
Scott and White Health Plan

2020 Killeen ISD PPO Choice

Member Guide

Plan 6

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Scott & White
HEALTH PLAN




INSURANCE COMPANY OF
Scott & White



Scott & White
CARE PLANS

Part of
Baylor Scott & White HEALTH

HMO products are offered through Scott and White Health Plan. Insured PPO products are offered through Insurance Company of Scott and White, a Texas registered insurance company and wholly owned subsidiary of Scott and White Health Plan. These companies will be referred to collectively in this document as Scott and White Health Plan. Certain services are provided by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company. Those services have been noted within this document with this symbol .

Got a question? Ask us!

Our highly trained Customer Advocates can help you with things like finding a provider and answering questions about your benefits or claims. If you're experiencing a problem, they'll help make it right. Whatever your question or concern may be, our Customer Advocates will work with you to resolve it as quickly as possible—in most cases, before you hang up the phone.



Contact Us by Phone

800-321-7947

7 a.m. – 7 p.m., Monday – Friday

OR

Contact Us through the Member Portal

Log in at kisd.swhp.org to send a secure email and receive a secure response.

If you forget the number, look on the back of your ID card. You can also find it on the MyBSWHealth App in the “Contact Us” section.

Please contact Scott & White Health Plan Health Services Department toll free at 866-384-3488 for pre-authorization requests (including Behavioral Health and Second Opinions). If you require inpatient admission following an emergency, please notify SWHP within 48 hours of emergency services.

NOTICE: Possession of this card or obtaining precertification does not guarantee coverage or payment for the service or procedure reviewed.

Plan Information/provider list: kisd.swhp.org Nurse Advice Line: 877-505-7947
Customer Service: 800-321-7947 OptumRx Help Desk: 855-205-9182

Notice To Providers

Verify benefits and eligibility at portal.swhp.org/providerportal or 800-321-7947

Please send claims and related correspondence to:
Scott & White Health Plan | Availity Payer ID 88030
Attn: Claims PO Box 21800, Eagan, MN 55121-0800
254-298-3000 or 800-321-7947



ADDITIONAL RESOURCES

Nurse Advice Line

The Nurse Advice Line will talk through your symptoms and help you make decisions on next steps, whether that's an appointment or an at-home remedy.

877-505-7947

HEAR Library

The Health Education Audio Reference (HEAR) Library offers information on more than 300 English-language and 25 Spanish-language health topics.

888-360-1555, option 2

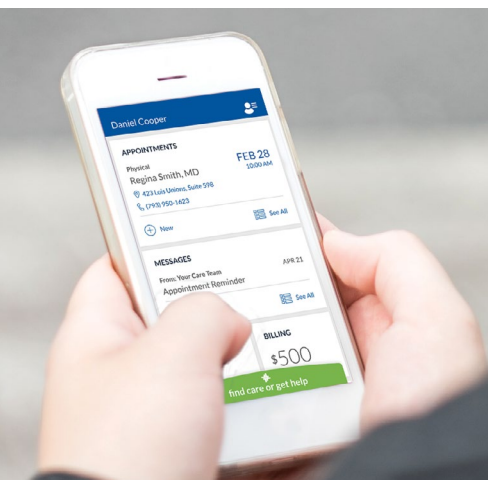
Get the Most from Your Service Experience Through the Member Portal...

At kisd.swhp.org, sign up and log in to the Member Portal to get answers to most of your benefits questions.

SIGN UP NOW

LOG IN

- View and print ID cards instantly
- View benefits and coverage
- See your claims and Explanations of Benefits (EOBs)
- View your deductible and out-of-pocket accumulator
- Take a wellness assessment
- Set your preferences
- Review Evidence of Coverage and other plan documents
- E-mail customer service through secure messaging



...Or on the MyBSWHealth App

All of the same information from the portal is available on your phone. You can also access MyChart to track your appointment and results with Baylor Scott & White providers. To log in, use the same user name and password you set up for the Member Portal.

Find a network provider

It's usually a good idea to set up an appointment with your provider to get acquainted, at your convenience. You can choose from a broad range of in-network providers by using the provider search tool under your plan name on kisd.swhp.org. You can search by name, location and/or specialty.

