

# Scott & White Care Plans

## TRS HMO Member Guide PY 2020-21

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HMO products are offered through Scott and White Health Plan and Scott & White Care Plans. Insured PPO and EPO products are offered through Insurance Company of Scott and White. All are Texas registered insurance companies. Scott & White Care Plans and Insurance Company of Scott and White are wholly owned subsidiaries of Scott and White Health Plan.

# Welcome to Scott & White Care Plans!

Welcome to Scott & White Care Plans (SWCP), a wholly owned subsidiary of Scott and White Health Plan, and part of the Baylor Scott & White family of companies. Whether you're a returning Scott and White Health Plan member, previously had coverage through FirstCare Health Plans, or you're new to us, we're glad you're here. With Scott & White Care Plans, you will have access to the renowned doctors, specialists and facilities of the Baylor Scott & White Health system. Baylor Scott & White Health (BSWH) provides full-range, inpatient, outpatient, rehabilitation and emergency medical services.

Beyond the Baylor Scott & White Health system, Scott & White Care Plans offers access to thousands of providers throughout Central and West Texas to ensure members have plenty of in-network options for care. 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

**800.321.7947** (before Sept. 1, 2020)  
**844.633.5325** (on/after Sept. 1, 2020)  
7 AM – 7 PM  
Monday – Friday

### Contact us through the member portal

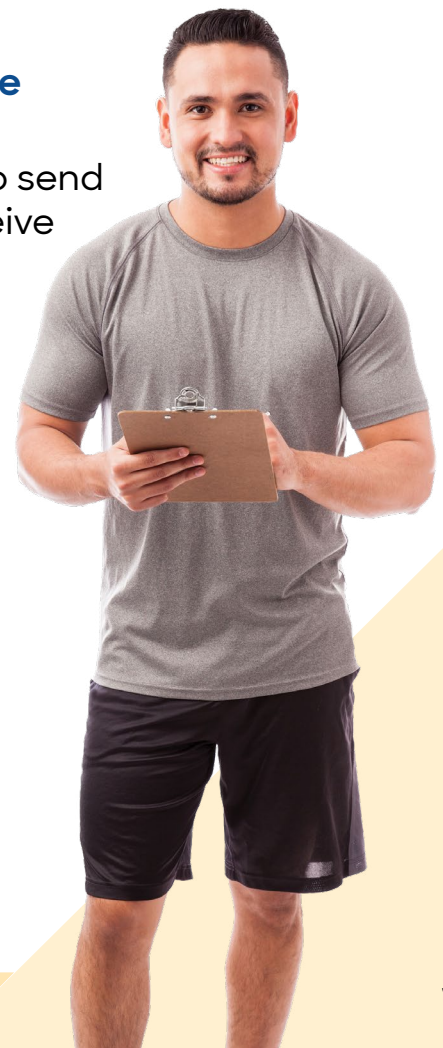
Log in at [trs.swhp.org](https://trs.swhp.org) to send a secure email and receive a secure response.

### Nurse Advice Line

Nurses are available 24/7 to talk through your symptoms and help you make decisions on next steps, whether that's an appointment or an at-home remedy. The Nurse Advice Line phone number is on the back of your member ID card.

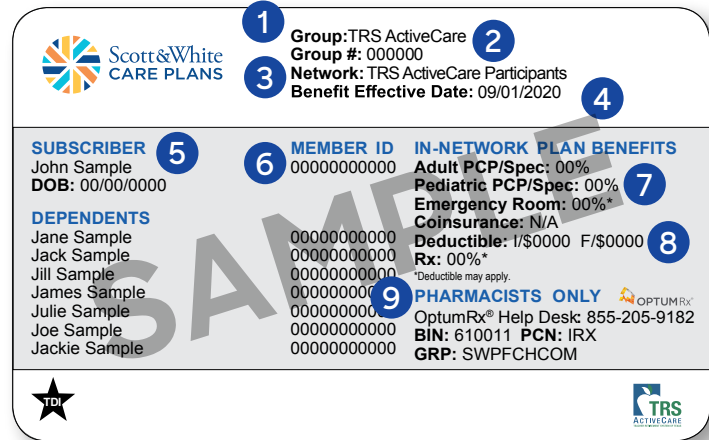
### COBRA Health

General/Account Questions:  
**877.722.2667**  
7 AM – 7 PM Monday – Friday  
[MyBenefits.WageWorks.com](https://MyBenefits.WageWorks.com)



