



2023 benefits⁺

Kim-Dung Mai
RN supervisor,
Yoga enthusiast

The joy of living well



Remember,
you have 30 days
from your date
of hire or date of
eligibility to enroll.

BSWHealth.com/Benefits

What brings you joy?

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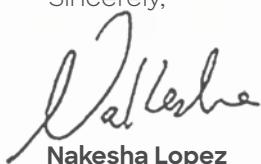
After a day of juggling motherhood, work and the complexities of life, I find joy within the pages of a book. Reading calms my mind and sparks my creativity. When I'm able to carve out time for this, I find I'm more at peace and my soul is restored.

Welcome! We are excited you are joining the BSW family. I encourage you to spend some time looking through this guide, as well as **BSWHealth.com/Benefits**, to learn more about all we offer. Throughout the pages of this guide, you'll read about colleagues who experience joy when meditating, being in nature, working out, rescuing animals, creating art and eating nourishing foods.

Our BSW benefits were created to help you live well in all aspects of life—physically, spiritually, emotionally, socially, financially and professionally. And when you live well, you'll find joy in the everyday.

How do you find joy? Send in a **healthy selfie**, and we'll feature it on **BSWHealth.com/Benefits**.

Sincerely,



Nakesha Lopez

Chief human resources officer

Avid reader



Submit your
healthy
selfie today!



Jason Wilson

RESPIRATORY THERAPY MANAGER
BBQ GURU

For Jason, joy is found in front of a backyard smoker, where he cooks up fresh, delicious barbecued meats to share with family and friends.

As a veteran, Jason experienced a difficult transition into civilian life, and barbecuing helped him re-connect. He created a platform called Meat Therapy to share his passion with the rest of the world.

"It's OK to not be OK," Jason says. "Everyone needs a little therapy in their lives, no matter what it is. It could be barbecue, gardening, anything. Find the one thing that brings you joy and share it with others—it may even help them in their own journey to find healing."

Read Jason's story and get access to one of his recipes at BSWHealth.com/Benefits.



Eligibility

Benefits
start on
day one!

We offer a full menu of benefits to eligible employees and their families beginning on the first day of employment. You have 30 days from your hire date or the date you transition to a benefits-eligible position to enroll in plans—so be sure to take a close look and make your selections before the deadline.

If you are...

- A full-time employee regularly scheduled to work at least 30 hours per week, or
- A part-time employee regularly scheduled to work between 20-29 hours per week,

...you are eligible for these benefits:

- | | | | |
|---|----------------------------|---|-------------------|
| ► | Medical | ► | Life and AD&D |
| ► | Dental | ► | Accidental injury |
| ► | Vision | ► | Critical illness |
| ► | Flexible spending accounts | ► | Hospital care |
| ► | Disability | ► | Legal |

Your spouse and children are also eligible within certain guidelines.

You're eligible to participate in our 401(k) plan right away!

All employees (full-time, part-time and PRN) are eligible to participate in a retirement plan right away! View page 19 or visit BSWHealth.com/Benefits to learn more.



“

I think it's so important to have a creative outlet. Woodworking brings me joy. I love creating pieces that make people smile.

— Becky Gonzales
Contact Center Specialist
Woodworker

”

Benefits checklist

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

Pick health-related benefits

- **Medical plans:** SEQA/EQA, PPO or HSA (pg. 8)
- **Dental:** Cigna DHMO, Choice or Choice Plus (pg. 11)
- **Vision:** EyeMed (pg. 12)

Choose savings/spending account

- **Healthcare accounts:** Set aside pre-tax dollars to a spending/savings account to pay for eligible health expenses.

SEQA/EQA and PPO Plans

General-purpose 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 care.**

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

**The dependent care FSA is available to all eligible employees, whether enrolled in a medical plan or not.

Supplement your coverage with voluntary benefits (pg. 15)

- Accidental injury insurance
- Critical illness insurance
- Hospital care insurance
- Prepaid legal services

Prepare for the unexpected

- **Life and AD&D insurance:** We provide basic coverage for you at no cost, and you can elect additional coverage for yourself, your spouse and your children. Make sure to look at your beneficiary designations when reviewing this coverage. (pg. 27)
- **Short-term disability (STD) insurance:** You can elect 60% or 70% coverage for yourself that may pay a portion of your salary if you can't work because of a qualified illness or injury or you become the parent of a new child. We automatically enroll you in coverage. **If you do not want STD, you must opt out during your enrollment window.** If you opt out when first eligible, future coverage may be subject to the pre-existing condition provision. (pg. 25)

Keep in mind: You must be enrolled in STD coverage to receive parental leave benefits.

- **Long-term disability (LTD) insurance:** LTD may pay a benefit for a qualified illness or injury. We provide basic coverage to you at no cost. If you need additional income protection, a buy-up plan is available for purchase. (pg. 25)

Start saving for retirement

- You can enroll in the 401(k) retirement plan immediately by visiting **BSWHRetirement.com**. Elections can be changed at any time.

Ready to enroll?

1. Log into **MyPeoplePlace.com**
2. Click **Benefit Details** tile
3. Click **Benefit Enrollment**
4. Click **Start** to access your enrollment event
5. Click each benefit tile to review and make your selections
6. Click **Submit Enrollment** to finalize your choices

24/7 virtual urgent care. Convenient. Cost effective.

Everything in our lives is on demand, so why should healthcare be any different?

You can schedule an eVisit or video visit any time of day or night through our MyBSWHealth app and website. Talk to a BSW provider today for conditions such as:

- ▶ Respiratory infections, allergies and COVID-19
- ▶ Medication to prevent illness after flu exposure
- ▶ Eye, ear and mouth pain
- ▶ Skin and nail concerns
- ▶ Head lice and tick bites
- ▶ Flu prevention and travel medication
- ▶ Sprains and strains*
- ▶ Low back pain*
- ▶ Minor headache*

*Treated by video visit only (not eVisit)



Where you go for care matters

▼ Most cost-effective care options ▼			
eVisit/video visit	Primary care provider	Urgent care	Emergency room
When it's a common condition and you don't want to leave your home or office or you need care after hours or on the weekends	Your first choice for care when it's not an emergency, including same-day appointments	When you need immediate attention but your provider does not have availability	When you have any condition you believe to be life-threatening
Examples of health issues			
<ul style="list-style-type: none">▶ Common female problems (UTI, yeast infection)▶ Eye, ear and mouth pain▶ Flu prevention and travel medication▶ Head lice and tick bites▶ Low back pain▶ Medication to prevent illness after flu exposure▶ Minor headache▶ Respiratory infections, allergies and COVID-19▶ Skin and nail concerns▶ Sprains and strains	<ul style="list-style-type: none">▶ Allergies▶ Back pain▶ Bladder infection▶ Chronic condition▶ Cold▶ Constipation/diarrhea▶ Earache▶ Flu▶ Mental health needs▶ Pink eye▶ Sore throat▶ Sprain▶ Urinary tract infection	<ul style="list-style-type: none">▶ Animal bite▶ Back pain▶ Earache▶ Minor burn▶ Minor cut that may need stitches▶ Minor eye injury▶ Sore throat▶ Sprain▶ Urinary tract infection	<ul style="list-style-type: none">▶ Chest pain▶ Deep cut or wound▶ Difficulty breathing▶ Severe burn▶ Severe head injury▶ Sudden loss of balance, vision change, facial droop, arm or leg weakness

Provider networks

Depending on which medical plan you choose, you'll have access to one or more provider networks.



