



## 2022 MEMBER GUIDE

### Standard Plan



Our new brand in 2022

## **Welcome to Baylor Scott & White Health Plan**

Beginning January 1, 2022, Scott and White Health Plan will do business as Baylor Scott & White Health Plan (BSWHP). We're still part of the Baylor Scott & White Health family of companies, and our commitment to our members is as strong as ever: We're dedicated to offering high-quality health plans, technology and services to meet the needs of all we serve. You'll find useful information about what we have to offer in this booklet—and if you have questions, we're happy to answer them.

# Got a question?

Our highly trained Customer Advocates can help you with things like finding a provider and answering questions about your benefits or claims. Whatever your question or concern may be, our Customer Advocates will work with you to resolve it as quickly as possible—in most cases, before you hang up the phone.

## Contact us by phone

**Call the number on the back of your member ID card.**

7 AM – 7 PM Monday – Friday

## Contact us through the member portal

Log in at [MyBSWHealth.com](https://www.MyBSWHealth.com) to send a secure email and receive a secure response.

## Contact a nurse

If you're not feeling well, the Nurse Advice Line will talk through your symptoms and help you make decisions on next steps, whether that's an appointment or an at-home remedy. The number is on the back of your member ID card.



# Your Member ID card

- 1 Group name
- 2 Group ID number
- 3 Network name
- 4 Benefit effective date
- 5 Member name
- 6 Member ID number
- 7 Copays/coinsurance
- 8 Deductible
- 9 Pharmacy/prescription drug info

**Baylor Scott & White Health Plan**

1 Group: ABC Co.  
2 Group #: 000000  
3 Network:  
4 Benefit Effective Date:

SUBSCRIBER	MEMBER ID	IN-NETWORK PLAN BENEFITS
John Sample DOB: 00/00/0000	00000000000	Adult PCP/Spec: 00% Pediatric PCP/Spec: 00% Emergency Room: 00%*
<b>DEPENDENTS</b>		7 Coinsurance: N/A 8 Deductible: I/\$0000 F/\$0000 Rx: 00%*
Jane Sample Jack Sample Jill Sample James Sample Julie Sample Joe Sample Jackie Sample	00000000000 00000000000 00000000000 00000000000 00000000000 00000000000 00000000000	9 *Deductible may apply. <b>PHARMACISTS ONLY</b> OPTUMRX OptumRx® Help Desk: 855-205-9182 BIN: 610011 PCN: IRX GRP: SWPBSWCP

★ fehb.swhp.org

FOR PROVIDERS	FOR MEMBER S
<b>Electronic Claims:</b> Availability: 94999 <b>Paper Claims:</b> Baylor Scott & White Health Plan PO Box 211342 Eagan, MN 55121 <b>Prior Authorization:</b> Visit the provider portal Fax: 800-626-3042 Phone: 866-384-3488 <b>Provider Portal:</b> swhpprovider.firstcare.com <b>Card Issue Date:</b> 08/01/2020	Possession of this card or obtaining precertification does not guarantee coverage or payment for the service or procedure reviewed. <b>Important Information:</b> <ul style="list-style-type: none"> <li>In a medical emergency, call 9-1-1 or go to the nearest emergency facility.</li> <li><b>Customer Service: 844-633-5325</b> (TTY/TDD: 7-1-1)</li> <li>Telehealth: Download the MyBSW Health App</li> <li>24/7 Nurse Line: 877-505-7947</li> <li>Self-Service Portal: my.bswhealth.com</li> <li>To avoid out-of-network costs and provider balance billing, find a provider at swhp.org</li> </ul>

**CUSTOMER SERVICE: 844.633.5325 ▪ fehb.swhp.org**

- A Customer service phone number
- B 24/7 Nurse Line
- C Information for providers
- D Claims mailing address

