2016 Health & Welfare Plans

SUMMARY PLAN DESCRIPTION (SPD)

It’s all in the details – and now it’s all in one place!
2016 Health & Welfare Plans Summary Plan Description

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A Guide to Your Benefits

This booklet contains Summary Plan Descriptions (SPDs) that describe how the Baylor Scott & White Health employee benefit plans (the plans) work. Each section has important details about specific plans. This section provides important information on eligibility, enrollment and paying for coverage.

Highlights

- Baylor Scott & White Health benefit plans help protect you and your family, day to day and over the long term. Along with your pay, your benefits are an important and valuable part of your total compensation.

- The company pays all of the cost for certain benefits and asks you to pay all or part of the cost for others. Your portion of the cost is small compared to what you would pay to purchase this coverage elsewhere.

- Baylor Scott & White Health’s benefits are designed to be:
  - Strategic — To support the company’s culture, goals and employee philosophy
  - Innovative — To meet the needs of our diverse employee population
  - Flexible — To change as your needs change
  - Competitive — To retain our current employees and attract prospective employees

This SPD is your benefits resource. You should be able to find everything you need here. But if you can’t find what you need, help is just a phone call away. Call the HR Service Center in your area (877-446-9562 in North Texas and 844-417-5223 in Central Texas), Monday through Friday, 8 a.m. to 5 p.m. CT, except on holidays, and a Customer Service Representative will assist you. You can also visit the Baylor Scott & White Health benefits site at www.bswhbenefits.com.

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See the Administrative & General Information section for additional information.
Eligibility

Your eligibility to participate in the plans is based on your employment status. There are different rules for the health and welfare plans than for the retirement plans.

Health and Welfare Benefits

Your health and welfare benefits include Medical, Dental, Vision, Life Insurance, Accidental Death & Dismemberment (AD&D) Insurance, Disability Income, the Employee Assistance Program (EAP), Flexible Spending Accounts (FSAs), Business Travel & Accident Benefits, and Legal Services.

Baylor Scott & White Health offers health and welfare benefits to:

- Full-time employees (including TDA employees) regularly scheduled to work 60+ hours per pay period who are not classified in a cash-hourly or PRN position
- Part-time employees regularly scheduled to work 40-59 hours per pay period — this means you are eligible if you have an FTE (full-time equivalent) value of .5 or greater
- House-based physicians
- Medical residents
- Students enrolled in a recognized program offered by Baylor Scott & White Health

Physicians employed under a written contract with Baylor Scott & White Health are eligible for health and welfare benefits when their contracted hours per work week meet the requirement as defined above for either a full-time or part-time employee.

When you are hired or become benefits-eligible, you are automatically enrolled in Basic Life Insurance, Basic AD&D Insurance, the EAP, and Basic Long-Term Disability. In addition, if you are eligible for the Business Travel & Accident Plan, you are automatically enrolled in that Plan when your eligibility begins.

On the date you meet the above eligibility requirements (your hire date or another date), you are immediately eligible to enroll in the following options:

- Medical Benefits
- Dental Insurance
- Vision Insurance
- Voluntary Life Insurance
- Spouse/Child(ren) Life Insurance
- Voluntary Short-Term Disability Insurance
- Voluntary Dependent AD&D Insurance
- Voluntary Long-Term Disability Insurance
- Health Care FSA
- Dependent Care FSA
- Legal Services Plan

Retirement Savings Plans

Baylor Scott & White Health offers retirement savings plans to all employees regardless of employment status (full-time, part-time or PRN). You are eligible to enroll immediately on your hire date.
Additional Eligibility Rules

- If both you and your spouse work for Baylor Scott & White Health, you may each enroll in the health and welfare plans as employees or one of you may enroll as an employee and the other as a dependent.

- No one can be covered for health and welfare benefits both as an employee and as a dependent, or as a dependent of more than one employee.

- As an active employee, you cannot cover dependents under a health and welfare plan unless you also are covered under the same plan.

- If you fit one of the following descriptions, you are not eligible to participate in the health and welfare or retirement savings plans:
  - Non-active employee (i.e., retiree or on leave of absence, except as required by FMLA or leave policies)
  - Temporary worker
  - Employee classified as a “call-in employee”, including a PRN employee (eligible for the retirement savings plan, but ineligible under the health and welfare plans)
  - Leased employee
  - Individual classified by the company as an independent contractor
  - Individual who has agreed in writing or whose offer of employment states that he or she is ineligible for benefits

Your Dependents’ Eligibility

If you are eligible for the health and welfare plans and you enroll, you may also enroll your eligible dependents. In general, your eligible dependents are:

- Your spouse or common-law spouse (if the common-law marriage is recognized under Texas law), and
- Your children.

Dependent eligibility varies among the Baylor Scott & White Health benefit offerings from different providers. The term “spouse”, as used in this document and unless otherwise defined by the applicable insurer, means the person to whom you are legally married, but does not include a domestic partner or person with whom you have entered into a civil union.

The chart below shows the definitions and eligibility for dependent children under our Medical, Dental, Vision, Life and Accidental Death & Dismemberment (AD&D) insurance offerings.
A copy of Baylor Scott & White Health’s Qualified Medical Child Support Order (QMCSO) procedures may be obtained by contacting the HR Service Center.

**If you are newly eligible, you may enroll a dependent over age 26 if the dependent:**

- Is physically or mentally handicapped, and
- Meets the criteria shown above, and
- Has been enrolled for coverage as your dependent continually since the disability.

You may be required to provide evidence of your dependent’s eligibility. If Baylor Scott & White Health is unable to verify an individual’s status as a dependent, coverage will not be provided to such individual.

<table>
<thead>
<tr>
<th>Medical, Dental, Vision</th>
<th>Life</th>
<th>AD&amp;D</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>Up to 26</td>
<td>Up to 26</td>
</tr>
<tr>
<td>Marital Status</td>
<td>Does not affect eligibility</td>
<td>Does not affect eligibility</td>
</tr>
<tr>
<td>Family Relationship</td>
<td>Natural</td>
<td>Natural</td>
</tr>
<tr>
<td></td>
<td>Step</td>
<td>Step</td>
</tr>
<tr>
<td></td>
<td>Legally adopted</td>
<td>Legally adopted</td>
</tr>
<tr>
<td></td>
<td>In the process of adoption</td>
<td>Foster</td>
</tr>
<tr>
<td></td>
<td>Foster</td>
<td>Foster</td>
</tr>
<tr>
<td>Family Relationship</td>
<td>Child covered by Qualified Medical Child Support Order (QMCSO)*</td>
<td>Any grandchild living with employee on a full-time basis, who the employee claims as a dependent on his/her federal income tax return, and for whom the employee has legal custody (or had legal custody immediately prior to the child attaining age 18)</td>
</tr>
<tr>
<td>Other Conditions</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Disabled Children</td>
<td>Unmarried, physically and mentally incapacitated and unable to earn his/her own living; dependent on employee for at least 50% of financial support; claimed by employee as a dependent on federal income tax return; and disabled and covered under plan before age 26**</td>
<td>Primarily dependent on employee for financial support and maintenance; and became disabled before age 26 and at such time was the employee’s dependent</td>
</tr>
<tr>
<td>Age 26 and Older</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Health and Welfare Enrollment

When You Are First Eligible

When you are hired or become benefits-eligible, you must enroll within 30 days of hire or eligibility. You can enroll in two ways: on-line through the HR system found on the www.bswhbeneﬁts.com homepage or by calling the HR Service Center in your area (877-446-9562 in North Texas and 844-417-5223 in Central Texas).

If you do not enroll by the deadline, you must wait until the next annual enrollment period to enroll in the plan(s) unless you experience a qualifying event (see page 7). You must submit your qualifying event within 30 days of the qualifying event in order to start, change or stop certain benefit coverages. You may submit the event two ways: on-line through the HR system found on the www.bswhbeneﬁts.com homepage in North Texas and www.myPeoplePlace.com in Central Texas, or by calling the HR Service Center in your area (877-446-9562 in North Texas and 844-417-5223 in Central Texas). If you are not at work because of an approved leave of absence on the day your coverage would normally become effective, coverage for you and your dependents starts as soon as you have been at work for one full day. Once you enroll, coverage begins immediately.

Annual Enrollment

Each year during annual enrollment, you can start, change or waive coverage for the next calendar year by accessing the HR Service Center site. You may also add dependents or drop dependents you are covering. Your election is effective the January 1 following the annual enrollment period; it remains in effect for the entire year. You cannot make changes to your elections during the year unless you experience a qualifying event (see page 7). You must notify the HR Service Center within 30 days of the qualifying event in order to start, change or stop certain benefit coverages. If you do not file a new election during the annual enrollment period, your current elections, including FSA elections, will remain unchanged.

Don’t Miss Your Enrollment Deadline

If you do not contact the HR Service Center or make a change on-line to enroll a newly eligible dependent (including a spouse, newborn child or newly adopted child) within 30 days of the day he or she becomes eligible, you must wait until the next annual enrollment period to enroll the new dependent. You must notify the HR Service Center of the new dependent even if you are enrolled in family coverage.
If You Don’t Enroll

If you don’t enroll by the deadline date when you are first eligible, you will receive default coverage as follows:

<table>
<thead>
<tr>
<th>Plan</th>
<th>Default Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical</td>
<td>None</td>
</tr>
<tr>
<td>Dental</td>
<td>None</td>
</tr>
<tr>
<td>Vision</td>
<td>None</td>
</tr>
<tr>
<td>FSAs</td>
<td>No contributions</td>
</tr>
<tr>
<td>Life Insurance</td>
<td>Basic employee coverage only; no voluntary or spouse/child(ren) coverage</td>
</tr>
<tr>
<td>AD&amp;D Insurance</td>
<td>Basic employee coverage only; no voluntary or spouse/child(ren) coverage</td>
</tr>
<tr>
<td>Disability</td>
<td>Basic long-term coverage; no voluntary long-term or short-term coverage</td>
</tr>
<tr>
<td>Legal Services</td>
<td>None</td>
</tr>
</tbody>
</table>

Qualifying Events

The charts on the next few pages give an overview of how some life and work events affect your benefits. Federal law governs what changes you can make to some plans during the year if certain life and work events occur. As the charts indicate, any change you make to your benefit elections during the year must be consistent with the change in status. You must take action within 30 days of the qualifying event or wait until the next annual enrollment. During annual enrollment, you can make any changes you wish to your benefit elections.

<table>
<thead>
<tr>
<th>Event</th>
<th>Medical, Dental, Vision</th>
<th>Voluntary Life Insurance for Employee</th>
<th>Spouse Life Insurance</th>
<th>AD&amp;D for Employee &amp; Dependents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Birth or Adoption</td>
<td>If not enrolled, elect any option and tier; If enrolled, add new dependent to current coverage</td>
<td>Maintain, start or increase coverage by one level</td>
<td>Maintain, start or increase coverage</td>
<td>Maintain or start coverage</td>
</tr>
<tr>
<td>Death of a Dependent Child</td>
<td>If enrolled, cancel dependent child coverage if this is your only dependent child; otherwise, no change</td>
<td>Maintain, decrease or cancel coverage</td>
<td>Maintain, decrease or cancel coverage</td>
<td>Coverage ends if this is your only dependent; otherwise, no change</td>
</tr>
<tr>
<td>Event</td>
<td>Medical, Dental, Vision</td>
<td>Voluntary Life Insurance for Employee</td>
<td>Spouse Life Insurance</td>
<td>AD&amp;D for Employee &amp; Dependents</td>
</tr>
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<td>------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Death of a Spouse</td>
<td>If not enrolled, elect any option and tier to add coverage for employee and dependent(s) who lost coverage under spouse’s employer’s plan because of spouse’s death. If enrolled, cancel coverage for spouse or add coverage for dependent(s) who were covered by spouse’s employer’s plan.</td>
<td>Maintain, decrease or cancel coverage or start coverage if previously covered by deceased spouse’s employer’s plan.</td>
<td>Coverage ends</td>
<td>Maintain or start coverage if child(ren) were covered by spouse’s employer’s plan.</td>
</tr>
<tr>
<td>Divorce/Annulment</td>
<td>If not enrolled, elect any option and tier to add coverage for employee and dependent(s) who were covered by ex-spouse’s employer’s plan if coverage is lost. If enrolled, cancel coverage for spouse only or to cancel coverage for spouse and dependent(s) if dependent(s) become covered by ex-spouse’s employer’s plan. Add dependent(s) who were covered by ex-spouse’s employer’s plan if coverage is lost.</td>
<td>Maintain, decrease or cancel coverage or start coverage if previously covered by ex-spouse’s employer’s plan.</td>
<td>Cancel coverage</td>
<td>Maintain or start coverage if previously provided by ex-spouse’s employer’s plan and that coverage is lost.</td>
</tr>
<tr>
<td>Marriage</td>
<td>If not enrolled, elect any option and tier. If enrolled, add coverage for new dependent(s) or decrease or cancel if employee and dependent(s) become covered by new spouse’s employer’s plan.</td>
<td>Maintain, start or increase coverage; or decrease or cancel coverage if become covered by new spouse’s employer’s plan.</td>
<td>Start coverage</td>
<td>Maintain or start coverage for new dependent child(ren).</td>
</tr>
<tr>
<td>Loss of Dependent Eligibility (e.g. child turns 26)</td>
<td>Cancel dependent child coverage if this is your only dependent; otherwise, no change.</td>
<td>No change</td>
<td>No change</td>
<td>Cancel coverage if this is your only dependent.</td>
</tr>
<tr>
<td>Beginning Unpaid Leave of Absence</td>
<td>Maintain or cancel coverage.</td>
<td>Maintain or cancel coverage</td>
<td>Maintain or cancel coverage</td>
<td>Maintain or cancel coverage</td>
</tr>
<tr>
<td>Return from Unpaid Leave of Absence</td>
<td>Reinstate previous option and tier.</td>
<td>Reinstate previous option and tier</td>
<td>Reinstate previous option and tier</td>
<td>Reinstate previous option</td>
</tr>
<tr>
<td>Paid Leave of Absence</td>
<td>No change</td>
<td>No change</td>
<td>No change</td>
<td>No change</td>
</tr>
<tr>
<td>Event</td>
<td>Medical, Dental, Vision</td>
<td>Voluntary Life Insurance for Employee</td>
<td>Spouse Life Insurance</td>
<td>AD&amp;D for Employee &amp; Dependents</td>
</tr>
<tr>
<td>--------------------------------------------</td>
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<td>------------------------------</td>
</tr>
<tr>
<td>Participant Changes Between Part-Time and Full-Time Employment</td>
<td>Maintain, start or increase coverage if eligible, or decrease or cancel coverage if no longer eligible</td>
<td>Maintain, start or increase coverage; or decrease or cancel coverage</td>
<td>No change</td>
<td>No change</td>
</tr>
<tr>
<td>Spouse/Dependent Starts Employment</td>
<td>Maintain, decrease or cancel coverage for employee, spouse and/or dependent(s) if coverage provided by new employer’s plan</td>
<td>Maintain, decrease or cancel coverage if coverage provided by new employer’s plan (no change permitted based on dependent’s employment)</td>
<td>No change</td>
<td>No change</td>
</tr>
<tr>
<td>Spouse/Dependent Loses Employment</td>
<td>Maintain, start or increase coverage of employee, spouse and/or dependent(s) who lose coverage under former employer’s plan</td>
<td>Maintain, start or increase coverage if previously covered by spouse’s former employer’s plan (no change permitted based on dependent’s employment)</td>
<td>No change</td>
<td>No change</td>
</tr>
<tr>
<td>Spouse Changes Between Part-Time and Full-Time Employment</td>
<td>No change</td>
<td>No change</td>
<td>No change</td>
<td>No change</td>
</tr>
<tr>
<td>Loss of Other Coverage</td>
<td>Maintain, start or increase tier to cover employee, spouse and/or dependent</td>
<td>No change</td>
<td>No change</td>
<td>No change</td>
</tr>
<tr>
<td>Qualified Medical Child Support Order (QMCSO)</td>
<td>Maintain, start or increase tier to cover dependent(s) if QMCSO requires employee to provide coverage; decrease tier to cancel coverage for dependent(s) if QMCSO requires another individual to provide coverage and the other individual in fact provides coverage</td>
<td>No change</td>
<td>No change</td>
<td>No change</td>
</tr>
</tbody>
</table>
| Medicaid/Medicare                          | **Medical**: Maintain, decrease or cancel coverage if individual becomes eligible for Medicaid or Medicare; maintain, start or increase tier if individual loses eligibility for Medicaid or Medicare  
**Dental/Vision**: no change | No change | No change | No change |
| Marketplace Eligibility                    | **Medical**: Maintain, decrease or cancel coverage if individual becomes eligible for coverage in the Marketplace.  
**Dental/Vision**: no change | No change | No change | No change |
<table>
<thead>
<tr>
<th>Event</th>
<th>Voluntary AD&amp;D Insurance</th>
<th>Voluntary Short or Long-Term Disability</th>
<th>Health Care FSA</th>
<th>Dependent Care FSA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Birth or Adoption</td>
<td>Maintain, start or increase coverage</td>
<td>Maintain or start coverage</td>
<td>Maintain, start or increase contribution</td>
<td>Maintain, start or increase contribution</td>
</tr>
<tr>
<td>Death of Dependent Child</td>
<td>Maintain or cancel family coverage if this is your only dependent</td>
<td>Maintain or cancel coverage</td>
<td>Maintain, decrease or stop contribution</td>
<td>Maintain, decrease or stop contribution</td>
</tr>
<tr>
<td>Death of Spouse</td>
<td>Maintain or cancel family coverage if spouse is your only dependent; start or increase coverage for employee and dependents if previously covered by spouse’s employer’s plan</td>
<td>Maintain or start coverage</td>
<td>Maintain, start or increase contribution if employee and/or dependents previously participated in spouse’s employer’s plan; decrease or stop contribution</td>
<td>Maintain, start, increase or stop contribution</td>
</tr>
<tr>
<td>Divorce/Annulment</td>
<td>Maintain or cancel family coverage if spouse is your only dependent; start or increase coverage for employee and family if previously covered by ex-spouse’s employer’s plan</td>
<td>Maintain or start coverage</td>
<td>Maintain, start or increase contribution if employee and/or dependents previously participated in ex-spouse’s employer’s plan; decrease or stop contribution for spouse and dependents who become participants in ex-spouse’s employer’s plan</td>
<td>Decrease or stop contribution only if custody of child is with ex-spouse; otherwise, maintain contribution</td>
</tr>
<tr>
<td>Marriage</td>
<td>Maintain, start or increase family coverage; decrease or cancel coverage for employee and/or family if coverage provided by new spouse’s employer’s plan</td>
<td>Maintain or start coverage</td>
<td>Maintain, start or increase contribution; decrease or stop contribution if employee and/or dependent(s) participate in new spouse’s employer’s plan</td>
<td>Maintain, start, increase or stop contribution</td>
</tr>
<tr>
<td>Loss of Dependent Eligibility</td>
<td>Cancel family coverage if this is your only dependent; maintain self-coverage</td>
<td>No change</td>
<td>Maintain, decrease or stop contribution</td>
<td>Maintain, decrease or stop contribution for dependent who loses eligibility</td>
</tr>
<tr>
<td>Beginning Unpaid Leave of Absence</td>
<td>Maintain or cancel coverage</td>
<td>Maintain or cancel coverage</td>
<td>Maintain, decrease or stop contribution</td>
<td>Maintain, decrease or stop contribution</td>
</tr>
<tr>
<td>Return from Unpaid Leave of Absence</td>
<td>Reinstate previous option and tier</td>
<td>Reinstate Previous option</td>
<td>Reinstate previous contribution</td>
<td>Reinstate previous contribution</td>
</tr>
<tr>
<td>Paid Leave of Absence</td>
<td>No change</td>
<td>No change</td>
<td>No change</td>
<td>No change</td>
</tr>
<tr>
<td>Participant Changes Between Part-Time and Full-Time Employment</td>
<td>No change</td>
<td>Maintain or start coverage if newly eligible, or decrease or cancel coverage if no longer eligible</td>
<td>Maintain, start or increase contribution if newly eligible or decrease or stop contribution if no longer eligible</td>
<td>No change</td>
</tr>
</tbody>
</table>
In addition to the qualifying events described above, you may be able to change your elections (other than the Health Care FSA) during the year if there are certain significant cost or coverage changes in your benefits. These rules are summarized below:

- If there is an insignificant increase or decrease in the cost of a benefit option, Baylor Scott & White Health may automatically change your premium election to cover the change in cost.

- If there is a significant increase in the cost of a benefit option, you may, on a prospective basis, revoke your election and elect coverage under another benefit option providing similar coverage, or drop coverage if no other benefit option provides similar coverage. If there is a significant decrease in the cost of a benefit option, you may revoke your election and commence participating in the benefit option with the decrease in cost. You may change your Dependent Care FSA election if your daycare provider changes the cost of daycare, unless the provider is a relative or family member.

- If your coverage is significantly curtailed without a loss of coverage (for example, a significant increase in the deductible, co-pay, or out-of-pocket limit), you may revoke your election under the option that is being curtailed, but only if you elect similar coverage under an alternate benefit option.

- If your coverage is significantly curtailed with a loss of coverage (for example, elimination of a benefit option), you may revoke...
coverage under the plan being curtailed and make a new election for similar coverage under a new benefit option, or drop coverage if no other similar benefit option is available.

- If during a period of coverage, a new benefit option is added or an existing benefit option is significantly improved, you may be allowed to elect the new option or improved benefit option prospectively on a pre-tax basis and change your election with respect to the other benefit option providing similar coverage.

- You may change your election if you experience a change in coverage under another employer-sponsored plan so long as the other plan permits a change in election or has a non-calendar year plan year.

- You may change your election to add coverage for yourself or a dependent if you or your dependent loses group health coverage sponsored by a governmental or educational institution, such as SCHIP.

## Retirement Savings Plan Enrollment

All Baylor Scott & White Health employees are eligible to participate in one of the retirement savings plans offered by Baylor Scott & White Health. After you are hired, you may enroll in the appropriate retirement savings plan at any time.

You can enroll online or by phone. In North Texas, enroll online through the HR system found on the [www.bswhbeneﬁts.com](http://www.bswhbeneﬁts.com) homepage, or by calling the HR Service Center at 1-877-446-9562. In Central Texas, enroll online through www.vanguard.com or by calling Vanguard at 1-800-523-1188.

When you enroll you elect the percentage of your pay you want to contribute in whole percentages. Contributions are made pre-tax. You will also be required to make investment choices for your contribution. If you’re undecided you can choose to quick-enroll at 3% and invest in the Target Date Fund associated with the date closest to your 65th birthday.

Changes, including enrollment, made by 4 p.m. (CT) on the Thursday of an “off” pay week are usually effective in the current pay period and will appear on that pay period’s statement. You may make changes at any time once enrolled.

Baylor Scott & White Health matches your contribution up to 5% of your eligible pay, subject to a vesting schedule.

## Paying for Coverage

Your cost for coverage depends on the options you choose. Your share of the cost for coverage and your contributions to the FSAs will be deducted from your paycheck beginning with the first available paycheck after you enroll as a new hire or newly eligible employee. For all employees, your contributions to a retirement savings plan will be deducted from your paycheck beginning with the first available paycheck after you enroll as a new hire or newly eligible employee.

For annual enrollment elections you make each fall, coverage costs and contribution deductions generally begin with the first paycheck of the new calendar year. Health and welfare deductions are normally taken from all 26 paychecks during the year.

Retirement savings plan contributions are deducted from all 26 paychecks. By enrolling in the health and welfare plans or in a retirement savings plan, you give the company permission to take pre-tax paycheck deductions as described below.
Pre-Tax vs. After-Tax Dollars

A few tax-related issues affect some of your benefits. While these issues probably won’t affect your benefit decisions, you should be aware of them.

When you pay for your benefits with pre-tax dollars, deductions are taken before federal and (in some cases) state income taxes are calculated. So you actually lower your taxable income, which means you pay less in taxes overall.

You use pre-tax dollars to pay for coverage in these areas:

- Medical
- Dental
- Retirement savings plan contributions
- Vision
- FSA contributions

If you should reach the pre-tax limit set by federal law during the year, you may continue contributing to the retirement savings plan(s) on an after-tax basis (North Texas only).

By paying for certain benefits with after-tax dollars, you do not have to pay income tax on the value of the benefit if received. You use after-tax dollars to pay the premium for coverage in these areas:

- Voluntary Life Insurance
- Spouse/Child(ren) Life Insurance
- Voluntary and Family AD&D
- Voluntary Long-Term Disability
- Voluntary Short-Term Disability
- Legal Services Plan

Any benefit you receive from the Basic Long-Term Disability plan is considered taxable income. Any benefit you receive from Basic Life Insurance, Voluntary Life Insurance, Spouse/Child Life Insurance, Basic and Voluntary AD&D Insurance, Voluntary Long-Term Disability, Voluntary Short-Term Disability or the Legal Services Plan is not considered taxable income.

Effect on Other Benefits

Pre-tax dollars reduce your income for tax purposes only. Each plan’s coverages and benefits are based on your annualized base pay before pre-tax deductions are taken.

Effect on Social Security

Pre-tax payments reduce your taxable income. And, except for contributions to a retirement savings plan, they lower your Social Security taxes. Because you may be paying lower Social Security taxes, you should be aware that any future Social Security benefits you may receive might be slightly reduced.

However, your current tax savings more than offset future Social Security benefit reductions. If you need more information, contact your local Social Security Administration office.

When Health and Welfare Coverage Ends

Your benefit coverage ends when any of the following occurs:

- You choose not to elect coverage during annual enrollment or after experiencing a qualifying event
- You stop paying your share of the cost for the coverage
• You terminate employment
• You no longer meet the eligibility requirements
• Your employer stops participating in a plan
• A plan is terminated or amended to terminate coverage for a group or class of employees that includes you

Your spouse’s benefit coverage ends when any of the following occur:
• Your coverage ends
• You choose not to enroll your spouse for coverage during annual enrollment or after experiencing a qualifying event*
• You stop paying for spouse coverage
• You and your spouse divorce
• A plan is terminated or amended to terminate coverage for dependents
• Your spouse dies

Your other dependents’ benefit coverage ends when any of the following occur:
• Your coverage ends
• You choose not to enroll your dependents for coverage during annual enrollment or after experiencing a qualifying event*
• You stop paying for dependent coverage
• Your dependent no longer meets the eligibility requirements for dependent coverage
• A plan is terminated or amended to terminate coverage for dependents
• Your dependent dies

*Coverage ends on the qualifying event date

Special Rules for PRN Employees

If your employment status changes to PRN, you will no longer be eligible to participate in the health and welfare plans and your coverage will cease in the same manner as if you had terminated employment on the date of your employment status change. See the If You Leave the Company section directly below for additional information as to the termination of your health and welfare benefits.

Your change in status to PRN will not affect your eligibility to participate in a retirement savings plan. However, see the Summary Plan Description for the retirement savings plan you participate in for additional information on how your change in status affects contribution elections and outstanding plan loans.

If You Leave the Company

If you terminate employment with Baylor Scott & White Health for any reason, you should contact the HR Service Center immediately to determine what arrangements, if any, you must make if you wish to continue your coverage.

If you leave the company, your Medical, Dental, Vision, Life Insurance, AD&D Insurance, Long-Term Disability, and Legal Services coverage ends on the last day (12:00 midnight) of the month in which your employment terminates. Premium payments for continuation of this coverage occur on each paycheck that
you receive. Each paycheck that has any calendar days in the month in which you terminate will have a premium payment deducted. Voluntary Short-Term Disability coverage ends on your last day of employment. FSA and retirement savings plan contributions end with your last paycheck. For the FSAs, you generally have 90 days after the end of the plan year in which you terminate employment to file claims for benefits incurred while you were covered under the FSA.

<table>
<thead>
<tr>
<th>Plan</th>
<th>Coverage Ends</th>
<th>Contribution Ends</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical</td>
<td>Last day of the month in which your employment terminates</td>
<td>With your last paycheck</td>
</tr>
<tr>
<td>Dental</td>
<td>Last day of the month in which your employment terminates</td>
<td>With your last paycheck</td>
</tr>
<tr>
<td>Vision</td>
<td>Last day of the month in which your employment terminates</td>
<td>With your last paycheck</td>
</tr>
<tr>
<td>Basic Life</td>
<td>Last day of the month in which your employment terminates</td>
<td>With your last paycheck</td>
</tr>
<tr>
<td>Voluntary Life</td>
<td>Last day of the month in which your employment terminates</td>
<td>With your last paycheck</td>
</tr>
<tr>
<td>Spouse Life</td>
<td>Last day of the month in which your employment terminates</td>
<td>With your last paycheck</td>
</tr>
<tr>
<td>Child(ren) Life</td>
<td>Last day of the month in which your employment terminates</td>
<td>With your last paycheck</td>
</tr>
<tr>
<td>Basic AD&amp;D</td>
<td>Last day of the month in which your employment terminates</td>
<td>With your last paycheck</td>
</tr>
<tr>
<td>Voluntary AD&amp;D</td>
<td>Last day of the month in which your employment terminates</td>
<td>With your last paycheck</td>
</tr>
<tr>
<td>Basic Long-Term Disability</td>
<td>Last day of the month in which your employment terminates</td>
<td>With your last paycheck</td>
</tr>
<tr>
<td>Voluntary Long-Term Disability</td>
<td>Last day of the month in which your employment terminates</td>
<td>With your last paycheck</td>
</tr>
<tr>
<td>Health Care FSA</td>
<td>Last day of the month in which your employment terminates</td>
<td>With your last paycheck</td>
</tr>
<tr>
<td>Dependent Day Care FSA</td>
<td>N/A</td>
<td>With your last paycheck</td>
</tr>
<tr>
<td>Voluntary Short-Term Disability</td>
<td>Last day of employment</td>
<td>With your last paycheck</td>
</tr>
<tr>
<td>Legal Services</td>
<td>Last day of the month in which your employment terminates</td>
<td>With your last paycheck</td>
</tr>
</tbody>
</table>

You may convert your Basic Life Insurance coverage to an individual policy. You may be able to elect portability of your additional life insurance and AD&D insurance coverage to an individual policy at the carrier group rate within 31 days of your termination. Contact the HR Service Center to obtain information.

**COBRA Continuation**

You or your eligible dependents may continue your coverage in the Medical, Dental and Vision plans and the Health Care FSA if you terminate or lose eligibility. Your rights to this coverage continuation are provided under the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). See the *Administrative & General Information* section for additional information.

**If You Retire**

Retiree benefits (including the cost of coverage) can be changed, amended or terminated at any time.
Medical Coverage for Retirees (North)

Retiree medical coverage is available to employees in North Texas who meet the eligibility requirements as defined below, along with their eligible dependents.

- The employee and dependent(s) must be covered by the medical plan on the date of termination for retirement.
- Employees who terminated on or before December 31, 2002 — at termination, the employee must be between the ages of 62 and 65 with at least 10 or more years of continuous service.
- Employees who terminate after December 31, 2002 — employee must be at least age 57 with five or more years of continuous service as of December 31, 2002, and at termination, employee must be between the ages of 62 and 65 with at least 10 years of continuous service.
- Retiree medical coverage is not available for anyone who was not at least age 57 with five or more years of service as of December 31, 2002.

Retirees have the same plan options as regular, active employees. Medical coverage ends at the end of the month of the retiree’s 65th birthday. The retiree’s spouse may continue coverage until his/her 65th birthday. The retiree’s eligible dependents may continue coverage until they are no longer eligible. See page 3 for dependent eligibility requirements.

If the retiree waives retiree medical coverage at retirement, during annual enrollment, due to a qualifying event or for any other reason, the retiree cannot enroll or re-enroll in the retiree medical plan.

If the retiree should die, the retiree’s spouse and any of the retiree’s dependent children covered at the time of the retiree’s death lose coverage under the retiree medical plan. However, they will be eligible to elect COBRA coverage.

A retiree is not eligible to receive retiree medical coverage if the retiree was not at least age 57 with five or more years of continuous service on December 31, 2002, and did not retire between ages 62 and 65 with at least 10 years of service. His or her dependents are also not eligible. The retiree and dependents are eligible to purchase COBRA coverage for 18 months or until the time they begin receiving Medicare benefits, whichever occurs first.

Retiree Medical Plan (Central)

The following changes to the Scott & White Retiree Medical program are effective December 31, 2013.

1. If you meet the eligibility requirements for access to pre-65 Retiree Medical coverage (without a subsidy) as of 12/31/13, you will continue to be eligible when you retire from Baylor Scott & White Health.
2. If you meet the eligible requirements for subsidized access to pre-65 Retiree Medical coverage as of 12/31/13, you will continue to be eligible when you retire from Baylor Scott & White Health.
3. If you have not met either requirement as outlined in 1 and 2 as of 12/31/13, you will not be eligible for pre-65 Retiree Medical coverage in the future.
4. The program will be closed to new hires, and to employees who become a part of Baylor Scott & White as the result of a merger or acquisition in the future. Hillcrest employees will not be eligible for this plan.

You are eligible for benefits under the Retiree Medical program if you meet the following age and service requirements as of December 31, 2013.
If the retiree waives retiree medical or dental coverage at retirement, during annual enrollment, due to a qualifying event or for any other reason, the retiree cannot enroll or re-enroll in the retiree medical plan.

If the retiree should die, the retiree’s spouse and any of the retiree’s dependent children covered at the time of the retiree’s death lose coverage under the retiree medical plan. However, they will be eligible to elect COBRA coverage.

### Life Insurance for Retirees

Retiree life insurance was terminated as of January 1, 2003. Retirees in North Texas who had and maintained retiree life insurance coverage prior to the termination of the plan continue to have retiree life insurance options. Retirees pay 100% of the cost of this coverage based on their age and coverage amount.

A retiree enrolled in retiree life insurance may elect to purchase coverage up to one times the retiree’s annual base pay at the time of retirement, rounded to the next higher $1,000, to a maximum of $50,000. If a retiree enrolls in a lesser amount of coverage, he or she cannot select higher coverage amounts in future elections.

If an eligible retiree waives life insurance coverage at retirement, during annual enrollment, due to a qualifying event or for any other reason, the retiree cannot participate in the retiree life insurance plan. Any employee retiring after December 31, 2002, is not eligible for retiree life insurance coverage. The retiree’s dependents also are not eligible.

If you leave the company for any reason, including retirement, you may convert your Basic Life Insurance coverage to an individual whole life policy without a medical examination. To convert your Basic Life Insurance coverage, you must apply for the coverage with the life insurance carrier within 31 days following the date your coverage ends. Contact the HR Service Center for information on how to convert your coverage.
Administrative & General Information

This section describes administrative, general and legal information regarding your health and welfare benefit plans. Your benefit plans are governed by federal law, official plan documents, insurance carrier contracts and the Baylor Scott & White Employee Benefits Administrative Committee.

Important Note

This information is designed to explain, in simple language, all important features of the plans. Every effort has been made to provide clear, complete and understandable information. However, the legal plan documents and insurance contracts, where applicable, have the final word about the rights of participants and their dependents.

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## Plan Details

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<tr>
<th>Plan Option</th>
<th>Official Plan Name</th>
<th>Type of Plan</th>
<th>Plan Funding</th>
<th>Paid Through Welfare Trust</th>
<th>Plan ID Number</th>
<th>COBRA Administrator</th>
<th>Employer ID Number</th>
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<tbody>
<tr>
<td><strong>Medical Plan</strong></td>
<td>Baylor Scott &amp; White Health and Welfare Benefit Plan</td>
<td>Health &amp; Welfare Benefit Plan</td>
<td>Self-Insured</td>
<td>Yes</td>
<td>508</td>
<td>HR Service Center</td>
<td>46-3130985</td>
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<tr>
<td><strong>Dental Plan</strong></td>
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<td>Health &amp; Welfare Benefit Plan</td>
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<td>508</td>
<td>HR Service Center</td>
<td>46-3130985</td>
</tr>
<tr>
<td><strong>Vision Plan</strong></td>
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<td>Health &amp; Welfare Benefit Plan</td>
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<td>508</td>
<td>HR Service Center</td>
<td>46-3130985</td>
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<tr>
<td><strong>Health Care Flexible</strong></td>
<td>Baylor Scott &amp; White Health and Welfare Benefit Plan</td>
<td>Health &amp; Welfare Benefit Plan</td>
<td>Participating Employees’ Pre-Tax Contributions</td>
<td>Yes</td>
<td>508</td>
<td>HR Service Center</td>
<td>46-3130985</td>
</tr>
<tr>
<td><strong>Dependent Day Care Flexible Spending Account</strong></td>
<td>Baylor Scott &amp; White Health and Welfare Benefit Plan</td>
<td>Health &amp; Welfare Benefit Plan</td>
<td>Participating Employees’ Pre-Tax Contributions</td>
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<td>508</td>
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<td><strong>Business Travel &amp; Accident</strong></td>
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<td>505</td>
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<td>Health &amp; Welfare Benefit Plan</td>
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<td>508</td>
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<tr>
<td>Plan Option</td>
<td>Official Plan Name</td>
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</tr>
<tr>
<td>Life Insurance Plan</td>
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<td>AD&amp;D Plan</td>
<td>Baylor Scott &amp; White Health and Welfare Benefits Plan</td>
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<td>508</td>
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<td>46-3130985</td>
</tr>
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<td>Employee Assistance Program</td>
<td>Baylor Scott &amp; White Health and Welfare Benefits Plan</td>
<td>Health &amp; Welfare Benefit Plan</td>
<td>Self-Insured</td>
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<td>508</td>
<td>HR Service Center</td>
<td>46-3130985</td>
</tr>
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<td>Legal Services Plan</td>
<td>Baylor Scott &amp; White Health and Welfare Benefits Plan</td>
<td>Health &amp; Welfare Benefit Plan</td>
<td>Fully Insured</td>
<td>Yes</td>
<td>508</td>
<td>N/A</td>
<td>46-3130985</td>
</tr>
</tbody>
</table>
Administrators

Plan Administrator

Baylor Scott & White Holdings is Plan Administrator for all plans described in this book. The Plan Administrator has ultimate responsibility for administering all plans. These responsibilities are sometimes delegated to the various vendors described in this section. The Plan Administrator’s address is:

Baylor Scott & White Holdings
Attn: Benefits Department
2001 Bryan Street, Suite 600
Dallas, TX 75201-3024

Agent for Service of Legal Process

File legal papers on the plans at:

Baylor Scott & White Holdings
Attn: Benefits Department
2001 Bryan Street, Suite 600
Dallas, TX 75201-3024

Legal papers may also be served on the Plan Trustee.

Claims Administrators

Each claims administrator has the discretionary authority to determine the benefit amount payable, to interpret the plans’ terms for eligibility and coverage issues, to resolve uncertainties and to make decisions about the facts and circumstances of plan claims.

For information regarding eligibility, refer to the Eligibility portion of the Guide to Your Benefits section. Coverage issues include:

- Covered claims for benefits
- Determinations regarding disabilities
- Documentation required by the claims administrator
- Validity of beneficiary designations
- Conversion rights
- Other questions concerning plan coverage
The following is a list of claims administrators:

**Medical Options**  
**Scott & White Health Plan**  
1206 West Campus Drive  
Temple, TX 76502  
1-844-843-3229

**Prescription Drug Benefit**  
**Scott & White Health Plan**  
1206 West Campus Drive  
Temple, TX 76502  
800-728-7947

**Dental Options**  
**Aetna (DMO)**  
P.O. Box 14094  
Lexington, KY 40512-4094  
1-877-238-6200

**MetLife (PDP)**  
P.O. Box 981282  
El Paso, TX 79998-1282  
1-800-942-0854

**Vision Option**  
**Superior Vision Services**  
P.O. Box 967  
Rancho Cordova, CA 95741  
1-800-507-3800

**Life Insurance**  
**Unum Life Insurance Company of America**  
2211 Congress Street  
Portland, Main 04112

**Short-Term Disability**  
**HR Service Center**  
1-877-446-9562 (North Texas)  
844-417-5223 (Central Texas)

**Long-Term Disability**  
**Unum**  
2211 Congress Street  
Portland, Main 04112

**Flexible Spending Accounts**  
**WageWorks**  
1450 West Rio Parkway  
Tempe, AZ 85281

**Employee Assistance Program**  
**Beacon Health Options**  
P.O. Box 3207  
Coppell, TX 75019  
1-866-605-4700

**Accidental Death & Dismemberment Insurance**  
**Unum Life Insurance Company of America**  
2211 Congress Street  
Portland, Main 04122

**Business Travel & Accident**  
**Chubb Group of Insurance Companies**  
600 Independence Parkway  
P.O. Box 4700  
Chesapeake, VA 23327-4700  
1-800-252-4670

**Legal Services Plan**  
**Hyatt Legal Plans**  
1111 Superior Ave.  
Cleveland, OH 44114-2407  
1-800-821-6400  
www.legalplans.com
Employee Benefits Administrative Committee

For the Baylor Scott & White Health plans, the Baylor Scott & White Employee Benefits Administrative Committee consists of employees and officers of Baylor Scott & White Health. The Baylor Scott & White Employee Benefits Administrative Committee has specific authority and duties in plan administration as outlined in its Rules of Operation. The Baylor Scott & White Employee Benefits Administrative Committee has the discretionary authority to interpret the terms of the plans, resolve all questions of fact and other uncertainties relating to the plans and decide all appeals of denied benefit claims other than benefit claims denied by fully insured plans. See the Benefit Appeals Process information, described later in this section, for more details on how to appeal a claim.

The Baylor Scott & White Employee Benefits Administrative Committee is responsible for advising on overall plan design and day-to-day administrative matters.

The Committee can be contacted at:

**Baylor Scott & White Holdings**
Attn: Employee Benefits Administrative Committee, Benefits Department
2001 Bryan Street, Suite 600
Dallas, TX 75201-3024

HR Service Center

Baylor Scott & White Health has established the HR Service Center to aid you with your benefit plans. Participant Service Representatives are available weekdays to help you from 8 a.m.–5 p.m. CT, except on nationally recognized holidays. In North Texas, call 1-877-446-9562 and in Central Texas, call 1-844-417-5223.

The HR Service Center website is available 24 hours a day, seven days a week. It provides detailed information regarding your plans and answers to frequently asked questions. Visit the website at [www.bswbenefits.com](http://www.bswbenefits.com).

The website and automated voice response system may be unavailable occasionally for routine maintenance. The HR Service Center’s mailing address is:

**For North Texas:**

**HR Service Center**
P.O. Box 1512
Lincolnshire, IL 60069-1512

**For Central Texas:**

**HR Service Center**
2401 South 31st Street
Temple, TX 76508
Participating Companies

Within these documents, the terms “Baylor Scott & White Health”, “BSWH” and “Company” refer to Baylor Scott & White Health and the following affiliates that participate in the plans.

- All Saints Health Foundation
- Baylor All Saints Medical Center
- Baylor Health Care System
- Baylor Health Care System Foundation
- Baylor Health Enterprises, L.P.
- Baylor Health Network, Inc.
- Baylor Health Services
- Baylor Medical Center at Carrollton
- Baylor Medical Center at Irving
- Baylor Medical Center at Waxahachie
- Baylor Medical Centers at Garland and McKinney
- Baylor Quality Health Care Alliance, L.L.C.
- Baylor Regional Medical Center at Grapevine
- Baylor Regional Medical Center at Plano
- Baylor Research Institute
- Baylor Scott & White Health
- Baylor Scott & White Holdings
- Baylor Specialty Hospitals
- Baylor University Medical Center
- BMP, Inc.
- BT Garland JV, LLP
- Health Texas Provider Network
- Health Texas Provider Network – Gastroenterology Services L.L.P.
- Hillcrest Baptist Medical Center
- Irving Healthcare Foundation
- Southern Sector Health Initiative
- Texas Heart Hospital of the Southwest d/b/a The Baylor Heart Hospital of Plano
- The Jack and Jane Hamilton Baylor Heart and Vascular Hospital, L.L.P.
- THHBP Management Company LLC
- Scott & White Brenham
- Scott & White Clinic
- Scott & White Healthcare
- Scott & White Hospital-Taylor
- Scott & White Memorial Hospital
Assigning Your Benefits

Your benefits belong to you and under most circumstances may not be sold, transferred, pledged or garnished. However, you may designate beneficiaries to receive your life insurance and AD&D insurance benefits in the event of your death.

The Plan Administrator reserves the right to pay plan benefits to someone acting on your behalf if you are not competent to receive plan benefits, or to your estate if you die while plan benefits are still owed to you. If the Plan Administrator pays benefits to a third party in good faith, benefits will not be paid again.

Court Orders

If you become divorced, certain court orders could require you to provide health care coverage to your dependent child(ren). A court order of this type is known as a Qualified Medical Child Support Order (QMCSO). If the QMCSO satisfies legal requirements and you are eligible to participate, you may enroll yourself and your eligible children covered by the QMCSO in the medical, dental and vision plans and the Health Care Flexible Spending Account. Enrollment procedures are as follows:

- If you are currently enrolled in required coverages, you may add the designated child(ren) to your current option selections. This may result in an increase in premiums if your coverage tier changes. Coverage is effective on the date specified in the court order.
- If you are not currently participating in required coverages, you will be given the opportunity to elect options offered by Baylor Scott & White Health. The coverage levels you elect must be consistent with Baylor Scott & White Health offerings.
- If you do not respond to the court order within the designated period, Baylor Scott & White Health is required by law to comply by automatically enrolling the designated child(ren) as the QMCSO instructs. If the QMCSO does not otherwise dictate coverage, the designated child(ren) will be enrolled in the following coverages. This may result in an increase in premiums if your coverage tier changes.
  - Medical: BSWH HRA
  - Dental: DMO Option (North Texas) and MetLife PPO Standard (Central Texas)
  - Vision: Vision Option
- If you satisfy the court order by covering the designated child(ren) under a plan outside of Baylor Scott & White Health, you must provide confirmation of that coverage to the HR Service Center within the designated period. If you do not, enrollment will be automatic.

As soon as you are aware of any court proceedings that may affect your benefits, contact the HR Service Center. You will need to provide them with a copy of the QMCSO. You may obtain a copy of the plan’s QMCSO procedures from the HR Service Center at 1-877-446-9562 in North Texas and 1-844-417-5223 in Central Texas.
Claims and Appeals Process

The following claims and appeals process applies to all health and welfare plans other than the medical plan. Please see the medical plan section of the SPD for the claims and appeals process that applies to the medical plan.

Claims Relating to Eligibility and Enrollment

If your claim is for a determination as to your eligibility or the eligibility of your dependents to participate in the plan or your enrollment under the plan and is not accompanied by a claim for plan benefits, you must obtain a claim initiation form from the HR Service Center, then submit your claim, in a timely manner, in writing to the designated recipient. Your claim will be determined by the Plan Administrator. The decision of the Plan Administrator will be final and will not be subject to the appeals process. All determinations as to eligibility for participation in the plan made in connection with a claim for benefits under the plan will be made in accordance with the applicable claims procedure described below. To substantiate claims relating to eligibility or enrollment, you are encouraged to provide supporting documents such as a copy of personal enrollment confirmation or documentation regarding your employment status.

Review of Benefit Determination

Each of the claims administrators has procedures for applying for benefits and for requesting a review of a benefit determination. If you have followed the claims administrator’s procedures for benefit review and believe the result is incorrect, you may file a written appeal as outlined in this section.

Your “authorized representative” is a person you authorize, in writing, to act on your behalf or a person given authority by court order to submit claims on your behalf. Any appeal actions described in this section that may be done by you may also be done by your authorized representative on your behalf.

Dental Claims

See the dental plan section of the SPD for procedures for filing initial claims for benefits. The claims administrator will make a decision on the claim no later than 24 days after receiving your claim. In special circumstances, the time period may be extended by an additional 15 days. If an extension is necessary, you will receive written notice prior to the expiration of the initial 24-day period, advising you of the special circumstances requiring an extension and the date by which the claims administrator expects to make a decision.

Vision Claims

See the vision plan section of the SPD for procedures for filing initial claims for benefits. The claims administrator will make a decision on the claim no later than 30 days after receiving your claim. In special circumstances, the time period may be extended by an additional 15 days. If an extension is necessary, you will receive written notice prior to the expiration of the initial 30-day period, advising you of the special circumstances requiring an extension and the date by which the claims administrator expects to make a decision.
**Disability Claims**

A disability claim is a claim for benefits that requires the claims administrator to determine if you are disabled within the meaning of the plan. Claims under the long-term and short-term disability plans that do not involve a determination of disability (for example, a claim regarding the amount of disability benefits) are covered under All Other Claims.

The claims administrator will make a decision on a disability claim no later than 45 days after the claims administrator receives the claim. This review period may be extended twice for up to 30 days each time. If an extension is necessary, you will receive written notice prior to the expiration of the initial 45-day period (or first 30-day extension), advising you of the special circumstances requiring an extension, the date by which the claims administrator expects to make a decision and if any additional information is needed to resolve the claim.

You will have at least 45 days to supply any missing information. The extension period will be put on hold until you supply the missing information. If you do not supply the missing information, your appeal may be decided without that information. For additional extensions, the plan needs your consent.

**All Other Claims**

All other claims include the following:

- Claims for Life and AD&D Insurance
- Long-Term and Short-Term Disability claims that are not determinations of disability
- Claims relating to the Health Care and Dependent Care Flexible Spending Accounts
- Claims relating to the Legal Services Plan
- Claims relating to Business Travel & Accident benefits

The claims administrator will make a decision no later than 90 days after receiving your claim. In special circumstances, the time period may be extended by an additional 90 days. If an extension is necessary, you will receive written notice prior to the expiration of the initial 90-day period, advising you of the special circumstances requiring an extension and the date by which the claims administrator expects to make a decision.

**If Your Claim Is Denied**

Disagreements about benefit eligibility or payment amounts can occasionally arise. In most cases, they are resolved quickly by the appropriate claims administrator. If you can’t resolve the disagreement, formal appeal procedures are in place for your use. You must file a written appeal with the appropriate claims administrator within 60 days (180 days for a dental, vision or disability claim) of receiving the notice that your claim has been denied.

**Notice of Initial Determination**

If your claim for benefits is wholly or partially denied, you (or your beneficiary for life insurance) will be furnished with notice of the decision. The notice will include the following:
- The specific reason for the denial
- A reference to the pertinent plan provisions upon which the denial is based
- A description of any additional information you might be required to provide and an explanation of why it is needed
- An explanation of the plan’s claim review procedures, including your rights to:
  - Submit a written appeal,
  - Review documents, records, and other information relevant to your claim for benefits,
  - Submit issues and comments in writing, and
  - Bring a civil action following an adverse determination on appeal

Special Rules for Dental, Vision or Disability Claims

If denial of your claim was based on an internal rule, guideline, protocol or other similar criterion, the notice of denial will either include a copy of the criterion or state that a copy will be provided free of charge upon request.

If a denial is based on lack of medical necessity or an exclusion of experimental treatment, the notice of denial will either include an explanation of the scientific or clinical judgment that was applied to your medical circumstances, or it will state that an explanation will be provided free of charge upon request.

Filing a First or Second-Level Appeal

You have the right to file a written appeal, as described in this section. Appeals must be submitted within 60 calendar days (180 calendar days for a dental, vision or disability claim) from the date that you receive the original decision (or the first-level appeal decision, if filing a second-level appeal). After that, the claims administrators will consider the original decision (or first-level appeal, as applicable) to be final.

You may supply additional information that you would like the claims administrator to consider. In addition, you may request copies of documents relevant to your claim (free of charge) by contacting the claims administrator at the number provided in this summary plan description.

Special Rules for Dental, Vision or Disability Claims

Review of your appeal will not provide deference to the earlier decision and will be performed by a person different from the person who decided the initial claim or first-level appeal, as applicable, and who is not the prior decision-maker’s subordinate. If your claim was denied based on a medical judgment, the claims administrator will consult with a health professional with appropriate training and experience, who was not the health professional consulted during the earlier decision or a subordinate of that person. The claims administrator will provide the name of any such expert consulted upon request.

All appeals will be adjudicated in a manner designed to ensure the independence and impartiality of the persons involved in making the decision. Accordingly, decisions regarding hiring, compensation, termination, promotion or other similar matters with respect to any individual, including a claim or appeal decision maker, will not be made based on the likelihood that the individual will support the denial of benefits.
Review of a First of Second-Level Appeal

Dental and Vision Appeals
The claims administrator will make a decision no later than 30 days after receiving your appeal. In special circumstances, the time period may be extended by an additional 30 days. If an extension is necessary, you will receive written notice prior to the expiration of the initial 30-day period, advising you of the special circumstances requiring an extension and the date by which the claims administrator expects to make a decision.

Disability Appeals
The claims administrator will make a decision no later than 45 days after receiving your appeal. In special circumstances, the time period may be extended by an additional 45 days. If an extension is necessary, you will receive written notice prior to the expiration of the initial 45-day period, advising you of the special circumstances requiring an extension and the date by which the claims administrator expects to make a decision.

All Other Appeals
The claims administrator will make a decision no later than 60 days after receiving your appeal. In special circumstances, the time period may be extended by an additional 60 days. If an extension is necessary, you will receive written notice prior to the expiration of the initial 60-day period, advising you of the special circumstances requiring an extension and the date by which the claims administrator expects to make a decision.

Notice of Determination on Appeal
If your appeal is wholly or partially denied, you will be furnished with notice of the decision. The notice will include the following information:

- The specific reason for the denial;
- A reference to the pertinent plan provisions upon which the denial is based;
- A statement that you are entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to your claim for benefits;
- A statement describing any voluntary third-level appeal and your right to receive information about the process;
- A statement of your right to bring a civil action under Section 502(a) of ERISA; and
- The following statement: “You and your plan may have other voluntary alternative dispute resolution options, such as mediation. One way to find out what may be available is to contact your local U.S. Department of Labor Office and your State insurance regulatory agency.”

If you disagree with the response in the first appeal decision letter, you may request a second-level appeal. To begin this process, you must send a request in writing to the claims administrator within 60 calendar days (180 calendar days for dental, vision or disability claims) from the date that you receive the decision letter. If you do not request a second-level appeal within that time period, the claims administrator will consider the decision stated in the first appeal decision letter to be final.
Special Rules for Dental, Vision or Disability Claims

If denial of your claim was based on an internal rule, guideline, protocol or other similar criterion, the notice of denial will either include a copy of the criterion or state that a copy will be provided free of charge upon request.

If a denial is based on lack of medical necessity or an exclusion of experimental treatment, the notice of denial will either include an explanation of the scientific or clinical judgment that was applied to your medical circumstances, or it will state that an explanation will be provided free of charge upon request.

If the denial is based on new or additional evidence or a new or additional rationale, you will be provided, free of charge, with the new or additional evidence relied upon, or generated by the claims administrator in connection with the claim, as well as any new or additional rationale for a denial, and a reasonable opportunity to respond to such new evidence or rationale.

Rights after the Second-Level Appeal

If you do not agree with the second-level appeal decision, you have the right to bring a civil action under Section 502(a) of ERISA within 12 months following the date of the second-level appeal decision. Alternatively, if applicable, you may elect to file a third-level appeal, which will be reviewed by the Baylor Scott & White Employee Benefits Administrative Committee.

Third-Level Appeals

You may file a third-level appeal for dental PPO or short-term disability disputes to the Baylor Scott & White Employee Benefits Administrative Committee. Contact the HR Service Center to see if you are eligible.

