>deductible</u>	\$3,500
■ Specialist copayment	\$50
■ Hospital (facility) coinsurance	20%

Other coinsurance

# **Managing Joe's type 2 Diabetes**

(a year of routine in-network care of a wellcontrolled condition)

■ The plan's overall deductible	\$3,500
■ Specialist copayment	\$50
Hospital (facility) coinsurance	20%
■ Other coinsurance	20%

20%

■ The plan's overall deductible \$3,500 ■ Specialist copayment \$50 Hospital (facility) coinsurance 20%

**Mia's Simple Fracture** (in-network emergency room visit and follow

up care)

Other coinsurance

# 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)

**Total Example Cost** 

Primary care physician office visits (including disease education) Diagnostic tests (blood work)

Prescription drugs

20%

\$12.800

Durable medical equipment (glucose meter)

This EXAMPLE event	includes	s servi	ces li	ke:
Sample Care Costs				

#### **Total Example Cost** \$7,400

### In this example, Peg would pay:

Cost Sharing		
<u>Deductibles</u>	\$3,500	
<u>Copayments</u>	\$700	
Coinsurance	\$1,800	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$6,100	

# In this example, Joe would pay:

Cost Sharing			
<u>Deductibles</u>	\$900		
Copayments	\$1,200		
Coinsurance	\$900		
What isn't covered			
Limits or exclusions	\$55		
The total Joe would pay is	\$3,100		

# 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)

Total Example Cost	\$1,900
•	

### In this example, Mia would pay:

Cost Sharing			
<u>Deductibles</u>	\$700		
Copayments	\$1,000		
Coinsurance	\$200		
What isn't covered			
Limits or exclusions	\$0		
The total Mia would pay is	\$1,900		

20%

### **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). Insurance Company of Scott & White 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). Insurance Company of Scott & White

& 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). Insurance Company of Scott & White 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)。Insurance Company of Scott & White 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. Insurance Company of Scott & White 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: 1-899-735-800). يلتزم Insurance Company of Scott & White بقوانين الحقوق المدنية الفدارلية المعمول بها ولا يميز على أساس العرق وأ اللون وأ الأصل الوطني وأ السن وأ الإعاقة وأ الجنس. Urdu:

خبرراد: اگر پا ودرا بولتے ہیں، تو پا کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں ۔ کال کریں ۔ (TTY: 1-800-735-2989)۔ کریں ۔ (TTY: 1-800-735-2989)۔ کریں ۔ (Insurance Company of Scott & White قاب ل و فاقی میر ہشد حقوق کے قوانین کی تعمیل کرتا ہے روا یہ کہ نسل، رنگ ، قومیت، عمر ، معذروی یا جنس کی بنیاد پر امتیاز نہیں ۔اترک

#### 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 Insurance Company of Scott & White 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). Insurance Company of Scott & White 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। Insurance Company of Scott & White लागू होनेयोग्य संघीय नागरक अिधकार क़ानून का पालन करता हैऔर जाित, रंग, राष्ट्रीय मूल, आयु, िवकलांगता, या िलंग के आधार पर भेदभाव नहीं करता है।

#### Persian:

مدنی فلار دمربطو ه 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 بصتر و اریگان باری شما قابل نمی شدو. هیچگونه تبعیضی بر اساس نداز ، رنگ پوست، اصلیت ملیتی، سن، ناتاونی یا جنسیت افدار Insurance Company of Scott & White زاونین حقق و

#### German:

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-321-7947 (TTY: 1-800-735-2989). Insurance Company of Scott & White erfüllt geltenden bundesstaatliche Menschenrechtsgesetze und lehnt jegliche Diskriminierung aufgrund von Rasse, Hautfarbe, Herkunft, Alter, Behinderung oder Geschlecht ab.

# Gujarati:

સાવધાન: જો તમે ઇંગલિશ બોલતા હો, ભાષા સહ્ય સેવાઓ, નિઃશુલ્ક, તમારા માટે ઉપલબ્ધ છે. 1-800-321-7947 પર કૉલ કરો (TTY: 1-800-735-2989). સ્કોટ એન્ડ વ્હાઇટ હેલ્થ પ્લાન લાગુ ફેડરલ નાગરિક અધિકાર કાયદાઓનું પાલન કરે છે અને જાતિ, રંગ, રાષ્ટ્રીય મૂળ, ઉંમર, અપંગતા, અથવા જાતિના આધારે ભેદભાવ નથી કરતા.

#### Russian:

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-321-7947 (телетайп: 1-800-735-2989). Insurance Company of Scott & White 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。Insurance Company of Scott & White 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 ທ່ານເວົ້າພາສາ ລາວ, ການບໍ ລິ ການຊ່ ວຍເຫຼື ອດ້ານພາສາ, ໂດຍບໍ່ ເສັ ງຄ່ າ, ແມ່ ນມີ ພ້ອມໃຫ້ທ່ານ. ໂທຣ 1-800-321-7947 (TTY: 1-800-735-2989). Insurance Company of Scott & White ປະຕິ ບັດຕາມກົດໝາຍວ່ າດ້ວຍສິ ດທິ ພົນລະເມື ອງຂອງຣັຖບານກາງທີ່ ບັງຄັບໃຊ້ ແລະບໍ່ ຈຳແນກໂດຍອີ ງໃສ່ ພື້ ນຖານດ້ານເຊື້ອຊາດ, ີສຜິ ວ, ຊາດກຳເນີ ດ, ອາຍຸ , ຄວາມພິ ການ, ຫຼື ເພດ.