



# Plan Year 2020-21

Over the past few months we have all been reminded of just how important healthcare is to all of us. For Plan Year 2020-21, we want you to know that we are here for you.



# Welcome to Scott & White Care Plans

- Now including FirstCare Health Plans
- What that means for you:
  - Access to thousands of providers throughout Central Texas
  - In-network coverage from doctors, specialists and facilities of the Baylor Scott & White Health system
  - No referral needed to see in-network specialists



We are Scott & White Care Plans, a wholly owned subsidiary of Scott and White Health Plan, and part of Baylor Scott and White Health. In 2019, SWHP acquired FirstCare Health Plans and, beginning with the 2020-21 plan year, both current Scott and White Health Plan TRS members and former FirstCare TRS members are coming together under the Scott & White Care Plans umbrella.

This year will be a passive enrollment so members that do not make an active choice will be automatically enrolled in an equivalent plan. In other words, if you live in the Central Texas region and had a FC HMO plan or SWHP HMO plan then you will be enrolled in the SWHP HMO plan for the 20-21 PY.

With Scott & White Care Plans, you have access to thousands of providers throughout Central Texas. Plus, you'll have in-network coverage from the renowned doctors, specialists and facilities of the Baylor Scott & White Health system—including a full range of inpatient, outpatient, rehabilitation and emergency medical services.

And, with our open access HMO, you do not need a referral to see in-network specialist.



## A Texas Company

- Specializing in Texas health insurance plans since 1982
- Serving 140 Texas counties
- Offices in Abilene, Amarillo, Austin, Dallas, Lubbock and Waco; Corporate headquarters in Temple
- Joined TRS-ActiveCare program in 2003
- Currently cover 47,000+ school employees and their dependents



Here's a quick introduction for those who may not be familiar with Scott and White Health Plan. Scott and White Health Plan has been specializing in Texas health Insurance plans since 1982. We focus exclusively on Texas market, serving 140 counties. We have offices in Waco, Austin, Dallas, Abilene, Amarillo, and Lubbock and our corporate headquarters is in Temple.

Scott and White Health Plan joined the TRS-ActiveCare program in 2003 and currently covers more than 47,000 school employees and their dependents.

Scott & White Care Plans (SWCP) is a wholly owned subsidiary of Scott and White Health Plan, and part of the Baylor Scott & White family of companies.



**Our Mission:** Promote the well-being of all individuals, families and communities

**Our Ambition:** To be the trusted leader, educator and innovator in value-based care delivery, customer experience and affordability.

**Our Goal:** To engage you in your own care and give you tools and resources you need



As part of Baylor Scott & White Health, our mission is to promote the well-being of all individuals, families and communities. We want to lead the way in care delivery, customer experience and affordability. Our goal is to blend care and coverage in a way that engages you in your own care by giving you the tools and resources to be an active participant and improve your health in a measurable way.



# trs.swhp.org

Benefits Administrators

## Welcome, TRS-ActiveCare Participants

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.

We are proud to partner with TRS to offer healthcare coverage to TRS-ActiveCare members like YOU.

In 2019, FirstCare Health Plans was acquired by Scott and White Health Plan (SWHP). In Plan Year 2020-21, we are bringing members from both plans together into SWHP's newly expanded SWCP HMO network. Scroll down for information on the benefits we have to offer, a map showing the TRS Central Texas region and how it fits into our service area, a member guide, presentations and other resources to guide you through 2020-21 Annual Enrollment and the year ahead. Click on the links below to find the information you need.

## [2020-21 Plan Year Benefits Information](#)

If you forget everything else in this presentation, remember this: trs.swhp.org. You and your dependents can find virtually everything you need on our website.

