

ANNUAL ENROLLMENT IS OCT. 28 – NOV. 8

Learn more at BSWHealth.com/benefits

live better

your 2020 benefits guide

RACHEL NOBLES,
COMMUNITY
OUTREACH
MANAGER,
WITH HUSBAND
RICKY AND
CHILDREN JAKOB
AND ADRIANA

“When I had a sinus infection, the video visit was a lifesaver. I didn't have to wait long or miss work time to travel. It felt the same as video chatting with a friend. Plus, the prescription was ready for me by the end of the day.”

AMANDA LINCER
EXECUTIVE ASSISTANT



feel better



New! Same-day video visits

Free for SEQA/EQA and PPO plan enrollees!

Download the MyBSWHealth app to:

- Get care where and when you need it with video visits or eVisits
- Book an appointment
- View your Scott and White Health Plan (SWHP) deductible, claims and more
- Access a digital copy of your SWHP insurance card
- Refill and manage prescriptions at BSW pharmacies
- Message your care team
- View test results
- Track your well-being goals

Starting on Jan. 1, 2020, video visits are available 8 a.m. to 8 p.m. seven days a week. To be eligible, you must have a MyBSWHealth account.

HSA plan enrollees must meet their deductible first before the visit is covered at 100%.



Welcome!

Just like our people, our benefits are among the best in the industry. And, each year, we focus on ways to make them work better for you. Your insights from the benefits and compensation study earlier this year will help improve our benefits over time, so stay tuned for future enhancements!

You asked, we listened: Our benefits are holding steady. We have no significant plan design changes, and no action is required to keep what you already have.

It's always a good idea to review your options to make sure you're getting the most out of all we offer. You may even discover a few things you didn't know we had!

Whether it's feeling better with quick and convenient video visits, planning better for retirement or saving better with our comprehensive discount program—we want you to sleep better, knowing your benefits have you covered.

You make it possible to achieve our Ambition, and we are proud to invest in your health and well-being.

Sincerely,

John

John Lacy

Chief Human Resources Officer



Choose better

As you review your options, don't forget to **Ask Alex**, your interactive benefits counselor, and check out **BSWHealth.com/benefits** for additional information.



LAKISHA HOWARD,
REGIONAL MARKETING
MANAGER, TEAM
LEAD, WITH CHILDREN
RYLEE AND RJ

Here are a few ways we're making your benefits work better.

A healthy dose of savings

PAGE
6

The cost of a 30-day supply of a preferred generic medication is \$3 at a BSW pharmacy vs. \$10* at a contracted pharmacy.

*Up from \$5 in 2019



Smile better

PAGE
9

Need to access dental benefits? Now, you can provide your employee ID number instead of your Social Security Number!



Growing your family and keeping money in your pocket

PAGE
6

We love growing our Baylor Scott & White family and are proud to offer two enhancements to support expectant moms.

Our new Expecting the Best® Maternity Program offers:

- Baby care tips, tricks and education before and during your newborn's first year
- Active support for high-risk pregnancy
- Planning for return to work
- Help with postpartum depression

We also added bundled maternity copays* to our plan designs to cover mom and well-baby expenses!

- **SEQA/EQA Plan:** \$400 copay for all expenses related to maternity/delivery care and baby's postnatal services
- **PPO Plan:** \$1,200 copay for all expenses related to maternity/delivery and baby's postnatal services when you see a Tier 1 BSWQA Network provider

* Copay applies to the facility claim. All other services billed with a maternity/delivery diagnosis code will be paid at 100%, including well-baby charges and prenatal services.



MATTHEW S. BARIL,
HR BUSINESS PARTNER II,
WITH DAUGHTER ISABELLA

Benefits checklist

Use this handy checklist to keep track of your benefits decisions.

Pick your health-related benefits

- **Medical plans:** SEQA/EQA, PPO or HSA
- **Dental:** MetLife Dental PPO or MetLife Dental PPO Plus
- **Vision:** EyeMed

Choose your savings/spending account

- **Healthcare accounts:** Learn more about how to use tax-free savings accounts to pay for eligible health expenses at [BSWHealth.com/benefits](https://www.bswhealth.com/benefits)

SEQA/EQA and PPO Plans

General-purpose flexible spending account (FSA)

HSA Plan

Health savings account (HSA) and/or limited-purpose FSA*

- **Dependent care FSA account:** Pay for expenses related to child, elder and disabled adult day care

* The limited-purpose FSA can help pay for eligible dental and vision costs while you build a reserve in your HSA

Supplement your health coverage with voluntary benefits

- **Critical illness insurance**
- **Accidental injury insurance**
- **Legal insurance**

Prepare for the unexpected

- **Life and AD&D insurance:** We provide basic coverage for you, and you can elect additional coverage for yourself, your spouse and your children
- **Short-term disability (STD) insurance:** You can elect coverage for yourself that replaces a portion of your salary for a fixed period
 - **Already have coverage?** It will roll over to 2020
 - **Previously opted out of coverage?** Enrollment is required for this benefit, so you will need to opt in for 2020

Note: New enrollees in the plan are subject to the pre-existing condition provision (pg. 15), which includes pregnancy. As a reminder, you must elect STD coverage to receive maternity, parental and adoption leave benefits.

