RESIDENTS/FELLOWS

YOUR 2027 BENEFITS

Livewell

Take wellness to new heights

Annual Enrollment
Oct. 26 – Nov. 9

Andrew Garcia
RN charge nurse
Mountaineer

Inside

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Your benefits. Your journey.

Friends,

Living well looks different for each of us. It might mean hiking, making music, coaching your child's sports team, or simply having more time and energy for the people you love.

That's what makes benefits so personal. They're made for the everyday moments and the moments you never see coming. At Baylor Scott & White, we want you to feel confident that you have care and support you can count on from day one.

For 2027, we built on employee feedback and took meaningful steps to improve the benefits experience. You'll find simpler medical plan options, a more helpful enrollment experience, an enhanced benefits website with simpler navigation, and easier ways to access mental health and well-being resources. You'll also continue to have MyBSWHealth at your fingertips, bringing personalized, convenient care into one familiar place.

Take a little time to explore what's available and consider what will support you best in the year ahead. We're proud to care for you as you care for our patients, customers and communities.

Here's to living well every day, in whatever way feels most like you!

Cristi

Cristi Lockett
Chief Human Resources Officer
Baylor Scott & White Health

Visit **LivewellBSWH.com**
(passcode: bswrf)
for more information.

Living well starts here

Knowing who's eligible—and when you can make benefit changes—helps you choose coverage that supports you and your family.

You're eligible for Baylor Scott & White benefits if you're regularly scheduled to work:

- At least 30 hours per week as a full-time employee
- 20–29 hours per week as a part-time employee

Coverage begins on your first day of employment. You have 31 days to enroll after your hire date or after moving into a benefits-eligible position.

Benefits include:

- Medical
- Dental
- Vision
- Saving/spending accounts
- Disability
- Life and AD&D
- Accidental injury
- Critical illness
- Hospital care
- Legal
- Retirement savings[1]
- Time off[2]
- Tuition assistance
- Employee Assistance Program[1]
- Headspace[1]
- Employee discounts[1]
- EnCore[1]
- And more

1 Part-time employees (1–19 hours per week) and PRNs are eligible to participate in these benefits.

2 PRNs are not eligible for this benefit.

You can enroll:

- **Your spouse or common-law spouse**
- **Your children up to age 26, including stepchildren, legally adopted children and foster children**

You'll be asked to provide documents confirming your dependents' eligibility. Submit all required documentation by the deadline to keep them covered.

Changing coverage?

You can change your benefits during Annual Enrollment or within 31 days of a qualifying life event, such as:

- Marriage or divorce
- Birth or adoption
- Death of a dependent
- A change in benefits eligibility
- Gaining or losing other coverage

Your changes must be related to the life event, and documentation may be required.

- **Niecey Fonville**
  Clinical informaticist
  Cheer coach

What to know before you enroll

A quick look at what's changing for 2027 and where to find more information.

Medical plan options

This year, the plan names are changing, and the SEQA/EQA plans have combined into one. All eligible team members may choose from any of our three medical plans. The plans differ in which providers you can see and how much you pay for coverage and care.

*See **page 7** to learn more about your medical plan options.*

Carlos Reyes
Nursing supervisor
Soccer player

Medical rates

What you pay each pay period depends on your pay range, the medical plan you choose and who you cover. For 2027, medical rates and the pay ranges used to set them have been updated.

*See the chart on **page 9** for details on cost and coverage and see **page 14** for rates.*

Heather Svitak
Nurse manager
Flag football player

Mental health and well-being

Our integrated approach makes it easier to find the support that fits your needs. Resources include the virtual Mental Health Care program in MyBSWHealth, the Employee Assistance Program, Headspace and additional providers. Lyra will no longer be available beginning Jan. 1. Current users will receive transition information before year-end.

*Explore life resources on **page 26**.*

Tierra Poole Davis
Operations manager
Roller skater

Enhanced experience

We've improved the benefits website and enrollment experience based on team member feedback. You'll be able to more easily explore your benefits, compare plan options, and find resources to support you and your loved ones.

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

Thien Nguyen
Director, service excellence
Run ambassador

ANNUAL ENROLLMENT OCT. 26 – NOV. 9

Ready to rock 'n' enroll?