A third-level appeal must be filed within 180 days following the date you receive the second-level appeal decision. Your appeal will be reviewed by the Baylor Scott & White Employee Benefits Administrative Committee at its next scheduled meeting if it is received at least 30 days in advance of the meeting. Otherwise, it will be reviewed at the second next scheduled meeting. You will be notified if additional time is needed to review your appeal.

For more information on the third-level appeal process or to file a third-level appeal, submit your request in writing to:

Baylor Scott & White
Attn: Employee Benefits Administrative Committee, Benefits Department
2001 Bryan Street, Suite 600
Dallas, Texas 75201-3024

You may only request a third-level appeal if you’ve completed the first two levels of appeal with the claims administrator. There is no fee for filing a third-level appeal. Your decision as to whether request a third-level appeal will have no effect on your rights to any other benefits under the plan. Any statute of limitations or other defense based on timeliness will be tolled while the third-level appeal is pending. If you choose not to request a third-level appeal, the plan waives any right to assert that you failed to exhaust the administrative remedies because you did not seek a third-level appeal.
Consistency of Treatment

The Baylor Scott & White Employee Benefits Administrative Committee will take action from time to time as necessary to ensure all claims for benefits under the plans are determined in accordance with the applicable plan documents. Also, the Committee will ensure the provisions of the applicable plan documents are applied consistently to similarly situated plan participants and their dependents.

Changes to Appeal Procedures

Any of these appeal procedures may be changed by governmental law or by the Plan Administrator. You will be notified of any significant change in a timely manner. If you have further questions or problems, contact the HR Service Center, the claims administrator for the plan or the Baylor Scott & White Employee Benefits Administrative Committee. Before submitting an appeal, it is your responsibility to contact the appropriate vendor directly to verify the deadline for filing an appeal and the information you need to submit.

Continuation of Coverage through COBRA

This notice contains important information about your right to COBRA continuation coverage, which is a temporary extension of coverage under the medical, dental, vision and Health Care FSA plans. This notice generally explains COBRA continuation coverage, when it may become available to you and your family, and what you need to do to protect the right to receive it.

The right to COBRA continuation coverage was created by a federal law. COBRA continuation coverage can become available to you when you would otherwise lose your group health coverage. It can also become available to other members of your family who are covered under the plan when they would otherwise lose their group health coverage. For additional information about your rights and obligations under the plans and under federal law, you should review this Summary Plan Description or contact Baylor Scott & White Health.

How COBRA Works

COBRA continuation coverage is a continuation of plan coverage when coverage would otherwise end because of a life event known as a “qualifying event.” Specific qualifying events are listed later in this section. After a qualifying event, COBRA continuation coverage must be offered to each person who is a “qualified beneficiary.” You, your spouse and your dependent children could become qualified beneficiaries if your medical, dental or vision coverage or Health Care FSA participation ends because of the qualifying event. Qualified beneficiaries who elect COBRA continuation coverage must pay for COBRA continuation coverage.

If you are an employee, you will become a qualified beneficiary if you lose your group health coverage or Health Care FSA participation because either one of the following qualifying events happens:

- Your hours of employment are reduced
- Your employment ends for any reason other than your gross misconduct
If you are the spouse of an employee, you will become a qualified beneficiary if you lose your group health coverage because any of the following qualifying events happens:

- Your spouse dies
- Your spouse’s hours of employment are reduced
- Your spouse’s employment ends for any reason other than his or her gross misconduct
- Your spouse becomes entitled to Medicare benefits (under Part A, Part B or both)
- You become divorced or legally separated from your spouse

Your dependent children will become qualified beneficiaries if they lose group health coverage because any of the following qualifying events happens:

- The parent-employee dies
- The parent-employee’s hours of employment are reduced
- The parent-employee’s employment ends for any reason other than his or her gross misconduct
- The parent-employee becomes entitled to Medicare benefits (under Part A, Part B or both)
- The parents become divorced or legally separated
- The child stops being eligible for coverage as a “dependent child”

When COBRA Coverage Is Available

COBRA continuation coverage is offered to qualified beneficiaries only after the COBRA Administrator has been notified that a qualifying event has occurred. When the qualifying event is the end of employment or reduction of hours of employment, death of the employee, commencement of a proceeding in bankruptcy with respect to the employer or the employee’s becoming entitled to Medicare benefits (under Part A, Part B or both), Baylor Scott & White Health must notify the COBRA Administrator of the qualifying event.

For other qualifying events (divorce, legal separation of the employee and spouse or a dependent child’s losing eligibility for coverage as a dependent child), you must notify the COBRA Administrator in writing within 60 days after the qualifying event occurs. Documentation of the qualifying event is required.

How COBRA Coverage Is Provided

Once the COBRA Administrator receives notice that a qualifying event has occurred, COBRA continuation coverage will be offered to each of the qualified beneficiaries. Each qualified beneficiary will have an independent right to elect COBRA continuation coverage. Covered employees may elect COBRA continuation on behalf of their spouse, and parents may elect COBRA continuation coverage on behalf of their dependent children.

COBRA continuation coverage is a temporary continuation of coverage. When the qualifying event is the death of the employee, the employee’s becoming entitled to Medicare benefits (under Part A, Part B or both), divorce or legal separation, or a dependent child’s loss of eligibility as a dependent child, COBRA continuation coverage lasts for up to a total of 36 months. When the qualifying event is the end of employment or reduction of the employee’s hours of employment, and the employee became entitled to
Medicare benefits less than 18 months before the qualifying event, COBRA continuation coverage for qualified beneficiaries other than the employee lasts until 36 months after the date of Medicare entitlement. For example, if a covered employee becomes entitled to Medicare eight (8) months before the date on which his employment terminates, COBRA continuation coverage for his spouse and dependent children can last up to 36 months after the date of Medicare entitlement, which is equal to 28 months after the date of the qualifying event (36 months–8 months). Otherwise, when the qualifying event is the end of employment or reduction of the employee’s hours of employment, COBRA continuation coverage generally lasts for only up to a total of 18 months. There are two ways in which this 18-month period of COBRA continuation coverage can be extended:

- **Disability extension of 18-month period of continuation coverage.** If you or anyone in your family covered under the plan is determined by the Social Security Administration to be disabled and you notify Baylor Scott & White Health in writing in a timely fashion, you and your entire family may be entitled to receive up to an additional 11 months of COBRA continuation coverage for a total maximum of 29 months. The disability would have to have started at some time before the 60th day of COBRA continuation coverage and must last at least until the end of the 18-month period of continuation coverage. This notice must be in writing and sent to the COBRA Administrator. In all cases, this notice must be sent within 60 days after the Social Security determination of disability is issued.

- **Second qualifying event extension of 18-month period of continuation coverage.** If your family experiences another qualifying event while receiving 18 months of COBRA continuation coverage, the spouse and dependent children in your family can get up to 18 additional months of COBRA continuation coverage, for a maximum of 36 months, if notice of the second qualifying event is properly given in writing to the COBRA Administrator within 60 days of the second qualifying event. This extension may be available to the spouse and any dependent children receiving continuation coverage if the employee or former employee dies, becomes entitled to Medicare benefits (under Part A, Part B or both), or gets divorced or legally separated, or if the dependent child stops being eligible under the plan as a dependent child, but only if the event would have caused the spouse or dependent child to lose coverage under the plan had the first qualifying event not occurred.

In order to protect your family’s rights, you should keep the Plan Administrator informed of any changes in the addresses of family members. You should also keep a copy, for your records, of any notices you send to the Plan Administrator or COBRA Administrator.

You can obtain further information about COBRA continuation coverage from the HR Service Center.

**Continuation Coverage for a Health Care FSA**

If your employment terminates for any reason other than your gross misconduct while you were contributing to a Health Care FSA, you or a qualified beneficiary may continue contributions, on an after-tax basis, until the end of the calendar year in which your employment terminated. You may submit claims until April 30 of the year following the calendar year in which your employment terminated, for eligible health care expenses incurred through March 15 of that year.

**Electing COBRA Continuation Coverage**

When a qualifying event occurs, you or your dependent(s) who are qualified beneficiaries must request continued coverage. Baylor Scott & White Health’s COBRA Administrator will give you and your dependent(s) all of the details about continued coverage, including the cost, and will provide you or your dependent(s) with an election form. To continue coverage, the completed election form must be sent to the address shown on the form within 60 days after the latest of the date:
- You or your dependent were provided the election form, or
- Plan coverage ends.

Each of your eligible dependents has an independent election right for COBRA coverage. If you or your dependents elect to continue coverage, either you or they must pay 102% (or in the case of an extension of continuation coverage due to a disability, 150% during the disability extension period) of the cost of the coverage elected (including the portion previously paid by Baylor Scott & White Health). Coverage costs may change from year to year.

In considering whether to elect continuation coverage, you should take into account that you have special enrollment rights under federal law. You may have the right to request special enrollment in the Health Insurance Marketplace, Medicaid, or in another group health plan for which you are otherwise eligible (such as a plan sponsored by your spouse’s employer) within 30 days after your group health coverage ends because of the qualifying event listed above. You will also have the same special enrollment right at the end of continuation coverage if you get continuation coverage for the maximum time available to you.

**Early Termination of COBRA Continuation Coverage**

COBRA continuation coverage will stop before the end of the maximum period under any of the following circumstances:

- The required contributions are not made on a timely basis
- Recovery from disability, if the individual is eligible for extended continuation coverage due to disability, but not before 18 months of continuation coverage
- The group health plans provided by Baylor Scott & White Health are terminated
- After electing COBRA continuation coverage, a qualified beneficiary becomes entitled to Medicare (under Part A, Part B or both) or another group plan that does not have a pre-existing conditions clause

COBRA continuation coverage may also be terminated for any reason the group health plans would terminate coverage of a participant who is not receiving continuation coverage (such as fraud).

If you have already received 18 months of COBRA continuation coverage, you are receiving extended COBRA continuation coverage due to your or a family member’s disability, and the qualified beneficiary is determined by the Social Security Administration to no longer be disabled, you are required to notify the COBRA Administrator of that fact within 30 days after the Social Security Administration’s determination.

If you provide notice to the COBRA Administrator as described in this Summary Plan Description and you are determined to be ineligible for COBRA continuation coverage or for a disability or second qualifying event extension, you will be notified in writing.
Continuation during a Leave of Absence

If you are on an authorized medical, personal, and/or family leave, you may continue your insurance coverage at the same cost as active employees for the first six months of leave. If you are on a military leave, benefits may continue up to 24 months. If you are on an authorized leave and receiving Long-Term Disability (LTD) benefits, you may continue your coverage at the same cost as active employees for up to a maximum of 12 months.

Paid Leave

If you are on a paid leave, insurance coverage deductions will be payroll deducted for up to six months.

Unpaid Leave

If you are on an unpaid leave, you will be billed for your benefit premiums. It is your responsibility to make payments as directed or your medical insurance coverage automatically ends.

Military Leave

If you are on a military leave, your medical insurance coverage may continue for up to two years six months as described above in Unpaid Leave. You may continue for a period of 24 months in this status.

Coordination of Benefits

You or your dependents may be covered by other group health care plans. If the other plan (or plans) is also sponsored by an employer, benefits from that plan and Baylor Scott & White Health’s health care plan are coordinated to avoid double payment. A common set of guidelines is used to determine which plan pays first. These guidelines apply to the medical plans, the dental PPO and the vision plan.

Under coordination of benefits (COB) rules, one plan is considered primary, and the other plan is considered secondary. When a claim is made, the plan considered primary pays benefits first, without regard to the other plan. The secondary plan may pay additional benefits, depending on its COB provisions. When the Baylor Scott & White Health plan is secondary, your reimbursement is adjusted so the total benefits paid by both plans will not exceed 100% of the eligible charges.

In general, the plan covering the patient as an employee will be the primary plan, which means it will pay first. For a dependent child, if both parents have group health care plans, the parent whose birth date comes first during the calendar year (excluding the year of birth) will have the primary plan. For instance, if the father was born on May 15 and the mother was born on July 20 (regardless of the parents’ birth years), the father’s plan is primary.

There are additional guidelines concerning dependents. In a divorce or separation, the plan of the parent with custody of a dependent child usually pays benefits for the child first. If the person with custody remarries, the stepparent’s plan pays second, and the plan of the parent without custody pays third. If a court decree places financial responsibility for the child’s health care coverage on one parent, that parent’s plan always pays first. If the court does not assign financial responsibility for the child’s health care coverage and the parents have joint custody, the birthday rule will apply.
If none of these situations applies, the plan covering the person for the longest time pays first. If the other plan has no guidelines for coordinating benefits, that plan will pay benefits before Baylor Scott & White Health’s health care plan.

The DMO dental plan does not coordinate benefits with other DMOs, and not all indemnity plans will coordinate with a DMO. If the indemnity plan does coordinate, the covered person must use the DMO first and then file a claim with the other plan for covered expenses.

**Subrogation and Right of Recovery**

The following subrogation and right of recovery provisions apply to all health and welfare plans other than the medical plan. Please see the medical plan section of the SPD for the subrogation and right of recovery provisions that apply to the medical plan.

As used throughout this provision, the term Responsible Party means any party actually, possibly or potentially responsible for making any payment to a Covered Person due to a Covered Person’s injury, illness or condition. The term Responsible Party includes the liability insurer of such party, or any insurance coverage.

For purposes of this provision, the term Insurance Coverage refers to any coverage providing medical expense coverage or liability coverage including, but not limited to, uninsured motorist coverage, underinsured motorist coverage, personal umbrella coverage, medical payments coverage, workers’ compensation coverage, no-fault automobile insurance coverage or any first-party insurance coverage.

For purposes of this provision, a Covered Person includes anyone on whose behalf the plan pays or provides any benefit including, but not limited to, the minor child or dependent of any plan member or person entitled to receive any benefits from the plan.

**Subrogation**

Immediately upon paying or providing any benefit under this plan, the plan shall be subrogated to (stand in the place of) all rights of recovery a Covered Person has against any Responsible Party with respect to any payment made by the Responsible Party to a Covered Person due to a Covered Person’s injury, illness or condition to the full extent of benefits provided or to be provided by the plan.

**Reimbursement**

In addition, if a Covered Person receives any payment from any Responsible Party or Insurance Coverage as a result of an injury, illness or condition, the plan has the right to recover from, and be reimbursed by, the Covered Person for all amounts this plan has paid and will pay as a result of that injury, illness or condition from such payment, up to and including the full amount the Covered Person receives from any Responsible Party.

**Constructive Trust**

By accepting benefits (whether the payment of such benefits is made to the Covered Person or made on behalf of the Covered Person to any provider) from the plan, the Covered Person agrees that if he or she receives any payment from any Responsible Party as a result of an injury, illness or condition, he or she will serve as a constructive trustee over the funds that constitute such payment. Failure to hold such funds in
trust will be deemed a breach of the Covered Person’s fiduciary duty to the plan.

**Lien Rights**

Further, the plan will automatically have a lien to the extent of benefits paid by the plan for the treatment of the illness, injury or condition for which the Responsible Party is liable. The lien shall be imposed upon any recovery whether by settlement, judgment or otherwise, including from any insurance coverage related to treatment for any illness, injury or condition for which the plan paid benefits. The lien may be enforced against any party who possesses funds or proceeds representing the amount of benefits paid by the plan including, but not limited to, the Covered Person; the Covered Person’s representative or agent; Responsible Party; Responsible Party’s insurer, representative or agent; and/or any other source possessing funds representing the amount of benefits paid by the plan.

**First-Priority Claim**

By accepting benefits (whether the payment of such benefits is made to the Covered Person or made on behalf of the Covered Person to any provider) from the plan, the Covered Person acknowledges that this plan’s recovery rights are a first-priority claim against all Responsible Parties and are to be paid to the plan before any other claim for the Covered Person’s damages. This plan shall be entitled to full reimbursement on a first-dollar basis from any Responsible Party’s payments, even if such payment to the plan will result in a recovery to the Covered Person that is insufficient to make the Covered Person whole or to compensate the Covered Person in part or in whole for the damages sustained. The plan is not required to participate in or pay court costs or attorney fees to any attorney hired by the Covered Person to pursue the Covered Person’s damage claim.

**Applicability to All Settlements and Judgments**

The terms of this entire subrogation and right of recovery provision shall apply, and the plan is entitled to full recovery regardless of whether any liability for payment is admitted by any Responsible Party and regardless of whether the settlement or judgment received by the Covered Person identifies the medical benefits the plan provided or purports to allocate any portion of such settlement or judgment to payment of expenses other than medical expenses. The plan is entitled to recover from any and all settlements or judgments, even those designated as pain and suffering, non-economic damages and/or general damages only.

**Cooperation**

The Covered Person shall fully cooperate with the plan’s efforts to recover its benefits paid. It is the duty of the Covered Person to notify the plan within 30 days of the date when any notice is given to any party, including an insurance company or attorney, of the Covered Person’s intention to pursue or investigate a claim to recover damages or obtain compensation due to injury, illness or condition sustained by the Covered Person. The Covered Person and his or her agents shall provide all information requested by the plan, the claims administrator or its representative including, but not limited to, completing and submitting any applications or other forms or statements as the plan may reasonably request. Failure to provide this information may result in the termination of health benefits for the Covered Person or the institution of
court proceedings against the Covered Person.

The Covered Person shall do nothing to prejudice the plan’s subrogation or recovery interest or to prejudice the plan’s ability to enforce the terms of this plan provision. This includes, but is not limited to, refraining from making any settlement or recovery that attempts to reduce or exclude the full cost of all benefits provided by the plan.

The Covered Person acknowledges that the plan has the right to conduct an investigation regarding the injury, illness or condition to identify any Responsible Party. The plan reserves the right to notify the Responsible Party and his or her agents of its lien. Agents include, but are not limited to, insurance companies and attorneys.

**Interpretation**

In the event that any claim is made that any part of this subrogation and right of recovery provision is ambiguous or questions arise concerning the meaning or intent of any of its terms, the claims administrator for the plan shall have the sole authority and discretion to resolve all disputes regarding the interpretation of this provision.

**Jurisdiction**

By accepting benefits (whether the payment of such benefits is made to the Covered Person or made on behalf of the Covered Person to any provider) from the plan, the Covered Person agrees that any court proceeding with respect to this provision may be brought in any court of competent jurisdiction as the plan may elect. By accepting such benefits, the Covered Person hereby submits to each such jurisdiction, waiving whatever rights may correspond to him or her by reason of his or her present or future domicile.

**Other Important Plan Information**

**Discounts and Refunds**

Under some of the medical, dental and vision plan coverage options, some providers may agree to charge participants negotiated rates that are lower than their regular rates. In these cases, the amount you pay will be based on the reduced rate the provider has agreed to charge plan participants.

In addition, some of the contracts between the plans and providers, insurers or other organizations provide for other kinds of discounts, refunds and incentive rebates that belong solely to the plans. These discounts, refunds and rebates are designed to reduce the cost of benefits to the applicable plan as a whole, but do not reduce your cost of coverage, deductibles or copays. The plans have no obligation to pass on any of these discounts, refunds or rebates to participants.

**Mistake of Fact**

Any misstatement or other mistake of fact in this information will be corrected when discovered.
No Right of Employment

Nothing contained in this information or in the provisions of the plans creates or should be inferred to create an employment contract.

Omission or Misrepresentation of Information

If you don’t provide the claims administrator required information regarding your claim, your benefits may be delayed or denied until you do so.

When you file a claim for benefits, you certify the statements you make on the claim are complete and accurate to the best of your knowledge. If you misrepresent information or send in a fraudulent claim, you will be responsible for repaying any benefits based on that claim. Also, you may be subject to disciplinary action up to and including termination of employment.

Liability for Payment

Neither Baylor Scott & White Health nor any Company participating in the plans has any obligation to make a benefit payment to you or your dependents under a plan that is fully insured. The insurer is solely responsible to make such benefit payments, and Baylor Scott & White Health has no liability to you or your dependents if the insurer fails to make any payments required under any insured plan.

The following plans are fully insured:

- The Vision benefits
- The Life Insurance benefits
- The AD&D benefits
- Business Travel & Accident
- The Long-Term Disability benefits
- The DMO Dental benefits
- Legal Services benefits

Overpayment of Benefits

The amount of your plan benefits will be adjusted for any of the following reasons:

- You have misstated any information in your application for plan coverage (including any information on the Statement of Good Health Form) or in your application for benefits
- You do not report required information while receiving Baylor Scott & White Health-provided benefits
- Any error is made in calculating your benefits

If a benefit is overpaid or benefits are duplicated, you are expected to repay the plan(s) within 60 days of the overpayment. If you do not, the Plan Administrator may request that you enter into a written payroll withholding agreement providing for repayment of the amount due.
No interest will be charged on the amount of any overpayment or duplication of benefits, and unless required by law, no interest will be paid on any underpayment of benefits or on any benefit payments that have been delayed for any reason.

**Plan Amendment or Termination**

Although Baylor Scott & White Holdings expects to continue the benefits described in this document, Baylor Scott & White Holdings has the right to amend or end the plans, in whole or in part, at any time and without prior notice to participants. Also, benefits may be discontinued at any time for any groups of employees or inactive participants, including retirees. Your cost for coverage is also subject to change at any time.

Certain amendments to the plans may be made by designated executive officers of Baylor Scott & White Health without approval by the Board of Trustees of Baylor Scott & White Holdings.

The right to amend or terminate includes the right to reduce or eliminate coverage for any treatment, procedure or service. This right is applicable regardless of whether any participant is receiving such treatment, procedure or service for any injury, illness or disease, including those occurring before the effective date of the amendment.

You will be notified in writing if you are affected by any change to the plan.

**Plan Funding**

Plan funding arrangements are listed in the Plan Details chart on page 40. Plans described as “self-insured” pay benefits from separate trust funds set up for the exclusive benefit of participants.

**Plan Year**

The Plan Year for all plans described, unless stated otherwise, is Jan. 1 through Dec. 31.

**Severability of Plan Provisions**

Each plan provision is independent and does not affect the validity of any other plan provisions. If any provision is found to be invalid or unenforceable, the remaining plan provisions remain fully effective.

**HIPAA Privacy**

A federal law, the Health Insurance Portability and Accountability Act of 1996 (HIPAA), requires health plans to protect the confidentiality of your private health information. More detailed information is given in the notices of HIPAA privacy rights from Scott & White Health Plan, Aetna, MetLife and Superior Vision Services, as applicable. You may request a copy of the privacy notices by contacting the HR Service Center at 1-877-446-9562 in North Texas and 1-844-417-5223 in Central Texas.
Your Benefit Rights

**ERISA**

The following plans are governed by the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

- **Health benefits**
  - Medical benefits
  - Dental benefits
  - Vision benefits
  - Health Care Flexible Spending Account
  - Employee Assistance Program (EAP)

- **Welfare benefits**
  - Life Insurance benefits
  - Accidental Death & Dismemberment (AD&D) Insurance benefits
  - Long-Term and Short-Term Disability benefits
  - Business Travel & Accident
  - Legal Services

Other employee programs (including the Dependent Care Flexible Spending Account) may be explained in this summary but are not governed by the rules discussed in this section.

As a participant in the plans, you are entitled to certain rights and protections under the Employee Retirement Income Security Act (ERISA), as amended. ERISA provides that plan participants shall be entitled to:

- Examine, without charge, at the Plan Administrator’s office, all documents governing the plans, including a copy of the latest annual report (Form 5500 Series) filed by the plans with the U.S. Department of Labor.

- Obtain, upon written request to the Plan Administrator, copies of documents governing the operation of the plans, including copies of the latest annual report (Form 5500 Series) and the updated Summary Plan Description. The Plan Administrator may make a reasonable charge for the copies.

- Receive a summary of each plan’s annual financial report. The Plan Administrator is required by law to furnish each participant with a copy of this summary annual report.

- Obtain a statement telling you whether you have a right to receive a pension at normal retirement age (age 65) and if so, what your benefits would be at normal retirement age if you stop working now. If you do not have a right to a pension, the statement will tell you how many more years you have to work to receive a right to a pension. This statement must be requested in writing and is not required to be given more than once every 12 months. This statement must be provided free of charge.

- Continue health care coverage for you, spouse or dependents if there is a loss of coverage under a health care plan as result of a qualified event as provided under the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). You or your dependents may have to pay for such coverage. See Continuation of Coverage through COBRA and the applicable plan documents on the rules governing your COBRA continuation rights.
In addition to creating rights for participants, ERISA imposes duties upon the people who are responsible for the operation of the plans. The people who operate the plans, called “fiduciaries” of the plans, have a duty to do so prudently and in the interest of participants and beneficiaries.

No one may end your employment or otherwise discriminate against you in any way to prevent you from obtaining a benefit or exercising your rights under ERISA. If your claim for a benefit is denied in whole or in part, you must receive a written explanation of the reason for the denial. You have the right to have the plan review and reconsider your claim.

Under ERISA, there are steps you may take to enforce the previously discussed rights. If you have a claim for benefits that is denied or ignored, in whole or in part, you may file suit in a state or federal court. In addition, if you disagree with the plan’s decision or lack thereof concerning the qualified status of a domestic relations order or a medical child support order, you may file suit in federal court. If plan fiduciaries misuse a plan’s money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these court costs and fees. If you lose, the court may order you to pay the court costs and fees (for example, if it finds your claim frivolous).

If you have any questions about the plans, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory, or:

**Division of Technical Assistance and Inquiries**
Employee Benefits Security Administration
U.S. Department of Labor
200 Constitution Avenue N.W.
Washington, D.C. 20210

You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

**USERRA Rights**

As required by federal law, Baylor Scott & White Health provides benefits during or following a period of qualified military service. You must continue to pay your share of your coverage cost during your military leave of absence. If Baylor Scott & White Health pays a portion of the premium payment on your behalf to continue your coverage while you are on military leave, you may be required to reimburse Baylor Scott & White Health for your portion of the premium payment whether or not you return to work.

If you do not continue your coverage during your military leave, your coverage will be reinstated when you return on a timely basis from military leave.
Glossary

**Actively at work** — Means you are physically present at your customary place of employment with the intent and ability to work your scheduled hours and do the normal duties of your job.

**Appeal** — A request or reference to some person or authority for a decision, corroboration or judgment.

**Creditable Coverage** — Any individual or group policy, contract or program.

**Fiduciaries** — Any person or people who operate the plans.

**Lien** — The legal claim of one person upon the property of another person to secure the payment of a debt or the satisfaction of an obligation.

**Subrogation** — To stand in the place of.

**Trustee** — A person who holds the title to property for the benefit of another.
Medical

The medical plan makes quality health care affordable for you and your family. The plan provides coverage for a wide range of medical expenses, including prescription drugs and preventive care.

Plan Highlights

- You can select from three medical plan options, which differ in the amount you pay for coverage, the way you access care and the amount you pay when you need medical care.
- The plan covers well-child care and immunizations for your children, mammograms, adult annual physicals and other preventive services at no out-of-pocket cost to you when you use a Tier 1 or Tier 2 provider.
- All medical plans include prescription drug coverage at Baylor Scott & White Health (BSWH) pharmacies and through BSWH pharmacy mail-order.
- All medical plans also include prescription drug coverage through Scott & White Health Plan, which has a network of retail pharmacies.

Your Medical Choices

Your medical choices include a Baylor Scott & White Health Preferred Provider Organization (referred to in this document as BSWH PPO), one Consumer Driven Health Plan (CDHP) with a Health Reimbursement Account (HRA) (referred to in this document as BSWH HRA) and one CDHP with a Health Savings Account (HSA) (referred to in this document as BSWH HSA):

- BSWH PPO
- BSWH HRA
- BSWH HSA

No matter which plan you choose, you can always elect to use a Tier 1 facility/provider when you need care. You’ll have lower office visit copays, coinsurance and out-of-pocket costs using the Tier 1 Network.

Your Coverage Tiers

Your coverage tiers include Employee (referred to in this document as EE), Employee + Spouse (referred to in this document as ES), Employee + Child(ren) (referred to in this document as EC), and Employee + Family (referred to in this document as EF).

See Benefits at a Glance on pages 51, 59 and 64 for specific details about plan benefits.
<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
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<td>44</td>
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<td>Your Medical Choices</td>
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<td>Your Coverage Tiers</td>
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<td>Benefits at a Glance — BSWH HRA Plan</td>
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<td>Benefits at a Glance — BSWH HSA Plan</td>
<td>59</td>
</tr>
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<tr>
<td>Benefits at a Glance — BSWH PPO Plan</td>
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<td>Mental Health and Substance Abuse</td>
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<td>Prescription Drugs</td>
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<td>What’s Not Covered</td>
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<tr>
<td>Pre-Authorization/Pre-Notification</td>
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<td>Wellness Programs</td>
<td>102</td>
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<td>Claims and Appeals Procedures</td>
<td>102</td>
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<td>If You Are On Leave</td>
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<td>If You Leave Baylor Scott &amp; White Health</td>
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<td>Coordination of Benefits (COB)</td>
<td>110</td>
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<tr>
<td>Situations Affecting Medical Plan Benefits</td>
<td>110</td>
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<td>Subrogation and Rights of Recovery Provision</td>
<td>110</td>
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<td>Plan Administration</td>
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<td>Plan Amendment or Termination</td>
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<td>Notice Regarding Women’s Health and Cancer Rights Act</td>
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<td>Tier 1 Facilities</td>
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<td>Seeing a Hospital-Based Physician</td>
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<td>Glossary</td>
<td>114</td>
</tr>
</tbody>
</table>
How the BSWH HRA Plan Works

With the BSWH HRA plan, your initial covered expenses are automatically paid with money from a BSWH-funded Health Reimbursement Account (HRA). Once the HRA contribution for the plan year has been used, you’ll pay out of pocket (or use remaining amounts in your HRA that have been rolled over from prior years) for any further expenses until you reach your deductible. After the deductible amount is paid, you and the plan share the cost until you reach your annual out-of-pocket maximum. Then, the plan pays 100% of any further Tier 1 and Tier 2 covered expenses for the year.

When you enroll in the BSWH HRA plan, you may visit any doctor at any time without a referral. However, when you use a facility/provider in Tier 2, you will pay discounted fees for services. And if you use a Tier 1 facility/provider, you’ll pay even less. In addition, if you use a Tier 1 facility/provider or Tier 2 facility/provider, you will not pay for charges in excess of the discounted price and, in most cases, the facility/provider will file claims for you.

If you use a facility/provider that is not in either Tier 1 or Tier 2, you may have to pay the full price at the time of service and file a claim for reimbursement. In addition, you are responsible for any charges above the recognized charges.

To locate a Tier 1 or Tier 2 facility/provider, visit the 2016 Benefits Information Page at bswhbenefits.com.

BSWH HRA Plan at a Glance

<table>
<thead>
<tr>
<th>When you have a health care expense...</th>
<th>When (or if) all your HRA dollars are used...</th>
<th>When (or if) you pay the deductible amount...</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your HRA dollars are spent first.</td>
<td>You spend your own money until the deductible amount is paid.</td>
<td>Coinsurance begins. You and the plan share the cost of care (coinsurance) until you meet the annual out-of-pocket maximum.</td>
</tr>
</tbody>
</table>

Spend less than Baylor gives you each year? You roll over any leftover HRA money from BSWH to use next year.

Preventive care from a Tier 1 or Tier 2 provider is always covered at 100% — with no HRA deductions, deductible or coinsurance.
To see what’s covered, go to page 79-82.
Health Reimbursement Account (HRA)

When you enroll in the BSWH HRA plan, you automatically receive a Health Reimbursement Account (HRA). BSWH funds this account with an annual contribution. Throughout the year, your HRA is automatically applied to pay the cost of eligible medical expenses for you and your covered dependents, including office visits, hospitalization, lab tests, and non-invasive tests. You cannot contribute your own money to the HRA.

Annual HRA Contributions

BSWH’s annual contribution to your HRA is based on the level of coverage you have selected:

<table>
<thead>
<tr>
<th>If you select ...</th>
<th>BWSH’s annual contribution to your HRA is...</th>
</tr>
</thead>
<tbody>
<tr>
<td>(EE)</td>
<td>$1,000</td>
</tr>
<tr>
<td>(ES)</td>
<td>$1,750</td>
</tr>
<tr>
<td>(EC)</td>
<td>$1,750</td>
</tr>
<tr>
<td>(EF)</td>
<td>$2,000</td>
</tr>
</tbody>
</table>

For new hires or newly eligible employees who enroll in the BSWH HRA option with coverage effective after Jan. 1, BSWH prorates the initial amount allocated to the HRA based on the number of months remaining in the calendar year, as shown in the following chart:

<table>
<thead>
<tr>
<th>Enrollment Effective Date</th>
<th>(EE)</th>
<th>(ES)</th>
<th>(EC)</th>
<th>(EF)</th>
</tr>
</thead>
<tbody>
<tr>
<td>January–March</td>
<td>$1,000</td>
<td>$1,750</td>
<td>$1,750</td>
<td>$2,000</td>
</tr>
<tr>
<td>April–June</td>
<td>$750</td>
<td>$1,312.50</td>
<td>$1,312.50</td>
<td>$1,500</td>
</tr>
<tr>
<td>July–September</td>
<td>$500</td>
<td>$875</td>
<td>$875</td>
<td>$1,000</td>
</tr>
<tr>
<td>October–December</td>
<td>$250</td>
<td>$437.50</td>
<td>$437.50</td>
<td>$500</td>
</tr>
</tbody>
</table>

If you have a qualifying event during the year that causes you to enroll in a lower tier of coverage (e.g., from Employee + Spouse to Employee Only coverage), your HRA allocation will change based on the new tier. The change is effective on the date of the qualifying event that changes the tier. If the qualifying event causes you to enroll in a higher tier of coverage (e.g., from Employee Only to Employee + Family coverage), you will receive an additional HRA allocation. This allocation will be equal to the difference between the individual and family allocation.

Your payroll deductions for medical coverage do not pay for the Health Reimbursement Account (HRA) itself. The HRA is funded entirely by BSWH.
Using Your HRA
Each time you or a covered dependent visits a provider and incurs an eligible expense, the cost of the services is deducted from your HRA. When you visit a Tier 1 or a Tier 2 facility/provider, the discounted cost of services (not the full cost) is deducted from your HRA. When you visit a Tier 3 facility/provider, the recognized charge is deducted from your HRA, and you pay any amount in excess of the recognized charge out of pocket. This continues until you have exhausted all the funds in your HRA for the year.

Unused HRA Funds
If the full amount of your HRA is not used each year, the remaining amount rolls over and will be used in future years as long as you remain enrolled in the BSWH HRA plan.

If you leave BSWH or stop participating in the BSWH HRA plan, any amount remaining in your HRA is forfeited back to BSWH. However, in the sole discretion of BSWH, exceptions may be made on a case-by-case basis in the event of certain business transactions.

Deductible
You pay 100% of the costs until you meet your deductible. However, amounts paid from your HRA apply against your deductible. The deductible amount shown below is what you pay for the plan year. The amount of the deductible varies based on the option you select, as shown below.

Amounts that don’t count toward the deductible:

- Expenses paid by the plan
- Expenses for preventive care
- Copays
- Any out-of-network expenses that exceed the recognized charge

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>BSWH HRA</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Tier 1</td>
</tr>
<tr>
<td>(EE)</td>
<td>$2,000</td>
</tr>
<tr>
<td>(ES)*</td>
<td>$3,750</td>
</tr>
<tr>
<td>(EC)*</td>
<td>$3,250</td>
</tr>
<tr>
<td>(EF)*</td>
<td>$4,000</td>
</tr>
</tbody>
</table>

* These are embedded deductibles, which means the plan will provide after-deductible coverage once an individual has met the individual deductible, even if the family deductible has not been met.

Note: A separate deductible applies for services provided under each Tier. However, Tier 1 expenses count toward meeting the Tier 2 deductible.

Coinsurance
If you have additional eligible medical expenses after your deductible is paid, then coinsurance begins.
Coinsurance means you pay a percentage and the plan pays a percentage of the costs. The plan generally pays a coinsurance amount of 90% of the cost for services through Tier 1 facilities/providers, 50% of the cost for services through other Tier 2 facilities/providers and 30% of the cost for services through Tier 3 facilities/providers. Tier 3 amounts above the recognized charges are your responsibility. Your coinsurance amount is 10% of the cost for services at Tier 1 facilities/providers, 50% of the cost for services through Tier 2 facilities/providers, up to a limit called the out-of-pocket maximum. The out-of-pocket maximum is the most you pay in coinsurance expenses for covered services in a plan year. Your coinsurance for Tier 3 facilities/providers is 70% of the recognized charge for services, with no out-of-pocket maximum. Any remaining balance in your HRA after you have met your deductible may be used to pay your coinsurance.

How the BSWH HRA Plan Limit Expenses for Families

If you choose BSWH HRA for you and your family (ES, EC, or EF) and a family member reaches $2,000 in expenses for Tier 1, the plan begins paying at the coinsurance rate for expenses incurred by that same individual — even if your full deductible has not been met. Other family members’ expenses must be paid out of pocket until the full deductible is met.

Example - Tier 1:

Betty enrolls herself and her daughter in the BSWH HRA plan and BSWH contributes $1,750 to Betty’s HRA. Medical expenses are paid from the HRA first, then Betty must pay for medical expenses for herself and her daughter out of pocket until the $3,250 EC deductible is met. Therefore, Betty must pay the first $3,250 in medical expenses ($1,750 from her HRA and $1,500 out of pocket) before coinsurance begins. However, if either Betty or her daughter incurs medical expenses of $2,000 during the year, the plan begins paying coinsurance for expenses incurred by that individual even if the EC deductible has not yet been met. As an example, during the first six months of the year, all of the $1,750 in the HRA is spent on expenses for Betty. In July, she has an X-ray at a Tier 1 facility that costs $300. Because her individual deductible is $2,000 and she has already spent $1,750 on medical expenses for herself, Betty pays $250 of her x-ray fees towards her deductible. She then must pay 10% on the remaining $50 balance of the x-ray fees or $5. In August, Betty needs a medical procedure for her daughter and the cost is $125. Because the HRA money has been spent and Betty’s daughter has not yet incurred any expenses, Betty must pay her daughter’s medical expenses out of pocket until their combined expenses reach $3,250. The $125 for the medical procedure will apply toward a portion of her deductible.

Recognized Charges

If you obtain covered services from a Tier 3 facility/provider, the amount paid by the plan is based on the recognized charge. The recognized charge for a specific service or supply is determined by Scott & White Health Plan (SWHP) in its sole discretion. The plan (including your HRA) pays only the recognized charge, not the full amount. Any portion of an expense that exceeds the recognized charge is your responsibility to pay and will not count toward your deductible amount. See the Glossary for the definition of a recognized charge.

Out-of-Pocket Maximum

The out-of-pocket maximum is the most that you will pay for eligible Tier 1 and Tier 2 health care expenses, including your deductible and coinsurance, in a plan year. Once you reach the out-of-pocket maximum, the
The BSWH HRA plan pays 100% for Tier 1 and Tier 2 covered services throughout the remainder of the plan year.

The annual out-of-pocket maximums for Tier 1 and Tier 2 networks are:

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>BSWH HRA</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Tier 1</td>
</tr>
<tr>
<td>(EE)</td>
<td>$3,425</td>
</tr>
<tr>
<td>(ES)*</td>
<td>$6,850</td>
</tr>
<tr>
<td>(EC)*</td>
<td>$5,137</td>
</tr>
<tr>
<td>(EF)*</td>
<td>$6,850</td>
</tr>
</tbody>
</table>

*These are embedded out-of-pocket maximums, which means no one person in your family has to pay more than the individual maximum, even if together you haven’t met the family out-of-pocket maximum.

**Note:** A separate out-of-pocket maximum applies for services provided under each Tier. However, Tier 1 expenses count toward meeting the Tier 2 out-of-pocket maximum.

There is no annual out-of-pocket maximum for Tier 3 network. Amounts paid for Tier 3 do not apply to the Tier 1 or Tier 2, out-of-pocket maximum.

**IMPORTANT!** Amounts you pay toward the cost of certain medical services will not count toward your annual out-of-pocket maximum. These include any cost you pay for:

- Any service not considered to be an eligible covered service
- Expenses in excess of annual maximums and limits
- Charges over the recognized charge
- Any out-of-network expenses
- Non-covered expenses
- Expenses for non-emergency use of the emergency room
- Expenses that are not paid, or precertification benefit reductions because a required precertification for the service(s) or supply was not obtained from SWHP
- Preventive care expenses
- Premiums

**Preventive Care**

The BSWH HRA plan pays 100% for Tier 1 and Tier 2 preventive care. Tier 3 preventive care is not covered, whether or not you have met your deductible. No money is deducted from your HRA for preventive care, and the cost does not apply to your deductible or out-of-pocket maximum.

**Note:** To be covered at 100%, expenses must be billed as preventive.
Benefits at a Glance — BSWH HRA Plan

What You Get

<table>
<thead>
<tr>
<th>What You Get</th>
<th>BSWH HRA</th>
</tr>
</thead>
<tbody>
<tr>
<td>A Health Reimbursement Account (HRA) from BSWH.</td>
<td></td>
</tr>
<tr>
<td>If you enroll in the Consumer BSWH HRA, BSWH funds an HRA for you, prorated based on your hire date. The amount BSWH contributes depends on who you cover.</td>
<td></td>
</tr>
<tr>
<td>(EE)</td>
<td>$1,000</td>
</tr>
<tr>
<td>(ES)</td>
<td>$1,750</td>
</tr>
<tr>
<td>(EC)</td>
<td>$1,750</td>
</tr>
<tr>
<td>(EF)</td>
<td>$2,000</td>
</tr>
</tbody>
</table>

Your Deductible

<table>
<thead>
<tr>
<th>Your Deductible</th>
<th>BSWH HRA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1</td>
<td>Tier 2</td>
</tr>
<tr>
<td>EE</td>
<td>$2,000</td>
</tr>
<tr>
<td>ES*</td>
<td>$3,750</td>
</tr>
<tr>
<td>EC*</td>
<td>$3,250</td>
</tr>
<tr>
<td>EF*</td>
<td>$4,000</td>
</tr>
</tbody>
</table>

* These are embedded deductibles, which means the plan will provide after-deductible coverage once an individual has met the individual deductible, even if you haven’t met the family deductible.

Note: A separate deductible applies for services provided under each Tier. However, Tier 1 expenses count toward meeting the Tier 2 deductible.

After You Meet Your Deductible, You Pay:

<table>
<thead>
<tr>
<th>After You Meet Your Deductible, You Pay:</th>
<th>BSWH HRA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1</td>
<td>Tier 2</td>
</tr>
<tr>
<td>Preventive Care*</td>
<td>$0</td>
</tr>
<tr>
<td>Office Visit</td>
<td>10%</td>
</tr>
<tr>
<td>Specialist Office Visit</td>
<td>10%</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$50 copay</td>
</tr>
<tr>
<td>Lab</td>
<td>10%</td>
</tr>
<tr>
<td>X-ray</td>
<td>10%</td>
</tr>
<tr>
<td>ER</td>
<td>$200 copay</td>
</tr>
<tr>
<td>Hospital Inpatient</td>
<td>10%</td>
</tr>
<tr>
<td>Mental Hospital</td>
<td>10%</td>
</tr>
<tr>
<td>Mental Office Visit</td>
<td>10%</td>
</tr>
</tbody>
</table>

* In order for your claim to be paid at 100% as a preventive care claim, make sure your physician does not submit a diagnosis when he or she submits the claim to SWHP. Preventive care must be within SWHP’s guidelines and age-appropriate.
### Out of Pocket Maximum

<table>
<thead>
<tr>
<th>Tier 1</th>
<th>Tier 2</th>
<th>Tier 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>$3,425</td>
<td>$6,850</td>
<td>Unlimited</td>
</tr>
<tr>
<td>$6,850</td>
<td>$13,700</td>
<td></td>
</tr>
<tr>
<td>$5,137</td>
<td>$10,275</td>
<td></td>
</tr>
<tr>
<td>$6,850</td>
<td>$13,700</td>
<td></td>
</tr>
</tbody>
</table>

*These are embedded out-of-pocket maximums, which means no one person in your family has to pay more than the individual maximum, even if together you haven’t met the family out-of-pocket maximum.*

**Note:** A separate out-of-pocket maximum applies for services provided under each Tier. However, Tier 1 expenses count toward meeting the Tier 2 out-of-pocket maximum.
How the BSWH HSA Plan Works

With the BSWH Health Savings Account (HSA) plan, you may open an HSA that can help you pay medical expenses. You pay expenses (either out of pocket or from your HSA) until you reach your deductible. After the deductible amount is paid, you and the plan share the costs until you reach your annual out-of-pocket maximum. Then, the plan pays 100% of any further Tier 1 and Tier 2 covered expenses for the plan year. If you enroll in the BSWH HSA option, you may open an HSA only if you are not also covered by any low-deductible health plan (such as a spouse’s plan, including a spouse’s general purpose health care flexible spending account). If you have other health care coverage in addition to BSWH’s, you should enroll in the BSWH HRA plan because this restriction does not apply to BSWH HRA plan.

If you open an HSA, BSWH will contribute to it and you may also contribute your own money tax-free. The HSA belongs to you — you decide whether to use the money to pay current expenses or keep it in the account for future needs. In other ways, the BSWH HSA plan works similarly to the BSWH HRA plan. You pay 100% of covered expenses until you reach your deductible. After the deductible is met, you and the plan share the costs until you reach your annual out-of-pocket maximum. Then, the plan pays 100% of any further Tier 1 and Tier 2 covered expenses for the year.

When you enroll in the BSWH HSA plan, you may visit any doctor at any time without a referral. However, when you use a facility/provider in Tier 2, you will pay discounted fees. And if you use a Tier 1 facility/provider, you’ll pay even less. In addition, if you use a Tier 1 or Tier 2 facility/provider, you will not pay for charges in excess of the discounted price and, in most cases, the provider will file claims for you.

If you use a facility/provider that is not in Tier 1 or Tier 2, you may have to pay the full price at the time of service and file a claim for reimbursement. In addition, you are responsible for any charges above the recognized charges.

To locate a Tier 1 or Tier 2 facility/provider, visit the 2016 Benefits Information Page at bswhbeneﬁts.com.
BSWH HSA Plan at a Glance

Health Savings Account (HSA)

After you enroll in the BSWH HSA plan, your account will be opened automatically and you will receive an information packet and an HSA Payment Card from WageWorks and BNYMellon explaining how to take advantage of your HSA. All HSAs opened through WageWorks are maintained by BNYMellon. Because of banking regulations, you will need to have a physical mailing address (not a P.O. Box) in the HR system. BSWH funds this account with an annual contribution, and you can also contribute your own pre-tax money. Your HSA belongs to you, similar to an Individual Retirement Account (IRA). You decide whether to spend the money or save it for the future. It is your responsibility to keep receipts to prove that withdrawals are spent on eligible expenses. Each year that your HSA is open, you must file a Form 8889 with your federal income tax return showing contributions and withdrawals from your account.

You can also choose to open an HSA with another bank or other financial institution. However, BSWH will only contribute to HSAs opened through WageWorks.

This section explains the basic rules about the HSA. Please note, however, that once opened, the HSA itself is not part of the BSWH Plan. HSAs are not maintained or sponsored by BSWH and are not subject to the Employee Retirement Income Security Act (ERISA). For example, if your employment terminates and you continue your participation in the BSWH HSA plan through COBRA, BSWH will no longer contribute to your HSA.

Annual HSA Contributions

BSWH annual contribution to your HSA depends on the level of coverage you have selected:

<table>
<thead>
<tr>
<th>If You Select...</th>
<th>BSWH Annual Contribution To Your HSA Is...</th>
</tr>
</thead>
<tbody>
<tr>
<td>(EE)</td>
<td>$500</td>
</tr>
<tr>
<td>(ES)</td>
<td>$1,000</td>
</tr>
</tbody>
</table>

For new hires or newly eligible employees who enroll in the BSWH HSA plan with coverage effective after Jan. 1, BSWH prorates the initial amount allocated to the HSA based on the number of months remaining in the calendar year, as follows:

<table>
<thead>
<tr>
<th>Enrollment Effective Date</th>
<th>(EE)</th>
<th>(ES, EC, EF)</th>
</tr>
</thead>
<tbody>
<tr>
<td>January–March</td>
<td>$500</td>
<td>$1,000</td>
</tr>
<tr>
<td>April–June</td>
<td>$375</td>
<td>$750</td>
</tr>
<tr>
<td>July–September</td>
<td>$250</td>
<td>$500</td>
</tr>
<tr>
<td>October–December</td>
<td>$125</td>
<td>$250</td>
</tr>
</tbody>
</table>

Preventive care from a Tier 1 or Tier 2 provider is always covered at 100% — with no deductible or coinsurance. To see what’s covered, go to page 79-82.
If you are enrolled in EE coverage and have a qualifying event during the year that causes you to enroll one or more dependents, you will receive additional HSA money from BSWH, equal to the difference between EE and ES/EC/EF coverage for the time period remaining in the year.

If your participation in the plan ends for any reason, you will no longer receive BSWH contributions to your HSA and you cannot contribute your own money until you are again covered by a qualifying high-deductible health plan (HDHP) with no other coverage. However, any money in your HSA continues to be yours, and you can continue to use it to pay eligible medical expenses tax-free for yourself and your dependents, regardless of the type of medical coverage you or they have.

**Your Contributions to Your HSA**

You may contribute your own money to your HSA, up to IRS limits. For 2016, your contributions plus BSWH may not exceed $3,350 for EE coverage or $6,750 for ES/EC/EF coverage. This combined limit applies even if you enroll after Jan. 1 and receive a prorated BSWH contribution. If you are age 55 or older, you can make an additional HSA catch-up contribution of up to $1,000 per calendar year.

If you stop participating in the BSWH HSA plan or become covered by a low-deductible health plan during the year, your eligibility to contribute to your HSA ceases and the maximum amount of contributions you may make will be reduced.

**Please note:** These amounts are indexed annually for inflation. If you make a contribution for the entire tax year — when you only have part-year coverage — then you must remain in an HDHP and subsequently be eligible for the HSA through the next full calendar year, or must include the amount of this contribution (above and beyond what you could have contributed based on a pro rata portion of the annual limit) in gross income and be subject to an additional 10% tax.

You can elect to contribute through pre-tax payroll deductions and/or electronic fund transfer (EFT) from a personal account. If you contribute through EFT, those contributions may be deductible on your federal income tax return. You can change your payroll deductions at any time.

If you have an HRA balance in the BSWH HRA plan and you enroll in the BSWH HSA plan, the balance in your HRA does not transfer to an HSA.

**Using Your HSA**

You decide when to use the money in your HSA. You will receive an HSA payment card that may be used at health care merchants (such as a doctor’s office, pharmacy, etc.) where VISA is accepted. The payment card cannot be used at an ATM for cash withdrawals or internationally. You must have adequate funds in your HSA to pay for any expenses or your card transaction will be denied. You can also request a withdrawal/reimbursement from your account.

If you use HSA funds to pay eligible health care expenses, the money is not taxable when withdrawn. If used for ineligible expenses, the money is taxable as income and is subject to a 20% tax penalty if withdrawn before age 65.

Eligible health care expenses include your deductible, your coinsurance amounts, prescription drugs, dental and vision expenses, etc.
Out-of-network amounts that exceed the recognized charge are also eligible health care expenses that may be paid from your HSA. Note that although your HSA can be used for dental, vision and amounts exceeding the recognized charge, these amounts do not count toward your deductible. So, your HSA’s impact on your deductible depends on how you decide to spend your HSA money.

To be eligible, expenses must be incurred on or after your HSA is opened. However, expenses do not have to be paid or reimbursed from your HSA in the year incurred. Expenses continue to be eligible after you no longer participate in the BSWH HSA option. These rules provide a great deal of flexibility for using your HSA. For example, if you have a medical expense of $500 in 2016, you can initially pay it out of pocket and save the receipt. If you decide in 2016 or a later year that you prefer to pay this expense with HSA money, you can file for reimbursement at that time, as long as you have the receipt to submit.

**HSA Fees**

An account maintenance fee of $2.15 will automatically be deducted from your account each month. If you terminate employment with BSWH, but continue to maintain your HSA with WageWorks and BNYMellon, the monthly account maintenance fee remains the same.

**Investing Your HSA**

Your HSA is an interest-bearing account insured by the FDIC, paying a tiered variable rate. Go to [www.wageworks.com](http://www.wageworks.com) for current rates. As long as your HSA has a minimum balance of $1,000, you can direct its investment among a range of investment choices with nationally-recognized fund families, as well as a money market option. The investment funds each have minimum investment levels. WageWorks offers online investment, trade and balance reporting. Transactional and management fees apply.

**Deductible**

Your deductible is the amount that must be paid before the plan begins to pay coinsurance. You pay your deductible out of pocket, which can include funds from your HSA. The amount of the deductible varies based on the coverage level you select, as shown below.

Amounts that don’t count toward the deductible:

- Expenses paid by the plan
- Expenses for preventive care
- Any out-of-network expenses that exceed the recognized charge
*Aggregate family deductible.*

Note: A separate deductible applies for services provided under each Tier. However, Tier 1 expenses count toward meeting the Tier 2 deductible.

**Coinsurance**

If you have additional eligible medical expenses after your deductible is paid, then coinsurance begins. Coinsurance means you pay a percentage and the plan pays a percentage of the costs. The plan generally pays a coinsurance amount of 90% of the cost for services through Tier 1 facilities/providers, 50% of the cost for services through Tier 2 facilities/providers and 30% of the cost for services through Tier 3 facilities/providers. Tier 3 amounts above the recognized charges are your responsibility. Your coinsurance amount is 10% of the cost for services at Tier 1 facilities/providers, 50% of the cost for services through Tier 2 facilities/providers, up to a limit called the out-of-pocket maximum. The out-of-pocket maximum is the most you pay in coinsurance expenses for covered services in a plan year. Your coinsurance for Tier 3 providers is 70% of the recognized charge for services, with no out-of-pocket maximum.

If you choose the BSWH HSA for you and your family (ES, EC or EF), the Tier 1 deductible of $4,000 must be reached by the covered expenses of any combination of family members before coinsurance begins for any family member.

**Example – Tier 1:**

Betty enrolls herself and her daughter in the BSWH HSA plan. During the first six months of the year, all of the $1,000 in the HSA is spent on expenses for Betty. In July, she has an X-ray at a Tier 1 facility that costs $700, and pays out of pocket. In August, her daughter has expenses of $2,300, which she also pays out of pocket. She has now met her Tier 1 $4,000 deductible, and the plan will pay coinsurance for any additional expenses for Betty and her daughter for the remainder of the plan year, until the Tier 1, out-of-pocket maximum is reached.

**Recognized Charges**

If you obtain covered services from a Tier 3 facility/provider, the amount paid by the plan is based on the recognized charge. The recognized charge for a specific service or supply is determined by SWHP in its sole discretion. The plan pays only the recognized charge, not the full amount. Any portion of an expense that exceeds the recognized charge is your responsibility to pay and will not count toward your deductible amount. You may pay the recognized charge from your HSA. See the Glossary for the definition of a recognized charge.
Out-of-Pocket Maximum

The out-of-pocket maximum is the most you will pay for eligible Tier 1 or Tier 2 health care expenses, including your deductible and coinsurance, in a plan year. Once you reach the out-of-pocket maximum, the plan pays 100% for Tier 1 or Tier 2 covered services for the remainder of the plan year.