BSWQA Network

- ▶ Available to all medical plans and the exclusive network for the SEQA/EQA Plan
- ▶ Think of the Tier 1 BSWQA Network (Baylor Scott & White Quality Alliance) like family—it's a complete network of 8,400+ primary care and specialty care physicians, 86 hospitals and ambulatory surgery centers and 120+ urgent care centers

Note: Tier 1 is the only network available for the SEQA/EQA Plans, except in cases of urgent/emergency care or rare situations when an in-network provider is not available and authorization is provided.



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 acute-care hospital, contact Baylor Scott & White Health Plan (BSWHP) at **844.843.3229** to activate the out-of-area coverage for inpatient and outpatient services (80% vs 50% after Tier 2 deductible)



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!**

Quick search: Use the MyBSWHealth app to find Tier 1 providers.

Full search: Use these two easy options for a full list of Tier 1 and Tier 2 providers:

1. Visit **BSWHealthPlan.com/BSWH** and search by your medical plan.
2. Call BSWHP at **844.843.3229** and follow the prompts to connect with HealthAccess for direct assistance from a dedicated health concierge service.



Medical plan highlights

You have three plans to choose from, all administered by Baylor Scott & White Health Plan.

Quality Alliance Plan (SEQA or EQA)

Only includes Tier 1 BSWQA Network

If you consistently see Tier 1 providers, this plan is a great choice!

Live more than 40 miles from a Tier 1 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.

Eligibility

- ▶ SEQA: Available to benefits-eligible employees making \$28 or less per hour
- ▶ EQA: Available to benefits-eligible employees making \$28.01 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

*It's important to check that your preferred providers are in network before selecting this plan. Visit BSWHealthPlan.com/BSWH or tap into the MyBSWHealth app for a full listing of Tier 1 providers.

**Copay applies to the facility claim. All other services billed with a maternity/delivery diagnosis code (e.g., OB-GYN, anesthesia, pathology) will be paid at 100%, including prenatal services and well-baby charges if your newborn is added to the plan for coverage.

Coverage

- ▶ \$0 preventive visits
- ▶ \$0 eVisits (Tier 1 only)
- ▶ Low deductible
- ▶ Copays for some services, including \$400 bundled maternity copay**

Tax-free savings account

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

Michelle de Dios
Registered nurse
Artist

Preferred Provider Organization Plan (PPO)

Predictable expenses

This plan has a higher per-paycheck cost, copays, extended network options and a lower deductible than the HSA Plan.

Eligibility

- Available to all benefits-eligible employees

Network

- Includes providers in the Tier 1, 2 and 3 networks—providers in the Tier 1 BSWQA Network are always a great value!
- Medical expenses incurred in each of the tiers do not cross apply—they only apply to the tier in which the expense is incurred

Coverage

- \$0 preventive visits
- \$0 eVisits (Tier 1 only)
- Moderate deductible
- Copays for some services, including \$1,200 bundled 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 (e.g., OB-GYN, anesthesia, pathology) will be paid at 100%, including prenatal services and well-baby charges if your newborn is added to the plan for coverage.

Britton Mann

HR OFFICE COORDINATOR | BEEKEEPER

Britton finds peace at her apiary where she cares for six beehives. Connecting with nature is a welcome reprieve from the busyness of life and has helped her manage feelings of anxiety.

"Beekeeping gives my mind something positive to focus on," Britton said. "Caring for the bees and hearing the humming of their wings has helped me cope."

She notes the similarities between bees and her team. "Bees are organized, intelligent and hardworking. There are so many different jobs in the hive, yet they all work together toward a common purpose."

She also believes talking about mental health is an important way to remove the stigma. "If you need help, it's important to reach out. Otherwise, you may never allow yourself to be happy."

Read Britton's story, and get ideas to add local honey into your diet at BSWHealth.com/Benefits.



Health Savings Account Plan (HSA)

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 before selecting.

Eligibility

- Available to all benefits-eligible employees

Network

- Includes providers in the Tier 1, 2 and 3 networks—providers in the Tier 1 BSWQA Network are always a great value!
- Medical expenses incurred in each of the tiers do not cross apply—they only apply to the tier in which the expense is incurred

Note: Medical expenses do not apply to the HSA pharmacy benefit.

Coverage

- Higher deductible
- \$0 preventive visits

Note: Not eligible for 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 eligible healthcare expenses (only dental and vision until the deductible is met). Use the limited-purpose FSA account while you build your HSA balance

BSW pharmacies

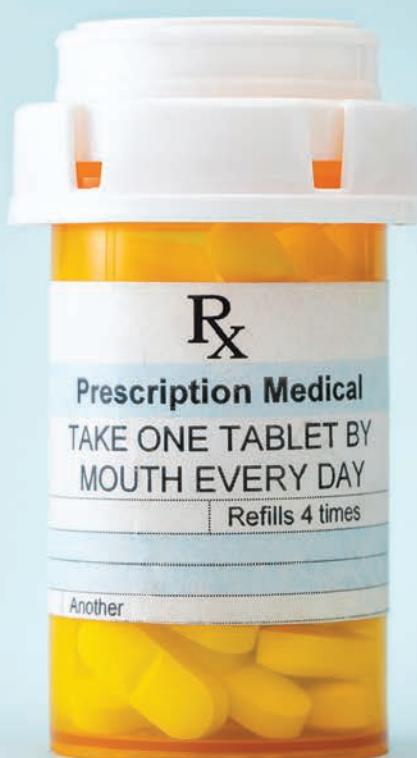
Need a prescription?

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

Use the MyBSWHealth app to refill, transfer between locations and manage prescriptions.

Other ways to save...

- Take a maintenance medication? The BSW pharmacy (retail or mail order) is the only way to fill a 90-day supply of a medication at a reduced cost.
- Receive a 20% discount on over-the-counter medications by showing your badge.



Dental

We offer three dental plans through Cigna: DHMO, Choice and Choice Plus.