- **Long-term disability (LTD) insurance:** We provide basic coverage for you at no cost, and a buy-up plan is also available for purchase

Save for retirement

You can enroll in or update your 401(k) at any time throughout the year, but annual enrollment is a great time to check in on your savings goals

Browse the benefits catalog on page 17

Check out the many benefits we offer to help with things like child or elder day care, pet and house sitters, travel insurance, tuition reimbursement and more

Check in and check up* by Nov. 8 to save money

- 1. Check in:** Complete the 2019 Well-Being Assessment in the MyBSWHealth app
- 2. Check up:** Complete an annual preventive visit with a BSW provider between Dec. 1, 2018 and Nov. 8, 2019

* All employees enrolled in a Baylor Scott & White medical plan prior to Sept. 1, 2019, and who intend to continue coverage in 2020, must complete these two requirements to avoid a \$40 per-pay-period charge.

Learn more at [thriveforwellness.com](https://www.thriveforwellness.com)

Tier 1 BSWQA Network: The best value

Think of the Tier 1 Baylor Scott & White Quality Alliance (BSWQA) Network like family. It's a complete network of 6,800+ primary care and specialty care physicians, 50 hospitals and 95+ post-acute care facilities working together to manage your health and well-being at an affordable price.

Depending on the medical plan you choose, you'll have access to:

→ **Tier 1 BSWQA Network:** Available to all medical plans and the exclusive network for the SEQA/EQA Plan

It's the only network available for the SEQA/EQA Plan, except in cases of urgent/emergency care or rare situations when an in-network provider is not available and authorization is provided.

→ **Tier 2 Cigna National Network:** Only available with the PPO and HSA plans.

If you or a covered dependent live 40 or more miles from the nearest Tier 1 BSWQA acute-care hospital, contact Scott and White Health Plan (SWHP) at 844-843-3229 to activate out-of-area coverage (80% vs. 50% after deductible).

→ **Tier 3 Out of Network:** Only available with the PPO and HSA plans. Choosing providers in Tier 3 will always be the most expensive option.

Find a
Tier 1
BSWQA
provider
today!

Call the HealthAccess
Line at 844-279-7589
or visit bswh.swwhp.org.

SHINY JOSEPH,
ACCESS SERVICES
REP II, WITH SONS
ISRAEL AND CALEB



Keeping
your care
within the
Baylor Scott
& White
family is
great for
your health
and your
wallet!

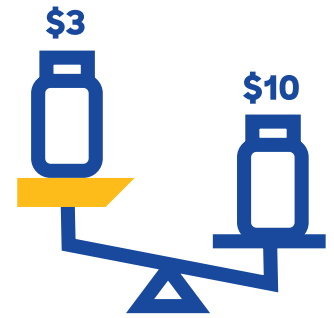
BSW pharmacies: The best value

Need a prescription? Choose from 30+ outpatient pharmacies, a dedicated specialty pharmacy, 24/7 kiosks or from our nationwide contracted network.

You can use the MyBSWHealth app to refill, transfer between locations and manage prescriptions.

Remember, BSW pharmacies will save you money:

- Receive a 20% discount on over-the-counter medications with your badge
- Fill 90-day supply prescriptions and pay only two copays, either in-store or through mail order



The cost of a 30-day supply of a preferred generic medication is \$3 versus \$10 at a contracted pharmacy.



Extra special delivery

Our maternity benefits are here to support the well-being of you and your baby, as well as your finances. Adding to your family is a major milestone—and we're proud to be part of it.

Expecting the Best® Maternity Program

On or after Jan. 1, 2020, expectant moms covered by a BSW medical plan and seeing a Tier 1 BSWQA Network provider may enroll through their doctor, BSW case manager or by emailing CaseManagement@BSWHealth.org.

Program includes:

- 24/7 access to a nurse
- Support for high-risk conditions
- Early enrollment in case management support
- Planning for delivery, including individual support during and after pregnancy
- Immunization reminders
- Coordinated efforts to promote full-term birth in women who previously delivered pre-term
- Education for newborn health during the first year
- Depression screening and support following delivery
- Preparations and educational tools for return-to-work planning

And don't forget about the new bundled maternity copay

Our new bundled maternity copay covers all prenatal visits prior to birth, labor and delivery expenses, as well as postnatal expenses for your new baby. In the event your newborn needs to stay in the hospital longer than you do, the inpatient benefit under your medical plan would apply.

Digital support for those who see a BSW provider

Another reason to download the MyBSWHealth app!

Once your provider initiates enrollment through Epic, tap into your MyBSWHealth app to access resources on:

- Birth planning
- Packing checklist
- Breastfeeding best practices
- And more!

Text4baby

Participants using a non-BSW provider can still get support throughout pregnancy and baby's first year with free text messages via the Text4baby app.

Medical plan highlights

You have three plans to choose from:

Quality Alliance Plan (SEQA or EQA)

Only includes Tier 1 BSWQA Network

Live more than 40 miles from a Tier 1 BSWQA Network acute-care hospital or have out-of-state dependents? Consider the PPO or HSA plans as they offer an extended network of providers through Tier 2 and Tier 3 coverage.

Leftover HRA dollars?

Since we've replaced our Health Reimbursement Account (HRA) Plan with the affordable SEQA/EQA Plan, we're slowly sunsetting the remaining employer-funded HRA accounts.

Jan. 1, 2020: A \$1,000 rollover maximum will go into effect and any remaining funds above that amount will be forfeited.

Dec. 31, 2020: The account will close and any remaining funds will be forfeited.