The annual out-of-pocket maximums for Tier 1 and Tier 2 networks are:

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>Tier 1</th>
<th>Tier 2</th>
<th>Tier 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>(EE)</td>
<td>$3,275</td>
<td>$6,550</td>
<td>Unlimited</td>
</tr>
<tr>
<td>(ES)*</td>
<td>$6,550</td>
<td>$13,100</td>
<td></td>
</tr>
<tr>
<td>(EC)*</td>
<td>$6,550</td>
<td>$13,100</td>
<td></td>
</tr>
<tr>
<td>(EF)*</td>
<td>$6,550</td>
<td>$13,100</td>
<td></td>
</tr>
</tbody>
</table>

* These are embedded out-of-pocket maximums, which means no one person in your family has to pay more than the individual maximum, even if together you haven’t met the family out-of-pocket maximum.

Note: A separate out-of-pocket maximum applies for services provided under each Tier. However, Tier 1 expenses count toward meeting the Tier 2 out-of-pocket maximum.

There is no out-of-pocket maximum for Tier 3 network. Amounts paid for Tier 3 do not apply to Tier 1 or Tier 2 out-of-pocket maximum.

IMPORTANT! Amounts you pay toward the cost of certain medical services will not count toward your annual out-of-pocket maximum. These include any cost you pay for:

- Any service not considered to be an eligible covered service
- Expenses in excess of annual maximums and limits
- Charges over the recognized charge
- Any out-of-network expenses
- Non-covered expenses
- Expenses for non-emergency use of the emergency room
- Expenses that are not paid, or precertification benefit reductions because a required precertification for the service(s) or supply was not obtained from SWHP
- Preventive care expenses
- Premiums

Preventive Care

The BSWH HSA plan pays 100% for Tier 1 or Tier 2 preventive care. Tier 3 preventive care is not covered, whether or not you have met your deductible. The cost does not apply to your deductible or out-of-pocket maximum. To be covered at 100%, expenses must be billed as preventive.
Benefits at a Glance — BSWH HSA Plan

<table>
<thead>
<tr>
<th>What You Get</th>
<th>BSWH HSA</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>A Health Savings Account (HSA) funded by BSWH.</strong></td>
<td></td>
</tr>
<tr>
<td>If you enroll in the BSWH HSA plan, BSWH will put money in your account, prorated based on your hire date. Plus, you can also contribute tax-free money to your HSA.</td>
<td></td>
</tr>
<tr>
<td>For 2016, your contributions plus BSWH may not exceed $3,350 for individual coverage or $6,750 for family coverage. The amount Baylor contributes depends on who you cover.</td>
<td></td>
</tr>
<tr>
<td><strong>(EE)</strong></td>
<td><strong>(ES)</strong></td>
</tr>
<tr>
<td>$500</td>
<td>$1,000</td>
</tr>
</tbody>
</table>

*Aggregate family deductible.*

**Note:** A separate deductible applies for services provided under each Tier. However, Tier 1 expenses count toward meeting the Tier 2 deductible.

<table>
<thead>
<tr>
<th>Your Deductible *</th>
<th>BSWH HSA</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Tier 1</strong></td>
<td><strong>Tier 2</strong></td>
</tr>
<tr>
<td>You pay 100% of the costs until you meet your deductible. However, you can use your HSA to offset your deductible, to pay for your portion of covered medical expenses (coinsurance) and other eligible medical expenses not covered by your medical insurance. Note that although the HSA can be used for dental and vision expenses, only medical expenses count toward your deductible.</td>
<td></td>
</tr>
<tr>
<td><strong>(EE)</strong></td>
<td><strong>(ES)</strong></td>
</tr>
<tr>
<td>$2,000</td>
<td>$4,000</td>
</tr>
<tr>
<td>$2,300</td>
<td>$4,600</td>
</tr>
<tr>
<td>$2,600</td>
<td>$5,200</td>
</tr>
</tbody>
</table>

After You Meet Your Deductible, You Pay: **BSWH HSA**

<table>
<thead>
<tr>
<th>After You Meet Your Deductible, You Pay:</th>
<th>Tier 1</th>
<th>Tier 2</th>
<th>Tier 3</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Preventive Care</strong>*</td>
<td>$0</td>
<td>$0</td>
<td>Not Covered</td>
</tr>
<tr>
<td><strong>Office Visit</strong></td>
<td>10%</td>
<td>50%</td>
<td>70%</td>
</tr>
<tr>
<td><strong>Specialist Office Visit</strong></td>
<td>10%</td>
<td>50%</td>
<td>70%</td>
</tr>
<tr>
<td><strong>Urgent Care</strong></td>
<td>10%</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td><strong>Lab</strong></td>
<td>10%</td>
<td>50% or 35% for freestanding facility and independent lab</td>
<td>70%</td>
</tr>
<tr>
<td><strong>X-ray</strong></td>
<td>10%</td>
<td>50%</td>
<td>70%</td>
</tr>
<tr>
<td><strong>ER</strong></td>
<td>10%</td>
<td>10%</td>
<td>10%</td>
</tr>
<tr>
<td><strong>Hospital Inpatient</strong></td>
<td>10%</td>
<td>50%</td>
<td>70%</td>
</tr>
<tr>
<td><strong>Mental Hospital</strong></td>
<td>10%</td>
<td>10%</td>
<td>70%</td>
</tr>
<tr>
<td><strong>Mental Office Visit</strong></td>
<td>10%</td>
<td>10%</td>
<td>70%</td>
</tr>
</tbody>
</table>

*In order for your claim to be paid at 100% as a preventive care claim, make sure your physician does not submit a diagnosis when he or she submits the claim to SWHP. Preventive care must be within SWHP guidelines and age-appropriate.*
These are embedded out-of-pocket maximums, which means no one person in your family has to pay more than the individual maximum, even if together you haven’t met the family out-of-pocket maximum.

**Note:** A separate out-of-pocket maximum applies for services provided under each Tier. However, Tier 1 expenses count toward meeting the Tier 2 out-of-pocket maximum.

<table>
<thead>
<tr>
<th>Out of Pocket Maximum</th>
<th>BSWH HSA</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Tier 1</td>
</tr>
<tr>
<td>(EE)</td>
<td>$3,275</td>
</tr>
<tr>
<td>(ES)*</td>
<td>$6,550</td>
</tr>
<tr>
<td>(EC)*</td>
<td>$6,550</td>
</tr>
<tr>
<td>(EF)*</td>
<td>$6,550</td>
</tr>
</tbody>
</table>

If you have paid this amount out of your own pocket (including your deductible), then the plan pays 100% of the remaining eligible expenses for Tier 1 or Tier 2 care and services for the rest of the year. There is no limit on your out-of-pocket costs if you go to Tier 3.
How the BSWH PPO Plan Works

The BSWH PPO gives you the freedom to use any doctor or hospital you choose, any time you need care. When you use a provider in Tier 1 or Tier 2, you pay a simple copay for most services, like in-network office visits and prescription drugs. Inpatient and outpatient services are subject to a deductible. Once you meet your deductible, you and BSWH share the cost of any additional covered expenses until you reach your annual out-of-pocket maximum. After that, the plan pays 100% of Tier 1 or Tier 2 covered expenses for the year. Some preventive care, like routine physicals, routine child and well-baby care, immunizations and preventive tests, is covered at 100%.

In addition, network facilities/providers have agreed to charge a negotiated fee for their services and will file your claims for you. Plus, when you use a facility/provider in Tier 2, you will pay discounted fees for services. And if you use a Tier 1 facility/provider you’ll pay even less.

If you use a facility/provider that is not in Tier 1 or Tier 2, you might have to pay the full price at the time of service and file a claim for reimbursement. In addition, you are responsible for any charges above the recognized charge. To locate a Tier 1 or Tier 2 facility/provider, visit the 2016 Benefits Information Page at bswhbenefits.com.

Deductible

You and/or your covered family member must satisfy a deductible each calendar year before the plan begins paying benefits. The family deductible is satisfied by the combined out-of-pocket expenses of two or more family members. Preventive services such as adult routine exams, mammograms, Pap smears and well-child care are not subject to the deductible. The amount of the deductible varies based on the coverage level you select and whether you use Tier 1 or Tier 2 facilities/providers, as shown below.

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>BSWH PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1</td>
<td>Tier 2</td>
</tr>
<tr>
<td>(EE)</td>
<td>$800</td>
</tr>
<tr>
<td>(ES)*</td>
<td>$1,600</td>
</tr>
<tr>
<td>(EC)*</td>
<td>$1,200</td>
</tr>
<tr>
<td>(EF)*</td>
<td>$1,600</td>
</tr>
</tbody>
</table>

* These are embedded deductibles, which means the plan will provide after-deductible coverage once an individual has met the individual deductible, even if you haven’t met the family deductible.

Note: A separate deductible applies for services provided under each Tier. However, Tier 1 expenses count toward meeting the Tier 2 deductible.
Out-of-Pocket Maximum

The out-of-pocket maximum is the most that you will pay for eligible Tier 1 or Tier 2 health expenses, including your deductible and coinsurance, in a plan year. Once you reach the out-of-pocket maximum, the plan pays 100% for Tier 1 or Tier 2 covered services throughout the remainder of the plan year, excluding copays. The annual out-of-pocket maximums for Tier 1 or Tier 2 networks are:

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>BSWH PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Tier 1</td>
</tr>
<tr>
<td>(EE)</td>
<td>$3,300</td>
</tr>
<tr>
<td>(ES)*</td>
<td>$6,600</td>
</tr>
<tr>
<td>(EC)*</td>
<td>$4,950</td>
</tr>
<tr>
<td>(EF)*</td>
<td>$6,600</td>
</tr>
</tbody>
</table>

* These are embedded out-of-pocket maximums, which means no one person in your family has to pay more than the individual maximum, even if together you haven’t met the family out-of-pocket maximum.

Note: A separate out-of-pocket maximum applies for services provided under each Tier. However, Tier 1 expenses count toward meeting the Tier 2 out-of-pocket maximum.

There is no annual out-of-pocket maximum for Tier 3 network. Amounts paid for Tier 3 do not apply toward the Tier 1 or Tier 2 out-of-pocket maximum.

IMPORTANT! Amounts you pay toward the cost of certain medical services will not count toward your annual out-of-pocket maximum. These include any cost you pay for:

- Any service not considered to be an eligible covered service
- Expenses in excess of annual maximums and limits
- Charges over the recognized charge
- Any out-of-network expenses
- Non-covered expenses
- Expenses for non-emergency use of the emergency room
- Expenses that are not paid, or precertification benefit reductions because a required precertification for the service(s) or supply was not obtained from SWHP
- Preventive care expenses
- Premiums

Copays

A copayment — or “copay” — is a flat fee per visit that you pay for a medical or pharmacy service. The plan pays the rest of the cost.
**Coinsurance**

After the deductible is met, you and the plan share the cost of a covered service. This is called coinsurance. Percentages may vary by service.

**Preventive Medical Expenses**

To be covered at 100%, expenses must be billed as preventive. Out-of-network preventive expenses are not covered.

**Recognized Charges**

If you obtain covered services from a Tier 3 facility/provider, the amount paid by the plan is based on the recognized charge. The recognized charge for a specific service or supply is determined by SWHP in its sole discretion by using data for medical fees charged by geographic areas. Any portion of an expense that exceeds the recognized charge is your responsibility to pay and will not count toward your deductible and out-of-pocket maximum.
**Benefits at a Glance — BSWH PPO Plan**

<table>
<thead>
<tr>
<th>What You Get</th>
<th>BSWH PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>(EE)</td>
<td>N/A</td>
</tr>
<tr>
<td>(ES)</td>
<td>N/A</td>
</tr>
<tr>
<td>(EC)</td>
<td>N/A</td>
</tr>
<tr>
<td>(EF)</td>
<td>N/A</td>
</tr>
</tbody>
</table>

**Your Deductible**

<table>
<thead>
<tr>
<th>(EE)</th>
<th>Tier 1</th>
<th>Tier 2</th>
<th>Tier 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>$800</td>
<td>$1,200</td>
<td>$1,600</td>
<td></td>
</tr>
<tr>
<td>(ES)*</td>
<td>$1,800</td>
<td>$2,400</td>
<td>$3,200</td>
</tr>
<tr>
<td>(EC)*</td>
<td>$1,200</td>
<td>$1,800</td>
<td>$2,400</td>
</tr>
<tr>
<td>(EF)*</td>
<td>$1,600</td>
<td>$2,400</td>
<td>$3,200</td>
</tr>
</tbody>
</table>

*These are embedded deductibles, which means the plan will provide after-deductible coverage once an individual has met the individual deductible, even if you haven’t met the family deductible.

**Note:** A separate deductible applies for services provided under each Tier. However, Tier 1 expenses count toward meeting the Tier 2 deductible.

**After You Meet Your Deductible, You Pay:**

<table>
<thead>
<tr>
<th>Preventive Care*</th>
<th>Tier 1</th>
<th>Tier 2</th>
<th>Tier 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0</td>
<td>$0</td>
<td>Not Covered</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Office Visit</th>
<th>Tier 1</th>
<th>Tier 2</th>
<th>Tier 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>$25**</td>
<td>$70**</td>
<td>70%</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Specialist Office Visit</th>
<th>Tier 1</th>
<th>Tier 2</th>
<th>Tier 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>$40**</td>
<td>$100**</td>
<td>70%</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Urgent Care</th>
<th>Tier 1</th>
<th>Tier 2</th>
<th>Tier 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>$50**</td>
<td>$100**</td>
<td>$100**</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Lab/X-ray</th>
<th>Tier 1</th>
<th>Tier 2</th>
<th>Tier 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Included with office visit***</td>
<td>Included with office visit***</td>
<td>70%</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>ER</th>
<th>Tier 1</th>
<th>Tier 2</th>
<th>Tier 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>$200**</td>
<td>$200**</td>
<td>$200**</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Hospital Inpatient</th>
<th>Tier 1</th>
<th>Tier 2</th>
<th>Tier 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>10%</td>
<td>50%</td>
<td>70%</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Mental Hospital</th>
<th>Tier 1</th>
<th>Tier 2</th>
<th>Tier 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>10%</td>
<td>10%</td>
<td>70%</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Mental Office Visit</th>
<th>Tier 1</th>
<th>Tier 2</th>
<th>Tier 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>$25**</td>
<td>$25**</td>
<td>70%</td>
<td></td>
</tr>
</tbody>
</table>

*In order for your claim to be paid at 100% as a preventive care claim, make sure your physician does not submit a diagnosis when he or she submits the claim to SWHP. Preventive care must be within SWHP’s guidelines and age-appropriate.
** Flat fee not subject to deductible.

*** Included with office visit co-pay, unless billed separately. Then, deductible/coinsurance applies.

<table>
<thead>
<tr>
<th>Out of Pocket Maximum</th>
<th>BSHW PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Tier 1</td>
</tr>
<tr>
<td>(EE)</td>
<td>$3,300</td>
</tr>
<tr>
<td>(ES)*</td>
<td>$6,600</td>
</tr>
<tr>
<td>(EC)*</td>
<td>$4,950</td>
</tr>
<tr>
<td>(EF)*</td>
<td>$6,600</td>
</tr>
</tbody>
</table>

If you have paid this amount out of your own pocket (including your deductible), then the plan pays 100% of the remaining eligible expenses for Tier 1 and Tier 2 care and services for the rest of the year. There is no limit on your out-of-pocket costs if you go to Tier 3.

* These are embedded out-of-pocket maximums, which means no one person in your family has to pay more than the individual maximum, even if together you haven’t met the family out-of-pocket maximum.

**Note:** A separate out-of-pocket maximum applies for services provided under each Tier. However, Tier 1 expenses count toward meeting the Tier 2 out-of-pocket maximum.
What’s Covered by the Medical Options

All services are covered according to the schedule below, unless otherwise indicated:

<table>
<thead>
<tr>
<th>Service</th>
<th>BSWH PPO Tier 1</th>
<th>BSWH PPO Tier 2</th>
<th>BSWH PPO Tier 3</th>
<th>BSWH HRA Tier 1</th>
<th>BSWH HRA Tier 2</th>
<th>BSWH HRA Tier 3</th>
<th>BSWH HSA Tier 1</th>
<th>BSWH HSA Tier 2</th>
<th>BSWH HSA Tier 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive Care*</td>
<td>$0</td>
<td>$0</td>
<td>Not covered</td>
<td>$0</td>
<td>$0</td>
<td>Not covered</td>
<td>$0</td>
<td>$0</td>
<td>Not covered</td>
</tr>
<tr>
<td>Office Visit</td>
<td>$25**</td>
<td>$70**</td>
<td>70%</td>
<td>10%</td>
<td>50%</td>
<td>70%</td>
<td>10%</td>
<td>50%</td>
<td>70%</td>
</tr>
<tr>
<td>Specialist Office Visit</td>
<td>$40**</td>
<td>$100**</td>
<td>70%</td>
<td>10%</td>
<td>50%</td>
<td>70%</td>
<td>10%</td>
<td>50%</td>
<td>70%</td>
</tr>
<tr>
<td>Urgent Care Lab</td>
<td>$50**</td>
<td>$100**</td>
<td>$100**</td>
<td>70%</td>
<td>50%</td>
<td>70%</td>
<td>10%</td>
<td>50%</td>
<td>70%</td>
</tr>
<tr>
<td>X-ray</td>
<td>Included with office visit***</td>
<td>Included with office visit***</td>
<td>70%</td>
<td>10%</td>
<td>50%</td>
<td>70%</td>
<td>10%</td>
<td>50%</td>
<td>70%</td>
</tr>
<tr>
<td>ER</td>
<td>$200**</td>
<td>$200**</td>
<td>$200**</td>
<td>$200**</td>
<td>$200**</td>
<td>$200**</td>
<td>10%</td>
<td>10%</td>
<td>10%</td>
</tr>
<tr>
<td>Hospital Inpatient</td>
<td>10%</td>
<td>50%</td>
<td>70%</td>
<td>10%</td>
<td>50%</td>
<td>70%</td>
<td>10%</td>
<td>50%</td>
<td>70%</td>
</tr>
<tr>
<td>Mental Hospital</td>
<td>10%</td>
<td>10%</td>
<td>70%</td>
<td>10%</td>
<td>10%</td>
<td>70%</td>
<td>10%</td>
<td>10%</td>
<td>70%</td>
</tr>
<tr>
<td>Mental Office Visit</td>
<td>$25**</td>
<td>$25**</td>
<td>70%</td>
<td>10%</td>
<td>10%</td>
<td>70%</td>
<td>10%</td>
<td>10%</td>
<td>70%</td>
</tr>
</tbody>
</table>

* In order for your claim to be paid at 100% as a preventive care claim, make sure your physician does not submit a diagnosis when he or she submits the claim to SWHP. Preventive care must be within SWHP guidelines and age-appropriate.

** Flat fee not subject to deductible.

*** Included with office visit co-pay, unless billed separately. Then, deductible/coinsurance applies.

**Medically Necessary**

Coverage is provided only for services and supplies that are medically necessary. To be considered medically necessary, a service or supply must be provided by a physician or other health care provider, exercising prudent clinical judgment, to a patient for the purpose of preventing, evaluating, diagnosing or treating an illness, injury, disease or its symptoms. The provision of the service or supply must be:

- In accordance with generally accepted standards of medical practice
- Clinically appropriate, in terms of type, frequency, extent, site and duration, and considered effective for the patient’s illness, injury or disease
• Not primarily for the convenience of the patient, physician or other health care provider, and
• Not more costly than an alternative service or sequence of services at least as likely to produce equivalent therapeutic or diagnostic results as to the diagnosis or treatment of that patient’s illness, injury or disease.

For these purposes, “generally accepted standards of medical practice” means standards that are based on credible scientific evidence published in peer-reviewed medical literature generally recognized by the relevant medical community or otherwise consistent with physician specialty society recommendations and the views of physicians practicing in relevant clinical areas and any other relevant factors.

**Acupuncture**

Benefits under each option are limited to 20 visits per person per calendar year for acupuncture therapy.

**Adult Immunizations — Preventive**

Preventive immunizations include influenza (flu); pneumococcal; tetanus/toxoid; diphtheria; measles/mumps/ rubella (individuals under age 50 without previous immunization); and hepatitis A and B, chickenpox and Lyme disease (for high-risk groups). Adult immunizations are for individuals over age 18 and are covered at 100% according to the chart below.

### BSWH HRA and BSWH HSA

<table>
<thead>
<tr>
<th>Tier 1</th>
<th>Tier 2</th>
<th>Tier 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan pays 100%</td>
<td>Not covered</td>
<td>Not covered</td>
</tr>
<tr>
<td>Covered benefits do not affect your HRA or HSA deductible or coinsurance</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### BSWH PPO

<table>
<thead>
<tr>
<th>Tier 1</th>
<th>Tier 2</th>
<th>Tier 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan pays 100%</td>
<td>Not covered</td>
<td>Not covered</td>
</tr>
</tbody>
</table>

**Adult Immunizations — Non-Preventive**

Immunizations for travel, such as those for yellow fever and typhoid, are covered. The chart below describes how benefits are paid for covered adult immunizations NOT covered under Adult Immunizations — Preventive above.

### BSWH HRA & BSWH HSA

<table>
<thead>
<tr>
<th>Tier 1</th>
<th>Tier 2</th>
<th>Tier 3</th>
</tr>
</thead>
</table>
| Payment from health account, either:  
• **HRA**: plan pays 100% and helps reduce the deductible; or  
• **HSA**: you decide whether to pay expenses from your HSA or out of pocket  
**Deductible**: you pay 100% until total deductible is met  
**Coinsurance**: you pay 10% for Tier 1 or 50% for Tier 2 after deductible  
If you meet Tier 1 or Tier 2 out-of-pocket maximum, plan pays 100% | Payment from health account, either:  
• **HRA**: plan pays 100% and helps reduce the deductible; or  
• **HSA**: you decide whether to pay expenses from your HSA or out of pocket  
**Deductible**: you pay 100% until total deductible is met  
**Coinsurance**: you pay 70% after deductible  
You are responsible for amounts over recognized charges  
You do not have an out-of-pocket maximum | |

### BSWH PPO

<table>
<thead>
<tr>
<th>Tier 1</th>
<th>Tier 2</th>
<th>Tier 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>You pay $25 copay</td>
<td>You pay $70 copay</td>
<td>You pay 70% after deductible; you are responsible for amounts over recognized charges</td>
</tr>
</tbody>
</table>
Allergy Care

Allergy injections (immunotherapy) and allergy tests (skin test, scratch test and RAST) are covered if administered by a physician, allergist or specialist. Serum is covered only when received and administered within the provider’s office.

If the serum is received from a pharmacy, it is covered under the prescription drug benefits described on page 89.

Ambulance/Emergency Transportation

The plan covers emergency transportation by a professional ambulance service to and from the closest hospital that can provide the necessary services. Travel by a regularly scheduled airline or railroad is covered only if the necessary services aren’t available at a hospital closer to the patient and if other transportation is inappropriate for the patient’s condition. The plan covers charges for an air ambulance to and from the nearest hospital equipped to provide appropriate care if no ground or regularly scheduled domestic airline transportation is available and suitable and if the patient’s condition warrants immediate evacuation. See Emergency Room Care for details on emergencies.

If you require a medically necessary transfer from a non-local facility to a Tier 1 hospital, contact SWHP. If an injury or illness occurs while you are traveling outside the United States, contact the SWHP.

### BSWH HRA & BSWH HSA

<table>
<thead>
<tr>
<th>Tier</th>
<th>Payment from health account, either:</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>You pay 100% until total deductible is met</td>
</tr>
<tr>
<td>2</td>
<td>You pay 10% after deductible</td>
</tr>
<tr>
<td>3</td>
<td>You pay the Tier 1 out-of-pocket maximum, plan pays 100%</td>
</tr>
<tr>
<td></td>
<td>HRA: plan pays 100% and helps reduce the deductible; or</td>
</tr>
<tr>
<td></td>
<td>HSA: you decide whether to pay expenses from your HSA or out of pocket</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Tier</th>
<th>Deductible: you pay 100% until total deductible is met</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Deductible: you pay 100% until total deductible is met</td>
</tr>
<tr>
<td>2</td>
<td>Deductible: you pay 100% until total deductible is met</td>
</tr>
<tr>
<td>3</td>
<td>Deductible: you pay 100% until total deductible is met</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Tier</th>
<th>Coinsurance: you pay 10% after deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Coinsurance: you pay 10% after deductible</td>
</tr>
<tr>
<td>2</td>
<td>Coinsurance: you pay 10% after deductible</td>
</tr>
<tr>
<td>3</td>
<td>Coinsurance: you pay 10% after deductible</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Tier</th>
<th>Payment from health account, either:</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>You pay 100% until total deductible is met</td>
</tr>
<tr>
<td>2</td>
<td>You pay 10% after deductible</td>
</tr>
<tr>
<td>3</td>
<td>You pay the Tier 1 out-of-pocket maximum, plan pays 100%</td>
</tr>
<tr>
<td></td>
<td>HRA: plan pays 100% and helps reduce the deductible; or</td>
</tr>
<tr>
<td></td>
<td>HSA: you decide whether to pay expenses from your HSA or out of pocket</td>
</tr>
</tbody>
</table>

### BSWH PPO

<table>
<thead>
<tr>
<th>Tier</th>
<th>You pay a copay for most services</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>You pay the Tier 1 out-of-pocket maximum, plan pays 100%</td>
</tr>
<tr>
<td>2</td>
<td>You pay the Tier 1 out-of-pocket maximum, plan pays 100%</td>
</tr>
<tr>
<td>3</td>
<td>You pay the Tier 1 out-of-pocket maximum, plan pays 100%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Tier</th>
<th>Deductible: you pay 100% until total deductible is met</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Deductible: you pay 100% until total deductible is met</td>
</tr>
<tr>
<td>2</td>
<td>Deductible: you pay 100% until total deductible is met</td>
</tr>
<tr>
<td>3</td>
<td>Deductible: you pay 100% until total deductible is met</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Tier</th>
<th>Coinsurance: you pay 10% after deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Coinsurance: you pay 10% after deductible</td>
</tr>
<tr>
<td>2</td>
<td>Coinsurance: you pay 10% after deductible</td>
</tr>
<tr>
<td>3</td>
<td>Coinsurance: you pay 10% after deductible</td>
</tr>
</tbody>
</table>

### Ancillary Charges (Facility)

Coverage includes necessary services and supplies such as admission fees; use of operating, delivery and treatment rooms; prescribed drugs; whole blood, administration of blood, blood processing and blood derivatives (to the extent blood or blood derivatives are not donated or otherwise replaced); anesthesia, anesthesia supplies and the administration of anesthesia by an employee of the facility; medical and surgical dressings, supplies, casts and splints; and diagnostic services.
Anesthesia

The plan covers the administration of anesthesia, other than local infiltration anesthesia, in connection with a covered surgical procedure, provided the anesthesia is administered and charged by a physician other than the operating surgeon or his assistant. Anesthesia means the administration of spinal anesthetic, rectal anesthetic, or the administration of a drug or other anesthetic agent by injection or inhalation, if the purpose is to obtain muscular relaxation, loss of sensation or loss of consciousness.

Assistant Surgeon

Coverage is provided for the services of a physician who actively assists the operating surgeon when the condition of the patient or the type of surgical service requires such assistance. Services of an assistant surgeon will be paid at 16% of the eligible benefit for the primary surgeon.

Biofeedback

Biofeedback is considered medically necessary for the following conditions:

- Chronic constipation
- Fecal incontinence
- Irritable bowel syndrome
- Levator ani syndrome
- Migraine and tension headaches (muscle, skin or thermal biofeedback; EEG biofeedback is considered experimental and investigational for this indication)
- Neuromuscular rehabilitation of stroke and traumatic brain injury (TBI)
- Refractory severe subjective tinnitus
- Temporomandibular joint (TMJ) syndrome
- Urinary incontinence

Blood Transfusions

Coverage is provided for blood transfusions to maintain or replace blood volume, to provide deficient blood elements and improve coagulation, to maintain or improve transport of oxygen and in exchange for blood removed in the treatment of Rh incompatibility in a newborn. In addition, blood transfusion coverage is provided for liver failure in which toxins accumulate in the blood and in some other types of toxemia. Coverage includes autologous, direct donation, regular administration and whole blood.

Chiropractic Care

Coverage is provided for charges for detection and correction by manual or mechanical means of nerve interference resulting from or related to misalignment or partial dislocation of or in the vertebral column. Coverage includes initial consultation and treatment. Benefits under each option are limited to 20 visits per person per calendar year. Contact SWHP for pre-authorization requirements.
Consultation Services
The plan includes coverage for inpatient consultation provided in a covered facility, if requested by the attending licensed provider. Coverage does not include staff consultations required by a facility provider’s rules and regulations.

Cosmetic/Reconstructive Surgery
The plan covers charges made by a physician, hospital or surgery center for reconstructive services and supplies, including:

- Surgery needed to improve a significant functional impairment of a body part.
- Surgery to correct the result of an accidental injury, including subsequent related or staged surgery, provided that the surgery occurs no more than 24 months after the original injury. For a covered child, the time period for coverage may be extended through age 18.
- Surgery to correct the result of an injury that occurred during a covered surgical procedure provided that the reconstructive surgery occurs no more than 24 months after the original injury (Note: Injuries that occur as a result of a medical (i.e., non-surgical) treatment are not considered accidental injuries, even if unplanned or unexpected.)
- Surgery to correct a gross anatomical defect present at birth or appearing after birth (but not the result of an illness or injury) when the defect results in severe facial disfigurement or in significant functional impairment and the surgery is needed to improve function.

Covered expenses include reconstruction of the breast on which a mastectomy was performed, including an implant and areolar reconstruction. Also included is surgery on a healthy breast to make it symmetrical with the reconstructed breast and physical therapy to treat complications of a mastectomy, including lymphedema.

To ensure coverage for any cosmetic surgery, you should contact SWHP to confirm if you need pre-authorization for your care through your medical plan. None of the medical plan options cover elective cosmetic surgery.

Dental Services
See Oral and Maxillofacial Treatment.

Emergency Room Care (for emergency conditions as defined below)
Coverage is provided for treatment within 48 hours of a recent and severe medical condition, including (but not limited to) severe pain, which would lead a prudent layperson possessing an average knowledge of medicine and health, to believe that his or her condition, illness, or injury is of such a nature that failure to get immediate medical care could result in:

- Placing the covered person’s health in serious jeopardy
- Serious impairment to bodily function
- Serious dysfunction of a body part or organ
- In the case of a pregnant woman, serious jeopardy to the health of the fetus
Note: It is understood that in an emergency you can’t always choose your location for care. However if you (an employee) or covered dependent, such as a child away at college, are admitted to an out-of-network facility as a result of an emergency, you will pay the emergency service benefit level (as opposed to Tier 3).

Non-emergency care in an emergency room is not covered.

Family Planning

Covered expenses include charges for certain family planning services, even if not provided to treat an illness or injury, including:

- Voluntary sterilization
- Voluntary termination of pregnancy when the life of the mother is endangered or complications arise

The plan does not cover the reversal of voluntary sterilization procedures, including related follow-up care.

Contraception Services

Covered expenses include charges for contraceptive services and supplies provided on an outpatient basis, including:

- Contraceptive drugs and contraceptive devices prescribed by a physician provided they have been approved by the Federal Drug Administration
- Related outpatient services such as:
  - Consultations
  - Exams
  - Procedures
  - Other medical services and supplies
- As required by the Patient Protection and Affordable Care Act, the plan covers most generic contraceptive drugs at no cost to you. If your doctor determines that a generic contraceptive drug is medically inappropriate for you, we will work with you to accommodate your specific needs. If you have a question about whether a particular contraceptive drug or device is covered, contact your medical plan provider by calling the customer service number listed on your ID card.
Not covered are:

- Charges for services which are covered to any extent under any other part of the plan or any other group plans sponsored by your employer, and
- Charges incurred for contraceptive services while confined as an inpatient.

Foot Care/Podiatry

Coverage is provided for surgical podiatry services, including incision and drainage of infected tissue of the foot, removal of lesions of the foot, removal or debridement of infected toenails and treatment of fractures and dislocations of bones of the foot. The plan does not cover procedures considered part of routine foot care or those of a cosmetic nature.

Hearing Care

Coverage is included for both routine care (one exam per year) and for medical conditions and accidents. Hearing aids limits - 1 'Binaural Hearing Aid' or 2 'Monaural hearing aids' are covered every 36 months.

Home Health Care

Home health care expenses are charges for:

- Part-time or intermittent home health aide services provided in conjunction with and in direct support of care by an RN or by an LPN/LVN
- Physical, occupational and speech therapy
- The following to the extent they would have been covered if the person had been confined in a hospital or convalescent facility:
  - Medical supplies
  - Drugs and medicines authorized by a physician
  - Lab services provided by a home health care agency

Expenses are covered if:

- The charge is made by a home health care agency
- The care is given under a home health care plan
- The care is given to you in your home while you are homebound

The following expenses are not covered under home health care:

- Services or supplies not part of the home health care plan
- Services of a person who usually lives with the patient or who is a member of the patient’s family
- Part-time or intermittent medical social services by a social worker when provided in conjunction with, and in direct support of, care by an RN or an LPN
- Transportation
- Services for infusion therapy
- Services that are custodial care

Home health care benefits for each medical plan option are limited to 120 visits per person per calendar
year. Home health care must be pre-authorized by SWHP.

Hospice Care

Hospice services consist of medically necessary hospice care that is recommended by a physician and provided by a licensed hospice agency.

For purposes of the plan, “hospice” means a health care program providing a coordinated set of services rendered at home, in outpatient settings, or in institutional settings for participants suffering from a condition that has a terminal prognosis. A hospice must have an interdisciplinary group of personnel which includes at least one physician and one registered nurse, and it must maintain central clinical records on all patients. A hospice must meet the standards of the National Hospice Organization (NHO) and applicable licensing requirements.

Although prior authorization is not required for the following services, Claim Administrator notification is requested for admissions to network inpatient or outpatient hospice programs.

Infertility

Even though not incurred for treatment of a disease or injury, covered medical expenses include costs incurred by a covered female meeting the following qualifications:

Having one of the following conditions:

- A demonstrated cause of infertility not caused by voluntary sterilization or a hysterectomy
- Under age 35 and demonstrated inability to conceive after one year or more of timed, unprotected coitus or 12 cycles of artificial insemination
- Over age 35 and demonstrated inability to conceive after six months or more of timed, unprotected coitus or six cycles of artificial insemination
- FSH levels less than or equal to 19 MIU on day three of menstrual cycle
- Cannot attain a successful pregnancy through less costly treatment covered by the medical plan

The plan covers the following fertility services expenses:

- Consultative services
- Diagnostic services
- Surgical procedures (to treat the cause of infertility)
- Assisted reproductive technologies, including artificial insemination, in vitro fertilization (IVF) and ovulation induction
- Oocyte retrievals
- Frozen embryo transfers, including thawing
- Gamete intrafallopian tube transfer (GIFT), zygote intrafallopian tube transfer (ZIFT) and intracytoplasmic sperm injection

The plan also covers fertility preservation services (which may include donor egg, donor embryo or frozen embryo cycle) for covered females who have (or whose partner has) a diagnosis of cancer and cancer treatment is planned that is demonstrated to result in infertility, including:

- Bilateral orchiectomy (removal of both testicles)
- Bilateral oophorectomy (removal of both ovaries)
- Hysterectomy (removal of the uterus)
- Chemotherapy or radiation therapy that is established in medical literature to result in infertility

The covered female must be:

- Under 35 years of age with a day three FSH test in the prior 12 months, or
- 35 years of age or older with a day three FSH test in the prior six months, with a result that is less than 19 MIU/ml in any (past or current) menstrual cycle regardless of the type of infertility services planned.

Covered expenses include only those assisted reproductive technology services that have a reasonable likelihood of success.

Covered expenses for fertility preservation will be paid on the same basis as infertility benefits for individuals who are infertile and not diagnosed with cancer.

The total infertility benefit available under all medical plan options is $7,500 medical and $7,500 pharmacy per lifetime. No benefits are paid under any medical plan option, including prescription drugs, once the lifetime maximum is met (even if you enroll in a different medical option the following year). Charges for consultative and diagnostic services are excluded from the lifetime maximum. All coverage is subject to the terms and conditions of the plan for both males and females.

The following charges are not covered:

- Purchase of donor sperm or storage of sperm
- Care of donor egg retrievals or transfers
- Gestational carrier programs
- Home ovulation prediction kits

Although prior authorization is not required for infertility services. Contact SWHP for a pre-determination of benefits.

**Inpatient Hospital Visits**

BSWH has identified certain facilities as “Tier 1.” Inpatient hospital admission at a non-Tier 1 facility will result in a lower coverage level.

Coverage is provided for visits for observation, care, diagnosis and/or treatment. Covered expenses for room and board are limited to the semi-private room rate. Private room, intensive care, coronary care and other specialized care units of a facility are covered when such special care or isolation is consistent with professional standards for the care of the patient’s condition. When room and board for care other than semi-private is at the convenience of the patient, payment will be made only for semi-private accommodations.

**Inpatient Rehabilitation Facility**

An inpatient rehabilitation facility is a facility used to aid in the recovery from an injury or illness that severely impairs a patient’s physical functioning or understanding. These include strokes, spinal cord injuries, traumatic brain injuries, chronic pulmonary problems, neurological disorders and other debilitating conditions. Care is covered if medically necessary and if patient recovery is progressing according to medically accepted guidelines. Custodial care is not covered. Please contact SWHP for pre-authorization requirements.
Lab and X-ray Services

Coverage is provided for diagnostic radiology, consisting of X-rays, ultrasound, nuclear medicine and magnetic resonance imaging (MRI); diagnostic laboratory and pathology tests; diagnostic medical procedures consisting of EKG, EEG and other electronic medical procedures; and pre-admission, pre-surgical tests. Total body scans are not covered by the medical plan options.

Maternity Care and Delivery

Charges for a birthing facility or hospital following a normal vaginal delivery will include a minimum of 48 hours (96 hours for Cesarean section) for both the mother and the newborn child unless a shorter stay is agreed to by both the mother and her attending physician. Midwife delivery services are eligible provided the state in which such services are performed has legally recognized midwife delivery, and provided the midwife is licensed at the time delivery is performed.

Room and board at a birthing center or hospital, other services and supplies, anesthetics, nursery care, circumcision and in-hospital doctor visits are covered.
Your healthy newborn child is covered immediately following birth for the first 30 days. If you wish to provide medical coverage for the child, you must contact your HR Service Center within 30 days after the birth to add the child as a dependent.

Under federal law, group health plans and health insurance issuers generally may not restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery or less than 96 hours following a Cesarean section. However, federal law generally does not prohibit the mother’s or newborn’s attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours, as applicable). In any case, under federal law, plans and issuers may not require a provider to obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours, as applicable).

**Durable Medical Equipment**

The plan covers charges for rental (or purchase, if less costly) of medical equipment prescribed by a professional provider and required for therapeutic use. If purchased, charges for repair or medically necessary replacement of medical equipment will be considered a covered expense. Maintenance and repairs needed due to misuse or abuse are not covered. Claims for equipment containing features of an aesthetic nature or features of a medical nature not required by the patient’s condition will be paid based on the usual charge for equipment meeting the patient’s medical needs. Likewise, if a reasonable, feasible and medically appropriate alternative piece of equipment exists and is less costly than the equipment furnished, the claim will be paid based on the lesser charge at SWHP’s discretion.

Durable Medical Equipment — all of which must be prescribed by a physician — includes artificial limbs, braces, cleft palate obturators, diabetic devices, eye prostheses, stump stockings, ambulatory uterine monitors (Tokos), apnea monitors, bilirubin lights, canes, continuous airway pressure devices, crutches, commodes, glucose monitors, Holter monitors, ambulatory EKG, hospital beds, nebulizers (hand-held puff and electronic), pacemaker monitors, walkers and wheelchairs.

Coverage is provided for medical supplies prescribed by a licensed provider, and unavailable over the counter, for a medical condition or diagnosis. Examples of medical supplies are diabetic supplies (e.g. insulin pumps), and ostomy supplies (including medical equipment and supplies directly related to ostomy care when surgery creates an opening for drainage from the kidney, the small intestines or the colon). Syringes, test strips and lancets are covered under the prescription drug benefit. Contact SWHP for pre-authorization requirements.

**Nutritional Counseling**

Obesity preventive counseling is categorized as preventive care designed to aid in the managing and treatment of obesity. Primary care physicians may perform assessments and provide results, handle outreach, and provide educational resources for the participant. This benefit will only be included whenever the plan provides coverage for adult preventive care. There is no charge for services provided at Tier 1 or Tier 2. Services are covered the same as adult routine physical exams. Unlimited visits are allowed until age 22. For age 22 and over, up to 26 visits per calendar year are allowed. Services provided at Tier 3 are not covered.

Medical nutritional counseling for patients with chronic disease states including, but not limited to, diabetes, hyperlipidemia and other known risk factors for cardiovascular disease in which dietary adjustment has a therapeutic role, when it is prescribed by a physician and furnished by a provider (e.g., licensed
nutritionist, registered dietician, or other qualified licensed health professionals such as nurses who are trained in nutrition) is recognized under the plan. Services are covered at the applicable primary care physician or specialist office visit cost sharing level.

Obesity Treatment

Covered expenses include charges made by a physician, licensed or certified dietician, nutritionist or hospital for the non-surgical treatment of obesity for the following outpatient weight management services:

- An initial medical history and physical exam
- Diagnostic tests given or ordered during the first exam

Morbid Obesity Surgical Expenses

Covered medical expenses include charges made by a hospital or a physician for the surgical treatment of morbid obesity of a covered person. Coverage includes the following expenses:

- One morbid obesity surgical procedure (one lifetime maximum – prior limits carryover; including complications directly related to the surgery
- Pre-surgical visits
- Related outpatient services
- One follow-up visit

Any other visits beyond the 30 days one follow-up visit will be covered as an office visit at the applicable member cost sharing.

Obesity surgical procedure may be covered when ALL of the following criteria are met:

1. **Body Mass Index (BMI) ≥ 35** (morbid obesity), **AND** one or more high risk co-morbid conditions:
   a. Type 2 diabetes
   b. Refractory hypertension
   c. Refractory hyperlipidemia in spite of diet and pharmacotherapy
   d. Obesity induced cardiomyopathy
   e. Clinically significant obstructive sleep apnea
   f. Obesity related hypoventilation
   g. Pseudotumor cerebri
   h. Severe arthropathy of spine and/or weight bearing joints where obesity precludes appropriate surgical management
   i. Hepatic steatosis without evidence of active inflammation

2. **Body Mass Index (BMI) ≥ 40** with no co-morbidities

3. The patient has failed to maintain a healthy weight despite adequate participation in a structured dietary program for at least 6 months. The structured dietary program must be overseen by one of the following: Physician (MD or DO), Registered dietician (RD), Board certified specialist in pediatric nutrition (CSP), Board certified specialist in renal nutrition (CSR), Fellow of the American Dietetic Association (FADA). The patient's medical record should document compliance with the medical supervised dietary program with no net weight gain during the time that the patient participates in the weight loss program.

4. Pre-operative evaluation by a mental health professional (psychiatrist or psychologist) experienced in the evaluation and management of bariatric surgery candidates to exclude patients who are unable to personally provide informed consent, who are unable to comply with a reasonable pre- and postoperative regimen, or who have a significant risk of postoperative decompensation is recommended. The mental health professional, the surgeon and the patient should be in agreement that the patient is an appropriate candidate for the surgery.
A patient undergoing bariatric surgery should undergo preoperative evaluation that is medically reasonable and necessary based upon his comorbid medical conditions and medical/surgical history. All underlying medical conditions that will likely impact or complicate the patient’s surgical and postoperative course must be adequately controlled before surgery.

Covered procedures include:

- Laparoscopic adjustable gastric banding
- Open or laparoscopic Roux-en-Y gastric bypass
- Laparoscopic sleeve gastrectomy
- Open or laparoscopic biliopancreatic diversion with or without duodenal switch

Limited to Tier 1 and Tier 2.

Complications, other than those directly related to the surgery, will be covered under the related medical plan’s covered medical expenses, subject to plan limitations and maximums.

Unless specified above, not covered under this benefit are charges incurred for:

- Weight control services including surgical procedures, medical treatments, weight control/loss programs, dietary regimens and supplements, food or food supplements, appetite suppressants and other medications; exercise programs, exercise or other equipment; and other services and supplies that are primarily intended to control weight or treat obesity, including morbid obesity, or for the purpose of weight reduction, regardless of the existence of comorbid conditions; except as provided in this SPD
- Services which are covered to any extent under any other part of this plan

Contact SWHP for pre-authorization requirements.

**Office Visit for Illness or Injury**

The plan provides coverage for visits made by patients to health service providers’ offices for diagnosis, treatment and follow-up.

### BSWH HRA & BSWH HSA

<table>
<thead>
<tr>
<th>Tier 1</th>
<th>Tier 2</th>
<th>Tier 3</th>
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<tbody>
<tr>
<td>Payment from health account, either:</td>
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<tr>
<td>HRA: plan pays 100% and helps reduce the deductible; or</td>
<td>HSA: you decide whether to pay expenses from your HSA or out of pocket</td>
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<tr>
<td>Deductible: you pay 100% until total deductible is met</td>
<td>Deductible: you pay 100% until deductible is met</td>
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<tr>
<td>If you meet the out-of-pocket maximum, plan pays 100%</td>
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<tr>
<td>Coincidence: you pay 10% after deductible</td>
<td>Coincidence: you pay 50% after deductible</td>
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### BSWH PPO

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<thead>
<tr>
<th>Tier 1</th>
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<th>Tier 3</th>
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<tbody>
<tr>
<td>You pay a $25 copay; Specialist $40 copay;</td>
<td>You pay a $70 copay; Specialist $100 copay;</td>
<td>You pay 70% after deductible</td>
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<td>You are responsible for amounts over recognized charges</td>
<td>You do not have an out-of-pocket maximum</td>
<td>You are responsible for amounts over recognized charges</td>
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<td>You do not have an out-of-pocket maximum</td>
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<td>You do not have an out-of-pocket maximum</td>
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</tbody>
</table>
Oral and Maxillofacial Treatment (Mouth, Jaws and Teeth)

Covered expenses include charges made by a physician, dentist or hospital for:

- Services and supplies for treatment of, or related conditions of, the teeth, mouth, jaws, jaw joints or supporting tissues (this includes bones, muscles and nerves) for surgery needed to:
- Treat a fracture, dislocation or wound
- Cut out teeth that are partly or completely impacted in the bone of the jaw; teeth that will not erupt through the gum; other teeth that cannot be removed without cutting into bone; the roots of a tooth without removing the entire tooth; cysts, tumors or other diseased tissues
- Cut into gums and tissues of the mouth. This is only covered when not done in connection with the removal, replacement or repair of teeth
- Alter the jaw, jaw joints or bite relationships by a cutting procedure when appliance therapy alone cannot result in functional improvement
- Hospital services and supplies received for a stay required because of your condition
- Dental work, surgery and orthodontic treatment needed to remove, repair, restore or reposition:
  - Natural teeth damaged, lost or removed (teeth must have been free from decay or in good repair, firmly attached to the jaw bone at the time of the injury, and the treatment must be completed in the calendar year of the accident or in the next calendar year), or
  - Other body tissues of the mouth fractured or cut due to injury.

If crowns, dentures, bridges or in-mouth appliances are installed due to injury, covered expenses only include charges for:

- The first denture or fixed bridgework to replace lost teeth
- The first crown needed to repair each damaged tooth, and
- An in-mouth appliance used in the first course of orthodontic treatment after the injury.

Contact SWHP for pre-authorization requirements.

Outpatient Surgical Facility

Services at a surgical center or hospital outpatient clinic are covered if they are performed along with a surgical procedure. See pre-notification and precertification information on page 98; the employee pays 10% at Tier 1 facilities.

Preventive Care

Participants are entitled to the preventive health services of participating physicians and participating providers without being subject to a copayment or deductible or coinsurance. Participants may access preventive health services and health education programs as determined by the plan.

Covered Preventive Health Services for All Adults

- Abdominal Aortic Aneurysm one-time screening for men of specified ages who have ever smoked
- Alcohol Misuse screening and counseling
- Aspirin dispensed under a prescription for use by men and women of certain ages
- Blood Pressure screening for all adults
- Cholesterol screening for adults of certain ages or at higher risk
- Colorectal Cancer screening for adults over 50
- Depression screening for adults
- Type 2 Diabetes screening for adults with high blood pressure
- Diet counseling for adults at higher risk for chronic disease
- HIV screening for all adults at higher risk
- Immunization vaccines recommended by the Advisory Committee on Immunization Practices (ACIP):
  - Hepatitis A
  - Hepatitis B
  - Herpes Zoster
  - Human Papillomavirus
  - Influenza (Flu Shot)
  - Measles, Mumps, Rubella
  - Meningococcal
  - Pneumococcal
  - Tetanus, Diphtheria, Pertussis
  - Varicella
  - Obesity screening and counseling for all adults
  - Sexually Transmitted Infection (STI) prevention counseling for adults at higher risk
  - Tobacco Use screening for all adults and cessation interventions for tobacco users
  - Syphilis screening for all pregnant women and all adults at higher risk

**Covered Preventive Health Services for Women, Including Pregnant Women**

- Anemia screening on a routine basis for pregnant women
- Bacteriuria urinary tract or other infection screening for pregnant women
- BRCA counseling about genetic testing for women at higher risk for breast cancer
- Breast Cancer Mammography screenings every 1 to 2 years for women over 40
- Breast Cancer Chemoprevention counseling for women at higher risk
- Breastfeeding comprehensive support and counseling from trained providers and access to breastfeeding supplies, for pregnant and nursing women. The plan shall make a particular mid-range make and model of breast pump available, and this benefit shall be limited to the cost to the plan of that model of breast pump. If a participant wishes to purchase a different model, or to rent rather than purchase a breast pump, this benefit will be subject to this limit.
- Cervical Cancer screening for sexually active women
- Chlamydia Infection screening for younger women and other women at higher risk
- Contraception Food and Drug Administration-approved contraceptive methods, sterilization procedures, and patient education and counseling, not including abortifacient drugs. Coverage of contraception may be subject to step therapy and preauthorization requirements.
- Domestic and interpersonal violence screening and counseling for all women
- Folic Acid supplements for women who may become pregnant
• Gestational diabetes screening for women 24 to 28 weeks pregnant and those at high risk of developing gestational diabetes
• Gonorrhea screening for all women at higher risk
• Hepatitis B screening for pregnant women at their first prenatal visit
• Human Immunodeficiency Virus (HIV) screening and counseling for sexually active women
• Human Papillomavirus (HPV) DNA - high risk HPV DNA testing every three years for women with normal cytology results who are 30 or older
• Osteoporosis screening for women over age 60 depending on risk factors
• Rh Incompatibility screening for all pregnant women and follow-up testing for women at higher risk
• Tobacco Use screening and interventions for all women, and expanded counseling for pregnant tobacco users
• Sexually Transmitted Infections (STI) counseling for sexually active women
• Syphilis screening for all pregnant women or other women at increased risk
• Well-woman visits to obtain recommended preventive services

Covered Preventive Health Services for Children
• Alcohol and Drug Use assessments for adolescents
• Autism screening for children at 18 and 24 months
• Behavioral assessments for children of all ages (one assessment for each of the following age ranges): Ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
• Blood Pressure screening for children (one screening for each of the following age ranges): Ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
• Cervical Dysplasia screening for sexually active females
• Congenital Hypothyroidism screening for newborns
• Depression screening for adolescents
• Developmental screening for children under age 3, and surveillance throughout childhood
• Dyslipidemia screening for children at higher risk of lipid disorders (one screening for each of the following age ranges): Ages: 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
• Fluoride Chemoprevention supplements for children without fluoride in their water source
• Gonorrhea preventive medication for the eyes of all newborns
• Hearing screening for all newborns
• Height, Weight and Body Mass Index measurements for children (one measurement for each of the following age ranges): Ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
• Hematocrit or Hemoglobin screening for children
• Hemoglobinopathies or sickle cell screening for newborns
• HIV screening for adolescents at higher risk
• Immunization vaccines for children from birth to age 18 as recommended by the Advisory Committee on Immunization Practices (ACIP): Diphtheria, Tetanus, Pertussis
• Haemophilus influenzae type b
• Hepatitis A
- Hepatitis B
- Human Papillomavirus
- Inactivated Poliovirus
- Influenza (Flu Shot)
- Measles, Mumps, Rubella
- Meningococcal
- Pneumococcal
- Rotavirus
- Varicella
- Iron supplements for children ages 6 to 12 months at risk for anemia
- Lead screening for children at risk of exposure
- Medical History for all children throughout development (one history for each of the following age ranges) Ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
- Obesity screening and counseling
- Oral Health risk assessment for young children (one assessment for each of the following age ranges) Ages: 0 to 11 months, 1 to 4 years, 5 to 10 years.
- Phenylketonuria (PKU) screening for this genetic disorder in newborns
- Sexually Transmitted Infection (STI) prevention counseling and screening for adolescents at higher risk
- Tuberculin testing for children at higher risk of tuberculosis (one test for each of the following age ranges): Ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
- Vision screening for all children
- Well child care visits

The determination of whether a service is a preventive health service may be influenced by the type of service for which a physician or provider submits a claim. A service that was initially considered a preventive health service may transform into a diagnostic service if a medical condition is discovered. In such a case, the copayment for the applicable medical service may apply, rather than the treatment being deemed a preventive health service. Other medical services rendered in connection with a preventive health service may result in the participant being subject to additional copayments as medical services.

**Private Duty Nursing**

Private duty nursing is an outpatient nursing service rendered by a nurse who does not reside in your home and is not a member of your immediate family. To be covered, the physician in charge of the case must certify that the patient’s condition requires the requested care and that the care can be provided only by an RN or LPN/LVN. Private duty nursing applies only to care given in the patient’s home and does not apply to care provided as part of a home health care agency’s plan of treatment. Benefits under each medical plan option are limited to 120 total eight-hour shifts per person per calendar year. Contact SWHP for pre-authorization requirements.

**Second Surgical Opinion**

Coverage is provided for an opinion given by a second physician when one physician recommends surgery to
an individual.

**Skilled Nursing Facility**

Covered expenses include charges made by a skilled nursing facility during your stay for the following services and supplies:

- Room and board, up to the semi-private room rate. The plan will cover up to the private room rate if it is needed due to an infectious illness, or a weak or compromised immune system
- Use of special treatment rooms
- Radiological services and lab work
- Physical, occupational or speech therapy
- Oxygen and other gas therapy
- Other medical services and general nursing services usually given by a skilled nursing facility (this does not include charges made for private or special nursing, or physician’s services), and
- Medical supplies.

Benefits under each medical plan option are limited to 120 days per person per calendar year. Contact SWHP for pre-determination of benefits.

**Sleep Apnea**

Coverage is provided for sleep apnea studies and the treatment of the condition. Coverage is provided for diagnosis and treatment of obstructive sleep apnea in adults and children, subject to medical necessity. Contact SWHP for pre-determination of benefits.

**Surgeons/Anesthesiologists**

The plan covers charges for the treatment of illness, injury and sterilization procedures. Surgery must be preauthorized or precertified as discussed later in this section. See page 51 for medical/surgical procedures not covered.

**Temporomandibular Joint Disorder (TMJ)**

Coverage for medically necessary diagnostic or surgical treatment of conditions affecting the temporomandibular joint, including the jaw and craniomandibular joint, is available, where the condition is the result of an accident trauma, a congenital defect, a developmental defect or pathology. Charges for TMJ appliances may be covered as well. Contact SWHP for pre-authorization requirements.