DHMO Plan

- A network general dentist (NGD) must be selected within 60 days*
- Limited network of providers
- No annual deductible
- \$0 preventive care and cleanings
- No annual maximum benefit
- Dental implants and orthodontia coverage
- Benefits paid according to a fee schedule that can be found at BSWHealth.com/Benefits

Choice Plan

- Includes both in- and out-of-network providers
- \$50 individual deductible per year and a maximum of \$150 for your family
- \$0 preventive care and cleanings
- Annual maximum benefit is \$1,250
- No coverage for dental implants or orthodontia

Choice Plus Plan

- Includes both in- and out-of-network providers
- \$50 individual deductible per year and a maximum of \$150 for your family
- \$0 preventive care and cleanings
- Annual maximum benefit is \$2,500
- Dental implants and orthodontia coverage

Dental plan	DHMO	Choice	Choice Plus
Network	Cigna Access Plus	Total Cigna DPPO	Total Cigna DPPO
Office visit	\$5	\$0	\$0
Preventive			
Checkups**			
Cleanings**	\$0	\$0	\$0
X-rays			
Basic			
Fillings	\$0 - \$105		
Extractions	\$6 - \$135	50% AD	20% AD
Root canals	\$55 - \$305		
Major			
Dentures	\$65 - \$245		
Crowns	\$35 - \$285	50% AD	50% AD
Bridges	\$525 - \$740		
Dental implants	\$340 - \$1,445	Not covered	50% AD [†]
TMJ (Temporomandibular joint)	\$200 - \$240	Not covered	Not covered
Annual maximum benefit	N/A	\$1,250	\$2,500
Orthodontia	Child: \$1,608 Adult: \$2,592 Up to 24 months	Not covered	50% up to \$2,000 LTM

Note:

- AD means after deductible.
- LTM means lifetime maximum.

* If you do not select a NGD within 60 days, one will be auto-assigned to you. Changes can be made at any time and will take effect the 1st of the following month. Once enrolled, you will receive a welcome packet with details on how to make this selection.

** Two per calendar year.

[†] Dental implants covered at 50% and will be subject to annual maximum of \$2,500.

Vision

Offered through EyeMed, our vision plan helps you and your covered dependents see life more clearly.

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

Gina Van Bemmel

Learning consultant
Animal foster

Coverage	In network*
Exams (once per calendar year)	\$10 copay
Lenses Single vision or lined multifocal lenses (once per calendar year)	\$10 copay
Progressive lenses	Standard: \$65 copay Premium: \$95 – \$185 copay based on tier
Lens options	Polycarbonate: covered in full for children under 19; all lens options available to members at fixed pricing
Frames (once per calendar year)	\$0 copay \$170 allowance** 20% off balance over \$170
Contact lens fit and follow-up	Standard: \$25 copay, paid in full (fit) and two follow-up visits Premium: \$25 copay, 10% off retail price + \$55 allowance
Contacts† (once per calendar year)	\$0 copay, \$170 allowance**
Laser vision correction	15% of the retail price or 5% off the promotional price

* In-network providers offer the best level of benefits. There is a limited amount of out-of-network reimbursement available depending on service.

** Frames or contacts are covered up to \$170 per year, with any amounts over \$170 covered out of your own pocket.

† Higher level of benefit for medically necessary contacts. Consult with your provider for more information.





Lucas Perez

Son of Stephanie Perez,
Benefits consultant

Growing your family

Adding to your family is a major milestone, and we're proud to be part of it. Your benefits are here to support you as your family grows.

Bundled maternity copay

Our bundled maternity copay* is tied to your medical plan and covers all prenatal visits prior to birth, labor and delivery expenses, and all well-baby charges if your newborn is added to the plan for coverage.**

- SEQA/EQA Plan: \$400 copay
- PPO Plan: \$1,200 copay (Tier 1 only)
- HSA Plan: Not eligible

Note: Your baby would need to be added to the BSW plan within 30 days of birth for well-baby expenses to apply.

*The copay applies to the facility claim.

**In the event your newborn needs to stay in the hospital longer than you do, the inpatient benefit under the medical plan would apply.

BSW maternity care management

Expecting moms enrolled in a medical plan can take part in this free program designed to support a healthy pregnancy. Receive care and resources for high-risk conditions as well as screening for early identification of perinatal depression.

To learn more or sign up, send an email with your name, date of birth and estimated due date to BSWMaternityCareManagement@BSWHealth.org.

Healthy pregnancy digital care journey

Expecting moms enrolled in a medical plan can also access exclusive content in MyBSWHealth, including education on fetal growth and development, self-care, breastfeeding, and planning for baby's care after birth.

Members can be enrolled with their BSW provider within their medical record or through a provider referral sent to BSWMaternityCareManagement@BSWHealth.org.

Parental leave

No matter how your family is growing, our parental leave is designed for all parents--supporting our ongoing commitment to foster an inclusive workplace where everyone feels empowered, accepted and respected.

For those enrolled in our short-term disability coverage, a leave may be administered under two types of coverage:

- **Short-term disability for birthing parents** is paid at 60% or 70%, depending on plan selection, for childbirth recovery.*

Maternity childbirth



Maternity childbirth by C-section



Non-birthing parent (includes adoption and surrogacy)



“

I know that rescuing my raccoon Nash doesn't qualify me for parental leave, but I still consider him family.

— Randy Degner

GME program administrator
Wildlife rehabilitator

”

■ **Parental leave for all parents** is paid at 100% for three weeks, with flexibility to take leave at any time within the first 12 months of the child's birth or adoption. This offers all new parents an equal amount of paid time off.

Visit BSWHealth.com/Benefits for additional details.

*To access these programs, you must be enrolled in short-term disability and approved for payment on a qualified illness or injury. If you have not elected STD benefits, you may still be eligible for a leave of absence, but you would not receive disability benefits/pay or parental leave. Available PTO would be used and exhausted for the duration of your leave, and then your leave would be unpaid. If you waive STD coverage during your initial eligibility and elect it later, the preexisting condition provision would apply for future coverage.

**STD coverage will pay a portion of your salary while you're recovering from childbirth. You'll have the option to enroll in the standard 60% STD plan or increase your coverage to 70%. The remaining pay will be supplemented with your available PTO to bring you to a potential 100% pay.

†If you're FMLA-eligible, you may also be eligible for additional time off to bond with your child. Any available PTO will be applied to additional bonding time.

Voluntary benefits



Access a full list of our
voluntary benefits at
BSWHealth.com/Benefits.

Prepaid legal services

Navigate life's moments with confidence. Unlimited access to MetLife's network attorneys for all covered legal matters* under the plan.

- ▶ Marriage
- ▶ Sending kids to college
- ▶ Growing your family
- ▶ Buying/selling a home
- ▶ Bankruptcy
- ▶ Identity theft support
- ▶ Divorce
- ▶ And more...

Parents can be added for caregiving support.

Hospital care insurance

Cigna's coverage supplements your existing health insurance for hospital stays that occur after your effective date, even maternity stays.