Select Exclusive Quality Alliance (SEQA) Plan



Eligibility

→ Available to benefits-eligible employees making \$25 or less per hour



Network

→ **Only includes providers in the Tier 1 BSWQA Network**
→ No out-of-network coverage, except in cases of urgent/emergency care or rare situations when an in-network provider is not available and authorization is provided



Coverage

→ \$0 deductible, preventive visits, video visits and/or eVisits
→ \$0 for select diabetic medicine and supplies
→ Low copays and **NEW!** \$400 bundled maternity copay*



Tax-free savings account

→ Pairs with a general-purpose FSA for eligible healthcare expenses

Exclusive Quality Alliance (EQA) Plan



Eligibility

→ Available to benefits-eligible employees making \$25.01 or more per hour



Network

→ **Only includes providers in the Tier 1 BSWQA Network**
→ No out-of-network coverage, except in cases of urgent/emergency care or rare situations when an in-network provider is not available and authorization is provided



Coverage

→ Low deductible**
→ \$0 preventive visits, video visits and/or eVisits
→ Low copays, including **NEW!** \$400 bundled maternity copay*



Tax-free savings account

→ Pairs with a general-purpose FSA for eligible healthcare expenses

* Copay applies to the facility claim. All other services billed with a maternity/delivery diagnosis code will be paid at 100%, including well-baby charges and prenatal services.

** Deductible only applies to durable medical equipment, private duty nursing, hearing aids, skilled nursing, home health and hospice care.



All plans are administered by Scott and White Health Plan.

Learn more about each plan on page 11.

Preferred Provider Organization (PPO) Plan

More predictable

This plan has a higher per-paycheck cost, extended network options and a lower deductible than the HSA Plan. It also has copays, so it's more predictable!



Eligibility

→ Available to all benefits-eligible employees



Network

→ Includes providers in Tier 1, 2 and 3 networks—providers in the Tier 1 BSWQA Network are always the best value!



Coverage

→ \$0 preventive visits, video visits and/or eVisits
→ Copays for some services, including **NEW!** \$1,200 maternity copay (Tier 1 only)*



Tax-free savings account

→ Pairs with a general-purpose FSA for eligible healthcare expenses

* Copay applies to the facility claim. All other services billed with a maternity/delivery diagnosis code will be paid at 100%, including well-baby charges and prenatal services.

Health Savings Account (HSA) Plan

This is a high-deductible health plan

This plan has a lower per-paycheck cost, but you pay 100% of non-preventive costs until your deductible is met, then you pay coinsurance until you reach the out-of-pocket maximum.

Employees with high pharmacy costs or who are new to a high-deductible plan should carefully research this plan before selecting.



Eligibility

→ Available to all benefits-eligible employees



Network

→ Includes providers in Tier 1, 2 and 3 networks—providers in the Tier 1 BSWQA Network are always the best value!



Coverage

→ High deductible
→ \$0 preventive visits
→ **Note:** Not eligible for the new bundled maternity copay



Tax-free savings account

→ Pairs with a health savings account (HSA) that lets you save tax-free dollars for current or future healthcare expenses, including retirement
→ Pairs with a limited-purpose FSA for certain eligible healthcare expenses (only dental and vision until the deductible is met)
→ Use the limited-purpose FSA account while you build your HSA balance

Dental

We offer two dental plans: MetLife PPO and PPO Plus

Both plans:

- Pair well with any healthcare FSA or HSA
- Allow you to visit any dentist you choose—but you'll pay less when you visit one who's a member of **MetLife's Preferred Dental Program**
- Have the same deductibles—\$50 for you and \$150 for you and your family
- Cover 100% of preventive care costs (cleanings and X-rays) once every six months—with no deductible



YANIRA MOJICA
TRAUMA REGISTRAR

MetLife Dental PPO Plan

Highlights:

- Plan pays 50% of the cost of basic and major care after deductible is met
- Maximum benefit the plan will pay in a year is \$1,250
- No coverage for orthodontia or dental implants

MetLife Dental PPO Plus Plan

Highlights:

- Plan pays 80% of the cost of basic care and 50% of the cost of major care after deductible is met
- Maximum benefit the plan will pay in a year is \$2,500
- Orthodontia covered at 50% with separate lifetime maximum benefit of \$2,000
- Dental implants covered at 50% and will be subject to annual maximum of \$2,500



LIAM, SON OF
DOUG HANNA,
PROGRESSIVE
CARE MANAGER

Vision

EyeMed coordinates seamlessly with our FSAs, so most expenses are automatically substantiated—meaning you don't have to submit as many receipts!

Plan highlights:

- \$10 copay for eye exam
- \$25 copay for contact lens fitting
- Copay for lenses depending on selection
- Up to \$170 allowance for frames or contacts
- Laser vision correction discounts
- Diabetic care services

“When my son and I were in a car accident, my insurance incorrectly placed me at fault. But with legal coverage, I chose an attorney, fought the claim and recouped the costs with minor expense and hassle.”