**Therapy Services**

The plan covers charges for therapy services when used in treating an illness or injury to promote the recovery of the covered person. The plan also covers therapy services for Autism, Pervasive Developmental Delay, and Congenital Disorders. Therapy services must be rendered in accordance with a physician’s written plan. Therapy services include:

- Physical therapy is covered for non-chronic conditions and acute illnesses and injuries, provided the therapy expects to significantly improve, develop or restore physical functions lost or impaired as a result of an acute illness, injury or surgical procedure. Physical therapy does not include educational training or services designed to develop physical function.
- Occupational therapy (except for vocational rehabilitation or employment counseling) is covered for non-chronic conditions
and acute illnesses and injuries, provided the therapy expects to significantly improve, develop or restore physical functions lost or impaired as a result of an acute illness, injury or surgical procedure, or to relearn skills to significantly improve independence in the activities of daily living. Occupational therapy does not include educational training or services designed to develop physical function.

- Speech therapy is covered for non-chronic conditions and acute illnesses and injuries, and expected to restore the speech function or correct a speech impairment resulting from illness or injury or for delays in speech function development as a result of a gross anatomical defect present at birth. Speech function is the ability to express thoughts, speak words and form sentences. Speech impairment is difficulty with expressing one’s thoughts with spoken words.

- Cognitive therapy associated with physical rehabilitation is covered when the cognitive deficits have been acquired as a result of neurologic impairment due to trauma, stroke or encephalopathy, and when the therapy is part of a treatment plan intended to restore previous cognitive function.

- Applied Behavior Analysis (ABA) limited to 60 lifetime visits. Contact SWHP for pre-authorization requirements.

Charges for evaluation will apply to deductible/coinsurance if billed by a non-physician and member is in the BSWH PPO plan.

The therapy should follow a specific treatment plan that:

- Details the treatment and specifies frequency and duration, and
- Provides for ongoing reviews and is renewed only if continued therapy is appropriate.

Benefits under each medical plan option are limited to a total of 60 visits for speech therapy and combined 60 visits for physical therapy/occupational therapy. A “visit” consists of no more than one hour of therapy. Covered expenses include charges for two therapy visits of no more than one hour in a 24-hour period.

Therapy services provided in your home are covered if you are homebound; however, home visits for therapy count toward the home health care limitation of 120 visits per year as well as the therapy limitations.

**Transplants**

Covered expenses include charges incurred during a transplant occurrence. The following will be considered one transplant occurrence once it has been determined that you or one of your dependents may require an organ transplant. Organ means solid organ, stem cell, bone marrow and tissue.

- Heart
- Lung
- Heart/lung
- Simultaneous pancreas kidney (SPK)
- Pancreas
- Kidney
- Liver
- Intestine
- Bone marrow/stem cell
- Multiple organs replaced during one transplant surgery
- Re-transplant of same organ type within 180 days of the first transplant
- Any other single organ transplant unless otherwise excluded under the plan
The following will be considered more than one transplant occurrence:

- Autologous blood/bone marrow transplant followed by allogenic blood/bone marrow transplant (when not part of a tandem transplant)
- Allogenic blood/bone marrow transplant followed by an autologous blood/bone marrow transplant (when not part of a tandem transplant)
- Re-transplant more than 180 days after first transplant
- Pancreas transplant following a kidney transplant
- A transplant necessitated by an additional organ failure during the original transplant surgery/process
- More than one transplant when not performed as part of a planned tandem or sequential transplant, (e.g., a liver transplant with subsequent heart transplant)

The plan covers:

- Charges made by a physician or transplant team
- Charges made by a hospital, outpatient facility or physician for the medical and surgical expenses of a live donor, but only to the extent not covered by another plan or program
- Related supplies and services provided by the facility during the transplant process. These services and supplies may include: physical, speech and occupational therapy; bio-medicals and immunosuppressants; home health care expenses; and home infusion services.
- Charges for activating the donor search process with national registries
- Compatibility testing of prospective organ donors who are immediate family members. For the purpose of this coverage, an “immediate” family member is defined as a first-degree biological relative. These are biological parents, siblings or children.
- Inpatient and outpatient expenses directly related to a transplant

Covered transplant expenses are typically incurred during the four phases of transplant care described below. Expenses incurred for one transplant during these four phases of care will be considered one transplant occurrence.

A transplant occurrence is considered to begin at the point of evaluation for a transplant and end either 180 days from the date of the transplant, or upon the date you are discharged from the hospital or outpatient facility for the admission or visit(s) related to the transplant, whichever is later.

The four phases of one transplant occurrence and a summary of covered transplant expenses during each phase are:

- Pre-transplant evaluation/screening: Includes all transplant-related professional and technical components required for assessment, evaluation and acceptance into a transplant facility’s transplant program
- Pre-transplant/candidacy screening: Includes human leukocyte antigen (HLA) typing/compatibility testing of prospective organ donors who are immediate family members
- Transplant event: Includes inpatient and outpatient services for all covered transplant-related health services and supplies provided to you and a donor during the one or more surgical procedures or medical therapies for a transplant; prescription drugs provided during your inpatient stay or outpatient visit(s), including bio-medical and immunosuppressant drugs; physical, speech or occupational therapy provided during your inpatient stay or outpatient visit(s); cadaveric and live donor organ procurement, and
- Follow-up care: Includes all covered transplant expenses; home health care services; home infusion services; and transplant-related outpatient services rendered within 180 days from the date of the transplant event.
Contact SWHP for pre-authorization requirements.

**Urgent Care Centers**

Coverage is provided for services performed by stand-alone facilities devoted exclusively to providing urgent care and not attempting to provide ongoing medical care. Urgent care facilities that are part of an emergency room are excluded from this benefit.

<table>
<thead>
<tr>
<th>BSWH HRA &amp; BSWH HSA</th>
<th>BSWH PPO</th>
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<tbody>
<tr>
<td><strong>Tier 1</strong></td>
<td><strong>Tier 1</strong></td>
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<tr>
<td><strong>Payment from health account, either:</strong></td>
<td></td>
</tr>
<tr>
<td>• <strong>HRA:</strong> A $50 copay for Tier 1 and a $100 copay for Tier 2 applies and will be paid from the HRA if funds are available</td>
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<tr>
<td>• <strong>HSA:</strong> you decide whether to pay expenses from your HSA or out of pocket</td>
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<tr>
<td><strong>Deductible:</strong> you pay 100% until total deductible is met</td>
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<tr>
<td><strong>HSA Coinsurance:</strong> you pay 10% after deductible for Tier 1, 50% after deductible for Tier 2</td>
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<tr>
<td>If you meet the out-of-pocket maximum, plan pays 100%</td>
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<tr>
<td><strong>Tier 2</strong></td>
<td><strong>Tier 2</strong></td>
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<tr>
<td>Payment from health account, either:</td>
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<tr>
<td>• <strong>HRA:</strong> A $100 copay applies and will be paid from the HRA if funds are available</td>
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<tr>
<td>• <strong>HSA:</strong> you decide whether to pay expenses from your HSA or out of pocket</td>
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</tr>
<tr>
<td><strong>Deductible:</strong> you pay 100% until deductible is met</td>
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<td>You do not have an out-of-pocket maximum</td>
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<td><strong>Tier 3</strong></td>
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**Vision Exam**

A vision exam is covered under the plan only for a medical condition (i.e., glaucoma) or accidental injury.

**Wigs**

Wigs are approved under the plan when hair loss is the result of injury, disease or treatment of disease.
Mental Health and Substance Abuse

The medical plan options provide behavioral health coverage, which includes treatment of mental disorders and substance abuse by behavioral health providers. If you or one of your covered family members has a mental disorder or substance abuse problem requiring treatment beyond the available Employee Assistance Program (EAP) sessions, further treatment is available under the plan.

All services are covered according to the schedule below, unless otherwise indicated:

<table>
<thead>
<tr>
<th>BSWH HRA &amp; BSWH HSA</th>
<th>BSWH PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Tier 1</strong></td>
<td><strong>Tier 1</strong></td>
</tr>
<tr>
<td>Payment from health account, either:</td>
<td>Inpatient: you pay 10% after deductible</td>
</tr>
<tr>
<td>- HRA: plan pays 100% and helps reduce the deductible; or</td>
<td><strong>Outpatient: you pay $25 copay</strong></td>
</tr>
<tr>
<td>- HSA: you decide whether to pay expenses from your HSA or out of pocket</td>
<td><strong>Inpatient: you pay 70% after deductible</strong></td>
</tr>
<tr>
<td><strong>Deductible:</strong> you pay 100% until total deductible is met</td>
<td><strong>Outpatient: you pay 70% after deductible</strong></td>
</tr>
<tr>
<td><strong>Coinsurance:</strong> you pay 10% after deductible</td>
<td>You are responsible for amounts over recognized charges</td>
</tr>
<tr>
<td>If you meet the out-of-pocket maximum, plan pays 100%</td>
<td>You do not have an out-of-pocket maximum</td>
</tr>
<tr>
<td><strong>Tier 2</strong></td>
<td><strong>Tier 2</strong></td>
</tr>
<tr>
<td>Payment from health account, either:</td>
<td></td>
</tr>
<tr>
<td>- HRA: plan pays 100% and helps reduce the deductible; or</td>
<td></td>
</tr>
<tr>
<td>- HSA: you decide whether to pay expenses from your HSA or out of pocket</td>
<td></td>
</tr>
<tr>
<td><strong>Deductible:</strong> you pay 100% until deductible is met</td>
<td></td>
</tr>
<tr>
<td><strong>Coinsurance:</strong> you pay 70% after deductible</td>
<td></td>
</tr>
<tr>
<td>You are responsible for amounts over recognized charges</td>
<td></td>
</tr>
<tr>
<td>You do not have an out-of-pocket maximum</td>
<td></td>
</tr>
<tr>
<td><strong>Tier 3</strong></td>
<td><strong>Tier 3</strong></td>
</tr>
<tr>
<td>Payment from health account, either:</td>
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</table>

Treatment of mental disorders must meet the following criteria:

- There is a written treatment plan prescribed and supervised by a behavioral health provider
- The plan includes follow-up treatment, and
- The plan is for a condition that can favorably be changed.

Benefits are payable for charges incurred in a hospital, psychiatric hospital, residential treatment facility or behavioral health provider’s office for the treatment of mental disorders, as follows:

- Covered expenses include charges for room and board at the semi-private room rate and other services and supplies provided during your stay in a hospital, psychiatric hospital or residential treatment facility. Inpatient benefits are payable only if your condition requires services that are available only in an inpatient setting.
- Covered expenses include charges for partial confinement treatment provided in a facility or program for the intermediate short term or medically directed intensive treatment of a mental disorder. Such benefits are payable if your condition requires services that are available only in a partial confinement treatment setting.
- Covered expenses include charges for treatment received while not confined as a full-time inpatient in a hospital, psychiatric hospital or residential treatment facility.
- The plan covers partial hospitalization services (more than 4 hours, but less than 24 hours per day) provided in a facility or
program for the intermediate short term or medically directed intensive treatment. The partial hospitalization will be covered only if you would need inpatient care if you were not admitted to this type of facility.

Treatment of substance abuse must meet the following criteria:

- There is a program of therapy prescribed and supervised by a behavioral health provider.
- The program of therapy includes either:
  - A follow-up program directed by a behavioral health provider on at least a monthly basis, or
  - Meetings at least twice a month with an organization devoted to the treatment of substance abuse.

Benefits are payable for charges incurred in a psychiatric hospital or residential treatment facility, appropriately licensed by the State Department of Health or its equivalent, as follows:

- The plan covers room and board at the semi-private room rate, and other services and supplies provided during your stay. Coverage includes:
  - Treatment in a hospital for the medical complications of substance abuse. Medical complications include detoxification, electrolyte imbalances, malnutrition, cirrhosis of the liver, delirium tremens and hepatitis.
  - Treatment in a hospital, when the hospital does not have a separate treatment facility section.
- The plan covers outpatient treatment of substance abuse.
- Covered expenses include charges made for partial confinement treatment provided in a facility or program for the intermediate short term or medically directed intensive treatment of substance abuse. The partial confinement treatment will be covered only if you would need a hospital stay if you were not admitted to this type of facility.

Inpatient care (including a residential treatment facility) must be pre-authorized by SWHP. See the Glossary for definitions of mental disorder and substance abuse.
Prescription Drugs

When you enroll in one of the medical plan options, you are automatically enrolled in prescription drug coverage with Scott & White Health Plan. To be eligible for coverage, the prescription must be for a medically necessary treatment of an injury, illness or other medical condition covered by the medical plan options.

What You Pay

You’ll pay different amounts for prescription drugs, based on your medical plan option and the tier of medication you choose: generic, preferred brand, and non-preferred brand drugs. What’s the difference? Take a look:

- **Generic**: Called by its chemical name, it has the same active ingredients as a brand-name drug but costs less. Generics have been FDA-approved under strict standards.
- **Preferred Brand**: These drugs have been reviewed and approved by a group of doctors and pharmacists to be included on BSWH’s formulary (approved drug list). They are chosen because they have been proven to be safe, effective and less expensive than other brands. Go to bswh.swhp.org for a complete list of formulary (preferred brand) drugs. You can also access the list on the 2016 Benefits Information Page found at bswhbenefits.com or via the Your Benefits tab of the HR system.
- **Non-Preferred Brand**: These are brand-name drugs that are NOT included on the formulary and represent the highest-cost medications.
- **Specialty**: These are high-cost injectables, infused, oral or inhaled drugs that generally require storage or handling and close monitoring of the patient’s drug therapy.

BSWH PPO: Your Costs

<table>
<thead>
<tr>
<th></th>
<th>BSWH</th>
<th>Contracted</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preferred generic</td>
<td>$3 or $6**</td>
<td>$5</td>
</tr>
<tr>
<td>Preferred brand</td>
<td>$35 or $70**</td>
<td>$50</td>
</tr>
<tr>
<td>Non-preferred brand and generic</td>
<td>Lesser of $50/$100** or 50%</td>
<td>Lesser of $75 or 50%</td>
</tr>
<tr>
<td>Specialty</td>
<td>20% ($200 max)</td>
<td>Not covered</td>
</tr>
<tr>
<td>Non-formulary unless excluded</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Chronic/Preventive*</td>
<td>$10 or $20** after deductible</td>
<td>$20 after deductible</td>
</tr>
</tbody>
</table>

*Effective 4/1/2016.
**This is your cost for a 90-day supply.

BSWH HRA: Your Costs

<table>
<thead>
<tr>
<th></th>
<th>BSWH</th>
<th>Contracted</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preferred generic</td>
<td>$3 or $6**</td>
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<td>$10 or $20** after deductible</td>
<td>$20 after deductible</td>
</tr>
</tbody>
</table>

*Effective 4/1/2016.
**This is your cost for a 90-day supply.
BSWH HSA: Your Costs

NOTE: Some drugs may not be covered. These drugs are covered at specific levels at all BSWH and contracted pharmacies:

- Non-specialty fertility drugs are covered at 20 percent with a maximum $400 copayment and a $7,500 lifetime maximum pharmacy benefit.
- Diabetic testing supplies, including meters, test strips and lancets, are covered and subject to copayments and coinsurance.
- Thirty-day supplies of generic proton pump inhibitors are covered at 50 percent. (Ninety-day supplies are available at BSWH pharmacies.) If you choose a brand-name drug when a generic is available, you will pay 50 percent co-insurance.

If you choose a brand-name drug when a generic is available, you will pay the difference in cost between the generic and brand-name, plus the copay or coinsurance that applies.

Baylor Scott & White Health Pharmacy Discounts

You receive discounts at any BSWH pharmacy, retail or mail order, however mail order is handled through the Baylor Scott & White Health Grapevine Pharmacy. If you fill your prescription through any BSWH pharmacy, both mail-order or retail, you can receive a three-month supply at the cost of a two-month supply for the BSWH HRA and BSWH PPO. Discount will apply to BSWH HSA after deductible. You cannot use your HRA dollars to pay for your pharmacy expense. Using HSA dollars is treated the same as paying out of pocket, so you pay the cost of a three-month supply. You will also get a discount if you use a BSWH pharmacy, as follows:

<table>
<thead>
<tr>
<th>Drug Type</th>
<th>Discount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Over-the-counter</td>
<td>20%</td>
</tr>
</tbody>
</table>

- To get the 20% discount on over-the-counter drugs, show your BSWH employee badge. To receive the discount on prescription drugs, show your pharmacy insurance card to identify yourself as a participant in a BSWH medical plan.

*Effective 4/1/2016.
**This is your cost for a 90-day supply.
Step Therapy

Step therapy applies when several different medications can be used to treat the same condition. In many cases, the medications are very similar, or even identical, but may vary in cost. Before filling a prescription for a more expensive drug, the program requires you to try the least costly alternative (usually a generic) first. If it isn’t effective for you, you may “step up” to the next low-cost medication until you find the medication that works best. If your doctor prescribes a higher-cost drug first, the pharmacist will call your doctor to make sure it is appropriate to substitute a generic version.

Quantity Management

Certain covered medications have quantity limits based on protocols or guidelines for appropriate prescribing practices. The amount you receive at one time will be limited based on the manufacturer’s recommended dosages. For example, your doctor might decide to increase your dosage from one 10 mg pill to two per day. Instead, with your doctor’s approval, you could take just one 20 mg pill per day. For another example, some drugs, like inhalers or nasal sprays, are difficult to measure the dosage. When you submit a prescription for one of these, you will receive the recommended amount, which should last until it is time for a refill. If you need to refill earlier than the recommended time, your prescription may be denied, and the pharmacist will discuss your options with you. Options could include talking to your doctor about changing your prescription to a higher strength or seeing if your medicine can be covered for a larger quantity.

Impotence medications are covered with quantity limitations in 30-day supplies. Quantity limitations vary according to brand.

Prior Authorization

Some drugs are not covered by the plan unless they have approval (prior authorization) based on information supplied by your doctor. If you receive a prescription for a drug that requires prior authorization, the pharmacist will contact your doctor. These are generally medications that have the potential to be mis-used. If prior authorization is not approved for your prescription, you may ask the pharmacy to fill your prescription at your expense, or you may work with your doctor to find a different medication that will be covered by the plan.

What’s Not Covered under the Pharmacy Benefit

Weight management, photo-aged skin products, depigmentation products, injectable cosmetics, hair growth agents, legend homeopathic medications, serums/toxoids, diagnostic agents, durable medical equipment, legend supplemental vitamins, over-the-counter equivalents, medical foods and over-the-counter products are not covered under the pharmacy benefit.

Questions?

Contact Scott & White Health Plan at 800-728-7947 or bswh.swhp.org for more information about your prescription benefits.
Additionally, the following are not covered:

- Non-sedating antihistamines (Exception: Non-sedating antihistamines with no over-the-counter equivalent are covered at 50%)
- Drugs, medications and supplies:
  - Over-the-counter drugs, biological or chemical preparations, and supplies that may be obtained without a prescription, including vitamins
- Any services related to the dispensing, injecting or applying a drug
- Any prescription drug purchased outside the United States, even if otherwise covered under this plan within the United States
- Needles and other injectable aids, except as covered for diabetic supplies
- Drugs related to the treatment of non-covered expenses
- Performance-enhancing steroids
- Injectable drugs if an alternative oral drug is available
- Outpatient prescription drugs
- Experimental or investigational drugs, devices, treatments or procedures, except as described in the What’s Covered by the Medical Options section

Prescription drug exclusions that apply to the pharmacy plan will apply to the medical expense coverage.
What’s Not Covered

Although the plan covers most necessary medical expenses, some expenses are not covered, even if prescribed, recommended or approved by your physician or dentist. The plan covers only those services and supplies that are medically necessary and included in the What’s Covered by the Medical Options section. The list below includes examples only and is not intended to be a complete list. If you have any questions about specific eligible medical coverage, it is your responsibility to contact your medical plan provider by calling the customer service number listed on your ID card.

The following are not covered:

- **Allergy**: See “Home and mobility” and “Therapies and tests.”
- **Anesthesia**: Anesthesia for procedures which are not covered by the plan is not a covered benefit.
- **Behavioral health services**: See “Therapies and tests.”
- **Biofeedback**: Not covered for any indications except as described in the What’s Covered by the Medical Options section.
- **Christian Science**: Charges by a Christian Science facility, practitioner, or nurse are not covered.
- **Contraceptive services and supplies**: The reversal of an elective sterilization procedure; condoms, foams, contraceptive jellies and ointments are excluded.
- **Cosmetic services and plastic surgery**: Expenses will not be paid for:
  - The implantation, removal, and replacement of breast implants are not covered benefits, unless related to reconstruction following a medically necessary mastectomy;
  - Excision of excessive skin and subcutaneous tissue of the leg, hip, buttock, arm, or submental fat pad;
  - Suction assisted lipectomy of the head and neck, leg, hip, buttock, or arm;
  - Insertion, removal or care of complications of breast implants unless such implants were otherwise covered under the plan;
  - Dermabrasion;
  - Cryotherapy for acne; or
  - Chemical exfoliation for acne.
- **Counseling**: See “Sex change” and “Sexual dysfunction/enhancement.”
- **Court-ordered services**: Health care services provided solely because of the order of a court or administrative body, which health care service would otherwise not be covered under this plan, are excluded. Charges for a provider to appear in court are also excluded.
- **Criminal act(s)**: Services received because of an injury incurred while engaged in an activity for which the participant is convicted of a felony or class XX misdemeanor are not covered.
- **Custodial care**: Custodial care as follows is excluded:
  - Any service, supply, care, or treatment that the medical director determines to be incurred for rest, domiciliary, convalescent or custodial care;
  - Any assistance with activities of daily living which include activities such as walking, getting in and out of bed, bathing, dressing, feeding, toileting, and taking drugs; or
  - Any care that can be performed safely and effectively by a person who does not require a license or certification or the presence of a supervisory nurse. Such services will not be covered expenses no matter who provides, prescribes,
recommends, or performs those services. The fact that certain covered expenses are provided while participant is receiving custodial care does not require the plan to cover custodial care.

- **Dental services**: Excluded except to the extent specifically listed as covered in the plan.

- **Disaster or epidemic**: In the event of a major disaster or epidemic, services shall be provided insofar as practical, according to the best judgment of health professionals and within the limitations of facilities and personnel available; but neither the plan, nor any health professional shall have any liability for delay or failure to provide or to arrange for services due to lack of available facilities or personnel.

- **Disposable outpatient supplies**: Any outpatient disposable supply or device, including sheaths, bags, elastic garments, support hose, bandages, bedpans, syringes, blood or urine testing supplies, home test kits, splints, neck braces, compresses and other devices not intended for reuse by another patient.

- **Educational services/therapy**: Services related to the diagnosis, treatment, or management of education or school problems are not covered.

- **Eligibility**: Charges submitted for services that are not rendered, or rendered to a person not eligible for coverage under the plan.

- **Excess charges**: No payment will be made for any portion of the charge for a service or supply in excess of the allowable amount for such service or supply.

- **Experimental or investigational drugs**: See “Pharmacy benefit/prescription drugs.”

- **Facility charges for care services or supplies**: No payment will be made for services, except emergency care, received in federal facilities or for any items or services provided in any institutions operated by any state, government or agency when participant has no legal obligation to pay for such times or services; except, however, payment will be made to the extent required by law provided such care is approved in advance by the plan medical director. Benefits furnished, paid for, or required by reason of service in the armed services of any country are not covered.

- **Food items**: Food products and guest meals.

- **Foot care**: Services for foot care, including, but not limited to, care of corns, calluses, bunions, and nails, except those services related to systemic conditions and surgical procedures, are excluded. Also, orthopedic shoes (except those which are an integral part of a corrective brace), corrective shoes, arch supports, and foot orthotics are excluded.

- **Growth/height**: Any treatment, device, drug, service or supply solely to increase or decrease height or alter the rate of growth, including surgical procedures and devices to stimulate growth and growth hormones.

- **Health examinations**: Physical, psychiatric, psychological, other testing or examinations and reports, therapy, and training for the following are excluded:
  - Obtaining or maintaining employment;
  - Obtaining or maintaining licenses of any type;
  - Obtaining or maintaining insurance;
  - Otherwise relating to insurance purposes and the like;
  - Education purposes;
  - Services for special education and developmental programs;
  - Premarital and pre-adoptive purposes by court order;
  - Relating to any judicial, regulatory, or administrative proceeding or purpose;
  - Medical research; or
  - Camp.

- **Hearing**: Excluded except to the extent specifically listed as covered in the plan.

- **Home and mobility**: The purchase or rental of household equipment which has a customary purpose other than medical, such as, but not limited to: exercise cycles, air purifiers, central or unit air conditioners, humidifiers, water purifiers, allergic pillows, mattresses or waterbeds is excluded. Also, household fixtures including, but not limited to, the purchase or rental of escalators or elevators, saunas, swimming pools or other household fixtures are excluded.
• **Home births:** Any services and supplies related to births occurring in the home or in a place not licensed to perform deliveries.

• **Immunizations:** Immunizations for travel, such as those for yellow fever and typhoid, are covered. Those not recommended for routine use by the ACIP and CDC are not covered.

• **Infertility:** Excluded except to the extent specifically listed as covered in the plan.

• **Maintenance care:** Services or supplies furnished mainly to maintain, rather than to improve, a level of physical or mental function, or to provide a surrounding free from exposures that can worsen the person’s physical or mental condition.

• **Medicare:** Payment for that portion of the charge for which Medicare or another party is the primary payer.

• **Miscellaneous charges for services or supplies:** Heating pads, hot water bottles, cold pads, electronically controlled thermal/compression therapy units/equipment/supplies, elastic bandages, blood pressure devices, first aid kits, transcutaneous electrical nerve stimulators, pulsed electronic stimulation units for osteoarthritis, over-the-counter products, batteries other than for covered specialized medical equipment, dressing, syringes (except for insulin syringes), and dentures, are excluded.

• **Non-emergency medical charges:** Non-emergency/non-urgent care received outside the United States.

• **Non-medically necessary and non-covered benefits/services:** Any treatment, procedure, or service considered not medically necessary by the plan medical director will not be considered a covered benefit, unless specifically mentioned as a covered benefit herein. This clause shall also apply to any service furnished without the recommendation and approval of a physician or other qualified health care professional acting within the scope of their license. Also, treatments and services which are excluded from coverage under the plan and complications of such treatments and services are excluded. Charges for services determined not to be covered expenses based on the plan’s medical policies are excluded. Also excluded are treatments and services for complication arising from non-medical body enhancements, e.g. body piercing and tattooing.

• **Nursing and home health aide services:** See “Private duty nursing.”

• **Orthognathic surgery:** Orthognathic surgery for malocclusion, orthodontic, dental, and cosmetic, indication is excluded; except as reconstructive craniofacial surgery to improve the function of, or to attempt to create a normal appearance of, an abnormal craniofacial structure cause by congenital defects, developmental deformities, trauma, tumors, infection or disease for a participating eligible dependent younger than 18 years.

• **Personal comfort and convenience items:** Personal items, comfort items, food products, guest meals, accommodations, telephone charges, private rooms unless medically necessary, take home supplies, barber and beauty services, radio, television or videos of procedures, vitamins, minerals, dietary supplements and similar products except to the extent specifically listed as covered under the plan, are excluded.

• **Pharmacy benefit/prescription drugs:** Any procedures, treatments, services, supplies, and drugs that are considered to be experimental or investigational are excluded, but may be appealed under the Claims and Appeals Procedures section. Procedures, treatments, services, supplies, and drugs subject to approval by the Federal Food and Drug Administration of the United States (FDA), which have not been so approved; or approved by the FDA, but not for the specific condition being treated. The plan will cover routine patient costs as required by PPACA for approved clinical trials. Also, vitamins, minerals, dietary supplements and similar products except to the extent specifically listed as covered under the plan, are excluded.

• **Private duty nursing:** During your stay in a hospital and outpatient private duty nursing services, except as specifically described under Private Duty Nursing in the What’s Covered by the Medical Options section.

• **Reimbursement:** The plan shall not pay any provider or reimburse participant for any health care service for which participant would have no obligation to pay in the absence of coverage under this plan.

• **Self-injectable prescription drugs and medications:** Excluded except to the extent specifically listed as covered in the plan.

• **Service providers:** Treatment or services furnished by a physician or provider who is related to participant, by blood or marriage, and who ordinarily dwells in participant’s household, or any services or supplies for which participant would have no legal obligation to pay in the absence of the plan or any similar coverage; or for which no charge or a different charge is usually made in the
absence of health care coverage, are excluded.

- **Sex change**: Any procedures or treatments designed to alter physical characteristics of a participant from the participant’s biologically determined sex to those of another sex, regardless of any diagnosis of gender role disorientation or psychosexual orientation, and any studies, treatment, or counseling related to sex transformation, are excluded.

- **Sexual dysfunction/enhancement**: Any treatment of sexual dysfunction or inadequacies, including therapy, supplies, or counseling that do not have a physiological or organic basis.

- **Specific programs**: LEAP, TEACCH, Denver and Rutgers programs.

- **Speech therapy**: For treatment of delays in speech development, except as specifically provided in the What’s Covered by the Medical Options section. For example, the plan does not cover therapy when it is used to improve speech skills that have not fully developed.

- **Spinal disorder**: Including care in connection with the detection and correction by manual or mechanical means of structural imbalance, distortion or dislocation in the human body or other physical treatment of any condition caused by or related to biomechanical or nerve conduction disorders of the spine including manipulation of the spine treatment, except as specifically provided in the What’s Covered by the Medical Options section.

- **Storage of body fluids and body parts**: Storage of blood and blood products is excluded. Storage of semen, ova, bone marrow, stem cells, DNA, or any other bodily fluid or body part is excluded unless approved by medical director.

- **Strength and performance**: Services, devices and supplies to enhance strength, physical condition, endurance or physical performance, including:
  - Exercise equipment, memberships in health or fitness clubs, training, advice or coaching;
  - Drugs or preparations to enhance strength, performance or endurance; and
  - Treatments, services and supplies to treat illnesses, injuries or disabilities related to the use of performance-enhancing drugs or preparations.

- **Submitted services**: Hospital confinement charges incurred in a facility other than a licensed hospital, admissions primarily for check-ups and testing, and charges for convenience items including TV, telephone, and guest beds are not covered.

- **Therapies and tests**: The following therapies and treatments are not covered: recreational therapy, exercise programs, hypnotherapy, music therapy, reading therapy, sensory integration therapy, vision therapy, vision training, orthoptic therapy, orthoptic training, behavioral vision therapy, integration visual therapy, orthotripsy, massage therapy, oral allergy therapy, hair replacement and hair removal regardless of indication.

- **Timely claims filing**: Claims for services made more than 12 months after the expense is incurred are not covered, unless the plan is secondary payer, in which the time frame may be extended 6 months.

- **Tobacco use**: Any treatment, drug, service or supply to stop or reduce smoking or the use of other tobacco products or to treat or reduce nicotine addiction, dependence or cravings, including counseling, hypnosis and other therapies, medications, nicotine patches and gum except as specifically provided in the What’s Covered by the Medical Options section.

- **Transplant(s)**: Solid organ, stem cell, and bone marrow transplants and associated donor/procurement costs for a participant are excluded except to the extent specifically listed as covered in the plan.

- **Transportation costs**: Expenses for travel, whether or not recommended by a physician or other provider, are not covered. Also excluded are all treatments and services received outside of the United States, its protectorates, Canada, or Mexico, except in the case of a medical emergency.

- **Treatment of mental retardation, defects and deficiencies**: See “Orthognathic surgery.”

- **Unauthorized services**: Including any service obtained by or on behalf of a covered person without precertification when required. This exclusion does not apply in a medical emergency or in an urgent care situation.

- **Vision-related services and supplies**: Examinations, tests, and procedures related to vision correction; eye glasses and contact lenses; are excluded unless otherwise specifically stated as a covered benefit herein. Also, all surgical procedures for the purpose of correcting visual acuity are excluded.

- **War, insurrection, or riot**: Treatments for injuries or sickness as a result of war, riot, or civil insurrection, or act of terrorism are excluded.
• **Weight:** Any treatment, drug, service or supply intended to decrease or increase body weight, control weight or treat obesity, including morbid obesity, regardless of the existence of comorbid conditions, except as provided in the Obesity Treatment section of What’s Covered by the Medical Options or as may be covered as preventive services, including but not limited to:
  – Liposuction, banding, gastric stapling, gastric bypass and other forms of bariatric surgery, surgical procedures, medical treatments, weight control/loss programs, and other services and supplies that are primarily intended to treat or are related to the treatment of obesity, including morbid obesity;
  – Drugs, stimulants, preparations, foods or diet supplements, dietary regimens and supplements, food or food supplements, appetite suppressants and other medications;
  – Counseling, coaching, training, hypnosis or other forms of therapy; and
  – Exercise programs, exercise equipment, membership in health or fitness clubs, recreational therapy or other forms of activity or activity enhancement.

• **Work-related:** Services rendered for the diagnosis and treatment of an injury or illness for which benefits are available under worker’s compensation or employer liability law, or services rendered for any occupation injury or illness sustained as a result of any work for wage or profit are not covered.

**Note:** For more specific information about pharmacy and drug-related exclusions, see the *What’s Not Covered* under the Pharmacy Benefit section on page 91.
Pre-Authorization/Pre-Notification

Certain services, such as inpatient stays, certain tests, procedures and outpatient surgery require pre-authorization by SWHP. Pre-authorization is a process that helps you and your physician determine whether the services being recommended are covered expenses under the plan. It also allows SWHP to help your provider coordinate your transition from an inpatient setting to an outpatient setting (called discharge planning) and to register you for specialized programs or case management when appropriate.

You do not need to get pre-approval for services provided by a network provider. Network providers are responsible for obtaining necessary pre-authorization for you. Because pre-authorization is the provider’s responsibility, there is no additional out-of-pocket cost to you as a result of a network provider’s failure to get pre-approval for services.

When you go to Tier 3 providers, it is your responsibility to obtain pre-authorization from SWHP for any services or supplies on the pre-authorization list on the next page. If you do not get pre-approval, your benefits may be reduced or the plan may not pay any benefits.

The Pre-Authorization Process

Prior to being hospitalized or receiving certain other medical services or supplies, certain pre-authorization procedures must be followed.

Notification of SWHP is requested within 48 hours of an inpatient admission to a Network facility so that SWHP may assist the member with discharge planning, care coordination, and case management.

You or a member of your family, a hospital staff member or the attending physician must notify SWHP to pre-approve any of the out-of-network admissions or medical services and expenses shown in the list on the next page, prior to receiving any of the services or supplies, within the time frames specified below. To obtain pre-authorization, call SWHP at the telephone number listed on your ID card. This call must be made in the following circumstances:

<table>
<thead>
<tr>
<th>Type of Admission or Service</th>
<th>Time Period for Precertification</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-emergency admission</td>
<td>You, your physician or the facility must call and request precertification at least 14 days before the date you are scheduled to be admitted.</td>
</tr>
<tr>
<td>Emergency outpatient medical services</td>
<td>You or your physician must call prior to the outpatient care, treatment or procedure, if possible, or as soon as reasonably possible.</td>
</tr>
<tr>
<td>Emergency admission</td>
<td>You, your physician or the facility must call within 48 hours or as soon as reasonably possible after you have been admitted.</td>
</tr>
<tr>
<td>Urgent admission</td>
<td>You, your physician or the facility must call before you are scheduled to be admitted. An urgent admission is a hospital admission by a physician due to the onset of or change in an illness, the diagnosis of an illness or an injury.</td>
</tr>
<tr>
<td>Outpatient non-emergency medical services requiring precertification</td>
<td>You or your physician must call at least 14 days before the outpatient care is provided or the treatment or procedure is scheduled.</td>
</tr>
</tbody>
</table>

SWHP will provide a written notification to you and your physician of the pre-authorization decision. If your pre-authorized expenses are approved, the approval is good for 60 days as long as you remain enrolled in the plan.
When you have an inpatient admission to a facility, SWHP will notify you, your physician and the facility about your pre-authorized length of stay. If your physician recommends that your stay be extended, additional days will need to be certified. You, your physician or the facility will need to call SWHP at the number on your ID card as soon as reasonably possible, but no later than the final authorized day. SWHP will review and process the request for an extended stay. You and your physician will receive a notification of an approval or denial.

If pre-authorization determines that the stay or services and supplies are not covered expenses, the notification will explain why and how SWHP’s decision can be appealed. You or your provider may request a review of the precertification decision according to the Appeals Process in the Administrative & General Information section.

**Services That Require Precertification**

Precertification is required for the following types of inpatient and outpatient care:

- Admissions to long term acute care (LTAC), rehabilitation, and skilled nursing facility (SNF) facilities,
- Admission to behavioral health/substance abuse residential, partial hospitalization, and day programs (not office visits),
- Neuropsychological and psychological testing,
- Applied behavioral analysis therapy,
- Outpatient electroconvulsive therapy (ECT),
- Acute hospital admissions (medical, surgical, behavioral health) to non-contracted facilities,
- Solid organ, stem cell, and bone marrow transplants,
- Weight loss (bariatric) surgeries,
- Procedures which may be considered cosmetic and thus not covered (e.g. face lift, brow lift, blepharoplasty, liposuction, abdominoplasty, breast reconstruction (not associated with medically indicated mastectomy), breast reduction, surgery for gynecomastia, rhinoplasty, genioplasty, treatment of varicose veins, dermabrasion, etc.)
- Orthognathic surgery,
- Home health services, including all request for hourly or private duty nursing,
- Durable medical equipment (DME)-see DME list in the following subsection
- Prosthetics- See prosthetics list in the following subsection
- Spinal fusion and vertebroplasty,
- Ventricular assist devices (VAD)
- Genetic testing
- Artificial disc implantation/replacement
- Intrathecal pain pump implantation
- Spinal stimulator trial and placement
- Vagal nerve stimulators
- Fixed wing or jet medical transports
- IVIG therapy
- Lung volume reduction surgery
- Transaortic or transapical valve insertion or replacement (TAVI/TAVR)
• Insulin pump and/or continuous glucose monitor
• Bone-anchored hearing aids (BAHA)
• Cochlear implants
• Dental services and anesthesia for dental services
• Epidural adhesiolysis
• Deep brain stimulator placement
• Orthoptic and vision therapy
• Chiropractic services
• Sacral nerve stimulator

Although Prior Authorization is not required for the following services, Claim Administrator notification is requested:

• Acute hospital admission to Tier 1 or Tier 2 hospitals (medical, surgical, and behavioral health)
• Admissions to Tier 1 or Tier 2 inpatient or outpatient hospice programs.

DME Prior Authorization List

• Oral appliances,
• Electric, semi-electric, air fluidized, and advanced technology beds and related equipment,
• Oxygen and related equipment,
• Ventilators and related equipment,
• High frequency chest wall oscillation air-pulse generator system; including vest, hose, and related equipment,
• Bone stimulators,
• Functional neuromuscular stimulation, transcutaneous stimulation of sequential muscle groups of ambulation with computer control, entire system,
• Functional electrical stimulation, transcutaneous stimulation of nerve and/or muscle groups, complete system,
• Power wheelchairs and related equipment,
• Power operated vehicles and related equipment,
• Custom made and specially sized wheelchairs and related equipment,
• Dialysis equipment,
• Defibrillators and related equipment,
• Non-specific, miscellaneous, and unlisted DME codes.

Prosthetics Prior Authorization List

• Breast implants (unless following a medically indicated mastectomy)
• Lower and upper limb prosthetics (including myoelectric and microprocessor/computer controller) and related equipment and supplies,
• Facial, nasal, and auricular prosthesis,
• Non-specific, miscellaneous, and unlisted prosthetic codes.
How Failure to Pre-Authorized Affects Your Benefits

A pre-authorization benefit reduction of $300 will be applied to the benefits paid if your provider fails to obtain pre-authorization for stays in a hospital, skilled nursing facility or residential facility for mental health or substance abuse treatment. If your provider fails to obtain a required pre-authorization prior to incurring any expenses that require pre-authorization and the expenses would not have been covered if pre-authorization had been requested, the expenses will not be covered. You may be responsible for the unpaid balance of the bills.

You are responsible for obtaining the necessary pre-authorization from SWHP prior to receiving services from a Tier 3 provider. Your provider may pre-authorize your treatment for you; however, you should verify with SWHP prior to the procedure that the provider has obtained pre-authorization from SWHP. If your treatment is not pre-authorized by you or your provider, the benefit payable may be significantly reduced or your expenses may not be covered.

The chart below illustrates the effect on your benefits if necessary pre-authorization for outpatient or inpatient services, procedures and treatments is not obtained.

<table>
<thead>
<tr>
<th>If Precertification Is:</th>
<th>Then, the Expenses Are:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Requested and approved by SWHP</td>
<td>Covered</td>
</tr>
<tr>
<td>Requested and denied</td>
<td>Not covered; may be appealed</td>
</tr>
<tr>
<td>Not requested, but would have been covered if requested</td>
<td>Covered; precertification benefit reduction of $300 may apply</td>
</tr>
<tr>
<td>Not requested and would not have been covered if requested</td>
<td>Not covered; may be appealed</td>
</tr>
</tbody>
</table>

Any additional out-of-pocket expenses incurred because your pre-authorization requirement was not met will not count toward your deductible, coinsurance or out-of-pocket maximum.
Wellness Programs

You already know that good health is a good thing. It is important for our company, too, because it helps slow rising health care costs for you and BSWH. That’s why we offer incentives to reward your healthy efforts — whether you have a health issue to improve or already lead a healthy lifestyle. When you participate in these valuable programs, BSWH will reward you.

Thrive Wellness Program

All BSWH employees and spouses are eligible to participate in Thrive, regardless of whether they are enrolled in a BSWH medical plan. You just have to enroll in Thrive before you can participate in activities. Log on to www.thriveforwellness.com or call the customer support line at 1-866-433-9284, 7 days a week, 24 hours a day.

Claims and Appeals Procedures

To receive benefits through the medical plan, you or your health care provider must file a claim. This section includes claims instructions, as well as some important rules for receiving benefits.

Tier 1 and Tier 2 providers are responsible for filing claims for services provided. If you get services from out-of-network providers, they may not file the claim with your insurance. You have 12 months after the date on which the medical service is provided to submit a claim for benefits. However, as discussed below, the claims procedure and your right to a review of a denied claim will differ depending on the nature of the claim.

Your claim should include the following items, if applicable:

- Employee name, Social Security number, address and patient name
- Date, type and five-digit procedure code for the medical service received or requested
- Diagnosis code for the illness or injury
- Itemized charge
- Name and address of the doctor or hospital, along with the federal Tax Identification number
- If appropriate, other insurance explanation of benefits (EOB)
- If the claim is for a benefit requiring advance approval before medical treatment is received, indicate whether the claim is an “urgent care claim” as described on page 104

All claims must be submitted to the appropriate Claim Administrator. The Claim Administrator for each medical option under the plan is listed in the Administrative & General Information section.

Claims Relating to Eligibility and Enrollment

If your claim is for a determination as to your eligibility or the eligibility of your dependents to participate in
the plan or your enrollment under the plan and is not accompanied by a claim for plan benefits, you must obtain a claim initiation form from the Baylor HR Center, then submit your claim, in a timely manner, in writing to the designated recipient. Your claim will be determined by the plan administrator of Baylor Scott & White Health. The decision of the plan administrator will be final and will not be subject to the appeals process. All determinations as to eligibility for participation in the plan made in connection with a claim for benefits under the plan will be made in accordance with the applicable claims procedure described below. To substantiate claims relating to eligibility or enrollment, you are encouraged to provide supporting documents such as a copy of personal enrollment confirmation or documentation regarding your employment status.

Review of Benefit Determination

The Claim Administrator has procedures for applying for benefits and for requesting a review of a benefit determination. If you have followed the Claim Administrator’s procedures for benefit review and believe the result is incorrect, you may file a written appeal as outlined in this section.

Your “authorized representative” is a person you authorize, in writing, to act on your behalf or a person given authority by court order to submit claims on your behalf. In the case of a claim involving urgent care, a health care professional with knowledge of your condition may always act as your authorized representative. Any appeal actions described in this section that may be done by you may also be done by your authorized representative on your behalf.

Retrospective/Post-service request

Retrospective/Post-service request is a request for coverage of medical care or services that have already been received. If a retrospective/post-service request for benefits is denied, the appropriate Claim Administrator will notify you no later than 30 days after the receipt of the claim. This 30-day period may be extended for an additional 15 days if the Claim Administrator determines the extension is necessary due to matters beyond the control of the plan and notifies you of the extension before the end of the initial 30-day period. If you have not furnished necessary information for determining your request, the Claim Administrator will notify you and describe the information needed. You will be given a reasonable period of time, but not less than 45 days, in which to supply the missing information. While the Claim Administrator is waiting for the missing information, the deadline for responding to your request will automatically be extended until 15 days after you furnish the missing information or, if you do not furnish the missing information, until 15 days after the deadline date for furnishing such information. If a retrospective/post-service request is denied by the Claim Administrator, you have 180 days from the notice of official denial to file an appeal of the denial.

Preauthorization/Preservice request

Preauthorization/Preservice request is a request for coverage of medical care or services that the SWHP must approve in advance, in whole or in part consistent with the benefit plan language.

The appropriate Claim Administrator will notify you of his or her determination with respect to a preauthorization/pre-service request, whether adverse or not, no later than 15 days after the receipt of the request. This 15-day period may be extended for an additional 15 days if the Claim Administrator determines the extension is necessary due to matters beyond the control of the plan and notifies you of the extension before the end of the initial 15-day period. If you have not furnished information necessary for
determining your claim, the Claim Administrator will notify you no later than five days after receiving your request and will describe the information needed. You will be given a reasonable period of time, but not less than 45 days, in which to supply the missing information. While the Claim Administrator is waiting for the missing information, the deadline for responding to your request will automatically be extended until 15 days after you furnish the missing information or, if you do not furnish the missing information, until 15 days after the deadline date for furnishing such information.

If a preauthorization/pre-service request is denied by the Claim Administrator, you have 180 days from the notice of official denial to file an appeal of the denial.

**Urgent/emergent request**

Urgent/emergent request is a request for medical care or services where application of the time frame for making routine or non-life threatening care determinations could seriously jeopardize the life, health or safety of the Member or others, due to the Member’s medical or psychological state, or in the opinion of a Provider with knowledge of the Member’s medical or behavioral condition, would subject the Member to adverse health consequences without the care or treatment that is the subject of the request.

The Claim Administrator will notify you with respect to an urgent/emergent request, whether adverse or not, no later than 72 hours after the receipt of the request. If you have not furnished information necessary for determining your claim, the Claim Administrator will notify you within 24 hours of receiving your request and will describe the information needed. You will be given a reasonable period of time, but not less than 48 hours, in which to supply the missing information. While the Claim Administrator is waiting for the missing information, the deadline for responding to your request will automatically be extended until 48 hours after you furnish the missing information or, if you do not furnish the missing information, until 48 hours after the time for furnishing such information has expired.

If an urgent/emergent request is denied by the Claim Administrator, you have 180 days from the notice of official denial to file an appeal of the denial.

**Concurrent request**

Concurrent request is a request for coverage of inpatient medical care or services made while a Member is in the process of receiving the requested medical care or services, even if the organization did not previously approve the earlier care. The Claim Administrator will notify you of his or her decision within 72 hours of receiving your request, provided you made your request at least 72 hours before the course of treatment was scheduled to terminate. If your claim involves urgent care and is made less than 72 hours before the course of treatment was scheduled to terminate, your request will be treated as an urgent/emergent request in the manner described previously under Urgent/emergent request.

**If Your Claim Is Denied**

Disagreements about benefit eligibility or payment amounts can occasionally arise. In most cases, they are resolved quickly by the appropriate Claim Administrator. If you can’t resolve the disagreement, formal appeal procedures are in place for your use. Unless otherwise noted, you must file a written appeal with the appropriate Claim Administrator within 180 days of receiving the notice that your claim has been denied.
Notice of Initial Determination

If your claim is wholly or partially denied, you will be furnished with notice of the decision. The notice will include the following information:

- The specific reason for the denial;
- A reference to the pertinent plan provisions upon which the denial is based;
- A description of any additional material or information you might be required to provide and an explanation of why such material or information is necessary;
- A description of the plan’s review procedures and the time limits applicable to such procedures, including a statement of your right to bring a civil action under Section 502(a) of ERISA following an adverse benefit determination on review;
- If the denial is based on an internal rule, guideline, protocol or other similar criterion, a copy of the criterion or a statement that a copy will be provided free of charge upon request;
- If the denial is based on lack of medical necessity or an exclusion of experimental treatment, an explanation of the scientific or clinical judgment that was applied to your medical circumstances, or a statement that an explanation will be provided free of charge upon request; and
- In the case of an urgent care claim, a description of the expedited review process applicable to such claims.

Filing a First or Second Level Appeal

The plan offers three levels of appeal following a denial of your initial claim for benefits. The following appeals procedures apply to the first and second level appeals, which are reviewed by the Claim Administrator. A voluntary third level appeal to the Baylor Scott & White Employee Benefits Administrative Committee is described below.

Appeals can be filed in writing to the Claim Administrator at the following address:

Scott & White Health Plan  
Attn: Appeals Department  
1206 West Campus Drive  
Temple, TX 76502

You may also file an appeal by calling the Claim Administrator’s Customer Advocacy department at the number located on the front page of your Insurance Statement and your member ID card. For an urgent/emergent request, you may request expedited review. For an expedited review, all information will be communicated between you and the Claim Administrator by telephone, fax or similar method.

Appeals must be submitted within 180 calendar days from the date that you receive the original decision (or the first level appeal decision, if filing a second level appeal). After that, the original decision (or first level appeal, as applicable) to be final.

You may supply additional information that you would like the Claim Administrator to consider. In addition, you may request copies of documents relevant to your claim (free of charge) by contacting the Claim Administrator at the number on your member identification card.

Review of your appeal will not provide deference to the earlier decision and will be performed by a person different from the person who decided the initial request or first level appeal, as applicable, and who is not the prior decision-maker’s subordinate. If your request was denied based on a medical judgment, the Claim...
Administrator will consult with a health professional with appropriate training and experience, who was not the health professional consulted during the earlier decision or a subordinate of that person. The Claim Administrator will provide the name of any such expert consulted upon request.

All appeals will be adjudicated in a manner designed to ensure the independence and impartiality of the persons involved in making the decision. Accordingly, decisions regarding hiring, compensation, termination, promotion or other similar matters with respect to any individual, including a claim or appeal decision maker, will not be made based on the likelihood that the individual will support the denial of benefits.

**Review of a First or Second Level Appeal**

The Claim Administrator will complete the first and second level appeals and notify you about each appeal decision within the following timeframes, which differ depending on the type of the claim:

<table>
<thead>
<tr>
<th>Type of Health Claim</th>
<th>Response Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Urgent Claim</td>
<td>Within 72 hours after appeal is received</td>
</tr>
<tr>
<td>Pre-Service Claim</td>
<td>No later than 15 days after receipt of appeal</td>
</tr>
<tr>
<td>Post-Service Claim</td>
<td>No later than 30 days after receipt of appeal</td>
</tr>
</tbody>
</table>

**Notice of Determination on Appeal**

If your appeal is wholly or partially denied, you will be furnished with notice of the decision. The notice will include the following information:

- The specific reason for the denial;
- A reference to the pertinent plan provisions upon which the denial is based;
- A statement that you are entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to your claim for benefits;
- A statement describing the voluntary third level appeal and your right to receive information about the process;
- A statement of your right to bring a civil action under Section 502(a) of ERISA.
- If the denial is based on an internal rule, guideline, protocol or other similar criterion, a copy of the criterion or a statement that a copy will be provided free of charge upon request;
- If the denial is based on lack of medical necessity or an exclusion of experimental treatment, an explanation of the scientific or clinical judgment that was applied to your medical circumstances, or a statement that an explanation will be provided free of charge upon request;
- If the denial is based on new or additional evidence or a new or additional rationale, you will be provided, free of charge, with the new or additional evidence relied upon, or generated by the Claim Administrator in connection with the claim, as well as any new or additional rationale for a denial, and a reasonable opportunity to respond to such new evidence or rationale; and
- The following statement: “You and your plan may have other voluntary alternative dispute resolution options, such as mediation. One way to find out what may be available is to contact your local U.S. Department of Labor Office and your State insurance regulatory agency.”

If you disagree with the response in the first appeal decision letter, you may request a second level appeal. To begin this process, you must send a request in writing to the Claim Administrator within 180 calendar days.
from the date that you receive the decision letter. If you do not request a second level appeal within that time period, the Claim Administrator will consider the decision stated in the first appeal decision letter to be final.

Rights after the Second Level Appeal

If you do not agree with the second level appeal decision, you have the right to bring a civil action under Section 502(a) of ERISA within 12 months following the date of the second level appeal decision. Alternatively, you may elect to file a third level appeal, which will be reviewed by the Baylor Scott & White Employee Benefits Administrative Committee, or request an external review, which will be reviewed by an External Review Organization. More details about these alternatives are provided below.

Filing a Third Level Appeal

You may file a third level appeal within 180 days following the date you receive the second level appeal decision. Your appeal will be reviewed by the Baylor Scott & White Employee Benefits Administrative Committee at its next scheduled meeting if it is received at least 30 days in advance of the meeting. Otherwise, it will be reviewed at the second next scheduled meeting. You will be notified if additional time is needed to review your appeal. If the Baylor Scott & White Employee Benefits Administrative Committee upholds the denial of benefits, you may seek external review.

For more information on the third level appeal process or to file a third level appeal, submit your request in writing to:

Baylor Scott & White
Attn: Employee Benefits Administrative Committee, Benefits Department
2001 Bryan Street, Suite 600
Dallas, Texas 75201-3024

You may only request a third level appeal if you’ve completed the first two levels of appeal with the Claim Administrator. There is no fee for filing a third level appeal. Your decision as to whether request a third level appeal will have no effect on your rights to any other benefits under the plan. Any statute of limitations or other defense based on timeliness will be tolled while the third level appeal is pending. If you choose not to request a third level appeal, the plan waives any right to assert that you failed to exhaust the administrative remedies because you did not seek a third level appeal.

Appeal for External Review of Health Care Claims

The Claim Administrator may deny a health care claim because it determines that the care is not medically necessary or a service or treatment is experimental or investigational in nature. In either of these situations, you may request an external review if you or your provider disagrees with the Claim Administrator’s decision. An external review is a review by an independent physician, selected by an External Review Organization, who has expertise in the problem or question involved.

To request an external review, the following requirements must be met:

- You have received notice of the denial of a claim by the Claim Administrator
- Your claim was denied because the Claim Administrator determined that the care was not medically necessary or was experimental or investigational
• The cost of the service or treatment in question for which you are responsible exceeds $500, and
• You have exhausted the applicable internal appeal processes.

The claim denial letter you receive from the Claim Administrator will describe the process to follow if you wish to pursue an external review, including a copy of the Request for External Review Form.

You must submit the Request for External Review Form to the Claim Administrator within four (4) months of the date you received the final claim denial letter. You also must include a copy of the final claim denial letter and all other pertinent information that supports your request. The Claim Administrator will determine within five (5) business days after receiving your request whether the requirements for external review have been met. Within one (1) business day after completing this review, the Claim Administrator will notify you in writing if your request is or is not eligible for external review, or if it is incomplete. If your request is incomplete, the written notice will describe the information necessary for completion and allow you to complete your request within the remainder of the four-month filing period or the 48-hour period after receiving the notice, whichever is later.