- ▶ **Cash benefit paid directly to you.** Benefit amount paid for a covered hospital stay. When your hospital stay is at a BSW facility, you receive a greater benefit!
- ▶ **Use the money however you want.** Copays, deductibles, travel to see a specialist, child care and more.

Critical illness insurance

Cigna offers financial protection from covered illnesses, such as cancer, heart attack, stroke and more.

- ▶ **Cash benefit paid directly to you.** Lump sum of \$15,000 or \$30,000 upon diagnosis of a covered condition after the coverage effective date. Coverage for spouse and/or dependents is 100% of your elected benefit amount.
- ▶ **Use the money however you want.** Copays, deductibles, travel to see a specialist, child care and more.

Wellness benefit

With the critical illness and accidental injury plans, you can receive a \$50 wellness benefit for a covered health screening (annual checkup, colonoscopy, mammogram, etc.).

Accidental injury insurance

Cigna offers financial protection for expenses resulting from an unplanned covered accident.

- ▶ **Cash benefit paid directly to you.** Use the money however you want—pay medical or household expenses or save for a rainy day.
- ▶ You can choose between a high or low plan. Benefit amounts vary by plan and the covered accident or injury.

Short-term disability

STD may pay a portion of your salary for up to 180 days if you can't work because of a qualifying illness or injury, or becoming the parent of a new child.

- ▶ Provides a base coverage of 60% with the option to increase your coverage to 70%
- ▶ STD is the only way to receive maternity, parental and adoption benefits.

Note: You are automatically opted in to STD. If you choose to opt out during your initial eligibility period, be aware that you will be subject to the pre-existing condition provision should you ever opt in during future enrollments.

Preexisting condition provision: If you've been diagnosed, treated or received medical advice for a condition (including pregnancy) within three months of your effective date on the plan, that condition will be excluded for a period of 12 months.

As a reminder, you must elect STD coverage to receive parental leave benefits.

Long-term disability

Offered through New York Life, basic LTD may pay 50%** of your salary, up to \$15,000** a month starting on the 181st day of disability. Basic LTD is provided to you at no cost, and you're automatically enrolled.

- ▶ You have the option to increase your coverage to 60%**.
- ▶ LTD benefits continue for as long as you're disabled (must meet certain criteria for a qualified illness or injury to be covered) or until you reach Social Security retirement age.

*Refer to BSWHealth.com/Benefits to review covered matters.

**Other coverage levels are available for certain executive and physician roles and are visible in the PeoplePlace enrollment system.

Well-being resources

When you're at your best, we're at our best. These resources can help nourish your mind, body and spirit.



Aisha Stone-Corr
Care manager, RN
Marathoner

Employee Assistance Program

Find solutions to life's everyday challenges. You and your family receive five free in-person counseling sessions and have access to TalkSpace virtual care. Contact Cigna for an EAP code prior to booking.

- 877.622.4327
- Available 24/7

Learn more: Visit [My.Cigna.com](#) (use employer ID BSWH)

Peer Support

Talk with trained colleagues who can support you in dealing with the stresses of work or life.

- 888.674.PEER (7337)
- Available seven days a week, 8 a.m. – 6 p.m.

Learn more: Search "Peer Support" on BSWconnect

Mission & Ministry

Find spiritual support and encouragement when life has been disrupted by illness, injury or stress.

- 254.724.1575
- Available weekdays, 7 a.m. – 7 p.m.

Learn more: Search "Mission & Ministry" on BSWconnect

WellBeing in Medicine

Reduce burnout, build community and restore professional fulfillment. Programs designed specifically for providers.

Learn more: Search "WellBeing in Medicine" on BSWconnect



INTERNAL MEDICINE

Gladys Weng, DO

Ask "How can I help?"

Emotional health is essential to our overall well-being, so it's important to take care of it. This applies not only to your own emotional health but also to those around you. Simply asking, "How can I help?" can make a difference. Even if they can't tell you just yet, offering to help shows you care.

Get Gladys' Five Simple Steps for Providing Emotional Support at [BSWHealth.com/Benefits](#).

Headspace

Decrease stress, increase focus and be more present in the moment. You and up to two family members (age 18+) have free access to premium content.

Sign up using the QR code to the right.



Well-being coaching

Meet with a wellness advisor or registered dietitian to create healthier habits around eating, exercising and stress management. You and your family members have access to free sessions.

Sign up using the QR code to the right.

