

YOUR 2025 BENEFITS



Live well

Healthier together

Khaled Altassan, MD,
Sarah Starling, nurse
practitioner, and
Samuel Watkins,
physician assistant,
are a winning team
both at work and
on the triathlon circuit.
Full story pg. 5

Annual
Enrollment
Oct. 28 –
Nov. 8

Living well is good for the whole crew

Stefanie Hall, a practice administrator, knows a thing or two about going with the flow. An avid surfer, she and her family spend their weekends catching waves on Belton Lake.

Eating right, staying hydrated and keeping active help her stay fit and focused—at work and on the water. She also taps into resources from Live well to enjoy a balanced lifestyle.

With MyBSWHealth, Stefanie stays on top of her wellness to-dos so she can keep leading her pack. If the kiddos catch colds, she easily makes appointments, schedules video visits and searches symptoms, all from the palm of her hand.

“Life is a lot like wake surfing. It’s about finding your rhythm and enjoying the ride.”



Tap Discover and select Manage family accounts to view records and schedule appointments for loved ones.



Dive into 2025

The path to better health is different for everyone, and your BSW benefits help you live well no matter where you are on your journey. Check out what's new for 2025 and explore the guide to dig into all that we offer. Many of the changes you'll see are enhancements we've made based on your feedback!

Medical

- Plans remain the same, but copays, deductibles and out-of-pocket maximums are changing. Please be sure to review your options carefully.
- Simplified hourly rate bands result in most premiums/rates holding steady and in some cases slightly decreasing—an investment of nearly \$5M.
- The PPO Plan is now called the Premium Plan.
- We enhanced the out-of-area benefit for enrollees or dependents who live 40+ miles away from a Tier 1 acute care facility. Now, care received by Tier 2 providers will be covered as Tier 1. See page 8 to learn more.

Prescription

- Rightway is our new prescription benefits administrator.
- You'll get the medications you need and have unlimited access to trusted experts who can answer all of your pharmacy questions.
- Prescription formulary (covered medications) will change. Some prescriptions may no longer be covered or may fall into a different coverage tier. Impacted members will receive a letter at their home with more information.
- Learn more about this change on page 10.

Tuition assistance

We've refreshed our tuition assistance program to support our areas of greatest need.

Full-time team members

- Fully funded
 - Select degrees and certificates will continue to be fully funded.
- Partially funded and reimbursement
 - Clinical programs: Funding cap of \$5,250/year
 - Non-clinical programs: Funding cap of \$4,250/year

Part-time team members

- Funding cap of \$2,500.

Time off and other benefits

- Short-term disability is now called short-term leave.
- Parental leave* will increase from three weeks to four weeks for all parents.
- Advanced practice providers (APPs) and additional corporate team members will transition to tracking-free time off in June 2025.
- PTO-eligible team members with one to three years of service will receive an accrual increase, resulting in an additional one to three days off per year—an investment of more than \$5M.
- Aetna is our new carrier for accidental injury, critical illness and hospital indemnity, offering lower rates and a new buy-up plan for hospital indemnity.

**You must be enrolled in short-term leave (formerly short-term disability) to receive this benefit.*



Benefits checklist

This checklist can help you keep track of your benefits decisions.



Happy with your current selections?

If you don't take action, everything but your FSA will roll over for 2025. But it's always a good idea to check out your options.



Review your current benefits

Review your current benefits before making 2025 elections.

1. Visit [MyPeoplePlace.com](https://www.mypeopleplace.com).
2. Click "Benefit Details."
3. Click "Benefits Statement."

Pre-enrollment snapshots show elections as of Oct. 15, 2024.



Pick health-related benefits

- ▼ **Medical plans:** SEQA/EQA, Premium or HDHP (pg. 8)
- ▼ **Dental:** Choice, Choice Plus or DHMO (pg. 12)
- ▼ **Vision** (pg. 13)



Choose savings/spending accounts (pg. 14)

- ▼ Healthcare Flexible Spending Accounts (FSA)
- ▼ Health Savings Account (HSA)
- ▼ Dependent Care FSA



Supplement your coverage with lifestyle benefits (pg. 14)

- ▼ Accidental injury insurance
- ▼ Critical illness insurance
- ▼ Hospital indemnity insurance
- ▼ Prepaid legal services



Prepare for the unexpected (pg. 15)

- ▼ Short-term leave
- ▼ Long-term disability
- ▼ Life and AD&D insurance



Check in on your retirement account

- ▼ Visit [BSWHRetirement.com](https://www.bswHRetirement.com).
 - ▼ **IMPORTANT!** Protect your assets by registering your account with a strong username and password. Complete your profile to receive security alerts.
 - ▼ Review and update beneficiary information as needed.
- ▼ Check in on your financial goals to make sure you're where you want to be.
 - ▼ You can start, stop or change contributions at any time during the year.
 - ▼ Auto increase is available if you wish to increase your contributions on a regular frequency.
 - ▼ 50 or older? A catch-up contribution is available with a separate election. **NEW!** If you're 60 to 63, you can contribute even more!