The Claim Administrator will contact the External Review Organization that will conduct the review of your claim. The External Review Organization will select an independent physician with appropriate expertise to perform the review. The External Review Organization will notify you in writing of your request’s eligibility and acceptance for external review and will provide an opportunity for you to submit in writing within 10 business days following the date of receipt any additional information for the External Review Organization to consider when conducting the external review.

In making a decision, the external reviewer may consider any appropriate credible information that you send along with the Request for External Review Form or within 10 business days of notification, and will follow the Claim Administrator’s contractual documents and plan criteria governing the benefits. You will be notified of the decision of the External Review Organization usually within 45 calendar days of the Claim Administrator’s receipt of your request form and all necessary information.

A quicker review is possible if your physician certifies (by telephone or on a separate Request for External Review Form) that a delay in receiving the service would endanger your health or would jeopardize your ability to regain maximum function and you have filed a request for an expedited external appeal. After referral to an External Review Organization, the External Review Organization will render a decision on an expedited review as expeditiously as necessary but in no event more than 72 hours after receiving the request for review. If the decision is not in writing, the External Review Organization will provide written confirmation of the decision within 48 hours after the date of notification of the decision.

The Claim Administrator, Baylor Scott & White and the plan will abide by the decision of the External Review Organization, except where the Claim Administrator can show conflict of interest, bias or fraud.

You are responsible for the cost of compiling and sending the information that you wish to be reviewed by the External Review Organization to the Claim Administrator. The Claim Administrator is responsible for the cost of sending this information to the External Review Organization and for the cost of the external review.

For more information about the Claim Administrator’s External Review process, call the toll-free customer service telephone number shown on your ID card.
Consistency of Treatment

The Employee Benefits Administrative Committee will take action from time to time as necessary to ensure all claims for benefits under the plans are determined in accordance with the applicable plan documents. Also, the Committee will ensure the provisions of the applicable plan documents are applied consistently to similarly situated plan participants and their dependents.

Changes to Appeal Procedures

Any of these appeal procedures may be changed by governmental law or by the plan administrator. You will be notified of any significant change in a timely manner. If you have further questions or problems, contact the Baylor HR Center, the Claim Administrator for the plan or the Employee Benefits Administrative Committee. Before submitting an appeal, it is your responsibility to contact the appropriate vendor directly to verify the deadline for filing an appeal and the information you need to submit.

If You Are On Leave

If you are on authorized medical, personal and/or family leave, you may continue your medical insurance coverage at the same cost as active employees for the first six months of leave. If you are on a military leave, benefits may continue up to 24 months.

You may have the right to continue coverage for a certain period of time under the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). See below for more information.

Paid Leave Other Than LTD Leave

If you are on paid leave, insurance coverage deductions will be payroll-deducted for up to six months.

Unpaid Leave

If you are on unpaid leave, you will be billed for your benefit premiums. It is your responsibility to make payments as directed or your medical insurance coverage automatically ends.

LTD Leave

Employees who are receiving LTD benefits from Baylor Scott & White Health LTD provider may continue to purchase health and welfare benefits at the same cost as active employees for up to a maximum of one year.

Military Leave

If you are on military leave, your medical insurance coverage may continue for six months as described above in Unpaid Leave.

After six months, your cost for medical coverage will be the COBRA rate. You may continue for a period of 24 months in this status.
If You Leave Baylor Scott & White Health

Your benefits continue through midnight of the last day of the month in which you terminate your employment with Baylor Scott & White Health. Premium payments for continuation of this coverage occur on each paycheck that you are paid. Each pay period that has any calendar days in the month in which you terminate will have a premium payment deducted.

Coordination of Benefits (COB)

See the Administrative & General Information section for more details.

Situations Affecting Medical Plan Benefits

The situations summarized here could affect the benefits you receive from the medical plan:

- No benefits are paid for services or supplies received before coverage begins or after coverage ends
- The plan pays benefits only for eligible charges — those services and supplies listed as covered expenses
- Benefits are paid only to the extent the service or supply is necessary to treat your condition and the charge is reasonable
- If you choose no coverage during any enrollment period, no benefits are payable from the plan

Subrogation and Rights of Recovery Provision

Subrogation

If a participant sustains an illness or injury for which benefits are payable under the terms of the plan, and a third party is or may be liable with respect to such illness or injury, the plan shall have the right of recovery (the “Right of Recovery”). The plan shall have the Right of Recovery with respect to any recovery, right of recovery, claim, cause of action or other rights that any or all interested parties may have against a third party. The term “third party” means any entity or person, including but not limited to, an insurance company (e.g. the participant’s own insurance company, in the case of uninsured or underinsured motorist coverage or no-fault automobile insurance). The term “interested party” means any person or entity who has or may have a right of recovery, claim, cause or action or other right arising out or related to the illness or injury (or any loss related thereto) sustained by the participant; such term shall include but shall in no way be limited to, the participant’s estate (or personal representative of the estate), heirs, guardian or other representative.

Extent of Right of Recovery

1) The right to recover from any interested party all amounts the interested party may recover or receive from any third party with respect to the illness or injury for which benefits are payable under the terms of the plan;

2) The right to reduce the amount of covered plan benefits payable with respect to the illness or injury, by any amount or amounts recovered by an interested party from a third party with
respect to or as a result of the same illness or injury; and

3) The right of subrogation to stand in the shoes of an interested party and assert any right of recovery, claim or cause of action of the interested party and assert any right of recovery, claim, or cause of action that the interested party may have against a third party arising from or related to the illness or injury for which benefits are payable under the terms of the plan; the plan’s right of subrogation includes the right to control absolutely the prosecution of the subrogated right of recovery, claim or cause of action, including, but not limited to, the selection of counsel.

Priority

The plan’s Right of Recovery shall be determined as follows:

1) The plan shall have a first priority lien on any full or partial recovery by an interested party from a third party. The plan’s Right of Recovery shall apply regardless of whether or not the interested party is made whole from the recovery against such third party. Any recovery amount that the plan is entitled to shall not be reduced or prorated by or on account of the interested party’s attorney’s fees and costs.

2) Any full or partial recovery by an interested party against a third party shall be deemed to be recovery for plan benefits with respect to the illness or injury for which the third party is or may be liable, regardless of whether or not the judgment, award, formal or informal settlement, contract or any other payment of any kind itemizes or identifies an amount awarded for plan benefits or is specifically limited to certain kinds of damages or payments; an interested party may not avoid or circumvent the plan’s Right of Recovery because of the way in which the recovery from a third party is characterized. By way of example, the plan shall have a Right of Recovery even if an interested party’s recovery from a third party is described as a recovery for pain and suffering, loss of consortium, emotional distress, punitive damages for vexatious refusal to pay, attorneys’ fees, or medical expenses.

3) The plan administrator, in its sole and absolute discretion, may agree to treat a lesser percentage of an interested party’s recovery from a third party as attributable to plan benefits. The amount so determined shall be binding on the plan and the interested party as the amount of plan benefits to which the plan has the Right of Recovery.

Limits on Plan Obligations

If the plan has a Right of Recovery, the plan shall not be obligated to pay any plan benefits with respect to the participant’s illness or injury until all of the following conditions are fulfilled to the complete satisfaction of the plan administrator in its sole and absolute discretion.

1) If the plan administrator desires to assert the plan’s right of subrogation, all interested parties (or someone legally qualified and authorized to act for an interested party) must sign all documents required by the plan administrator to assert such right.

2) If the plan administrator, in its sole and absolute discretion, decides not to assert the plan’s right of subrogation, all interested parties (or someone legally qualified and authorized to act for an interested party) shall agree in writing to the following conditions:

a) The interested party shall agree to include plan benefits in any claim or cause of action
the interested party makes against a third party for the illness or injury (or any loss related thereto);

b) The interested party shall agree that the plan has an absolute Right of Recovery and a first priority lien upon any recovery made by the interested party related to the illness or injury for which plan benefits have or will be paid; and

c) The interested party shall agree not to settle a claim again a third party without prior written consent of the plan administrator.

3) All interested parties (or someone legally qualified or authorized to act for an interested party) shall agree in writing to cooperate fully with the plan in asserting and protecting its Right of Recovery, supply the plan administrator with any and all information necessary to assert and protect such Right of Recovery, and execute and deliver any and all instruments and papers in their original form.

Suspension of Plan Payment

The plan administrator, in its sole and absolute discretion, may suspend payment of plan benefits if any interested party has not executed or is not in compliance with the terms of any required written agreement. Payment of benefits pursuant to the plan before any required written agreement is obtained, or while an interested party is not in compliance with the terms of such a written agreement, shall not constitute a waiver by the plan of its Right of Recovery. Violation of any required written agreement shall be a violation of the terms of the plan document.

Waiver

The plan administrator, in its sole and absolute discretion, may agree to waive the plan’s Right of Recovery. The plan’s waiver of its Right of Recovery with respect to one claim shall not constitute a waiver of its Right of Recovery with respect to another claim; and the plan’s waiver of its Right of Recovery with respect to one interested party shall not constitute a waiver of its Right of Recovery with respect to another interested party.

Notification of Potential Right of Recovery

An interested party shall notify the plan administrator, in writing, whenever an illness or injury arises that provides or may provide the plan a Right of Recovery. The plan shall be entitled to recover its attorney’s fees and costs from an interested party if the plan takes legal action against the interested party to enforce its reimbursement rights.

Plan Administration

See the Administrative & General Information section for more information.

Plan Amendment or Termination

Baylor Scott & White Health has the right to amend or end the plan, in whole or in part, at any time and without prior notice to participants. Also, benefits may be discontinued at any time for any groups of
employees or inactive participants, including retirees. See the Administrative & General Information section for more information.

**Your Rights Under ERISA**

As a participant in the plan, you have certain rights under the Employee Retirement Income Security Act of 1974 (ERISA), as amended. See the Administrative & General Information section for more information.

**Notice Regarding Women’s Health and Cancer Rights Act**

Under this health plan, as required by the Women’s Health and Cancer Rights Act of 1998, coverage will be provided to a person who is receiving benefits in connection with a mastectomy and who elects breast reconstruction in connection with the mastectomy for:

1. All stages of reconstruction of the breast on which a mastectomy has been performed
2. Surgery and reconstruction of the other breast to produce a symmetrical appearance
3. Prostheses, and
4. Treatment of physical complications of all stages of mastectomy, including lymphedemas.

This coverage will be provided in consultation with the attending physician and the patient, and will be provided in accordance with the plan design, limitations, copays, deductibles, and referral requirements, if any, as outlined in your plan documents.

If you have any questions about our coverage of mastectomies and reconstructive surgery, please contact the Member Services number on your ID card. For more information, you can visit this U.S. Department of Health and Human Services website, www.cms.gov, and this U.S. Department of Labor website, www.dol.gov/ebsa/consumer_info_health.html.

**Tier 1 Facilities**

When you need hospital care, you'll pay less if you use a Tier 1 facility. The Tier 1 includes all BSWH Facilities, as well as the network of physicians, hospitals and other care providers in the BSWH Quality Alliance.

For a full list of Tier 1 facilities, visit bswh.swhp.org. It can be found on the 2016 Benefits Information Page at bswhbenefits.com.

**Seeing a Hospital-Based Physician**

Coverage for all hospital-based physicians (i.e., ER physicians, radiologists, pathologists or anesthesiologists) will be paid at the Tier 1 level. However, a hospital-based physician in Tier 3 may bill the participant the difference between the physician’s out-of-network rate and the coinsurance amount.
Glossary

Custodial Care — Services and supplies that are primarily intended to help you meet personal needs. Custodial care can be prescribed by a physician or given by trained medical personnel. It may involve artificial methods such as feeding tubes, ventilators or catheters. Examples of custodial care include:

- Routine patient care such as changing dressings, periodic turning and positioning in bed, and administering medications
- Care of a stable tracheostomy (including intermittent suctioning)
- Care of a stable colostomy/ileostomy
- Care of stable gastrostomy/jejunostomy/nasogastric tube (intermittent or continuous) feedings
- Care of a stable indwelling bladder catheter (including emptying/changing containers and clamping tubing)
- Watching or protecting you
- Respite care, adult (or child) day care or convalescent care
- Institutional care, including room and board for rest cures, adult day care and convalescent care
- Help with daily living activities, such as walking, grooming, bathing, dressing, getting in or out of bed, toileting, eating or preparing foods
- Any services that a person without medical or paramedical training could be trained to perform
- Any service that can be performed by a person without any medical or paramedical training

Experimental or Investigational Treatment — A drug, device, procedure or treatment will be determined to be experimental or investigational if:

- There is insufficient outcomes data available from controlled clinical trials published in peer-reviewed literature to substantiate its safety and effectiveness for the illness or injury involved
- Approval required by the FDA has not been granted for marketing
- A recognized national medical or dental society or regulatory agency has determined, in writing, that it is experimental or investigational, or for research purposes
- It is a type of drug, device or treatment that is the subject of a Phase I or Phase II clinical trial or the experimental or research arm of a Phase III clinical trial, using the definition of “phases” indicated in regulations and other official actions and publications of the FDA and Department of Health and Human Services, or
- The written protocol or protocols used by the treating facility, the protocol or protocols of any other facility studying substantially the same drug, device, procedure or treatment or the written informed consent used by the treating facility or by another facility studying the same drug, device, procedure or treatment states that it is experimental or investigational, or for research purposes.

Covered expenses include charges made for experimental or investigational drugs, devices, treatments or procedures, provided all of the following conditions are met:

- You have been diagnosed with cancer or a condition likely to cause death within one year or less
- Standard therapies have not been effective or are inappropriate
- SWHP determines, based on at least two documents of medical and scientific evidence, that you would likely benefit from the treatment
- There is an ongoing clinical trial. You are enrolled in a clinical trial that meets these criteria:
- The drug, device, treatment or procedure to be investigated has been granted as an investigational new drug (IND) or Group C/treatment IND status
• The clinical trial has passed independent scientific scrutiny and has been approved by an Institutional Review Board that will oversee the investigation
• The clinical trial is sponsored by the National Cancer Institute (NCI) or similar national organization (such as the Food & Drug Administration or the Department of Defense) and conforms to NCI standards
• The clinical trial is not a single institution or investigator study unless the clinical trial is performed at an NCI-designated cancer center, and
• You are treated in accordance with protocol.

Mental Disorder — An illness commonly understood to be a mental disorder, whether or not it has a physiological basis, and for which treatment is generally provided by or under the direction of a behavioral health provider such as a psychiatric physician, psychologist or psychiatric social worker. Any of the following conditions is a mental disorder under this plan:

• Anorexia/bulimia nervosa
• Bipolar disorder
• Major depressive disorder
• Obsessive compulsive disorder
• Panic disorder
• Pervasive mental developmental disorder (including autism)
• Psychotic disorders/delusional disorder
• Schizo-affective disorder
• Schizophrenia

Recognized Charge — Only that part of a charge which is less than or equal to the recognized charge is a covered benefit. The recognized charge for a service or supply is the lower of:

• The provider’s usual charge for furnishing it, or
• The 80th percentile of the prevailing charge rate (as reported by FAIR Health, a nonprofit company, in their database) for the geographic area where the service is furnished. FAIR Health reviews and, if necessary, changes these rates periodically. Aetna updates its systems with these changes within 180 days after receiving them from FAIR Health.

In some circumstances, SWHP may have an agreement with a provider (either directly, or indirectly through a third party) that sets the rate that SWHP will pay for a service or supply. In these instances, in spite of the methodology described above, the recognized charge is the rate established in such an agreement. SWHP may also reduce the recognized charge by applying SWHP Reimbursement Policies. SWHP Reimbursement Policies address the appropriate billing of services, taking into account factors that are relevant to the cost of the service.

Substance Abuse — A physical or psychological dependency, or both, on a controlled substance or alcohol agent [as defined on Axis I in the Diagnostic and Statistical Manual of Mental Disorders (DSM) published by the American Psychiatric Association, which is current as of the date services are rendered to you or your covered dependents]. This term does not include conditions not attributable to a mental disorder that are a focus of attention or treatment (the V codes on Axis I of DSM), such as an addiction to nicotine products or food, or caffeine intoxication.
Dental

The Dental Plan helps you pay for a wide range of dental services, from preventive care and cleanings to more extensive dental work, including crowns and dentures.

Plan Highlights

- You have a choice of three dental plans:
  - Standard PPO or Plus PPO — Preferred Provider Organizations, administered by MetLife
  - DMO — Dental Maintenance Organization, administered by Aetna (North Texas Only)
- All three plans cover preventive care at 100% along with basic care and major care. The Plus PPO covers orthodontia for eligible children and adults.
- The plans differ in the amount you pay for coverage, how you go about getting care and what you pay when you need care.
- With the PPOs, you can see any dentist you choose, but you’ll save money if you use a MetLife network dentist.
- With the DMO, you must choose a primary dentist from the Aetna network.
How the MetLife Standard and Plus PPOs Work

The MetLife Standard PPO and the MetLife Plus PPO work the same way. You can go to any dentist you choose, but you will save money by going to one in the MetLife Preferred Dental Program (PDP). You have to meet the same deductible for both PPO plans before the plan shares the cost of dental care with you. However, with the MetLife Standard PPO, you may pay a higher coinsurance and the annual maximum is lower. The MetLife Standard PPO does not cover orthodontia; the MetLife Plus PPO covers orthodontia for eligible children and adults.

Here’s how the MetLife PPOs pay dental benefits:

- The coinsurance percentage under each plan applies whether you go to a network or non-network dentist.
- If you use in-network providers, you pay discounted rates for services.
- If you go to an out-of-network dentist, benefits are paid based on reasonable and customary charges for services. If your dentist charges more than what MetLife deems reasonable and customary for the service in your geographic area, you must pay the difference between the reasonable and customary charge and what the dentist charges, in addition to your share of the coinsurance.

Under the PPO Dental Plans, you pay coinsurance (a percentage of the cost) for each treatment. Certain treatments are subject to an annual deductible, which varies based on your level of coverage (employee only or employee plus one or more dependents).

The PPO Summary of Benefits is listed on page 64 - 65. It shows your coinsurance amount for each service and excluded services. The following sections apply to both the Standard and Plus PPOs, except where otherwise noted.

Find a Network Dentist

To find a provider for either PPO, go online to www.MetLife.com, click on “Employee Benefits” followed by “Dental” then select “Dental PPO” and enter your ZIP code.

Individual and Family Annual Deductibles

An individual annual deductible of $50 applies to restorative and major care. The plans pay for services for each individual once that person has met the $50 deductible. In addition, the plans will pay for services for all family members once the family’s total expenses reach $150.

Preventive care such as check-ups, cleanings and X-rays, and orthodontia are not subject to the annual deductible.

Emergency Dental Care

If you need emergency dental care, you are covered 24 hours a day, seven days a week, anywhere in the world. When a participating PPO dentist provides emergency services, your copay/coinsurance amount is based on a negotiated fee schedule. If a dentist outside the PPO network provides emergency care, the services will be subject to reasonable and customary charges as determined by MetLife. Covered emergency services may vary, based on state law.
PPO Dental Plan Coverage Rules

Replacement Rule: The replacement of, addition to or modification of existing dentures, crowns, casts or processed restorations, removable bridges or fixed bridgework is covered only if one of the following terms is met:

- The replacement or addition of teeth is required to replace one or more teeth extracted after the existing denture or bridgework was installed. Dental plan coverage must have been in force for the covered person when the extraction took place.
- The existing denture, crown, cast or processed restoration, removable bridge or bridgework cannot be made serviceable and was installed at least five years under the PPO Dental Plans before its replacement.
- The existing denture is immediate and temporary to replace one or more natural teeth extracted while the person is covered and cannot be made permanent; replacement by a permanent denture is required. The replacement must take place within 12 months from the date of initial installation of the immediate temporary denture.

Tooth Missing But Not Replaced Rule: Coverage for the first installation of removable dentures, removable bridges and fixed bridgework is subject to the requirements that such dentures, removable bridges and fixed bridgework are (a) needed to replace one or more natural teeth that were removed while this policy was in force for the covered person; and (b) are not abutments to a partial denture, removable bridge or fixed bridge installed during the prior five years under the PPO Dental Plans.

Alternate Treatment Rule: If more than one service can be used to treat a covered person’s dental condition, the insurance provider may decide to authorize coverage only for a less costly covered service provided that all of the following terms are met:

- The service must be listed on the Summary of Benefits.
- The service selected must be deemed by the dental profession to be an appropriate method of treatment.
- The service selected must meet broadly accepted national standards of dental practice.

If treatment is being given by a participating dental provider and the covered person asks for a more costly covered service than one for which coverage is approved, the specific copayment for such service will consist of:

- The copayment for the approved less costly service, and
- The difference in cost between the approved less costly service and the more costly covered service.

No Guarantee of Results: All participant care and related decisions are the sole responsibility of participating providers. The insurance provider does not provide health care services and, therefore, cannot guarantee any results or outcomes.

Right to Review: Enrollees on their own behalf or on behalf of a covered family member may request an independent medical review when the enrollee believes that health care services have been improperly denied, modified or delayed by a participating dentist.
## MetLife Standard and Plus PPO Summary of Benefits

### Visits And Exams

<table>
<thead>
<tr>
<th>Service</th>
<th>Coverage Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Visit for Oral Examination*</td>
<td>Plan pays 100%</td>
</tr>
<tr>
<td>Prophylaxis, Including Scaling and Polishing*</td>
<td>Plan pays 100% for adults and children</td>
</tr>
<tr>
<td>Fluoride*</td>
<td>Plan pays 100%</td>
</tr>
<tr>
<td>Sealants (permanent molars only)</td>
<td>Plus PPO pays 80%; Standard PPO pays 50%</td>
</tr>
</tbody>
</table>

### Endodontics

<table>
<thead>
<tr>
<th>Service</th>
<th>Coverage Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Root Canal Therapy, with X-rays and Cultures</td>
<td>Plus PPO pays 80%; Standard PPO pays 50%, for anterior and bicuspid</td>
</tr>
<tr>
<td>Root Canal Therapy, Molar Teeth, with X-rays and Cultures</td>
<td>Plus PPO pays 80%; Standard PPO pays 50%</td>
</tr>
</tbody>
</table>

### Minor Restorations

<table>
<thead>
<tr>
<th>Service</th>
<th>Coverage Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amalgam (silver) Fillings</td>
<td>Plus PPO pays 80%; Standard PPO pays 50%</td>
</tr>
<tr>
<td>Composite Fillings (anterior teeth only)</td>
<td>Plus PPO pays 80%; Standard PPO pays 50%</td>
</tr>
<tr>
<td>Stainless Steel Crowns</td>
<td>Plus PPO pays 80%; Standard PPO pays 50%</td>
</tr>
</tbody>
</table>

### Periodontics

<table>
<thead>
<tr>
<th>Service</th>
<th>Coverage Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scaling and Root Planing*</td>
<td>Plus PPO pays 80%; Standard PPO pays 50%</td>
</tr>
<tr>
<td>Gingivectomy (per tooth)</td>
<td>Plus PPO pays 80%; Standard PPO pays 50%</td>
</tr>
<tr>
<td>Osseous Surgery</td>
<td>Plus PPO pays 80%; Standard PPO pays 50%</td>
</tr>
</tbody>
</table>

### Oral Surgery

<table>
<thead>
<tr>
<th>Service</th>
<th>Coverage Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Incision and Drainage of Abscess</td>
<td>Plan pays 50%</td>
</tr>
<tr>
<td>Uncomplicated Extractions</td>
<td>Plus PPO pays 80%; Standard PPO pays 50%</td>
</tr>
<tr>
<td>Surgical Removal of Erupted Tooth</td>
<td>Plus PPO pays 80%; Standard PPO pays 50%</td>
</tr>
<tr>
<td>Surgical Removal of Impacted Tooth (soft tissue)</td>
<td>Plus PPO pays 80%; Standard PPO pays 50%</td>
</tr>
<tr>
<td>Surgical Removal of Impacted Tooth (partial bony)</td>
<td>Plus PPO pays 80%; Standard PPO pays 50%</td>
</tr>
<tr>
<td>Surgical Removal of Impacted Tooth (full bony)</td>
<td>Plus PPO pays 80%; Standard PPO pays 50%</td>
</tr>
</tbody>
</table>

### Prosthodontics/Major Restorations

<table>
<thead>
<tr>
<th>Service</th>
<th>Coverage Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inlays</td>
<td>Plan pays 50%</td>
</tr>
<tr>
<td>Onlays</td>
<td>Plan pays 50%</td>
</tr>
<tr>
<td>Crowns</td>
<td>Plan pays 50%</td>
</tr>
<tr>
<td>Full and Partial Dentures</td>
<td>Plan pays 50%</td>
</tr>
<tr>
<td>Denture Repairs</td>
<td>Plus PPO pays 80%; Standard PPO pays 50%</td>
</tr>
<tr>
<td>Pontics</td>
<td>Plan pays 50%</td>
</tr>
</tbody>
</table>
Preventive and Diagnostic Covered Services

- Oral exams once every six months
- Full mouth or panoramic X-rays once every three years
- Bitewing X-rays twice per year for adults and eligible children
- Cleaning of teeth (oral prophylaxis) once every six months
- Topical fluoride treatment once every six months for eligible children
- Emergency palliative treatment to relieve tooth pain
- Sealants, once per tooth surface every three years for eligible children

Basic Covered Services

- Intraoral-periapical and extraoral X-rays
- Amalgam or resin fillings
- Prefabricated stainless steel crown only for primary teeth and limited to once per tooth every five years
- Replacement of an existing amalgam or resin filling but only if a new surface of decay is identified on that tooth
- Sedative filing
- Periodontal maintenance where periodontal treatment (including scaling, root planing and periodontal surgery, such as gingivectomy, gingivoplasty, gingival curettage and osseous surgery) has been performed. Periodontal maintenance is limited to four times per calendar year, combined with routine cleanings.
- Pulp capping (excluding final restoration) and therapeutic pulpotomy (excluding final restoration)
- Space maintainers to age 19
- Sealants, permanent molars, once per tooth every three years
- Osseous surgery once per quadrant every three years
- Addition of teeth to partial removable denture to replace natural teeth removed while this dental insurance was effective for the person receiving such services
- Adjustment of dentures
- Periodontal scaling and root planing but not more than once per quadrant every two years

* Frequency and/or age limitations may apply to these services.
• Repair or re-cementing of cast restorations
• Guided tissue regeneration

**Major Covered Services**

• Pulp therapy and apexification/recalcification — Type B (Basic)
• General anesthesia or intravenous sedation in connection with oral surgery, extractions or other covered services when the insurance provider determines such anesthesia is necessary in accordance with generally accepted dental standards
• Injections or therapeutic drugs
• Initial installation of full or removable dentures:
  – When needed to replace congenitally missing teeth, or
  – When needed to replace natural teeth that are lost while the person receiving such benefits was insured for dental insurance by the current insurance provider.
• Replacement of non-serviceable denture if such denture was installed more than five years prior to replacement
• Replacement of an immediate, temporary full denture with a permanent full denture if the immediate, temporary full denture cannot be made permanent and such replacement is done within 12 months of the installation of the immediate, temporary full denture
• Relining and rebasing of existing removable dentures:
  – If at least six months have passed since the installation of the existing denture, and
  – Not more than once in any three-year period.
• Repair of denture — Type B (Basic)
• Initial installation of cast restorations
• Replacement of any cast restorations with the same or a different type of cast restoration, but no more than one replacement for the same tooth surface within five years of a prior replacement
• Prefabricated resin crown only for primary teeth and limited to once per tooth every five years — Type B (Basic)
• Core buildup, but no more than once per tooth every five years
• Posts and cores, but no more than once per tooth every five years
• Oral surgery except as mentioned elsewhere in this document
• Root canal treatment, but no more than one treatment for the same tooth in any two-year period — Type B (Basic)
• Periodontal surgery, including gingivectomy and gingival curettage, but no more than one surgical procedure per quadrant in any 36-month period — Type B (Basic)
• Simple extractions — Type B (Basic)
• Surgical extractions — Type B (Basic)
• Repair of implant-supported prosthetics, but no more than one repair in any one-year period — Type B (Basic)
• Application of desensitizing medications where periodontal treatment (including scaling, root planning and periodontal surgery such as osseous surgery) has been performed. Application of desensitizing medication is limited to one application every two years.
• Occlusal adjustments

**Orthodontic Covered Services (Plus PPO Only)**

Payment of Orthodontic Covered Services:
• If orthodontic appliances are in place when coverage becomes effective, the Plan will pay monthly benefits for the remaining active treatment.

• Orthodontic treatment generally consists of initial placement of an appliance and periodic follow-up visits.

• The benefit payable for the initial placement will not exceed 20% of the Maximum Lifetime Benefit amount ($2,000) for orthodontia.

• The benefit payable for periodic follow-up visits will be payable on a quarterly basis during the course of the orthodontic treatment (24 months) if:
  – Baylor’s Plus PPO dental insurance is in effect for the person receiving the orthodontic treatment each quarter, and
  – Proof is provided to the insurance provider that the orthodontic treatment is continuing.

• Example: If the orthodontic provider charges $3,000 for the total treatment, the plan would pay the following over the two-year period following the date of initial banding:
  – 20% at initial banding, less 50%
    o Plan Lifetime Maximum of $2,000 × 20% = $400 × 50% = $200
  – Remaining balance of $2,800 to be paid to the orthodontic provider would then be allocated on a monthly basis and paid on a quarterly basis.
    o $2,800 ÷ 24 months = $116.67 per month
    o $116.67 × 3 months = $350; $350 × 50% = $175 would be paid each quarter for a total of 8 quarters
  – The Plan would pay a total of $200 at initial banding + ($175 × 8 = $1,400 total of quarterly payments) = $1,600 in total

Expenses Not Covered by the PPOs

The following benefit charges will not be paid by the PPOs:

• Services that are not dentally necessary, those that do not meet generally accepted standards of care for treating the particular dental condition or that are deemed by the insurance provider to be experimental in nature

• Occlusal guards (night guards and bruxism [teeth grinding] guards)

• Services for which the plan participant would not be required to pay in the absence of dental insurance

• Services or supplies received by the plan participant or his/her eligible dependents in the plan before the dental insurance starts for that person

• Services not performed by a dentist except for those services of a licensed dental hygienist that are supervised and billed by a dentist, and are for:
  – Scaling and polishing of teeth, or
  – Fluoride treatments

• Services that are primarily cosmetic

• Services or appliances that restore or alter occlusion or vertical dimension

• Restoration of tooth structure damaged by attrition, abrasion or erosion unless caused by disease

• Restorations or appliances used for the purpose of periodontal splinting

• Counseling or instruction about oral hygiene, plaque control, nutrition and tobacco

• Personal supplies or devices including, but not limited to: Waterpiks, toothbrushes or dental floss

• Initial installation of a denture to replace one or more teeth that were missing before such person was insured for dental insurance, except for congenitally missing teeth

• Decorations or inscription of any tooth, device, appliance, crown or other dental work
- Missed appointments
- Services covered under other coverage provided by Baylor
- Temporary or provisional restorations
- Temporary or provisional appliances
- Prescription drugs
- Services for which the submitted documentation indicated a poor prognosis
- Services, to the extent that such services or benefits for such services, are available under a government plan. Government plan means any plan, program or coverage that is established under the laws or regulations of any government. The term does not include any plan, program or coverage provided by a government as an employer or Medicare.
  - This exclusion will apply whether or not the person receiving the services is enrolled for the government plan. The insurance provider will not exclude payment of benefits for such services if the government plan requires that dental insurance under the group policy be paid first.
- The following when charged by the dentist on a separate basis:
  - Claim form completion
  - Infection control such as gloves, masks and sterilization of supplies
  - Local anesthesia, non-intravenous conscious sedation or analgesia such as nitrous oxide
- Dental services arising from accidental injury to the teeth and supporting structures, except for injuries to the teeth due to chewing or biting of food
- Caries susceptibility tests
- Precision attachments associated with fixed and removable prostheses
- Adjustment of a denture made within six months after installation by the same dentist who installed it
- Duplicate prosthetic devices or appliances
- Replacement of a lost or stolen appliance or crown, inlay/onlay or denture
- Repair or replacement of an orthodontic device
- Study models, photographs and intraoral images
- TMJ
- Services or supplies that are covered in whole or in part:
  - Under any other part of this Dental Plan, or
  - Under any other plan of group benefits provided by or through your employer.
- Services and supplies to diagnose or treat a disease or injury that is not:
  - A non-occupational disease, or
  - A non-occupational injury.
- Services not listed in the Summary of Benefits that apply unless otherwise specified in the booklet-certificate
- Replacement of a lost, missing or stolen appliance, or those for replacement of appliances that have been damaged due to abuse, misuse or neglect
- Plastic, reconstructive, cosmetic surgery or other dental services or supplies that are primarily intended to improve, alter or enhance appearance. This applies whether or not the services and supplies are for psychological or emotional reasons. Facings on molar crowns and pontics will always be considered cosmetic.
• Services, procedures, drugs or other supplies that are determined by the insurance provider to be experimental or still under clinical investigation by health professionals

• Dentures, crowns, inlays, onlays, bridgework or other appliances or services used for the purpose of splinting, to alter vertical dimension, to restore occlusion or correction attrition, abrasion or erosion

• Any of the following services:
  – An appliance, or modification of one, if an impression for it was made before the person became a covered person
  – A crown, bridge, cast or processed restoration if a tooth was prepared for it before the person became a covered person
  – Root canal therapy if the pulp chamber for it was opened before the person became a covered person

• Services the insurance provider defines as not necessary for the diagnosis, care or treatment of the condition involved. This applies even if they are prescribed, recommended or approved by the attending physician or dentist.

• Services intended for treatment of any jaw joint disorder unless otherwise specified in the booklet-certificate

• Orthodontic treatment unless otherwise specified in the booklet-certificate

• Treatment by anyone other than a dentist, except for scaling or cleaning of teeth and topical application of fluoride which may be done by a licensed dental hygienist. In this case, the treatment must be given under the supervision and guidance of a dentist.

• Service given to a person age five or older if that person becomes a covered person other than (a) during the first 31 days the person is eligible for this coverage or (b) as prescribed for any period of open enrollment agreed to by the employer and the insurance provider. This does not apply to charges incurred:
  – After the end of the 12-month period starting on the date the person became a covered person
  – As a result of accidental injuries sustained while the person was a covered person, or
  – For a primary care service in the Summary of Benefits that apply.

• Services given by a non-participating dental provider to the extent that the charges exceed the amount payable for the services shown in the Summary of Benefits that applies

• A crown, cast or processed restoration unless:
  – It is treatment for decay or traumatic injury and teeth cannot be restored with a filling material, or
  – The tooth is an abutment to a covered partial denture or fixed bridge.

• Pontics, crowns, cast or processed restorations made with high noble metals unless otherwise specified in the booklet-certificate

• Surgical removal of impacted wisdom teeth only for orthodontic reasons unless otherwise specified in the booklet-certificate

• Services needed solely in connection with non-covered services

• Services done where there is no evidence of pathology, dysfunction or disease other than covered preventive services

Any exclusion above will not apply to the extent that coverage of the charges is required under any law that applies to the coverage.

**Pre-treatment Estimate of Benefits**

If you expect charges for planned dental work to be $300 or more, you or your dentist can submit a written treatment plan outlining the results of the examination (including X-rays), the suggested treatment and estimated costs. This plan can be submitted on a standard claim form. The submission of a plan is at the discretion of you and your dentist.

After the dental insurance carrier reviews the plan and considers alternate procedures, you will receive a pre-
treatment estimate of benefits stating how much the plan will pay. However, this pre-treatment estimate of benefits is not a guarantee of payment. The amount of benefits paid by the plan depends on how much of your deductible has been paid and your maximum benefit limits. Under the Alternate Benefit provision, benefits may be based on the cost of a service other than the service you choose. You are still required to submit proof once the dental service is completed for the plan to pay benefits.

How the Aetna DMO Works

Here’s how the Aetna DMO pays dental benefits:

- The plan pays benefits based on a fee schedule only when you receive care or when your care is coordinated by your primary network dentist.
- If you go to an out-of-network dentist, no benefits are paid.

If you choose the DMO option, you are only covered if you use a network dentist. When you enroll, you must select a Primary Care Dentist (PCD) for yourself and each of your covered dependents. This dentist is responsible for coordinating your care to ensure you receive appropriate dental services when needed. Each covered family member may have a different dentist.

When you need care, contact the network dentist you selected when you enrolled for coverage. Your dentist will provide care or refer you to a specialist if necessary. Generally, the plan will not pay benefits if your care is not coordinated through your chosen network dentist. One preventive care visit every six months is generally covered in full. You pay set copays for covered procedures with no deductible or annual benefit maximum. You will not need to file a claim unless you experience a dental emergency more than 50 miles away from home or if you visit an out-of-network specialist. Pre-approval is needed for emergency services. Please contact your PCD or Member Services. Referrals to pediatric dentists (pedodontists) are covered up to a dependent’s sixth birthday. The DMO Summary of Benefits is listed on page 12.

Changing Your Primary Network Dentist

You may change your primary network dentist at any time by calling Aetna’s customer service number. If your dentist leaves the network, you must select a new dentist. You must continue to participate in the same plan option until the next annual enrollment unless you have a qualified status change during the year. You may change tier levels but not plans.

Find a Network Dentist

To find a provider for the DMO, go online to www.aetna.com/docfind.

DMO Emergency and Out-of-Network Services

DMO-participating dentists will arrange for treatment for your dental emergencies at the DMO level of benefits. But if an emergency occurs more than 50 miles from home, you have limited coverage for certain treatments by a non-participating dentist. If you need emergency dental care for the palliative treatment
(pain relieving, stabilizing) of a dental emergency, you are covered 24 hours a day, seven days a week. You should contact your PCD to receive treatment. If you are unable to contact your PCD, contact Member Services for assistance in locating a dentist and getting pre-approval. Out-of-area emergency dental care may be reviewed by Aetna’s dental consultants to verify appropriateness of treatment.

### DMO Summary of Benefits

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
<th>You Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Office Visit Copay</td>
</tr>
<tr>
<td></td>
<td><strong>Diagnostic</strong></td>
<td></td>
</tr>
<tr>
<td>120</td>
<td>Exam, Periodic</td>
<td>No Charge</td>
</tr>
<tr>
<td>150</td>
<td>Exam, Comprehensive</td>
<td>No Charge</td>
</tr>
<tr>
<td>210</td>
<td>X-ray, Intraoral, Complete Series (including bitewings)</td>
<td>No Charge</td>
</tr>
<tr>
<td>220</td>
<td>X-ray, Intraoral, First Film</td>
<td>No Charge</td>
</tr>
<tr>
<td>230</td>
<td>X-ray, Intraoral, Additional</td>
<td>No Charge</td>
</tr>
<tr>
<td>240</td>
<td>X-ray, Intraoral, Occlusal</td>
<td>No Charge</td>
</tr>
<tr>
<td>250</td>
<td>X-ray, Extraoral, First Film</td>
<td>No Charge</td>
</tr>
<tr>
<td>260</td>
<td>X-ray, Extraoral, Additional</td>
<td>No Charge</td>
</tr>
<tr>
<td>270</td>
<td>X-ray, Bitewing, One Film</td>
<td>No Charge</td>
</tr>
<tr>
<td>272</td>
<td>X-ray, Bitewing, Two Films</td>
<td>No Charge</td>
</tr>
<tr>
<td>274</td>
<td>X-ray, Bitewing, Four Films</td>
<td>No Charge</td>
</tr>
<tr>
<td>277</td>
<td>Vertical Bitewings, Seven to Eight Films</td>
<td>No Charge</td>
</tr>
<tr>
<td>330</td>
<td>X-ray, Panoramic Film</td>
<td>No Charge</td>
</tr>
<tr>
<td>460</td>
<td>Pulp Vitality Test</td>
<td>No Charge</td>
</tr>
<tr>
<td>470</td>
<td>Diagnostic Casts</td>
<td>No Charge</td>
</tr>
<tr>
<td></td>
<td></td>
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<tr>
<td></td>
<td><strong>Preventive</strong></td>
<td></td>
</tr>
<tr>
<td>1110</td>
<td>Prophylaxis, Adult (limit two per year)</td>
<td>No Charge</td>
</tr>
<tr>
<td>1120</td>
<td>Prophylaxis, Child (limit two per year)</td>
<td>No Charge</td>
</tr>
<tr>
<td>1203</td>
<td>Topical Application of Fluoride (one per year under age 16)</td>
<td>No Charge</td>
</tr>
<tr>
<td>1330</td>
<td>Oral Hygiene Instructions</td>
<td>No Charge</td>
</tr>
<tr>
<td>1351</td>
<td>Sealant, Per Tooth (under age 16, permanent molars only)</td>
<td>No Charge</td>
</tr>
<tr>
<td>1510</td>
<td>Space Maintainers, Fixed</td>
<td>$60</td>
</tr>
<tr>
<td>1520</td>
<td>Space Maintainers, Removable (includes adjustments within six months of installation)</td>
<td>$70</td>
</tr>
<tr>
<td>1550</td>
<td>Recement Space Maintainer</td>
<td>$12</td>
</tr>
</tbody>
</table>

* Diagnostic services may be subject to age and frequency limitations.

* Preventive services may be subject to age and frequency limitations.
### Primary or Permanent Teeth

Charges for resin based posterior composites are equal to the amalgam fee when performed on molars or stress bearing surfaces of pre-molars. There may be additional charges for the actual cost for the resin based composite.

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
<th>You Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>2140</td>
<td>Amalgam, One Surface</td>
<td>$10</td>
</tr>
<tr>
<td>2150</td>
<td>Amalgam, Two Surfaces</td>
<td>$12</td>
</tr>
<tr>
<td>2160</td>
<td>Amalgam, Three Surfaces</td>
<td>$16</td>
</tr>
<tr>
<td>2161</td>
<td>Amalgam, Four or More Surfaces</td>
<td>$18</td>
</tr>
<tr>
<td>2330</td>
<td>Resin, One Surface, Anterior</td>
<td>$15</td>
</tr>
<tr>
<td>2331</td>
<td>Resin, Two Surfaces, Anterior</td>
<td>$21</td>
</tr>
<tr>
<td>2332</td>
<td>Resin, Three Surfaces, Anterior</td>
<td>$25</td>
</tr>
<tr>
<td>2335</td>
<td>Resin, Four or More Surfaces or Incisal Angle, Anterior</td>
<td>$35</td>
</tr>
<tr>
<td>2390</td>
<td>Resin-based Composite Crown, Anterior</td>
<td>$50</td>
</tr>
<tr>
<td>2391</td>
<td>Resin-based Composite, One Surface, Posterior (not covered on molars)</td>
<td>$10</td>
</tr>
<tr>
<td>2392</td>
<td>Resin-based Composite, Two Surfaces, Posterior (not covered on molars)</td>
<td>$12</td>
</tr>
<tr>
<td>2393</td>
<td>Resin-based Composite, Three Surfaces, Posterior (not covered on molars)</td>
<td>$16</td>
</tr>
<tr>
<td>2394</td>
<td>Resin-based Composite, Four or More Surfaces, Posterior</td>
<td>$18</td>
</tr>
<tr>
<td>2940</td>
<td>Sedative Filling</td>
<td>$3</td>
</tr>
<tr>
<td>2951</td>
<td>Pin Retention, Exclusive of Restoration</td>
<td>$6</td>
</tr>
</tbody>
</table>

### Crowns/Bridges

All charges for crowns and bridges are per unit. There will be an additional patient charge for the actual cost for gold/high noble metal for the procedures identified by an asterisk (*).

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
<th>You Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>2510</td>
<td>Inlay, Metallic, One Surface</td>
<td>$180</td>
</tr>
<tr>
<td>2530</td>
<td>Inlay, Metallic, Two Surfaces</td>
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</tr>
<tr>
<td>2543</td>
<td>Onlay, Metallic, Three or More Surfaces</td>
<td>$180</td>
</tr>
<tr>
<td>2740</td>
<td>Crown, Porcelain/Ceramic Substrate</td>
<td>$210</td>
</tr>
<tr>
<td>2750</td>
<td>Crown, Porcelain Fused to Metal*</td>
<td>$210</td>
</tr>
<tr>
<td>2790</td>
<td>Crown, Full Cast Metal*</td>
<td>$210</td>
</tr>
<tr>
<td>2781</td>
<td>Crown, 3/4 Cast Metal*</td>
<td>$220</td>
</tr>
<tr>
<td>2910</td>
<td>Recement Inlays/Crowns</td>
<td>$10</td>
</tr>
<tr>
<td>2930</td>
<td>Crown, Stainless Steel, Primary Tooth (child)</td>
<td>$35</td>
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<tr>
<td>2931</td>
<td>Crown, Prefab. Stainless Steel, Permanent Tooth</td>
<td>$50</td>
</tr>
<tr>
<td>2950</td>
<td>Core Buildup, Including Pins</td>
<td>$40</td>
</tr>
<tr>
<td>2952</td>
<td>Cast Post and Core, in Addition to Crown</td>
<td>$70</td>
</tr>
<tr>
<td>Code</td>
<td>Description</td>
<td>You Pay</td>
</tr>
<tr>
<td>------</td>
<td>-----------------------------------------------------------------------------</td>
<td>---------</td>
</tr>
<tr>
<td>2954</td>
<td>Prefab. Post and Core, in Addition to Crown</td>
<td>$63</td>
</tr>
<tr>
<td>6210</td>
<td>Pontic, Full Cast Metal*</td>
<td>$210</td>
</tr>
<tr>
<td>6240</td>
<td>Pontic, Porcelain Fused to Metal*</td>
<td>$210</td>
</tr>
<tr>
<td>6750</td>
<td>Crown, Abutment, Porcelain Fused to Metal*</td>
<td>$210</td>
</tr>
<tr>
<td>6790</td>
<td>Crown, Abutment, Full Cast Metal*</td>
<td>$210</td>
</tr>
<tr>
<td>6930</td>
<td>Recement Bridge</td>
<td>$15</td>
</tr>
<tr>
<td></td>
<td>Additional Charge Per Unit for Full Mouth Rehabilitation</td>
<td>$125</td>
</tr>
</tbody>
</table>

(Additional Charge per unit for full mouth rehabilitation is defined as six or more units of covered crowns and/or pontics under one treatment plan.)

## Endodontics

All charges for crowns and bridges are per unit. There will be an additional patient charge for the actual cost for gold/high noble metal for the procedures identified by an asterisk (*).

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
<th>You Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>3110</td>
<td>Pulp Cap, Direct or Indirect</td>
<td>$4</td>
</tr>
<tr>
<td>3220</td>
<td>Therapeutic Pulpotomy</td>
<td>$14</td>
</tr>
<tr>
<td>3310</td>
<td>Root Canal, Anterior</td>
<td>$70</td>
</tr>
<tr>
<td>3320</td>
<td>Root Canal, Bicuspid</td>
<td>$85</td>
</tr>
<tr>
<td>3330</td>
<td>Root Canal, Molar</td>
<td>$240</td>
</tr>
<tr>
<td>3410</td>
<td>Apicoectomy/Periradicular Surgery, Anterior</td>
<td>$85</td>
</tr>
<tr>
<td></td>
<td>(Certain services may be covered under the Medical Plan. Contact Member</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Services for more details.)</td>
<td></td>
</tr>
<tr>
<td>3421</td>
<td>Apicoectomy/Periradicular Surgery, Bicuspid, First Root</td>
<td>$85</td>
</tr>
<tr>
<td></td>
<td>(Certain services may be covered under the Medical Plan. Contact Member</td>
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</tr>
<tr>
<td></td>
<td>Services for more details.)</td>
<td></td>
</tr>
<tr>
<td>3425</td>
<td>Apicoectomy/Periradicular Surgery, Molar, First Root</td>
<td>$90</td>
</tr>
<tr>
<td></td>
<td>(Certain services may be covered under the Medical Plan. Contact Member</td>
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</tr>
<tr>
<td></td>
<td>Services for more details.)</td>
<td></td>
</tr>
<tr>
<td>3426</td>
<td>Apicoectomy/Periradicular Surgery, Each Additional Root</td>
<td>$55</td>
</tr>
<tr>
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<td>(Certain services may be covered under the Medical Plan. Contact Member</td>
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</tr>
<tr>
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<td>Services for more details.)</td>
<td></td>
</tr>
<tr>
<td>3430</td>
<td>Retrograde Filling Per Root</td>
<td>$40</td>
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<tr>
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<td>(Certain services may be covered under the Medical Plan. Contact Member</td>
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</tr>
<tr>
<td></td>
<td>Services for more details.)</td>
<td></td>
</tr>
<tr>
<td>3450</td>
<td>Root Amputation Per Root</td>
<td>$70</td>
</tr>
<tr>
<td></td>
<td>(Certain services may be covered under the Medical Plan. Contact Member</td>
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<tr>
<td></td>
<td>Services for more details.)</td>
<td></td>
</tr>
<tr>
<td>Code</td>
<td>Description</td>
<td>You Pay</td>
</tr>
<tr>
<td>--------</td>
<td>----------------------------------------------------------------------------------------------------------------------------------------------</td>
<td>---------</td>
</tr>
<tr>
<td>4210</td>
<td>Gingivectomy or Gingivoplasty — 4 or More Teeth — Per Quadrant (Certain services may be covered under the Medical Plan. Contact Member Services for more details.)</td>
<td>$100</td>
</tr>
<tr>
<td>4211</td>
<td>Gingivectomy or Gingivoplasty — 1–3 Teeth — Per Quadrant (Certain services may be covered under the Medical Plan. Contact Member Services for more details.)</td>
<td>$38</td>
</tr>
<tr>
<td>4240</td>
<td>Gingival Flap Procedure, Including Root Planing — 4 or More Teeth — Per Quadrant (Certain services may be covered under the Medical Plan. Contact Member Services for more details.)</td>
<td>$110</td>
</tr>
<tr>
<td>4241</td>
<td>Gingival Flap Procedure, Including Root Planing — 1–3 Teeth — Per Quadrant (Certain services may be covered under the Medical Plan. Contact Member Services for more details.)</td>
<td>$66</td>
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<tr>
<td>4260</td>
<td>Osseous Surgery (Including Flap Entry and Closure) — 4 or More Teeth — Per Quadrant (Certain services may be covered under the Medical Plan. Contact Member Services for more details.)</td>
<td>$300</td>
</tr>
<tr>
<td>4261</td>
<td>Osseous Surgery (Including Flap Entry and Closure) — 1–3 Teeth — Per Quadrant (Certain services may be covered under the Medical Plan. Contact Member Services for more details.)</td>
<td>$180</td>
</tr>
<tr>
<td>4270</td>
<td>Pedicle Soft Tissue Graft (Certain services may be covered under the Medical Plan. Contact Member Services for more details.)</td>
<td>$230</td>
</tr>
<tr>
<td>4271</td>
<td>Free Soft Tissue Graft, Including Donor (Certain services may be covered under the Medical Plan. Contact Member Services for more details.)</td>
<td>$245</td>
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<tr>
<td>4273</td>
<td>Subepithelial Connective Tissue Graft</td>
<td>$138</td>
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<tr>
<td>4275</td>
<td>Soft Tissue Allograft</td>
<td>$275</td>
</tr>
<tr>
<td>4341</td>
<td>Periodontal Scaling and Root Planing — 4 or More Teeth — Per Quadrant (limit of four separate quadrants per two years)</td>
<td>$45</td>
</tr>
<tr>
<td>4342</td>
<td>Periodontal Scaling/Root Planing — 1–3 Teeth — Per Quadrant</td>
<td>$27</td>
</tr>
<tr>
<td>4910</td>
<td>Periodontal Maintenance Procedures (limit of two per year following surgical therapy)</td>
<td>$30</td>
</tr>
</tbody>
</table>

**Prosthodontics — Removal**

Incluedes relines, adjustments and rebases within the first six months. Adjustments to dentures performed within six months of placement of the denture are limited to no more than four adjustments.