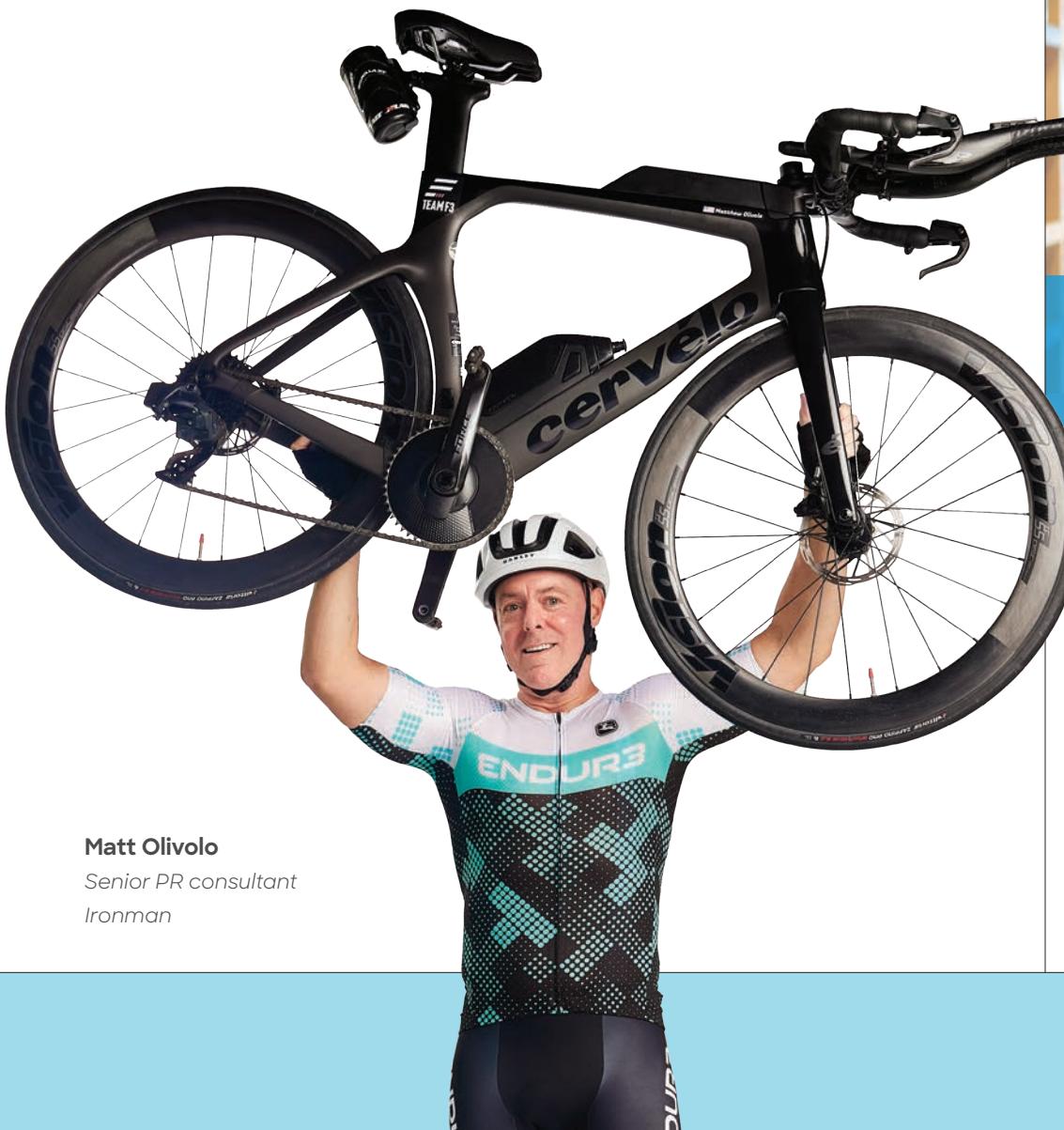


Retirement planning

Start your path to financial peace of mind with Empower Retirement.

- ▶ No-cost online advice offers savings and investment recommendations.
- ▶ My Total Retirement helps you reach a financially secure future with customized savings and investing advice, management, and financial monitoring. Fees apply.

Learn more: BSWHRetirement.com



Matt Olivolo

Senior PR consultant
Ironman

WELLNESS ADVISOR
**Ali Stasnopolis,
RDN, LDN**

Eating well is a balancing act.

It can be hard to eat healthy at work or on the go, but if you focus on adding nutrition into your diet, rather than taking options away, the journey becomes much easier.

Get Ali's Balanced Snack Ideas for Busy Days at BSWHealth.com/Benefits.

CHAPLAIN SUPERVISOR
**Alan Wright,
MDiv, BCC**

Stop. Acknowledge. Appreciate.

In a fast-paced world, take a moment to slow things down and become alert to the beauty and goodness that surround you.

Focusing on spiritual health enables us to transcend societal and physical limitations and find greater purpose in our lives.

Get Alan's Five Tips for Tuning into Your Spiritual Well-Being at BSWHealth.com/Benefits.

Grow your retirement

Set up a retirement account with Empower, and let BSW help with a dollar-for-dollar match, up to 5% of eligible base salary. Start, stop or change your contribution anytime throughout the year.

Saving is as easy as 1-2-3

1. You choose a percentage of your salary to save.
2. We subtract that amount each pay period and deposit the funds in your 401(k) retirement account.
3. Because we want your retirement savings to grow, we match your contribution dollar-for-dollar up to the first 5% of eligible pay. You are always 100% vested in your own contributions; matching contributions vest after three years of employment.

If you participated in another company's retirement account during the year:

- Consider rolling over your other 401(k) account balance(s). You may be able to carry over outstanding loan(s) associated with those retirement accounts. Check with Empower to explore your options.
- Take your other retirement savings into account when electing your contribution percentage. It's up to you to ensure you don't exceed the IRS limits.

Annual IRS limits

The annual before-tax 401(k) contribution limit for 2023 is \$22,500. You can also make an additional \$7,500 catch-up contribution if you turn 50 or older anytime during the year.

Note: Selecting beneficiaries for retirement benefits is different than choosing beneficiaries for other plans, such as life insurance. Be sure to update your beneficiary designations when you enroll in a retirement savings plan* or if you have a life event (marriage, divorce, etc.).

*If you have multiple accounts, each account will need to be reviewed/updated.

As your savings grow, you have options on how you can invest your money. See below for more information.

Target date funds

Set it and forget it with a diversified portfolio based on when you plan to retire (typically age 65). With this option, your investment mix gradually shifts from more aggressive to more conservative as you approach retirement.

Individual funds

Create your own portfolio to match your risk tolerance and investment goals. This option lets you choose your investment lineup from a wide variety of core funds. Be sure to check out the free online investment advice provided by My Total Retirement powered by Morningstar.

Managed account program

Let someone help and manage your individualized portfolio. With this option, you provide My Total Retirement powered by Morningstar with your personal information. They then create and manage it on an ongoing basis for a fee.

Self-directed brokerage accounts

Are you an investment pro? Brokerage accounts are intended for knowledgeable investors. For an annual fee, you can select numerous investment options (beyond those offered under the plan).

Get started today

Visit **BSWRetirement.com** or click Retirement in PeoplePlace

Talk with an Empower representative by calling 844.722.2794

Download the

Empower Retirement app:



Get travel insurance

If you've elected voluntary accidental death and dismemberment insurance (AD&D), you have access to travel insurance. When traveling 100 miles or more from home, New York Life Secure Travel can make your experience better.

Certified agents can help with:

- ▶ Visa and passport requirements
- ▶ Travel advisories and weather conditions
- ▶ Foreign exchange rates between the U.S. dollar and other currencies
- ▶ 24-hour multilingual assistance and referral to interpretation and translation services
- ▶ Contact information for the nearest U.S. embassy and consular referrals
- ▶ Toll-free urgent message delivery to family, friends or colleagues
- ▶ Emergency assistance
- ▶ And more!

If you have elected AD&D coverage for your spouse and children, they have access to travel insurance as well. Members are required to call first. You can't be reimbursed for services you arrange on your own.

Email ops@us.generalglobalassistance.com or call **888.226.4567**. Be sure to reference policy number OK980456.

Sebastian Twesigomwe

CHAPLAIN
SOCCER COACH

Ever since he was a child, Sebastian has found joy in two things: his love for God, and his passion for soccer. Both have helped him form a stronger connection with patients at BSW – McLane Children's. "Pediatric chaplains connect with kids on a spiritual level, and it's helpful when we find common ground in shared interests," he says.

Outside of work, Sebastian plays soccer and coaches his 11-year-old's team. He is intentional about making time for the sport. "In terms of well-being, we must be mindful and committed—it is the only way to improve and refresh our own spirit."

Read Sebastian's story, and get his advice for forming connections with kids at BSWHealth.com/Benefits.



Take time for your well-being

Our paid time off (PTO) benefits are designed to give you the flexibility to spend time away from work however you like—vacations, holidays, personal or sick time—or simply taking time to recharge for your own well-being. You accrue time based on the hours you work each pay period. Additionally, you earn PTO while on PTO, which is a bonus!