■ SWHP NETWORK (Tier 1)

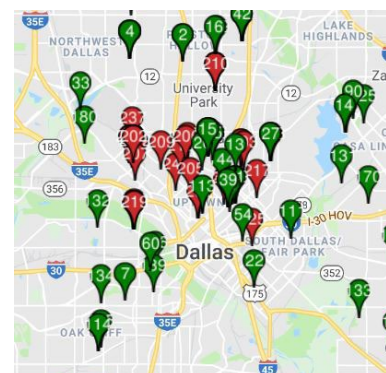
Results marked in green are Tier 1 providers; they're a less expensive option.

■ Cigna NETWORK (Tier 2)

Results marked in red are Tier 2 providers; their copays are usually more expensive.

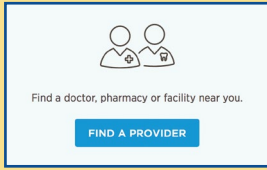
Members can visit any network provider without first going to a PCP for a referral.

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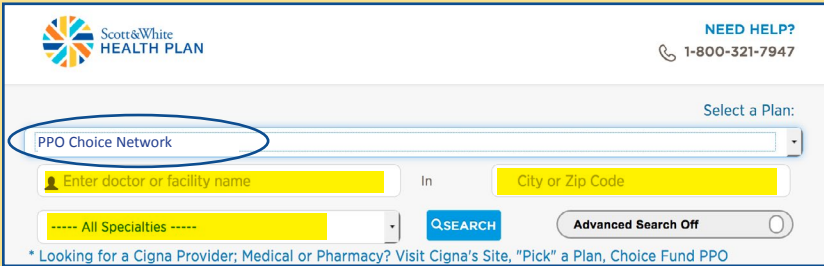




How to Find Providers with kisd.swhp.org

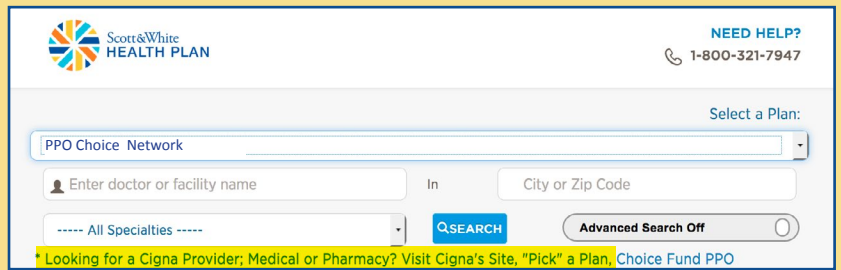


1 Go to kisd.swhp.org and click “Find a Provider” under Plan 6.

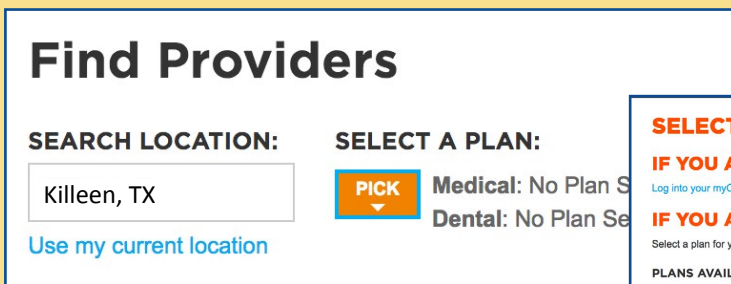


2 In the “Select a Plan” box, choose “**PPO Choice Network.**” To find in-network providers and their affiliated tier, enter the doctor or facility name, the city or ZIP code, and the specialty, and click the SEARCH button.

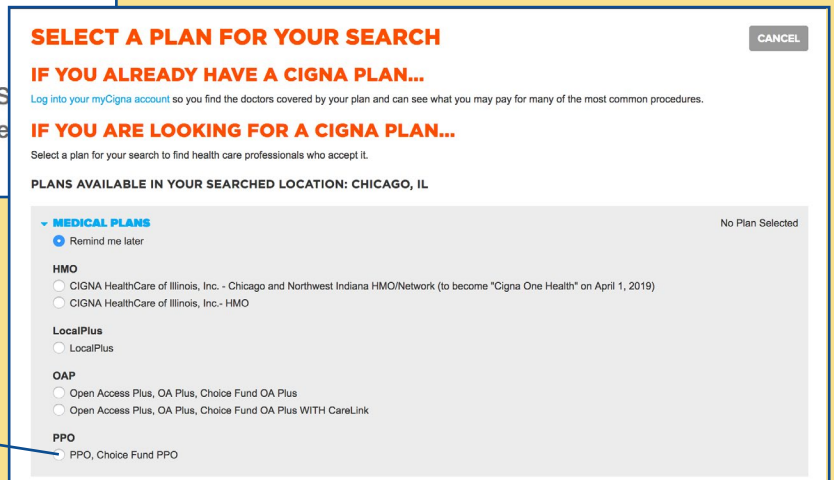
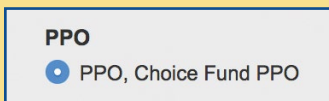
3 To find providers outside of Texas in the Cigna PPO, click the “Looking for Cigna Providers” link to get to Cigna’s provider website.🍃