# Get to know 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



**1** Group: TRS ActiveCare  
**2** Group #: 000000  
**3** Network: TRS ActiveCare Participants  
**4** Benefit Effective Date: 09/01/2020

**5** **SUBSCRIBER**  
John Sample  
DOB: 00/00/0000

**6** **MEMBER ID**  
0000000000

**7** **IN-NETWORK PLAN BENEFITS**  
Adult PCP/Spec: 00%  
Pediatric PCP/Spec: 00%  
Emergency Room: 00%\*  
Coinsurance: N/A  
Deductible: I/\$0000 F/\$0000  
Rx: 00%\*

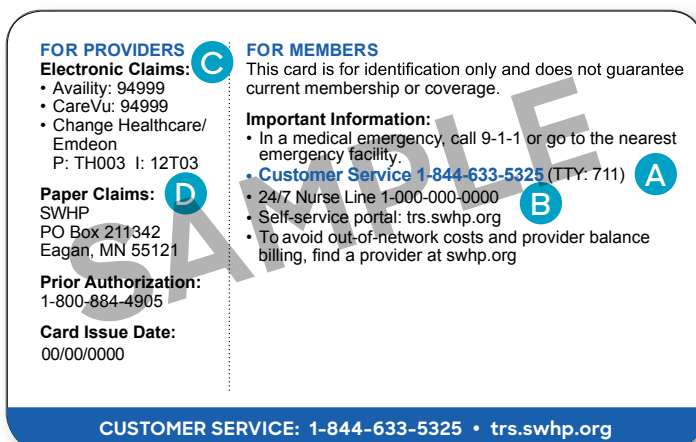
**8** \*Deductible may apply.

**9** **PHARMACISTS ONLY**  
OptumRx® Help Desk: 855-205-9182  
BIN: 610011 PCN: IRX  
GRP: SWPFCOM

**DEPENDENTS**  
Jane Sample 0000000000  
Jack Sample 0000000000  
Jill Sample 0000000000  
James Sample 0000000000  
Julie Sample 0000000000  
Joe Sample 0000000000  
Jackie Sample 0000000000

**TDI**

**TRS**  
ACTIVECARE



**FOR PROVIDERS**

**Electronic Claims:**

- Availity: 94999
- CareVu: 94999
- Change Healthcare/Emdeon
- P: TH003 I: 12T03

**Paper Claims:**

SWHP  
PO Box 211342  
Eagan, MN 55121

**Prior Authorization:**  
1-800-884-4905

**Card Issue Date:**  
00/00/0000

**FOR MEMBERS**

This card is for identification only and does not guarantee current membership or coverage.

**Important Information:**

- In a medical emergency, call 9-1-1 or go to the nearest emergency facility.
- **Customer Service 1-844-633-5325** (TTY: 711)
- 24/7 Nurse Line 1-800-000-0000
- Self-service portal: trs.swhp.org
- To avoid out-of-network costs and provider balance billing, find a provider at swhp.org

**CUSTOMER SERVICE: 1-844-633-5325 • trs.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.

# Explore your 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. You'll find a link to the portal on our website: [trs.swhp.org](https://trs.swhp.org).

## 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 Expecting the Best® Maternity Program





# Download the MyBSWHealth app

Virtually all of the information in the portal is available on your phone. 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.