Submit enrollment by Nov. 8, 2024

- ▼ Ready to enroll? Visit [MyPeoplePlace.com](https://www.mypeopleplace.com) and click on the Annual Enrollment tile.
- ▼ Remember, you must click "Submit enrollment" before you're done!

Note: If you add a new dependent, you'll receive a request to verify their eligibility from the Dependent Verification Center. Be sure to reply to these requests by the deadline.

Have questions? Ask ALEX.

Visit [Start.MyALEX.com/BSWH](https://www.start.myaalex.com/BSWH) to connect with a virtual benefits counselor who makes choosing your benefits easy. Use the "Family Plan Comparison" tool to compare your plan to your spouse's. If you're exploring Medicare options, visit [Medicare.MyALEX.com/BSWH](https://www.medicare.myaalex.com/BSWH).

Tight on time?

Scan the QR code to watch an on-demand video to help you better understand your benefits and make the best selections for you and your family.



Samuel Watkins
Physician assistant



Sarah Starling
Nurse practitioner



Staying healthy for the whole squad

Sam Watkins, Sarah Starling and Khaled Altassan, MD, work together on the occupational medicine team at Baylor Scott & White Medical Center – Temple and on the triathlon circuit.

“When we got to know each other, it came up that I like to run, Sam liked to bike and Khaled was a swimmer,” Sarah said. “Our clinic manager started to joke that he had a whole triathlon team!”

Each year the team, now racing as “The Three Amigos,” has entered various triathlon relays, winning their first gold medal in 2024.

Their first-place mentality translates to their work and family lives. “We all have one another’s back. Whether it’s consulting on a patient’s results or treatment plan—or covering if one of us has a family event—we know we can come to one another with anything. It makes us better for our patients and better for our families,” said Sarah.

To read the trio’s story, visit [BSWHealth.com/Benefits](https://www.bswhealth.com/benefits).

Khaled Altassan, MD
Physician



Know where to go for care



Tap **Get Care** and then **Help Me Decide** to get connected to the right site of care.

Type of care location	Examples of health issues	Average cost
 <p>24/7 eVisits</p> <p>Online questionnaire reviewed by BSW's provider team within one hour.</p>	<ul style="list-style-type: none"> Asthma medication refill Cold sore Cold, sinus infection or flu Eczema EpiPen refill Eye stye Female bladder infection Motion sickness Nail conditions Pink eye Seasonal allergies Skin irritations Swimmer's ear Vaginal yeast infections <p><i>COVID test and Paxlovid are unavailable on eVisit</i></p>	<p>\$0 for those enrolled in most BSW medical plans</p> <ul style="list-style-type: none"> BSW Health Plan members must link insurance in MyBSWHealth account
 <p>24/7 video visit</p> <p>Your first choice for a variety of common and low-acuity conditions. Use your mobile device or computer to connect with BSW's provider team.</p>	<ul style="list-style-type: none"> Acid reflux Common adult female problems COVID-19 Eye, ear and mouth pain Flu prevention/travel medications Lower back pain Minor headache Respiratory infections and allergies Skin and nail problems Sprains and strains Stomach concerns <p><i>Labs, medical certifications, X-rays and referrals not available</i></p>	<p>\$</p> <p>Usual primary care copays apply</p>
 <p>Primary care clinic</p> <p>When it's not an emergency and doesn't fit the criteria of a video visit.</p>	<ul style="list-style-type: none"> Acne Allergies Asthma Bladder infection Cold Dehydration Earache Flu Headaches Managing chronic conditions: <ul style="list-style-type: none"> Diabetes High blood pressure Pink eye Preventive health Quitting tobacco Sinus infection Sore throat Sprains Stomach concerns Well-woman exams Yeast infection 	<p>\$</p> <p>Usual primary care copays apply</p>
 <p>Urgent care</p> <p>When a non-life-threatening issue needs immediate attention.</p>	<ul style="list-style-type: none"> Back pain Cold Dehydration Escalating symptoms for chronic conditions: <ul style="list-style-type: none"> Diabetes High blood pressure Minor burns and cuts Minor eye injuries 	<p>\$</p> <p>Urgent care copays apply at traditional urgent care locations</p>
 <p>Emergency room</p> <p>Any condition you believe to be life-threatening.</p>	<ul style="list-style-type: none"> Chest pain Deep cuts or wounds Difficulty breathing Poisoning, overdoses and suicidal behavior Severe abdominal pain, coughing or vomiting blood Severe burns Severe head injuries Sudden loss of balance, vision change, facial droop, arm or leg weakness 	<p>\$\$\$</p> <p>Hospital average cost</p> <p>\$\$\$\$</p> <p>Stand-alone average cost</p>

