

OUT-OF-STATE

YOUR 2026 BENEFITS



Live well



Annual
Enrollment
Oct. 27 –
Nov. 9

▶ **Sajni Bhakta**
Revenue integrity analyst
Bollywood dancer
Full story pg. 15



Keeping pace with what matters most.

Coverage that keeps up with you.

Inside ...

- Benefits checklist..... 5
- Know where to go for care 6
- Medical plans..... 8
- Prescriptions..... 10
- Dental plans..... 12
- Vision plan..... 13
- Growing your family 14
- Other benefits..... 16
- Mental health benefits 22

Friends,

Life moves fast—I see it every day with my twin daughters in middle school. That’s why dependability matters.

At Baylor Scott & White, we’re committed to benefits you can count on. For 2026, your plans remain steady with only small adjustments, so you can stay focused on what matters most: living well.

Benefits are more than coverage—they’re about confidence. Your feedback continues to shape our future, and we’ve launched a new effort to strengthen benefits around what matters most to you.

With BSW benefits, you have access to exceptional care across Texas and innovation that makes life simpler. For me, MyBSWHealth has become an everyday essential, putting personalized and convenient care right in my hands.

Throughout this guide, you’ll see team members sharing their passions for living well. I hope their stories spark fresh ideas, new energy and inspiration for your own journey. Let’s keep showing what it means to live well, together!


Cristi
Cristi Lockett
Chief Human Resources Officer
Baylor Scott & White Health

Life moves. Your benefits stay steady.

Medical and dental

- ▼ **Plan designs** remain consistent with no changes to copays and maximums.
- ▼ **Premiums** increase modestly to keep coverage strong and sustainable.
- ▼ Federal rules require higher **HDHP deductibles**, so you can keep the tax advantages of an HSA.



Dancing for the Dallas Mavericks—on top of my role at BSWQA—takes a lot of energy. Thanks to my benefits, I've got more of it than ever. 

Clay Westmoreland
Manager, contract performance
Dallas Mavs entertainer

Life, AD&D and well-being

- ▼ New buy-up option for **Child Life and Child AD&D**: \$20K benefit for extra peace of mind.
- ▼ **Short-term leave** premiums increase modestly, while continuing to provide important protection for you and your family.
- ▼ **Employee Assistance Program (EAP)**, now with ComPsych, offers up to five free counseling sessions per issue (in person or virtual) plus expanded family resources.

Retirement

- ▼ **IMPORTANT!** Catch-up contribution requirements are changing as a result of the SECURE 2.0 Act. Be on the lookout for email communications with more details.
 - ▼ If your prior-year FICA wages exceeded \$145,000, any catch-up contributions must be Roth.
 - ▼ Reminder: If you choose to make the additional contribution, it won't start until you meet the standard limit.





Johanna Swank

ER charge nurse
Hockey player

For Johanna Swank, staying active involves the whole family. Outside of her role as an ER charge nurse at Baylor Scott & White Medical Center – Lakeway, she and her husband are busy with their boys, ages 15 and 5. They love to exercise together, and most days, at least one of them is on the hockey rink.

Johanna's husband grew up playing hockey all over the country. Eventually, their older son started playing. Then, their younger son and Johanna joined the fun. "I was at the ice rink five days a week watching them play hockey, and I'm the type who says, 'Well, I want to try that.'"

Read the full story at [BSWHealth.com/Benefits](https://www.bswhealth.com/benefits).

➤ Clockwise from left: Randy, Johanna, Travis and Brodi Swank.

Benefits checklist: Living well starts here.

- ☒ **Happy with your current selections?**
Not all elections roll forward each year, so it's always a good idea to review your options to ensure you enroll in the benefits you and your loved ones need.
- ☐ **Review your current benefits**
Review your address, personal information and current benefits before making 2026 elections.
 1. Visit **MyPeoplePlace.com**.
 2. Click "Benefit Details."
 3. Click "Benefits Statement."