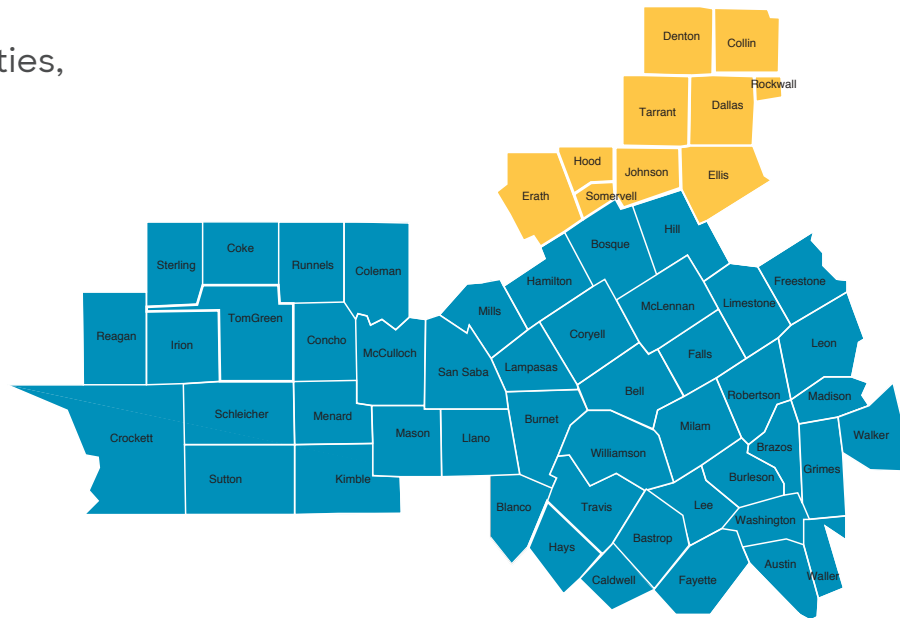
You can request a replacement ID card through the member portal or access an electronic card at any time through the MyBSWHealth app.

The ID card above is a sample. The exact location of certain elements may vary on your card.

# Standard plan

If you live or work in one of the blue counties, you are eligible to participate in the Standard Plan.

- North Texas
- Central and West Texas



## Find a provider

Our provider search tool at [fehbswhp.org](http://fehbswhp.org) allows you to:

- Search by name, specialty and/or ZIP code
- Add filters for gender, board certification, accepting new patients and more
- See practice locations, contact information and maps
- Get details, including network participation and hospital affiliations
- Customize your own profile

Go to [fehbswhp.org](http://fehbswhp.org) and click on “Standard Option - Find a Provider” and you will be on your way.

# MyBSWHealth member portal

There's a wealth of online information, resources, and functionality available 24/7 in our member portal, accessible from your computer or mobile device. Sign up for portal access at [MyBSWHealth.com](https://www.mybswhealth.com).

## Download and/or print:

- ID cards
- Benefit plan documents
- Claims summaries and Explanations of Benefits
- Prescription medication history
- Drug formulary
- Pending, approved and denied authorizations

## Plus you can:

- Find a provider
- Make an appointment with a BSWH doctor
- Complete a health assessment
- Access virtual care options (eVisit and Video Visit)
- Track your deductible and out-of-pocket maximum
- Message your BSWH doctor
- Refill a prescription at BSWH pharmacies
- Verify eligibility
- View/update demographic information
- Learn about, and register for, the BSW Maternity Case Management Program






# Download the MyBSWHealth app

Virtually all of the information in the member portal is available on your phone through the highly rated MyBSWHealth app. For example, you can view a digital copy of your ID card, see plan details, and track your deductible and out-of-pocket maximum for yourself and your dependents. Use the same user name and password you set up for the member portal to log in to the app. To learn more, visit our website: [fehbswhp.org](http://fehbswhp.org)

Be sure to link your account in the app:

1. Tap the gear icon  (top right corner of app welcome screen)
2. Tap “Manage Linked Accounts”
3. Tap “Link Account”
4. Enter member information



# Experience virtual care • \$0 copay

## MyBSWHealth

8 AM - 8 PM, 7 days a week

Receive care from the comfort of your home, or anywhere in Texas, at no cost to you.