It's recognized as the "best patient portal in Texas" and "one of the highest rated patient apps in the country." The MyBSWHealth app has been downloaded by over 400,000 patients across Texas and is accessed by over 40,000 patients a day. To learn more, visit our website: [trs.swhp.org](https://trs.swhp.org)



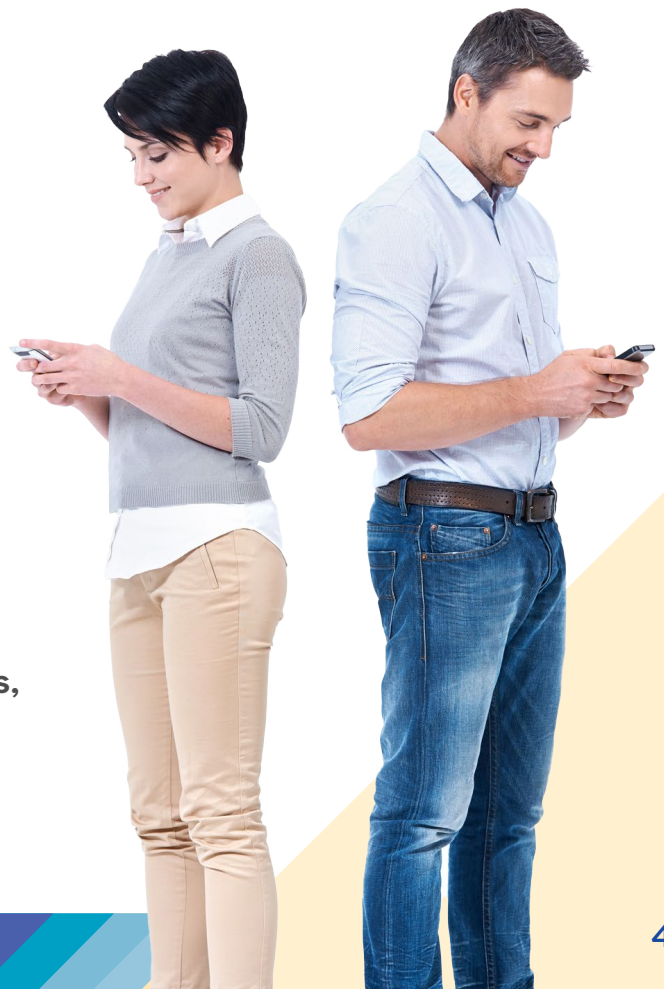
Download the MyBSWHealth app, using your smartphone, and log in using the same user name and password you use for the Member Portal.

## Find a network provider.

Choose from a broad range of in-network providers by using the provider search tool at <https://portal.swhp.org/#/search>. It's usually a good idea to set up an appointment with your provider to get acquainted, at your convenience. With our provider search tool, you can:

- Search by name and/or specialty
- Determine providers' distance from your ZIP code

**Referrals are not required to see network specialists, even in our HMO network.**





# Experience virtual care • \$0 copay

## MyBSWHealth

8 AM – 8 PM, 7 days a week

Get care from a Baylor Scott & White Health provider any day of the week without leaving your home or office. Receiving Virtual Care through [MyBSWHealth.com](https://www.MyBSWHealth.com) or the MyBSWHealth app also allows your visit to be connected to your medical health records (with BSWH providers).

### eVisits - Online diagnosis and treatment plan for common medical conditions

No need for an appointment. No need for a drive. No time in a waiting room. Baylor Scott & White Health's eVisit service is a fast, affordable way to receive care. Simply answer a short series of questions online and receive a response by the next day, but often within the hour. A prescription order, if necessary, will be sent to your preferred pharmacy. All of your personal data is encrypted to protect your privacy.

### Video Visits - Visit online with a doctor, face-to-face in real time

A private video conference where you can share symptoms, ask questions and point out any concerns just as you would in the doctor's office—all from the comfort and convenience of your home, office or nearly anywhere as long as you have internet access and a mobile phone with a camera.

## Additional Options

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 at [MDLIVE.com/SWHP](https://MDLIVE.com/SWHP).



# Access pharmacy services

Members may access more than 68,000 pharmacies nationwide, including most national chains and a large selection of local pharmacies.