Although you can use your time however you like, below is an example of how an eight hour/day employee with less than one year of service may choose to use their time:

- ▶ 6 days for observed holidays
- ▶ 2 days for their own illness
- ▶ 3 days to care for a sick child
- ▶ 5 days for vacation
- ▶ 3 days to handle personal matters
- ▶ 2 days to recharge for their own well-being
- ▶ 22 days total**

Again, this is your time—use it as you see fit! Your well-being is our culture's top priority: While the demands of our daily work can be great, our PTO benefits were designed to empower you to live well and find joy in the everyday.

Notes:

- ▶ Two-day-alternative employees earn PTO at different rates.
- ▶ Employees at the director level and above participate in the senior management time off (SMTO) program.
- ▶ View the PTO and SMTO policies in BSWconnect > Policies and Procedures library.
(Note, log-in required)

Eligible employees can roll over up to 200 hours of PTO each calendar year and also have the chance to sell and/or donate PTO hours in the fall. Look for details about how to sell/donate on BSWconnect at that time.

PTO accrual

The chart below shows how the accruals work for most employees.

Years of service	8 authorized hours per shift	10 authorized hours per shift	12 authorized hours per shift
Less than 1	176 hours (22 days)	182 hours (18.2 days)	172.8 hours (14.4 days)
1	184 hours (23 days)	190 hours (19 days)	180 hours (15 days)
2	192 hours (24 days)	198 hours (19.8 days)	187.2 hours (15.6 days)
3	200 hours (25 days)	206 hours (20.6 days)	194.4 hours (16.2 days)
4	206 hours (26 days)	214 hours (21.4 days)	201.6 hours (16.8 days)
5 to 9	216 hours (27 days)	222 hours (22.2 days)	208.8 hours (17.4 days)
10 to 14	232 hours (29 days)	238 hours (23.8 days)	223.2 hours (18.6 days)
15 or more	272 hours (34 days)	278 hours (27.8 days)	259.2 hours (21.6 days)

Coverage and costs for 2023

Medical plan

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
Annual deductible								
Employee only	\$250	\$750	\$1,500	\$3,000	\$10,000	\$1,750	\$3,500	\$7,000
Employee + family	\$500^	\$1,500^	\$3,000^	\$6,000^	\$20,000^	\$3,500	\$7,000	\$14,000
Out-of-pocket maximum								
Employee only	\$3,000	\$4,000	\$4,000	\$7,000	No limit	\$3,950	\$7,000	No limit
Employee + family	\$6,000^^	\$8,000^^	\$8,000^^	\$14,000^^	No limit	\$7,900^^	\$14,000^^	No limit
Your cost for care and services								
Preventive care**	\$0	\$0	\$0	\$0	Not covered	\$0	\$0	Not covered
eVisit	\$0	\$0	\$0	\$70/\$100***	Not covered	0% AD	50% AD	Not covered
Primary care physician (PCP) and video visit	\$10	\$30	\$35	\$70	80% AD	10% AD	50% AD	80% AD
Specialist office and video visit	\$40	\$50	\$60	\$100	80% AD	10% AD	50% AD	80% AD
Urgent care office visit	\$50	\$75	\$75	\$100	\$100	10% AD	50% AD	50% AD
Emergency room ⁺	\$250 + 10% coinsurance	\$300 + 10% coinsurance	\$350 + 10% coinsurance	\$350 + 10% coinsurance	\$350 + 10% coinsurance	10% AD	10% AD	10% AD
Bundled maternity copay ⁺⁺	\$400	\$400	\$1,200	N/A	N/A	N/A	N/A	N/A
Diagnostic labs and X-rays	Labs: 20% X-rays: \$75	Labs: 30% X-rays: \$75	10% AD	50% AD	80% AD	10% AD	50% AD	80% AD
Advanced imaging – PET, CT, CAT	\$100	\$100	10% AD	50% AD	80% AD	10% AD	50% AD	80% AD
Advanced imaging – MRI, MRA	\$150	\$150	10% AD	50% AD	80% AD	10% AD	50% AD	80% AD
Inpatient hospitalization	10% AD	10% AD	10% AD	50% AD	80% AD	10% AD	50% AD	80% AD
Outpatient care	10% AD	10% AD	10% AD	50% AD	80% AD	10% AD	50% AD	80% AD

Note:

► AD means after deductible.

► N/A means not applicable.

► The cost for video visits aligns with the applicable office visit copay.

*Medical expenses will only apply to the applicable network tier.

**In order for preventive care to be covered at 100%, services must be coded as preventive.

Please see BSWHealthPlan.com/BSWH for a complete list of covered preventive care services.

***Covered at the applicable copay: PCP \$70, specialist \$100.

+ Copay for SEQA/EQA and PPO is waived if admitted.

++ Copay applies to the facility claim. All other services billed with a maternity/delivery diagnosis code (e.g., OB-GYN, anesthesia, pathology) will be paid at 100%, including prenatal services and well-baby charges if your newborn is added to the plan for coverage.

^ 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 drugs

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*
Preferred generic	\$5/\$10	\$12	\$5/\$10	\$12	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% after \$100 individual deductible	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

Note:

- Fertility drugs are covered at 20% with a maximum \$400 copay and a \$7,500 lifetime maximum pharmacy benefit.
- Drugs not listed on the formulary may require prior authorization. If authorized, you'll pay the applicable non-preferred or specialty copay.
- Member Choice program requires generic medication fills when available; if a brand name medication is requested (when a generic is available), you'll pay the non-preferred member cost share plus the difference in cost between the brand name and generic equivalent drug.

* Only BSW pharmacies can fill a 90-day supply of a medication. The max day supply through a contracted pharmacy is 30 days. Specialty drugs are only available at BSW pharmacies.

[†] Pharmacy costs between BSW pharmacies and contracted pharmacies cross apply between Tier 1 and Tier 2 and are subject to the Tier 1 deductible and out-of-pocket maximum.

^{††} Specialty is limited to 30 days at BSW pharmacies.

[^] To help make some frequently 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 BSWHealthPlan.com/BSWH.

^{^^} Selected diabetes devices, drugs and insulin.