For wherever the ride takes you

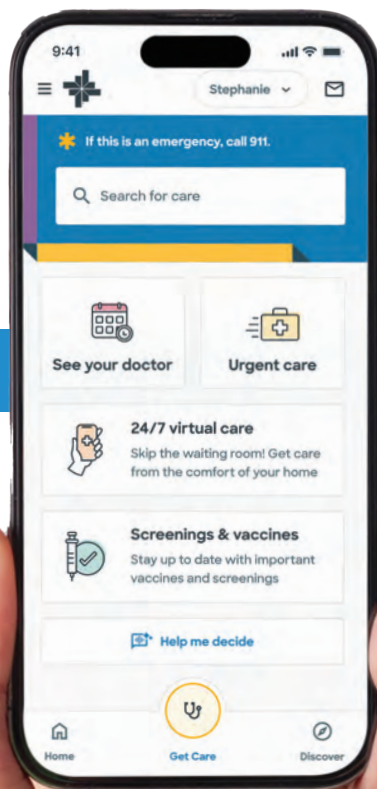
It's not Amanda's first rodeo. She knows MyBSWHealth is with her wherever she goes. Whether she's taking the reins at work or in the arena, she can:

- ▶ Schedule in-person or virtual visits
- ▶ Chat with a provider
- ▶ Search symptoms and connect to the right site of care
- ▶ Stay on top of wellness to-dos
- ▶ Access her insurance card
- ▶ Get mental tuneups with Lyra
- ▶ See test results
- ▶ Refill prescriptions

When it comes to your health, MyBSWHealth puts you in the saddle.



Amanda Grushkowsky
Nurse manager
Barrel horse racer



Medical

Administered by Baylor Scott & White Health Plan.

Plan highlights

Review the chart for a high-level overview of our three plans.

Plan feature	SEQA	EQA	Premium	High-Deductible Health Plan (HDHP)
Eligibility	Eligible employees making \$28.00 or less an hour	Eligible employees making \$28.01 or more an hour	All eligible employees	All eligible employees
Cost per paycheck	Lower	Medium	Higher	Lower
Provider network	Tier 1*		Tier 1, 2 and 3	Tier 1, 2 and 3
Preventive visits**	\$0		\$0 when you stay in-network	\$0 when you stay in-network
Copay	Varies by care		Varies by care	N/A
Deductible	Lower		Higher	Medium
Prescription drugs	Copay/coinsurance		Copay/coinsurance	Coinsurance after deductible met
Flexible Spending Account (FSA)	General-purpose FSA		General-purpose FSA	Limited-purpose FSA***
Health Savings Account (HSA)	No		No	Yes

*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.

***The limited-purpose FSA can be used for dental, vision and qualified expenses the medical plan doesn't cover until you meet your medical plan deductible. Once your deductible is met, you can use FSA funds for all eligible medical and prescription expenses too.

**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.

Network tiers



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

Tier 1 BSW Premier

 The most cost-effective tier with the best value!

- ▶ 39,000+ primary and specialty care physicians
- ▶ 259+ hospitals and ambulatory surgical centers
- ▶ 300+ urgent care clinics
- ▶ 13,000 behavioral health providers through Lyra




Tier 2 UnitedHealthcare

  The next most cost-effective tier

- ▶ Only available with the Premium and HDHP plans
- ▶ Nationwide coverage through UnitedHealthcare
- ▶ **NEW!** Enhanced coverage for those who live 40+ miles away from a Tier 1 acute care facility (care received by Tier 2 providers will be covered as Tier 1)*

*Must be activated through BSWHP prior to receiving care. No action required if previously activated.

Tier 3 Out-of-Network

   The highest-cost tier

- ▶ Only available with the Premium and HDHP plans
- ▶ Includes physicians and providers, facilities and laboratories not included in any other network

Know the terminology

Scan the QR code to learn about commonly used healthcare terms like deductibles, coinsurance, out-of-pocket maximums and more!



Medical coverages and costs

Your cost for care depends on the medical plan you choose, services received and where you go for care.

Text in red reflects a change for 2025.

Medical plan	SEQA	EQA	Premium			High-Deductible Health Plan (HDHP)		
	Tier 1 BSW Premier	Tier 1 BSW Premier	Tier 1* BSW Premier	Tier 2* United Healthcare	Tier 3* Out-of-Network	Tier 1* BSW Premier	Tier 2* United Healthcare	Tier 3* Out-of-Network
Annual deductible								
Employee only	\$350	\$750	\$2,000	\$3,000	\$10,000	\$1,750	\$3,500	\$7,000
Employee + family	\$700 [^]	\$1,500 [^]	\$4,000 [^]	\$6,000 [^]	\$20,000 [^]	\$3,500	\$7,000	\$14,000
Out-of-pocket maximum								
Employee only	\$4,000	\$4,500	\$5,000	\$7,000	No limit	\$4,500	\$7,000	No limit
Employee + family	\$8,000 ^{^^}	\$9,000 ^{^^}	\$10,000 ^{^^}	\$14,000 ^{^^}	No limit	\$9,000 ^{^^}	\$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	10% AD	50% AD	Not covered
Primary care physician (PCP) and video visit	\$25	\$35	\$45	\$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	\$25	\$35	\$45	\$100	\$100	10% AD	50% AD	50% AD
Emergency room ⁺	\$500 copay	\$500 copay	\$500 + 20% coinsurance	\$500 + 20% coinsurance	\$500 + 20% 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	20% AD	50% AD	80% AD	10% AD	50% AD	80% AD
Advanced imaging—PET, CT, CAT	\$100	\$100	20% AD	50% AD	80% AD	10% AD	50% AD	80% AD
Advanced imaging—MRI, MRA	\$150	\$150	20% AD	50% AD	80% AD	10% AD	50% AD	80% AD
Inpatient hospitalization	10% AD	10% AD	20% AD	50% AD	80% AD	10% AD	50% AD	80% AD
Outpatient care	10% AD	10% AD	20% AD	50% AD	80% AD	10% AD	50% AD	80% AD

