
Scott & White Health Plan

Member Guide

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Insured PPO products are offered through Insurance Company of Scott & White, a Texas registered insurance company and wholly owned subsidiary of Scott & White Health Plan.



Scott & White
HEALTH PLAN

SCOTT & WHITE HEALTH PLAN

1206 West Campus Drive • Temple, Texas 76502



Dear Health Benefits Member:

Welcome to Scott & White Health Plan, and thank you for allowing us to provide your health insurance coverage. This booklet is intended to help you make the most of the tools and resources available through SWHP.

Through the course of the year, you may want to review your claims, start a wellness program, find a new provider, or order a new ID card. We want to make sure you know where to go to get started. Use our online tools for quick and easy self-service or contact one of our customer advocates for personal assistance through our toll-free telephone number or through the secure, online messaging tool.

SWHP is committed to providing the highest caliber of care for Texans – we are here to help you be as healthy as you can. SWHP scored above state and national averages in categories ranging from breast cancer screenings to colorectal cancer screenings to controlling high blood pressure for members 18 to 85 years old. Our consistently high scores on clinical measures reflect our dedication and focus on quality.

We hope you will get engaged with your own health, take advantage of the tools we offer, and benefit from our attention to positive customer interactions and favorable clinical outcomes.

Thank you again for choosing Scott & White Health Plan to serve your health care coverage needs.

Jeff Ingram

A handwritten signature in black ink, appearing to read 'Jeff Ingram', with a stylized flourish at the end.

President and Chief Executive Officer
Scott & White Health Plan



Get the Most from Your Service Experience Through the Member Portal

At swhp.org, sign up and log in to the Member Portal to get answers to most of your benefits questions.

SIGN UP NOW

LOG IN

- View and print ID cards instantly
- View benefits and coverage
- See your claims and Explanations of Benefits (EOBs)
- View your deductible and out-of-pocket accumulator
- Take a wellness assessment
- Set your preferences
- Review Evidence of Coverage and other plan documents
- e-mail customer service through secure messaging



Or on the MYBSWHealth App

All of the same information from the portal is available on your phone. Plus, you can access MyChart to track your appointments and results with Baylor Scott & White providers. To log in, use the same user name and password you set up for the Member Portal.

Find a network provider and make an appointment.

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

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

In our HMO network, members can visit any network provider without first going to a PCP for a referral. This model is called "open access."

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Wellness Program

Taking care of yourself isn't a fad, it's a good habit. And it's a habit anyone can pick up. Let our Wellness programs improve the areas of your life that could use a boost.

SWHP offers a variety of programming designed to meet your health and wellness needs regardless of where you may be on the continuum of care. Providing a comprehensive suite of effective resources and tools, we provide a tailored experience built on the demands of our members. We strive to continuously provide the right care, in the right place, at the right time. It is our mission to promote a healthy lifestyle and empower our members to become an active participant on their health care team.

Wellness Assessment

The Wellness Assessment is a simple, digital health survey that helps you take steps toward a more vibrant and healthier life. The Wellness 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.

Assessment for Members

Assessment for Non-Members

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Online Wellness Programs

Scott & White Health Plan wants to help support healthy choices by providing individual personalized plans that fit your life and needs. These plans can include any of the following lifestyle management programs:

BALANCE - *Manage Your Weight* - Your mind, body, and food habits are all key to managing your weight. Balance addresses all three to help you reach your goals and maximize your energy.

NOURISH - *Eat Healthier* - Nourish can help you improve your eating habits and your overall relationship with food, one bite at a time.

RELAX - *Deal with Stress* - Relax puts your sources and symptoms of tension under a microscope, then unveils strategies to help you keep calm under pressure.

BREATHE - *Quit Smoking* - Breathe gives you the skills to help conquer your cravings and say “goodbye” to cigarettes for good.

CARE FOR DEPRESSION - *Care for Depression* provides individualized help in the setting and at the time of your choice.

DREAM - *Sleep Better* - Short on energy and focus during the day? Dream is packed with research-based strategies for conquering sleepless nights.

CARE FOR YOUR HEALTH - *Care for Chronic Conditions* - Be the quarterback of your health care team, not a spectator. Care for Your Health reveals tactics and secrets to help you handle any chronic health condition.

