

Qualified Health Plans

2014 Benefit Information



The one Texans trust.

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The one Texans trust.

The #1 Health Plan in Texas

More than 225,000 Texans trust Scott & White Health Plan and Insurance Company (SWHP) for comprehensive coverage. Our qualified health plans offer affordable access to a renowned network of physicians and hospitals. We combine our strength and stability with nearly three decades of unparalleled customer service. We're excited to show you why we've been rated the #1 Health Plan in Texas.*

We're Here to Help You Understand Health Care Reform

Beginning January 1, 2014, all Americans are required to have health insurance that qualifies for the minimum essential coverage as required by law. All individual and family health plans offered by Scott & White Health Plan for 2014 are Qualified Health Plans and meet the qualifications of the Affordable Care Act.

You can purchase a plan directly from Scott & White Health Plan or from the new Health Insurance Marketplace at healthcare.gov.† The Marketplace is simply a website where people can shop for and compare health plans from multiple insurance carriers based on price, benefits, quality and other features that may be important to you, in plain language that makes sense.

Whether you purchase your insurance through the Marketplace or directly from us, you'll still get the same great products at the same affordable prices.



Government Subsidies

Some individuals and families may be eligible to receive a subsidy or annual tax credit toward the cost of their insurance premiums. You must be under age 65 and not eligible for coverage through your employer, Medicaid or Medicare. Certain income requirements must also be met. To find out if you qualify for a subsidy, use the Kaiser Family Foundation calculator at swhp.org.

If you qualify for a tax credit subsidy, you will need to purchase your plan directly through the Health Insurance Marketplace at healthcare.gov. If not, you can purchase your plan directly through Scott & White Health Plan at swhp.org or by calling us at 1-866-522-2515.

Our Benefits

When you choose a Qualified Health Plan from Scott & White Health Plan, you get comprehensive coverage with benefits that offer more value for your money.

- **Unlimited lifetime benefits.** Our health plans have no lifetime maximum.
- **VitalCare Nurse Advice Line.** Speak to a nurse any time of the day or night for all your health-related questions.
- **Vitality Coordinator.** Your Vitality Coordinator helps you schedule services such as immunizations and lab work, plus order medication refills. For members with problems meeting medication costs, your Vitality Coordinator can help align resources for assistance.
- **Coverage for your children.** Eligible children can continue to receive coverage on their parent's policy until they reach age 26.
- **No Primary Care Physician assignment needed.** You can see any primary care physician in our network.
- **No referrals required.** Treatment from a specialist does not require authorization when you utilize network providers.
- **Emergency coverage when you travel.** Coverage is available in a medical emergency, wherever you may be.

**As rated by NCQA.*

†Scott & White Health Plan has entered into an agreement with CMS to provide health insurance coverage through Qualified Health Plans on the Health Insurance Marketplace.