RACHEL NOBLES

Voluntary benefits

Prepaid legal services

The **Hyatt Legal Plan** provides you, your spouse and your dependents with fully covered legal services. No deductibles, no copays, no claim forms or usage limits when you use one of the 15,000 network attorneys. Receive fully covered legal advice for a wide range of matters such as:

- Buying and selling houses or refinancing
- Adopting/having children
- Consumer/creditor problems
- Debt collection
- Divorce
- Important paperwork review
- Avoiding bankruptcy/foreclosure
- Creating a will or living will
- Protecting your rights as a tenant
- Managing the estate when a spouse or parent dies
- And other legal matters

RACHEL NOBLES,
COMMUNITY
OUTREACH
MANAGER,
WITH HUSBAND
RICKY AND
CHILDREN
ADRIANA
AND JAKOB

Accidental injury insurance

With **Cigna Accidental Injury** insurance, you get a benefit to help pay for costs associated with a covered accident or injury. It provides a lump-sum payment to you, unless otherwise assigned, based on a schedule of covered injuries.

The money can be used as you see fit; there are no copays, deductibles, coinsurances, restrictions or network requirements to satisfy.

Coverage is guaranteed and no health questions or physical exams are required for accidental injury and critical illness insurance.

Critical illness insurance

With **Cigna Critical Illness** insurance, you get a benefit paid directly to the covered person, unless otherwise assigned, if they are diagnosed with a covered critical illness.

You choose how to spend or save your benefit. It can be used for expenses such as paying for child care or help around the house, travel costs to see a specialist or medical treatment.

The plan pays a \$50 wellness benefit if a covered health screening is performed (annual checkup, colonoscopy, mammogram, etc.). If you elect coverage for your spouse or dependents, their benefit amount is 100% of your elected benefit amount.



2020 Medical Plan Coverage and Costs

Change for 2020

Medical Plan	SEQA	EQA	PPO			HSA		
Network	Tier 1 BSWQA	Tier 1 BSWQA	Tier 1 BSWQA	Tier 2 Cigna National	Tier 3 Out of Network	Tier 1 BSWQA	Tier 2 Cigna National	Tier 3 Out of Network
Employer-funded dollars	(Use HRA Rollover - \$1,000 Cap)	(Use HRA Rollover - \$1,000 Cap)	(Use HRA Rollover - \$1,000 Cap)	(Use HRA Rollover - \$1,000 Cap. Urgent Care/ ER Care only)		–	–	–
Annual Deductible								
Employee only	\$0	\$500	\$1,000	\$2,000	\$5,000	\$1,500	\$3,000	\$5,000
Employee + family	\$0	\$1,000 [^]	\$2,000 [^]	\$4,000 [^]	\$10,000 [^]	\$3,000	\$6,000	\$10,000
Out-of-Pocket Maximum								
Employee only	\$3,000	\$4,000	\$4,000	\$6,750	No Limit	\$3,950	\$6,750	No Limit
Employee + family	\$6,000 ^{^^}	\$8,000 ^{^^}	\$8,000 ^{^^}	\$13,500 ^{^^}	No Limit	\$7,900 ^{^^}	\$13,500 ^{^^}	No Limit
Your Cost for Care and Services								
Preventive care*	\$0	\$0	\$0	\$0	Not Covered	\$0	\$0	Not Covered
Physician office visit	\$10	\$30	\$35	\$70	70% AD	10% AD	50% AD	70% AD
Specialist office visit	\$40	\$50	\$60	\$100	70% AD	10% AD	50% AD	70% AD
Bundled maternity copay ⁺	\$400	\$400	\$1,200	N/A	N/A	N/A	N/A	N/A
Video and eVisit **	\$0	\$0	\$0	Not Covered	Not Covered	\$0 AD	Not Covered	Not Covered
Urgent care office visit	\$50	\$75	\$75	\$100	\$100	10% AD	50% AD	50% AD
Emergency room	\$250	\$250	\$250	\$250	\$250	10% AD	10% AD	10% AD
Diagnostic labs and X-rays	Labs: 20% X-rays: \$75	Labs: 30% X-rays: \$75	10% AD	50% AD	70% AD	10% AD	50% AD	70% AD
Advanced imaging – PET/CT, CAT	\$100	\$100	10% AD	50% AD	70% AD	10% AD	50% AD	70% AD
Advanced imaging – MRI, MRA	\$150	\$150	10% AD	50% AD	70% AD	10% AD	50% AD	70% AD
Inpatient hospitalization	\$150/day (max of 5)	\$150/day (max of 5)	10% AD	50% AD	70% AD	10% AD	50% AD	70% AD
Outpatient care	\$150/visit	\$150/visit	10% AD	50% AD	70% AD	10% AD	50% AD	70% AD

· AD means after you've met your deductible.

* In order for preventive care to be covered at 100%, services must be coded as preventive. Please see bswh.swhp.org for a complete list of covered preventive care services.

** Note: Employees must have a MyBSWHealth account.

⁺ Copay applies to the facility claim. All other services billed with a maternity/delivery diagnosis code (e.g., OBGYN, anesthesia, pathology) will be paid at 100%, including well-baby charges and prenatal services.

[^] The plan provides after-deductible coverage once an individual with family coverage meets the individual deductible, even if the family deductible has not been met.

^{^^} Once an individual with family coverage has met the out-of-pocket maximum, the plan provides 100% coverage for that individual, even if the family out-of-pocket maximum has not been met.

