



Good afternoon. My name is Debbie Harvey, and I am a Client Liaison with Scott & White Care Plans.

Scott & White Care Plans Plan Year 2021-2022

I am excited to welcome you to Scott & White Care Plans for Plan Year 2021-22,



Scott & White Care Plans

is a wholly owned subsidiary of Scott and White Health Plan
and part of Baylor Scott & White Health

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With Scott & White Care Plans, you have access to thousands of providers throughout Central Texas.



Here's a quick introduction for those who may not be familiar with Scott & White Care Plans.

Who We Are: 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 22,000 school employees and their dependents

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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.

Scott and White Health Plan has been specializing in Texas health Insurance plans since 1982.

We focus exclusively on the 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 22,000 school employees and their dependents.

What We Strive For: Well-Being for All



- **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

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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.

How We Serve Members



- 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

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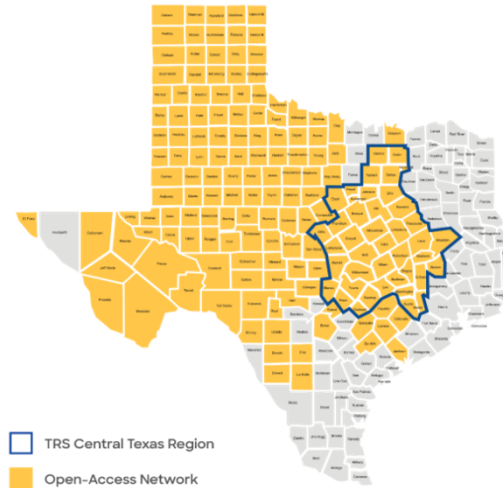
With Scott & White Care Plans, you'll have in-network coverage from the renowned doctors, specialists and facilities of the Baylor Scott & White Health system—including a full range of inpatient, outpatient, rehabilitation and emergency medical services.

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

Where We Offer Coverage



TRS Central Texas Region



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If you live or work in TRS's Central Texas Region you can choose the Scott & White Care Plans HMO for 2021-2022.

This is our largest network within Texas.

You'll find a copy of this map and a list of the counties on the Benefit Administrator page at trs.swhp.org.

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.



If you forget everything else in this presentation, remember this: trs.swhp.org.

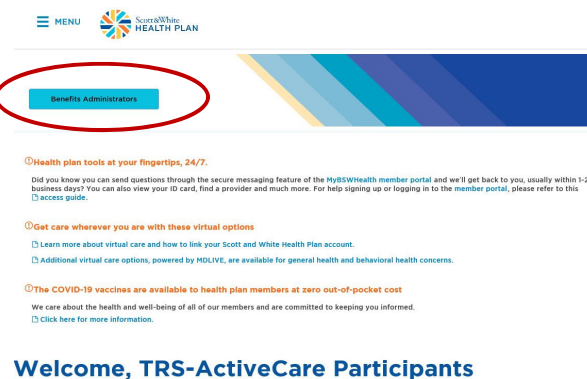
You and your employees can find virtually everything you need on our website. This is especially true for our benefit administrators.

BA Help and Support at trs.swhp.org



- Connect with us at trs.swhp.org
- Get help with benefits administration
- Find information on plans
- Access forms and documents
- Log in to the

Benefits Administrators Portal



When you click that blue box at the top, you'll find that we've created a page on the website just for you.

On the Benefits Administrators page of (trs.swhp.org) SWHP.org, you can:

- Find contact information for your client manager
- See FAQs, maps, regions by ZIP code and more
- Request hard copy enrollment materials
- Update your district's contact information
- Request access to the Employer Portal and
- Get news and updates

You'll also be able to download an Open Enrollment Presentation – a guided walk-through of the new plan year's benefits, website and member portal, eligible coverage areas, and more, available as a video or PDF in English and Spanish.

Plus, you can download:

- The TRS Benefits Guide, an enrollment resource for members
- The TRS Member Guide, a helpful resource for members throughout the benefit year
- Along with other flyers and helpful information

Member Resources at trs.swhp.org



- Member Guides and Benefits Booklets
- Provider search tool
- Wellness resources
- Information on pharmacy, claims, customer service, and more
- Log in to the

MyBSWHealth Member Portal

Scott & White HEALTH PLAN

Non-Medicare Member Support
Medicare Member Support
Send a Message to Support

LOG IN

Benefits Administrators

Health plan tools at your fingertips, 24/7.

Did you know you can send questions through the secure messaging feature of the MyBSWHealth member portal and we'll get back to you, usually within 1-2 business days? You can also view your ID card, find a provider and much more. For help signing up or logging in to the member portal, please refer to this [access guide](#).