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

AD means after deductible.

** 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.

N/A means not applicable.

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

+ Waived if admitted for SEQA/EQA and Premium plans.

** 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

Administered by Rightway.

Rightway's pharmacy team offers personalized support and can assist with:

- ▶ Explaining coverage and helping you find the most affordable option
- ▶ Discussing changes in the formulary (covered medications), mail-order pharmacy or in-network pharmacy options
- ▶ Contacting your provider's office to help with a prior authorization or request alternative medications
- ▶ Reviewing medications and advising on possible side effects

Need help?

Contact the Rightway team 24/7 via one of the following:

- ▶ Phone: 866.987.5735
- ▶ Email: RWRX@RightwayHealthcare.com
- ▶ Go to JoinRightway.com/BSWH to search the formulary, access pharmacy forms, get information about prescriptions and more!

Finding strength in healing

As a nurse and a leukemia survivor, Marcus Kim knows first-hand how important it is to focus on his well-being. After beating cancer over a decade ago, he's stayed on top of his health through routine checkups, healthy eating and workouts—especially weightlifting.

His health insurance through the Baylor Scott & White Health Plan and the MyBSWHealth app make it easier to live well. Along with making appointments, Marcus uses the app to refill his medications, including specialty prescriptions. "If I need a refill, it's only a few clicks away."

To read Marcus Kim's story, visit BSWHealth.com/Benefits.

Marcus Kim

Registered nurse
Fitness enthusiast
Leukemia survivor



Important!

You **MUST** use your new medical/prescription ID card in 2025. The new card will be sent to your home address in December.

Prescription coverage and cost

Text in red reflects a change for 2025.

Medical plan	SEQA		EQA		Premium*		HDHP*	
Type of Rx	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 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
Preferred generic	\$5/\$10	\$12	\$5/\$10	\$12	\$7/\$14	\$14	10% AD	20% AD
Preferred brand	\$25/\$50	\$50	\$35/\$70	\$50	\$40/\$80	\$60	10% AD	20% 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	Lesser of \$60/\$120 or 50%	Lesser of \$75 or 50% after \$100 individual deductible	10% AD	20% AD
Specialty***	\$100	N/A	20% (\$200 max)	N/A	20% (\$200 max)	N/A	10% AD	N/A
Chronic and preventive†	\$10/\$20 \$0 diabetic treatment††	\$20 \$0 diabetic treatment††	\$10/\$20	\$20	\$10/\$20	\$20	10% AD	20% AD

* Pharmacy expenses will only apply to the applicable network tier and will not cross accumulate. Drugs filled at BSW pharmacies apply to Tier 1 cost-sharing and out-of-pocket limits, and those filled at contracted pharmacies apply to Tier 2 cost-sharing and out-of-pocket limits.

** 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.

*** Specialty is limited to 30 days at BSW pharmacies.

† To help make some frequently prescribed preferred drugs for chronic conditions more affordable, we've placed a select group on a special chronic and preventive medication list.

†† Selected diabetes devices, drugs and insulin.

▶ 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.

▶ N/A means not applicable.

BSW pharmacies

Use BSW pharmacies to maximize savings.

- ▶ 30+ pharmacies, including a dedicated specialty and mail-order pharmacy
 - ▶ To set up mail order, call 855.388.3090, Monday - Friday, 7 a.m. to 7 p.m.
- ▶ 90-day maintenance medications available at a reduced cost
- ▶ 20% discount on over-the-counter medications with your badge

Options are also available through contracted pharmacies.



Tap Meds to renew a prescription, or if you use a BSW pharmacy, request a refill with ease.



Dental

We offer three dental plans through Cigna.