Prescription Drug Costs

Change for 2020

Type of Rx	SEQA		EQA and PPO		HSA
	BSW Pharmacy 30-day cost/ *90-day cost	Contracted Pharmacy *30-day supply only	BSW Pharmacy 30-day cost/ *90-day cost	Contracted Pharmacy *30-day supply only	BSW or Contracted Pharmacy *90-day supplies are only available through the BSW Pharmacy
Preferred generic	\$3/\$6	\$10	\$3/\$6	\$10	10% AD
Preferred brand	\$25/\$50	\$50	\$35/\$70	\$50	10% AD
Non-preferred brand and generic	Lesser of \$50/\$100 or 50%	Lesser of \$75 or 50%	Lesser of \$50/\$100 or 50%	Lesser of \$75 or 50%	10% AD
Specialty	\$100	N/A	20% (\$200 Max)	N/A	10% AD**
Chronic and preventive**	\$10/\$20 \$0 Diabetic Treatment^	\$20 \$0 Diabetic Treatment^	\$10/\$20	\$20	10% AD

* Only BSW pharmacies can fill a 90-day supply of a medication. The max day supply through a contracted pharmacy is 30 days.

** To help make some frequently prescribed preferred drugs for asthma, diabetes and some other chronic conditions more affordable, we've placed a select group on a special chronic and preventive medication list. Find the complete list on bswh.swhp.org.

^ Selected diabetes devices, drugs and insulin.

· HRA rollover cannot be used for pharmacy copays.

· Fertility drugs are covered at 20% with a maximum \$400 copay and a \$7,500 lifetime maximum pharmacy benefit.

· Drugs not listed on formulary require prior authorization. If authorized, you'll pay the applicable non-preferred or specialty copay.

** Specialty drugs only available at BSW pharmacy.

2020 Medical Premiums Per Pay Period

Your Hourly Rate	Coverage Tier	SEQA	EQA	HSA	PPO
Up to \$13/hour	Employee only	\$9	The EQA Plan is unavailable for this hourly rate	\$11	\$38
	Employee + spouse	\$65		\$46	\$102
	Employee + child(ren)	\$64		\$45	\$99
	Employee + family	\$109		\$69	\$149
\$13.01 to \$25/hour	Employee only	\$19	The SEQA Plan is unavailable for this hourly rate	\$28	\$60
	Employee + spouse	\$106		\$90	\$167
	Employee + child(ren)	\$93		\$73	\$131
	Employee + family	\$150		\$121	\$214
\$25.01 to \$48/hour	Employee only	The SEQA Plan is unavailable for this hourly rate	\$61	\$52	\$80
	Employee + spouse		\$158	\$134	\$203
	Employee + child(ren)		\$135	\$111	\$173
	Employee + family		\$208	\$187	\$277
\$48.01/per hour and above	Employee only	The SEQA Plan is unavailable for this hourly rate	\$82	\$73	\$101
	Employee + spouse		\$188	\$169	\$243
	Employee + child(ren)		\$163	\$139	\$203
	Employee + family		\$247	\$237	\$318

· Premiums are deducted on a pretax basis.

· If you are a commissioned employee, your hourly rate is determined by your prior year W-2 earnings divided by annual hours worked.

· The hourly rate for new commissioned employees who haven't had a W-2 yet will be the base rate that is in PeoplePlace.

Part-Time Employee Medical Premiums Per Pay Period

Coverage Tier	SEQA (\$25/hour and below) EGA (\$25.01/hour and above)	HSA	PPO
Employee only	\$95	\$99	\$232
Employee + spouse	\$282	\$287	\$414
Employee + child(ren)	\$200	\$205	\$405
Employee + family	\$337	\$342	\$619

· Premiums are deducted on a pretax basis.

Dental Premiums Per Pay Period

Coverage Tier	MetLife Dental PPO	MetLife Dental PPO Plus
Employee only	\$8.80	\$17.48
Employee + spouse	\$17.63	\$34.09
Employee + child(ren)	\$23.59	\$43.88
Employee + family	\$29.92	\$60.49

· Premiums are deducted on a pretax basis.

Vision Premiums Per Pay Period

Coverage Tier	Cost
Employee only	\$3.08
Employee + spouse	\$6.12
Employee + child(ren)	\$6.00
Employee + family	\$9.12

· Premiums are deducted on a pretax basis.

Accidental Injury Insurance Premiums Per Pay Period

Coverage Tier	Cost
Employee only	\$4.61
Employee + spouse	\$7.94
Employee + child(ren)	\$7.62
Employee + family	\$9.57

· Premiums are deducted on a post-tax basis.

Critical Illness Insurance Premiums Per Pay Period

\$15,000 Benefit				
Attained Age	Employee	Employee & Spouse	Employee & Child(ren)	Employee & Family
0-24	\$2.10	\$4.25	\$4.84	\$6.99
25-29	\$2.49	\$4.88	\$5.23	\$7.62
30-34	\$3.43	\$6.52	\$6.18	\$9.26
35-39	\$5.05	\$9.61	\$7.79	\$12.34
40-44	\$6.51	\$12.46	\$9.25	\$15.20
45-49	\$9.09	\$17.86	\$11.82	\$20.60
50-54	\$12.09	\$25.50	\$14.83	\$28.23
55-59	\$15.94	\$35.32	\$18.69	\$38.06
60-64	\$19.81	\$44.40	\$22.55	\$47.14
65-69	\$24.28	\$53.20	\$27.02	\$55.95
70-74	\$33.84	\$73.18	\$36.57	\$75.92
75-79	\$43.79	\$95.48	\$46.52	\$98.22
80-84	\$60.91	\$116.25	\$63.65	\$118.98
85+	\$77.41	\$159.36	\$80.14	\$162.09