## Conduct an eVisit for common medical conditions and get care fast

- Complete an online interview about your symptoms; it takes only 5-10 minutes
- Receive a response from a Baylor Scott & White Health provider within one hour
- Prescriptions (if needed) will be sent immediately to your preferred pharmacy

## Schedule a same-day Video Visit with a provider, face-to-face

- Schedule your appointment
- Talk with a Baylor Scott & White Health provider live about your symptoms
- Visits are quick: just 10-15 minutes
- Prescriptions (if needed) will be sent immediately to your preferred pharmacy



## Virtual care powered by MDLIVE

24 hours/day, 7 days a week

Additional virtual care options, powered by MDLIVE, are available 24 hours a day, 7 days a week. These options provide access to board-certified doctors, as well as licensed therapists and more, for general health and behavioral health concerns. You can visit with a doctor by phone, secure video, or the MDLIVE app. [Learn more here.](#)





# My pharmacy benefits

Use your pharmacy benefits nationwide, including at most national chains and many local pharmacies. You have access to broad prescription drug coverage, including mail order and specialty pharmacy benefits, through your plan.

- Locate an in-network pharmacy near you:
  - Log in to [MyBSWHealth.com](https://www.mybswhealth.com) and go to Find Care OR
  - [Click here to Find a Provider](#)
- Find more details about your prescription drug plan:
  - [Pharmacy Information page](#)
- Fill your prescriptions through the mail:
  - Call toll-free **855.388.3090**, Monday - Friday (7 AM to 7 PM), and Saturday (9 AM to 1 PM)

## Questions?







Specialty pharmacy benefit questions: call the Baylor Scott & White Specialty Care Team at **844.288.3179**, or Optum Specialty Pharmacy at **855.427.4682**, or visit [specialty.optumrx.com](https://specialty.optumrx.com).

Prescription drugs/benefits questions, contact Customer Service at **844.633.5325**.



# Where you go for care matters

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

Type of care	Examples of health issues	Average cost
 <p><b>Primary care doctor</b> Your first choice for care when it's not an emergency</p>	<ul style="list-style-type: none"> <li>• Asthma</li> <li>• Chronic conditions               <ul style="list-style-type: none"> <li>- Diabetes management</li> <li>- High blood pressure</li> </ul> </li> <li>• Earache</li> <li>• Headaches</li> <li>• Preventive health</li> <li>• Sprains</li> <li>• Well women exams</li> </ul>	<p>\$</p>
 <p><b>eVisits and Same-day Video Visits</b> Using your mobile device or computer Download the free MyBSWHealth app</p> 	<ul style="list-style-type: none"> <li>• Acne</li> <li>• Allergies</li> <li>• Bladder infection</li> <li>• Cold</li> <li>• Flu</li> <li>• Pink eye</li> <li>• Quit tobacco</li> <li>• Sinus infection</li> <li>• Stomach problems</li> <li>• Yeast infection</li> </ul>	<p>\$0</p>
 <p><b>Walk-in clinics</b> Same-day appointments when your doctor does not have availability Walk-in clinics include select primary care clinics and some pharmacy locations</p>	<ul style="list-style-type: none"> <li>• Asthma</li> <li>• Bladder infection</li> <li>• Ear or sinus pain</li> <li>• Earache</li> <li>• Flu</li> <li>• Sore throat</li> <li>• Sprains</li> </ul>	<p>\$</p>
 <p><b>Urgent care</b> When you need immediate attention for something that is not life-threatening, or an appointment is not available with your doctor</p>	<ul style="list-style-type: none"> <li>• Back pain</li> <li>• Bladder infection</li> <li>• Earache</li> <li>• Minor burns</li> <li>• Minor eye injuries</li> <li>• Minor cuts that may need stitches</li> <li>• Sore throat</li> <li>• Sprains</li> </ul>	<p>\$ \$</p>
 <p><b>Emergency room</b> Any condition you believe to be life-threatening</p>	<ul style="list-style-type: none"> <li>• Chest pain</li> <li>• Deep cuts or wounds</li> <li>• Difficulty breathing</li> <li>• Poisoning, overdoses and suicidal behavior</li> <li>• Abdominal pain, coughing or vomiting blood</li> <li>• Severe burns</li> <li>• Severe head injuries</li> <li>• Sudden loss of balance, vision change, facial droop, arm or leg weakness</li> </ul>	<p>Hospital average cost: \$ \$ \$ \$</p> <p>Stand-alone average cost: \$ \$ \$ \$ \$</p>

# BSW Maternity Case Management

BSW Maternity Case Management members receive helpful tips and assistance during pregnancy and for one year after birth. Benefits include access to a nurse 24/7 during pregnancy, in-home support for high-risk conditions (such as diabetes, hypertension and severe nausea), depression screening following delivery, parental education for newborn health during the first year, immunization reminders and planning for returning to work.