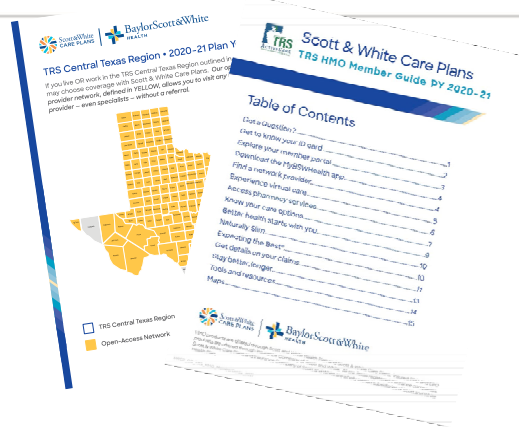
trs.swhp.org

## Your one-stop shop for benefits information

## 2020-21 Plan Year Benefits Information

## General Plan Information

- [2020-21 TRS Member Guide](#)
- [2020-21 TRS Member Guide \(Spanish\)](#)
- [2020-21 TRS Maps](#)
- [2020-21 TRS Evidence of Coverage \(EOC\)](#)
- [2020-21 TRS SBC](#)
- [2020-21 TRS SBC \(Spanish\)](#)



trs.swhp.org is your one-stop for benefits information. There you will find general plan information such as:

- The TRS Member Guide, a helpful resource for members throughout the benefit year
- TRS Maps
- TRS Plan information such as your Evidence of Coverage (EOC) and your Summary of Benefits and Coverage (SBC)



## Benefit Highlights for 2020-21

- 100% preventive care coverage
- Low deductible option
- Access to virtual care options—like eVisits and video visits—for a \$0 copay
- First in-person sick visit \$0 copay
- No copay for PCP visits for dependents under age 19
- Maximum out-of-pocket includes medical and prescription drug deductibles, copays and coinsurance

For additional plan information, see the Members' page at [trs.swhp.org](https://trs.swhp.org)



Let's highlight a few benefits for 2020-2021 plan year. Members will be able to take advantage of the following benefits:

- 100% coverage for preventive care
- Low deductible option
- Virtual care options from MyBSWHealth and MDLIVE at a \$0 copay
- The first in-person sick visit is also a \$0 copay, and there is no copay for PCP visits for dependents under age 19.
- The maximum out-of-pocket includes both the medical and prescription deductibles, copays, and coinsurance.



## Benefit Highlights for 2020-21 (Cont.)

- No referrals needed for in-network physicians
- Comprehensive network of quality physicians
- Local offices; Texas-based customer service
- Worldwide emergency care
- Digital wellness coaching available to all members
- Naturally Slim® available to all members
- *Expecting the Best™* maternity program

For additional plan information, see the Members' page at [trs.swhp.org](https://trs.swhp.org)



Even though this is an HMO, no referrals are needed to see an in-network physician. We have a comprehensive network of quality physicians that covers a big part of the state. If you or your dependents need assistance, you can call our Customer Service department—it's based right here in Texas. Travelers can rest assured that emergency care is covered worldwide.

In addition, all TRS members can take advantage of digital wellness coaching and Naturally Slim, an online program that teaches people how to eat their favorite foods and still lose weight. Both the wellness programs and Naturally Slim are offered at NO COST to TRS members. Plus, Expecting the Best is available to help expectant mothers enjoy a healthy pregnancy.

For more information on these and other benefits, please visit [trs.swhp.org](https://trs.swhp.org).





## Virtual Care at \$0 copay

- **MyBSWHealth**
  - eVisits - Online diagnosis and treatment plan for common medical conditions
  - Video Visits - Online with a doctor, face-to-face in real time
  - Both available at MyBSWHealth.com or the MyBSWHealth app
- **MDLIVE**
  - Talk to doctors, licensed therapists and more, for general health and behavioral health concerns.
  - Visit by phone, secure video, or the MDLIVE app



Receive care from the comfort of your home, or anywhere in Texas. Members can receive care any day of the week without leaving their home or office—and without a copay. If there are dependents living outside of the service area, they will always have access to virtual care through MyBSWHealth or MDLIVE at \$0 copays.