Choice Plan

- Visit any dentist you choose, but you'll pay less by staying in-network
- No coverage for dental implants and orthodontia
- Preventive care is covered at no cost, and additional services are shared between you and the plan

Choice Plus Plan

- Visit any dentist you choose, but you'll pay less by staying in-network
- Includes coverage for dental implants and orthodontia
- Preventive care is covered at no cost, and additional services are shared between you and the plan

DHMO Plan

- In-network only: You're required to select a general dentist* (be sure to confirm there are providers in your area)
- Includes coverage for dental implants and orthodontia
- Preventive care is covered at no cost, and additional services are shared between you and the plan

Dental plan	Choice	Choice Plus	DHMO
Network	Total Cigna DPPO	Total Cigna DPPO	Cigna Access Plus
Annual deductible	\$50 individual/\$150 family	\$50 individual/\$150 family	N/A
Annual maximum benefit	\$1,250	\$2,500	N/A
Office visit	\$0	\$0	\$5
Preventive			
Checkups**			
Cleanings**	\$0	\$0	\$0
X-rays			
Basic			
Fillings			\$0-\$105
Extractions	50% AD	20% AD	\$6-\$135
Root canals			\$55-\$305
Major			
Dentures			\$65-245
Crowns	50% AD	50% AD	\$35-\$285
Bridges			\$525-\$740
Dental implants	Not covered	50% AD***	\$340-\$1,445
TMJ (Temporomandibular joint)	Not covered	Not covered	\$200-\$240
Orthodontia	Not covered	50% up to \$2,000 LTM	Child: \$1,608 Adult: \$2,592 Up to 24 months

* If you do not select a general dentist, 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. If a specialist provider is not within your area or not accepting patients, an out-of-network referral may be requested.

** Two per calendar year.

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

AD means after deductible.

LTM means lifetime maximum.

Looking for your dental ID card?

You can access your dental card by visiting [MyCigna.com](https://www.mycigna.com). Note: First-time users will need to select "Register Now" and enter the requested information, confirm identity and create security information.

Vision

Offered through EyeMed.

Our vision plan helps you and your covered dependents see life more clearly. Visit [EyeMed.com](https://www.eyemed.com) or download the EyeMed app to:

- ▶ View your benefits
- ▶ Access your ID card
- ▶ Check out additional discounts
- ▶ And more!

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% off 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.

“

Chasing the perfect shot helps me unwind and feel more connected with nature, my subjects and myself.

Fiorella Forno

*Clinical research coordinator
Photographer*

”



Lifestyle benefits

Programs that offer additional protection for you and your family.

Accidental injury insurance

Aetna 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. If you visit a BSW-preferred facility, you receive a greater benefit.
- ▼ **You can choose between a high or low plan.** Benefit amounts vary by plan and the covered accident or injury.

Critical illness insurance

Aetna 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.).

**Per plan and per covered individual each year.*

Hospital indemnity insurance

Aetna's coverage supplements your existing health insurance for hospital stays and even maternity stays.

- ▼ **Cash benefit paid directly to you.** Use the money however you want—pay medical or household expenses and more. When your hospital stay is at a BSW-preferred facility, you receive a greater benefit.
- ▼ **NEW!** You can choose between a high or low plan. Benefit amounts vary by plan and the covered stay.

Prepaid legal services

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

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

Parents can be added for caregiving support.

**Refer to [BSWHealth.com/Benefits](https://www.bswhealth.com/benefits) to review covered matters.*

Savings/spending accounts

Set aside money on a pre-tax basis to pay for eligible medical and/or dependent care expenses. We offer the following spending/savings accounts—all administered by Optum Bank:

- ▼ **Dependent Care FSA account:** Set aside up to \$5,000 to pay for expenses related to child, elder and disabled adult care.
- ▼ **Healthcare accounts:** To pay for eligible health expenses
 - ▼ General-purpose FSA – up to \$3,200
 - ▼ Limited-purpose FSA* – up to \$3,200**
 - ▼ Health Savings Account (HSA)* – up to \$4,300 self-coverage/\$8,550 family coverage

**For HDHP plan enrollees only*

***The limited-purpose FSA can help pay for eligible dental and vision until the medical plan deductible is met, and then funds can be used for medical and prescription expenses, too.*

Short-term leave

Short-term leave may pay a portion of your salary, up to the weekly maximum, for up to 180 days if you can't work because of a qualifying illness or injury or you become the parent of a new child.

- Multiple coverage options.
- Enrollment in short-term leave is the only way to receive parental leave benefits.
- If you're newly enrolling in coverage, you're subject to the preexisting condition provision (see below).

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. If you're pregnant at the time you enroll, your delivery and recovery will be excluded from the benefits for that coverage year. If you're currently enrolled in the plan or are a new hire or newly benefits-eligible and elect coverage during your initial enrollment, you're not subject to the provision.*

Additionally, in order to be eligible for parental leave, you must have elected coverage and be enrolled in the plan before your child's date of birth or placement.

Long-term disability

Offered through New York Life, basic long-term disability (LTD) may pay a portion of your salary, up to the monthly maximum, starting on the 181st day of a qualifying disability. This benefit is provided to you at no cost, and you're automatically enrolled.

- You have the option to increase your coverage by 10%.
- 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.
- Preexisting condition limitations may apply.

Life and AD&D insurance

Offered through New York Life, basic life and AD&D insurance is provided at 1x your annual salary at no cost, and you are automatically enrolled.

- You have the option to increase coverage for yourself or enroll your spouse and child(ren).