Sign up by calling the customer service number on the back of your ID card or send an email to: [HPMaternityCaseManagement@BSWHealth.org](mailto:HPMaternityCaseManagement@BSWHealth.org).



## Weight loss program

Ever wonder how some people can eat all their favorite foods and not gain weight? Wondr Health is an online program that will teach you how. And here's a hint: it doesn't include starving, counting calories or spending hours prepping 'approved' foods. Wondr Health gives you the chance to learn how to eat the foods you love while reducing your risk of developing serious conditions, like diabetes or heart disease.

Wondr Health is available at NO COST to you and is accessible by computer and mobile device so you can participate whenever it's convenient, wherever you are.

Find more information about Wondr Health [here](#).

# Better health starts with you

Take advantage of our comprehensive suite of digital resources. Log in to your member portal to get started.

**Digital Health Coaching** – 6-week coaching modules with action plans, important articles, online seminars and video content on topics that include:

- Live Tobacco Free
- Healthier Diet
- Less Stress
- Healthy Weight
- Active Living

**Progress Tracker** – The digital platform has a dashboard to help you keep track of important health information like A1C, weight/BMI, cholesterol, blood pressure and physical activity. These biometric measurements can be charted over time to monitor your long-term health.

**Fitness Tracker Integration** – Synchronize your personal fitness tracker with the wellness platform to monitor your physical activity progress on the dashboard.

**Digital Health Library** – Access to articles, videos, recipes and other content to support a healthier life. You can search for condition-specific information or explore highlighted topics.

**Challenges** – Sometimes you need extra motivation to go the extra mile. You can participate in step challenges, hydration and even relaxation challenges.

**Online Community** – Access to online community forums where you can give and receive support for goals as well as get feedback from health coaches in the community.



# Well-being assessment

The Well-Being Assessment is a simple, digital health survey that helps you take steps toward a more vibrant and healthier life. The Well-Being Assessment asks questions about your life and delivers customized action steps from our Lifestyle Management Program. Modules are self-paced, available online, and convenient for promoting physical and mental health – **all things to help you feel your best.**

You'll find a link to the assessment on the Health and Wellness Programs page on [fehbswph.org](http://fehbswph.org).

# FREE wellness webinars

Did you know Baylor Scott & White Health Plan has free health education opportunities you can access from the comfort of home? There's a whole series of topics, from nutrition to happiness, and you can come to one or all. Learn more in the Wellness section at [fehbswph.org](http://fehbswph.org).

# Be Well newsletter

This free newsletter is packed with information and helpful tips about how to get and stay well. It's emailed four times a year, and you'll always find the current issue on the Wellness page at [fehbswph.org](http://fehbswph.org).



# Understanding your Explanation of Benefits

An electronic Monthly Insurance Statement, also known as an Explanation of Benefits (EOB), is available in the [MyBSWHealth Member Portal](#) to help you manage your claims expenses at a detailed level. The statement provides line-item detail on charges for that month, including what was billed and covered by Baylor Scott & White Health Plan. The amount you owe is included in this statement.

Remaining balances for deductibles and out-of-pocket expenses are also reported. Information for the current month and year-to-date is included. Statements are not provided for prescription claims.

Your EOBs will be available on the Member Portal unless you specifically request to receive paper EOBs in the mail. To request paper EOBs, log in to the Member Portal and select “Update Preferences.”