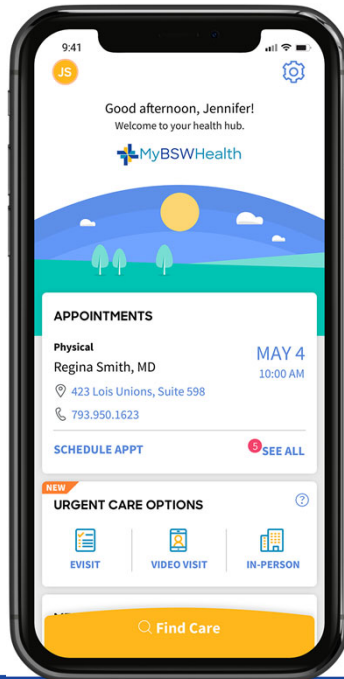
Conduct an eVisit for common medical conditions and get care fast:

- You'll complete an online interview about your symptoms; it takes only 5-10 minutes
- You'll receive a response from a Baylor Scott & White Health provider within one hour
- Prescriptions (if needed) will be sent immediately to your preferred pharmacy
- Clinicians are available seven days a week, 8:00 AM – 8:00 PM. If you complete the survey after 8:00 PM, you will receive a response by the next day.

Or if you prefer, you can schedule a same-day Video Visit with a provider, face-to-face:

- Simply schedule your appointment, then 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
- Clinicians are available seven days a week, 8:00 AM – 8:00 PM.

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.



## Healthcare in a snapp

Be sure to link your account in the app:

1. Tap the gear icon in the top right corner
2. Tap “Manage Linked Accounts”
3. Tap “Link Account”
4. Enter member information



Be sure to link your account in the MyBSWHealth app so your claim can be properly processed.



## Naturally Slim

A unique mindful-eating curriculum combined with technology to teach people the skills needed to sustainably lose weight and improve their health—while eating foods they love.

- NO COST to SWCP TRS members
- NO WAITING for a class to form
- Accessible via computer and mobile device
- Learn more at [trs.swhp.org](https://trs.swhp.org)