CARE FOR PAIN - *Care for Chronic Pain* - Your pain is unique and so is the way you respond to it. Care for Pain helps you focus more on the things that matter most to you.

To participate in any of the lifestyle management programs, visit swhp.org and log in, then click on Wellness.

Maternity Topics and MOMS Program

Get important information and resources for new moms and dads from our MOMS program that supports families following the birth of a newborn with personal phone calls by a licensed professional.

A MOMS program professional can be reached toll-free at 888-316-7947.



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Get Preventive

Find recommended preventive services here:

<http://www.cdc.gov/prevention/>

Create a schedule of vaccines.

1. Make a schedule of recommended immunizations for your child from birth through 6 years here:

http://www2a.cdc.gov/nip/kidstuff/newscheduler_le/

2. Then, review the schedule with your child's doctor.

Take an online vaccination quiz.

Take an online vaccination quiz to see which vaccines you or your children (11 years and older) may need by going here:

English:

<http://www2a.cdc.gov/nip/adultimmsched/>

Spanish:

<http://www2a.cdc.gov/nip/adultimmsched/quiz-sp.asp>

Get the Care You Need Don't Over Spend

You're experiencing a health-related issue. But is it an emergency? Understanding your health care options can save your life – and your money.

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

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

...or use the **Nurse Advice Line**

Nurses are available to our members 24 hours a day, 365 days a year. Our nurses provide information about taking care of yourself at home or they can help you decide if an appointment, an urgent care visit, or an emergency room visit is best for your symptoms. To locate your appropriate Nurse Advice Line phone number, please look at the back of your member card or log in to the Member Portal.

2 If your doctor's office is closed, an **Urgent Care** center might be the right choice.

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

3 Emergency Rooms are best for treating severe and life-threatening conditions.

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

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

Out-of-Network Emergency Care Costs More

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

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

If you need to speak to us, contact us in the way that works for you. In addition to the Member Portal, customer support is available by phone at 800-321-7947.

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Pharmacy Services

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

To find your nearest pharmacy, click here:

[PHARMACY SEARCH](#)

We also offer 90-day prescription refills for select medications at [Baylor Scott & White Health pharmacies](#).

Get the convenience of home delivery with mail order service. Call our mail order pharmacy and we will walk you through the transfer process.

Call toll-free at 855-388-3090
Monday through Friday, from 7 a.m. to 7 p.m.,
and on Saturday, from 9 a.m. to 1 p.m.

If you need detailed pharmacy claim information, pharmacy deductible information, explanation of benefits, drug information and pricing, just log in to the information portal here:

[PHARMACY PORTAL](#)

To view a 2017 formulary, please click here:

[2017 FORMULARIES](#)



Information Found on Your Member ID Card

1

Your benefits
administrator/insurance carrier

2

Your plan type:
HMO, HMO-POS, PPO, HRA, or HSA

3

Your member
number and
group number

**Scott & White
HEALTH PLAN**
part of Baylor Scott & White Health

HMO-POS

JOHN DOE
Member No.: 12345678900
Group No.:
RX BIN:
RX PCN:
RX Copay:

Issue Date:
In/Out of Network
Office Visit: /
Specialist: /
ER/Urgent: /

Nurse Advice Line 877-505-7947
This card is for identification purposes only and does not guarantee membership or coverage.

5

Your coverage
information

4

Your pharmacy
plan number and
copay information

MEMBERS - PLEASE HAVE THIS CARD AVAILABLE AT ALL TIMES
Notify SWHP within 48 hours after an emergency requiring hospitalization.

NOTICE TO ALL PROVIDERS - To verify benefit and eligibility information, visit <https://portal.swhp.org/providerportal> or call 800-321-7947.

Pharmacy Assistance: 800-728-7947.

Please send claims and related correspondence to:
SCOTT AND WHITE HEALTH PLAN- Attn: CLAIMS
PO Box 21800 Eagan, MN 55121-0800
254-298-3000 or 800-321-7947

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Information for
providers

7

Claims mailing address and
electronic claims submission ID

You can request a replacement ID card or access an electronic card at any time through the Member Portal or the MyBSWHealth app.