Enter your “SEARCH LOCATION” and click “PICK.”



Select “PPO, Choice Fund PPO.”





Virtual Care

Technology + Healthcare = A Faster, Easier Way to Get Care

MyBSWHealth

Get care from a Baylor Scott & White Health provider any day of the week without leaving your home or office. Simply schedule an E-Visit or Video Visit through your computer or mobile device. Receiving Virtual Care through MyBSWHealth.com or the MyBSWHealth app also allows your visit to be connected to your medical health records (with BSW providers). Learn more about MyBSWHealth [here](#) and log in to your account to schedule an appointment.

E-Visits - Online diagnosis and treatment plan for common medical conditions

No need for an appointment. No need for a drive. No time in a waiting room. Baylor Scott & White's E-Visit service is a fast, affordable way to receive care. All of your personal data is encrypted to protect your privacy. In some cases, you may need an in-person visit to receive treatment.

How does it work?

- Complete a short survey about yourself and your symptoms on the MyBSWHealth app. It takes about five minutes, depending on your condition.
- A care team member will review your answers, make a diagnosis and recommend treatment.
- You will receive your diagnosis and recommended treatment in an online response.
- Prescriptions will be sent immediately to your preferred pharmacy.

Clinicians are available 8 a.m. - 8 p.m., 7 days a week. If you finish an interview after 8 p.m., you will receive a response by the next day.

Video Visits - Visit online with a doctor, face-to-face in real time

A private video conference where you can share symptoms, ask questions and point out any concerns just as you would in the doctor's office—all from the comfort and convenience of your home, office or nearly anywhere as long as you have secure internet access and a web camera.

How does it work?