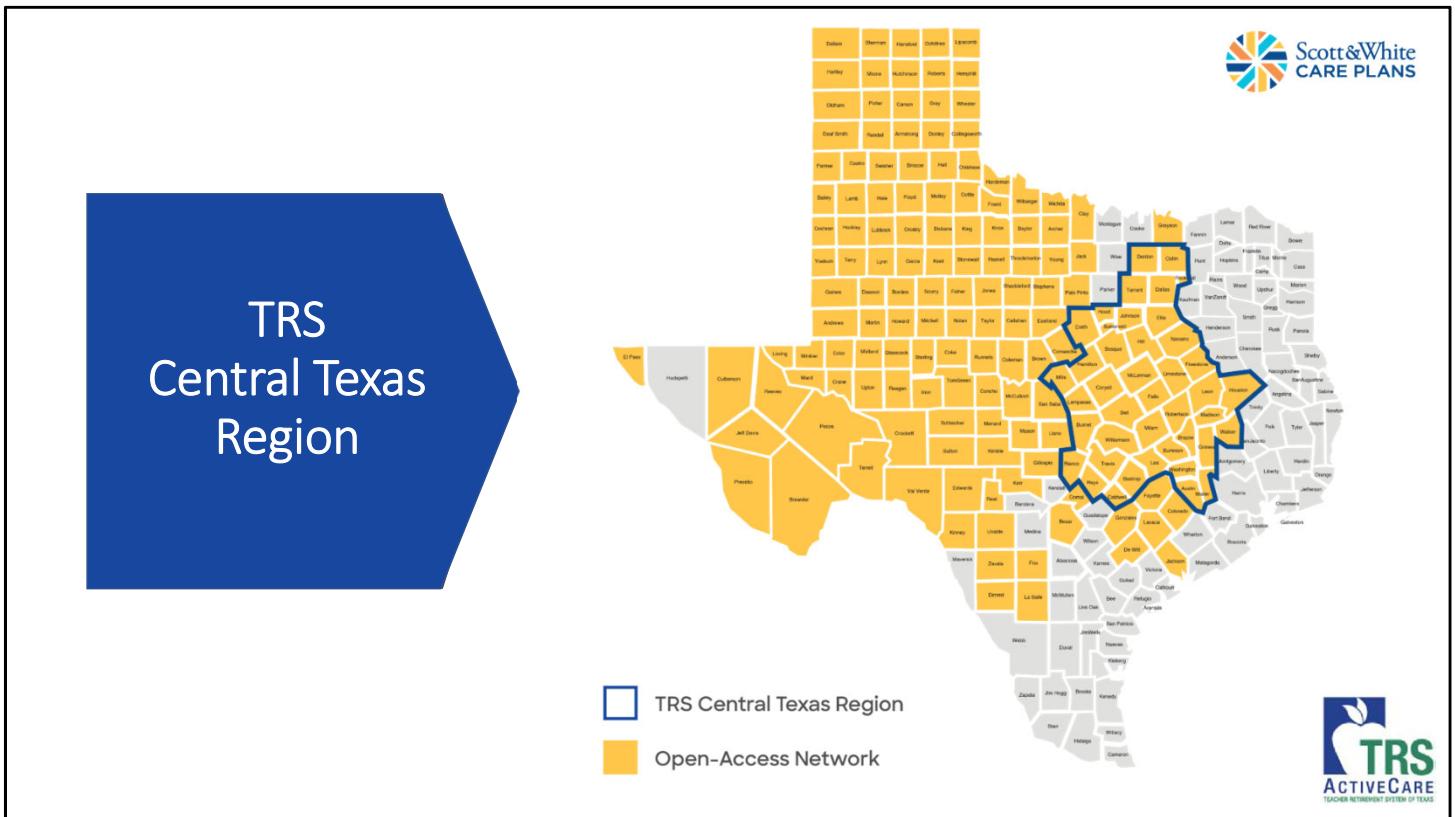


Ever wonder how some people can eat all their favorite foods and not gain weight? Naturally Slim is an online program that will teach you how.

SWCP gives members the chance to learn how to eat the foods they love while reducing their risk of developing serious conditions, like diabetes or heart disease.

Naturally Slim is available at NO COST to SWCP TRS members and is accessible via computer and mobile device so you can participate whenever it's convenient, wherever you are. This is not a new benefit, but what is new this year is that members can start the program anytime, with no need to wait for a class to form.

Learn more about Naturally Slim at [trs.swhp.org](https://trs.swhp.org).



If you live or work in TRS's Central Texas Region you can choose the Scott & White Care Plans HMO for 2020-2021. This is our largest network within Texas.

Please remember that if you travel or have dependents in the additional counties in our Open-Access network, you will have access to in-network providers.

**NO PCP copay**  
for first sick visit

**NO PCP copay**  
for dependents  
(under age 19)



## Medical Coverage Overview

**2020-21**

### **Deductible**

\$950 per individual / \$2,850 per family

### **Out-of-Pocket Maximum**

*Includes medical/drug deductible, copayments & coinsurance*  
\$7,450 per individual / \$14,900 per family

### **Office Visit**

Primary Care: \$20 (\$0 for first sick visit)

Primary Care for Dependents (under age 19): \$0

Specialist Visits: \$70

### **Inpatient/Outpatient Services**

20% after deductible (member share)

### **Preventive Care**

\$0 with no deductible

As you can see, the benefits are the same as last year, with the addition of BSWHealth eVisits and MDLIVE at \$0 copay.

## 2020-21 Premium Information

Coverage Category	2020-21 Premiums
Employee Only	\$551.10
Employee and Spouse	\$1,382.06
Employee and Child(ren)	\$883.50
Family	\$1,478.56

For detailed plan information, see the Members' page at [trs.swhp.org](https://trs.swhp.org)

The premiums for the SWCP HMO are listed here.

**\$0 copay on  
ACA Preventive  
Medications**



## Pharmacy Coverage Overview

**2020-21**

### **RX Deductible**

\$150 per individual  
(ACA Preventive and Preferred Generics excluded) Rx

### **Rx Out-of-Pocket Maximum**

*Included in plan's Out-of-Pocket Maximum*

### **Retail 30-Day Supply**

ACA Preventive: \$0  
 Preferred Generics: \$5  
 Preferred Brand: 30% after Rx deductible  
 Non-preferred Brand /  
 Non-preferred Generics: 50% after Rx deductible  
 Specialty Medications  
     Tier 1 and 2: 15% after Rx deductible  
     Tier 3: 25% after Rx deductible

Here is a quick overview of the pharmacy coverage for TRS.