\$30,000 Benefit				
Attained Age	Employee	Employee & Spouse	Employee & Child(ren)	Employee & Family
0-24	\$4.20	\$8.50	\$9.67	\$13.98
25-29	\$4.98	\$9.76	\$10.46	\$15.23
30-34	\$6.87	\$13.04	\$12.35	\$18.51
35-39	\$10.10	\$19.21	\$15.57	\$24.69
40-44	\$13.02	\$24.92	\$18.49	\$30.40
45-49	\$18.18	\$35.72	\$23.65	\$41.20
50-54	\$24.18	\$51.00	\$29.66	\$56.47
55-59	\$31.89	\$70.65	\$37.37	\$76.13
60-64	\$39.61	\$88.80	\$45.09	\$94.27
65-69	\$48.56	\$106.41	\$54.04	\$111.89
70-74	\$67.68	\$146.36	\$73.15	\$151.84
75-79	\$87.57	\$190.97	\$93.05	\$196.44
80-84	\$121.82	\$232.49	\$127.30	\$237.96
85+	\$154.81	\$318.71	\$160.29	\$324.18

• Spouse and child rate are derived from employee age. Children are eligible up to age 26.
 • Premiums are deducted on a post-tax basis.

Supplemental Life Insurance Premiums Per Pay Period

We provide basic life insurance of 1x your annual salary at no cost to you. Supplemental plans are available for purchase, and rates are listed below.

Your Age	Per \$1,000 Coverage for You	Per \$1,000 Coverage for Your Spouse	Per \$1,000 Coverage for Your Child(ren)
<25	\$0.013	\$0.025	\$0.035 (one premium covers all children in family)
25-29	\$0.016	\$0.031	
30-34	\$0.022	\$0.041	
35-39	\$0.028	\$0.047	
40-44	\$0.036	\$0.054	
45-49	\$0.054	\$0.080	
50-54	\$0.084	\$0.138	
55-59	\$0.138	\$0.254	
60-64	\$0.192	\$0.416	
65*-69	\$0.313	\$0.810	
70*-74	\$0.630	\$1.563	
75+	\$0.819	\$1.563	

• Premiums are deducted on a post-tax basis.

* **Note about Age Reduction Provision:** If you have reached age 65, you and your spouse's amount of life insurance will be 65% of the amount of life insurance you had prior to 65. If you have reached 70 or more, you and your spouse's amount of life insurance will be 50% of the amount you had prior to the first reduction.

Supplemental AD&D Premiums Per Pay Period

We provide basic AD&D of 1x your annual salary at no cost to you. Supplemental plans are available for purchase, and rates are listed below.

Per \$1,000 Coverage for You	Per \$1,000 Coverage for Your Spouse	Per \$1,000 Coverage for Your Child(ren)
\$0.006	\$0.007	\$0.008

• Premiums are deducted on a post-tax basis.

Short-Term Disability* (STD)

STD coverage pays a portion of your salary if you're sick or injured. It's also the **only** way to receive maternity, parental or adoption benefits.

Person Covered	Cost
You	\$0.818 per \$100 of monthly covered payroll*

• Premiums are deducted on a pretax basis. Any income received from disability would be treated as taxable income.

* Full rate calculations are available in the PeoplePlace enrollment system.

Long-Term Disability* (LTD)

We provide basic LTD at no cost to you. Voluntary plans are available for purchase, and rate calculations are available in the PeoplePlace enrollment system.

Person Covered	Coverage you pay for
You	Additional 10% of your base salary following 180 days of disability

• Income received from the basic LTD plan is treated as taxable income.

• Premiums for voluntary LTD are deducted post-tax; therefore, income received for this portion would not be taxed.

• Pre-existing condition limitations may apply.

Pre-existing condition provision for those newly enrolling in short-term disability

If you've been diagnosed, treated or received medical advice for a condition within three months of your effective date on the plan (Oct. 1 - Dec. 31), that condition will be excluded for a period of 12 months. If you are pregnant at the time you enroll, your delivery and recovery will be excluded from the STD benefit for that coverage year. If you are currently enrolled in the plan, you are not subject to the provision.

Browse the benefits you can sign up for any time throughout the year.



TEMIKIA M. BROWN,
ADMINISTRATIVE ASSISTANT,
WITH SON AYDEN

LINDSAY NEWMAN,
VALUE-BASED HEALTHCARE
CONSULTANT, WITH
HUSBAND JARROD AND
DAUGHTER CLAIRE



Arrange child or elder care

Access up to five days each year of deeply discounted, high-quality backup care from **Bright Horizons Care Advantage**—at a center or in your own home:

- Center-based childcare is \$15 a day for a single child or \$25 a day for multiple children
- In-home care for well and/or mildly ill children and adults is \$6 an hour (for up to three care recipients) with a four-hour minimum

Visit careadvantage.com/bswh. Select *Family Solutions* and then *Register & Reserve Care*.

Username: BSWHbackup | Password: BSWH

Or call 877-242-2737

Find a tutor

Browse a comprehensive database for discounts on test prep and tutoring. Review tutor background checks free and even request advanced background checks at discounted rates.

Visit careadvantage.com/bswh. Select *Additional Family Supports* and then *Use It* for the corresponding resource.

Username: BSWHbackup | Password: BSWH

Hire a housekeeper or pet sitter

Browse a comprehensive database for housekeepers and pet sitters, receive basic background checks for free and request advanced background checks at discounted rates.