To find your nearest pharmacy, click here:

PHARMACY SEARCH

We also offer 90-day prescription refills for select medications at Baylor Scott & White Health pharmacies.

Get the convenience of home delivery with mail order service.

Call our mail order pharmacy and we will walk you through the transfer process.

Call toll-free **855.388.3090**

Monday through Friday, from 7 AM to 7 PM,  
and on Saturday, from 9 AM to 1 PM.

If you need detailed pharmacy claim information, pharmacy deductible information, explanation of benefits, or drug information and pricing, visit [trs.swhp.org](https://trs.swhp.org) or call Customer Service at **800.321.7947**.

(On/after Sept. 1, 2020 call **844.633.5325**)

To view a formulary (a list of covered drugs), click below.

FORMULARIES



# Know your care options

*How do you decide when a health-related issue is an emergency?  
Understanding your healthcare options can save your life...  
and your money.*

## 1 Visit your Primary Care Physician when you're sick or have a minor injury.

Your doctor knows your health history and underlying conditions. For routine illnesses and less significant injuries, many doctors' offices are open on weekends and some evenings. This can be a good alternative to more costly urgent care or emergency care centers.

### Or opt for Virtual Care – or our Nurse Advice Line

See page 5 for information on Virtual Care. 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 on the back of your member card or log in to the Member Portal.

## 2 If your doctor's office is closed, consider an Urgent Care center.

Urgent care centers typically have extended and weekend hours. Although costs are higher than primary care, urgent care copays are lower than those for emergency care.



# 3 Emergency Rooms

are best for treating severe and life-threatening conditions and they're always open.


The wider range of services offered through emergency rooms, and the hospitals they are connected to, makes emergency care a more expensive option, but sometimes the best option for you.

*It's important to understand your options, and to use your best judgment when deciding which option is right for you.*

## **Remember: Out-of-network emergency care costs more**

Scott & White Care Plans pays out-of-network emergency services according to Usual and Customary rates (industry standard), and members can be balance-billed for expenses beyond what insurance will pay. Your coverage documents contain additional information about emergency treatment and definitions of the terms, including a definition of emergency care. The coverage documents also contain information related to state-mandated consumer protections for facility-based provider charges.

**To save on out-of-pocket costs, visit in-network** emergency care facilities when possible.



If you need to speak to us, contact us in the way that works for you. In addition to the Member Portal, customer support is available by phone at **800.321.7947**. (On/after Sept. 1, 2020 call **844.633.5325**)

# Better health starts with you

Elevate your well-being with Scott & White Care Plans' 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.**

[Take the Assessment](#)

Must be a registered member portal user to take the assessment.

natura)(y slim®

## You don't have to give up your favorite foods to lose weight and feel your best.

Ever wonder how some people can eat all their favorite foods and not gain weight? Naturally Slim 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. We're giving 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.

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

For more information about Naturally Slim, visit [trs.swhp.org](https://trs.swhp.org)

## Expecting the Best® Maternity Program

We are pleased to offer a maternity program for pregnant Scott & White Care Plans members. This initiative is focused on helping expectant mothers enjoy a healthy pregnancy.

Once enrolled, participants can benefit from diverse program features for the duration of their pregnancy and one year postpartum. Participants receive helpful educational materials across distinct categories, including proper nutrition, early identification of pregnancy risk factors and available resources for any complications.

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)**.



# Get details on your claims

## with your monthly insurance statement

Scott & White Care Plans makes available, through the **Member Portal**, an electronic Monthly Insurance Statement, also known as an Explanation of Benefits, 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 SWCP. 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 or claims where the member does not owe anything.

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.”



1206 West Campus Drive  
Temple, TX 76702

**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 billed:	\$1250.00
Plan discount:	\$600.00
Plan paid:	\$500.00
Not covered	\$0.00

**Your Responsibility**

**\$150.00**

If you already paid this amount to your provider, you DO NOT owe anything more for this claim. (If you get billed for something related to this service you don't think you owe, contact us.)