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The id card above is a sample. The exact location of certain elements may vary on your card.

Get Full Claims Detail

with your monthly insurance statement

SWHP makes available through the [Member Portal](#) an electronic Monthly Insurance Statement, also known as an Explanation of Benefits, to help you manage your claims expenses at a detailed level. The statement provides line-item detail on charges for that month, including what was billed and covered by SWHP. 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 delivered electronically through the 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."

Claim received for JANE DOE
Member # 000-00-0000-00

MONTHLY INSURANCE STATEMENT

Monthly Claims Detail

Claim Number: 1610000M0000
SWHP received this claim on December 02, 2016 and paid it in 3 day(s).

Provider: JASON L DOCTOR

Service Code	Type of Service	Amount Billed	Amount Not Covered	Amount Allowed	Other Coverage Payment	Net Patient Responsibility	What You Owe	Doc Notes
11200000	OFFICE CONSULTATION	0.00	0.00	0.00	0.00	0.00	0.00	
11200000	OFFICE CONSULTATION	0.00	0.00	0.00	0.00	0.00	0.00	
11200000	OFFICE CONSULTATION	0.00	0.00	0.00	0.00	0.00	0.00	
11200000	OFFICE CONSULTATION	0.00	0.00	0.00	0.00	0.00	0.00	
11200000	OFFICE CONSULTATION	0.00	0.00	0.00	0.00	0.00	0.00	
Total		0.00	0.00	0.00	0.00	0.00	0.00	

MONTHLY INSURANCE STATEMENT

Summary of Deductible and Out-of-Pocket Maximum of your Current Plan Year

Relationship/Member	Total Policy Period Amount	(i) Applied to Date	(ii) Remaining Balance
JANE DOE			
Deductible	0.00	0.00	0.00
Out-of-Pocket Max	0.00	0.00	0.00
Medical	0.00	0.00	0.00
Out-of-Pocket Max	0.00	0.00	0.00
Deductible	0.00	0.00	N/A
Out-of-Pocket Max	0.00	0.00	N/A

Key Terms

Deductible: This is the amount that you pay before certain major medical benefits are payable by SWHP.

Copay: A set dollar amount that is paid for services rendered, normally paid at the time of service.

Coinurance: This is the percentage of allowed charges that you are responsible for.

Amount Not Covered: This is the amount SWHP does not cover. This is usually due to a denial of service. Please see the notes listed on the EOB for further clarification when a non-covered amount is listed.

Out-of-Pocket Maximum: The most you have to pay for health services every year. Once you have paid this amount, your insurance company usually pays 100% of your allowed health care charges, subject to any policy limitations.

Allowed Amount: This is the amount that SWHP considers for payment based upon our provider contracts and your benefits.

For your convenience, you may register to view your electronic Insurance Statement online. Visit our website at www.swhp.org and create an account for our new member experience.

DOE & WHITE Health Plan
1556 West Campus Blvd
Tempe, TX 76062

AGAAA00000000
JANE DOE
1234 SUNNYVALE DRIVE
ANYTOWN-OR TX 75311-1111

MONTHLY INSURANCE STATEMENT
This is a Statement of Insurance Coverage to help you reconcile your bills with providers.

This monthly statement is for claims SWHP paid in December.

\$0.00 Total Amount Billed
This is the amount billed to SWHP.

\$0.00 Total Discount Allowed
Our IP negotiates discounts with providers.

\$0.00 Total Amount that is not covered
This is the portion of your bill not covered by SWHP. See the "Notes" section on the EOB for details.

\$0.00 What SWHP paid in Total
SWHP paid \$0.00 to providers.

\$0.00 What you may owe in Total
The portion of the amount billed you may owe the providers if it was not collected at the time of service. This amount may include your deductible, copay, coinsurance and/or non-covered charges.

Please see claim details on back.

Scott and White Health Plan
Appeals Process & Participant Rights

If you are dissatisfied with a denial of your initial claim for benefits, the first and second level appeals are available. This is a summary of the appeal process and your legal rights. More information can be found in the Plan's summary plan description. Scott and White Health Plan Administrator will inform you of the status of your claim or appeal.