Martin Mufich
Nursing professional development specialist
Jazz guitarist

☐ Review your current elections

1. Visit **MyPeoplePlace.com**.
2. Click "Benefit Details."
3. Click "Benefits Statement."

☐ Pick your health benefits (pg. 7–14)

- **New!** Medical: BSWH EPO, BSWH PPO, BSWH HDHP
- Dental: Choice, Choice Plus, DHMO
- Vision

If you don't make a new medical election during Annual Enrollment, you'll automatically be enrolled in the plan most like your current one.

☐ Add savings/spending accounts (pg. 15)

Keep in mind that flexible spending accounts (FSA) don't roll over, and you'll need to take action if you wish to continue participating in one of these accounts.

- General-purpose FSA
- Limited-purpose FSA
- Dependent care FSA
- Health savings account (HSA)

☐ Add lifestyle coverage (pg. 18–24)

- Short-term leave
- Long-term disability
- Life and AD&D
- Critical illness
- Accidental injury
- Hospital indemnity
- Prepaid legal

☐ Plan for your future at BSWHRetirement.com

- Adjust your contribution or update beneficiaries at any time.
- Use auto increase if you wish to up your contributions on a regular basis.
- 50 or older? Catch-up contribution allows you to save even more; separate election required.
- **Reminder!** Keep your account safe with a strong password and up-to-date contact information.

☐ Submit enrollment by Nov. 9

1. Log in to **MyPeoplePlace.com** > Benefit Details > Benefits Enrollment.
2. Click "Start" to access your enrollment event.
3. Click each benefit tile to review and make selections.
4. Click "Submit" to complete. **(Don't forget this step!)**

Brush up on benefits lingo.

Learn about commonly used healthcare terms like deductibles, coinsurance, out-of-pocket maximums and more!

Need help?

Scan the QR code for a short video to help you understand your benefits.

Healthier days start with MyBSWHealth

There's more than one way to live well. MyBSWHealth puts everyday health needs in one convenient place—from finding the right care and scheduling appointments to getting virtual urgent care 24/7.

You can also manage medications, find healthy living tips and stay connected to your family's health. That means less time keeping track—and more time for what you love.

Set up Family Account Management.

One account for those who count on you.

- Schedule appointments, request refills, message care teams and manage your loved ones' health—all from your MyBSWHealth account.
- If you have Family Account Management for a loved one who is hospitalized at a BSW facility, you can order meals, connect with their care team, view schedules and receive test results!

*From the home screen, **click the arrow next to your name to add or grant family access**.*

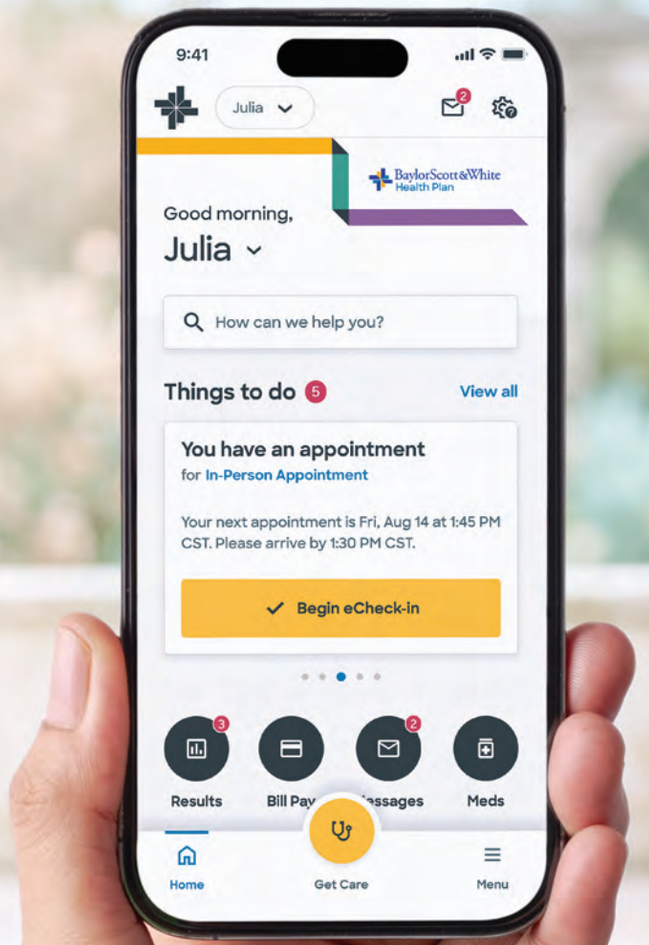
Link your BSW Health Plan member ID card.