Also, as of May 1, two insulin options (Novolog and Fiasp) are now Tier 1 medications. That means they will be available at a \$5 copay as opposed to 30%. This is a significant savings for members, who may currently be paying \$100- \$300, depending on their dose. Current TRS members on other rapid-acting insulins were sent letters notifying them of the change, in case they want to switch. Switching is optional, not required.



## Resources for Reducing Healthcare Costs

- **Emergency Room (ER)** – should only be used when a person's life is in danger or if waiting may cause a loss of function of a body part, organ or system
- **Urgent Care Clinics** – when you can't wait until the next day or your doctor's office is closed
- **Virtual Care** - \$0 copay including Baylor Scott & White eVisits and video visits, plus additional services powered by MDLIVE
- **Talk to a Nurse** - Need care advice? Should you see a doctor? Get the info you need today! See the back of your ID card for additional information
- **Stay In-Network** – in-network doctors have agreed to accept our payment along with your copayment as the entire cost of their services
- **Generic Medications** – use when available and/or order a 90-day supply to save time and money



To help reduce healthcare costs you have the following resources:

If you have a life-threatening issue, please do utilize Emergency Room services. Otherwise, consider...

Urgent Care clinics, when you can't wait but it's not an Emergency Room situation

Virtual Care at a \$0 copay from Baylor Scott and White and MDLIVE

You can call and talk to a Nurse for advice on your care options—like whether to go to the ER, Urgent Care or use a virtual care service

Staying in-network is always the most cost-effective option. In-network doctors have agreed to accept our payment along with your copayment as the entire cost of their services so you will want to stay In-Network to avoid additional charges.

Generic Medications – these are available in 90-day supplies, which will save both time and money





## MyBSWHealth Website / App

- Find a provider
- Send a secure message
- See copays, track deductible and out-of-pocket max
- Pay bills and track claims
- View test results and past visit summaries
- Experience eVisits or video visits
- Manage and refill prescriptions
- View your digital ID card

Just a download away:



There's a wealth of online information, resources, and functions available 24/7 in the MyBSWHealth website and App. This list is just a few of the things you can do from your computer or mobile device. Download this free app from either Google Play or the App Store.

Members can also view and download an electronic version of their ID card by enrolling in the member portal at [trs.swhp.org](https://trs.swhp.org).



## Why Choose SWHP?

- NO out-of-pocket costs for preventive care service
- NO primary care copays for dependents under age 19
- NO referrals required
- Telehealth: MyBSWHealth, MDLIVE and Nurse Advice Line
- Wellness: Online coaching, Naturally Slim and Expecting the Best
- Texas-based customer service
- Worldwide emergency care
- Dedicated website
- Claims and benefit information available 24/7



Why should you choose SWCP? There are too many reasons to fit on this slide, but here are a few reminders:

NO out-of-pocket costs for preventive care service

NO primary care copays for dependents age 19 and under

NO referrals required to see a specialist

Telehealth options from MyBSWHealth, MDLIVE and the Nurse Advice Line

Wellness programs at no extra charge: Online coaching, Naturally Slim and Expecting the Best

Texas-based customer service

Worldwide emergency care

A dedicated website for TRS members, with a special page just for Benefit Administrators

Claims and benefit information available 24/7

## Contact Us

CALL Customer Service: **800-321-7947**

MESSAGE through the member portal: **trs.swhp.org**

TRS website: **trs.texas.gov/Pages/healthcare\_trs\_activecare.aspx**

If you have questions regarding coverage with SWCP, please contact customer service at 800-321-7947. Current members can also send us a message through the member portal; there's a link to the portal at trs.swhp.org.

Please note: Our Customer Service phone number will be changing on 9/1/2020. We will share the new number and offer plenty of reminders before the new number goes into effect. We will also post an alert on our website at the appropriate time. If you happen to call the old number after 9/1, you will be directed to the appropriate area.



Thank you  
for your partnership

Thank you and we look forward to serving you in the 2021 Plan year!!