To request a denial of your initial claim for benefits, the first and second level appeals are available. This is a summary of the appeal process and your legal rights. More information can be found in the Plan's summary plan description. Scott and White Health Plan Administrator will inform you of the status of your claim or appeal.

Scott & White Health Plan
1556 West Campus Blvd, 8th Fl
Tempe, TX 76062

To Customer Advocacy department at (844) 843-3229. For an urgent care claim, contact the Customer Advocacy department at (844) 843-3229. For an urgent care claim, contact the Customer Advocacy department at (844) 843-3229. For an urgent care claim, contact the Customer Advocacy department at (844) 843-3229.

Appeals from the date that you receive the original decision (or the first level appeal) will be reviewed by the Scott & White Employee Benefits Administrative Department. If you disagree with the response to your appeal, you may request a second level appeal within the following time frame:

First Level Appeal	15 days after appeal is received
Second Level Appeal	30 days after receipt of appeal

If you disagree with the response to your appeal, you may request a second level appeal within the following time frame:

December 08, 2016

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Scott & White
HEALTH PLAN

Don't Wait for Your EOB

View your claim on the Member Portal

Even if your EOB isn't yet finalized for a particular medical claim, you can still view your claim details in Scott & White Health Plan's Member Portal.

Simply log in to the Member Portal through swhp.org and click on "Claims" from the menu on the left side.

Visit Date	Member	Claim No.	Type	Provider	Amount Billed	Plan Pays	You May Owe
02/01/2016	DOE	1602050F4074	Medical	DR GENTRY	\$318.00	\$10.00	\$50.00
02/01/2016	EDDY	160206071872	Drug	MC PHARAMCY	\$8.90	\$1.90	\$5.00
02/01/2016	DOE	160206071871	Drug	MC PHARAMCY	\$12.21	\$1.21	\$5.00
12/04/2015	EDDY	151208042008	Drug	MC PHARAMCY	\$38.54	\$2.54	\$6.00
11/19/2015	DOE	151122065413	Drug	MC PHARAMCY	\$122.19	\$16.19	\$6.00
11/19/2015	EDDY	151122065412	Drug	MC PHARAMCY	\$8.90	\$2.90	\$6.00

Claim Snapshot

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

Then click on any amount under "Plan Pays" to view the **Claim Snapshot** or **Service Details**.

The Claim Snapshot provides key claim information, and Service Details itemizes the claim. Click the **SAVE** icon to create a file that can be printed or saved.

EOBs are added to the Member Portal monthly. Selecting the "Claim No." link for the claim you are interested in will open the EOB if it has been added to the portal.

Disease Management

Disease Management programs are designed to improve the health of persons with chronic conditions and reduce associated costs from avoidable complications. These goals are accomplished by identifying and treating chronic conditions more quickly and more effectively, slowing the progression of those diseases. Disease Management is a system of coordinated health care interventions tailored to your conditions where self-care efforts can be implemented. Disease Management empowers you, working with your health care providers, to manage the disease and prevent complications.

SWHP members can access the program by calling 1-877-505-7947 or through the following link, [Member Information Center](#).

Complex Case Management

Our Complex Case Management program helps you if you have chronic conditions or complex care needs. A nurse case manager will work with you, your family, and the physician to create a plan to meet your ongoing complex care needs. Case managers advocate for you and assist you with setting goals and making a personal plan to improve your health. They also can assist with arrangements for necessary services and make referrals to, and incorporate, Disease Management programs as applicable. Case managers answer questions and educate you so you have a better understanding of your condition and plan of care. The purpose of the program is to help you get the best possible results and the greatest value from your health plan. Participation is voluntary, and there is no additional cost to you for this program.

For more information, please [request a screening](#) to see if Complex Case Management is the right program for your needs.

