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 https://swhp.org/Portals/0/PDFs/plandocs/2021/SWHP\_2021\_SHIW1M13\_MED.pdf. For general definitions of common terms, such as <u>allowed</u> amount, <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 <u>deductible</u> ?	\$0 at Indian Healthcare <u>provider</u> (IHCP) or with IHCP <u>referral</u> at non-IHCP; or \$3,000 per member / \$6,000 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> ?	\$8,550 per member / \$17,100 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 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
lf you visit a health care <u>provider's</u> office	Primary care visit to treat an injury or illness	No charge	Adult: \$30 <u>copayment</u> per visit, <u>deductible</u> does not apply Pediatric: No charge, <u>deductible</u> does not apply (Age 0 through 18)	Not covered	None
or clinic	<u>Specialist</u> visit	No charge	\$60 <u>copayment</u> per visit, <u>deductible</u> does not apply	Not covered	
	Preventive care/screening/ immunization	No charge	No charge <u>Deductible</u> does not apply	Not covered	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.
	Diagnostic test (X- ray, blood work)	No charge	40% after <u>deductible</u>	Not covered	None
lf you have a test	Imaging (CT/PET scans, MRIs)	No charge	40% after <u>deductible</u>	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.
If you need drugs to treat your illness or	ACA preventive drugs	No charge	No charge, <u>deductible</u> does not apply	Not covered	<u>Copayments</u> are per 30-day supply. Maintenance drugs are allowed up to a 90-

\* For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>swhp.org.</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
condition More information about prescription drug	Tier 1: Generic drugs	No charge	\$15 <u>copayment</u> per prescription, <u>deductible</u> does not apply	Not covered	day supply for three (3) <u>copayments</u> if obtained through a Baylor Scott and White Pharmacy or participating pharmacy.
<u>coverage</u> is available at <u>https://swhp.org/en-us/members/manage-your-plan/pharmacy-information</u>	Tier 2: Preferred brand drugs	No charge	\$55 <u>copayment</u> per prescription after <u>deductible</u>	Not covered	Mail Order: Available for a 1- to 90-day supply. Non-maintenance drugs obtained through mail order are limited to a 30-day supply maximum. Some <u>specialty drugs</u> may
	Tier 3: Non-preferred drugs	No charge	\$150 <u>copayment</u> per prescription after <u>deductible</u>	Not covered	require <u>preauthorization</u> . 30-day supply only
	Tier 4: <u>Specialty</u> <u>drugs</u> and oral anticancer medications	No charge	\$500 <u>copayment</u> per prescription after <u>deductible</u>	Not covered	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	No charge	\$600 <u>copayment</u> per visit plus 40% after <u>deductible</u>	Not covered	Services requiring <u>preauthorization</u> that are not preauthorized will be denied. Refer to
surgery	Physician/surgeon fees	No charge	\$300 <u>copayment</u> per visit plus 40% after <u>deductible</u>	Not covered	swhp.org or call 844-633-5325.
If you need immediate medical attention	Emergency room care	No charge	\$750 <u>copayment</u> per visit plus 40% after <u>deductible</u>	\$750 <u>copayment</u> per visit plus 40% after <u>deductible</u>	Emergency room <u>copayment</u> waived if episode results in <u>hospitalization</u> for the same condition within 24 hours.

			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
	Emergency medical transportation	No charge	\$750 <u>copayment</u> per service plus 40% after <u>deductible</u>	\$750 <u>copayment</u> per service plus 40% after <u>deductible</u>	None
	<u>Urgent care</u>	No charge	\$60 <u>copayment</u> per visit, <u>deductible</u> does not apply	\$60 <u>copayment</u> per visit, <u>deductible</u> does not apply	NONE
lf you have a hospital stay	Facility fee (e.g., hospital room)	No charge	\$1,000 <u>copayment</u> per day plus 40% after <u>deductible</u> , not to exceed \$5,000	Not covered	Services requiring <u>preauthorization</u> that are not <u>preauthorized</u> will be denied. Refer to
	Physician/surgeon fees	No charge	40% after <u>deductible</u>	Not covered	<u>swhp.org</u> or call 844-633-5325.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge	\$30 <u>copayment</u> per office visit, <u>deductible</u> does not apply, \$600 <u>copayment</u> plus 40% after <u>deductible</u> for all other outpatient services	Not covered	Services requiring <u>preauthorization</u> that are not <u>preauthorized</u> will be denied. Refer to swhp.org or call 844-633-5325.
	Inpatient services	No charge	\$1,000 <u>copayment</u> per day plus 40% after <u>deductible</u> , not to exceed \$5,000	Not covered	<u>swiip.ory</u> or can 044-035-3323.

				What You Will Pay		
Common Me Event	dical	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
		Office visits	No charge	\$30 <u>copayment</u> per visit	Not covered	<u>Cost sharing</u> does not apply for <u>preventive</u> <u>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).
If you are pregr		Childbirth/delivery professional services	No charge	40% after <u>deductible</u>	Not covered	Inpatient care for the mother and newborn child in a health care facility is covered for a
	Childbirth/delivery facility services	No charge	\$1,000 <u>copayment</u> per day plus 40% after <u>deductible</u> , not to exceed \$5,000	Not covered	minimum of 48 hours following an uncomplicated vaginal delivery and 96 hours following an uncomplicated delivery by caesarean section.	
		Home health care	No charge	40% after <u>deductible</u>	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.
If you need help recovering or have other special health needs	Rehabilitation services	No charge	\$30 <u>copayment</u> per visit, <u>deductible</u> does not apply	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 combined for physical	
	Habilitation services	No charge	\$30 <u>copayment</u> per visit, <u>deductible</u> does not apply	Not covered	therapy, occupational therapy, speech therapy, and, and chiropractic care. Limits may 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 800-321-7947.	