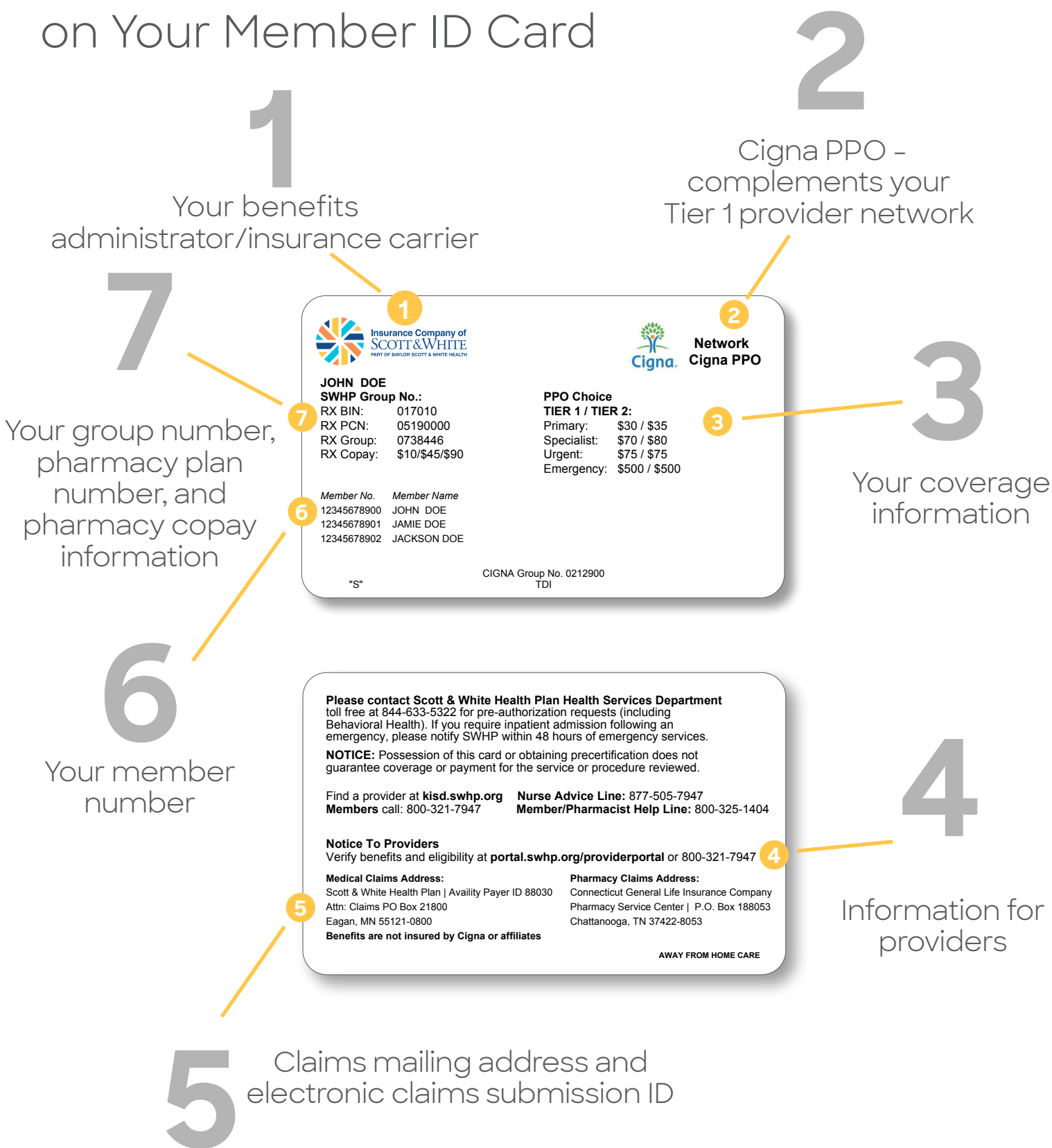
- Schedule same-day appointment through the MyBSWHealth app
- Receive set-up instructions prior to visit
- Set up visit on your phone or device
- Begin virtual doctor appointment



Video visits are available
8 a.m. - 5 p.m., Monday-Friday.

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Information Found on Your Member ID Card



 Insurance Company of SCOTT & WHITE PART OF BAYLOR SCOTT & WHITE HEALTH		 Network Cigna PPO	
JOHN DOE SWHP Group No.: RX BIN: 017010 RX PCN: 05190000 RX Group: 0738446 RX Copay: \$10/\$45/\$90		PPO Choice TIER 1 / TIER 2: Primary: \$30 / \$35 Specialist: \$70 / \$80 Urgent: \$75 / \$75 Emergency: \$500 / \$500	
Member No. 12345678900 12345678901 12345678902	Member Name JOHN DOE JAMIE DOE JACKSON DOE		
"S"		CIGNA Group No. 0212900 TDI	

Please contact Scott & White Health Plan Health Services Department toll free at 844-633-5322 for pre-authorization requests (including Behavioral Health). If you require inpatient admission following an emergency, please notify SWHP within 48 hours of emergency services.

NOTICE: Possession of this card or obtaining precertification does not guarantee coverage or payment for the service or procedure reviewed.

Find a provider at kisd.swhp.org **Nurse Advice Line:** 877-505-7947
Members call: 800-321-7947 **Member/Pharmacist Help Line:** 800-325-1404

Notice To Providers
 Verify benefits and eligibility at portal.swhp.org/providerportal or 800-321-7947

Medical Claims Address: Scott & White Health Plan Availity Payer ID 88030 Attn: Claims PO Box 21800 Eagan, MN 55121-0800	Pharmacy Claims Address: Connecticut General Life Insurance Company Pharmacy Service Center P. O. Box 188053 Chattanooga, TN 37422-8053
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Benefits are not insured by Cigna or affiliates

AWAY FROM HOME CARE

You can request a replacement ID card through the Member Portal or access an electronic card at any time through the MyBSWHealth app.

The ID card above is a sample. The exact location of certain elements may vary on your card.