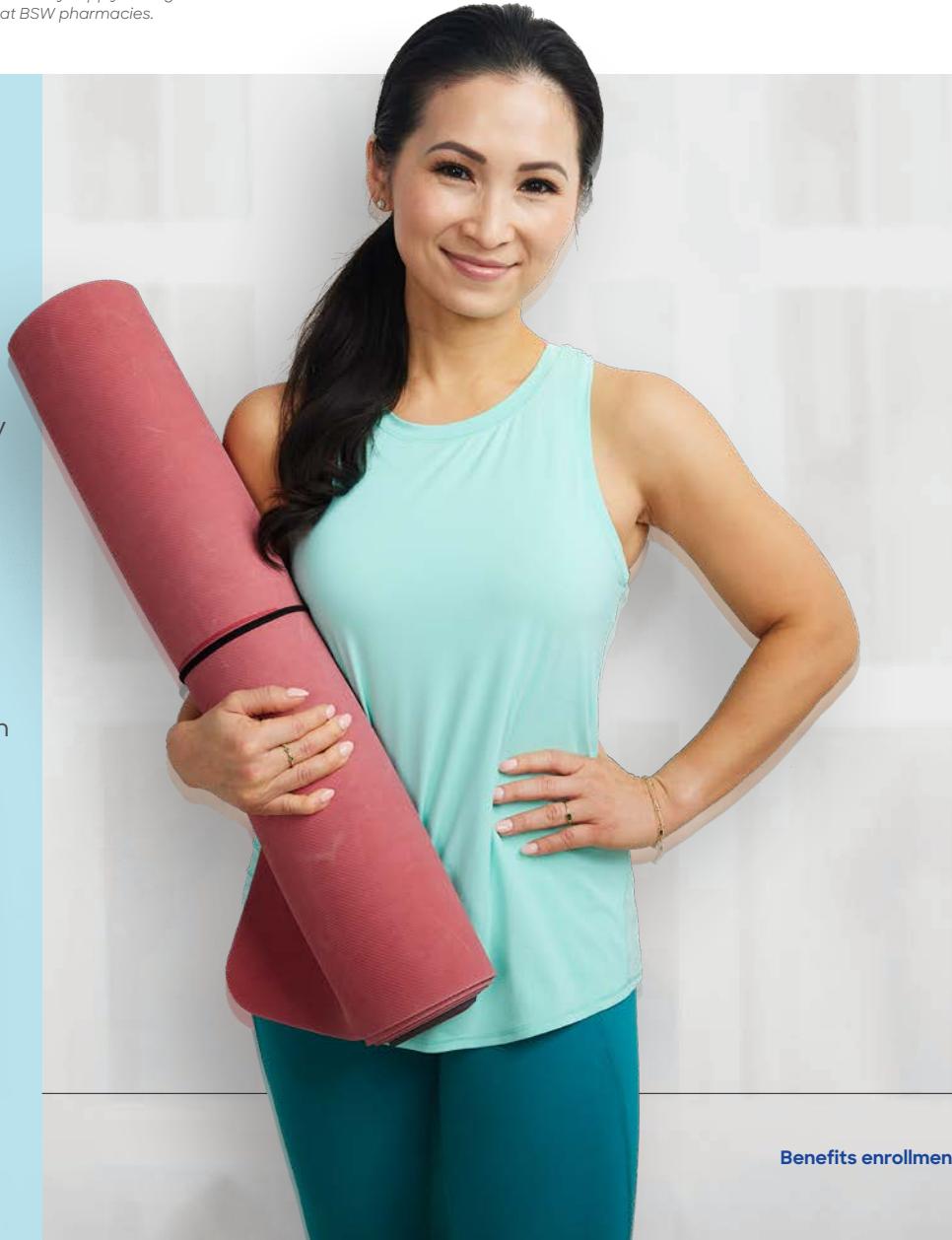
Kim-Dung Mai

RN SUPERVISOR | YOGA ENTHUSIAST

Kim loves yoga because it teaches patience and self-acceptance, releases tension, and helps her deal with stressful situations. "After the birth of my third child, I struggled with depression. Yoga gave me clarity and taught me to be kind to myself," Kim says. "I love being a wife, a nurse and a mom, but it's not always easy. Yoga reminds me that it's okay to have limitations. I bend so I don't break, and knowing my boundaries is a powerful tool."

Kim practices yoga and self-reflection every morning, a commitment she credits with keeping her spirit high during the pandemic. "As healthcare workers, we're so focused on meeting the needs of others that we often lose ourselves. It's important to care for yourself and do what makes you happy."

To read Kim's story and learn seven simple yoga poses, visit BSWHealth.com/Benefits.



Medical premiums per pay period

Your hourly rate	Coverage tier	SEQA	EQA	PPO	HSA
Up to \$17/hour	Employee only	\$10	The EQA Plan is unavailable for this hourly rate	\$44	\$13
	Employee + spouse	\$74		\$117	\$52
	Employee + child(ren)	\$73		\$113	\$51
	Employee + family	\$124		\$170	\$79
\$17.01 to \$28/hour	Employee only	\$22	The EQA Plan is unavailable for this hourly rate	\$69	\$32
	Employee + spouse	\$121		\$191	\$104
	Employee + child(ren)	\$107		\$150	\$84
	Employee + family	\$172		\$245	\$139
\$28.01 to \$51/hour	Employee only	\$72	\$94	\$62	
	Employee + spouse		\$235	\$156	
	Employee + child(ren)		\$201	\$130	
	Employee + family		\$320	\$217	
\$51.01 to \$72/hour	Employee only	\$99	\$121	\$89	
	Employee + spouse		\$283	\$199	
	Employee + child(ren)		\$237	\$164	
	Employee + family		\$369	\$276	
\$72.01/hour and above	Employee only	\$103	\$124	\$92	
	Employee + spouse		\$293	\$205	
	Employee + child(ren)		\$246	\$169	
	Employee + family		\$382	\$286	

Note: Premiums are deducted on a pre-tax basis.

Part-time medical premiums per pay period

Coverage tier	SEQA (\$28/hour and below) EQA (\$28.01/hour and above)	PPO	HSA
Employee only	\$109	\$266	\$113
Employee + spouse	\$323	\$474	\$328
Employee + child(ren)	\$229	\$464	\$235
Employee + family	\$386	\$709	\$392

Note: Premiums are deducted on a pre-tax basis.

Dental premiums per pay period Vision premiums per pay period

Coverage tier	DHMO*	Choice	Choice Plus
Employee only	\$4.78	\$9.20	\$18.14
Employee + spouse	\$9.57	\$18.42	\$35.39
Employee + child(ren)	\$12.81	\$24.65	\$45.55
Employee + family	\$16.25	\$31.26	\$62.79

Note: Premiums are deducted on a pre-tax basis.

*Not offered in all states. Availability varies by zip code.

Coverage tier	Cost
Employee only	\$4.09
Employee + spouse	\$8.11
Employee + child(ren)	\$7.95
Employee + family	\$12.09

Note: Premiums are deducted on a pre-tax basis.

Legal premiums per pay period

Standard plan	Cost
Employee only	\$4.68
Family*	\$6.50

Note: Premiums are deducted on a post-tax basis.

*Family coverage covers you, your spouse and dependents.

Parents Plus	Cost
Employee + parents	\$7.00
Family* + parents	\$8.82

Note: Premiums are deducted on a post-tax basis.

*Family coverage covers you, your spouse and dependents.

Short-term disability (STD)

STD coverage may pay a portion of your salary for qualified illnesses or injuries. It's also the **only** way to receive parental leave benefits.