Mike Vogel
Talent acquisition manager
Rugby player



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 expenses.**

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

Note: Add your newborn to the BSW plan within 31 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.*

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 and supported. For those enrolled in our short-term leave program, parental leave* may provide all parents time off to bond with their new child:

- NEW!** Four weeks available (increase from three weeks)
- Paid at 100% with the flexibility to take leave anytime within the first 12 months of the child's birth or adoption.

Note: For birthing parents, parental leave is available after medical/childbirth recovery.

**You must be enrolled before the date of birth or placement to be eligible.*

Pregnancy support

Are you expecting? Your medical plan delivers with support from Expecting the Best. Make sure you're getting every benefit available to you throughout your pregnancy and your baby's first year. Program includes:

- Dedicated medical support at no additional cost
- Assistance with perinatal and postpartum depression
- Coordination of benefits, including assistance obtaining a breast pump, and much more!

Get started today by emailing your name, date of birth, insurance member number and estimated delivery date to HPMaternityCaseManagement@BSWHealth.org.

Adoption assistance

We offer adoption assistance* for qualified expenses.

- You can be reimbursed up to \$4,000 for each child you adopt, up to two per family.
- View the policy on BSWconnect for more information.

**Team members are eligible if they are full time with 12 consecutive months of service.*



Trishla Gandhi
 Oncology clinical research
 team lead
 Animal shelter volunteer



Benefit contacts

Visit BSWHealth.com/Benefits to learn more!

Benefit	Carrier	Phone	Website
Questions about your benefits, paid time off or pay	PeoplePlace	844.417.5223	MyPeoplePlace.com
Accidental injury, critical illness and hospital indemnity	Aetna	800.607.3366	MyAetnaSupplemental.com
Dental	Cigna	877.505.5872	MyCigna.com
Dependent Verification Center	Alight	866.318.3961	YourDependentVerification.com
Discount program	BenefitHub	866.664.4621	BSWH.BenefitHub.com
Employee Assistance Program (EAP)	Cigna	877.622.4327	MyCigna.com
Flexible spending/ health savings accounts	Optum Bank	800.243.5543	OptumBank.com
Life, AD&D and long-term disability	New York Life	800.642.8238	MyNYLGBS.com
Medical	Baylor Scott & White Health Plan	844.843.3229	BSWHealthPlan.com/BSWH
Prepaid legal plan	MetLife Legal	800.821.6400	BSWHealth.com/Benefits/Money/GroupLegal
Prescription	Rightway	866.987.5735	JoinRightway.com/BSWH
Retirement	Empower	844.722.2794	BSWHRetirement.com
Short-term leave	Absence Center	844.511.5762	MySedgwick.com/BSWH
Tobacco cessation	YesQuit	877.937.7848	YesQuit.org
Tuition assistance	Guild	800.985.4027	BSW.GuildEducation.com
Vision	EyeMed	844.409.3401	EyeMed.com

Dream Big



CELEBRATE

ADVENTURE AWAITS



LIVE Well

Amazing!

Chase Your Dreams



DISCOVER



My Goals



BELIEVE



more social



Nourish your mind

Crush your well-being goals in 2025!

Need inspiration? See how other team members are living well and start a vision board to stay on track. Make next year your best yet!



Well-being coach

Unlimited, free sessions with a

well-being coach help you and your family set goals, gain motivation and get results. Includes support from a registered dietitian!



Scan me

Financial Health Center

New online resource center offers tools to help you take control of your finances so you can find a balance between living for today and planning for tomorrow.



Scan me

Discount marketplace

BenefitHub offers perks and deals on vacations to electronics, and **Purchasing Power** lets you buy now and pay later for thousands of products.



Scan me

Employee Assistance Program (EAP)

Think of the EAP as your **personal toolbox for life**. It's a resource designed to help you tackle anything from stress and mental health to financial advice and even finding child or eldercare.

Call 877.622.4327

Tuition assistance

Tuition assistance helps you achieve your **professional goals** through fully funded, partially funded and reimbursable programs that support our areas of greatest need.



Scan me

Connect with teammates

We are in it together!

- Learn more about **BSW-sponsored fitness events**, like the Bryan-College Station marathon and half marathon on Dec. 8.
- Find a community with a **Well-being interest group**, like Joyful Movement and BSW Foodies.



Scan me



Find more inspiration at [BSWHealth.com/Benefits/LiveWell](https://www.bswhealth.com/benefits/livewell).