Pre-enrollment snapshots show elections as of Oct. 14, 2025.
- ☐ **Pick your health benefits** (pg. 8–13)
 - ▶ Medical: Live well Premium or Live well HDHP
 - ▶ Dental: Choice, Choice Plus, DHMO
 - ▶ Vision
- ☐ **Choose savings/spending accounts** (pg. 18)
 - ▶ Healthcare FSA
 - ▶ Health Savings Account (HSA)
 - ▶ Dependent Care FSA
- ☐ **Add lifestyle coverage** (pg. 16–20)
 - ▶ Short-term leave
 - ▶ Long-term disability
 - ▶ Hospital indemnity
 - ▶ Prepaid legal
 - ▶ Critical illness
 - ▶ Accidental injury
 - ▶ Life and AD&D
- ☐ **Plan for your future at BSWHRetirement.com**
 - ▶ Adjust your contribution or update beneficiaries at any time.
 - ▶ Use auto increase if you wish to up your contributions on a regular basis.
 - ▶ 50 or older? Catch-up contribution allows you to save even more; separate election required.
 - ▶ **Reminder!** Keep your account safe with a strong password and up-to-date contact information.

Enroll by Nov. 9, 2025.

1. Log in at **MyPeoplePlace.com** → Annual Enrollment.
2. Review and select your benefits.
3. Click "Submit" to complete. (Don't forget this step!)










Adding dependents? Watch for a verification request and reply by the deadline.

Need help?

- ▶ Ask Alex and compare plans: Visit **Start.MyALEX.com/BSWH**.
- ▶ Short on time? Scan the **QR code** for a quick video guide. (Passcode: oos)



Know where to go for care.

Type of care location	Examples of health issues			Average cost
 Teladoc visit Your first choice for a variety of common and low-acuity conditions. Download the app to connect with a provider.	<ul style="list-style-type: none"> • Allergies • Bladder infection • Bronchitis 	<ul style="list-style-type: none"> • Cold and flu symptoms • Ear infection • Pink eye 	<ul style="list-style-type: none"> • Respiratory infection • Sinus infection • Skin rash 	 Usual primary care/ specialty care copays apply
 Primary care clinic When it's not an emergency and you want something other than a Teladoc visit.	<ul style="list-style-type: none"> • Acne • Allergies • Asthma • Bladder infection • Cold • Dehydration • Earache • Flu 	<ul style="list-style-type: none"> • Headaches • Managing chronic conditions: <ul style="list-style-type: none"> • Diabetes • High blood pressure • Pink eye • Preventive health 	<ul style="list-style-type: none"> • Quitting tobacco • Sinus infection • Sore throat • Sprains • Stomach concerns • Well-woman exams • Yeast infection 	 Usual primary care copays apply
 Urgent care When a non-life-threatening issue needs immediate attention.	<ul style="list-style-type: none"> • Back pain • Cold • Dehydration 	<ul style="list-style-type: none"> • Escalating symptoms for chronic conditions: <ul style="list-style-type: none"> • Diabetes • High blood pressure 	<ul style="list-style-type: none"> • Minor burns and cuts • Minor eye injuries 	 Urgent care copays apply at traditional urgent care locations
 Emergency room Any condition you believe to be life-threatening.	<ul style="list-style-type: none"> • Chest pain • Deep cuts or wounds • Difficulty breathing 	<ul style="list-style-type: none"> • Poisoning, overdoses and suicidal behavior • Severe abdominal pain, coughing or vomiting blood 	<ul style="list-style-type: none"> • Severe burns • Severe head injuries • Sudden loss of balance, vision change, facial droop, arm or leg weakness 	 Hospital average cost  Stand-alone average cost


MyBSWHealth: One app. Endless ways to live well.

Life doesn't slow down—and your health shouldn't either. With **MyBSWHealth**, you have the power of Baylor Scott & White in your pocket. Anytime. Anywhere.

Here's how MyBSWHealth makes living well easier:

- ▶ Get health tips and advice
- ▶ Stay on top of wellness to-dos
- ▶ Access insurance cards
- ▶ Get mental tuneups with Lyra
- ▶ Engage with chaplains through community support



It's reassuring to know everything is in one place on MyBSWHealth. That lets us focus on running, our careers and living well together. 