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
<th>You Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>5110</td>
<td>Complete Upper or Lower Denture</td>
<td>$275</td>
</tr>
<tr>
<td>Code</td>
<td>Description</td>
<td>You Pay</td>
</tr>
<tr>
<td>-------</td>
<td>-----------------------------------------------------------------------------</td>
<td>---------</td>
</tr>
<tr>
<td>5130</td>
<td>Immediate Upper or Lower Denture (does not include charge for reline)</td>
<td>$315</td>
</tr>
<tr>
<td>5211</td>
<td>Upper or Lower Partial Denture Resin Base, Including Clasps, Rests and Teeth</td>
<td>$275</td>
</tr>
<tr>
<td>5213</td>
<td>Upper or Lower Partial Cast Metal Base, Including Clasps, Rests and Teeth</td>
<td>$350</td>
</tr>
<tr>
<td>5410</td>
<td>Adjust Complete Denture Upper or Lower</td>
<td>$10</td>
</tr>
<tr>
<td>5421</td>
<td>Adjust Partial Denture Upper or Lower</td>
<td>$10</td>
</tr>
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</table>

**Repairs To Prosthetics**

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
<th>You Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>5510</td>
<td>Repair Broken Acrylic, Complete Denture Upper or Lower</td>
<td>$25</td>
</tr>
<tr>
<td>5520</td>
<td>Replace One Tooth on Complete Denture</td>
<td>$20</td>
</tr>
<tr>
<td>5610</td>
<td>Repair Resin Denture Base</td>
<td>$35</td>
</tr>
<tr>
<td>5640</td>
<td>Replace Broken Teeth — Per Tooth</td>
<td>$35</td>
</tr>
<tr>
<td>5650</td>
<td>Add Tooth to Existing Partial</td>
<td>$35</td>
</tr>
<tr>
<td>5660</td>
<td>Add Clasp to Existing Partial</td>
<td>$40</td>
</tr>
<tr>
<td>5670</td>
<td>Replace All Teeth/Acrylic Metal Frame Maxillary</td>
<td>$86</td>
</tr>
<tr>
<td>5671</td>
<td>Replace All Teeth/Acrylic Metal Frame Mandibular</td>
<td>$86</td>
</tr>
<tr>
<td>5710</td>
<td>Rebase Complete Upper or Lower Denture</td>
<td>$86</td>
</tr>
<tr>
<td>5720</td>
<td>Rebase Partial Upper or Lower Denture</td>
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</tr>
<tr>
<td>5730</td>
<td>Reline Complete Upper or Lower Denture (chairside)</td>
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<tr>
<td>5740</td>
<td>Reline Partial Upper/Lower Denture (chairside)</td>
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<tr>
<td>5750</td>
<td>Reline Complete Upper or Lower Denture (laboratory)</td>
<td>$85</td>
</tr>
<tr>
<td>5760</td>
<td>Reline Partial Upper/Lower Denture (laboratory)</td>
<td>$85</td>
</tr>
<tr>
<td>5820</td>
<td>Interim Partial Upper/Lower Partial (stayplate)</td>
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<tr>
<td>5850</td>
<td>Tissue Conditioning, Upper or Lower</td>
<td>$20</td>
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**Oral Surgery**

<table>
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<th>Description</th>
<th>You Pay</th>
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</thead>
<tbody>
<tr>
<td>7111</td>
<td>Coronal Remnants, Deciduous Tooth</td>
<td>$4</td>
</tr>
<tr>
<td>7140</td>
<td>Extraction, Erupted Tooth, Exposed Root</td>
<td>$11</td>
</tr>
<tr>
<td>7210</td>
<td>Surgical Extraction of an Erupted Tooth</td>
<td>$28</td>
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<tr>
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<td>(Certain services may be covered under the Medical Plan. Contact Member Services for more details.)</td>
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</tr>
<tr>
<td>7220</td>
<td>Removal of Impacted Tooth, Soft Tissue</td>
<td>$46</td>
</tr>
<tr>
<td></td>
<td>(Certain services may be covered under the Medical Plan. Contact Member Services for more details.)</td>
<td></td>
</tr>
<tr>
<td>7230</td>
<td>Removal of Impacted Tooth, Partially Bony</td>
<td>$58</td>
</tr>
<tr>
<td></td>
<td>(Certain services may be covered under the Medical Plan. Contact Member Services for more details.)</td>
<td></td>
</tr>
<tr>
<td>Code</td>
<td>Description</td>
<td>You Pay</td>
</tr>
<tr>
<td>-------</td>
<td>-----------------------------------------------------------------------------</td>
<td>---------</td>
</tr>
<tr>
<td>7240</td>
<td>Removal of Impacted Tooth, Completely Bony</td>
<td>$100</td>
</tr>
<tr>
<td></td>
<td>(Certain services may be covered under the Medical Plan. Contact Member</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Services for more details.)</td>
<td></td>
</tr>
<tr>
<td>7250</td>
<td>Surgical Removal of Root Tip, Root Recovery</td>
<td>$25</td>
</tr>
<tr>
<td></td>
<td>(Certain services may be covered under the Medical Plan. Contact Member</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Services for more details.)</td>
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</tr>
<tr>
<td>7282</td>
<td>Surgical Exposure of Unerupted, Impacted Tooth to Aid Eruption</td>
<td>$30</td>
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<td>(Certain services may be covered under the Medical Plan. Contact Member</td>
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<td>Services for more details.)</td>
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</tr>
<tr>
<td>7285</td>
<td>Biopsy of Oral Tissue, Hard</td>
<td>$30</td>
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<td>(Certain services may be covered under the Medical Plan. Contact Member</td>
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<td>Services for more details.)</td>
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</tr>
<tr>
<td>7286</td>
<td>Biopsy of Oral Tissue, Soft</td>
<td>$30</td>
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<tr>
<td>7310</td>
<td>Alveoplasty in Conjunction with Extractions — 4 or More Teeth or Tooth</td>
<td>$25</td>
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<tr>
<td></td>
<td>Spaces — Per Quadrant</td>
<td></td>
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<tr>
<td>7320</td>
<td>Alveoplasty Not in Conjunction with Extractions — 4 or More Teeth or Tooth</td>
<td>$40</td>
</tr>
<tr>
<td></td>
<td>Spaces — Per Quadrant</td>
<td></td>
</tr>
<tr>
<td>7510</td>
<td>Incision and Drainage, Intraoral Abcess</td>
<td>$20</td>
</tr>
<tr>
<td>7960</td>
<td>Frenectomy</td>
<td>$34</td>
</tr>
<tr>
<td></td>
<td>(Certain services may be covered under the Medical Plan. Contact Member</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Services for more details.)</td>
<td></td>
</tr>
</tbody>
</table>

**Other (Adjunctive) Services**

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
<th>You Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>9220</td>
<td>Deep Sedation/General Anesthesia — First 30 Minutes</td>
<td>$165</td>
</tr>
<tr>
<td>9221</td>
<td>Deep Sedation/General Anesthesia — Each Additional 15 Minutes</td>
<td>$70</td>
</tr>
<tr>
<td>9241</td>
<td>Intravenous Conscious Sedation/Analgesia — First 30 Minutes</td>
<td>$165</td>
</tr>
<tr>
<td>9242</td>
<td>Intravenous Conscious Sedation/Analgesia — Each Additional 15 Minutes</td>
<td>$70</td>
</tr>
<tr>
<td>9310</td>
<td>Consultation Appointment</td>
<td>No Charge</td>
</tr>
<tr>
<td>9940</td>
<td>Occlusal Guards — for Bruxism Only (limit one every three years)</td>
<td>$70</td>
</tr>
<tr>
<td>9951</td>
<td>Occlusal Adjustment, Limited</td>
<td>$10</td>
</tr>
<tr>
<td>9952</td>
<td>Occlusal Adjustment, Complete</td>
<td>$60</td>
</tr>
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**Emergency Services**

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
<th>You Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>140</td>
<td>Oral Evaluation, Problem Focused</td>
<td>No Charge</td>
</tr>
<tr>
<td>160</td>
<td>Detailed and Extensive Oral Evaluation</td>
<td>No Charge</td>
</tr>
<tr>
<td>180</td>
<td>Comprehensive Periodontal Evaluation</td>
<td>No Charge</td>
</tr>
<tr>
<td>9110</td>
<td>Emergency Palliative Treatment</td>
<td>$10</td>
</tr>
</tbody>
</table>
Expenses Not Covered by the DMO

The following are examples of expenses generally not covered under any dental plan:

- Any charges for the replacement of lost, stolen or duplicate dentures or appliances
- An appliance where a dental impression was made before the patient was covered under the specific dental plan option
- Charges for missing an appointment or for completing a claim form
- Expenses incurred before coverage begins or after coverage ends
- Any part of a charge for a service exceeding the reasonable and customary charge or exceeding the maximum benefits described earlier
- Charges for treatment that is unproven, experimental, investigational, not approved by the Food and Drug Administration, or not a recognized, generally accepted dental procedure as determined by the claim administrator
- Charges for facings on crowns or false teeth other than the 10 upper and lower front teeth
- Any services furnished by a federal, state or local government agency or program, unless benefit payment is legally required
- Insurance coverage required by state or local law unless it is also required by the Employee Retirement Income Security Act of 1974 (ERISA), as amended, or other federal law to which the Plan or Company is subject
- Any services or supplies for which there is no legal requirement to pay in the absence of plan coverage or for which charges are waived by the provider
- Anything not furnished by a dentist or a licensed dental hygienist under the dentist's supervision
- Any services or supplies covered under the Baylor Scott & White Health Medical Plan
- Charges not recommended by a dentist, not medically necessary or not customarily provided for dental care
- Drugs, medical supplies or first aid items, even if prescribed by a dentist (prescription drugs may be covered by the Baylor Scott & White Health Medical Plan)
- Care received outside the United States (unless an emergency illness or injury occurs while you are traveling)
- Care you receive from a relative or someone who lives with you
- Charges resulting from a conflict involving armed forces, an act of war, participating in a riot or terrorist activity or attempting or committing a felony
- Any charges subject to Workers' Compensation laws or any similar laws
- Space maintainers except when needed to preserve space resulting from the premature loss of deciduous teeth

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
<th>You Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Orthodontics</td>
<td></td>
</tr>
<tr>
<td></td>
<td>There is a limit of one treatment per lifetime</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Orthodontic Screening Exam</td>
<td>$30</td>
</tr>
<tr>
<td></td>
<td>Diagnostic Records</td>
<td>$150</td>
</tr>
<tr>
<td></td>
<td>Comprehensive Orthodontic Treatment (children and adults)</td>
<td>$1,845</td>
</tr>
<tr>
<td></td>
<td>Orthodontic Retention</td>
<td>$275</td>
</tr>
</tbody>
</table>

Orthodontics

There is a limit of one treatment per lifetime

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
<th>You Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Orthodontic Screening Exam</td>
<td>$30</td>
</tr>
<tr>
<td></td>
<td>Diagnostic Records</td>
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<td></td>
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<td>$1,845</td>
</tr>
<tr>
<td></td>
<td>Orthodontic Retention</td>
<td>$275</td>
</tr>
</tbody>
</table>
Filing Claims

If you are enrolled in the Aetna DMO, you only have to file a claim if you experience a dental emergency while you are away from home or if you receive services from an approved out-of-network specialist. No other claims are required.

If you are enrolled in a MetLife PPO, claim forms are always required. In some cases, your dentist (if he or she participates in the PPO network) may file your claim form with the dental insurance carrier for you. If your dentist does not file the claim form for you, it is always your responsibility.

You have up to 180 calendar days from the last day of the calendar year to file an initial dental insurance claim. To file a claim for dental benefits, each dental bill should include all of the following:

- Employee name
- Employee Social Security number
- Patient name
- Date of service
- Type of service received
- Appropriate ADA procedure codes
- Itemized charges
- Name and tax identification number of dentist performing the service
- If appropriate, other insurance Explanation of Benefit (EOB) statement

Submit all claims to the address listed on your membership card. Plan benefits are paid directly to you unless you assigned payments to your dentist.

After you submit a claim to the dental insurance carrier, the carrier will review your claim and notify you of its decision to approve or deny your claim. This notification will be provided to you within 24 calendar days from the date the carrier receives your completed claim, except for situations when the carrier requires an extension of up to 15 additional calendar days because of matters beyond its control. If the carrier needs an extension, you will be notified prior to the expiration of the initial 24-calendar-day period with the reason why the extension is needed and when the carrier will make its determination.

If an extension is needed because you did not provide sufficient information or because you filed an incomplete claim, the time from the date of the notice requesting further information and an extension until the carrier receives the requested information does not count toward the time period for the claim decision. You will have 45 calendar days from the date you receive the notice to provide the requested information.

If Your Claim Is Denied

Disagreements about benefit eligibility of payment amounts can occasionally arise. In most cases, differences can be resolved quickly with a phone call.

The claims administrators (MetLife and Aetna) are responsible for the actual coverage and the dental care provided or arranged. All appeals regarding coverage must be made directly to the claims administrator.
They have the final authority on matters relating to their benefit coverage. Contact the appropriate claim administrator directly for:

- Appeal of denied claims
- Coordination of benefits between the claim administrator and any other dental or medical coverage you or a covered dependent may have
- Rights to reimbursement and subrogation when payments are available from other insurance sources or legal settlements (including auto insurance)
- Any other benefits or administrative issues

If you can’t resolve the disagreement, formal appeal procedures are in place. See the Administrative & General Information section for details.

If You Leave Baylor Scott & White Health

If you leave Baylor Scott & White Health System, your dental coverage will end on the last day of the month in which you terminate employment. Your dental coverage deductions continue as long as your paychecks include pay for hours worked or accrued during your month of termination. See the A Guide to Your Benefits section for more information about when coverage ends and how different situations (including termination, retirement and death) affect your ability to continue coverage under COBRA.

Treatments in Progress

In certain cases, dental benefits may continue to be payable after your coverage ends if you or a covered family member have dental treatment in progress.

If you are completing the installation of a prosthetic device after your dental insurance ends, the insurance provider will continue to pay benefits for 31 calendar days if:

- The dentist prepares the abutment teeth or makes impressions before your insurance ends, and
- The device is installed within 31 calendar days of the date the insurance ends.

If you are completing the installation of a cast restoration after your dental insurance ends, the insurance provider will continue to pay benefits for 31 calendar days if:

- The dentist prepares the tooth for the cast restoration before your insurance ends, and
- The cast restoration is installed within 31 calendar days of the date the insurance ends.

If you are completing root canal therapy after your dental insurance ends, the insurance provider will continue to pay benefits for 31 calendar days if:

- The dentist opens into the pulp chamber before your insurance ends, and
- The treatment is finished within 31 calendar days of the date the insurance ends.
Glossary

**Cast Restoration** — An inlay, onlay or crown

**Covered Percentage** — The percentage of the cost for a covered service that the insurance provider will pay after any required deductible is satisfied. For a covered service performed by an in-network dentist, it is the percentage of the maximum allowed charge that the insurance provider will pay for such services. For a covered service performed by an out-of-network dentist, it is the percentage of the reasonable and customary charge that the insurance provider will pay for such services.

**Covered Service** — A dental service used to treat the plan participant or the plan participant’s dependents dental condition that is:

- Prescribed or performed by a dentist while such a person is insured for dental insurance
- Dentally necessary to treat the condition, and
- Described in the Summary of Benefits or Covered Expenses sections.

**Deductible** — The amount that the plan participant or his/her eligible dependent(s) must pay before the insurance provider pays for covered services.

**Dental Hygienist** — A person trained to:

- Remove calcareous deposits and stains from the surfaces of teeth, and
- Provide information on the prevention of oral disease.

The term does not include:

- You
- Your spouse, or
- Any member of your immediate family including your and/or your spouse’s parents, children (natural, step or adopted), siblings, grandparents
- or grandchildren.

**Dentally Necessary** — A dental service or treatment that is performed in accordance with generally accepted dental standards as determined by the insurance provider and is:

- Necessary to treat decay, disease or injury of the teeth, or
- Essential for the care of the teeth and supporting tissue of the teeth.

**Dentist** — Either of the following:

- A person licensed to practice dentistry in the jurisdiction where such services are performed, or
- Any other person whose services, according to applicable law, must be treated as dentist’s services for purposes of the group policy. Each such person must be licensed in the jurisdiction where the services are performed and must act within the scope of the license. The person must also be certified and/or registered if required by such jurisdiction.

For the purposes of dental insurance, the term will include a physician who performs a covered service. The term does not include:

- You
• Your spouse, or
• Any member of your immediate family including your and/or your spouse’s parents, children (natural, step or adopted), siblings, grandparents
• or grandchildren.

**Dentures** — Fixed partial bridgework, removable partial dentures and removable full dentures

**Dependent(s)** — Your spouse and/or child(ren)

**DMO** — Dental Health Maintenance Organization

**In-Network Dentist** — A dentist who participates in the Preferred Provider Organization (PPO) and has a contractual agreement with the insurance provider to accept the maximum allowed charge as payment in full for a dental service

**Maximum Allowed Charge** — The lesser of:

• The amount charged by the dentist, or
• The maximum amount that the in-network dentist has agreed with the insurance provider to accept as payment in full for the dental service.

**Out-of-Network Dentist** — A dentist who does not participate in the Preferred Provider Organization network

**Reasonable and Customary Charge** — The prevailing cost for a service or supply based on the level of fees normally charged by dental providers in a geographic area

**Year or Yearly** — For dental insurance, the 12-month period that begins on January 1.
Vision

The Vision Plan helps you pay for routine eye exams, glasses and contact lenses for you and your eligible dependents.

Plan Highlights

- You can elect vision coverage for you and your eligible family members.
- The plan covers a routine eye exam once every calendar year, along with lenses and frames or contacts.
- Although you can use out-of-network providers, you get the greatest benefit from using a doctor or provider in the network.
How the Plan Works

The Vision Plan is administered by Superior Vision Services and allows you to seek vision care through any provider you choose. However, you receive the highest level of benefits when you use a provider in the Superior Vision Services network.

In-Network Services

To receive in-network services, simply identify yourself to the in-network provider as a member of the plan. You may use your ID card for this purpose or give the provider your name, employer name and your Social Security number. The provider will contact Member Services to verify your eligibility and obtain an authorization number. The ID card provided to you may be used for all covered family members.

You pay the provider directly for any copays or charges that exceed amounts covered by the plan.

Out-of-Network Services

To receive services from an out-of-network provider, it is important you first call Member Services to receive an authorization number. By doing so, you may be assured of your eligibility and reimbursement for eligible costs. Once you have the authorization number, you may schedule an appointment with the out-of-network provider of your choice.

At the time of service, pay for the examination and/or materials. Then, submit your original itemized bill or provider receipt, along with your authorization number, to Superior Vision Services.

You will be reimbursed according to the schedule of allowances for out-of-network providers, less any required copays.

Summary of Benefits

<table>
<thead>
<tr>
<th>Plan Features</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Comprehensive Exam: Ophthalmologist (M.D.)</td>
<td>Covered in full after $20 copay</td>
<td>Plan reimburses you up to $45</td>
</tr>
<tr>
<td>Comprehensive Exam: Optometrist (O.D.)</td>
<td>Covered in full after $20 copay</td>
<td>Plan reimburses you up to $45</td>
</tr>
<tr>
<td>Standard Lenses (per pair)</td>
<td>Covered in full after $20 copay</td>
<td></td>
</tr>
<tr>
<td>• Single Vision</td>
<td></td>
<td>• Plan reimburses you up to $45</td>
</tr>
<tr>
<td>• Bifocal</td>
<td></td>
<td>• Plan reimburses you up to $65</td>
</tr>
<tr>
<td>• Trifocal</td>
<td></td>
<td>• Plan reimburses you up to $85</td>
</tr>
<tr>
<td>• Lenticular</td>
<td></td>
<td>• Plan reimburses you up to $125</td>
</tr>
<tr>
<td>Standard Frames</td>
<td>Plan reimburses you up to $130 ($20 materials copay may apply)</td>
<td>Plan reimburses you up to $63</td>
</tr>
<tr>
<td>Contact Lenses</td>
<td>• Covered in full</td>
<td>• Plan reimburses you up to $210</td>
</tr>
<tr>
<td>• Medically Necessary</td>
<td>• Plan reimburses you up to $130</td>
<td>• Plan reimburses you up to $130</td>
</tr>
<tr>
<td>• Cosmetic/Elective</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Refractive Surgery (LASIK, radial keratotomy or photorefractive keratectomy)</td>
<td>20% discount off surgical fees for providers contracted to provide this service</td>
<td>No benefit</td>
</tr>
</tbody>
</table>
Covered Expenses

The plan covers a wide range of vision care services and supplies. However, certain limitations may apply. This section outlines the expenses covered under the plan.

Routine Vision Exams

The plan provides benefits for one eye exam (performed by an ophthalmologist or optometrist) per covered person in a calendar year.

Lenses and Frames

The plan covers one pair of standard lenses (single, bifocal, trifocal or lenticular) and one set of standard frames in a calendar year. Additional charges may apply for special lenses; see Limitations on page 140 for more information.

Please note that benefits are provided for contact lenses or eyeglasses in a calendar year — not both. For example, if you receive insured benefits for eyeglasses in May, you are then eligible to receive insured benefits for eyeglasses or contact lenses the following January.

In-Network Discount on Extra Pair of Eyeglasses

If you purchase an extra pair of eyeglasses or contacts during the year, participating in-network providers offer discounts. The savings are 30% off frames, 20% to 30% off lenses and coatings, and 10% to 20% off contact lenses. These discounts are not available out of network.

Contact Lenses — Medically Necessary

To be considered medically necessary, lenses must be specifically prescribed by an ophthalmologist or an optometrist for one or more of the following reasons:

- Aphakia (after cataract surgery without lens implants) — a pair of prescription single-vision or multifocal eyeglass lenses and frames may be provided, along with contact lenses prescribed for this reason
- When visual acuity cannot be corrected to 20/70 in the better eye except through the use of contact lenses (must be 20/60 or better)
- Anisometropia of 4.0 diopters or more, provided visual acuity improves to 20/60 or better in the weaker eye
- Keratoconus

The narrowing of visual fields due to high minus or high plus corrections is not considered a reason for medically necessary contact lenses.

If you choose to use an in-network provider, you pay no out-of-pocket costs for medically necessary contact lenses. If you choose to use an out-of-network provider, out-of-network limits apply.

Contact Lenses — Elective or Cosmetic

Elective or cosmetic contact lenses are those worn solely for cosmetic or convenience reasons. To be covered by the plan, contact lenses must come with a prescription for correcting a vision deficiency.
Contact Lenses Exam/Fitting Fee

Most providers charge a fee for the fitting of contact lenses. This fee is separate from the comprehensive eye examination and varies depending on the provider’s fee structure policies. It also varies due to circumstances or complexities involving the physiological condition of the eyes, the lens prescription and the type of lenses used. The contact lens exam/fitting fee may be included in the contact lens allowance.

Refractive Surgery

The plan offers a 20% discount off LASIK, radial keratotomy or photorefractive keratectomy when you use a contracted, in-network provider for these procedures. No discounts or benefits are provided for out-of-network providers.

Limitations

The following vision services require an additional charge over the covered benefit. You pay any additional charges directly to the provider. For example, standard-design bifocal lenses are a covered benefit, while blended (no-line) bifocals require an additional charge.

- Replacement frames and/or lenses
- Blended (no-line) and/or multifocal lenses
- Beveled and/or faceted lenses
- Coated lenses
- Polycarbonate lenses
- Oversized lenses
- Cosmetic lenses
- Frames that cost more than the plan allowance

Expenses Not Covered

The plan is designed to provide for your basic eye care needs. Generally, it does not cover items considered cosmetic or elective. There is no benefit coverage for the following products and services:

- Non-prescription eyewear
- Vision training
- Progressive lenses
- Tints on lenses (except rose or pink tints #1 or #2)
- Low-vision aids
- Orthoptics
- Eye exams required by an employer as a condition of employment
- Services and materials provided by another vision plan
- Conditions covered by workers’ compensation
Filing Claims

If you are using an in-network provider, your provider will handle all claims and paperwork.

If you are using an out-of-network provider, you must pay the full cost at the time of service and then submit your original itemized bill or provider receipt, along with your authorization number, to the claims administrator.

Disagreements about benefit eligibility or payment amounts may arise occasionally. In most cases, differences can be resolved quickly with a phone call.

Superior Vision Services — not Baylor Scott & White Health — is responsible for the actual coverage and the vision care provided or arranged and has the final authority on matters relating to vision benefit coverage. Contact Superior Vision Services directly for:

- Appeal of denied claims
- Coordination of benefits between this plan and any other vision coverage you or a covered dependent may have
- Rights to reimbursement and subrogation when payments are available from other insurance sources or legal settlements (including auto insurance)
- Any other benefit or administrative issues

If you have questions regarding eligibility to participate in the plan, please contact your HR Service Center as soon as possible.

If you can’t resolve the disagreement, please refer to *Appealing a Denied Claim* for claims appeal procedures.

Coordination of Benefits

See the *Administrative and General Information* section for information.

Glossary

*Aphakia* — Lack or loss of the lens of the eye

*Acuity* — Sharpness of vision

*Anisometropia* — A condition in which the refractive power of one eye differs from that of the other

*Keratoconus* — A degenerative condition characterized by conical protrusion of the cornea and irregular astigmatism

*In-Network Provider* — A doctor who participates in the Superior Vision Services network and has a contractual agreement with the insurance provider to accept the maximum allowed charge as payment in full for a vision service

*Keratotomy* — Incision of the cornea
**Ophthalmologist** — A doctor of medicine specializing in ophthalmology, the branch of medicine dealing with the anatomy, functions and diseases of the eye

**Optometrist** — A licensed professional who practices optometry, the practice or profession of examining the eyes by means of suitable instruments or appliances, for defects in vision and eye disorders in order to prescribe corrective lenses or other appropriate treatment

**Orthoptics** — A method of exercising the eye and its muscles in order to cure strabismus or improve vision

**Out-of-Network Provider** — A vision care provider who does not participate in the Superior Vision Services network

**Photorefractive Keratectomy** — Laser eye surgery procedures intended to correct a person’s vision, reducing dependency on glasses or contact lenses

**Year or Yearly** — For vision insurance, the 12-month period that begins on Jan. 1
Flexible Spending Accounts

Flexible spending accounts (FSAs) allow you to set aside tax-free money to pay for eligible health care and dependent care expenses.

Plan Highlights

Baylor Scott & White Health offers three flexible spending accounts: a Health Care FSA, a Limited Purpose Health Care FSA and a Dependent Care FSA.

- The type of Health Care FSA available to you depends on which medical plan you elect.
- You can use the money in your Health Care FSA or Limited Purpose Health Care FSA to pay for eligible health care expenses for you, your dependents and your adult children to age 26, even if they are not covered under a health care plan. Eligible expenses include expenses not covered by the plan and copays.
- You can use the money in your Dependent Care FSA to pay for eligible child care expenses so you and your spouse (if married) can work.
- Your contributions to the FSAs are deducted from your paycheck before federal and Social Security taxes are deducted, so your taxable income is less.
- You should estimate your expenses very carefully. Any unused money remaining in either account after March 15th of the following year is forfeited.

For information on additional benefit programs or details, see the Administrative & General Information section or individual benefit sections.
How the Accounts Work

Each of the accounts works basically the same way. You decide how much to contribute and contributions are deducted from your paycheck on a pre-tax basis each pay period. Then you use the money in your account to reimburse yourself for eligible expenses.

Your Contributions

Contributions are deducted in equal amounts from 26 paychecks each year. Because contributions are made with pre-tax dollars, the average participating employee saves 15 to 28 cents on every $1 contributed.

When you are hired or become eligible to receive benefits, the FSA contributions you elect are deducted from your paycheck beginning with the first available paycheck after your enrollment is effective. These contributions are made before federal income and Social Security taxes are withheld.

Once you choose to participate in an FSA, your contributions will be in effect for the rest of the calendar year unless you have a qualified event. In this case, you may enroll or change the amount of your contribution. For more information on qualified events, see the A Guide to Your Benefits section.

Go to www.wageworks.com to track your reimbursements and check your balances.

Unused Contributions

Your expenses must be incurred during the plan year (January 1 through December 31). If you have an unused balance in your FSA at year-end, you may submit additional covered expenses incurred during the 2 1/2-month grace period from January 1 through March 15 of the following year. Any expense you incur during this grace period will be applied to use up your remaining account balance from the prior year. Any amount remaining in your FSA for the prior year after payment of allowable expenses incurred during the grace period will be forfeited. Forfeitures are used to help offset the plans’ administrative expenses. All plan year and grace period claims must be submitted by April 30, following the end of the plan year.

Transferring Contributions

Your contributions to your Health Care FSA and Dependent Care FSA are administered separately and cannot be transferred from one account to another.

How To Use the FSAs

1. Choose how much to contribute. Estimate your total health care and/or dependent care expenses for the upcoming year. Contributions are deducted from your paycheck in equal amounts throughout the year and are deposited to the appropriate FSA.

2. Enroll during annual enrollment, within 30 days of hire or within 30 days of a qualified event. You cannot change your contribution amount after the initial deduction has been made, unless you have a qualified event. Changes must correspond with the qualified event.

3. Pay as you go and keep your receipts. You’ll pay a copay or coinsurance at the time of service, then pay yourself back with pre-tax dollars.
4. Get reimbursed. You have several ways to file for reimbursement, depending on the type of expense. See page 14 for more information.

**How an FSA Can Save You Money**

Since your FSA contributions are deducted from your paycheck before you pay federal income and Social Security taxes, participating in the FSAs reduces the amount you pay in taxes.

Suppose you make $30,000 a year and contribute $5,000 to a Dependent Care FSA throughout the year to pay for child care. Here’s how much you could save:

<table>
<thead>
<tr>
<th></th>
<th>Using Pre-Tax Flexible Spending Accounts</th>
<th>Using After-Tax Dollars</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual pay</strong></td>
<td>$30,000</td>
<td>$30,000</td>
</tr>
<tr>
<td><strong>What you put into the FSA</strong></td>
<td>-$5,000</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Taxable pay</strong></td>
<td>$25,000</td>
<td>$30,000</td>
</tr>
<tr>
<td><strong>Taxes (15% federal, 7.65% Social Security)</strong></td>
<td>-$5,663</td>
<td>-$6,795</td>
</tr>
<tr>
<td><strong>After-tax expenses</strong></td>
<td>$0</td>
<td>-$5,000</td>
</tr>
<tr>
<td><strong>Take-home pay</strong></td>
<td>$19,337</td>
<td>$18,205</td>
</tr>
<tr>
<td><strong>Amount you save with the FSA</strong></td>
<td>$1,132</td>
<td>$0</td>
</tr>
</tbody>
</table>

*Based on the following taxes: 15% federal, 7.65% Social Security*
Health Care FSA

The type of Health Care FSA in which you may enroll is determined by your medical plan election, as follows:

<table>
<thead>
<tr>
<th>Your Medical Option Election</th>
<th>Type of Health Care FSA</th>
<th>What It Covers</th>
</tr>
</thead>
<tbody>
<tr>
<td>BSWH PPO, BSWH HRA or no medical coverage</td>
<td>General Purpose Health Care FSA</td>
<td>Eligible medical, pharmacy, dental and vision expenses</td>
</tr>
<tr>
<td>BSWH HSA plan</td>
<td>Limited Purpose Health Care FSA</td>
<td>Dental and vision expenses only, until you meet your deductible, then medical and pharmacy expenses, too</td>
</tr>
</tbody>
</table>

Eligible expenses may be reimbursed from your Health Care FSA only if they are not covered by any other plan, insurance or reimbursement account.

**Annual Contribution Limit**

<table>
<thead>
<tr>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>$100</td>
<td>$2,550</td>
</tr>
</tbody>
</table>

**Eligible Dependents**

You may use your Health Care FSA to reimburse yourself for eligible expenses you pay for you, your spouse, your eligible dependents and your adult children to age 26.

Your spouse, dependents and adult children do not have to be covered by you under any of Baylor Scott & White Health’s medical, dental or vision plans for expenses incurred by them to be eligible for reimbursement from your FSA.

You may include the expenses of any person who is your dependent if you can claim an exemption as a dependent for him or her on your federal income tax return. A person generally qualifies as your tax dependent if he or she meets all three of the following requirements:

1. That person lives with you for the entire year as a member of your household or is one of the following:
   - Your spouse
   - Your child (including your legally adopted child or foster child), grandchild or great-grandchild
   - Your stepchild
   - Your brother, sister, stepbrother or stepsister
   - Your parent, grandparent or other direct ancestor, but not foster parent
   - Your stepfather or stepmother
   - A brother or sister of your father or mother
   - A son or daughter of your brother or sister
   - Your father-in-law, mother-in-law, son-in-law, daughter-in-law, brother-in-law or sister-in-law
Any other person who is a “qualifying relative” under Code Section 152(d)

2. That person is a U.S. citizen or resident

3. You provide more than 50% of that person’s total support for the calendar year

You can continue to be reimbursed for expenses of your children after they are no longer your tax dependents, until they reach age 26.

**Special Rules for the Medical HSA**

The Health Care FSA has a grace period from January 1 to March 15 to use funds remaining in the Health Care FSA at the end of the calendar year. If you newly enroll in the BSWH HSA option and you have funds remaining in a General Purpose Health Care FSA from the prior year, the balance of your General Purpose Health Care FSA will be converted to a Limited Purpose FSA, allowing you to use the funds remaining in your FSA only for dental and vision expenses incurred during the grace period, unless you meet your deductible during the grace period, in which case you may use your FSA during the grace period for medical and pharmacy expenses, too. This will allow you to enroll in the BSWH HSA option and contribute to your Health Savings Account (HSA) during the grace period.

**Special Rule for the BSWH HRA**

If you enroll in the BSWH HRA, your eligible covered medical expenses that are not paid by the Medical Plan will be paid first from your HRA. After your HRA is exhausted, your Health Care FSA may begin reimbursing you for medical expenses not paid by the Medical Plan. Your Health Care FSA can be used to reimburse you for any eligible expenses not covered by the HRA (such as dental or vision expenses or the portion of out-of-network expenses that exceeds the recognized charge).

**Eligible Expenses**

In general, you may use a General Purpose Health Care FSA for any expenses that qualify as medical deductions on your federal income tax return. You may use a Limited Purpose Health Care FSA for any dental and vision expenses that qualify as medical deductions on your federal income tax return until you meet your deductible. After meeting your deductible, you may use a Limited Purpose Health Care FSA for any medical expenses that qualify as medical deductions on your federal income tax return. In addition to deductible medical expenses, you may also use a Health Care FSA for the following medical expenses:

- Over-the-counter medications (other than insulin), ONLY if you have obtained a physician’s prescription for the medication
- Medical supplies, such as bandages, first aid kits, athletic braces, and diabetic supplies (a prescription is not necessary)

The services must be received in the same year in which you made the account contribution, or during the grace period until March 15 of the following year. Also, you cannot use the Health Care FSA for expenses you had before you began participating in the account or after your participation stops, unless you continue coverage under COBRA on an after-tax basis.

Generally, expenses not paid by your insurance, such as deductibles, coinsurance, charges above recognized charges, etc., are eligible for reimbursement under your Health Care FSA.
This section lists examples of qualifying health care expenses. For a complete list, visit www.irs.gov and download Publication 502 (Medical and Dental Expenses).

**Acupuncture**
You may include the amount you pay for acupuncture, provided it is necessary to treat a specific medical condition. If you do not submit an explanation of benefits as substantiation, then you must submit a note from an attending physician stating a medical condition exists and describing the length of the treatment plan.

**Alcoholism**
You may include amounts you pay for inpatient alcohol addiction treatment.

**Ambulance**
You may include amounts you pay for ambulance service.

**Artificial Limb or Prosthesis**
You may include the amount you pay for an artificial limb.

**Braille Books and Magazines**
You may include the amount of the cost of Braille books and magazines for use by a visually impaired person that is more than the price of regular printed editions.

**Breast Pumps and Pump Supplies**
Breast pumps and pump supplies are eligible medical expenses. Certain criteria must be met. Please contact your plan administrator for details.

**Car**
You may include the cost of special hand controls and other special equipment installed in a car for the use of a person with a disability. You may also include the amount of the cost of a car specially designed to hold a wheelchair that is more than the cost of a regular car. You must submit evidence of medical necessity (e.g., prescription, doctor’s note) with the request for reimbursement. Note: The cost of the vehicle itself is not a qualified medical expense.

**Chiropractors**
You may include fees you pay to a chiropractor for health care. The chiropractic care must be necessary to treat a specific medical condition. If you do not submit an explanation of benefits as substantiation, then you must submit a note from an attending physician stating a medical condition exists and describing the length of the treatment plan.

**Contact Lenses**
You may include amounts you pay for contact lenses needed for health care reasons. You may also include the cost of equipment and materials for using contact lenses, such as saline solution and enzyme cleaner.

**Cosmetic Surgery**
You may include amounts you pay for cosmetic surgery ONLY if the surgery or procedure is necessary to
correct a deformity arising from or directly related to 1) a congenital abnormality, 2) a personal injury resulting from an accident or trauma or 3) a disfiguring disease. Procedures such as face lifts, hair transplants, teeth whitening, hair removal (electrolysis) and liposuction generally are NOT qualifying health care expenses.

**Crutches**
You may include the amount you pay to buy or rent crutches.

**Dental Treatment**
You may include the amounts you pay for dental treatment. This includes fees paid to a dentist and fees for X-rays, fillings, braces, extractions and dentures.

**Drug Addiction**
You may include amounts you pay for inpatient drug addiction treatment.

**Eyeglasses**
You may include amounts you pay for eyeglasses and contact lenses needed for health care reasons. You may also include fees paid for eye examinations.

**Guide Dog**
You may include the cost of a guide dog for the visually impaired or hearing impaired. Amounts you pay for the care of the dog are also eligible health care expenses.

**Hearing Aids**
You may include the cost of a hearing aid and the batteries you buy to operate it.

**Hospital Services**
You may include amounts you pay for inpatient or outpatient care.

**Laboratory Fees**
You may include the amounts you pay for laboratory fees that are part of your health care.

**Learning Disability**
You may include tuition fees you pay to a special school for a child who has severe learning disabilities caused by a mental or physical handicap, including nervous system disorders. Your doctor must recommend that the child attend the school. Also see Schools and Education, Special.

You may also include a child’s tutoring fees you pay on your doctor’s recommendation. The tutoring must be performed by a teacher who is specially trained and qualified to work with children who have severe learning disabilities.

You must submit evidence of medical necessity (e.g., prescription, doctor’s note) with the request for reimbursement.

**Legal Fees**
You may include legal fees paid to authorize treatment for mental illness. However, if part of the legal fees
includes, for example, guardianship or estate management fees, you may not include that part as a health care expense.

**Lodging**

You may include the cost of meals and lodging at a hospital or similar institution. You may include the cost of lodging not provided in a hospital or similar institution while away from home if all of the following criteria are met:

- The lodging is primarily for and essential to health care.
- Health care is provided by a doctor in a licensed hospital or equivalent facility.
- The lodging is not lavish or extravagant under the circumstances.
- There is no significant element of personal pleasure, recreation or vacation in the travel away from home.

The amount may not exceed $50 for each night for each person. Lodging may also include expenses for an individual traveling with the person receiving health care (for example, a parent traveling with a sick child). In this case, the limit is $100 per night.

**Medical Information Plan**

You may include amounts paid to a plan that keeps your health care information by computer and provides information to your attending physician when needed.

**Medical Services**

You may include amounts you pay for legal medical services provided by physicians, surgeons, specialists or other licensed medical practitioners.

**Medicines or Drugs**

You may include amounts you pay for medicines and prescribed drugs requiring a prescription, or for insulin. A prescribed drug is one that REQUIRES a prescription by a doctor AND is filled by a licensed pharmacist.

You may include over-the-counter (OTC) drugs ONLY if you have a physician’s prescription.

**Mentally Disabled, Special Home For**

You may include the cost of keeping a mentally disabled person in a special home to help the person adjust from living in a mental hospital to community living. A psychiatrist must recommend the home and it must not be the home of a relative.

**Nursing Home**

You may include the cost of health care, including meals and lodging, for yourself, your spouse or your dependents, in a nursing home or home for the aged, if the main reason for being there is to receive health care. If the main reason for being in the nursing home or home for the aged is personal, you may include in health care expenses only the amount of the cost that is for health care or nursing care.
Nursing and Other Services
You may include amounts you pay for nursing and other services. This includes services connected with caring for the patient’s condition, such as giving medication or changing dressings, as well as the bathing and grooming of the patient.

You may include in health care expenses Social Security tax, Federal Unemployment tax, Medicare tax and state employment taxes you pay for a nurse, attendant or other person who provides health care.

Orthodontia Services
If payments are made in installments, the orthodontist must allocate the payments to services currently provided. The orthodontist’s contract allocating the expenses must be attached to the submitted claim form.

If payment is made in a lump sum on the first visit, please contact Baylor Scott & White Health’s Corporate HR Benefits office for reimbursement instructions.

Operations or Surgery
You may include amounts you pay for legal operations that are not for unnecessary cosmetic surgery.

Oxygen
You may include amounts you pay for oxygen or oxygen equipment to relieve breathing problems caused by a medical condition.

Schools and Education, Special
You may include payments to a special school for a mentally or physically handicapped person if the main reason for using the school is its resources for relieving the disability. You may include, for example, the cost of a school that meets any of the following criteria:

- Teaches Braille to a visually-impaired child
- Teaches lip reading to a hearing-impaired child
- Gives remedial language training to correct a condition caused by a birth defect

Smoking Cessation Programs
You may include the costs of smoking cessation programs. Nicotine patches and gum are covered if obtained by a prescription and are typically covered over the counter. For more information, refer to Medicines or Drugs earlier in the Eligible Expenses section.

Sterilization
You may include the cost of a legal sterilization performed to make a person unable to have children.

Telephone
You may include the cost and repair of special telephone equipment allowing a hearing-impaired person to communicate through a regular telephone.

Television
You may include the cost to modify a television to assist a hearing-impaired person (such as an adapter for a
regular television) or purchase a specially equipped television. Note: Only the amount that exceeds the cost of the television without modification or special equipment is reimbursable.

**Therapy or Counseling**

You may include amounts you pay for therapy or counseling received as medical treatment. It must be necessary to treat a specific medical condition. If you do not submit an explanation of benefits as substantiation, then you must submit a note from an attending physician stating that a medical condition exists and describing the length of the treatment plan.

**Transplants**

You may include payments for surgical, hospital, laboratory and transportation expenses for a donor or a possible donor of a transplant.

**Transportation**

You may include certain amounts paid for transportation primarily for and essential to health care. You may include:

- Bus, taxi, train or plane fare, or ambulance service
- Actual car expenses, such as gas and oil. Do not include expenses for general repair, maintenance, depreciation and insurance. You may include $.19 per mile for each mile you use your car for health care reasons
- Parking fees and tolls
- Parent’s transportation expenses if a parent must go with a child who needs health care
- Transportation expenses of a nurse or other person providing health care to the patient
- Transportation expenses for regular visits to see a mentally ill dependent, if these visits are recommended as part of treatment

Transportation expenses do not include:

- Transportation expenses to and from work, even if your condition requires an unusual means of transportation
- Transportation expenses for non-medical reasons only (e.g., you choose to travel to another city, such as a resort area)

**Weight-Loss Program**

You may include amounts you pay for weight-loss treatment if it is a treatment for a specific disease diagnosed by a physician (such as obesity, hypertension or heart disease). You cannot include membership dues for a gym, health club or spa. You must submit evidence of medical necessity (e.g., prescription, doctor’s note) with the request for reimbursement.

**Wheelchair**

You may include amounts you pay for a wheelchair.

**Wig**

You may include the cost of a wig purchased upon the advice of a physician for the mental health of a patient who has lost all of his or her hair from disease.
X-ray
You may include amounts you pay for X-rays.

Ineligible Expenses
The following expenses are NOT qualifying health care expenses and may NOT be reimburshed through your Health Care FSA. If you have any questions about eligible and ineligible expenses, go to www.wageworks.com.

- Baby-sitting, child care and nursing services for a normal, healthy child
- Controlled substances in violation of federal law
- Cosmetic surgery considered not medically necessary
- Dancing lessons
- Diaper services (For individuals with impairments or disabilities beyond infancy, or when recommended by a physician to relieve the effects of a medical condition, the cost of diapers is a qualified medical expense.)
- Electrolysis or hair removal (When recommended by a health care professional for a medical condition, the cost of hair removal or a hair transplant may be a qualified medical expense. Submit evidence of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.)
- Funeral expenses
- Hair transplants (When recommended by a health care professional for a medical condition, the cost of hair removal or a hair transplant may be a qualified medical expense. Submit evidence of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.)
- Health club dues (When recommended by a health care professional for a medical condition, dues paid to a health club, YMCA or YWCA are qualified medical expenses. Submit evidence of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement. Note: Reimbursement is only for the individual membership and for the component that is related to the current plan year. Any dues that carry over to a subsequent year must be submitted for that plan year of coverage.)
- Household help
- Illegal operations and treatments
- Insurance premiums
- Maternity clothes
- Non-prescription drugs and medicine, except as described under Eligible Expenses
- Nutritional supplements, vitamins and herbal supplements unless purchased through a licensed physician's prescription
- Personal-use items (such as toothpaste, sunscreen, etc.)
- Swimming lessons (When recommended by a health care professional for a medical condition, fees paid for lessons may be qualified medical expenses. Submit evidence of medical necessity (e.g., prescription, doctor's note) with the request for reimbursement.)
- Weight-loss programs, except as described under Eligible Expenses
- Any health care expenses claimed on your tax return
Dependent Care FSA

The Dependent Care FSA allows you to set aside pre-tax dollars to pay for the care of your eligible dependents while you work. Through the Dependent Care FSA, you may be reimbursed tax-free for expenses such as day care for your child or for an elderly parent or spouse who is incapable of self-care. The expenses must be incurred during the plan year or during the grace period of January 1 to March 15 of the following year.

To qualify for reimbursement, the care must be necessary to allow you to work. If you are married, this means you must work and your spouse must work outside the home, attend school full time or be disabled.

Annual Contribution Limit

<table>
<thead>
<tr>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>$100</td>
<td></td>
</tr>
</tbody>
</table>

The Dependent Care FSA limits are set by the federal government. If you participate in the Dependent Care FSA, you must make sure you comply with these federal limits. You may be responsible for additional taxes if your Dependent Care FSA contributions exceed these federal limits.

Changing Your Contributions

When you enroll in the Dependent Care FSA, your contribution election is effective for the rest of the calendar year, so plan your expenses carefully. You may change your participation only if you have a qualified event (as described in the A Guide to Your Benefits section).

Dependents

Eligible dependents include:

- A dependent child under age 13 if you claim him or her as a deduction on your federal income tax return
- Your spouse who is physically or mentally unable to care for himself or herself and lives with you for more than half the year
- Other dependents of any age if they are physically or mentally unable to care for themselves and live with you for more than half the year

To qualify, you must pay more than half the cost of these dependents’ support and claim them as dependents on your federal income tax return.

Tax Deduction

Day care expenses may qualify you for a tax credit on your income tax return. You don’t have to itemize expenses on your income tax return to qualify for the tax credit. You cannot claim the tax credit and be reimbursed from your Dependent Care FSA for the same expenses. However, if your day care expenses are
more than the available tax credit, you may be able to use both the tax credit and the Dependent Care FSA. In general, it’s more advantageous for you to use the Dependent Care FSA rather than a tax credit.

If you participate in the Dependent Care FSA, you must file Form 2441 with your federal income 1040 tax return. Please see IRS Publication 503.

To understand how these tax issues may affect you, you should consult a financial planner.

**Eligible Expenses**

In general, dependent day care expenses must be for the well-being and protection of an eligible dependent. The care must be needed to allow you and your spouse to work or look for work (or allow you to work if your spouse is a full-time student or disabled). Here are some other qualifications for eligible expenses:

- Care may be provided in your home, someone else’s home or at a day care facility
- The care provider can be a relative who is age 19 or older, as long as this person is not also considered your dependent
- Care provided outside your home qualifies if the eligible dependent regularly spends at least eight hours a day in your home (i.e., nursing home expenses are not eligible)
- Education expenses qualify if your child is not yet in kindergarten, and the amount of education expense is incidental and cannot be separated from the cost of caring for your child
- Before- and after-school care for children in kindergarten and higher grades
- Specialized day camp programs (music, soccer, etc.)
- Cost of transportation provided by a day care center or care provider, when itemized separately on the invoice, to and from where the care is provided
- Indirect expenses related to receiving the care (i.e., application fees, deposits and agency fees). Care must be shown to have been ultimately provided
- Payments that must occur to maintain the dependent in the care facility while the taxpayer is temporarily absent from work for a minor illness or vacation when the taxpayer must pay for dependent care on a weekly or monthly basis

**Ineligible Expenses**

This is a list of some ineligible expenses:

- Weekend or evening babysitting when you or your spouse are not working
- Overnight camp
- Schooling in kindergarten or higher
- Your cost to transport your dependent to day care
- Transportation cost for a care provider to come to your home
- Expenses for activities or lessons when a separate fee is charged through day care

Certain other expenses also do not qualify for reimbursement from the Dependent Care FSA. If you have any questions about eligibility or expenses, go to [www.wageworks.com](http://www.wageworks.com).
Filing Claims

Under the Health Care FSA, you have the following reimbursement and payment options: (i) you may complete and submit a written claim for reimbursement; (ii) you may use your WageWorks debit card, an electronic payment card, to pay some expenses; or (iii) you may pay an expense or request a reimbursement online. Debit cards are not available for a Dependent Care FSA; for these claims, you may pay an expense or request reimbursement online or submit a written reimbursement claim.

Filing Online

To file a reimbursement request online, take the following steps:

- Go to www.wageworks.com, log into your account and click “Submit eReceipt or Claim.”
- Select “Pay Me Back.”
- Fill in all the information requested on the form and submit.
- Scan or clearly photograph receipts, EOBs and other supporting documentation.
- Attach supporting documentation to your claim by using the upload utility.
- Make sure your documentation includes the five following pieces of information required by the IRS:
  - Date of service or purchase
  - Patient name
  - Detailed description
  - Patient portion or amount owed
  - Provider or merchant name

Most claims are processed within one to two business days after they are received, and payments are sent shortly thereafter.

Paying online

You can pay many of your eligible health care and dependent care expenses directly from your FSA account with no need to fill out paper forms*. It’s quick, easy, secure and available online at any time.

To pay a provider:

- Log into your FSA account at www.wageworks.com.
- Click “Submit Receipt or Claim.”
- Choose “Pay My Provider” from the menu and follow the instructions.
- Make sure to provide an invoice or appropriate documentation.

When you’re done, WageWorks will schedule the checks to be sent in accordance with the payment guidelines. If you pay for eligible recurring expenses, follow the online instructions to set up automatic payments.

* You must, however, provide documentation. For more information about the documentation requirements and payment guidelines, visit www.wageworks.com.
Filing a Written Claim

If you prefer to submit a paper claim by fax or mail, print a “Pay Me Back” claim form from the WageWorks website at, www.wageworks.com, and follow the instructions for submission. You may also request a form from the HR Service Center.

Pay By Card

If you enroll in the Health Care FSA option, we will issue a WageWorks debit card to you automatically.

- The Card is typically issued to you just prior to the start of the Plan Year, with your Plan Year election automatically loaded effective as of the first day of the Plan Year.
- You will be issued one card; you may request additional cards from WageWorks at no charge.
- Cards are imprinted with your spouse or dependents’ names.
- You must activate the card prior to use; follow the activation instructions provided.
- After the Plan Year ends, retain your card, which generally may be used for three Plan Years, if you are participating during those Years.

Using Your Debit Card

Your card will only work at approved merchants and should only be used for eligible products and services. Always keep all of your FSA expense receipts, including receipts for items for which you used the debit card. WageWorks takes a number of steps to substantiate that your purchases are for eligible products and services without contacting you. However, there may be instances in which WageWorks cannot substantiate your purchase. In these circumstances, you will be asked to provide documentation to verify your expenses are eligible expenses. In some cases, use of your card may be “frozen” until you complete the requested verification steps. You will be notified when there are any questions about purchases you have made with the card. Even if WageWorks does not request verification, the IRS may request verification of your FSA expenses, so be sure to save all of your FSA expense receipts, regardless of whether you submit them to WageWorks.

Approved merchants are generally health care providers and pharmacies—for example, physicians, ambulance services, hospitals, optometrists and opticians, dentists, labs, Walgreens, CVS Pharmacy, hearing aid sales, and chiropractors.

Even though it operates as a debit card, select the “Credit” option when using the card at an electronic card reader. There is no PIN number.

Note that if you enroll in the BSHWH HRA, medical expenses are paid from your Health Reimbursement Account (HRA) first.

If Your Claim Is Denied

Disagreements about benefit eligibility or payment amounts may occasionally arise. In most cases, differences can be quickly resolved with a phone call.

If you have questions regarding a claim, eligibility or covered benefits, please contact the HR Service Center as soon as possible.
FSA claims may be denied for the following reasons:

- Expense not incurred within the current plan year or the grace period following the current plan year
- Expense not incurred within your dates of participation
- Expense not allowable according to IRS/plan regulations
- Dependent not eligible under IRS regulations
- Dependent’s name, date(s) and/or provider’s charges/ID number not clearly shown on documentation
- Document not signed by the participant and/or dated

You have the right to appeal the denial of your claim. Please see the All Other Claims section of the appeals procedures in the *Administrative & General Information* section for more details.

**If You Leave Baylor Scott & White Health**

If you leave Baylor Scott & White Health, your FSA contributions stop with your last paycheck. See the *Guide to Your Benefits* section for more information regarding when coverage ends and how different situations (including termination, retirement and death) may affect your ability to continue your Health Care FSA under COBRA.

If you elect to continue your Health Care FSA coverage with after-tax dollars under COBRA, then expenses incurred after your termination and through the remainder of the plan year may be reimbursed. You may elect to continue your Health Care FSA coverage under COBRA only if as of your termination date, the amount of reimbursement you may receive for the remainder of the plan year exceeds the amount you would be required to pay to continue participation for the remainder of the plan year. You may not continue your Health Care FSA coverage under COBRA beyond the end of the plan year in which you terminate employment with Baylor Scott & White Health. If you do not elect extended coverage under COBRA, the balance in the Health Care FSA may be used only for qualifying expenses incurred before your termination date.

COBRA continuation is not available for the Dependent Care FSA. The balance in the Dependent Care FSA as of the date of your termination of employment may be used only for qualifying expenses incurred before your termination date.

**Glossary**

**Out-of-pocket Expenses** — Any expense that an individual incurs that is not covered under a Baylor Scott & White Health Medical Plan.

**Reimbursement** — To make repayment for an expense incurred.
Life Insurance

Baylor Scott & White Health’s Life Insurance Program offers financial protection for you and your family if you or a dependent die while covered under the plan.

Plan Highlights

- You receive Basic Life Insurance equal to your annual base pay, rounded to the next higher $1,000, up to a maximum of $1,000,000. This coverage is provided at no cost to you.

- If you want an extra layer of protection, you may purchase Voluntary Life Insurance for yourself equal to 1, 2, 3, 4, 5, 6 or 7 times your annual base pay, rounded to the next higher $1,000, up to a maximum of $5,000,000.

- You can also purchase Dependent Life Insurance for your spouse and/or children. Spouse Life Insurance is available in varying amounts up to $250,000. Child Life Insurance is equal to $5,000 or $10,000 per child for each of your eligible children.

- If you become terminally ill, you may be able to receive part of your life insurance benefit while you are still living.

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- Evidence of Insurability ................................................... 163
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Life Insurance for You

Participating

If you’re a regular, full-time employee or a part-time employee regularly scheduled to work at least 40 hours per pay period, you are immediately eligible to enroll in Life coverage. You may also cover your spouse and eligible dependent children under the plan. See the A Guide to Your Benefits section for more details about who can and cannot participate in the plan.

When you are hired or become eligible for benefits, you are automatically enrolled in Basic Life coverage. You must enroll in Voluntary Life coverage within 30 days from the date of your employment or if later, the date of your initial eligibility. If you do not enroll by the deadline date, you must wait until the next annual enrollment period to enroll in the plan, unless you experience a qualifying event. If you are not actively at work due to a physical or mental condition on the day your coverage would normally become effective, coverage for you and your dependents starts as soon as you have been at work for one full day.

Each year during annual enrollment, you may change your coverage for the next calendar year. The election you make is effective the following Jan. 1 and remains in effect for the entire year. You cannot make changes to your elections during the year unless you experience a qualifying event. See the A Guide to Your Benefits section for more information about enrolling, qualifying events and when coverage begins and ends.

Paying for Coverage

Your cost for coverage depends on the options you choose. Baylor Scott & White Health pays the full cost of Basic Life coverage but you pay the cost for Voluntary Life coverage. Prices may change each year.

When you enroll, your share of the cost for coverage will be deducted from your paycheck beginning with the first available paycheck after you enroll. Your cost is generally deducted from each paycheck during the year and is deducted on an after-tax basis. The amount deducted is part of your taxable wages before federal income and Social Security taxes are withheld. See the A Guide to Your Benefits section for more information about paying for benefits.

Your coverage amount and payroll deductions automatically change when your base salary changes. However, if you are not at work on the date your pay changes, your increase in coverage will be delayed until you return to your regularly scheduled work.

Basic Life Insurance

The Company pays the full cost for your Basic Life Insurance coverage. Your coverage is equal to your annual base pay (defined below), rounded to the next higher $1,000, up to a maximum of $1,000,000.
**Voluntary Life Insurance**

You may purchase additional life insurance coverage for you equal to:

- 1 times annual base pay
- 2 times annual base pay
- 3 times annual base pay
- 4 times annual base pay
- 5 times annual base pay
- 6 times annual base pay
- 7 times annual base pay

Not sure how much life insurance you need? Be sure to consider your home mortgage payments, college tuition and any other large expense your family might not be able to afford without your income.

**How Voluntary Coverage is Rounded**

Here are some examples of how your Voluntary Life Insurance is rounded if your pay is not an even multiple of $1,000.

<table>
<thead>
<tr>
<th>If your annual base pay is...</th>
<th>Your coverage is ...</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1x pay</td>
</tr>
<tr>
<td>$19,500</td>
<td>$20,000</td>
</tr>
<tr>
<td>$24,100</td>
<td>$25,000</td>
</tr>
<tr>
<td>$32,600</td>
<td>$33,000</td>
</tr>
<tr>
<td>$41,800</td>
<td>$42,000</td>
</tr>
</tbody>
</table>

**Maximum Coverage Amount**

Your total life insurance coverage through Baylor Scott & White Health (Basic plus Voluntary) cannot exceed $6,000,000. If you want to increase your coverage amount after your initial enrollment, you may only increase it by one level of coverage, without Evidence of Insurability, each year. You may reduce your coverage to any level.

**What is Annual Base Pay?**

"Annual Base Pay" means your gross annual income from your Employer in effect just prior to your date of loss. It includes your total income before taxes. It is prior to any deductions made for pre-tax contributions to a qualified deferred compensation plan, Section 125 plan, or flexible spending account. It does not include income received from commissions, bonuses, overtime pay, shift differential or any other extra compensation, or income received from sources other than your Employer.