2025 rates

Medical rates per pay period

Your hourly rate as of Sept. 22, 2024	Coverage tier	SEQA		EQA		Premium		HDHP	
		You Pay	BSW Pays	You Pay	BSW Pays	You Pay	BSW Pays	You Pay	BSW Pays
Less than \$28.01/hour	Employee only	\$10	\$322	The EQA Plan is not available for this hourly rate	The EQA Plan is not available for this hourly rate	\$44	\$257	\$13	\$299
	Employee + spouse	\$74	\$634			\$117	\$525	\$52	\$612
	Employee + child(ren)	\$73	\$509			\$113	\$416	\$51	\$496
	Employee + family	\$124	\$835			\$170	\$700	\$79	\$820
\$28.01 to \$51/hour	Employee only	The SEQA Plan is not available for this hourly rate	The SEQA Plan is not available for this hourly rate	\$72	\$251	\$94	\$207	\$62	\$250
	Employee + spouse			\$247	\$440	\$298	\$344	\$219	\$445
	Employee + child(ren)			\$157	\$408	\$201	\$328	\$130	\$417
	Employee + family			\$304	\$626	\$383	\$487	\$280	\$619
\$51.01/hour and above	Employee only	The SEQA Plan is not available for this hourly rate	The SEQA Plan is not available for this hourly rate	\$99	\$224	\$121	\$180	\$89	\$223
	Employee + spouse			\$284	\$403	\$346	\$296	\$262	\$402
	Employee + child(ren)			\$191	\$374	\$237	\$292	\$164	\$383
	Employee + family			\$351	\$579	\$432	\$438	\$339	\$560

▼ Deducted pre-tax.

Part-time medical rates per pay period

Coverage tier	SEQA		EQA		Premium		HDHP	
	You Pay	BSW Pays	You Pay	BSW Pays	You Pay	BSW Pays	You Pay	BSW Pays
Employee only	\$109	\$223	\$109	\$214	\$266	\$35	\$113	\$199
Employee + spouse	\$323	\$385	\$386	\$301	\$537	\$105	\$391	\$273
Employee + child(ren)	\$229	\$353	\$229	\$336	\$464	\$65	\$235	\$312
Employee + family	\$386	\$573	\$449	\$481	\$772	\$98	\$455	\$444

▼ Deducted pre-tax.

Dental rates per pay period

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

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

▼ Deducted pre-tax.

Vision rates per pay period

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

▼ Deducted pre-tax.

Short-term leave (STL)

Benefit	Cost	Weekly Maximum
60% coverage	\$1,010*	\$3,000
70% coverage	\$1,159*	\$4,000

* Per \$100 of monthly covered payroll. Cost is available in the PeoplePlace enrollment system.

- ▼ Deducted pre-tax.
- ▼ 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 charts will not take effect until the date you return to work.

Long-term disability (LTD)

Benefit	Cost	Monthly Maximum*
50% coverage*	No cost	\$15,000
60% coverage*	Varies**	\$15,000

* Other coverage levels and maximums may be available for certain roles and are visible in the PeoplePlace enrollment system.

** Cost is available in the PeoplePlace enrollment system.

- ▼ Deducted post-tax.
- ▼ 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.

Accidental injury insurance rates per pay period

Coverage tier	Low plan	High plan
Employee only	\$2.08	\$4.04
Employee + spouse	\$3.66	\$7.38
Employee + child(ren)	\$3.51	\$6.79
Employee + family	\$4.86	\$8.70

▼ Deducted post-tax.

▼ **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.

Hospital indemnity insurance rates per pay period

Coverage tier	Low plan	High plan
Employee only	\$5.65	\$9.39
Employee + spouse	\$9.61	\$15.96
Employee + child(ren)	\$9.16	\$15.21
Employee + family	\$13.45	\$22.35

▼ Deducted post-tax.

▼ **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.

Legal rates per pay period

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

* Family coverage covers you, your spouse and dependents.

▼ Deducted post-tax.

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

2025 rates

Critical illness insurance rates per pay period

\$15,000 benefit				
Attained age	Employee	Employee + spouse	Employee + child(ren)	Employee + family
0-24	\$1.80	\$3.79	\$4.32	\$6.24
25-29	\$2.16	\$4.36	\$4.66	\$6.81
30-34	\$2.96	\$5.82	\$5.52	\$8.27
35-39	\$3.71	\$7.90	\$6.40	\$10.15
40-44	\$4.79	\$10.25	\$7.61	\$12.50
45-49	\$6.65	\$14.70	\$9.73	\$16.95
50-54	\$8.90	\$20.98	\$12.19	\$23.23
55-59	\$12.15	\$29.07	\$15.37	\$31.33
60-64	\$15.09	\$36.54	\$18.55	\$38.80
65-69	\$19.98	\$46.09	\$23.41	\$48.48
70+	\$27.85	\$63.41	\$31.69	\$65.78

\$30,000 benefit				
Attained age	Employee	Employee + spouse	Employee + child(ren)	Employee + family
0-24	\$3.61	\$7.58	\$8.63	\$12.47
25-29	\$4.32	\$8.70	\$9.31	\$13.61
30-34	\$5.94	\$11.64	\$11.02	\$16.54
35-39	\$7.40	\$15.80	\$12.79	\$20.30
40-44	\$9.57	\$20.50	\$15.21	\$24.99
45-49	\$13.30	\$29.40	\$19.45	\$33.89
50-54	\$17.79	\$41.95	\$24.38	\$46.47
55-59	\$24.30	\$58.14	\$30.74	\$62.66
60-64	\$30.19	\$73.08	\$37.11	\$77.60
65-69	\$39.95	\$92.18	\$46.81	\$96.94
70+	\$55.70	\$126.82	\$63.37	\$131.56

▼ Spouse and child rates are derived from team member age. Children are eligible up to age 26.
 ▼ Deducted post-tax.