Connect your medical plan to MyBSWHealth for quick access to your member ID card whenever you need it.

*From the home screen, **select the gear icon** in the top-right corner. Then go to **Manage Accounts → Linked Accounts → Baylor Scott & White Health Plan → Verify and Link**.*

Tap into MyBSWHealth.

Stay tuned: New features are coming throughout the year to make your experience even more personal and connected.



ADMINISTERED BY BAYLOR SCOTT & WHITE HEALTH PLAN (BSWHP)

Medical

Important for 2027

If you have medical coverage today, your plan name and design have changed for 2027. **If you don't make a new medical election,** you'll automatically be enrolled in the corresponding 2027 plan shown below.

FSA elections don't carry forward. You must make a new election during Annual Enrollment to contribute to an FSA in 2027.

New this year: All eligible team members may choose from any of our three medical plans. Each offers a different balance of cost of coverage, out-of-pocket expenses and provider choice. Review the options below and then see **pages 9 and 14** to compare coverage and rates.

BSWH EPO Plan

Previously offered as the SEQA and EQA plans

- **What it is:** An exclusive provider organization (EPO) plan
- **What it offers:** Lower out-of-pocket costs (deductibles, copays and coinsurance) to help make healthcare costs more predictable.
- **Where you can receive care:** The BSWH Premier Network (Tier 1) is the only network available with this plan.

  Note: Urgent and emergency care are covered outside the network when billed as urgent or emergency care.

BSWH PPO Plan

Previously offered as the Premium Plan

- **What it is:** A preferred provider organization (PPO) plan
- **What it offers:** Lower deductibles, copays and coinsurance with more flexibility in choosing healthcare providers outside of the Tier 1 Network.
- **Where you can receive care:** This plan includes the BSWH Premier Network (Tier 1), BSWH Plus Network and UnitedHealthcare Options PPO Network (Tier 2), and out-of- network benefits (Tier 3).

  Note: If you live 40+ miles from a Tier 1 acute care facility, Tier 2 providers are covered at the Tier 1 benefit level after a one-time activation with BSWHP Customer Service.

BSWH HDHP Plan

Previously offered as the High-Deductible Health Plan (HDHP)

- **What it is:** A high-deductible health plan
- **What it offers:** Lower monthly premiums with a higher annual deductible. Preventive care is covered at 100%. For most other medical and prescription drug expenses, you pay the full cost until you meet the deductible. The plan then begins sharing costs through coinsurance.
- **Where you can receive care:** This plan includes the BSWH Premier Network (Tier 1), BSWH Plus Network and UnitedHealthcare Options PPO Network (Tier 2), and out-of-network benefits (Tier 3).

  Note: If you live 40+ miles from a Tier 1 acute care facility, Tier 2 providers are covered at the Tier 1 benefit level after a one-time activation with BSWHP Customer Service.

MEDICAL

Understand your options

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

Tier 1

Most cost-effective tier with best value!

$

BSWH Premier Network

Extensive network of hospitals, ambulatory surgical centers and urgent care centers with more than 58,000 primary care physicians and specialists

Available with

- BSWH EPO
- BSWH PPO
- BSWH HDHP

Tier 2

Next most cost-effective tier

$ $

BSWH Plus Network and UnitedHealthcare Options PPO Network

Expanded network with additional coverage

Available with

- BSWH PPO
- BSWH HDHP

Tier 3

Highest cost tier

$ $ $

Out-of-Network

Includes physicians, providers, facilities and laboratories not included in any other network

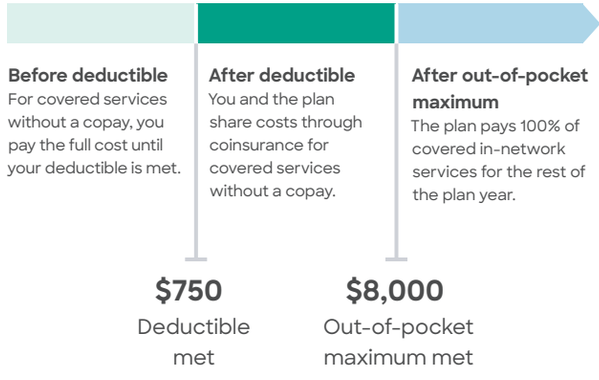
Available with

- BSWH PPO
- BSWH HDHP

To find a provider, visit **BSWHealthPlan.com/BSWH**, select **Find a doctor**, then **Select plan** and search by name. If you use the UnitedHealthcare provider directory, select the **UnitedHealthcare Options PPO Network**.