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Your Pharmacy Benefits

Scott and White Health Plan and Cigna Payer Solutions

Performance 3 Tier Prescription Drug List

Find your drug formulary by clicking the link below, then selecting the Performance 3 Tier drug list: <https://www.cigna.com/drug-list>



Maintenance Medications

See a complete list of retail pharmacies where you can pick up your maintenance medications:

<https://www.cigna.com/rx90network>

Prescription Drug Price Tool and Specialty Medications

Access the prescription drug price tool and get help with specialty medications by registering for and logging in to:

<http://www.myCigna.com>

From the myCigna main page, select the option you need:

- Get a Drug Price Quote
- Go to Cigna Home Delivery Pharmacy

Questions?
Call 800-325-1404



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Don't Overspend to Get the Care You Need

How do you decide when a health-related issue is an emergency? Understanding your healthcare options can save your life - and your money.

1 Visit your **Primary Care Physician** when you're sick or have a minor injury...

Your doctor knows your health history and underlying conditions. For routine illnesses and less significant injuries, many doctors' offices are open on weekends and some evenings. This can be a good alternative to more costly urgent care or emergency care centers.

...or use the **Nurse Advice Line**

Nurses are available to our members 24 hours a day, 365 days a year. Our nurses provide information about taking care of yourself at home or they can help you decide if an appointment, an urgent care visit, or an emergency room visit is best for your symptoms. To locate your appropriate Nurse Advice Line phone number, please look on the back of your member card or log in to the Member Portal.

2 If your doctor's office is closed, consider an **Urgent Care** center.

Urgent care centers typically have extended and weekend hours. Although costs are higher than primary care, urgent care copays are lower than those for emergency care.

3 Emergency Rooms are best for treating severe and life-threatening conditions.

The wider range of services offered through emergency rooms, and the hospitals they are connected to, makes emergency care a more expensive option, but sometimes the best option for you.

It's important to understand your options, and to use your best judgment when deciding which option is right for you.

Out-of-Network Emergency Care Costs More

Scott and White Health Plan pays out-of-network emergency services according to Usual and Customary rates (industry standard), and members can be balance-billed for expenses beyond what insurance will pay. Your coverage documents contain additional information about emergency treatment and definitions of the terms, including a definition of emergency care. The coverage documents also contain information related to state-mandated consumer protections for facility-based provider charges.

To save on out-of-pocket costs, visit in-network emergency care facilities when possible.



If you need to speak to us, contact us in the way that works for you. In addition to the Member Portal, customer support is available by phone at 800-321-7947.

SWHP Wellness Program

Taking care of yourself isn't a fad, it's a good habit. And it's a habit anyone can pick up. Let our Wellness programs improve the areas of your life that could use a boost.

SWHP offers a variety of programming designed to meet your health and wellness needs regardless of where you may be on the continuum of care. Providing a comprehensive suite of effective resources and tools, we offer a tailored experience built on the demands of our members. We strive to continuously provide the right care, in the right place, at the right time. It is our mission to promote a healthy lifestyle and empower our members to become an active participant of their healthcare team.

SWHP Wellness Assessment

The Wellness Assessment is a simple, digital health survey that helps you take steps toward a more vibrant and healthier life. The Wellness Assessment asks questions about your life and delivers customized action steps from our Lifestyle Management Program. Modules are self-paced, available online, and convenient for promoting physical and mental health – all things to help you feel your best.

Assessment for Members

Log in and select
Wellness Assessment

Assessment for Non-Members

Corp ID: 7238

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Maternity Topics and MOMS Program

Get important information and resources for new moms and dads from our MOMS program. You'll receive personal phone calls from a licensed professional support families following the birth of a newborn.

A MOMS program professional can be reached toll-free at 888-316-7947.



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Get Preventive

Find recommended preventive services here:

<http://www.cdc.gov/prevention/>

Create a schedule of vaccines.

1. Make a schedule of recommended immunizations for your child from birth through 6 years here:

http://www2a.cdc.gov/nip/kidstuff/newscheduler_le/

2. Then, review the schedule with your child's doctor.

Take an online vaccination quiz.

Take an online vaccination quiz to see which vaccines you or your children may need by going here:

English:

<http://www2a.cdc.gov/nip/adultimmsched/>

Spanish:

<http://www2a.cdc.gov/nip/adultimmsched/quiz-sp.asp>



Get Full Claims Detail

with your monthly insurance statement

SWHP makes available through the [Member Portal](#) an electronic Monthly Insurance Statement, also known as an Explanation of Benefits (EOB), to help you manage your claims expenses at a detailed level. The statement provides line-item detail on charges for that month, including what was billed and covered by SWHP. The amount you owe is included in this statement.