Visit careadvantage.com/bswh. Select *Additional Family Supports* and then *Use It* for the corresponding resource.

Username: BSWHbackup
Password: BSWH

Grow your family

We provide adoption assistance for full-time employees who've worked with us for at least 12 consecutive months.

If you adopt a child under the age of 18 who's not biologically related to you (or to your spouse, if you're married), we'll reimburse up to \$4,000 for the cost of the adoption and legal fees for each child you adopt. You can receive reimbursement for up to two adoptions per family. The benefit doesn't cover foster care, legal guardianship or adoption of a spouse's child.

Contact PeoplePlace at 844-417-5223

ROGER, FURCHILD
OF JIM HINTON,
CHIEF EXECUTIVE
OFFICER



Get travel insurance

Whether traveling across the state or around the world, **Cigna Secure Travel** can make your experience better.

Certified agents can help with:

- Inoculation and visa requirements
- Weather information and ski reports for major cities and ski areas
- Foreign exchange rates between the U.S. dollar and other currencies
- Emergency referrals to translators or translation services
- Contact information for nearest U.S. embassy and consulate
- Toll-free urgent message relay to family, friends or colleagues
- Emergency assistance

If you have elected life insurance coverage for your spouse and children, they have access to this benefit as well. Members are required to call first—you can't be reimbursed for services you arrange on your own.

Call 888-226-4567 or email Cigna@gga-usa.com

“One of the side perks of enrolling my kids in our life insurance is that we also received travel insurance. When my son needed proof of coverage before an overseas school trip, it saved us the hassle—and money—of needing to find it on our own.”

CAMBI BRUEGGER

CAMBI BRUEGGER,
SENIOR GROUP BROKER
REPRESENTATIVE,
WITH SONS SPENCER,
BRADLEY AND NOAH



Buy items interest free

Purchasing Power makes it easy to get the products you need and pay for them over time, directly from your paycheck. You have no interest, no credit check and no hidden fees. By using Purchasing Power's payroll deductions, you can avoid taking out a high-interest loan to buy more than 50,000 products and services!

If you meet the eligibility requirements,* you can take advantage of this benefit any time of the year.

* Must be employed for one year to qualify and have a minimum salary of \$16,000.

Visit bswh.purchasingpower.com

“I first joined BSW as an intern before accepting a full-time job. Since that time, I've been able to take advantage of the tuition reimbursement program, which was a huge help in offsetting the cost of my post-graduate degree. This year, I also used the short-term disability benefit to spend time with my son during my maternity leave. From earning my master's degree to becoming a mother, BSW benefits have helped me achieve my goals.”

MADISON FAILLA

Further your education

We're proud to partner with **EdAssist** to help you achieve your educational goals, including tuition reimbursement and tuition discounts at schools across the country. To work with EdAssist, you need your employee ID number, which you can find on your paycheck in PeoplePlace.

Clinical degree programs provide reimbursements up to:

- \$5,250 for full-time employees
- \$2,500 for part-time employees

Non-clinical degree programs provide reimbursements up to:

- \$4,250 for full-time employees
- \$2,000 for part-time employees

New! Full-time clinical employees pursuing advanced degrees in business or healthcare administration can be reimbursed up to \$5,250.

Visit bswh.edassist.com or call EdAssist at 855-853-5034, Monday through Friday, 7 a.m. to 7 p.m. CT.

MADISON FAILLA, PRACTICE OPERATIONS MANAGER I, WITH SON SULLIVAN



“When my mom passed away from cancer a few years ago, I knew I needed extra support. Fortunately, I could take advantage of the free counseling offered through our EAP. They made it easy to find a counselor who worked with my schedule and helped me process my grief. We all have times we need someone to help us—and it’s important to recognize when we need to reach out.”

DOUG HANNA

DOUG HANNA, PROGRESSIVE CARE MANAGER, WITH WIFE ANGELA AND SONS CAMERON, XANDER AND LIAM



Addiction recovery support

All employees and family members have free, unlimited access to **Enterhealth** advanced recovery support. This program offers real-world tools at no cost that assist drug and alcohol treatment plans.

Visit bhcs-support.com

Get peace of mind

Sometimes, life can be unpredictable. **Cigna** is our Employee Assistance Provider (EAP) and offers services 24/7 at no cost. You also have three free, face-to-face sessions with a behavioral counselor. This benefit is available to all employees and their families!

Other benefits include:

- **Legal consultation:** Receive a free 30-minute consultation and up to a 25% discount on select fees
- **Parenting:** Get guidance on child development, sibling rivalry, separation anxiety and much more
- **Senior care:** Learn how to solve the challenges of caring for an aging loved one
- **Pet care:** From grooming to boarding to veterinary services, find what you need to care for your pet
- **Financial services and referral:** Receive a free 30-minute consultation and a 25% discount on select fees with network providers

Call 800-538-3543 or visit www.cignalap.com

“We purchased our washer and dryer using the discounts and saved more than \$500 from the retail price! The whole process was seamless, and we felt thankful for the great savings in the middle of all our other moving expenses.”

CAITLIN CASTELO

Access hundreds of discounts

Through **Beneplace**, you can access hundreds of discounts for things like car rentals, hotel accommodations, theme parks, sporting events, movie tickets, gym memberships, beauty products, pet, auto, home and renters insurance—plus much more!