Get care wherever you are with these virtual options

[Learn more about virtual care and how to link your Scott and White Health Plan account.](#)

[Additional virtual care options, powered by MDLIVE, are available for general health and behavioral health concerns.](#)

Our members have access to great resources through our member portal at: trs.swhp.org. Some of these include:

- Member guides and benefits information
- Finding a provider
- Accessing Wellness resources
- Seeing claims information and secure messaging with our customer service advocates



Let's highlight a few benefits for 2021-2022 plan year.

Benefits Highlights for 2021-2022



- 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
- Award-winning MyBSWHealth app
- Maximum out-of-pocket includes medical and prescription drug deductibles, copays and coinsurance



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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.

Benefits Highlights for 2021-2022 (continued)



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

For additional plan information, see the Benefit Administrators page at trs.swhp.org

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Even though this is an HMO, no referrals are needed to see an in-network physicians. We have a comprehensive network of quality physicians that covers a big part of the state. If you or your employees 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 Wondr Health (formerly called Naturally Slim), which is an online program that teaches people how to eat their favorite foods and still lose weight. Both the wellness programs and Wondr Health 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.

Spotlight: 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

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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

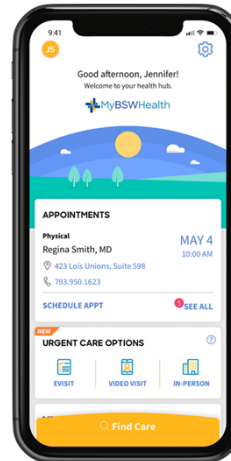
Clinicians are available seven days a week, 8:00 AM – 8:00 PM.

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.

Spotlight: MyBSWHealth App and Member Portal



- MyBSWHealth is a digital resource available as an app or through the Member Portal website
- With MyBSWHealth, members can:
 - Access and print ID cards
 - Find a provider
 - Refill prescriptions
 - Track appointments
 - View test results
 - See claims and copays
 - Send a secure message
 - Experience eVisits or video visits



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There's a wealth of online information, resources, and functions available 24/7 in the MyBSWHealth App and Member Portal. This list is just a few of the things you can do from your computer or mobile device.

You'll find more information about the app and website in the 2021-22 Benefits Guide, available at: trs.swhp.org.

Also, as a reminder, if members have not received the hard copy of their ID card, they can view and download an electronic version by enrolling in the member portal at: trs.swhp.org.

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

Spotlight: Wondr Health™

Wondr Health (formerly Naturally Slim™) is a mindful-eating program that helps people learn the skills to 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



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Do you 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.

SWHP 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.

Wondr Health 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.

Members can start the program anytime, with no need to wait for a class to form.

Learn more about Wondr Health at trs.swhp.org.

Medical Coverage Overview



- **NO PCP copay** for first sick visit
- **NO PCP copay** for dependents under age 19

2021-22	
Deductible	\$1,150 per individual / \$3,450 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 1 st visit)
Primary Care for Dependents:	\$0
Specialists Visits:	\$70
Inpatient/Outpatient Services	20% of charges after deductible
Preventive Care	\$0 with no deductible

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Here is a quick overview of your medical coverage with SWCP:

There was a change in the deductible to \$1150 per individual and \$3450 per family

The Out-of-Pocket benefit stayed the same, as did the Office Visit copays.

The inpatient benefit was enhanced from \$150 per day plus 20% of charges, to just 20% of charges.

And, preventive care is still at no cost to the member.

Pharmacy Coverage Overview



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

2021-22	
Rx Deductible	\$200 per individual Rx (ACA Preventive and Preferred Generics excluded)
Rx Out-of-Pocket Maximum	Included in medical Out-of-Pocket Maximum
Retail 30-Day Supply	
ACA Preventive	\$0
Preferred Generics	\$10
Preferred Brand	30% after Rx deductible
Non-preferred Brand	50% after Rx deductible
Non-preferred Generics	50% after Rx deductible
Specialty Tier 1 and 2:	15% after Rx deductible
Specialty Tier 3:	25% after Rx deductible

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The Rx deductible increased to \$200 per individual, but this deductible is still waived for generics

The generic copay has increased to \$10 for 30 days and \$25 for 90 days



So, what are the costs for SWCPs HMO?

Premium Information for 2021-2022



- For detailed information, see the Benefit Administrators page at trs.swhp.org

Coverage Category	2021-22 Premiums
Employee Only	\$542.48
Employee and Spouse	\$1,362.70
Employee and Child(ren)	\$872.16
Family	\$1,568.42

The premiums for 2021–2022 are shown here. For more information, please check out the Benefit Administrators page at trs.swhp.org.