Remaining balances for deductibles and out-of-pocket expenses are also reported. Information for the current month and year-to-date is included. Statements are not provided for prescription claims or claims where the member does not owe anything.

Your EOBs will be delivered electronically through the portal unless you specifically request to receive paper EOBs in the mail. To request paper EOBs, log in to the [Member Portal](#) and select “Update Preferences.”

Claim received for JANE DOE
Member # 000-00-0000-00

Monthly Claims Detail MONTHLY INSURANCE STATEMENT

Claim Number: 1610000M0000 Provider: JASON L DOCTOR
SWHP received this claim on December 02, 2016 and paid it in 3 day(s).

Service Codes	Type of Service	Amount Billed	Amount Not Covered	Allowed Amount	Other Coverage Payment	Patient Responsibility			What You Owe	See Note
						What SWHP Paid	Copy	Coinsurance		
11129999	OFFICE OUTPATIENT VI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11129999	BEHAV ASSESS W/PSYCH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11129999	IM ASST THRU TRNTR JNY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11129999	INFLUENZA VAC 4 VIRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Account Summary MONTHLY INSURANCE STATEMENT
Summary of Deductible and Out-of-Pocket Maximum of your Current Plan Year.

Relationship: Member	Total Policy Period Amount	(+) Applied to Date	(-) Remaining Balance
JANE DOE			
Deductible	0.00	0.00	0.00
Out-of-Pocket Max	0.00	0.00	0.00
Other			
Deductible	0.00	0.00	0.00
Out-of-Pocket Max	0.00	0.00	0.00
Other			
Deductible	0.00	0.00	0.00
Out-of-Pocket Max	0.00	0.00	N/A

Key Terms

Deductible: This is the amount that you pay before certain major medical benefits are payable by SWHP.


Coinsurance: This is the percentage of allowed charges that you are responsible for.

Amount Not Covered: This is the amount SWHP does not cover. This is usually due to a denial of service. Please see the notes listed on the EOB for further clarification when a non-covered amount is listed.

Out-of-Pocket Maximum: The most you have to pay for health services every year. Once you have paid this amount, your insurance company usually pays 100% of your allowed health care charges, subject to any policy limitations.

Allowed Amount: This is the amount that SWHP considers for payment based upon our provider contracts and your benefits.

For your convenience, you may register to view your electronic Insurance Statement online. Visit our website at www.swhp.org and create an account for our new member experience.



Customer Advocacy
1-800-321-7947
www.swhp.org

Member # 000-00-0000-00
Account name / Group #
AAAA PPO / 080000

PLEASE SEE CLAIM DETAILS ON BACK

Appeal Rights

You have the right to file an appeal when you are dissatisfied with the decision of the plan administrator. More information is available in the Summary Plan Description. Scott and White Health Plan reserves the right to file a third level appeal to the Department of Labor (DOL) or the Equal Employment Opportunity Commission (EEOC) within 180 days of the date of the final decision. You may request a copy of the Summary Plan Description. One way to find out what your plan covers is to visit the Scott and White Health Plan website at www.swhp.org. If you have any questions, please contact the Employee Benefits Security Administration (EBSA) at (844) 843-3229. For an urgent care claim, you may request a copy of the documents within 180 days of the date of the decision. If you disagree with the response in writing to SWHP within 180 days of the date of the decision, you may request a second level appeal within that time.

For more information, please contact the Employee Benefits Security Administration (EBSA) at (844) 843-3229. For an urgent care claim, you may request a copy of the documents within 180 days of the date of the decision. If you disagree with the response in writing to SWHP within 180 days of the date of the decision, you may request a second level appeal within that time.

Please see claim details on back



Don't Wait for Your EOB

View your claim on the Member Portal

Even if your EOB isn't yet finalized for a particular medical claim, you can still view your claim details in Scott and White Health Plan's Member Portal.

Simply log in to the Member Portal through kisd.swhp.org and click on "Claims" from the menu on the left side.