Qualified Health Plan Options ^Δ	Deductible (Individual/Family)	Out-of-Pocket Limit (Individual/Family)	Office Visit (Primary/Specialist)	Urgent Care	Emergency Room*/Inpatient Hospitalization	Rx Coverage (Preferred Generic/Preferred Brand/Non-Preferred/Specialty)
Catastrophic 6500	\$6,350/\$12,700	\$6,350/\$12,700	\$50 for first 3 visits; 4+ visits apply to deductible/no charge after deductible	\$50 for first 3 visits, 4+ visits apply to deductible	No charge after deductible	No charge after deductible
Bronze 6000	\$6,000/\$12,000	\$6,350/\$12,700	\$50 for first 3 visits; 4+ visits apply to deductible, then 20%/deductible, then 20%	\$50 for first 3 visits; 4+ visits apply to deductible, then 20%	20% co-insurance after deductible	\$10 co-pay, deductible waived/ 50% co-insurance after deductible/ 50% co-insurance after deductible/ 50% co-insurance after deductible
Bronze 5000 HSA	\$5,000/\$10,000	\$6,350/\$12,700	No charge after deductible	No charge after deductible	No charge after deductible	No charge after deductible (deductible waived for preventive meds)/ 30% co-insurance after deductible/ 50% co-insurance after deductible/ 30% co-insurance after deductible
Silver 3000	\$3,000/\$6,000	\$6,000/\$12,000	\$30 co-pay/ \$50 co-pay	\$30 for first 3 visits; 4+ visits apply to deductible, then 20%	20% co-insurance after deductible	\$5 co-pay, deductible waived/ 30% co-insurance after deductible/ 50% co-insurance after deductible/ 30% co-insurance after deductible
Silver HMO 50	\$0/\$0	\$6,350 co-pay max/ \$12,700 co-pay max	50% co-pay	50% co-pay	50% co-pay for ER; 45% co-pay for inpatient hospitalization	50% co-pay for all
Silver 2750 HSA	\$2,750/\$5,500	\$6,350/\$12,700	No charge after deductible	No charge after deductible	No charge after deductible	No charge after deductible (deductible waived for preventive meds)/ 30% co-insurance after deductible/ 50% co-insurance after deductible/ 30% co-insurance after deductible
Gold 1000	\$1,000/\$2,000	\$4,000/\$8,000	\$20 co-pay/ \$40 co-pay	\$20 for first 3 visits; 4+ visits apply to deductible, then 20%	20% co-insurance after deductible	\$5 co-pay deductible waived/ 30% co-insurance after deductible/ 50% co-insurance after deductible/ 30% co-insurance after deductible
Gold 1400 HSA	\$1,400/\$2,800	\$3,000/\$6,000	No charge after deductible	No charge after deductible	No charge after deductible	No charge after deductible (deductible waived for preventive meds)/ 30% co-insurance after deductible/ 50% co-insurance after deductible/ 30% co-insurance after deductible

^ΔNote for all plans: As part of the Affordable Care Act, preventive care visits, including periodic health exams, periodic OB/GYN exams and well baby care exams, are all provided free of charge.

*Fee waived if admitted.

Our Member Promise to You

If you ever have difficulty getting a doctor’s appointment with one of our providers, just call us. With our Member Promise, we guarantee that you’ll get an appointment when you need it, or we will give you a \$30 gift card for a Scott & White pharmacy in your area. If there is not a Scott & White pharmacy in your area, we will give you a \$30 Visa gift card. We are your advocates.

A Great Value

- **Wellness programs that keep you healthy.** Our wellness programs are free of charge, including Diabetes Day, Healthy Cooking classes, weight management programs and more.
- **We work for you, not shareholders.** As a non-profit organization, we strive every day to keep our costs low so most of your premium dollars continue to pay for high-quality health services.
- **Plans that fit your budget.** As a member, you benefit from our close relationship with the Scott & White network to ensure you’re getting the right care, at the right place, at the right time.

Our Legendary Customer Service

- **We’re available 24/7.** Questions don’t come up just during normal working hours. We’re available to our members 24 hours a day, seven days a week.
- **Local, personal service.** We’re your friends and neighbors. All of our operations are right here in Central and West Texas. You can call or visit us in person at one of our local offices.



Customize Your Plan with the Optional Benefits You Need

Making your benefit plan unique to your needs is easy. Check out the options below to get the exact coverage you need.

- **Dental Coverage.** Meets Affordable Care Act requirements for pediatric dental coverage.
- **Life Insurance.** Protect your family with the funds to maintain their lifestyle and continue their coverage. Term Life offers an economical method of owning life insurance to cover a specific need for a specific amount of time.
- **Cancer Income Protection Policy.** Pays \$5,000 upon initial diagnosis and additional cash benefits for various services related to treating cancer.
- **Hospitalization Income Protection Policy.** Pays you cash during daily hospital confinement, including intensive care.

Choose Your Payment Method

We make it easy for you to pay your health care premiums. You can choose your own payment method:

- Receive coupons in the mail that you send in with a check every month.
- Schedule your payments online through the Scott & White Health Plan e-Pay system, and we will charge your credit card each month. You never have to worry about mailing in a payment.
- Automatic deduction from your bank account.

It’s Easy to Get Coverage

There are three ways you can purchase directly from Scott & White Health Plan:

- Apply online at swhp.org.
- Visit one of our local offices.
- Call one of our licensed insurance agents at 1-866-522-2515.