

my

# Member Guide

Plan Year 2021-22



Scott & White  
CARE PLANS  
PART OF BAYLOR SCOTT & WHITE HEALTH



# Table of Contents

- Got a question?.....1
- Get to know your ID card .....2
- Explore the member portal .....3
- Download the MyBSWHealth app.....4
- Find a network provider.....4
- Experience virtual care .....5
- Pharmacy benefits.....6
- Know your care options.....7
- Better health starts with me.....9
- Wondr Health™ .....10
- Expecting the Best® .....10
- Exploring monthly claims .....11
- Stay better, longer.....12
- Tools and resources.....13
- Service area map.....14



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. 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!

With Scott & White Care Plans, you 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, we offer access to thousands of providers throughout North, 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?

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

**844.633.5325**

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.

## Additional Resources

### Nurse Advice Line

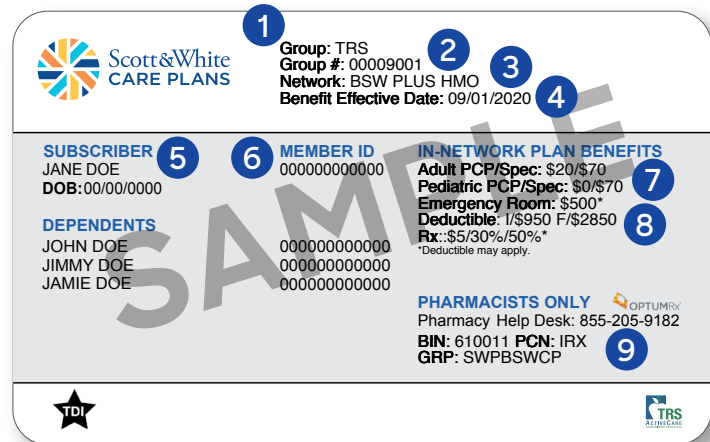
Nurses are available 24/7 to talk through your symptoms and help you make decisions on next steps, whether that's an appointment or an at-home remedy. The Nurse Advice Line phone number is on the back of your member ID card.

### COBRA Health

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

# My 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



- 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.

# My 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 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: [trs.swhp.org](https://trs.swhp.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

## Find a network provider.

Choose from a broad range of in-network providers by using the provider search tool in the app or at [trs.swhp.org](https://trs.swhp.org). 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.**



# 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><b>eVisits and Same-day Video Visits</b> Using your mobile device or computer Download the free MyBSWHealth app</p> <p>   </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>	\$0
 <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><b>Urgent care</b> Needs immediate attention but 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><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>	Hospital average cost: \$ \$ \$ \$ Stand-alone average cost: \$ \$ \$ \$ \$

# Better health starts with me

Take advantage of 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.**

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

# FREE Wellness Webinars

Did you know SWHP 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 [trs.swhp.org](https://trs.swhp.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 in the Wellness section at [trs.swhp.org](https://trs.swhp.org).



# Expecting the Best<sup>®</sup>

## Maternity Program

We are pleased to offer a maternity program for pregnant Scott & White Care Plans members.

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).



## Weight loss program

Ever wonder how some people can eat all their favorite foods and not gain weight? Wondr Health<sup>™</sup> 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. Scott & White Care Plans 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<sup>™</sup> 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.

For more information about Wondr Health<sup>™</sup>, visit [trs.swhp.org](https://trs.swhp.org)

# My claims

## Exploring monthly statements

Scott & White Care Plans makes available, through the [Member Portal](#), an electronic Monthly Insurance Statement, also known as an Explanation of Benefits (EOB), 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 1ST STREET  
REDCARD, MO 63141

**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**

**Account Summary**

Applied Amount	Family Deductible	Total Amount
\$3,000.00	\$3,000.00	\$3,000.00 (\$0.00 remaining)
\$2,477.84	Family Out-of-pocket max	\$4,600.00 (\$1,122.16 remaining)
\$250.00	Member Deductible	\$1,500.00 (\$1,250.00 remaining)
\$99.71	Member Out-of-pocket max	\$2,250.00 (\$2,150.29 remaining)

TRIS RETIREMENT

**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.

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TRIS RETIREMENT

**Claims Appeals Information**

Information about your Appeals Rights

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

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

Nhà của chúng tôi cung cấp các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. (TTY: 711).

Os Planos são em conformidade com as leis federais de direitos civis aplicáveis e não discriminam por cor, nacionalidade, idade, deficiência ou sexo.

Chúng tôi cung cấp các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. (TTY: 711).

Os Planos são totalmente em conformidade com as leis federais e não discriminam por cor, nacionalidade, idade, deficiência ou sexo.

Chúng tôi cung cấp các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. (TTY: 711).

**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 percentage of 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**.