Visit Date	Member	Claim No.	Type	Provider	Amount Billed	Plan Pays	You May Owe
02/01/2016	DOE	1602050F4074	Medical	DR GENTRY	\$318.00	\$110.00	\$50.00
02/01/2016	EDDY	160206071872	Drug	MC PHARAMCY	\$8.90	\$2.90	\$5.00
02/01/2016	DOE	160206071871	Drug	MC PHARAMCY	\$12.21	\$1.21	\$5.00
12/04/2015	EDDY	151208042008	Drug	MC PHARAMCY	\$38.54	\$32.54	\$6.00
11/19/2015	DOE	151122063413	Drug	MC PHARAMCY	\$122.19	\$116.19	\$6.00
11/19/2015	EDDY	151122063412	Drug	MC PHARAMCY	\$8.90	\$2.90	\$6.00

Claim Snapshot

CLAIM SNAPSHOT		SERVICE DETAILS
DATE OF VISIT	CLAIM NO.	MEMBER
02/01/2016	1602050F6	DOE
PROVIDER		
URGENT CARE - DALLAS		
AMOUNT BILLED	\$318.00	
- PLAN ALLOWED	\$200.00	
- PLAN DISCOUNT	\$0.00	
- PLAN PAID	\$150.00	
PATIENT RESPONSIBILITY	\$50.00	
COPAY	\$50.00	
COINSURANCE	\$0.00	
DEDUCTIBLE	\$0.00	
YOU MAY OWE	\$50.00	

Then click on any amount under "Plan Pays" to view the **Claim Snapshot** or **Service Details**. The Claim Snapshot provides key claim information, and Service Details itemizes the claim.

Click the **SAVE** icon to create a file that can be printed or saved.

EOBs are added to the portal monthly. Click on the Claim Number (in Claim No. column) to see your EOB.

SWHP Disease Management

Disease Management programs are designed to improve the health of persons with chronic conditions and reduce associated costs from avoidable complications. These goals are accomplished by identifying and treating chronic conditions more quickly and more effectively, slowing the progression of those diseases. Disease Management is a system of coordinated healthcare interventions tailored to your conditions where self-care efforts can be implemented. Disease Management empowers you, working with your healthcare providers, to manage the disease and prevent complications.

SWHP members can access the program by calling 888-360-1555 or through the following link: [Member Information Center](#).

Complex Case Management

Our Complex Case Management program helps you if you have chronic conditions or complex care needs. A nurse case manager will work with you, your family, and the physician to create a plan to meet your ongoing complex care needs. Case managers advocate for you and assist you with setting goals and making a personal plan to improve your health. They can also assist with arrangements for necessary services and make referrals to, and incorporate, Disease Management programs as applicable. Case managers answer questions and educate you so you have a better understanding of your condition and plan of care. The purpose of the program is to help you get the best possible results and the greatest value from your health plan. Participation is voluntary, and there is no additional cost to you for this program.

For more information, please log in to the Member Portal, select Wellness Programs and [request a screening](#) to see if Complex Case Management is the right program for your needs.

Prior Authorization for Cigna Providers

Certain medical services are subject to prior authorizations. Cigna PPO Network providers should verify your eligibility and benefits and contact Cigna to complete the prior authorization process.

Members who want to check the status of a prior authorization request should contact Scott and White Health Plan Customer Service through the Member Portal or by calling 800-321-7947 to verify benefits and eligibility. The member will then be transferred to Cigna.