Joseph and Carol San Juan
*Registered nurse and charge nurse
Married long-distance runners*



Take charge of your health.

Download **MyBSWHealth**
and put the power to live
well in your pocket.



Medical

Administered by Baylor Scott & White Health Plan.

You have two plans to choose from, and your sole network for both plans is UnitedHealthcare. This network provides nationwide coverage with access to thousands of physicians, hospitals, surgery centers and urgent care clinics. Over 12,000 behavioral health providers are also available through Lyra.

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 2026.

Medical plan	Live well Premium	Live well High-Deductible Health Plan (HDHP)
Network	UnitedHealthcare	UnitedHealthcare
Annual deductible		
Employee only	\$2,000	\$1,700
Employee + family	\$4,000*	\$3,400
Out-of-pocket maximum		
Employee only	\$5,000	\$4,500
Employee + family	\$10,000**	\$9,000**
Your cost for care and services		
Preventive care***	\$0	\$0
Primary care physician (PCP) and video visit	\$45	10% AD
Specialist office and video visit	\$60	10% AD
Urgent care office visit	\$45	10% AD
Emergency room	\$500 copay + 20% coinsurance ⁺	10% AD
Diagnostic labs and X-rays	20% AD	10% AD
Advanced imaging—PET, CT, CAT	20% AD	10% AD
Advanced imaging—MRI, MRA	20% AD	10% AD
Inpatient hospitalization	20% AD	10% AD
Outpatient care	20% AD	10% AD

* 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.

AD means after deductible.

** 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.

*** In order for preventive care to be covered at 100%, services must be coded as preventive. Please see [BSWHealthPlan.com/BSWH](https://www.bswhealthplan.com/BSWH) for a complete list of covered preventive care services.

⁺ Waived if admitted.



Need your medical ID card?

Use **MyBSWHealth** to access your Medical ID cards while on the go.

Medical rates per pay period

Your hourly rate as of Sept. 21, 2025	Coverage tier	Live well Premium		Live well HDHP	
		You Pay	BSW Pays	You Pay	BSW Pays
Less than \$28.01/hour	Employee only	\$49	\$284	\$19	\$328
	Employee + spouse	\$129	\$580	\$84	\$654
	Employee + child(ren)	\$125	\$458	\$76	\$532
	Employee + family	\$188	\$772	\$130	\$869
\$28.01 to \$51/hour	Employee only	\$104	\$229	\$79	\$268
	Employee + spouse	\$329	\$380	\$268	\$470
	Employee + child(ren)	\$222	\$361	\$177	\$431
	Employee + family	\$423	\$537	\$337	\$662
\$51.01/hour and above	Employee only	\$134	\$199	\$105	\$242
	Employee + spouse	\$382	\$327	\$311	\$427
	Employee + child(ren)	\$262	\$321	\$211	\$397
	Employee + family	\$477	\$483	\$384	\$615

▼ Deducted pre-tax.

Part-time medical rates per pay period

Coverage tier	Live well Premium		Live well HDHP	
	You Pay	BSW Pays	You Pay	BSW Pays
Employee only	\$294	\$39	\$125	\$222
Employee + spouse	\$593	\$116	\$432	\$306
Employee + child(ren)	\$512	\$71	\$259	\$349
Employee + family	\$852	\$108	\$502	\$497

▼ Deducted pre-tax.



Staying active through sports keeps me motivated, healthy and always ready for the next challenge.

Harsh Chauhan

Research data coordinator
Tennis player



Prescription drugs

Administered by Rightway.



Rightway offers a nationwide network, plus mail-order and specialty pharmacy.

The team can help with:

- Explaining coverage and formulary changes
- Handling prior authorizations
- Reviewing meds and potential side effects

Generic medications

They work the same as brand names and often cost less. Coverage may vary by plan. The Rightway pharmacy team can help you review your options and find affordable choices.

Need help?

Contact the Rightway team 24/7:

- Phone: 866.987.5735
- Email: RWRX@RightwayHealthcare.com
- Visit: RightwayHealthcare.com/bswh to search the formulary, access pharmacy forms, get information about mail-order prescriptions and more!