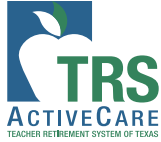


# My tools and resources

Find frequently requested documents and forms in the 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:

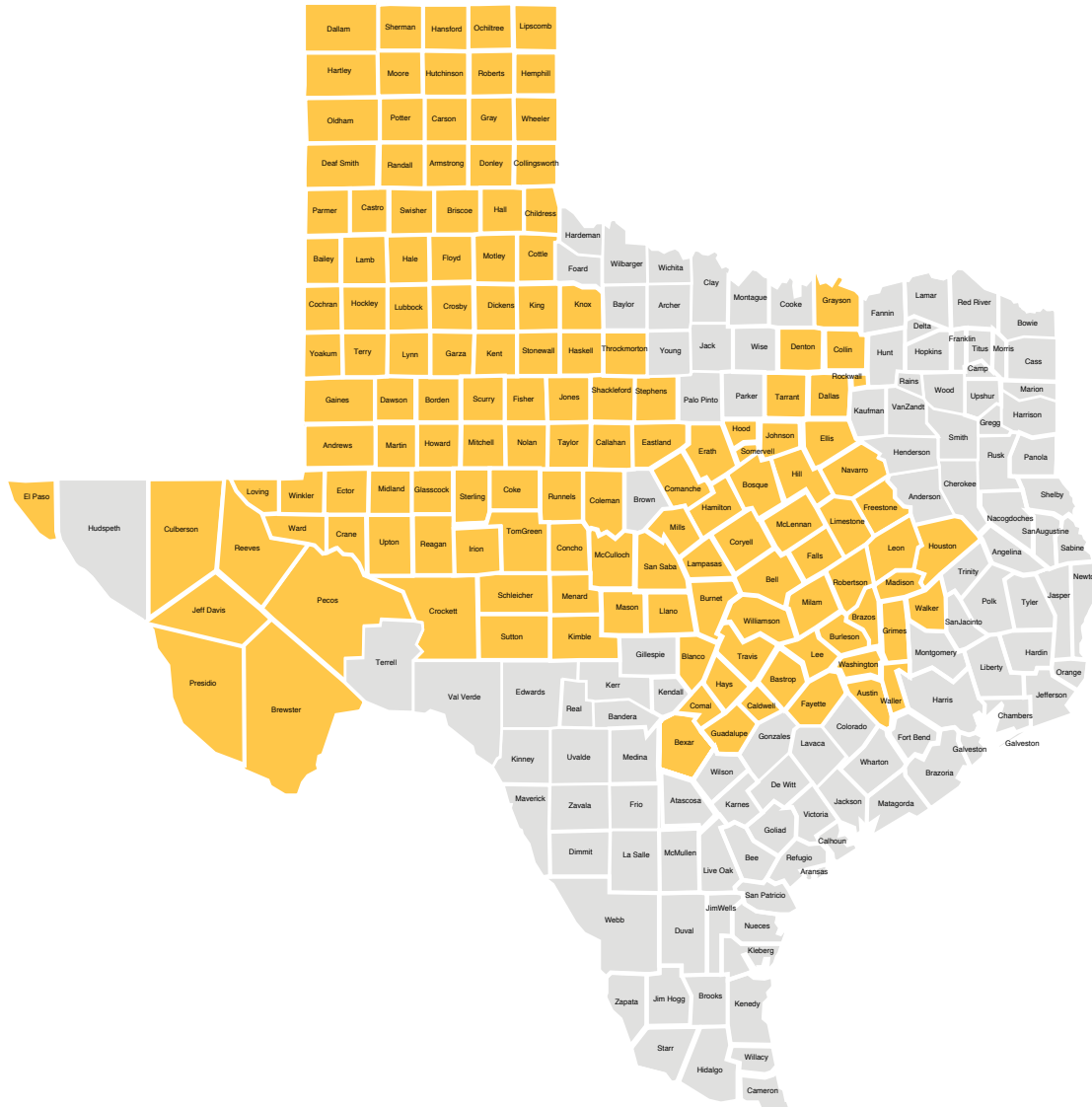
- Member Rights and Responsibilities
- Notice of Privacy Practices
- Authorization to Release PHI Form
- Prior Authorization List for Medical Procedures
- Complex Case Management Program
- Disease Management Program
- Utilization Management (UM) Program
- Quality Improvement Program
- Medical and Pharmacy Claim Forms
- Pharmaceutical Management Procedures and Updates
- Wellness Programs
- Glossary of Key Terms
- Technology Assessment Program
- Language Assistance
- Member Frequently Asked Questions (FAQ)

Printed copies of documents and language assistance are available by calling **844.633.5325**.



# My service area

## Plan Year 2021-22



**BSW Plus HMO Open-Access Network**

Thanks to our open-access provider network, you may visit any in-network provider in the counties defined in yellow—even specialists—without a referral.



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



**Scott & White  
CARE PLANS**



**Baylor Scott & White  
HEALTH**

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. Scott & White Care Plans and Insurance Company of Scott and White are wholly owned subsidiaries of Scott and White Health Plan.