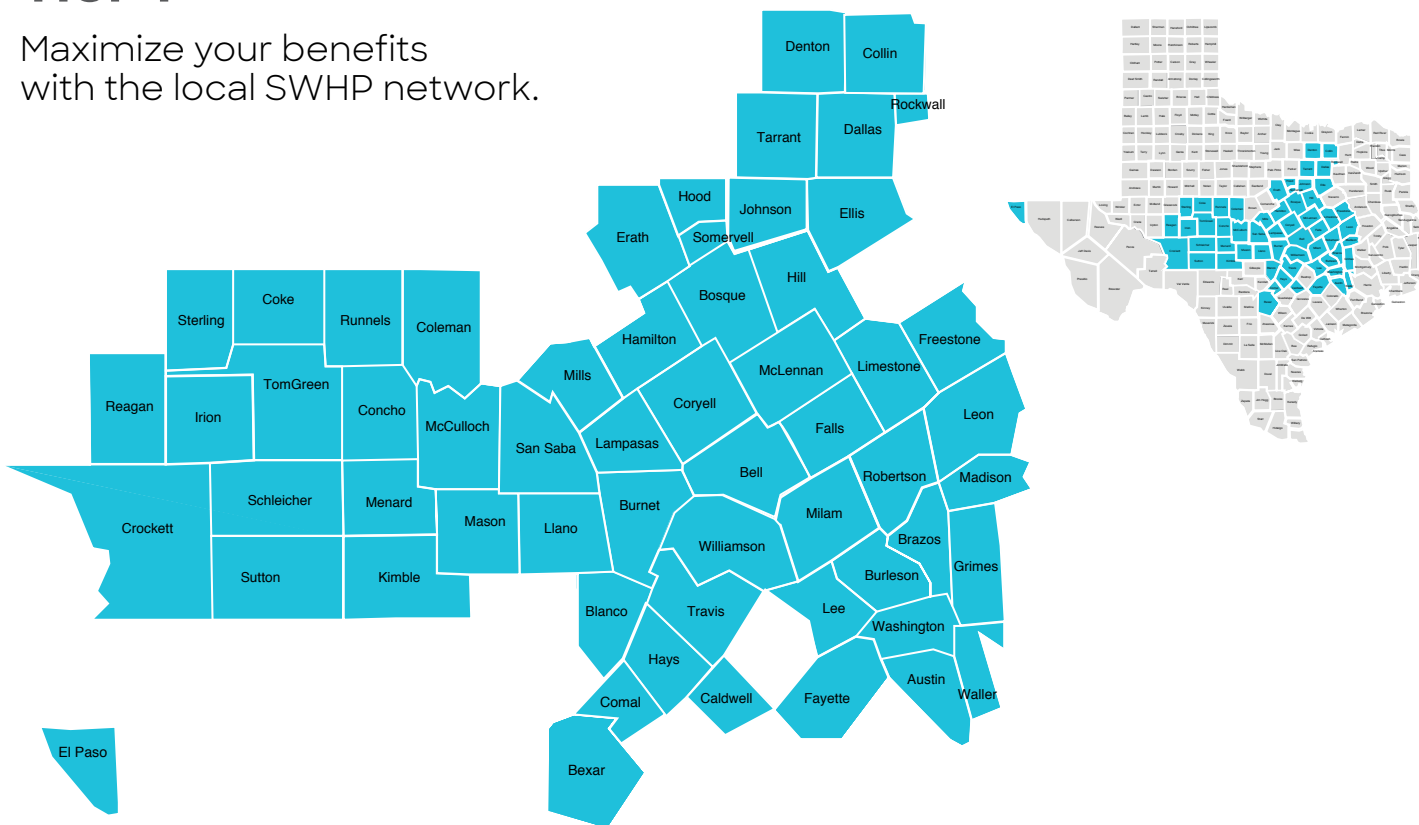
Prior authorization is not a guarantee of benefits or payment at the time of service. Benefits will vary between plans, so always verify benefits. Click here to view the [Cigna Prior Authorization](#) list.

Network Map

Tiered Service Areas

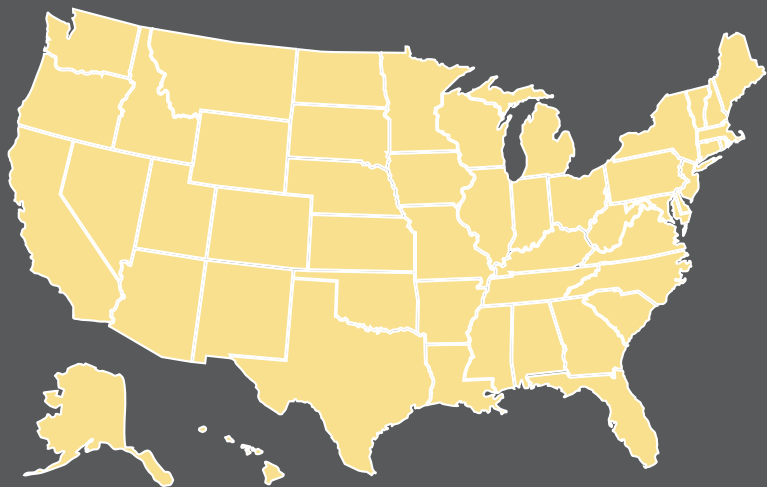
Tier 1

Maximize your benefits with the local SWHP network.



Tier 2

Nationwide access with the Cigna network whenever you need it.



Thank you for choosing
Scott and White Health Plan
for your healthcare coverage needs.



Scott & White
HEALTH PLAN




INSURANCE COMPANY OF
Scott & White



Scott & White
CARE PLANS

Part of
Baylor Scott & White HEALTH

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