			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
	Skilled nursing care	No charge	40% after <u>deductible</u>	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.
	Durable medical equipment	No charge	40% after <u>deductible</u>	Not covered	Services requiring <u>preauthorization</u> that are not preauthorized will be denied. Refer to
	Hospice services	No charge	40% after <u>deductible</u>	Not covered	swhp.org or call 844-633-5325.
	Children's eye exam	No charge	\$60 <u>copayment</u> per visit, <u>deductible</u> does not apply	Not covered	Limited to one eye exam per <u>plan</u> year.
If your child needs dental or eye care	Children's glasses	No charge	\$60 <u>copayment</u> per pair, <u>deductible</u> does not apply	Not covered	Limited to one pair of glasses per <u>plan</u> year.
	Children's dental check-up	Not covered	Not covered	Not covered	None

**Excluded Services & Other Covered Services:** 

Services Your Plan Generally Does NOT Cover (Che	ck your policy or <u>plan</u> document for more in	formation and a list of any other <u>excluded services</u> .)
Abortion (except in cases of rape, incest, or	Cosmetic surgery	• Non-emergency care when traveling outside the U.S.
when the life of the mother is endangered)	<ul> <li>Dental care (Adult and Child)</li> </ul>	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 the	nese services. This isn't a complete list. Plea	ise see your <u>plan</u> document.)
Chiropractic care (Included in <u>Rehabilitation</u> <u>Services</u> and <u>Habilitation Services</u> )	<ul> <li>Hearing aids (Limited to one device per every 3 years)</li> </ul>	<ul> <li>Private duty nursing (Limited to 60 visits per plan year when medically necessary and preauthorized)</li> </ul>

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 at 844-633-5325or <u>swhp.org</u>; Texas Department of Insurance at 800-578-4677 or <u>tdi.texas.gov</u>; Department of Labor's Employee Benefits Security Administration at 866-444-EBSA (3272) or <u>dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa</u>. Other coverage options may be available to you, too, including buying individual insurance coverage through the <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> or call 800-318- 2596.

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: Scott and White Health Plan 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? 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 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
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(9 months of in-network pre-natal care and a hospital delivery)

The <u>plan's</u> overall <u>deductible</u>	\$3,000
Specialist copayment	\$60
Hospital (facility) <u>coinsurance</u>	\$1,000
copayment	
Other <u>coinsurance</u>	40%

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 visit (anesthesia)</u>

Total Example Cost	\$12,700
In this example, Peg would pay:	
Cost Sharing	
Deductibles	\$1,500
Copayments	\$1,000
<u>Coinsurance</u>	\$0
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$2,560

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

The plan's overall deductible	\$3,000
Specialist copayment	\$60
Hospital (facility) <u>coinsurance</u>	\$1,000
<u>copayment</u>	
Other <u>coinsurance</u>	40%

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	
In this example, Joe would pay:		
Cost Sharing		
Deductibles	\$900	
<u>Copayments</u>	\$1,200	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$2,120	

# **Mia's Simple Fracture**

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

The <u>plan's</u> overall <u>deductible</u>	\$3,000
Specialist copayment	\$60
Hospital (facility) <u>coinsurance</u>	\$1,000
copayment	
Other <u>coinsurance</u>	40%

# 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

#### In this example, Mia would pay:

Cost Sharing	
Deductibles	\$800
<u>Copayments</u>	\$1,600
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,400

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).

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

Scott and 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 Scott and White Health Plan (SWHP) Compliance Officer at 1-214-820-8888 or send an email to SWHPComplianceDepartment@BSWHealth.org

If you believe that Scott and 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:

SWHP 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 SWHP 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.



#### English:

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-844-633-5325 (TTY: 711).

#### Spanish:

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

#### Vietnamese:

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).

# Chinese:

注意:如果使用繁體中文,可以免費獲得語言援助服務。請致電 1-844-633-5325 (TTY:711)。

#### Korean:

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-844-633-5325 (TTY: 711) 번으로 전화해 주십시오.

#### Arabic:

هاتف الصم والبكم: 711 ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-5325-633-844 (رقم

# Urdu:

کریں .(TTY: 711) کی مدد کی خدمات مفت میں دستیاب ہیں ۔ کال

#### **Tagalog:**

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-844-633-5325 (TTY: 711).

# French:

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-844-633-5325 (ATS : 711).

#### Hindi:

ध्यान दे: यद आिप हर्दि। बोलते है तो आपके लएि मुफ्त में भाषा सहायता सेवाएं उपलब्ध है। 1-844-633-5325 (TTY: 711) पर कॉल करें।

# Persian:

فراهم می باشد. با (TTY: 711) 5325-633-544-1 تماس بگیرید. توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما

# German:

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-844-633-5325 (TTY: 711).

# Gujarati:

સુચના: જો તમે ગુજરાતી બોલતા હો, તો ન:િશુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-844-633-5325 (TTY: 711).

# **Russian:**

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-844-633-5325 (телетайп: 711).

#### 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。1-844-633-5325 (TTY:711)まで、お電話にてご連絡ください。

#### Laotian:

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 1-844-633-5325 (TTY: 711).