Benefit	Cost
60% coverage	\$0.911 per \$100 of monthly covered payroll
70% buy-up coverage	\$1.045 per \$100 of monthly covered payroll

Note:

- Premiums are deducted on a pre-tax basis.
- Preexisting condition limitations may apply (see below).
- Full-rate calculations are available in the PeoplePlace enrollment system.
- **Actively at work provision:** If you request to elect or increase your coverage and are not actively at work at the start of the plan year, your coverage changes will not take effect until the date you return to work.

Long-term disability (LTD)

We provide basic LTD at no cost to you. LTD may pay a benefit for qualified illnesses or injuries. A voluntary buy-up plan is available for purchase.*

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

Note:

- Premiums are deducted on a post-tax basis.
- Preexisting condition limitations may apply.
- **Actively at work provision:** If you request to elect or increase your coverage and are not actively at work at the start of the plan year, your coverage changes will not take effect until the date you return to work.

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

Note: You are automatically opted in to STD. If you choose to opt out during your initial eligibility period, be aware that you will be subject to the pre-existing condition provision should you ever opt in during future enrollments.

Pre-existing condition provision: If you've been diagnosed, treated or received medical advice for a condition

(including pregnancy) within three months of your effective date on the plan, that condition will be excluded for a period of 12 months.

As a reminder, you must elect STD coverage to receive parental leave benefits.

Accidental injury insurance premiums per pay period

Low plan	Cost
Employee only	\$2.12
Employee + spouse	\$3.67
Employee + child(ren)	\$3.53
Employee + family	\$4.93

Note:

- Premiums are deducted on a post-tax basis.
- **Actively at work provision:** If you request to elect or increase you or your dependents' coverage and are not actively at work at the start of the plan year, your coverage changes will not take effect until the date you return to work.

High plan	Cost
Employee only	\$4.08
Employee + spouse	\$7.40
Employee + child(ren)	\$7.13
Employee + family	\$8.94

Note:

- Premiums are deducted on a post-tax basis.
- **Actively at work provision:** If you request to elect or increase you or your dependent's coverage and are not actively at work at the start of the plan year, your coverage changes will not take effect until the date you return to work.

Critical illness insurance premiums per pay period

\$15,000 benefit

Attained age	Employee	Employee + spouse	Employee + child(ren)	Employee + family
0-24	\$1.87	\$3.93	\$4.47	\$6.46
25-29	\$2.24	\$4.51	\$4.83	\$7.05
30-34	\$3.07	\$6.03	\$5.71	\$8.57
35-39	\$3.84	\$8.18	\$6.63	\$10.52
40-44	\$4.96	\$10.62	\$7.88	\$12.95
45-49	\$6.89	\$15.23	\$10.08	\$17.56
50-54	\$9.22	\$21.73	\$12.63	\$24.07
55-59	\$12.59	\$30.12	\$15.92	\$32.46
60-64	\$15.63	\$37.86	\$19.22	\$40.20
65-69	\$20.70	\$47.75	\$24.25	\$50.22
70-74	\$28.85	\$65.69	\$32.83	\$68.15
75-79	\$39.31	\$90.22	\$43.96	\$92.81
80-84	\$54.68	\$109.84	\$60.14	\$112.43
85+	\$69.48	\$150.59	\$75.73	\$153.17

\$30,000 benefit

Attained age	Employee	Employee + spouse	Employee + child(ren)	Employee + family
0-24	\$3.74	\$7.85	\$8.94	\$12.92
25-29	\$4.47	\$9.01	\$9.65	\$14.10
30-34	\$6.15	\$12.06	\$11.42	\$17.13
35-39	\$7.67	\$16.37	\$13.25	\$21.03
40-44	\$9.91	\$21.24	\$15.76	\$25.89
45-49	\$13.78	\$30.46	\$20.15	\$35.11
50-54	\$18.43	\$43.46	\$25.26	\$48.14
55-59	\$25.17	\$60.23	\$31.85	\$64.91
60-64	\$31.27	\$75.71	\$38.44	\$80.39
65-69	\$41.39	\$95.50	\$48.49	\$100.43
70-74	\$57.70	\$131.38	\$65.65	\$136.29
75-79	\$78.61	\$180.44	\$87.92	\$185.62
80-84	\$109.34	\$219.68	\$120.28	\$224.86
85+	\$138.96	\$301.17	\$151.45	\$306.33

Note:

► Spouse and child rates are derived from employee age. Children are eligible up to age 26.

► Premiums are deducted on a post-tax basis.

► **Actively at work provision:** If you request to elect or increase your or your dependents' coverage and aren't actively at work at the start of the plan year, your coverage changes will not take effect until the date you return to work.

Hospital care insurance premiums per pay period

Coverage tier	Employee	Employee + spouse	Employee + child(ren)	Employee + family
Cost	\$6.08	\$10.76	\$10.39	\$15.08

Note:

- **Actively at work provision:** If you request to elect coverage and are not actively at work at the start of the plan year, your coverage will not take effect until the date you return to work.

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	
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	\$0.035 (one premium covers all children in family)

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

Important notes for Life and AD&D plans:

- Premiums are deducted on a post-tax basis.
- Full rate calculations are available in the PeoplePlace enrollment system.
- **Actively at work provision:** If you request to elect or increase your or your dependents' coverage and are not actively at work at the start of the plan year, your coverage changes will not take effect until the date you return to work.
- **Evidence of insurability (EOI):** Certain levels of life coverage may require you to demonstrate good health by completing an EOI form. In these cases, your coverage will not take effect until approved.
- **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.

Ready to enroll? Visit MyPeoplePlace.com



Karen Jones
PCE manager
Origamist

Legal notices

Detailed information about your benefit plans is available in the Summary Plan Description (SPDs) as well as the documents listed below:

- ▶ CHIPRA Notice
- ▶ HIPAA Notice of Privacy Practices
- ▶ Marketplace Notice
- ▶ Medicare Creditable Coverage Notice
- ▶ Summary Annual Reports (SAR)

To access these documents, visit [BSWHealth.com/Benefits](#) and click “Resources.”

Need help?

- ▶ **Questions about Medical/Rx coverage or finding a Tier 1 BSWQA provider**

Baylor Scott & White Health Plan

App MyBSWHealth app
Click [BSWHealthPlan.com/BSWH](#)
Talk 844.843.3229
(Follow the prompts for HealthAccess for help finding a Tier 1 BSWQA provider.)

- ▶ **Questions about pay, benefits, paid time off, disability or leave**

PeoplePlace

Click [MyPeoplePlace.com](#)
and select “Request Help”
Talk 844.417.5223

- ▶ **Questions about retirement**

Empower

App Empower
Click [BSWHRetirement.com](#)
Talk 844.722.2794

- ▶ **Need more details?**

Visit [BSWHealth.com/Benefits](#).

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 Plan documents, the official Plan documents prevail.

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