Prescription coverage and cost

Medical plan	Live well Premium		Live well HDHP	
Type of Rx	Contracted pharmacy 30-day cost	Walgreens mail-order 30-day cost (specialty) or 90-day* cost	Contracted pharmacy 30-day cost	Walgreens mail-order 30-day cost (specialty) or 90-day* cost
Preferred generic	\$7	\$14	10% AD	20% AD
Preferred brand	\$40	\$80	10% AD	20% AD
Non-preferred brand and generic	Lesser of \$60 or 50%	Lesser of \$120 or 50%	10% AD	20% AD
Specialty**	N/A	20% (\$200 max)	N/A	10% AD
Chronic and preventive***	\$10	\$20	10% AD	20% AD

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

** Specialty is limited to 30 days and can only be filled at Walgreens mail-order.

*** 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.

- 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.



The best time is now!



Every dollar counts when you travel. I love that no matter your role, everyone in our organization has access to these discounts.



Donald finds joy in exploring new cities, food and history—whether he’s in Rome, Rio or planning his first trip to Tokyo. Travel helps him recharge and also keeps

him close to his large extended family up north. “There’s nothing like being at home with my nieces and nephews,” he said.

Along the way, Donald makes the most of his benefits, especially the Discount Marketplace on BenefitHub. When a hotel canceled his reservation in Spain, he used the site to book another stay on short notice and saved 30%. He’s also found deals on excursions, city passes and tickets—sometimes for half the price.

For Donald, travel isn’t something to postpone—it’s part of living well. “A lot of people say they’ll do it later, but I’ve learned the best time is now,” he said. “Do the things that bring joy to your mind, body and soul.”

Read the full story at BSWHealth.com/Benefits.



Donald Steplight

Manager, change & employee experience
World traveler



Dental

Three dental plan options through Cigna.



Each of the plans offers preventive care coverage at 100%.

- ▼ **Choice Plan:** Any dentist; lower costs if you stay in-network; no implants/orthodontia
- ▼ **Choice Plus Plan:** Any dentist; lower cost if you stay in-network; implants/orthodontia covered
- ▼ **DHMO Plan:** In-network only; must choose a general dentist; implants/orthodontia covered

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 don't select a dentist, one will be assigned. Changes 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. Not offered in all states. Availability varies by ZIP code.

** Two per calendar year.

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

▼ AD means after deductible.

Dental rates per pay period

Coverage tier	Choice	Choice Plus	DHMO
Employee only	\$10.86	\$21.42	\$5.16
Employee + spouse	\$21.74	\$41.77	\$10.34
Employee + child(ren)	\$29.10	\$53.76	\$13.84
Employee + family	\$36.90	\$74.11	\$17.55

▼ Deducted pre-tax.

Looking for your dental ID card?

You can access your dental card by visiting **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** or download the EyeMed app to:

- View your benefits
- Access your ID card
- Check out additional discounts

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.

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.



Your mind, body and soul need a balance of rest, play, laughter and joy.

Lami Domedome Yates
Registered nurse
Art journaler



Growing your family



Adoption assistance

Full-time team members with 12 consecutive months of service are eligible for adoption assistance.

You may be reimbursed up to \$4,000 for each child adopted (maximum of two per family).

View the full policy on BSWconnect.

Parental leave

No matter how your family grows, parental leave is designed for all parents—supporting our commitment to an inclusive workplace.

For those enrolled in our short-term leave program, parental leave provides:

- ▶ Four consecutive weeks of fully paid leave
- ▶ Flexibility to take time off anytime within the first 12 months after birth or adoption

For birthing parents, parental leave begins after medical/childbirth recovery.

You must be enrolled prior to the child's birth or placement to be eligible.

New arrival in your family?

*Be sure to add your child to benefits coverage at **MyPeoplePlace.com** within 31 days.*

Pregnancy support

The Baylor Scott & White Health Plan offers a full range of pregnancy support, including our **Expecting the Best** program, which offers assistance coordinating benefits, obtaining a breast pump and more.