If you are a commissioned employee with one or more years of service, “Annual Base Pay” also includes income actually received from commissions. Commissions will be based on the 12 full calendar month period of your employment with your Employer just prior to the date of loss.
Dependent Life Insurance

You may elect Dependent Life Insurance for your spouse and eligible dependent children. Here’s a look at your options:

<table>
<thead>
<tr>
<th>For your dependent...</th>
<th>You may elect coverage in one of the following amounts...</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spouse</td>
<td>$10,000, $25,000, $50,000, $75,000, $100,000, $125,000, $150,000, $175,000, $200,000, $225,000, or $250,000</td>
</tr>
<tr>
<td>Child(ren)</td>
<td>$5,000 or $10,000 per eligible child</td>
</tr>
</tbody>
</table>

**Eligible Children**

Eligible children include any child from live birth to age 26 who is:

- Your natural child
- Your stepchild
- Your legally adopted child, or
- Your foster child.

Any child age 26 or older and disabled* who:

- Is primarily dependent on you for financial support and maintenance
- Became disabled before age 26 and was your dependent at that time

* You must submit satisfactory proof of disability to Unum.

If you and your spouse both work for Baylor Scott & White Health and both are eligible for benefits, your spouse cannot be covered under Spouse Life coverage. Only one of you may enroll your child(ren) for Child Life coverage.

If your eligible dependent is totally disabled on the date your dependent’s coverage would normally begin, your dependent’s coverage will begin on the date your eligible dependent is no longer totally disabled. This provision does not apply to a newborn child while dependent insurance is in effect.

TOTALLY DISABLED means that, as a result of an injury, a sickness or a disorder:

- Your dependent spouse:
  - is confined in a hospital or similar institution;
  - is confined at home under the care of a physician for a sickness or injury; or
  - has a life threatening condition.

- Your dependent children:
  - are confined in a hospital or similar institution; or
  - are confined at home under the care of a physician for a sickness or injury.
Age Reduction

The amount of life insurance available to you and your spouse reduces at certain ages while insured:

- If you have reached age 65, but not age 70, you and your spouse’s amount of life insurance will be 65% of the amount of life insurance you had prior to age 65.
- If you have reached age 70 or more, you and your spouse’s amount of life insurance will be 50% of the amount you had prior to the first reduction.

No further increases in your or your spouse’s amount of life insurance are available once you reach age 65.

Evidence of Insurability

Evidence of Insurability is required if the amount of your Voluntary Life insurance exceeds $1,000,000 or 3x annual base pay.

Evidence of Insurability is required if the amount of your Spouse Voluntary Life insurance exceeds $75,000.

Choosing a Beneficiary

When you become eligible for coverage, you must choose a beneficiary [a person(s), trust or estate] to receive plan benefits. If you name more than one beneficiary without specifying how they should share in the benefit, they will share equally. You may also name contingent beneficiaries in the event your beneficiary is not living at the time of your death.

You may change your beneficiary designation at any time by visiting the HR Service Center website.

If there is no beneficiary on record or if no named beneficiary survives you, your life insurance benefit will be paid to your estate. Alternatively, Unum may pay benefits to the following individuals in the following order of priority:

- Your spouse
- Your child(ren) (in equal shares)
- Your parent(s) (in equal shares)
- Your siblings (in equal shares)

You are automatically the beneficiary for any Dependent Life Insurance you elect.

Accelerated Benefit

The plan offers an accelerated benefit if you become terminally ill. In this case, you may request that up to 75% of your Life Insurance be paid while you are still living. The maximum amount available for an accelerated benefit payment is $500,000. Under the plan, you are considered terminally ill if your doctor determines you have an illness or physical condition, including a physical injury, that can reasonably be
expected to result in death in less than 12 months.

The benefit payable to your beneficiary when you die will be reduced by the amount of the accelerated benefit you receive. Any amount you receive through the accelerated benefit may be considered taxable income.

To request a living benefit payment, contact your HR Service Center to request a form. To be approved, you must provide Unum with satisfactory proof of your life expectancy.

This accelerated benefit is designed to help pay the medical bills frequently associated with terminal illness. However, there are no restrictions on how the money can be used. You should consult a tax attorney for information on the tax treatment of this benefit.

Filing Claims

You or your beneficiary should notify the HR Service Center, as soon as possible after a covered person dies. The HR Service Center will forward information to Unum for processing. Unum will mail instructions to the beneficiaries requesting written proof of death (Death Certificate from a government agency) and any additional information needed for processing.

When Benefits are Paid

If the claim is approved, benefits are payable as soon as administratively possible and issued in a “check book” method. This will allow you to use the benefit in a single lump sum or as needed. If you have not named a beneficiary or your beneficiary is not living when you die, benefits are paid according to the order shown on page 163, or as mandated by state law.

If the beneficiary is a minor child, the life insurance benefits will be paid to the legal guardian or custodian of such child to be managed for the child’s legal benefit until he or she reaches adulthood.

Any insured death benefit you or your beneficiary receive from the plan is generally not considered taxable income. Any benefit you receive through the living benefit may be considered taxable income. See your personal tax advisor for more information.

When Benefits are Not Payable

Voluntary and Dependent Life Insurance benefits are not payable where death is caused by, contributed to by, or results from:

- Suicide occurring within 24 months after your or your dependent’s initial effective date of insurance; and
- Suicide occurring within 24 months after the date any increases or additional insurance become effective for you or your dependent.
- The suicide exclusion will apply to any amounts of insurance for which you pay all or part of the premium. This also will apply to any amount that is subject to evidence of insurability requirements and Unum approves the evidence of insurability form and the amount you or your dependent applied for at that time.

If Your Claim is Denied

Disagreements about benefit eligibility or payment amounts may arise occasionally. In most cases,
differences can be resolved quickly with a phone call. If you have questions regarding benefit payment amounts, please contact Unum as soon as possible. If you have questions regarding eligibility to participate in the plan or amount of coverage, please contact your HR Service Center as soon as possible. If you can’t resolve the disagreement, formal appeal procedures are in place. See the Administrative & General Information section for details.

If You Leave Baylor Scott & White Health

If you leave Baylor Scott & White Health for any reason, including retirement, your life insurance coverage ends on the last day of the month in which you terminate. Your paycheck deductions for Voluntary, Spouse and Child(ren) Life Insurance coverage will continue and include any hours accredited through your final paycheck.

Converting Coverage to an Individual Policy

If you would like to continue your coverages, you may be eligible to convert your Basic and Voluntary Life Insurance coverage to an individual policy. To convert your coverage, you must apply for the coverage with Unum and pay the initial premium within 31 days following the date your coverage through Baylor Scott & White Health ends. Coverage conversion is limited to the amount of coverage in effect at the time of conversion. Contact the HR Service Center for information on how to convert your Life Insurance coverage and for coverage details.

Electing Portability Coverage

Another option might be to “port” your coverage. If you leave Baylor Scott & White Health for any reason prior to retirement or if you are no longer benefit eligible, you may be eligible to continue your Basic Life Insurance, Voluntary Life Insurance and Dependent Life Insurance coverage under a group portability policy. To elect portability, you must apply for coverage with Unum and pay the initial premium within 30 days following the date your coverage through Baylor Scott & White Health ends.

You may elect to port the amount of coverage you had on the date your employment ended, up to the following limits:

- **Employee (combined Basic and Voluntary life)** - $750,000
- **Spouse** - 100% of your amount up to $250,000
- **Child** - 100% of your amount up to $10,000

Portability Age reductions for Employee and Spouse are as follows:

- **65% at age 65**
- **50% at age 70**

Contact your HR Service Center for coverage details and information about how to elect Portability or Unum at 1-800-343-5406.
Accidental Death and Dismemberment Coverage

Accidental Death and Dismemberment (AD&D) coverage gives you and your family financial protection if there is an injury or death due to an accident.

Plan Highlights

- Baylor Scott & White Health offers Basic and voluntary AD&D coverage:
- Baylor Scott & White Health provides Basic AD&D coverage at no cost to you, equal to your annualized base pay, up to a maximum of $1,000,000.
- You can choose to purchase additional AD&D coverage for yourself or your dependents.
- Special additional benefits may be available if a covered death occurs.
Participating

If you’re a regular, full-time employee or a part-time employee regularly scheduled to work at least 40 hours per pay period, you are immediately eligible to enroll in AD&D coverage. You may also cover your spouse and eligible dependent children under the plan. See the *A Guide to Your Benefits* section for more details about who can and cannot participate in the plan.

When you are hired or become eligible for benefits, you are automatically enrolled in Basic AD&D coverage. You must enroll in Voluntary AD&D coverage within 30 days from the date of your employment or if later, the date of your initial eligibility. If you do not enroll by the deadline date, you must wait until the next annual enrollment period to enroll in the plan, unless you experience a qualifying event. If you are not actively at work due to a physical or mental condition on the day your coverage would normally become effective, coverage for you and your dependents starts as soon as you have been at work for one full day.

Each year during annual enrollment, you may change your coverage for the next calendar year. The election you make is effective the following Jan. 1 and remains in effect for the entire year. You cannot make changes to your elections during the year unless you experience a qualifying event. See the *A Guide to Your Benefits* section for more information about enrolling, qualifying events and when coverage begins and ends.

Paying for Coverage

Your cost for coverage depends on the options you choose. Baylor Scott & White Health pays the full cost of Basic AD&D coverage but you pay the cost for Voluntary AD&D coverage. Prices may change each year.

When you enroll, your share of the cost for coverage will be deducted from your paycheck beginning with the first available paycheck after you enroll. Your cost is generally deducted from each paycheck during the year and is deducted on an after-tax basis. The amount deducted is part of your taxable wages before federal income and Social Security taxes are withheld. See the *A Guide to Your Benefits* section for more information about paying for benefits.

Your coverage amount and payroll deductions automatically change when your base salary changes. However, if you are not at work on the date your pay changes, your increase in coverage will be delayed until you return to your regularly scheduled work.

Basic AD&D Insurance

Basic AD&D coverage for you equals your annualized base pay (based on authorized hours in a primary position), rounded to the next higher $1,000, up to a maximum of $1,000,000.

Voluntary AD&D Insurance

You can purchase Voluntary AD&D coverage in order to provide extra AD&D coverage for yourself. The following Voluntary AD&D coverage options are available to you:
• 1 times annualized base pay
• 2 times annualized base pay
• 3 times annualized base pay
• 4 times annualized base pay
• 5 times annualized base pay
• 6 times annualized base pay
• 7 times annualized base pay

You pay a flat rate for each $1,000 of Voluntary AD&D coverage you select. The maximum amount of Voluntary AD&D coverage you can have is $5,000,000.

### Annualized Base Pay

“Annualized Base Pay” means your gross annual income from your Employer in effect just prior to your date of loss. It includes your total income before taxes. It is prior to any deductions made for pre-tax contributions to a qualified deferred compensation plan, Section 125 plan, or flexible spending account. It does not include income received from commissions, bonuses, overtime pay, shift differential or any other extra compensation, or income received from sources other than your Employer.

If you are a commissioned employee with one or more years of service, “Annualized Base Pay” also includes income actually received from commissions. Commissions will be based on the 12 full calendar month period of your employment with your Employer just prior to the date of loss.

### Family AD&D Insurance

When you elect Family AD&D coverage, all of your eligible dependents are automatically covered. Your cost is a flat rate per $1,000 of coverage.

The chart below shows the death benefit for each eligible dependent.

<table>
<thead>
<tr>
<th>For your dependent…</th>
<th>You may elect coverage in one of the following amounts…</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spouse</td>
<td>$10,000, $25,000, $50,000, $75,000, $100,000, $125,000, $150,000, $175,000, $200,000, $225,000, or $250,000</td>
</tr>
<tr>
<td>Child(ren)</td>
<td>$5,000 or $10,000 per eligible child</td>
</tr>
</tbody>
</table>

If you and your spouse both work for Baylor Scott & White Health and both are eligible for benefits, your spouse cannot be covered under Spouse AD&D coverage. Only one of you may enroll your child(ren) for Child AD&D coverage.

### Eligible Children

Eligible children include any child from live birth to age 26 who is:

• Your natural child
• Your stepchild
• Your legally adopted child, or
• Your foster child.

Any child age 26 or older and disabled* who:

• Is primarily dependent on you for financial support and maintenance
Became disabled before age 26 and at such time was your dependent

* You must submit satisfactory proof of disability to Unum.

If your eligible dependent is totally disabled on the date your dependent’s coverage would normally begin, your dependent’s coverage will begin on the date your eligible dependent is no longer totally disabled. This provision does not apply to a newborn child while dependent insurance is in effect.

TOTALLY DISABLED means that, as a result of an injury, a sickness or a disorder:

- Your dependent spouse:
  - is confined in a hospital or similar institution;
  - is confined at home under the care of a physician for a sickness or injury; or
  - has a life threatening condition.

- Your dependent children:
  - are confined in a hospital or similar institution; or
  - are confined at home under the care of a physician for a sickness or injury.

Age Reduction

The amount of AD&D insurance available to you and your spouse reduces at certain ages while insured:

If you have reached age 65, but not age 70, you and your spouse’s amount of AD&D insurance will be 65% of the amount of AD&D insurance you had prior to age 65.

If you have reached age 70 or more, you and your spouse’s amount of AD&D insurance will be 50% of the amount you had prior to the first reduction.

No further increases in your or your spouse’s amount of AD&D insurance are available once you reach age 65.

What the Plan Covers

The plan pays benefits if you or a covered family member either dies or experiences an eligible injury due to an accident while insured.

Who Receives Payment

If you or a covered family member experiences an eligible injury while insured, the plan pays a benefit to you. If you or a covered family member dies due to a covered accident, the plan pays a benefit to the appropriate beneficiary. You are automatically the beneficiary for any Family AD&D coverage you elect.

Naming a Beneficiary

You are required to name a death beneficiary when you first become eligible for coverage. Your beneficiary can be an individual(s), trustee or estate. You may name anyone as your beneficiary, and you may change your beneficiary at any time by contacting the HR Service Center.
You are automatically the beneficiary in the case of the death of your covered dependents. This beneficiary designation may not be changed.

**Covered Losses**

The chart below shows the plan benefit paid if you or a covered family member suffers accidental injuries resulting in death or a covered loss within one year of an accident. If you experience more than one loss in an accident, you will receive the largest single amount payable. All coverage amounts are subject to applicable maximum dollar amounts.

<table>
<thead>
<tr>
<th>For Loss of:</th>
<th>Plan Pays This Percentage of the Coverage Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life</td>
<td>100%</td>
</tr>
<tr>
<td>Both hands or both feet</td>
<td>100%</td>
</tr>
<tr>
<td>Entire sight in both eyes</td>
<td>100%</td>
</tr>
<tr>
<td>One hand and one foot</td>
<td>100%</td>
</tr>
<tr>
<td>One hand and the entire sight in one eye</td>
<td>100%</td>
</tr>
<tr>
<td>One foot and the entire sight in one eye</td>
<td>100%</td>
</tr>
<tr>
<td>One hand or one foot</td>
<td>50%</td>
</tr>
<tr>
<td>Speech and hearing in both ears</td>
<td>100%</td>
</tr>
<tr>
<td>Entire sight in one eye</td>
<td>50%</td>
</tr>
<tr>
<td>Speech or hearing in both ears</td>
<td>50%</td>
</tr>
<tr>
<td>Quadriplegia (total paralysis of both upper and lower limbs)</td>
<td>100%</td>
</tr>
<tr>
<td>Paraplegia (total paralysis of both lower limbs)</td>
<td>75%</td>
</tr>
<tr>
<td>Triplegia (total paralysis of three limbs)</td>
<td>75%</td>
</tr>
<tr>
<td>Hemiplegia (total paralysis of upper and lower limbs on one side of the body)</td>
<td>50%</td>
</tr>
<tr>
<td>Thumb and index finger of the same hand</td>
<td>25%</td>
</tr>
</tbody>
</table>

Injuries due to exposure to the elements will be considered eligible injuries for payment of benefits if the exposure results from the accidental forced landing, stranding, sinking or wrecking of a conveyance in which you or a covered dependent were traveling. You or a covered dependent will be presumed to have died and a death benefit will be payable if the body is not found within one year after the disappearance of a conveyance in which you, he or she was traveling, and the disappearance was due to accidental forced landing, stranding, sinking or wrecking.

**Additional Benefits**

The Voluntary AD&D plan also pays a number of special benefits.
Education Benefit

Dependent Child(ren)

If you elect dependent AD&D coverage and then you die in a covered accident, your covered dependent child(ren) may receive some education benefits in addition to your AD&D benefits. Each covered dependent child may receive reimbursement for tuition if the child is:

- Currently enrolled as a full-time student in any institution of higher learning beyond the 12th grade, or
- Currently a 12th grade student and enrolls in an institution of higher learning within 365 days of the covered accident.

The annual benefit is payable for up to four consecutive years, provided the dependent remains in school. The annual benefit amounts are:

- 6% of the Employee’s principal sum for Dependent Child not to exceed $6,000, up to four payments in six years to a maximum of $24,000

Spouse

If you elect Voluntary AD&D coverage and then die in a covered accident, your covered spouse may be eligible for the Spouse Training benefit. Eligible reimbursement includes the cost of any professional or trade-training program assisting the development of an independent source of support and maintenance. Your spouse must enroll in the program within one year following your date of death. The benefit amount is:

- 5% of the Employee’s AD&D amount not to exceed $5,000

Child Care Benefit

If a covered dependent is under age 13 and is enrolled in an accredited day care center within 365 days after your death or the death of your covered spouse due to a covered accident, the plan will pay an annual day care benefit for up to four years. The annual benefit will be the lesser of these amounts:

- $3,000 per child each year, or
- 5% of the AD&D coverage amount of the deceased parent.

Seat Belt Benefit

If you or your covered dependent sustains an injury in an automobile accident that results in payment of an AD&D benefit under this plan, an additional amount is paid if a police accident report states that the injured covered individual was wearing a seat belt when the accident occurred. The additional benefit for you is equal to 10% up to $25,000 of your AD&D coverage.

Air Bag Benefit

If a seat belt benefit is payable, an air bag benefit is also payable if the injured person was:

- Positioned in a seat equipped with a factory-installed air bag, and
- Properly strapped in the seat belt when the air bag inflated.

The additional benefit is 5% up to $5,000 of your AD&D coverage.
Coma Benefit

The plan pays a monthly benefit up to 1% of you or your dependent’s AD&D coverage amount for each month up to 100 months if you or a covered family member remain in a coma after a 31-day waiting period if you or your covered family member meets both of the following conditions:

- Become comatose within 31 days of the date of the accident, and
- Remain continuously comatose for at least 31 days.

When Benefits Are Not Payable

Your plan does not cover any accidental losses caused by, contributed to by, or resulting from:

- Suicide, self destruction while sane, intentionally self-inflicted injury while sane, or self-inflicted injury while insane
- Active participation in a riot
- An attempt to commit or commission of a crime
- The use of any prescription or non-prescription drug, poison, fume, or other chemical substance unless used according to the prescription or direction of your or your dependent's physician. This exclusion will not apply to you or your dependent if the chemical substance is ethanol.
- Disease of the body or diagnostic, medical or surgical treatment or mental disorder as set forth in the latest edition of the Diagnostic and Statistical Manual of Mental Disorders
- Being intoxicated
- War, declared or undeclared, or any act of war.

Applying for Benefits

You or your beneficiary should notify the HR Service Center, as soon as possible after a covered person dies. The HR Service Center will forward information to Unum for processing. Unum will mail instructions to the beneficiaries requesting written proof of death (Death Certificate from a government agency) and any additional information needed for processing.

If a claim is approved, plan benefits generally are paid in a lump sum.

If there is no beneficiary on record or if no named beneficiary survives you, your benefits will be paid to your estate. Alternatively, Unum may pay benefits to the following individuals in the following order of priority:

- Your spouse
- Your child(ren) (in equal shares)
- Your parent(s) (in equal shares)
- Your siblings (in equal shares)

The insurance carrier — not Baylor Scott & White Health — is responsible for the actual coverage and the AD&D benefits they provide or arrange. All appeals regarding benefits must be made directly to them.
insurance carrier has the final authority on matters relating to AD&D benefits. Contact the insurance carrier directly for:

- Appeal of denied claims
- Rights to reimbursement and subrogation when payments are available from other insurance sources or legal settlements (including auto insurance)
- Any other benefit or administrative issues

If Your Claim Is Denied

Disagreements about benefit eligibility or payment amounts can occasionally arise. In most cases, differences can be resolved quickly with a phone call.

If you have questions regarding benefit payment amounts or benefits covered, please contact the insurance carrier as soon as possible. If you have questions regarding eligibility to participate in the plan, please contact the HR Service Center as soon as possible.

If you can’t resolve the disagreement, formal appeal procedures are in place for your use.

Appeal Process If a Benefit Is Denied

If all or part of a benefit is denied, you, your beneficiary or your legal representative must submit a written appeal of the denial directly to the insurance carrier. Please see the All Other Claims section of the appeals procedure in the Administrative & General Information section for more details.

Appeal Process If Eligibility for Participation Is Denied

If your claim is for a determination as to your eligibility or your dependent’s eligibility to participate in the plan, you must submit it in writing to the HR Service Center. Your claim will be determined by the Benefit Plan Administrator of Baylor Scott & White Health. The decision of the Benefit Plan Administrator will be final and will not be subject to review. All determinations as to eligibility to participate in the plan made in connection with a claim for benefits under the plan will be made in accordance with the claims procedure described above. See the Administrative & General Information section for more information.

If You Are on a Leave

If you are on authorized medical, personal and/or family leave, you may continue your Basic AD&D coverage at the same cost as active employees for the first 12 months of leave. If you are on a military leave, benefits may continue up to two years.

Paid Leave

If you are on a paid leave, Voluntary and Dependent AD&D coverage deductions will be deducted from your paycheck for up to 12 months.
Unpaid Leave

If you are on unpaid leave, you will be billed for your benefit premiums. It is your responsibility to make payment as directed or your voluntary coverage automatically ends.

Military Leave

If you are on a military leave, your Voluntary and Dependent AD&D coverage may continue for six months as described above in Unpaid Leave. After six months of military leave, you have 31 days to convert your AD&D coverage to an individual policy. See the A Guide to Your Benefits section for more information regarding military leave.

If You Leave the Company

If you leave the Company, your AD&D coverage ends on the last day of the month in which you terminate employment. Your Voluntary AD&D paycheck deductions continue and include any hours accredited through your final paycheck.

See the A Guide to Your Benefits section for more information regarding when coverage ends and how different situations (including termination, retirement and death) affect your ability to continue coverage.

Electing Portability Coverage If you leave the Company for any reason, including retirement, you may be eligible to continue your AD&D coverage under a group portability policy. Eligible dependents covered on this policy the day this coverage ceases may also port coverage to a group portability policy. This portability election does not require a medical examination. To port your coverage, you must apply for the ported group policy with the insurance carrier and pay the initial premium within 30 days following the date your coverage ends.

You may elect to port the amount of coverage you had on the date your employment ended, up to the following limits:

- Employee (combined Basic and Voluntary Life): $750,000
- Spouse: 100% of your amount up to $250,000
- Child: 100% up to $10,000

Contact the HR Service Center for information on how to convert your coverage and for coverage details.
Disability Coverage

Disability benefits help protect your income if you have an illness or injury that keeps you from working.

Plan Highlights

- If you were hired prior to 2016 and you enroll in the STD benefit, you will be eligible for STD benefits if you incur a disability after you have completed 90 days of continuous service.
- If you were hired on or after January 1, 2016 and you enroll in the STD benefit, you will be eligible for STD benefits as of your hire date.
- STD benefits begin after you have been absent from work for a non-occupational illness, injury or pregnancy for seven consecutive calendar days.
- You become eligible for LTD benefits after you have been disabled (as defined by the plan) for 180 consecutive days. Benefits may continue for as long as you remain totally disabled (as defined by the plan) up to normal retirement age. See the chart on page 9.
- Baylor Scott & White Health pays the full cost of Basic LTD coverage and you are automatically enrolled as of your hire date.
- In addition to the company paid Basic LTD benefit, you may purchase Voluntary STD coverage and/or Voluntary LTD coverage. You pay the full cost of both voluntary disability plans on an after-tax basis.
Short-Term Disability (STD)

Short-Term Disability (STD) coverage provides income replacement if you suffer a non-work related injury, illness or pregnancy that prevents you from performing the material and substantial duties of your regular occupation for more than seven consecutive calendar days. STD benefits are payable for up to 180 calendar days as long as you continue to be disabled. For purposes of this plan, “disabled” means you are:

- Continuously unable to perform the material and substantial duties of your regular occupation as a direct result of a non-work related injury, illness or pregnancy
- Unable to earn more than 80% of your covered earnings from working in your regular occupation
- Receiving appropriate care and treatment for your condition from a licensed medical provider
- Not working for pay in any occupation for which you are or become qualified by education, training or experience, and
- Granted an approved leave of absence due to your short-term disability.

If you are required to have a professional license or certification for your occupation, loss of the professional license or certification does not by itself qualify as a disability.

Who Can Participate

See the A Guide to Your Benefits section for information about who can and cannot participate in the plan.

Benefit Amount and Overview

Your benefit amount will vary based on the benefit plan for which you are eligible, after you have satisfied a seven consecutive calendar day elimination period.

<table>
<thead>
<tr>
<th>STD Plan Name</th>
<th>Benefit Percentage</th>
<th>Duration</th>
<th>Maximum Weekly Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>STD Plan</td>
<td>60%</td>
<td>Day 8 – 180 (calendar days)</td>
<td>$3000</td>
</tr>
<tr>
<td>Physician CTX STD Plan</td>
<td>100%</td>
<td>Day 8 – 90 (calendar days)</td>
<td>N/A</td>
</tr>
<tr>
<td></td>
<td>60%</td>
<td>Day 91 – 180 (calendar days)</td>
<td></td>
</tr>
<tr>
<td>Maternity Leave Plan*</td>
<td>100%</td>
<td>5 weeks</td>
<td>$3000</td>
</tr>
<tr>
<td>Parental Leave Plan**</td>
<td>100%</td>
<td>1 week</td>
<td>$3000</td>
</tr>
<tr>
<td>Adoption Leave Plan**</td>
<td>100%</td>
<td>3 weeks</td>
<td>$3000</td>
</tr>
</tbody>
</table>

* Maternity Leave Plan applies to any female employee who initiates a continuous leave due to childbirth and elected STD coverage. The benefit will begin as of the child’s date of birth assuming the seven consecutive calendar day elimination period has already been met and will continue for up to five weeks. Eligible employees may not receive more than 100% of the base salary when the maternity and the short-term disability plan benefits are added together.
** An employee must have elected STD coverage in order to be eligible for the Parental and Adoption leave benefits. The parental leave is only applicable to the non-birthing parent of the newborn and the adoption leave is only applicable to the adoptive parent who legally adopts a child (not biologically related to either parent) under the age of 18. Employees will be required to satisfy a seven consecutive calendar day elimination period before any paid benefit is issued and may use the benefit within the first twelve (12) months of the child’s birth or adoption. Employees must also be enrolled in the voluntary short-term disability plan in order to receive the paid parental leave in the year that the child is born or placed with the employee for adoption.

**When STD Benefits Begin and How They Are Paid**

You are eligible to begin receiving STD benefits on the eighth consecutive calendar day that you are disabled.

For any work you miss during the first seven consecutive calendar days you are disabled, you must use your Paid Time Off (PTO) benefit. You will only be paid during this seven day period to the extent of your unused PTO up to your standard hours. If PTO is not available or exhausted, this time may be absent without pay.

STD benefits are paid through the Baylor Scott & White Health payroll system for each scheduled day approved. These benefits are tax-free when you receive them assuming you elected the STD coverage.

**When Benefits End**

Your STD benefit payments end at the earliest of:

- The date you are no longer disabled as defined by the plan
- The date you fail to provide satisfactory proof of your continuing disability
- The date you are no longer under the continuing care of a doctor
- The end of the 180-day benefit period (which includes a seven calendar day waiting period prior to the commencement of benefits)
- The date the Plan is cancelled
- The date You are no longer an eligible regular Full-Time Staff Member or Part-Time Staff Member
- The last day you are in active employment, or
- Your death

If you are still disabled after 180 days, you may be eligible to continue receiving disability payments through the Long-Term Disability (LTD) plan. See page 182 for more information.

**Disability Payments from Other Sources**

Your STD plan is one of several sources that could pay benefits while you’re disabled. Your STD benefit from this plan is based on your pre-disability weekly base pay, less any other sources of income you receive. It works together with other sources to replace 60% of the base weekly pay you were earning before you became disabled. This means that benefits you receive from the following sources may be deducted from your gross weekly STD benefit:

- Baylor Scott & White Health Safe Choice
- Social Security
- Veterans Administration
• An occupational disease act or law
• Pay you receive from a rehabilitation program or modified work duty program
• No-fault auto motor vehicle coverage
• Any other state or government agency providing similar benefits

What Is Not Covered

The STD plan does not pay benefits for a disability that results from:

• A cause other than an injury, sickness or pregnancy
• War or an act of war, insurrection or rebellion, whether declared or undeclared
• Service in the armed forces of any country, except for membership in the reserves or a call to active duty for a period of less than three months
• Commission of or attempt to commit a felony in the jurisdiction in which the act occurred
• Active participation in a riot
• Intentionally self-inflicted injury or illness, or attempted suicide, whether sane or insane
• Cosmetic surgery, except to correct congenital deformities or to treat a condition that results from injury or sickness (except where disability benefits are mandated by applicable law)
• Conditions that are not supported by objective medical findings, including tests, investigational treatments, procedures and clinical exams not generally accepted as standard medical practice for the disabling condition
• A disability for which you are not receiving appropriate care and treatment from a medical provider
• Working for another employer or from self-employment
• On-the-job injury or illness while you are working for Baylor Scott & White Health and all of its subsidiaries

What if you have a work-related injury or illness?

The STD plan does not cover a work-related injury or illness. Disability due to a work-related injury or illness is covered by Baylor Scott & White Health Safe Choice. If you are approved for STD and you also receive benefits from Baylor Scott & White Health Safe Choice, or any other occupational disease act or law for the same disability, those benefits will offset your STD benefit, unless you are required to repay them and you do repay them. If there is uncertainty about whether your illness or injury is work-related, you may receive STD benefits while your claim is being evaluated, but if your claim is ultimately determined to be work-related and you receive work-related benefits, you must repay any STD benefits you received.

If Your Disability Recurs

If during the first six months after the end of the initial disability period you return to work and within less than 30 consecutive calendar days experience a relapse of the same medical condition for which you were previously receiving STD benefits, you will not have to complete another waiting period; benefits will resume immediately and your current disability will be treated as a continuation of the same claim, subject
to the same 180-day maximum period payable.

If you experience a relapse 30 days or more after you return to work, your current disability will be treated as a new claim with a new waiting period and a new 180-day maximum period payable.

After six months from the end of the initial disability period, any disability that occurs within less than 30 consecutive calendar days (whether or not related to the prior disability) will be eligible for STD benefits only if you are disabled for longer than the waiting period of seven consecutive calendar days.

If you experience a second disability that is unrelated to your prior disability and you return to work (full-time or part-time) for less than one full day, it will be treated as part of your previous disability and you will not be required to complete another waiting period. However, if you return to work for a full day or more, it will be considered a new disability and you will have to complete a new waiting period for benefits.

**Postponing Enrollment and Evidence of Insurability**

If you do not elect STD coverage when you are first eligible, you will have to wait until the next annual enrollment period or when you have a qualifying status change. You will be required to provide Evidence of Insurability (EOI) to qualify for coverage. In this case, STD coverage begins on the later of the first of the calendar year or the date on which your coverage is approved. Coverage may be declined due to a pre-existing condition, including pregnancy. If you are required to provide EOI, you must:

- Complete a medical exam, if requested
- Complete and sign a health and medical history form within 60 calendar days from the date the application has been requested
- Provide any additional information and attending physician’s statements that are requested, and
- Furnish all evidence at your expense.

**Filing Claims**

To receive STD benefits in a timely manner, it’s important to follow these steps:

1. **Contact your manager immediately as soon as you know you will be absent from work.** All department absence policies remain in effect while you receive STD benefits.

2. **As soon as you know you will be absent from work, you need to make a request for a leave of absence from work and STD benefits by contacting:**
   - If you are a CTX employee, contact the Absence Center at 1-844-369-7584 Monday through Friday, 7 a.m. to 7 p.m., Central Time, except holidays.
   - If you are a NTX employee, contact the Absence Center at 1-877-446-9562 Monday through Friday, 7 a.m. to 7 p.m., Central Time, except holidays.

3. **When you file a claim for STD benefits, your physician or medical provider is required to provide information to substantiate your claim.** You should contact your medical care provider so that he or she can provide an accurate and up-to-date health status report.

4. **You must authorize your physician or medical provider to provide information about your medical condition to Baylor Scott & White Health.** Your medical provider may require you to provide written authorization. Once you’ve filed your claim for STD benefits,

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**Expecting a baby or scheduling surgery?**

To file an STD claim if you’re planning to be out for childbirth or a scheduled surgery, you should submit your claim within 30 days prior to your due date or surgery date.
contact your medical provider directly and tell him or her you have filed a claim and that a designated case manager will be requesting medical information from your provider’s office. Claim processing may be suspended or delayed without medical information to support your claim. You may need to stay in touch with your medical provider’s office until the necessary documentation has been submitted for review and a claim decision has been rendered.

5. Once your claim has been established, you can communicate directly with the Baylor Scott & White Health Absence Center.

**STD Definitions**

**Appropriate Care and Treatment** means the determination of an accurate and medically supported diagnosis of the employee’s disability by a medical provider, and a plan established by a medical provider of ongoing medical treatment and care of the disability that conforms to generally accepted medical standards, including frequency of treatment and care.

**Actively Employed or Active Employment** means a Staff Member who is working for an Employer for earnings that are paid regularly and who is performing the Material and Substantial Duties of his or her regular occupation. You must be working at least the number of hours per week as required by Your Employer. Individuals whose employment status is being continued under a severance or termination agreement will not be considered in Active Employment.

**Disability or Disabled** means, with respect to a Staff Member, that due to an Illness or Injury or a pregnancy-related condition, such Staff Member cannot perform the Material and Substantial Duties of his or her Regular Occupation, and is under the regular care of a Doctor who is practicing within the scope of his or her license during the entire period of Disability. Disability must begin while You are Actively Employed and covered under the Plan.

**Approved Leave of Absence** means that Baylor Scott & White Health has excused you from work solely because you are absent in accordance with (i) the employee medical, family, or discretionary leave policies of Baylor Scott & White Health; or (ii) any Baylor Scott & White Health authorized leave designed to comply with the Family and Medical Leave Act or the Americans With Disabilities Act, as such are amended from time to time.

**Elimination Period** means a period of seven continuous calendar days which must be satisfied before You are eligible to receive benefits under the Plan.

**Regular Occupation** means the occupation you routinely perform at the time your disability begins. In evaluating the disability, the claims administrator will consider the duties of the occupation as it is normally performed in the general labor market in the national economy, which may differ from the work tasks that are performed for a specific employer or at a specific location.

**Illness** means any disorder of Your body or mind, but not an Injury. Disability must begin while You are Actively Employed and covered under the Plan.

**Injury** means a bodily injury that is the direct result of an accident and not related to any other cause. Disability must begin while You are Actively Employed and covered under the Plan.

**Material and Substantial Duties** means duties that:

- are normally required for the performance of Your Regular Occupation; and

- cannot be reasonably omitted or modified, except for example, if You are required to work on average in excess of 30 hours per
week, You will be considered able to perform that requirement if You are working or have the capacity to work 30 hours per week.

**You or Your** means, or refers to, a person who satisfies all eligibility requirements for coverage under the Plan.

**Medical Provider** means a person who: (i) is legally licensed to practice medicine; or (ii) has a doctoral degree in Psychology (Ph.D. or Psy.D.) whose primary practice is treating patients; or is a legally qualified medical practitioner according to the laws and regulations of the governing jurisdiction and (iii) is not related to You in any way, including but not limited to You, Your spouse, or a child, brother, sister, or parent of You or Your spouse. Such individual will not be recognized as a Doctor for a claim that You submit. You also cannot be under your own care if you are a physician. A licensed medical practitioner will be considered a Medical Provider:

- If applicable state law requires that such practitioner be recognized for the purposes of certification of disability; and
- The care and treatment provided by the practitioner is within the scope of his or her license.
Long-Term Disability (LTD)

Long-Term Disability (LTD) coverage provides income replacement benefits if you are still disabled from an occupational or non-occupational illness or injury after 180 continuous calendar days of disability. Basic LTD coverage is provided by Baylor Scott & White Health at no cost to you. You may purchase Voluntary LTD coverage if you want a higher level of protection.

Benefit Amounts and Overview

Basic LTD coverage replaces 60% of your current salary when combined with any other sources of disability payment you are eligible to receive. Baylor Scott & White Health pays the full cost of this coverage.

You have a Voluntary LTD coverage option which replaces an additional 10% of your pay for a total benefit of up to 70% of current salary.

You pay the full cost of any Voluntary LTD coverage you elect. Your LTD benefits are coordinated with any other sources of income you may receive as a result of your disability so your total benefit from all sources does not exceed 60% or 70% of your current salary, depending on the coverage option you select.

What is “Current Salary”?

All non-commissioned employees and commissioned employees with less than 1 year of service: “Monthly Earnings” means your gross monthly income from your Employer in effect just prior to your date of disability. It includes your total income before taxes. It is prior to any deductions made for pre-tax contributions to a qualified deferred compensation plan, Section 125 plan, or flexible spending account. It does not include income received from commissions, bonuses, overtime pay, shift differential or any other extra compensation, or income received from sources other than your Employer.

All commissioned employees with 1 or more years of service: “Monthly Earnings” means your gross monthly income from your Employer in effect just prior to your date of disability. It includes your total income before taxes. It is prior to any deductions made for pre-tax contributions to a qualified deferred compensation plan, Section 125 plan, or flexible spending account. It includes income actually received from commissions but does not include bonuses, overtime pay, shift differential or any other extra compensation, or income received from sources other than your Employer.

Commissions will be averaged for the 12 full calendar month period of your employment with your Employer just prior to the date disability begins.

Maximum Benefits

The maximum monthly benefit depends on your employment classification.

- For non-executive employees, the maximum monthly benefit is $15,000.
- For executive-level employees and physicians, the maximum monthly benefit is $25,000.
When LTD Benefits Are Paid

LTD benefits become payable if:

- You become disabled while you’re covered under the plan
- You are under the regular care of a physician, and
- You remain continuously disabled (as defined by the plan) during and after the 180-day waiting period.

What does it mean to be “Disabled”?

For executives

You are disabled when the insurance company determines that:

- you are limited from performing the material and substantial duties of your regular occupation due to your sickness or injury; and
- you have a 20% or more loss in your indexed monthly earnings due to the same sickness or injury

The loss of a professional or occupational license or certification does not, in itself, constitute disability.

For physicians

You are disabled when the insurance company determines that:

- you are limited from performing the material and substantial duties of your specialty and sub specialty occupation due to your sickness or injury; and
- you have a 20% or more loss in your indexed monthly earnings due to the same sickness or injury.

The loss of a professional or occupational license or certification does not, in itself, constitute disability.

For all other employees

You are disabled when the insurance company determines that:

- you are limited from performing the material and substantial duties of your regular occupation due to your sickness or injury; and
- you have a 20% or more loss in your indexed monthly earnings due to the same sickness or injury.

After 24 months of payments, you are disabled when the insurance company determines that due to the same sickness or injury, you are unable to perform the duties of any gainful occupation for which you are reasonably fitted by education, training or experience.

The loss of a professional or occupational license or certification does not, in itself, constitute disability.

The 180-calendar day waiting period begins on the date you become disabled. During this time, you may be eligible to receive STD benefits (see page 2). Your disability is considered “continuous” if you temporarily recover and return to work for less than 30 consecutive days during the waiting period. However, the days you are back at work will not count toward the waiting period. Any increases in your monthly earnings during your return to work will not be considered when calculating your LTD benefit amount.

How LTD Benefits Are Paid

Before LTD benefits can be paid, your disability will need to be medically verified. This may mean a medical
exam by a doctor selected by the insurance company, at the company’s expense.

<table>
<thead>
<tr>
<th>Age at Disability</th>
<th>Maximum Period of Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than age 62</td>
<td>To Social Security Normal Retirement Age</td>
</tr>
<tr>
<td>62</td>
<td>60 months</td>
</tr>
<tr>
<td>63</td>
<td>48 months</td>
</tr>
<tr>
<td>64</td>
<td>42 months</td>
</tr>
<tr>
<td>65</td>
<td>36 months</td>
</tr>
<tr>
<td>66</td>
<td>30 months</td>
</tr>
<tr>
<td>67</td>
<td>24 months</td>
</tr>
<tr>
<td>68</td>
<td>18 months</td>
</tr>
<tr>
<td>69 or older</td>
<td>12 months</td>
</tr>
</tbody>
</table>

Once the insurance company has all the necessary documentation and has approved your claim, you will receive monthly benefit payments that are paid within the month due. The insurance company will mail the check directly to you, or you may elect to have your check direct deposited into your bank account. While receiving benefit payments, you will no longer be required to make Voluntary LTD premium payments if you had previously elected this coverage.

If your LTD benefit is overpaid for any reason, the insurance company will determine how the overpayment is to be repaid. In this case, you will receive a form from the insurance company stating the reason for overpayment, the payment amount and the method for repayment.

**Taxes on Your Benefits**

Baylor Scott & White Health pays for your Basic LTD, which means you will pay income and Social Security taxes on any Basic LTD payments you receive. However, you pay the cost of Voluntary LTD on an after-tax basis. This means that you will not pay income or Social Security taxes on the Voluntary LTD portion of your benefit payment.

**When Payments End**

Benefit payment will automatically end the earliest of:

- For executives and physicians, when you are able to work in your regular occupation on a part-time basis but you do not; For all other employees, during the first 24 months of payments, when you are able to work in your regular occupation on a part-time basis but do not and after 24 months of payments when you are able to work in any gainful occupation on a part-time basis but you do not
- You fail to provide satisfactory medical evidence of your continuing disability or are no longer under a doctor’s care
- You are no longer disabled under the terms of the plan
- After 12 months of payments if you are considered to reside outside the United States or Canada. You will be considered to reside outside these countries when you have been outside the United States or Canada for a total period of 6 months or more during any 12 consecutive months of benefits.
- If you are working and your monthly disability earnings exceed 80% of your indexed monthly earnings, the date your earnings exceed 80%
- You die, or
- You reach the age limits in the chart below.
If You Have More Than One Period of Disability

You will not have to satisfy another 180-day waiting period if you recover from a disability after the waiting period, return to work and the same or a related disability recurs within six months of your return-to-work date.

If you recover from your disability, return to work and have a new disability, this second condition will be treated separately. LTD benefits will begin after a new 180-day waiting period.

Disability Payments from Other Sources

Your LTD plan is one of several sources that could pay benefits while you’re disabled. Your LTD benefit from this plan is based on the definition of “current salary”, less any other sources of income you receive. It works together with other sources to replace 60% or 70% of the pay you were earning before you became disabled (depending on whether you have Basic LTD coverage only or choose the Voluntary LTD option). The insurance company has the right to require proof that you, your spouse and dependent children have filed for all other income benefits for which you or they may be eligible. You will also be required to provide proof of any income you receive from any work while receiving disability payments.

If you are denied Social Security disability benefits when you first apply, you must submit a request for reconsideration after the denial, unless the insurance company provides written notice that you do not have to reapply.

If you do not provide proof of other income sources, the insurance company may suspend or adjust benefits by an estimated amount.

This means that benefits you receive from the following sources may be deducted from your monthly LTD benefit:

- Texas Workers’ Compensation or any other occupational disease act or law (Baylor Scott & White Health Safe Choice)
- Social Security disability and retirement benefits, including any benefit for which your dependents are eligible due to your disability or retirement
- Occupational accident coverage provided through Baylor Scott & White Health
- Group insurance benefits provided through Baylor Scott & White Health, including retirement plan benefits (except those attributable to your contributions) and sick leave or salary continuance provided through Baylor Scott & White Health
- Any statutory disability benefit law
- The Railroad Retirement Act
- Canada Pension Plan, Quebec Pension Plan or any other similar pension plan or act
- The Canada Old Age Security Act
- Governmental retirement system
- The Veterans Administration
- The amount you receive as disability income payments from a third party (after subtracting attorney’s fees) by judgment, settlement or otherwise
- The amount you receive as disability income payments under the Pennsylvania Motor Vehicle Financial Responsibility Law

It is your responsibility to contact the insurance company if there is a change in your disability income from other sources or if your dependents’ Social Security benefits change.
Estimating Other Benefits

Unless you have completed and returned a reimbursement agreement to the insurance company regarding payments from other sources, the insurance company will estimate any other benefits it believes you are eligible to receive. Then, your payment from this plan is adjusted based on that estimated amount.

You will be reimbursed for any underpayment in your monthly benefit that results from this process. You are required to repay any overpayment as well. If you do not, the insurance company has the right to pursue legal action to recover the overpayment. You are responsible for the insurance company’s legal fees and court costs if the court finds in the insurance company’s favor.

If you are paid other income benefits in a lump sum or settlement, you must provide proof satisfactory to the insurance company of:

- The amount attributed to loss of income, and
- The period of time covered by the lump sum or settlement.

The insurance company will pro-rate the lump sum or settlement over this period of time. If you cannot or do not provide this information, the insurance company will assume the entire sum to be for loss of income, and the time period to be 24 months. The insurance company may make a retroactive allocation of any other retroactive income benefit. A retroactive allocation may result in an overpayment of your claim, which would require you to repay the amount of the overpayment you received.

LTD Benefit Payment Examples

Example 1: In this example, let’s assume you have Basic LTD coverage only and you earn $30,000 annually, or $2,500 per month ($30,000 ÷ 12 months = $2,500). Let’s assume you are also eligible for a Social Security disability benefit equal to $600 per month. Here’s how your monthly benefit from the Baylor Scott & White Health plan is calculated:

\[
\begin{align*}
\text{Monthly pay} & \quad $2,500 \\
\text{LTD plan replacement percentage} & \quad \times 60\% \\
\text{Total replacement amount} & \quad $1,500 \\
\text{Social Security disability payment} & \quad -$600 \\
\text{Total LTD benefit from the insurance company} & \quad $900
\end{align*}
\]

Example 2: Assume you elected Voluntary LTD coverage with the extra 10% benefit (70% total income replacement when combined with Basic LTD) and earn $48,000 annually ($4,000 monthly). You are eligible for a $1,000 monthly benefit from Social Security disability. Here’s how your monthly benefit from is calculated:

\[
\begin{align*}
\text{Monthly pay} & \quad $4,000 \\
\text{LTD plan replacement percentage} & \quad \times 70\% \\
\text{Total replacement amount} & \quad $2,800 \\
\text{Social Security disability payment} & \quad -$1,000 \\
\text{Total LTD benefit from the insurance company} & \quad $1,800
\end{align*}
\]
What Is Not Covered and Limitations on Benefits

Certain events (listed below) may affect your LTD benefit amount.

If You Have a Pre-Existing Condition

Benefits will not be payable under the Basic or Voluntary LTD Policy for any disability that results from, or is caused or contributed to by a pre-existing condition. You have a pre-existing condition if:

For executives and physicians:

- You received medical treatment, medical advice, care or services including diagnostic measures, or took prescribed drugs or medicines in the 6 months just prior to your effective date of coverage and the disability begins in the first 12 months after your effective date of coverage.
- This also applies to any increase in your coverage made at annual enrollment or change in status.

For all other employees:

- You received medical treatment, medical advice, care or services including diagnostic measures, or took prescribed drugs or medicines in the 3 months just prior to your effective date of coverage and the disability begins in the first 12 months after your effective date of coverage.
- This also applies to any increase in your coverage made at annual enrollment or change in status.

If You Have a Mental Illness

If you are totally disabled due to a mental or emotional illness or disorder, including substance abuse, LTD benefits are payable as follows:

- Benefits may continue for as long as you are confined in a hospital or other facility licensed to provide medical care for the disabling condition, or
- If not confined, or after you are discharged and still disabled, for a total of 24 month(s) for all such disabilities during your lifetime.

The LTD plan does not pay benefits for a disability that is caused by, contributed to by, or resulting from:

- Pre-existing conditions
- War or an act of war, whether declared or undeclared
- Active participation in a riot
- Commission of or attempt to commit a criminal act
- Loss of a professional license, occupational license or certification
- Intentionally self-inflicted injury
- No benefit will be paid for any period of disability during which you are incarcerated.

Additionally, you will not receive benefit payments if:

- Baylor Scott & White Health is willing to make reasonable modifications to allow you to return to your regular job with a loss of income no greater than 20% of your pre-disability earnings, but you refuse to return to work.
Special Benefit Provisions

The LTD plan offers special benefits to help assist you financially in certain situations. Contact the insurance company for more information on these benefits:

- **The Worksite Modification Benefit** helps you and Baylor Scott & White Health identify worksite modifications that will allow you to return to work.

- **The Vocational Rehabilitation Service** helps provide job modification, retraining, placement or other activities so that you can find a job in another position or occupation. This benefit is available when your disability prevents you from performing your regular occupation.

- **Social Security Assistance** provides an advocate to help you apply for and secure Social Security disability benefits when the insurance company determines that Social Security benefits may be available for you.

- **Child Care Benefit**, if:
  - You are a participant in an approved rehabilitation program and
  - You have a dependent child;

  This benefit payable under this plan may be increased starting after the first 6 months of a disability. In no event will the increase in any one month be more than:
  - $350 for each dependent child; or
  - $1,000 per month for all dependent children expenses combined

Postponing Enrollment

If you do not elect Voluntary LTD when you are first eligible, you will have to wait until the next annual enrollment period or enroll when you have a qualifying change in status.

Filing Claims

It is important that you file your claim for LTD benefits before the end of the 180-day waiting period for benefits so the insurance company can make a timely decision. If you file an STD claim, the information from that claim will automatically be transferred to your LTD claim.

Written Proof of Loss

The insurance company will provide you with the necessary claim forms within 15 calendar days of being notified in writing of your disability. You and your doctor must complete and sign the claim form. You will have met the requirements for written proof of loss when the insurance company receives written information describing the occurrence, extent and nature of your disability (see below).

The following items, supplied at your expense, must be a part of your proof of loss. Failure to do so may delay, suspend or terminate your benefits.

- The date, cause and prognosis of your disability
- Proof that you are receiving appropriate and regular care for your condition from a doctor who is someone other than you or a member of your immediate family, whose specialty or expertise is the most appropriate for your disabling condition(s)
- Objective medical findings which support your disability, including restrictions and limitations that are preventing you from performing your regular occupation
- Appropriate documentation of your monthly earnings; if applicable, regular monthly documentation of your disability earnings. If you were contributing to the premium cost by electing Voluntary LTD coverage, Baylor Scott & White Health must supply proof of your appropriate payroll deductions.

- The name and address of any hospital or health care facility where you have been treated for your disability, and

- If applicable, proof of incurred costs covered under other benefits included in this plan.

**Time Limit for Filing Your Claim**

You must furnish proof of loss to the insurance company within 90 calendar days after the end of your 180-day waiting period. If it is not possible to give written proof within 90 calendar days, the claim is not affected if you provide the proof as soon as possible. However, unless you are legally incapacitated, written proof of loss must be provided no later than one year after it is due.

No benefits are payable for claims submitted more than one year after the time proof is due. However, you can request that benefits be paid for late claims if you can show that:

- It was not reasonably possible to give written proof during the one year period, and

- You provided proof of loss as soon as reasonably possible.

**Continuing Proof of Disability**

You may be asked to submit proof that you continue to be disabled and are continuing to receive care from a doctor at the insurance company’s request. This will be at your expense and must be received within 30 calendar days of the request. Failure to do so may delay, suspend or terminate your benefits.

**Required Authorization and Documentation**

As part of your LTD benefits claim, you are required to supply the following:

- Signed authorization for the insurance company to obtain all reasonably necessary medical, financial or other non-medical information that supports your claim. Failure to submit this information may deny, suspend or terminate your benefits.

- Proof that you have applied for other disability income benefits such as Worker’s Compensation or Social Security disability benefits, when applicable.

- Notification when you receive or are awarded other disability income. You must provide the insurance company with the nature of the income benefit, the amount received, the period to which the benefit applies and the duration of the benefit, if it is being paid in installments.

**Fraud**

Any person who files an application for insurance or statement of claim containing intentionally false information, or conceals for the purpose of misleading, information concerning any fact, commits an insurance fraud. This is a crime and may subject the person to criminal and civil penalties. Such penalties include, but are not limited to: fines, denial or termination of insurance benefits, recovery of any amounts paid, civil damages, criminal prosecution and confinement in state prison.
If Your Claim Is Denied

Disagreements about benefit eligibility or payment amounts may arise occasionally. In most cases, differences can be resolved quickly with a phone call. If you have questions regarding payment amounts, please contact the insurance company as soon as possible. If you have questions regarding eligibility to participate in the plan or amount of coverage, please contact the Baylor Scott & White Health HR Center as soon as possible. If you can’t resolve the disagreement, formal appeal procedures are in place. See the Administrative & General Information section for details.
Other Benefits

Baylor Scott & White Health offers you other benefits for protection and support, whether you’re on the job or away from work.

Plan Highlights

- The Employee Assistance Program (EAP) gives you access to advice about a variety of issues.
- Group Business Travel and Accident Benefits cover you if you are injured or die in an accident while traveling on company business.
- The Legal Services Plan provides access to legal advice and representation at reduced costs.

For information on additional benefit programs or details, see the Administrative & General Information section or individual benefit sections of this booklet.
Employee Assistance Program (EAP)

The Baylor Scott & White Health EAP is a free, confidential service available to you and your family members. This program provides brief, solution-focused counseling and referrals for a variety of work and life issues. You and your family members can access the program 24 hours a day, 365 days a year.

The EAP is available free of charge to all Baylor Scott & White Health employees and their eligible dependents. You can receive up to six face-to-face visits per occurrence with an EAP provider each year at no cost to you. Telephone consultations with financial and legal advisors are also offered free of charge. You may receive referrals to community resources and other programs, if appropriate. Your personal information is not shared with Baylor Scott & White Health. The EAP benefit is fully paid by Baylor Scott & White Health.

Eligibility

When you are hired, you are automatically enrolled in the EAP. Your spouse and eligible dependent children are also immediately eligible to participate, and you may access your benefits at any time. See the A Guide to Your Benefits section for more details about who is eligible to participate in the program.

Paying for Coverage

Baylor Scott & White Health pays for the entire cost of your EAP participation; you pay nothing. Additionally, you and your eligible dependents pay nothing for services provided directly by the EAP. You may receive referrals for additional services outside of the EAP, and certain services may be covered under the Baylor Scott & White Health Medical Plan. However, you are responsible for the cost of any additional services.

Plan Benefits

The EAP provides you with confidential counseling, education and referral services. Trained counselors are on hand 24 hours a day, seven days a week, including holidays. The counselors listen to you, assess your situation and can direct you to convenient resources for more help.