**Account Summary**

Applied Amount	Family Deductible	Total Amount
\$3,000.00		\$3,000.00 (\$0.00 remaining)
\$2,477.84	Family Out-of-pocket max	\$4,500.00 (\$2,022.16 remaining)
\$250.00	Member Deductible	\$1,500.00 (\$1,250.00 remaining)
\$199.71	Member Out-of-pocket max	\$2,250.00 (\$2,050.29 remaining)

**Claims Appeals Information**

Subscriber: John Smith  
Member ID: 1111111  
Group: Test Group  
Group Number: 12345678

**About your Appeals Rights**

language assistance services, free of charge, are available to you.

with applicable Federal civil rights laws and does not discriminate on the age, disability, or sex.

re a su disposición servicios gratuitos de asistencia lingüística.

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

ở các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn.

hội dân quyền hiện hành của Liên bang và không phân biệt đối xử dựa trên tuổi, khuyết tật, hoặc giới tính.

**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.

**Coinurance / 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

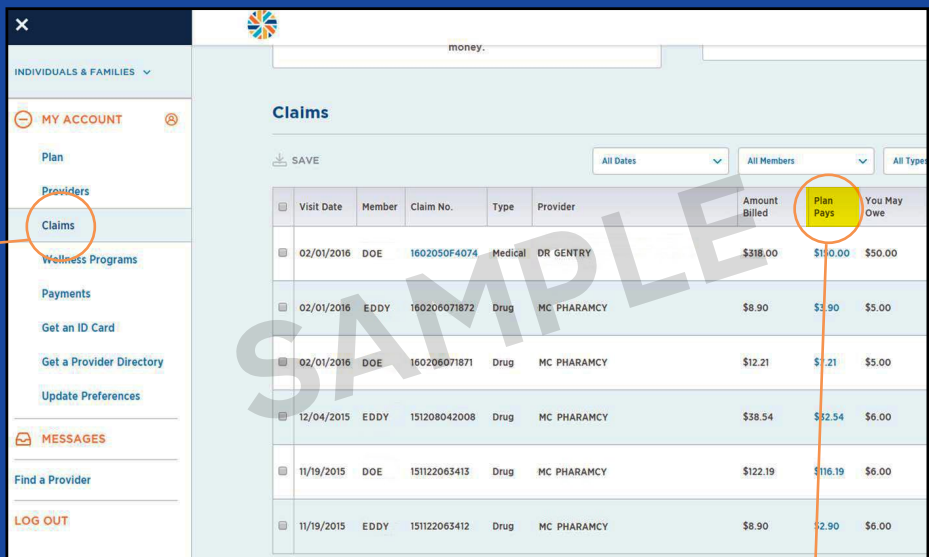


# Don't wait for your EOB

## View your claim on the Member Portal

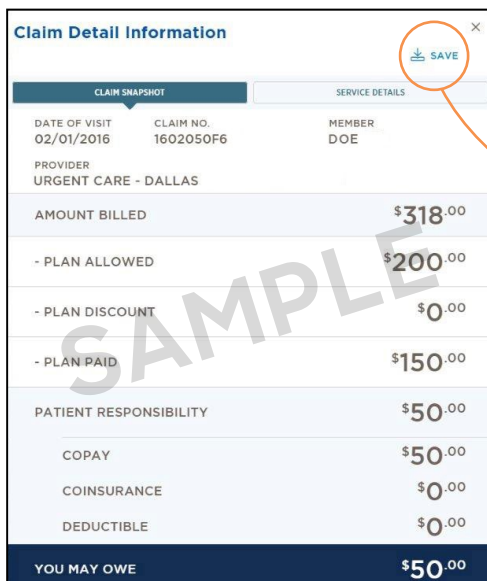
Even if your EOB isn't yet finalized for a particular medical claim, you can still view your claim details in the Member Portal.

Simply log in to the Member Portal through [trs.swhp.org](https://trs.swhp.org) and click on "Claims" from the menu on the left side.