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

Adding to your family is a major milestone, and we're proud to support you every step of the way.





Creativity through movement.

Sajni Bhakta has been dancing for as long as she can remember. Encouraged by her mom, Sajni started classes when she was only 5 years old. And through every big life transition, it has provided a constant, meaningful way to connect with her culture, stay active and build relationships with others.

Today, Sajni attends dance workshops regularly, even with her busy life as a revenue integrity analyst for the



Dancing is my getaway from a stressful day, a way to express my feelings and get a cardio workout.



System, wife, mom of a one-year-old son and more. She enjoys Bollywood dancing and Indian classical dancing—called Bharatanatyam—

as well as learning new styles like Bollywood Fusion, BollyFemme or Bolly Hip Hop.

“These classes are like a support system,” she said. “It’s a way to meet new people in a safe environment without judgment and learn something new. It’s also a way to de-stress and express your feelings.”

Read the full story at BSWHealth.com/Benefits.

Sajni Bhakta
Revenue integrity analyst
Bollywood dancer



Other benefits

Additional protection for you and your family.

Short-term leave

Provides income replacement if you can't work due to a qualifying illness or injury, or when you become the parent of a new child.

- May pay a portion of your salary, up to the weekly maximum, for up to 180 days.
- Enrollment is required to receive parental leave benefits.
- Multiple coverage options available.
- If newly enrolling, you're subject to the preexisting condition provision (see below).
- Preexisting condition limitations may apply.

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, that condition is excluded for 12 months. If you're pregnant when you enroll, delivery and recovery are excluded for that coverage year.

If you're already enrolled or are a new hire or newly benefits-eligible and elect coverage during initial enrollment, this provision does not apply.

To be eligible for parental leave, you must be enrolled before your child's 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.

Hospital indemnity insurance

Offered through Aetna, this benefit helps cover costs from hospital stays, including maternity.

- Cash benefit paid directly to you—use it for medical bills, household expenses or other needs.
- Greater benefit when your stay is at a BSW-preferred facility.
- Choose between a high or low plan; benefit amounts vary by plan and type of stay.

Prepaid legal services

Navigate life's moments with confidence using MetLife's network attorneys for covered legal matters, including:

- Marriage or divorce
- Growing your family
- Bankruptcy
- Sending kids to college
- Buying or selling a home
- Identity theft support
- Caregiving support for parents
- And more

Refer to [BSWHealth.com/Benefits](https://www.bswhealth.com/benefits) for details on covered services.



Carie Figueroa
Administrative supervisor
Hiker

Short-term leave (STL)

Benefit	Cost	Weekly Maximum
60% coverage	\$1.061*	\$3,000
70% coverage	\$1.217*	\$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 changes 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.

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

Other benefits

Additional protection for you and your family.

Critical illness insurance

Offered through Aetna, critical illness insurance provides financial protection if you're diagnosed with a covered illness, such as cancer, heart attack or stroke.

- ▶ Pays a lump sum of \$15,000 or \$30,000 upon diagnosis of a covered condition after the coverage effective date.
- ▶ Spouse and dependent coverage is available at 100% of your elected amount.
- ▶ Use the money however you want—copays, deductibles, travel to a specialist, child care and more.

Accidental injury insurance

Provides financial protection for expenses from a covered accident through Aetna.

- ▶ Cash benefit paid directly to you—use it for medical bills, household expenses or even savings.
- ▶ Greater benefit when you use a BSW-preferred facility.
- ▶ Choose between a high or low plan; benefit amounts vary by plan and type of accident or injury.

Wellness benefit

When enrolled in critical illness or accidental injury coverage, you can receive a \$50* wellness benefit each year for a covered health screening (annual checkup, colonoscopy, mammogram and more).

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

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).
- ▶ **NEW!** \$20,000 offering for Child Life and Child AD&D.

Savings and spending accounts

Set aside money on a pre-tax basis to pay for eligible medical and/or dependent care expenses. All accounts are administered by Optum Bank.

