# Federal Employee Health Benefits Program

2021 Benefits Information





## **Two Coverage Options for 2021**

For 2021, Scott & White Care Plans is proud to offer two benefit coverage options to members of the FEHB plan. The 2021 Standard Plan includes our full HMO network. The 2021 Basic Plan features a narrower network, enhanced patient management opportunities when using a primary care physician (PCP), and lower monthly premiums. Both plans also include chiropractic therapy.

## 2021 Standard Option

The Standard Option is available in 60 counties, has no deductibles, and does not require the selection of a PCP. As a 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.

## 2021 Basic Plan

Scott & White Care Plans and Baylor Scott & White Quality Alliance (BSWQA) have teamed up to form Baylor Scott & White Preferred (BSW Preferred), an integrated health plan solution. When you visit BSW Preferred doctors and specialists, your care is coordinated by a centralized team of nurse care managers, health coordinators and licensed social workers who encourage compliance and ensure continuity with your doctors' treatment plans. Consistently visiting the same primary care physician is recommended to maximize the advantages of care coordination; however, PCP selection 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 help you save on out-of-pocket expenses because doctors coordinate your care to reduce unnecessary and redundant procedures.

<sup>\*</sup> NCQA's Private Health Insurance Plan Ratings 2018–2019.

# **Plans by County**

# Standard Plan SWCP 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,

## **Basic Plan**

**BSW Preferred HMO Network** 

## North Texas Counties (P8) include:

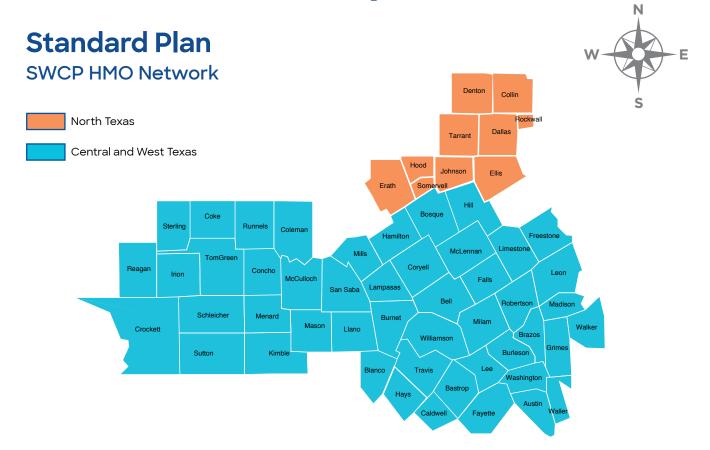
Collin, Dallas, Denton, Ellis, Johnson, Rockwall and Tarrant.

#### **Central Texas Counties (A8) include:**

Bell, Brazos, Burnet, Coryell, Lampasas, Llano, McLennan, Milam, San Saba, Travis, Washington and Williamson.



# **Service Area Maps**

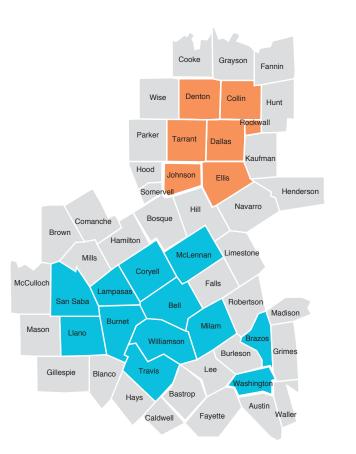


## **Basic Plan**

**BSW Preferred HMO Network** 

North Texas

Central Texas



## 2021 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				
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 2020 FEHB Brochure)	20% - 50% discounts	20% - 50% discounts		

## 2021 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 or 100 units (retail prescription); and the lesser of 90-day supply or 360 units (mail order prescription)
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 or 100 units (retail prescription); and the lesser of 90-day supply or 360 units (mail order prescription)
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 or 100 units (retail prescription); and the lesser of 90-day supply or 360 units (mail order prescription)
Specialty Drugs	\$400 preferred generic (30-day supply) \$400 preferred brand (30-day supply) \$600 non-preferred (30-day supply)	\$400 preferred generic (30-day supply) \$400 preferred brand (30-day supply) \$600 non-preferred (30-day supply)	Failure to obtain prior authorization may result in the denial of coverage for this service. Please consult fehb.swhp.org or call 1-800-321-7947 to verify prior authorization requirements.



\*Deductible applies 5

## **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.

## **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: fehb.swhp.org/health-wellness-programs.

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).

## **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.

## **Digital Wellness Platform**

NCQA-certified digital wellness platform, complete with a health assessment and digital coaching that focuses on the five domains of wellbeing: physical, emotional, social, spiritual and financial.

Digital health coaching includes 6-week modules with action plans, important articles, online seminars and video content on topics ranging from tobacco cessation to stress reduction, and more.

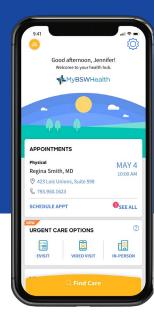
This platform can be accessed at fehb.swhp.org.