▼ **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.

Supplemental life insurance rates per pay period

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	

* **Age reduction provision:** If you have reached age 65, your 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, your and your spouse's amount of life insurance will be 50% of the amount you had prior to the first reduction.

▼ Deducted post-tax.

▼ 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.

Supplemental AD&D rates per pay period

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

▼ Deducted post-tax.

▼ 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.



David Runnels
Shuttle driver
Fisherman



Feeling fishy?

Tap **Get Care** to schedule a video visit any time, day or night.

Need to talk?

When you need support, you and your family have options.

What type of care do you need?	Eligibility	Options	How to access	Cost to you
I need support, but I'm not sure where to start.	Employee medical plan members	Primary care physician	Contact your PCP	Cost varies based on your plan
		Lyra	MyBSWHealth member portal	No cost for digital wellness tools*
	Employee medical plan members (18+)	eVisit	MyBSWHealth member portal	No cost for most BSW medical plans
	All employees and their family members	Employee Assistance Program (EAP)	Call 877.622.4327	No cost
Work and life are challenging. I'd like to talk to a peer who understands what I'm going through.	All employees	Peer support	<ul style="list-style-type: none"> Call 888.674.7337 8 a.m. to 6 p.m., seven days a week Virtual staff support via Teams BSWconnect.com/PeerSupport 	No cost
I would like spiritual support and encouragement.	All employees	Spiritual Care Hotline	Call 254.724.1575 Monday-Friday, 7 a.m. to 7 p.m.	No cost
I would like online wellness tools, screenings or other behavioral health resources that I can access on my own.	All employees and their family members	EAP	Call 877.622.4327	No cost
		Headspace	Download the app	No cost
	Employee medical plan members	Lyra	MyBSWHealth member portal	No cost for digital wellness tools*
I would like to talk to a therapist in person/virtually.	All employees and their family members	EAP	Call 877.622.4327	No cost
	Employee medical plan members	Lyra	MyBSWHealth member portal	No cost for digital wellness tools*
		In-network provider	MyBSWHealth app or member portal	Cost varies based on your plan
	Patients seen by PCP in a BSW clinic	Collaborative care	Request from PCP	PCP copay
I need help finding a therapist or an MD.	Employee medical plan members	Lyra	MyBSWHealth member portal	No cost for digital wellness tools*
	Employee medical plan members	Baylor Scott & White Health Plan	Call 844.843.3229	No cost
I am experiencing a crisis and need help right now.	Anyone	Crisis Hotline	Call 988	No cost

* Depending on BSW medical plan, copay/coinsurance will apply for coaching, therapy and medication management.

Your mental health matters

Life is a balancing act. Whether you're facing life transitions, experiencing depression or just want to feel better—help is available. Together, we have the power to pursue joy and thrive.

Lyra

Lyra offers personalized therapy and support for those covered by a BSW medical plan.

- ▼ **Fast access:** Connect with a coach or therapist in as little as two days, virtually or in person—even evenings and weekends.
- ▼ **Individualized care:** Find a provider who truly understands you and get assistance with managing mental health prescriptions.
- ▼ **On-demand resources:** Dive into a treasure trove of self-help tools, including videos, courses and meditations.
- ▼ **Family support:** Benefit from specialized care for everyone—kids, teens, parents, caregivers and couples.

Access Lyra through the MyBSWHealth app or call 877.671.1643.

Headspace

Headspace helps you manage stress and boost focus. It's free for BSW team members and up to five loved ones (age 18+).

- ▼ **Guided meditations:** Enjoy short sessions targeting sleep, anxiety and personal growth.
- ▼ **Mindfulness techniques:** Integrate mindful practices into your daily life, from eating to walking.
- ▼ **Sleep aids:** Drift off with sleepcasts, meditations and soothing soundscapes.
- ▼ **Progress tracking:** Monitor your habits and celebrate your improvements.

Enroll at [Work.Headspace.com/BSW/Member-Enroll](https://work.headspace.com/BSW/Member-Enroll) and then download the Headspace app to get started.



Brittney Hall
Management engineer
Yoga enthusiast



Ready to enroll? Visit [MyPeoplePlace.com](https://www.mypeopleplace.com)

“

With my 401(k) and employer matching, I'm setting up my future—and making sure I have enough money to scuba dive in retirement.

”

Blake Bruneman
Research data coordinator
Scuba diver



Legal notices

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

- ▶ CHIPRA Notice
- ▶ HIPAA Notice of Privacy Practices
- ▶ Marketplace Notice
- ▶ Medicare Creditable Coverage Notice
- ▶ Summary Annual Reports
- ▶ Summary of Benefits and Coverage (Medical plan)

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

Visit [BSWHealth.com/Benefits](https://www.BSWHealth.com/Benefits) for more details about your plan options and other benefits.



This document summarizes programs and benefits available to team members 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](https://www.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.