- ▶ **Dependent Care FSA:** Set aside up to \$5,000 for child, elder or disabled adult care.
- ▶ **Healthcare accounts** (for eligible expenses):
 - ▶ General-purpose FSA – up to \$3,300
 - ▶ Limited-purpose FSA* – up to \$3,300**
 - ▶ Health Savings Account (HSA)* – up to \$4,400 individual/\$8,750 family

**For HDHP plan enrollees only.*

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

Christelle C. Nono
Certified medical assistant
Workout enthusiast



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 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.

Other benefits

Additional protection for you and your family.

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.

Benefit contacts

Visit **LivewellBSWH.com** to learn more! (passcode: oos)

Questions related to	Carrier	Phone	Website
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)	ComPsych	866.380.1372	GuidanceResources.com Web ID code: BSWH
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	BSWHHealthPlan.com/BSWH
Prepaid legal plan	MetLife Legal	800.821.6400	BSWHealth.com/Benefits/Money/GroupLegal
Prescription	Rightway	866.987.5735	RightwayHealthcare.com/bswh
Retirement savings	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
Your benefits enrollment, paid time off or pay	PeoplePlace	844.417.5223	MyPeoplePlace.com

Your mental health matters.

Life is a balancing act. Whether you're facing a transition, managing depression or just want to feel better—help is here.

Employee Assistance Program

Beginning Jan. 1, ComPsych will be our new EAP provider—offering you and your family free, confidential resources to support life's ups and downs.

- ▶ **Talk to a counselor:** 24/7 access to professional support
- ▶ **Get support for daily life:** Stress, relationships, family and work-life balance
- ▶ **Explore practical resources:** Legal and financial guidance
- ▶ **Find ongoing care:** Referrals to community resources and providers

Visit [GuidanceResources.com](https://www.guidanceresources.com) and use company ID: BSWH or call 866.380.1372 to get help.

Lyra

Personalized therapy and mental health 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, including evenings and weekends
- ▶ **Individualized care:** Find a provider who understands you and get support with managing prescriptions
- ▶ **On-demand resources:** Access videos, courses and meditations anytime
- ▶ **Family support:** Care options for kids, teens, parents, caregivers and couples

Access Lyra through the **MyBSWHealth app** or call **877.671.1643**.

Headspace

Free for BSW team members and up to five loved ones (18+).

- ▶ **Guided meditations:** Target sleep, anxiety and personal growth
- ▶ **Mindfulness techniques:** Practice mindful habits in daily routines
- ▶ **Sleep aids:** Relax with sleepcasts, meditations and soundscapes
- ▶ **Progress tracking:** Build healthy habits and celebrate improvements

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

Rebecca Rigby
Manager, clinical excellence
Soccer player

Need to talk?

When you need emotional well-being 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 or app	No cost for digital wellness tools*
	Employee medical plan members (18+)	eVisit	MyBSWHealth member portal or app	No cost for most BSW medical plans
	All employees and their family members	Employee Assistance Program (EAP)	Call 866.380.1372	No cost for up to five sessions per issue
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	Employee Assistance Program (EAP)	Call 866.380.1372	No cost
		Headspace	Download the app	No cost
	Employee medical plan members	Lyra	MyBSWHealth member portal or app	No cost for digital wellness tools*
I would like to talk to a therapist in person/virtually.	All employees and their family members	Employee Assistance Program (EAP)	Call 866.380.1372	No cost for up to five sessions per issue
	Employee medical plan members	Lyra	MyBSWHealth member portal or app	No cost for digital wellness tools*
		In-network provider	MyBSWHealth member portal or app	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 or app	No cost for digital wellness tools*
		Baylor Scott & White Health Plan	<ul style="list-style-type: none"> Call 844.843.3229 MyBSWHealth member portal or app 	No cost
I am experiencing an emotional 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.



Ready to rock 'n' enroll? Visit **MyPeoplePlace.com**.



Heather Worsham
Program manager
Karaoke singer

Legal notices

Detailed information about your benefit plans is available in the Summary Plan Description and these documents:

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

Visit **BSWHealth.com/Benefits** and click **Learn more**.

Visit **LivewellBSWH.com**
(passcode: oos) 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**. 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.