## Download the MyBSWHealth app

Almost all of the information in the member portal is available on your phone through the 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: fehb.swhp.org

Be sure to link your account in the app:



- 1. Tap the gear icon  $\{\widehat{O}\}$  (top right corner of app welcome screen)
- 2. Tap "Manage Linked Accounts"
- 3. Tap "Link Account"
- 4. Enter member information

## **Find a Provider**

Our provider search tool at fehb.swhp.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

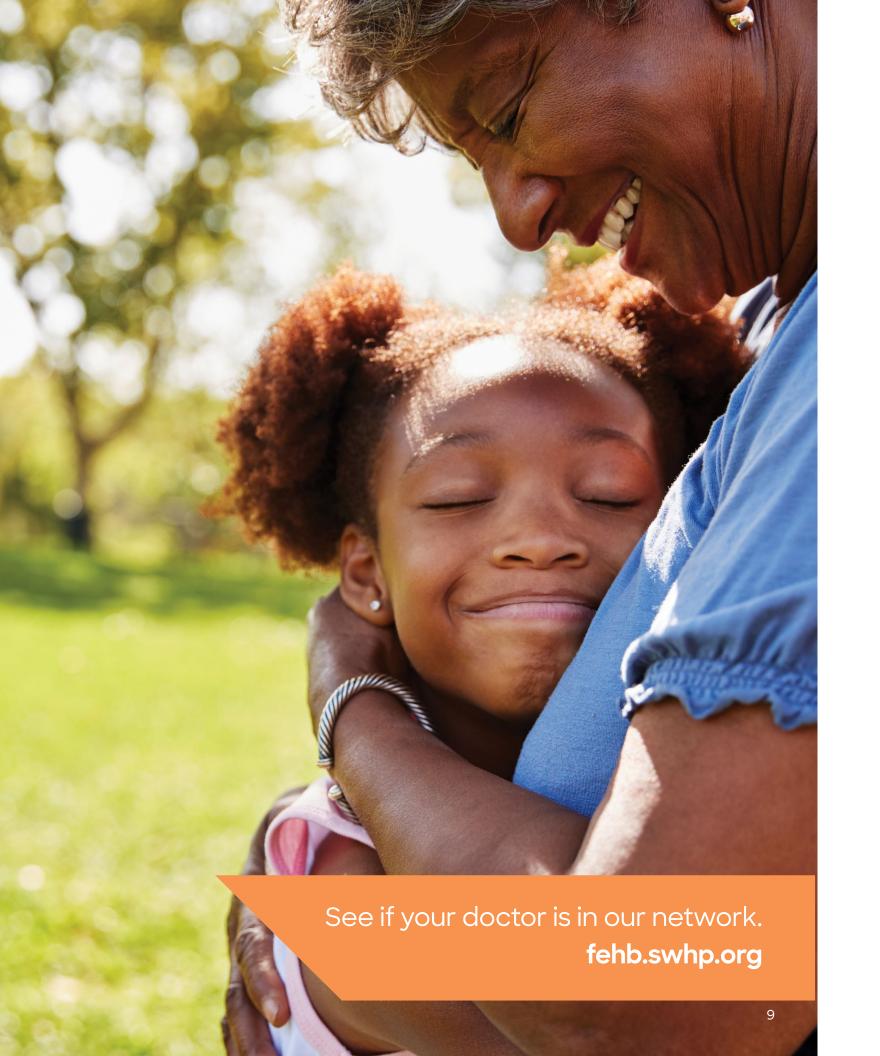
Go to fehb.swhp.org and scroll down the page to "Find a Provider" and you will be on your way.

Need more help?

Call the Baylor Scott & White Quality Alliance Health Access Line:

(844) 279-7589

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# **Our Premiums**

## Standard Rates

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	\$241.58	\$155.91	\$523.42	\$337.81	\$152.55	\$142.49
Self Plus One	A86	\$517.46	\$364.10	\$1,121.16	\$788.89	\$356.91	\$335.35
Self and Family	A85	\$562.25	\$370.88	\$1,218.21	\$803.57	\$363.07	\$339.65

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	\$241.58	\$204.58	\$523.42	\$443.26	\$201.22	\$191.16
Self Plus One	P86	\$517.46	\$472.06	\$1,121.16	\$1,022.80	\$464.87	\$443.31
Self and Family	P85	\$562.25	\$485.18	\$1,218.21	\$1,051.22	\$477.37	\$453.95

## Basic Rates

Central 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	A81	\$202.81	\$67.60	\$439.42	\$146.47	\$64.90	\$56.11
Self Plus One	A83	\$449.51	\$149.84	\$973.94	\$324.65	\$143.84	\$124.37
Self and Family	A82	\$475.80	\$158.60	\$1,030.90	\$343.63	\$152.26	\$131.64

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	P81	\$209.06	\$69.68	\$452.96	\$150.98	\$66.90	\$57.84
Self Plus One	P83	\$463.39	\$154.46	\$1,004.01	\$334.67	\$148.28	\$128.20
Self and Family	P82	\$490.49	\$163.49	\$1,062.72	\$354.24	\$156.96	\$135.70