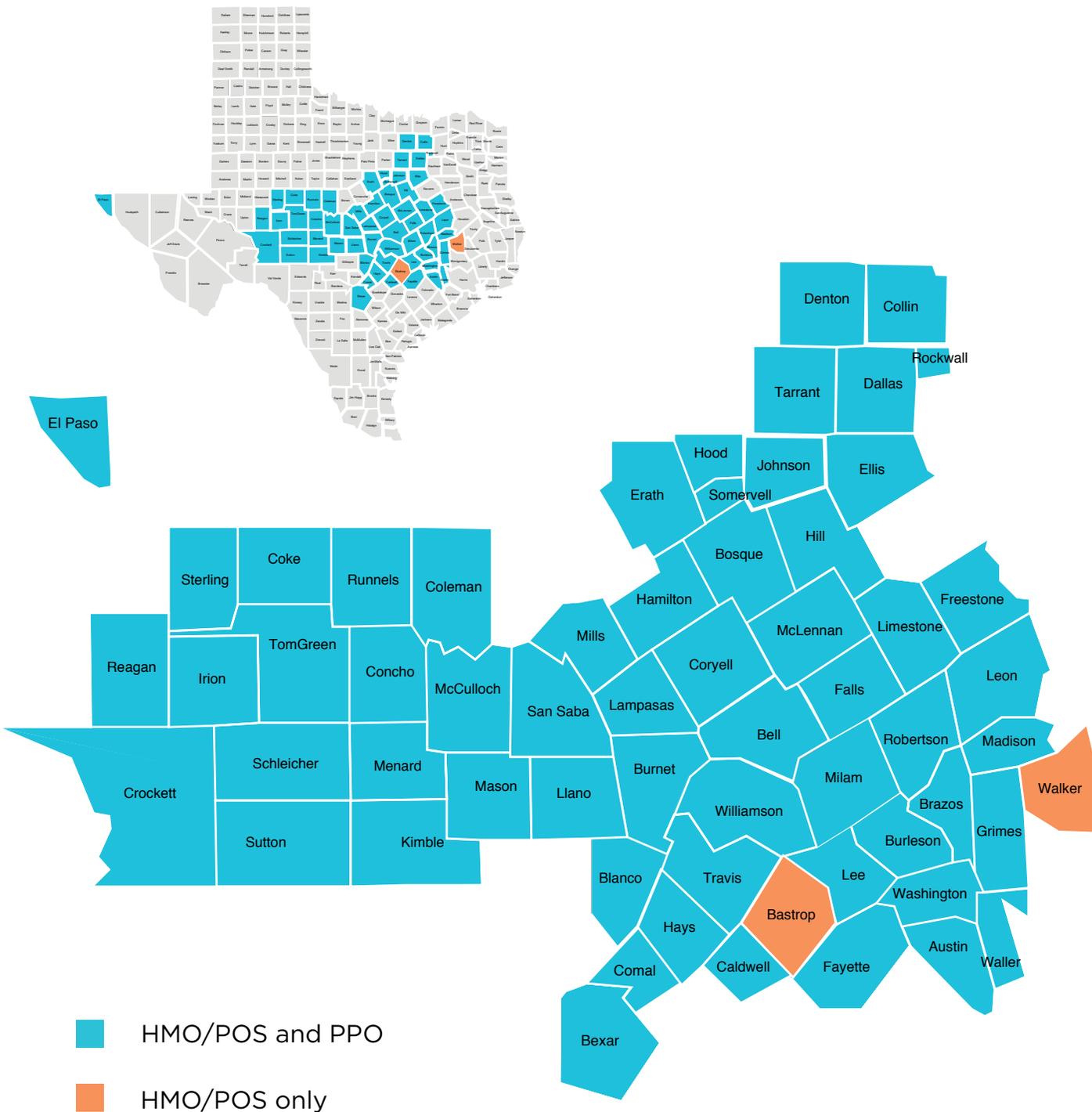
Additional Member Information

Our most frequently requested documents and forms are available at swhp.org in our [Tools & Resources](#) section.

- Member rights & responsibilities
- Notice of Privacy Practices & Authorization to Release PHI Form
- Prior authorization list for medical procedures
- Utilization, disease & case management programs
- Quality improvement program and initiatives
- Medical & pharmacy claim forms
- Pharmaceutical management (retail and mail-order pharmacy information, prescription fills and refills, formulary, restrictions/limits)
- Wellness assessment & programs
- Glossary of key terms
- Technology assessment program
- Language assistance

Printed copies of documents and language assistance are available by calling 800-321-7947.

Group HMO/POS and PPO Service Areas



For out-of-area members, PPO network options are also available.

Thank you for choosing
Scott & White Health Plan to serve
your health care coverage needs.



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