Visit Date	Member	Claim No.	Type	Provider	Amount Billed	Plan Pays	You May Owe
02/01/2016	DOE	1602050F4074	Medical	DR GENTRY	\$318.00	\$110.00	\$50.00
02/01/2016	EDDY	160206071872	Drug	MC PHARMACY	\$8.90	\$2.90	\$5.00
02/01/2016	DOE	160206071871	Drug	MC PHARMACY	\$12.21	\$2.21	\$5.00
12/04/2015	EDDY	151208042008	Drug	MC PHARMACY	\$38.54	\$32.54	\$6.00
11/19/2015	DOE	151122063413	Drug	MC PHARMACY	\$122.19	\$116.19	\$6.00
11/19/2015	EDDY	151122063412	Drug	MC PHARMACY	\$8.90	\$2.90	\$6.00

## Claim Snapshot



CLAIM SNAPSHOT		SERVICE DETAILS
DATE OF VISIT	CLAIM NO.	MEMBER
02/01/2016	1602050F6	DOE
PROVIDER		
URGENT CARE - DALLAS		
AMOUNT BILLED	\$318.00	
- PLAN ALLOWED	\$200.00	
- PLAN DISCOUNT	\$0.00	
- PLAN PAID	\$150.00	
PATIENT RESPONSIBILITY	\$50.00	
COPAY	\$50.00	
COINSURANCE	\$0.00	
DEDUCTIBLE	\$0.00	
YOU MAY OWE	\$50.00	

Then click on any amount under "Plan Pays" to view the **Claim Snapshot** or **Service Details**. The Claim Snapshot provides key claim information, and Service Details itemizes the claim.

Click the **SAVE** icon to create a file that can be printed or saved.

**EOBs are added to the portal monthly. Click on the Claim Number (in Claim No. column) to see your EOB.**



# 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 Disease Management is right for you, 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.

For more information, please log in to the Member Portal, select Wellness Programs and [request a screening](#) to see if Complex Case Management is the right program for your needs.

## 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.**

Members can access the program by calling 888-360-1555 or through the following link: [Member Information Center](#).

# Tools and resources

Our most frequently requested documents and forms are available within our Tools and Resources section. At [trs.swhp.org](https://trs.swhp.org), select the Menu (top left corner by the logo), then select Tools and Resources to locate information about:

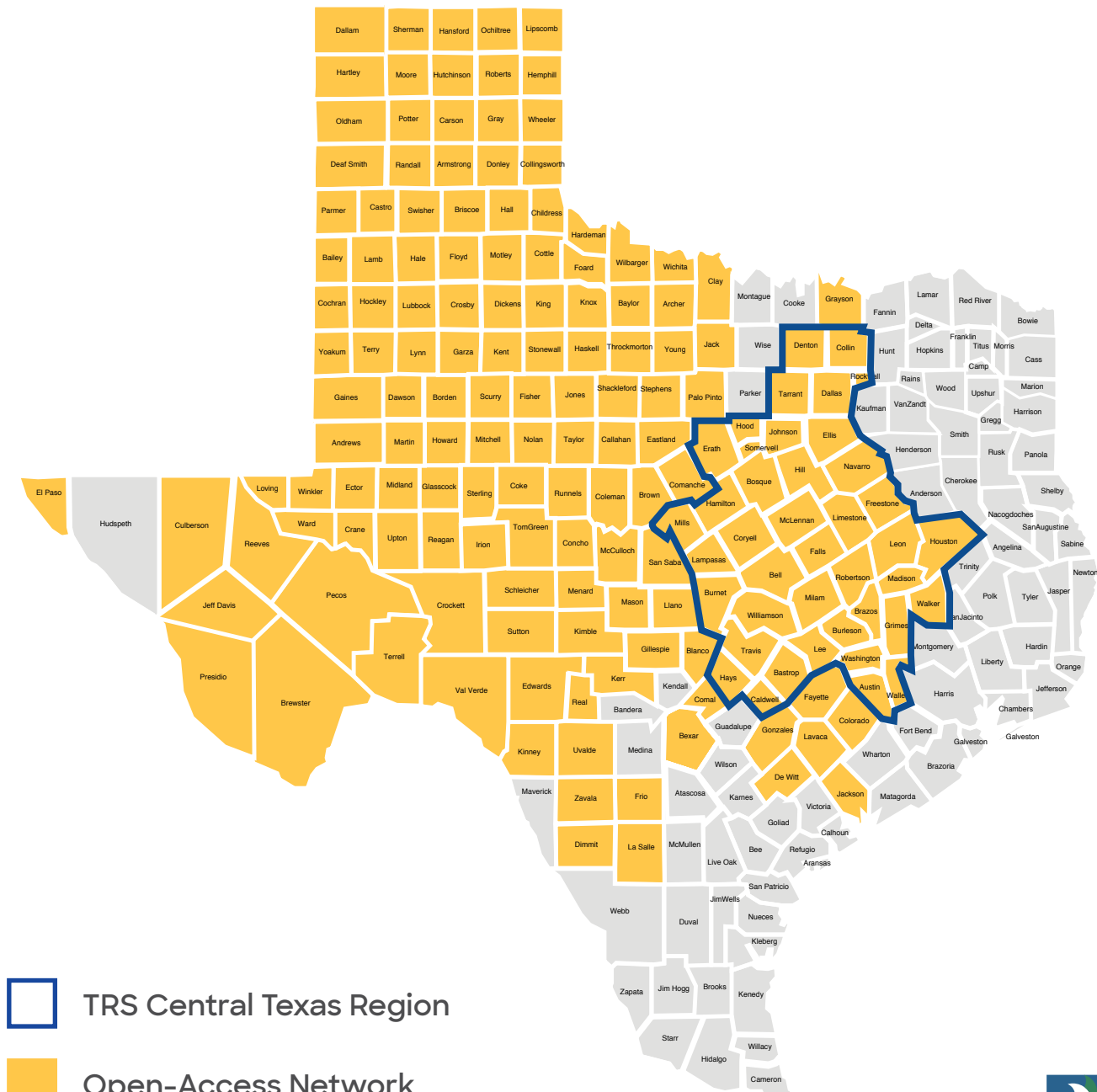
- Member Rights and Responsibilities
- Notice of Privacy Practices and Authorization to Release PHI Form
- Prior Authorization List for Medical Procedures
- Complex Case Management Program with Multiple Referral Options
- Disease Management Program
- Utilization Management (UM) Program
  - How to Access UM Staff
  - TDD/TTY Services for Members
  - Language Assistance for Members
  - Utilization Management Affirmative Statement
- Quality Improvement Program and Progress in Achieving Goals
- Medical and Pharmacy Claim Forms
- Pharmaceutical Management Procedures and Updates
- Wellness Assessment and Programs
- Glossary of Key Terms
- Technology Assessment Program
- Language Assistance
- Member Frequently Asked Questions (FAQ):
  - Submit a Claim
  - Obtain Information About Participating Providers
  - Obtain Primary, Specialty, and Behavioral Healthcare
  - Obtain Hospital Services
  - Get Care After Normal Office Hours
  - Get Care Outside the Service Area
  - When to Call 911
  - File Complaints and/or Appeals

Printed copies of documents and language assistance are available by calling

**800.321.7947** (On/after Sept. 1, 2020 call **844.633.5325**)

## TRS Central Texas Region • 2020-21 Plan Year

If you live OR work in the TRS Central Texas Region outlined in BLUE, you may choose coverage with Scott & White Care Plans. *Our open-access provider network, defined in YELLOW, allows you to visit any in-network provider – even specialists – without a referral.*



**Thank you  
for choosing  
Scott & White  
Care Plans  
for your  
healthcare  
coverage needs.**



HMO products are offered through Scott and White Health Plan and Scott & White Care Plans. Insured PPO and EPO products are offered through Insurance Company of Scott and White. All are Texas registered insurance companies. Scott & White Care Plans and Insurance Company of Scott and White are wholly owned subsidiaries of Scott and White Health Plan.

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