Strategies to Reduce Costs



Know where to go for care:

- **Emergency Room (ER)** – choose the ER when a person’s life or function may be in danger
- **Urgent Care Clinics** – consider Urgent Care for fast but non-emergency help
- **Virtual Care** – schedule an eVisit or same-day video visit (for \$0 copay) for less-than-urgent needs
- **Talk to a Nurse** – Need care advice? Call the nurse line using the number on the back of your ID card

Also:

- **Use in-network doctors** to keep costs low
- **Choose generic (instead of brand) medications** and consider getting a **90-day supply**

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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...

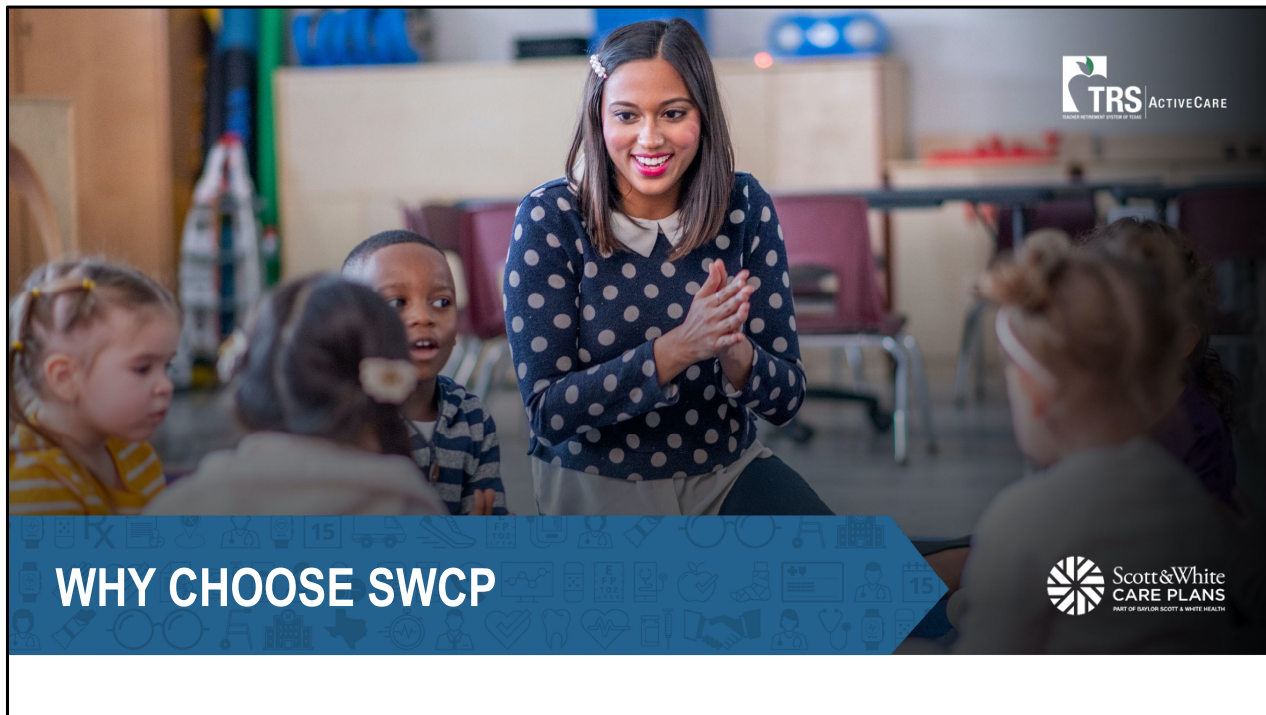
Urgent Care clinics, when you can’t wait but it’s not an Emergency Room situation

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



Why should you choose SWCP?

Why SWCP? Benefits and Service, with Your Texas Partners



- 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, Wondr Health™ and Expecting the Best
- Texas-based customer service
- Worldwide emergency care
- Dedicated website at trs.swhp.org
- Claims and benefit information available 24/7

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Well, 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 under age 19
- 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

Local Account Management and Support for BAs



- **Mark Outlaw**, Client Manager
Mark.Outlaw@BSWHealth.org
- **Debbie Mann-Harvey**, Client Liaison
Deborah.MannHarvey@BSWHealth.org

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If you need more reasons to choose SWCP, talk to one of us.

Here's the contact information for your local representatives.

We'll be happy to help you with any questions or concerns you or your employees may have.

This chart is also available on the Benefit Administrator page at trs.swhp.org.

Why SWCP? Texas-Based Customer Service for Members



- Texas-Based Customer Service: **844.633.5325**
- Website: **trs.swhp.org**
- MyBSWHealth app and member portal, featuring secure messaging with our Customer Service team

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If your employees have questions regarding coverage with SWCP, please have them contact customer service at: 844-633-5325.

Current members can also send us a message through the member portal; there's a link to the portal at trs.swhp.org.

Thank You



We value our partnership with TRS
and look forward to working with you this year!

Thank you for your partnership.