How your deductible, copays and coinsurance work together.

You pay a portion of the cost for care, and the plan pays the rest. Here's an example of how it all fits together during a plan year.



Key terms

Deductible
The amount you pay for certain covered services before the plan starts to pay.

Copay
A fixed amount you pay for certain services (such as a primary care visit). You pay a portion of the cost for care, and the plan pays the rest.

Coinsurance
A percentage of the cost you pay after the deductible is met.

Out-of-pocket maximum
The most you'll pay in a plan year for covered in-network care.

Baylor Scott & White Health Plan

Visit **BSWHealthplan.com/BSWH** to find providers, view your ID card, check coverage details and more.

Medical cost and coverage

Medical plan	BSWH EPO	BSWH PPO		BSWH HDHP	
Network	**Tier 1** BSWH Premier	**Tier 1** BSWH Premier	**Tier 2** BSWH Plus & UnitedHealthcare	**Tier 1** BSWH Premier	**Tier 2** BSWH Plus & UnitedHealthcare
Deductible Employee/Family[1]	$750/$1,500	$1,500/$3,000		$3,500/$7,000	
Out-of-pocket maximum Employee/Family[2]	$8,000/$16,000	$9,000/$18,000		$8,500/$17,000	
Preventive care	$0	$0	$0	$0	$0
eVisit	$0	$0	Covered at the office visit copay	10% AD	40% AD
Primary care physician and video visit	$35 copay	$35 copay	$70 copay	10% AD	40% AD
Specialist and video visit	$45 copay	$45 copay	$100 copay	10% AD	40% AD
Urgent care	$45 copay	$45 copay	$100 copay	10% AD	40% AD
Emergency room[3]	$600 copay + 10% AD	$600 copay + 10% AD		10% AD	10% AD
Bundled maternity[4]	$400 copay	$1,200 copay	40% AD	10% AD	40% AD
Advanced imaging—PET, CT, CAT	$100 copay per visit	10% AD	40% AD	10% AD	40% AD
Advanced imaging—MRI, MRA	$150 copay per visit	10% AD	40% AD	10% AD	40% AD
Inpatient hospital or outpatient care	10% AD	10% AD	40% AD	10% AD	40% AD

1 Family deductible: An individual can receive after-deductible benefits once they meet their own deductible, even if the family deductible has not yet been met (EPO and PPO plans). The family deductible must be met before an individual can receive after-deductible benefits (HDHP plan).

2 Family out-of-pocket maximum: Once you reach your out-of-pocket maximum, the plan pays 100% of covered services for you, even if the family maximum hasn't been met.

3 Emergency room: The ER copay is waived if you're admitted to the hospital (EPO and PPO plans).

4 Bundled maternity: The maternity copay applies to the hospital facility charge only. Prenatal care and eligible newborn well-baby care are covered at 100%. Newborn must be added to coverage to receive well-baby care covered at 100%.

AD means after deductible: You pay the listed percentage after meeting your deductible.

ADMINISTERED BY RIGHTWAY

Prescription drugs

Rightway is our pharmacy partner and can help you understand your prescription benefits, manage prior authorizations, review medication options and navigate formulary changes.

When filling prescriptions, you have two options:

- **BSW pharmacies:** Save on copays and manage all of your prescription needs. BSW is the only option when filling specialty medications and mail order. Specialty medications are limited to a 30-day supply. Mail-order is limited to a 90-day supply.
- **Rightway-contracted pharmacies:** Provides access to a network of contracted pharmacies including CVS, Kroger, Walgreens, Walmart and more. Prescriptions are limited to a 30-day supply. Specialty medications and mail-order services are not available through Rightway.

Note: *Some controlled medications are not available through mail order and are limited to a 30-day supply. Examples include opioids, stimulants and certain sedatives.*

Ask whether generic medications may be right for you.

Generic medications cost less than their brand-name equivalents, and the Rightway pharmacy team can help you compare covered options. Use the Rightway Formulary Navigator to search for covered medications.

Rightway: available 24/7.