The EAP can help you handle problems affecting your career, relationships, and physical, mental and spiritual well-being. Some situations it can help you address include:

- Stress, anxiety and depression
- Marital and family difficulties
- Parenting challenges
- Alcohol and substance abuse
- Elder, adult and child care issues
- Relationship issues
- Bereavement
- Financial and legal concerns
- Career counseling and job enrichment
- Balancing work and family
- Critical incident stress management
- Management consultation services
Work/Life Assistance

Work/Life Assistance is one of several assistance programs offered under the EAP. Work/Life Assistance is designed to help you balance your home and work lives. Through the EAP, you have resources that can help you address a variety of concerns including:

- Child care, adult care and prenatal care
- Temporary back-up care and summer care
- Parenting and grandparenting
- Adoption services
- Children with special needs
- Academic services
- At-risk adolescents
- Work/life convenience services

The EAP offers referral resources for these issues and more. Before you receive a referral, it is screened to make sure it is available and matches your requirements.

Legal and Financial Assistance

The EAP provides access to a national network of independent attorneys experienced in a variety of legal areas, including bankruptcy, estate planning, taxes, family law, consumer and financial matters, and traffic violations. You can have a free consultation with an attorney by phone. If you need legal representation, the EAP will provide a referral to a local network attorney who provides an initial 30-minute face-to-face or telephonic consultation at no charge. Additional legal services are available at a 25% reduction of the firm’s customary fees. You are responsible for fees beyond the initial consultation.

For financial concerns, the EAP also offers assistance, including an information and advisory telephone service through which certified financial planners, certified public accountants, insurance specialists and other experts answer your questions.

Network attorneys and financial experts can assist you with most situations, but restrictions do apply. These restrictions include, but are not limited to:

- **Employment issues**: Attorneys and experts will not offer advice on potential legal disputes between employees and employers.
- **Corporate law**: This service is not a substitute for corporate counsel. Questions pertaining to corporate law, including those generated from employee-owned businesses will not be answered.
- **Second opinions**: Advice will not be given on how another attorney is handling legal situations, nor will a second opinion based on case law be provided.
- **Third-party callers**: Individuals may not seek advice to help someone else with legal problems.
- **Investments**: Financial experts will not provide advice regarding specific investment vehicles, such as stocks, mutual funds or bonds. However, they can provide investment strategy advice.
Achieve Solutions Web Site

The Achieve Solutions Web site gives you the opportunity to tackle the challenges you’re facing and develop ways to address them — all from the privacy of your own computer. The site is an excellent resource for referral and assistance information. Once you log on, you may:

- Access trained counselors and request referral assistance
- Complete self-assessment tools and interactive trainings
- Get help finding child care or elder care
- View the comprehensive library of educational materials
- Read news briefs and feature stories

Privacy Information

Any and all contact you or your dependents have with the EAP is strictly confidential. Employee names, records and other confidential information are not shared with the company.

Using Your Benefits

Expert assistance and referral is just a phone call away. You may make your toll-free call anytime — 24 hours a day, 365 days a year.

When you call the EAP, you will speak with a trained professional who will discuss your question, problem or concern. The counselor will help you find the right resources to meet your needs.

Depending on your situation, the EAP counselor may refer you to an EAP affiliate in your community for up to five in-person visits, link you to available resources in your community or give you counseling over the phone. You pay nothing for these services and file no claims.
Business Travel Accident Benefits

You are covered by Baylor Scott & White Health’s Business Travel and Accident Benefits for additional financial protection if you are injured or die in an accident while traveling on company business. Group Business Travel and Accident coverage is in addition to Workers’ Compensation insurance or Occupational Injury Plan benefits that Baylor Scott & White Health provides. This benefit is also in addition to your Accidental Death and Dismemberment (AD&D) Insurance provided by Baylor Scott & White Health (up to $50,000) and any Voluntary AD&D benefit you elect. This plan is provided by Baylor Scott and White Health at no cost to you. References to “Baylor Scott & White Health” include Baylor Scott & White Holdings and any corporation under the control of Baylor Scott & White Holdings that has adopted this plan.

The Business Travel and Accident plan offers:

- A death benefit if you die, within one year of an accident, while on Business Travel for Baylor Scott & White Health
- A dismemberment benefit if you should lose a limb, within one year of an accident, while on Business Travel for Baylor Scott & White Health
- A disability income benefit if you should become temporarily totally disabled, within 30 calendar days of an accident, while on Business Travel for Baylor Scott & White Health
- Accidental Medical Expense benefit if you suffer an injury while on Business Travel for Baylor Scott & White Health

Eligibility

You are automatically covered, as an Insured Person, by this plan if you are:

- Class 1 Employees: A regular, full-time employee working 30 hours or more per week
- Class 2: All non-employee members of the Board of Trustees
- Class 3 Employees: A part-time employee of the neonatal transport team
- Class 4: The spouse of a primary insured person
- Class 5: The dependent child(ren) of a primary insured person

Effective and Termination Dates

You are automatically ineligible for this plan if:

- You terminate employment with Baylor Scott & White Health
- You are no longer in an eligible group as described above, or
- Baylor Scott & White Health terminates this plan.

Termination of coverage will not affect a claim for a covered loss that occurred while this plan’s coverage was in force.

Covered Travel

This plan covers you while on Business Travel for Baylor Scott & White Health. Business Travel means travel by you when you are:

- Away from your regular place of employment
- At the authorization and direction of Baylor Scott & White Health
On business for Baylor Scott & White Health, and

For periods of 365 days or less.

This plan covers you on trips when you leave your residence or place of regular employment (whichever occurs last) for the purpose of going on the trip. It also includes coverage for Personal Excursion, which means travel or activities that are unrelated to Baylor Scott & White Health business but coincide with Baylor Scott & White Health Business Travel. Personal Excursion is limited to any consecutive seven-day period immediately prior to, during or immediately following Business Travel. Coverage under this plan ends when you return from the trip to your residence or place of regular employment (whichever occurs first). Coverage is extended for full-time employees attending meetings on Baylor Scott & White Health premises with the Board of Trustees. Coverage is also extended to the Board of Trustees.

Plan Benefits

Hazards

The Principal Sum is the basis for calculating other benefits provided by this plan, as described below. Principal Sums for each class as referenced in the Eligibility section:

<table>
<thead>
<tr>
<th>Class</th>
<th>Hazard</th>
<th>Principal Sum</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>24-Hour Business Travel</td>
<td>5 times Salary subject to a maximum of $1,500,000 for full-time employees</td>
</tr>
<tr>
<td></td>
<td>All circumstances, subject to the terms and conditions of this plan, arising from and occurring while you are on Business Travel or Relocation Travel.</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Hijacking or Skyjacking</td>
<td>5 times Salary subject to a maximum of $1,500,000</td>
</tr>
<tr>
<td></td>
<td>All circumstances, subject to the terms and conditions of this plan, arising from and occurring due to, or attempts at, a Hijacking/Skyjacking and resulting exposure.</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Extraordinary Commutation</td>
<td>5 times Salary subject to a maximum of $1,500,000</td>
</tr>
<tr>
<td></td>
<td>All circumstances, subject to the terms and conditions of this plan, arising from and occurring during commutation by you using any form of Conveyance when a strike, major breakdown or catastrophe causes the discontinuance of service of one or more public transportation systems regularly used by you for commutation.</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Felonious Assault</td>
<td>5 times Salary subject to a maximum of $1,500,000</td>
</tr>
<tr>
<td></td>
<td>All circumstances, subject to the terms and conditions of this plan, arising from and occurring due to a Felonious Assault committed or attempted against you while you are working on Baylor Scott &amp; White Health's premises.</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Bomb</td>
<td>5 times Salary subject to a maximum of $1,500,000</td>
</tr>
<tr>
<td></td>
<td>All circumstances, subject to the terms and conditions of this plan, arising from and occurring if you suffer an injury caused by or resulting from a Bomb scare, Bomb search or Bomb explosion while you are on Baylor Scott &amp; White's premises.</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>24-Hour Business Travel</td>
<td>$250,000.</td>
</tr>
<tr>
<td></td>
<td>All circumstances, subject to the terms and conditions of this plan, arising from and occurring while you are on Business Travel or Relocation Travel.</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Hijacking or Skyjacking</td>
<td>$250,000.</td>
</tr>
<tr>
<td></td>
<td>All circumstances, subject to the terms and conditions of this plan, arising from and occurring due to, or attempts at, a Hijacking/Skyjacking and resulting exposure.</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Extraordinary Commutation</td>
<td>$250,000.</td>
</tr>
<tr>
<td></td>
<td>All circumstances, subject to the terms and conditions of this plan, arising from and occurring during commutation by you using any form of Conveyance when a strike, major breakdown or catastrophe causes the discontinuance of service of one or more public transportation systems regularly used by you for commutation.</td>
<td></td>
</tr>
</tbody>
</table>
## Accidental Dismemberment and Paralysis Benefits

If you are injured in an accident that results in a covered loss, within one year after the accident, this plan will pay the percentage of the Principal Sum shown below for the following:

<table>
<thead>
<tr>
<th>Class</th>
<th>Hazard</th>
<th>Principal Sum</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td><strong>Felonious Assault</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>All circumstances, subject to the terms and conditions of this plan, arising from and occurring due to a Felonious Assault committed or attempted against you while you are working on Baylor Scott &amp; White Health’s premises.</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td><strong>Bomb</strong></td>
<td>$250,000</td>
</tr>
<tr>
<td></td>
<td>All circumstances, subject to the terms and conditions of this plan, arising from and occurring if you suffer an injury caused by or resulting from a Bomb scare, Bomb search or Bomb explosion while you are on Baylor Scott &amp; White Health’s premises.</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td><strong>24-Hour Business Travel</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>All circumstances, subject to the terms and conditions of this plan, arising from and occurring while you are on Business Travel or Relocation Travel.</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td><strong>Hijacking or Skyjacking</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>All circumstances, subject to the terms and conditions of this plan, arising from and occurring due to, or attempts at, a Hijacking/Skyjacking and resulting exposure.</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td><strong>Extraordinary Commutation</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>All circumstances, subject to the terms and conditions of this plan, arising from and occurring during commutation by you using any form of Conveyance when a strike, major breakdown or catastrophe causes the discontinuance of service of one or more public transportation systems regularly used by you for commutation.</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td><strong>Felonious Assault</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>All circumstances, subject to the terms and conditions of this plan, arising from and occurring due to a Felonious Assault committed or attempted against you while you are working on Baylor Scott &amp; White Health’s premises.</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td><strong>Bomb</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>All circumstances, subject to the terms and conditions of this plan, arising from and occurring if you suffer an injury caused by or resulting from a Bomb scare, Bomb search or Bomb explosion while you are on Baylor Scott &amp; White Health’s premises.</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td><strong>Business Travel Family Hazard</strong></td>
<td>$50,000</td>
</tr>
<tr>
<td></td>
<td>All circumstances, subject to the terms and conditions of this plan, to which a Dependent of a Primary Insured Person may be exposed while traveling in connection with the Primary Insured’s Person’s Business Travel or Relocation Travel, provided that all such travel is authorized by, and at the expense of, Baylor Scott &amp; White Health.</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td><strong>Business Travel Family Hazard</strong></td>
<td>$25,000</td>
</tr>
<tr>
<td></td>
<td>All circumstances, subject to the terms and conditions of this plan, to which a Dependent of a Primary Insured Person may be exposed while traveling in connection with the Primary Insured’s Person’s Business Travel or Relocation Travel, provided that all such travel is authorized by, and at the expense of, Baylor Scott &amp; White Health.</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td><strong>Business Travel Family Hazard</strong></td>
<td>$25,000</td>
</tr>
<tr>
<td></td>
<td>All circumstances, subject to the terms and conditions of this plan, to which a Dependent of a Primary Insured Person may be exposed while traveling in connection with the Primary Insured’s Person’s Business Travel or Relocation Travel, provided that all such travel is authorized by, and at the expense of, Baylor Scott &amp; White Health.</td>
<td></td>
</tr>
<tr>
<td>Accidental Loss of:</td>
<td>Benefit Amount</td>
<td></td>
</tr>
<tr>
<td>--------------------------------------------------------</td>
<td>----------------</td>
<td></td>
</tr>
<tr>
<td>Life</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>Death, including clinical death</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Speech and Hearing</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>Permanent, irrevocable and total loss of the capability to speak; and permanent, irrevocable and total deafness</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Speech and Hand</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>Permanent, irrevocable and total loss of the capability to speak; and complete severance of at least 4 fingers at or above the metacarpal phalangeal joint or at least 3 fingers and the thumb on the same hand</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Speech and Foot</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>Permanent, irrevocable and total loss of the capability to speak; and complete severance of a foot through or above the ankle joint</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Speech and Sight of One Eye</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>Permanent, irrevocable and total loss of the capability to speak; and permanent loss of vision of one eye</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hearing and Hand</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>Permanent, irrevocable and total deafness; and complete severance of at least 4 fingers at or above the metacarpal phalangeal joint or at least 3 fingers and the thumb on the same hand</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hearing and Foot</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>Permanent, irrevocable and total deafness; and complete severance of a foot through or above the ankle joint</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hearing and Sight of One Eye</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>Permanent, irrevocable and total deafness; and permanent loss of vision of one eye</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Both Hands, Both Feet or Sight</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>Complete severance of at least 4 fingers at or above the metacarpal phalangeal joint or at least 3 fingers and the thumb on the same hand; and permanent loss of vision</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hand and Sight of One Eye</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>Complete severance of at least 4 fingers at or above the metacarpal phalangeal joint or at least 3 fingers and the thumb on the same hand; and permanent loss of vision of one eye</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hand and Foot</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>Complete severance of at least 4 fingers at or above the metacarpal phalangeal joint or at least 3 fingers and the thumb on the same hand; and complete severance of a foot through or above the ankle joint</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Foot and Sight of One Eye</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>Complete severance of a foot through or above the ankle joint; and permanent loss of vision of one eye</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Quadriplegia</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>Complete and irreversible loss of all motion and all practical use of both arms and legs that lasts longer than 365 days</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Paraplegia</td>
<td>75%</td>
<td></td>
</tr>
<tr>
<td>Complete and irreversible loss of all motion and all practical use of both legs that lasts longer than 365 days</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hemiplegia</td>
<td>50%</td>
<td></td>
</tr>
<tr>
<td>Complete and irreversible loss of all motion and all practical use of one arm and one leg on the same side of the body that lasts longer than 365 days</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sight of One Eye</td>
<td>50%</td>
<td></td>
</tr>
<tr>
<td>Permanent loss of vision of one eye</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Foot</td>
<td>50%</td>
<td></td>
</tr>
<tr>
<td>Complete severance of a foot through or above the ankle joint</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
The accident must result from an insured hazard and covered loss must occur within one year after the accident. If you sustain more than one loss as a result of the same accident, only one amount (the largest) will be paid.

**Additional Benefits**

This plan will pay additional benefits for the following:

<table>
<thead>
<tr>
<th>Accidental Loss of:</th>
<th>Benefit Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hand</td>
<td>50%</td>
</tr>
<tr>
<td>Speech</td>
<td>50%</td>
</tr>
<tr>
<td>Hearing</td>
<td>50%</td>
</tr>
<tr>
<td>Uniplegia</td>
<td>25%</td>
</tr>
<tr>
<td>Thumb and Index Finger of the Same Hand</td>
<td>25%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Additional Benefits</th>
<th>Benefit Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coma</td>
<td>1% per month of Principal Sum up to 100% of the Principal Sum (The monthly payment will be made until the earliest of the date on which you die; you are no longer in a coma; or total payments equal the Maximum Amount for coma.)</td>
</tr>
<tr>
<td>Carjacking</td>
<td>10% of Principal Sum up to $25,000.</td>
</tr>
<tr>
<td>Home Alteration or Vehicle Modification</td>
<td>10% of Principal Sum for each (home or vehicle) up to $50,000</td>
</tr>
</tbody>
</table>
### Additional Benefits

<table>
<thead>
<tr>
<th><strong>Medical Evacuation &amp; Repatriation</strong></th>
<th><strong>Benefit Amount</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>If your injury occurs while under a hazard and requires Medical Evacuation or Repatriation, which is ordered by a physician who certifies it is necessary to prevent death or serious deterioration of your medical condition, while you are on a covered trip which is more than 100 miles from your primary residence and lasts no more than 365 days. If your injury occurs while under a hazard and requires Emergency Medical Treatment while on a covered trip, this plan will guarantee payment of the hospital Admission Guaranty incurred for such Emergency Medical Treatment. If you are required to stay in the hospital for more than five days, due to such injury, this plan will pay the Benefit Amount for Family Travel Expenses if: you are confined to the hospital and the hospital is at least 75 miles away from your permanent residence; and all transportation arrangements for immediate family members are made by this plan’s Assistance Services Administrator and are by the most direct and economical route. This Benefit Amount is not subject to Maximum Payment for Multiple losses and Multiple Benefits of this plan.</td>
<td>Unlimited Maximum Benefit with a Benefit Amount of $5,000 for Hospital Admission Guaranty and a maximum of $100 per day up to 5 days for Family Travel Expense. (The Medical Evacuation or Repatriation must be approved and arranged by this plan’s Assistance Services Administrator. The Benefit Amounts for Hospital Admission Guaranty and Family Travel Expense are part of, and not in addition to, the Maximum Benefit Amount for Medical Evacuation or Repatriation shown above.)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Psychological Therapy Expense</strong></th>
<th><strong>Benefit Amount</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>If an injury causes you to suffer a covered Loss resulting in a physician’s determination that psychological therapy is required for either you or your dependent. The Benefit Amount for this expense is payable on an excess basis to any other amounts paid or are payable by any other insurance or payment source for Medical Services or disability. This Benefit Amount is not subject to the Maximum Payment for Multiple losses and Multiple Benefits of this plan.</td>
<td>5% of Principal Sum up to $25,000 or when 2 years have elapsed from the date of a covered Loss, whichever is earliest</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Rehabilitation Expense</strong></th>
<th><strong>Benefit Amount</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>If an injury causes you to suffer a covered Loss which prevents you from performing all the duties of your regular occupation; and requires you to obtain rehabilitation, as determined by a physician and approved by this plan. The Benefit Amount for this expense is payable on an excess basis to any other amounts paid or are payable by any other insurance or payment source for Medical Services or disability. This Benefit Amount is not subject to the Maximum Payment for Multiple losses and Multiple Benefits of this plan.</td>
<td>5% of Principal Sum up to $25,000 or when 2 years have elapsed from the date of a covered Loss, whichever is earliest</td>
</tr>
</tbody>
</table>

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<thead>
<tr>
<th><strong>Burn</strong></th>
<th><strong>Benefit Amount</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>If an injury causes you to be burned (third degree) by a source that is thermal, chemical, electrical or nuclear. This Benefit Amount is not subject to the Maximum Payment for Multiple losses and Multiple Benefits of this plan.</td>
<td>10% of Principal Sum up to a maximum of $20,000 (This Benefit Amount is determined by multiplying the percentage of body surface actually burned by the maximum Benefit Amount shown above.)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Child Care Expense</strong></th>
<th><strong>Benefit Amount</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>If an injury causes your death and child care expenses are incurred within 365 days of your death for your Dependent Child, under the age of 13 years, or Incapacitated Dependent Child. This Benefit Amount is not subject to the Maximum Payment for Multiple losses and Multiple Benefits of this plan.</td>
<td>5% of Principal Sum up to $5,000 annually for each Dependent Child, with a Maximum Benefit Amount of $25,000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Education Expense</strong></th>
<th><strong>Benefit Amount</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>If an injury causes your death and your Dependent Child is enrolled full time, or subsequently enrolls full time within 365 days of your death, at an institution of higher learning and incurs an Educational Expense. This Benefit Amount is not subject to the Maximum Payment for Multiple losses and Multiple Benefits of this plan.</td>
<td>5% of Principal Sum up to $5,000 annually for each Dependent Child, with a Maximum Benefit Amount of $25,000 (The Education Expense payment is limited to four consecutive years for each Dependent Child.)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Seat Belt and Occupant Protection Device (Air Bag) Benefit</strong></th>
<th><strong>Benefit Amount</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>If you are injured, resulting in a covered loss, while you are operating or riding in a private passenger automobile accident; and were wearing a properly fastened, original, factory-installed seat belt; or were in a seat protected by a properly deployed Occupant Protection Device. Verification of the actual use of the seat belt and proper operation of the occupant protection device at the time of the accident must be a part of an official report of the accident or be certified, in writing, by the investigating officer(s). This Benefit Amount is not subject to Maximum Payment for Multiple losses and Multiple Benefits of this plan.</td>
<td>10% of Principal Sum for seat belt and an additional 10% for Occupant Protection Device, with a maximum benefit of $50,000 for both coverages (If it cannot be determined whether you were using a seat belt, then an Alternate Benefit amount of $2,000 will be paid. The Benefit Amount for the Occupant Protection Device will only be paid if the seat belt Benefit Amount is paid.)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Temporary Total Disability (Class I only)</strong></th>
<th><strong>Benefit Amount</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>If you are injured, resulting in a covered loss, and if Accidental Bodily injury causes you to suffer Temporary Total Disability.</td>
<td>$250 per week up to a maximum of 52 weeks</td>
</tr>
</tbody>
</table>
Accident Medical Expense for Full-Time Employees

If you are a full-time employee and suffer an injury that requires you to first incur medical expenses for care and treatment within 30 calendar days after the accident that caused the injury, this plan will pay the reasonable and customary charges incurred for medical services received due to the injury. The reasonable and customary charges must be incurred within 365 days after the date of the accident that caused the injury. The Benefit Amount for Accident Medical Expense is payable in addition to any other applicable Benefit Amount under this plan. Payment of the Maximum Benefit Amount of $5,000 for Accident Medical Expense is also subject to the following:

<table>
<thead>
<tr>
<th>Additional Benefits</th>
<th>Benefit Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dental</td>
<td>$5,000</td>
</tr>
<tr>
<td>If, due to Accident Bodily Injury, you require dental care and treatment due to an injury as set forth above.</td>
<td></td>
</tr>
<tr>
<td>Physical Therapy (PT)</td>
<td>$2,500</td>
</tr>
<tr>
<td>If, due to Accidental Bodily Injury, you are not hospital confined and require diathermy, ultrasonic, whirlpool or heat treatment, adjustment, manipulation massage or any form of physical therapy and the office visit associated with such therapy due to an injury as set forth above.</td>
<td></td>
</tr>
<tr>
<td>Orthopedic Appliance</td>
<td>$1,000</td>
</tr>
<tr>
<td>If, due to Accidental Bodily Injury, you are not hospital confined and require orthopedic appliances or braces due to an injury as set forth above.</td>
<td></td>
</tr>
<tr>
<td>Transportation</td>
<td>$500</td>
</tr>
<tr>
<td>If, due to Accidental Bodily Injury, you require transportation to the nearest location where appropriate medical care and treatment can be provided due to an injury as set forth above.</td>
<td></td>
</tr>
</tbody>
</table>

The Benefit Amounts shown above for Dental, PT, Orthopedic Appliance and Transportation are part of, and not in addition to, the Maximum Benefit Amount for Accident Medical Expense.

Medical Services (if medically necessary)

- Medical care and treatment by a physician
- Hospital room and board and hospital care, both inpatient and outpatient
- Drugs and medicines required and prescribed by a physician
- Diagnostic tests and X-rays prescribed by a physician
- Transportation, in an emergency transportation vehicle, from the location where you become injured to the nearest hospital where appropriate medical treatment can be obtained
- Dental care and treatment due to injury
- Physical therapy, including diathermy, ultrasonic, whirlpool or heat treatment, adjustment, manipulation, massage and the office visit associated with such therapy
- Treatment performed by a licensed medical professional when prescribed by a physician, if hospitalization would have been otherwise required
- Rental of durable medical equipment
- Artificial limbs and other prosthetic devices
• Orthopedic appliances or braces
• Eyeglasses, contact lenses and other vision or hearing aids

Accident Medical Expense does not apply to charges and services for:
• Which you have no obligation to pay
• Any injury where workers’ compensation benefits or occupational injury benefits are payable
• Any injury occurring while fighting, except in self-defense
• Treatment that is educational, experimental or investigational in nature or that does not constitute accepted medical practice
• Treatment by a person employed or retained by Baylor Scott & White Health, or
• Treatment involving conditions caused by repetitive motion injuries or cumulative trauma and not as the result of an injury.

Temporary Total Disability Benefits for Full-Time Employees
If you are a full-time employee and suffer Temporary Total Disability as a result of an injury within 30 calendar days of the accident that caused the injury, this plan will pay a benefit after 30 calendar days of Temporary Total Disability due to that injury in any one period of disability.

The amount of the weekly benefit is $250. The amount of the weekly benefit is accrued and payable on a monthly basis as long as you remain temporarily totally disabled due to that injury in that period of disability. The weekly Benefit Amount for Temporary Total Disability will be paid until the earliest of the date on which: (1) you die; (2) you fail to provide this plan with satisfactory evidence of a continuing Temporary Total Disability; (3) you no longer have a Temporary Total Disability; or (4) the Maximum Benefit Period of 52 weeks has ended.

Periods of disability separated by less than 14 consecutive days of returning to work will be considered one period of disability, unless due to separate and unrelated causes. No weekly Benefit Amount for Temporary Total Disability shall be paid for any period of time for which you were not under the continuous care of a physician.

Exposure and Disappearance
If you are unavoidably exposed to the elements by reason of an accident and as a result of that exposure you suffer a loss for which a benefit is otherwise payable, the loss will be covered under the terms of this plan.

If your body has not been found within one year of a disappearance, stranding, sinking or wrecking of a Conveyance in which you were an occupant while covered by this plan, then you will be deemed to have suffered accidental death within the meaning of this plan, subject to all other terms and provisions of this plan.

Benefit Assignment
You may assign Benefit Amounts other than those for Loss of Life. Such assignment must be in writing, signed by you and filed with Baylor Scott & White Health. The assignment shall be provided to this plan at the time of claim or at such other time as this plan may require.
Arbitration

In the event of a dispute under this plan, either the insurance carrier of this plan, you or, in the event of Loss of Life, your beneficiary, may make a written demand for arbitration. In that case, the insurance carrier of this plan and you, or, in the event of Loss of Life, your beneficiary, will each select an arbitrator. The two arbitrators will select a third. If they cannot agree within fifteen days, then either the insurance carrier of this plan or you, or, in the event of Loss of Life, your beneficiary, may request that the choice of arbitrator be submitted to the American Arbitration Association. The arbitration will be held in the State of your principal residence. Each participant shall bear the cost for arbitration and shall share equally in the cost of the umpire and the proceedings.

Claim Notice and Claim Forms

Written notice of a claim must be given to the insurance carrier of this plan within twenty days after your loss or commencement of any loss, or as soon thereafter as reasonably possible. The notice should include the Insured Person’s name, this plan’s name and the policy number 9906-65-60. Failure to give claim notice within twenty days will not invalidate or reduce any otherwise valid claim if notice is given as soon as reasonably possible.

You may also request claim forms, to submit to the insurance carrier of this plan, from the Risk Management Department. See the Administrative & General Information section for contact information.

Upon receipt of a written notice of a claim, the insurance carrier of this plan will send you or your designee, within fifteen days, forms for giving Proof of Loss to this plan. If such forms are not received, then you or your designee should send the insurance carrier of this plan a written description of the loss. This written description should include information detailing the occurrence, type and extent of the loss for which the claim is made.

Claim Proof of Loss

For claims involving disability, complete Proof of Loss must be given to the insurance carrier of this plan within thirty calendar days after commencement of the period for which this plan is liable. If the loss is one for which this plan requires continuing eligibility for periodic benefit payments, subsequent written proof of eligibility must be furnished at such intervals as this plan may reasonably require. Failure to furnish proof within the time required neither invalidates nor reduces any claim if notice was furnished as soon as reasonably possible and in no event later than one year after the deadline to submit complete Proof of Loss, except in the absence of your legal capacity. For all claims except those involving disability, complete Proof of Loss must be given to this plan within ninety days after the date of loss, or as soon as reasonably possible.

Claim Payment

Upon receipt of due written proof of death, Benefit Amount for your Loss of Life will be paid to the beneficiary designated by you. If you have not chosen a beneficiary or if there is no beneficiary alive when you die, then this plan will pay the Benefit Amount for Loss of Life to the first surviving party in the following order: (1) your spouse; (2) in equal shares to your surviving children; (3) in equal shares to your surviving parents; or (4) in equal shares to your surviving brothers and sisters. If none of these survive, your beneficiary will be your estate.
Upon receipt of due written Proof of Loss, payments for all losses, except loss of life, will be made to you, unless otherwise directed by you or your designee, or unless otherwise noted in this plan. If any beneficiary has not reached legal age of the majority, then this plan will pay such beneficiary’s legal guardian.

Benefits payable under this plan involving disability, this plan will pay you the applicable Benefit Amount no less frequently than monthly during the period for which this plan is liable. All payments by this plan are subject to receipt of complete Proof of Loss. For all benefits payable under this plan except those for disability, this plan will pay you or your beneficiary the applicable Benefit Amount within sixty calendar days from the receipt of Proof of Loss.

Claim and Suit Cooperation

In the event of a claim under this plan, Baylor Scott & White Health, you or your beneficiary, if applicable, must fully cooperate with the insurance carrier of this plan in their handling of the claim, including, but not limited to, the timely submission of all medical and other reports and full cooperation with all physical examinations and autopsies that they may require. If the insurance carrier of this plan is sued in connection with a claim under this plan, then Baylor Scott & White Health, you or your beneficiary must fully cooperate with them in the handling of the suit. Baylor Scott & White Health, you or your beneficiary must not, except at your own expense, voluntarily make any payment or assume any obligation in connection with any suit without their prior written consent.

Legal Action Against the Insurance Carrier of This Plan

No legal action may be brought against this plan until sixty days after the insurance carrier of this plan has been given complete Proof of Loss. No such action may be brought after three years from the time complete Proof of Loss is required to be given. No such action may be brought unless there has been full compliance with all terms of this plan. In no case will the insurance carrier of this plan be liable for benefits that are not payable under the terms of this plan or that exceed the applicable Benefit Amounts or limits of insurance of this plan.

Physical Examination and Autopsy

The insured carrier of this plan has the right and opportunity to examine by a physician approved by this plan, at its own expense, the person of any individual whose loss is the basis of a claim under this plan when and as often as it may reasonably require during the pendency of the claim, and to make an autopsy in case of death where it is not forbidden by law.

Workers’ Compensation or Occupational Injury

This plan is not in lieu of and does not affect any requirements for coverage by any Workers’ Compensation Act or similar law.

Plan Limitations

Maximum Payment for Multiple Losses and Multiple Benefits

For any Benefit Amount identified as subject to this provision, payment of such Benefit Amount will reduce the Principal Sum. If you are entitled to receive payment for multiple Benefit Amounts as the result of one accident, then the maximum this plan will pay for all benefits shall not exceed the Principal Sum. For any Benefit
Amount identified as not subject to this provision, payment of such Benefit Amount will be in addition to any Principal Sum payable under this plan. If you suffer multiple covered losses as the result of one accident, then this plan will only pay the single largest Benefit Amount applicable to all such covered losses.

**Aggregate Limits of Insurance**

If more than one Insured Person suffers covered loss in the same accident, then this plan will not pay more than the following Aggregate Limits:

- $15,000,000 per accident
- $10,000,000 per Felonious Assault hazard
- $10,000,000 per Bomb hazard
- $3,000,000 per Aircraft accident
- $10,000,000 per War Risk accident

The Aggregate Limit per Aircraft accident and hazard is a sublimit. It is part of, and not in addition to, the Aggregate Limit per accident. It reduces and does not increase the Aggregate Limit per accident.

If an accident results in Benefit Amounts becoming payable, which, when totaled, exceed the applicable Aggregate Limit, then the Aggregate Limit will be divided proportionally among the Insured Persons, based on each applicable Benefit Amount.

**General Exclusions**

**Aircraft Pilot or Crew** — Travel or flight in or on (including entering or exiting) any aircraft while acting or training as a pilot or crew member; however, this exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life-threatening emergency.

**Disease or Illness** — Emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection, bodily malfunctions, or medical or surgical treatment thereof; however, this exclusion does not apply to a bacterial infection caused by an accident or by accidental consumption of a substance contaminated by bacteria.

**Incarceration** — While the Insured Person is incarcerated after conviction.

**Owned, Leased, or Operated Aircraft** — Travel or flight in or on (including entering or exiting) any owned, leased or operated aircraft, unless otherwise provided by this plan.

**Services in the Armed Forces** — Full-time active duty in the armed forces of any country or international authority; however, this exclusion does not apply to the first 60 consecutive days of active military service with the armed forces of any country or established international authority.

**Suicide or Intentional Injury** — Suicide or any attempt at suicide; intentionally self-inflicted injury or any attempt at intentionally self-inflicted injury.

**Trade Sanctions** — When the United States of America has imposed any trade or economic sanctions prohibiting insurance of any accident, accidental bodily injury or loss; or there is any other legal prohibition against providing insurance of any accident, accidental bodily injury or loss.
War — Declared or undeclared war in the following jurisdictions: (1) your jurisdiction of permanent residence; and (2) Afghanistan, Iraq, Canada and United States. This plan may change the jurisdiction in (2) at any time upon seven days prior written notice to Baylor Scott & White Health.

Legal Services Plan

Introduction

This Legal Services Plan was established to provide personal legal services for eligible employees of Baylor Scott & White Health, their spouses and dependent children. This summary provides information about the benefits available under the Plan and how to obtain those benefits. Eligibility for this benefit is addressed in the A Guide to Your Benefits section.

Hyatt Legal Plans, Inc. has been selected to provide for legal plan benefits. The services will be provided through a panel of carefully selected Participating Law Firms. Lawyers in this network are called Plan Attorneys. These arrangements are described in detail in this summary. If you have any questions that are not answered in this summary, please contact Hyatt Legal Plans at 800-821-6400 or the HR Service Center.

How to Get Legal Services

Web Site

To use this Legal Service Plan, visit the Hyatt Legal Plans’ web site at www.legalplans.com. Once there, click on the "Members Log in" icon at the top of the page. You will be taken to a secure page that will require you to enter the last four digits of your Social Security or Membership Number and Zip Code. After you enter the last four digits of your Social Security or Membership Number and Zip Code you will jump to a page that is specific for member services. On this page you can choose the following options:

- How Do I Use the Plan?
- Covered Services
- Attorney Locator
- Obtain Case Number
- Life Guide
- Self-Help Documents/Forms

Client Service Center

You may also use this Legal Service Plan by calling Hyatt Legal Plans’ Client Service Center at 1-800-821-6400 Monday – Friday 8 a.m. to 7 p.m., Eastern Time. Be prepared to give the last four digits of your Social Security or Membership Number and Zip Code. If you are a spouse or an eligible dependent child of an eligible person, you will need the last four digits of the Social Security or Membership Number and Zip Code of the employee through whom you are eligible. The Client Service Representative who answers your call will:
• Verify your eligibility for services;
• Make an initial determination of whether and to what extent your case is covered (the Plan Attorney will make the final determination of coverage);
• Give you a Case Number, which is similar to a claim number (you will need a new Case Number for each new case you have);
• Give you the telephone number of the Plan Attorney most convenient to you; and
• Answer any questions you have about the Legal Plan.

You then call the Plan Attorney to schedule an appointment at a time convenient to you. Evening and Saturday appointments may be available.

If you choose, you may select your own attorney. Also, where there are no Participating Law Firms, you will be asked to select your own attorney. In both of these circumstances, Hyatt Legal Plans will reimburse you for these non-Plan attorneys’ fees in accordance with a set fee schedule.

For services to be covered, you or your eligible dependents must have obtained a Case Number, retained an attorney and the attorney must begin work on the covered legal matter while you are an eligible member of the legal plan.

What Services Are Covered

You and your eligible dependents are entitled to receive certain personal legal services. The available benefits are very comprehensive, but there are limitations and other conditions that must be met. Please take time to read the description of benefits carefully. All benefits are available to you and your spouse and dependents, who are referred to below as Participant(s), unless otherwise noted or you are enrolled in a Single or Employee Only plan.

Advice and Consultation

Advice and Consultation may take place in the Plan Attorney’s office or by telephone conference if both parties agree.

This service provides the opportunity to discuss with an attorney any personal legal problems that are not specifically excluded. The Plan Attorney will explain the Participant’s rights, point out his or her options and recommend a course of action. The Plan Attorney will identify any further coverage available under the Plan, and will undertake representation if the Participant so requests. If representation is covered by the Plan, the Participant will not be charged for the Plan Attorney’s services. If representation is recommended, but is not covered by the plan, the Plan Attorney will provide a written fee statement in advance. The Participant may choose whether to retain the Plan Attorney at his or her own expense, seek outside counsel, or do nothing. There are no restrictions on the number of times per year a Participant may use this service; however, for a non-covered matter, this service is not intended to provide the Participant with continuing access to a Plan Attorney in order to seek advice that would allow the Participant to undertake his or her own representation.
Consumer Protection

Consumer Protection Matters
This service covers the Participant as a plaintiff, for representation, including trial, in disputes over consumer goods and services where the amount being contested exceeds the small claims court limit in that jurisdiction and is documented in writing. This service does not include disputes over real estate, construction, insurance or collection activities after a judgment.

Small Claims Assistance
This service covers counseling the Participant on prosecuting a small claims action; helping the Participant prepare documents; advising the Participant on evidence, documentation and witnesses; and preparing the Participant for trial. The service does not include the Plan Attorney’s attendance or representation at the small claims trial, collection activities after a judgment or any services relating to post-judgment actions.

Personal Property Protection
This service covers counseling the Participant over the phone or in the office on any personal property issue such as consumer credit reports, contracts for the purchase of personal property, consumer credit agreements or installment sales agreements. Counseling on pursuing or defending small claims actions is also included. The service also includes reviewing any personal legal documents and preparing promissory notes, affidavits and demand letters.

Debt Matters

Debt Collection Defense
This benefit provides Participants with an attorney’s services for negotiation with creditors for a repayment schedule and to limit creditor harassment, and representation in defense of any action for personal debt collection, tax agency debt collection, foreclosure, repossession or garnishment, up to and including trial if necessary. It includes a motion to vacate a default judgment. It does not include counter, cross or third party claims; bankruptcy, any action arising out of family law matters including support and post decree issues; or any matter where the creditor is affiliated with the sponsor or employer.

Identity Theft Defense
This service provides the Participant with consultations with an attorney regarding potential creditor actions resulting from identity theft and attorney services as needed to contact creditors, credit bureaus and financial institutions. It also provides defense services for specific creditor actions over disputed accounts. The defense services include limiting creditor harassment and representation in defense of any action that arises out of the identity theft such as foreclosure, repossession or garnishment, up to and including trial if necessary. The service also provides the Participant with online help and information about identity theft and prevention. It does not include counter claims, cross claims, bankruptcy, any action arising out of divorce or post decree matters, or any matter where the creditor is affiliated with the sponsor or employer.

Tax Audits
This service covers reviewing tax returns and answering questions the IRS or a state or local taxing authority
has concerning the Participant’s tax return; negotiating with the agency; advising the Participant on necessary documentation; and attending an IRS or a state or local taxing authority audit. The service does not include prosecuting a claim for the return of overpaid taxes or the preparation of any tax returns.

**Defense of Civil Lawsuits**

*Administrative Hearing Representation*

This service covers Participants in defense of civil proceedings before a municipal, county, state or federal administrative board, agency or commission. It includes the hearing before an administrative board or agency over an adverse governmental action. It does not apply where services are available or are being provided by virtue of an insurance policy. It does not include family law matters, post judgment matters or litigation of a job-related incident.

**Civil Litigation Defense**

This service covers the Participant in defense of an arbitration proceeding or civil proceeding, including personal liability and school hearings before a municipal, county, state or federal administrative board, agency or commission, or in a trial court of general jurisdiction. It does not apply where services are available or are being provided by virtue of an insurance policy. It does not include family law matters, post judgment matters, matters with criminal penalties or litigation of a job-related incident. Services do not include bringing counterclaims, third party or cross claims.

**Incompetency Defense**

This service covers the Participant in the defense of any incompetency action, including court hearings when there is a proceeding to find the Participant incompetent.

**Document Preparation**

*Deeds*

This service covers the preparation of any deed for which the Participant is either the grantor or grantee.

*Demand Letters*

This service covers the preparation of letters that demand money, property or some other property interest of the Participant, except an interest that is an excluded service. It also covers mailing them to the addressee and forwarding and explaining any response to the Participant. Negotiations and representation in litigation are not included.

*Mortgages*

This service covers the preparation of any mortgage or deed of trust for which the Participant is the mortgagor. This service does not include documents pertaining to business, commercial or rental property.

*Promissory Notes*

This service covers the preparation of any promissory note for which the Participant is the payor or payee.
Document Review
This service covers the review of any personal legal document of the Participant, such as letters, leases or purchase agreements.

Elder Law Matters
This service covers counseling the Participant over the phone or in the office on any personal issues relating to the Participant’s parents as they affect the Participant. The service includes reviewing documents of the parents to advise the Participant on the effect on the Participant. The documents include Medicare or Medicaid materials, prescription plans, leases, nursing home agreement, powers of attorney, living wills and wills. The service also includes preparing deeds involving the parents when the Participant is either the grantor or grantee; and preparing promissory notes involving the parents when the Participant is the payor or payee.

Family Law

Name Change
This service covers the Participant for all necessary pleadings and court hearings for a legal name change.

Prenuptial Agreement
This service covers the preparation of an agreement by an Employee and his or her fiancé/partner prior to their marriage or legal union (where allowed by law), outlining how property is to be divided in the event of separation, divorce or death of a spouse. Representation is provided only to the Employee. The fiancé/partner must have separate counsel or must waive representation.

Protection from Domestic Violence
This service covers the Employee only, not the spouse or dependents, as the victim of domestic violence. It provides the Employee with representation to obtain a protective order, including all required paperwork and attendance at all court appearances. The service does not include representation in suits for damages, defense of any action, or representation for the offender.

Adoption and Legitimization (Contested and Uncontested)
This service covers all legal services and court work in a state or federal court for an adoption for the Plan Member and spouse. Legitimization of a child for the Plan Member and spouse, including reformation of a birth certificate, is also covered.

Uncontested Guardianship or Conservatorship
This service covers establishing an uncontested guardianship or conservatorship over a person and his or her estate when the Plan Member or spouse is appointed guardian or conservator. It includes obtaining a permanent and/or temporary guardianship or conservatorship, gathering any necessary medical evidence, preparing the paperwork, attending the hearing and preparing the initial accounting. If the proceeding becomes contested, the Plan Member or spouse must pay all additional legal fees. This service does not include representation of the person over whom guardianship or conservatorship is sought, or any annual
accountings after the initial accounting.

Immigration

Immigration Assistance
This service covers advice and consultation, preparation of affidavits and powers of attorney, review of any immigration documents and helping the Participant prepare for hearings.

Personal Injury

Personal Injury (25% Network Maximum)
Subject to applicable law and court rules, Plan Attorneys will handle personal injury matters (where the Participant is the plaintiff) at a maximum fee of 25% of the gross award. It is the Participant’s responsibility to pay this fee and all costs. If the Participant’s suit is unsuccessful, no payment is due from the Participant.

Real Estate Matters

Boundary or Title Disputes (Primary Residence)
This service covers negotiations and litigation arising from boundary or title disputes involving a Participant’s primary residence, where coverage is not available under the Participant’s homeowner or title insurance policies.

Eviction and Tenant Problems (Primary Residence- Tenant Only)
This service covers the Participant as a tenant for matters involving leases, security deposits or disputes with a residential landlord. The service includes eviction defense, up to and including trial. It does not include representation in disputes with other tenants or as a plaintiff in a lawsuit against the landlord, including an action for return of a security deposit.

Security Deposit Assistance (Primary Residence -Tenant Only)
This service covers counseling the Participant as a tenant in recovering a security deposit from the Participant’s residential landlord for the Participant’s primary residence; reviewing the lease and other relevant documents; and preparing a demand letter to the landlord for the return of the deposit. It also covers assisting the Participant in prosecuting a small claims action; helping prepare documents; advising on evidence, documentation and witnesses; and preparing the Participant for the small claims trial. The service does not include the Plan Attorney’s attendance or representation at small claims trial, collection activities after a judgment or any services relating to post-judgment actions.

Home Equity Loans (Primary Residence)
This service covers the review or preparation of a home equity loan on the Participant’s primary residence.

Property Tax Assessment (Primary Residence)
This service covers the Participant for review and advice on a property tax assessment on the Participant’s
primary residence. It also includes filing the paperwork; gathering the evidence; negotiating a settlement; and attending the hearing necessary to seek a reduction of the assessment.

**Refinancing of Home (Primary Residence)**

This service covers the review or preparation, by an attorney representing the Participant, of all relevant documents (including the mortgage and deed, and documents pertaining to title, insurance, recordation and taxation) that are involved in refinancing of or in obtaining a home equity loan on a Participant’s primary residence. This benefit includes obtaining a permanent mortgage on a newly constructed home. It does not include services provided by any attorney representing a lending institution or title company. The benefit does not include the refinancing of a second home, vacation property, rental property or property held for business or investment.

**Sale or Purchase of Home (Primary Residence)**

This service covers the review or preparation, by an attorney representing the Participant, of all relevant documents (including the construction documents for a new home, the purchase agreement, mortgage and deed, and documents pertaining to title, insurance, recordation and taxation) that are involved in the purchase or sale of a Participant’s primary residence or of a vacant property to be used for building a primary residence. The benefit also includes attendance of an attorney at closing. It does not include services provided by any attorney representing a lending institution or title company. The benefit does not include the sale or purchase of a second home, vacation property, rental property, property held for business or investment or leases with an option to buy.

**Zoning Applications**

This service provides the Participant with the services of a lawyer to help get a zoning change or variance for the Participant’s primary residence. Services include reviewing the law, reviewing the surveys, advising the Participant, preparing applications, and preparing for and attending the hearing to change zoning.

**Traffic and Criminal Matters**

**Juvenile Court Defense**

This service covers the defense of an Employee and Employee’s dependent child in any juvenile court matter, provided there is no conflict of interest between the Employee and child. In that event the service provides an attorney for the Employee only including service for Parental Responsibility.

**Restoration of Driving Privileges**

This service covers the Participant with representation in proceedings to restore the Participant’s driving license including suspension due to driving under the influence of alcohol or illegal substances.

**Wills and Estate Planning**

**Living Wills**

This service covers the preparation of a living will for the Participant.
**Powers of Attorney**

This service covers the preparation of any power of attorney or health care proxy when the Participant is granting the power.

**Probate (10% Network Discount)**

Subject to applicable law and court rules, Plan Attorneys will handle probate matters at a fee 10% less than the Plan Attorney’s normal fee. It is the Participant’s responsibility to pay this reduced fee and all costs.

**Wills and Codicils**

This service covers the preparation of a simple or complex will for the Participant. The creation of any testamentary trust is covered. The benefit includes the preparation of codicils and will amendments. It does not include tax planning.

**Exclusions**

Excluded services are those legal services that are not provided under the plan. No services, not even a consultation, can be provided for the following matters:

- Employment-related matters, including company or statutory benefits
- Matters involving the employer, MetLife® and affiliates, and plan attorneys
- Matters in which there is a conflict of interest between the employee and spouse or dependents in which case services are excluded for the spouse and dependents
- Appeals and class actions
- Farm and business matters, including rental issues when the Participant is the landlord
- Patent, trademark and copyright matters
- Costs or fines
- Frivolous or unethical matters

**Plan Confidentiality, Ethics and Independent Judgment**

Your use of the Plan’s legal services is confidential. The Plan Attorney will maintain strict confidentiality of the traditional lawyer-client relationship. Your employer will know nothing about your legal problems or the services you use under the Plan. The Plan Administrator will have access only to limited statistical information needed for orderly administration of the Plan.

No one will interfere with your Plan Attorney’s independent exercise of professional judgment when representing you.

All attorneys’ services provided under the Plan are subject to ethical rules established by the courts for lawyers. The attorney will adhere to the rules of the Plan and he or she will not receive any further instructions, direction or interference from anyone else connected with the Plan. The attorney’s obligations are exclusively to you. The attorney’s relationship is exclusively with you. Hyatt Legal Plans, Inc., or the law firm providing services under the Plan, is responsible for all services provided by their attorneys.
You should understand that the Plan has no liability for the conduct of any Plan Attorney. You have the right to file a complaint with the state bar concerning attorney conduct pursuant to the Plan. You have the right to retain at your own expense any attorney authorized to practice law in this state.

Plan attorneys will refuse to provide services if the matter is clearly without merit, frivolous or for the purpose of harassing another person. If you have a complaint about the legal services you have received or the conduct of an attorney, call Hyatt Legal Plans at 1-800-821-6400. Your complaint will be reviewed and you will receive a response within two business days of your call.

**Other Special Rules**

In addition to the coverages and exclusions listed, there are certain rules for special situations. Please read this section carefully.

What if other coverage is available to you? If you are entitled to receive legal representation provided by any other organization such as an insurance company or a government agency, or if you are entitled to legal services under any other legal plan, coverage will not be provided under this Plan. However, if you are eligible for legal aid or Public Defender services, you will still be eligible for benefits under this Plan, so long as you meet the eligibility requirements.

What if you are involved in a legal dispute with your dependents? You may need legal help with a problem involving your spouse or your children. In some cases, both you and your child may need an attorney. If it would be improper for one attorney to represent both you and your dependent, only you will be entitled to representation by the Plan Attorney. Your dependent will not be covered under the Plan.

What if you are involved in a legal dispute with another employee? If you or your dependents are involved in a dispute with another eligible employee or that employee’s dependents, Hyatt Legal Plans will arrange for legal representation with independent and separate counsel for both parties.

What if the court awards attorneys’ fees as part of a settlement? If you are awarded attorneys’ fees as a part of a court settlement, the Plan must be repaid from this award to the extent that it paid the fee for your attorney.

**Glossary**

**Assistance Services Administrator** — The organization that contracts with the insurance company of this plan to provide Medical Evacuation and Repatriation services to the Insured Person.

**Benefit Amount** — The amount stated in this plan which applies: (1) at the time of an accident; (2) to an Insured Person; and (3) for the applicable hazard.

**Bomb** — Any real or dummy explosive device designed and constructed as such, placed on Baylor Scott & White Health’s premises with intent to cause injury, damage or fright.

**Carjacking** — The unlawful forced removal or detention of an Insured Person while operating or riding as a passenger in, boarding or alighting from, a private passenger automobile during theft or attempted theft of such private passenger automobile. The Carjacking must be confirmed in writing by a police report in the
jurisdiction where the loss occurs.

**Conveyance** — Any motorized craft, vehicle or mode of transportation licensed or registered by a governmental authority with competent jurisdiction.

**Dependent Child** — Insured Person’s unmarried child from the moment of birth, including a natural child, grandchild, stepchild and adopted child from the date of placement with the Insured Person. The Dependent Child must be primarily dependent upon such Insured Person for maintenance and support, and must be: (1) under the age of 25; or (2) classified as an Incapacitated Dependent Child.

**Family Travel Expense** — Actual costs incurred by an immediate family member for temporary lodging, transportation and meals while traveling to and from visits with an Insured Person.

**Felonious Assault** — Any willful and unlawful use of force by an individual against an Insured Person in connection with the commission of, or attempted commission of robbery, theft, kidnapping, hostage taking, Hijacking/Skyjacking, assault, murder, manslaughter, riot or insurrection. Such use of force must be a felony or the equivalent of a felony under any country, state, territory, or local statutory or common law applicable in the jurisdiction where accident, injury or loss occurs.

**Hijacking/Skyjacking** — The unlawful seizure or wrongful exercise of control of an aircraft or Conveyance and its crew, in which an Insured Person is traveling.

**Home Alteration** — Changes to an Insured Person’s primary residence that are necessary to make the residence accessible and habitable of such Insured Person.

**Hospital** — A public or private institution which: (1) is licensed in accordance with the laws of the jurisdiction where it is located; (2) is accredited by the Joint Commission on Accreditation of Hospitals; (3) operates for the reception, care, and treatment of sick, ailing or injured persons as inpatients; (4) provides organized facilities for diagnosis and medical or surgical treatment; (5) provides 24-hour nursing care; (6) has a physician or staff of physicians; and (7) is not primarily a day clinic, rest or convalescent home, assisted living facility or similar establishment, and is not, other than incidentally, a place for the treatment of alcoholics or drug addicts.

**Hospital Admission Guaranty** — Any charge or expense made by a Hospital prior to and as a condition of an Insured Person’s admission.

**Incapacitated Dependent Child** — A child who, as a result of being mentally or physically challenged, is permanently incapable of self-support and permanently dependent on an Insured Person for support and maintenance; and the incapacity must have occurred while the child was under the age of 25.

**Medical Evacuation** — The emergency transportation of an Insured Person from the location where such Insured Person is injured or becomes ill to the nearest Hospital where appropriate medical care and treatment can be provided.

**Medically Necessary** — A medical or dental service, supply or course of treatment which: (1) is ordered or prescribed by a physician; (2) is appropriate and consistent with the patient’s diagnosis; (3) is in accord with current accepted medical or dental practice; and (4) could not be eliminated without adversely affecting the patient’s condition.

**Reasonable and Customary Charge** — The lesser of: (1) the usual charge made by physicians or other health
care providers for a given service or supply; or (2) the charge this plan reasonably determined to be the prevailing charge made by physicians or other health care providers for a given service or supply in the geographical area where it is furnished.

**Rehabilitation** — Treatment other than psychological therapy intended to prepare the Insured Person for work in any gainful occupation, including an Insured Person’s regular occupation that is: (1) provided by a therapist licensed, registered or certified to perform such treatment; or (2) provided in a Hospital or other facility, which is licensed to provide such treatment. The Rehabilitation must take place under the direction of a physician.

**Relocation Travel** — Travel by an Insured Person: (1) between the Insured Person’s old and new regular places of employment or residence as part of a Relocation; and (2) at Baylor Scott & White Health’s authorization, direction and expense.

**Relocation** — The transfer of an Insured Person by Baylor Scott & White Health from this person’s current regular place of employment with Baylor Scott & White Health to a new regular place of employment with Baylor Scott & White Health that is more than 50 miles from such current place of employment.

**Repatriation** — (1) The transfer of an Insured Person from the local Hospital where Emergency Medical Treatment is initially given to another Hospital or to an Insured Person’s domicile or permanent residence; and (2) the necessary arrangement for the returns of an Insured Person’s remains to the Insured Person’s domicile or permanent residence in the event of an Insured Person’s Loss of Life.

**Salary** — An Insured Person’s basic annual earnings from Baylor Scott & White Health at the time of accident, excluding commissions, overtime and incentive payments.

**Temporary Total Disability** — As used in this plan, an injury that solely and directly: (1) prevents an Insured Person from performing all the substantial and material duties of such person’s regular occupation, or, with respect to an Insured Person who is unemployed, prevents such person from engaging in the normal and customary activities of a person of like age and sex in good health; (2) causes a condition which is medically determined by a physician to be continuous; and (3) requires the continuous care of a physician.

**Vehicle Modification** — Changes, including but not limited to installation of equipment, to a private passenger automobile that are necessary to make such automobile accessible to or drivable by an Insured Person.

**War** — (1) Hostilities following a formal declaration of War by a governmental authority; (2) armed, open and continuous hostilities between two countries in the absence of a formal declaration of War by a governmental authority; or (3) armed, open and continuous hostilities between two factions, each in control of territory, or claiming jurisdiction over the geographic area of hostility.
Baylor Scott & White Health is legally required to provide you with an SPD that describes your benefits in everyday language. From time to time, Baylor Scott & White Health may update this SPD by giving you a “Summary of Material Modifications” (SMM). This 2016 SPD replaces your 2015 SPD. For complete information, each benefit section must be read along with the *A Guide to Your Benefits* and *Administrative and General Information* sections.