**Baylor Scott & White Health Plan**

1206 West Campus Drive  
Temple, TX 76762  
Forwarding Service Requested

John Smith

789 TEST STREET  
REDCARD, MO 63141

**Explanation of Benefits**  
This is NOT a bill

**QUESTIONS?**  
Customer service: (800) 555-5555  
Hours: 7 a.m. to 7 p.m. CT  
BSW Physician's office: (800) 749-3898  
Website: trs.swhp.org

Member ID: 12345678  
Group ID: 123456  
Group Name: BSWHealth  
Print date: 02/18/2020

**Hi John,**  
This document summarizes your recent benefit activity. It confirms the amount charged by your provider(s) and the amount Company Name paid for those charges.

Cost breakdown	Amount	Your Responsibility
Amount billed:	\$1250.00	\$150.00
Plan discount:	\$600.00	
Plan paid:	\$500.00	
Not covered:	\$0.00	

**Account Summary**

Applied Amount	Family Deductible	Total Amount
\$3,000.00	\$3,000.00	\$3,000.00 (0.00 remaining)
\$2,477.84	\$4,500.00	\$4,500.00 (\$2,022.16 remaining)
\$250.00	\$1,500.00	\$1,500.00 (0.00 remaining)
\$199.71	\$2,250.00	\$2,250.00 (\$2,050.29 remaining)

Place holder for misc. communications

**Baylor Scott & White Health Plan**

**Claims Appeals Information**

**Information about your Appeals Rights**

you speak English, language assistance services, free of charge, are available to you. (TTY: 711)

Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, national origin, age, disability, or sex.

habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. (TTY: 711)

Plan cumple con las leyes federales de derechos civiles aplicables y no discrimina por color, nacionalidad, edad, discapacidad o sexo.

มีคำพูดไทย, มีบริการช่วยเหลือฟรีโดยไม่คิดค่าใช้จ่ายใดๆ สำหรับผู้พิการทางหู. (TTY: 711)

Plan tuân thủ luật dân quyền hiện hành của Liên bang và không phân biệt đối xử dựa trên chủng tộc, nguồn gốc quốc gia, độ tuổi, khuyết tật, hoặc giới tính.

**Detailed Version**

Breakdown of Explanation of this service. In case there's a bill, this is NOT a bill.

Date/Time	Out of Network				In Network					
	Amount Billed	Allowed Amount	Non-Covered Amount	Other Coverage Payment	Plan Paid	Copy	Deductible	Coinsurance	Your Responsibility	Notes
02/18/20	\$1000.00	\$500.00	\$0.00	\$0.00	\$400.00	\$100.00	\$0.00	\$0.00	\$100.00	U
02/18/20	\$1000.00	\$500.00	\$0.00	\$0.00	\$400.00	\$100.00	\$0.00	\$0.00	\$100.00	

**Helpful Definitions**

**Deductible** - A fixed-dollar amount the member is responsible for paying each plan year before the plan begins to pay for covered services. Note: "Non-Covered" amounts don't count toward meeting the yearly deductible. Your provider may bill you for these charges.

**Coinsurance / Copayment** - This represents the copayment or coinsurance amount you are responsible to pay for certain services. The coinsurance is a percentage of the "allowed amount" you are responsible for paying for services after your deductible is met. Providers may require payment when you receive services.

**Amount Paid by OIC** - This is the amount paid from your other insurance carrier.

**Amount You Owe** - The amount you are responsible for paying.

**QUESTIONS?**  
Customer service: (800) 555-5555 Hours: 7 a.m. to 7 p.m. CT  
BSW Physician's office: (800) 749-3898  
Website: trs.swhp.org

# Stay better, longer

## Disease management

Disease management empowers you to manage your chronic condition and help prevent complications. We work with your healthcare providers to identify chronic conditions quickly and treat them effectively. We can also identify self-care activities that help you manage your condition at home. Together, we'll work to slow down the progression of your disease and help you **stay better, longer**.

## Complex 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 can help you navigate the healthcare system and arrange the services you need. They can also answer questions and help you understand your condition and care plan. If you are enrolled in a Disease Management program, they'll incorporate the program into your care.

There is no additional cost to you for this voluntary program. It's all part of our goal to help you get the best possible results and the greatest value from your health plan.

**NOTE:** You can opt-in or opt-out of these programs by calling **844.279.7589**.



**Thank you  
for choosing  
Baylor Scott &  
White Health Plan  
for your healthcare  
coverage needs.**