Visit bswh.savings.beneplace.com
First-time users, register with any email address



CAITLIN CASTELO,
SENIOR PROGRAM
MANAGER,
WITH HUSBAND
RENE



Grow your retirement

While you're reviewing your benefits, it's a good idea to check on your retirement savings. Keep in mind you can sign up, make changes and adjust your retirement savings account at any time during the year through **Empower Retirement**.

You choose a percentage of your salary to save. Because we want your retirement savings to grow, we match your contribution dollar for dollar up to the first 5% of your eligible pay. You become 100% vested in the employer match after three years of employment.

Visit BSWHretirement.com or select **Retirement** in **PeoplePlace**

Or call **Empower Retirement** at **844-722-2794**

KRISTEN TRETENERO-RODRIGUEZ,
ADMINISTRATIVE ASSISTANT

Sell and/or donate PTO

Time is money! Sell or donate your PTO from Oct. 14 - Nov. 6, 2019. Payment and/or donation will be reflected on the Nov. 1 or Nov. 15 paycheck.

You can:

- Sell up to 40 hours per calendar year
 - If you sell PTO, you will receive 90% of your hourly pay rate (due to IRS regulations) multiplied by the number of hours sold. The amount sold will be subject to applicable payroll taxes and is 401(k) eligible.
- Donate up to 40 hours per calendar year
 - You can donate to one of the four Baylor Scott & White Foundations, United Way or both! This year, if you donate to a BSW Foundation, your gift will go to support the Employees 1st Emergency Fund, and if you choose United Way, funds will support areas of greatest need.

[Visit PeoplePlace Info Center](#)

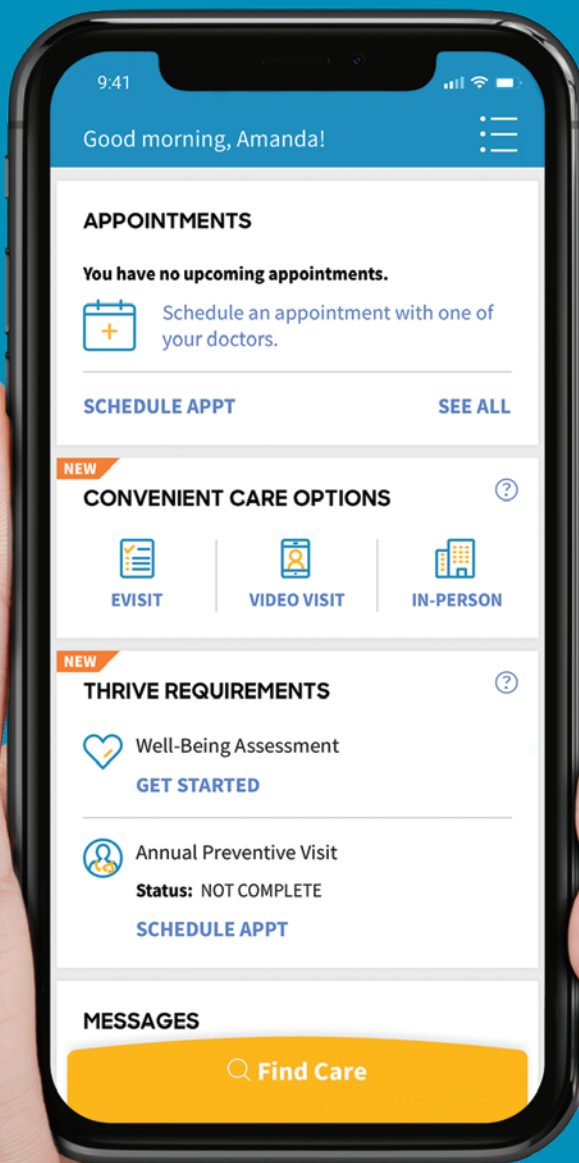
“As a long-tenured employee, the generous PTO accrual and option to sell/donate PTO has allowed me to use my time in meaningful ways. I donate some of my hours, sell some to use for holiday gifts, take time off for our annual family vacation and save some to roll over into the next year.”

LILY LIEU



LILY LIEU, HR
BUSINESS PARTNER II,
WITH HUSBAND KEVIN
AND DAUGHTERS
BREE, AVA AND ALYSSA

Ready to enroll? Visit PeoplePlace.



Need Help?

Find a Tier 1 BSWQA Provider

App MyBSWHealth App
Click bswh.swhp.org and click "Find a Provider"
Talk 844-279-7589

Questions about Pay, Benefits, Paid Time Off, Disability or Leave PeoplePlace

Click myPeoplePlace.com and select "Request Help"
Talk 844-417-5223

Questions about Medical and Prescription Drug Coverage or Your Personal Claims and Account Information Scott and White Health Plan

App MyBSWHealth App
Click bswh.swhp.org
Talk 844-843-3229
(dedicated employee line)

Questions about Retirement Empower Retirement

App Empower Retirement
Click BSWHretirement.com
Talk 844-722-2794

This document summarizes programs and benefits available to employees and eligible dependents. Official plan documents, policies and certificates of insurance that contain the details, conditions, maximum benefit levels and restrictions on benefits govern our benefits program and will be available at BSWHealth.com/benefits. In case of a conflict between this document and the official documents, the official documents prevail.

The information in this document isn't a guarantee of benefits. Baylor Scott & White reserves the right to modify or terminate its employee benefit plans and programs at any time for any reason.