Phone: 866.987.5735
Email: RWRX@RightwayHealthcare.com
Online: RightwayHealthcare.com/BSWH

Prescription cost and coverage

Medical plan	BSWH EPO		BSWH PPO		BSWH HDHP	
Type of Rx	**BSW pharmacies 30-day/90-day supply**	**Rightway-contracted pharmacies 30-day supply only**	**BSW pharmacies 30-day/90-day supply**	**Rightway-contracted pharmacies 30-day supply only**	**BSW pharmacies 30-day/90-day supply**	**Rightway-contracted pharmacies 30-day supply only**
Preferred generic	$5/$10	$12	$7/$14	$14	10% AD	20% AD
Preferred brand	$35/$70	$50	$40/$80	$60	10% AD	20% AD
Non-preferred brand and generic	Lesser of $50/$100 or 50%	Lesser of $75 or 50% after $100 individual deductible	Lesser of $60/$100 or 50%	Lesser of $75 or 50% after $100 individual deductible	10% AD	20% AD
Specialty	20% ($200 max)	N/A	20% ($200 max)	N/A	10% AD	N/A
Chronic and preventive	$10/$20	$20	$10/$20	$20	10% AD	20% AD

- *Fertility drugs are covered at 20% with a maximum $400 copay and a $7,500 lifetime maximum pharmacy benefit.*
- *Drugs not listed on the formulary may require prior authorization. If authorized, you'll pay the applicable non-preferred or specialty copay.*
- *Choosing a brand-name drug when a generic is available will result in higher costs. You'll be required to pay the non-preferred cost share plus the cost difference between the brand-name and generic equivalent.*
- *N/A means not applicable.*
- *AD means after deductible.*

Know where to go for care

- PCP = Primary care provider
- Spec. = Specialist
- AD = After deductible

24/7 eVisits

Online questionnaire reviewed by BSW's provider team within one hour.

BSWH EPO copay
Tier 1: $0

BSWH PPO copay
Tier 1: $0
Tier 2: PCP $70 or Spec. $100

BSWH HDHP
Tier 1: 10% AD
Tier 2: 40% AD

Conditions:
- Asthma
- Cold/flu/fever
- Earache
- Eczema
- Nausea
- Pink eye/eye stye
- Sore throat
- Sinus infections
- Vaginal yeast infection

COVID test and Paxlovid are unavailable on eVisits.

24/7 video visit

Connect with a BSW provider from the comfort of your home **using your computer, tablet or mobile device.**

BSWH EPO copay
Tier 1: PCP $35 or Spec. $45

BSWH PPO copay
Tier 1: PCP $35 or Spec. $45
Tier 2: PCP $70 or Spec. $100

BSWH HDHP
Tier 1: 10% AD
Tier 2: 40% AD

Conditions:
- Allergies
- Acid reflux
- COVID-19
- Lower back pain
- Minor headaches
- Respiratory infections
- Sprains and strains
- Stomach concerns
- UTI/bladder infection

Labs, medical certifications, X-rays and referrals not available.

Primary care

When it's **not an emergency** and doesn't fit the criteria of an eVisit or video visit.

BSWH EPO copay
Tier 1: PCP $35

BSWH PPO copay
Tier 1: PCP $35
Tier 2: PCP $70

BSWH HDHP
Tier 1: 10% AD
Tier 2: 40% AD

Conditions:
- Acne
- Dehydration
- Annual physicals
- Age-appropriate care
- Managing chronic conditions: diabetes, high blood pressure
- Vaccines

Urgent care

Walk-in care for **non-life-threatening illnesses and injuries** that can't wait for a routine appointment.

BSWH EPO copay
Tier 1: $45

BSWH PPO copay
Tier 1: $45
Tier 2: $100

BSWH HDHP
Tier 1: 10% AD
Tier 2: 40% AD

Conditions:
- Back pain
- Escalating symptoms for chronic conditions: diabetes, high blood pressure
- High fever
- Minor burns and cuts
- Severe sprains and strains
- Minor eye injuries

Emergency room

Open 24/7 and should be used only for **life-threatening or severe medical emergencies.**

BSWH EPO
Tier 1: $600 + 10% AD
(waived if admitted)

BSWH PPO
Tier 1 & 2: $600 + 10% AD
(waived if admitted)

BSWH HDHP
Tier 1 & 2: 10% AD

Conditions:
- Broken bones
- Chest pain
- Inability to swallow
- Numbness/tingling
- Poisoning, overdoses and suicidal behavior
- Serious burns, cuts and infections
- Seizures
- Severe stomach pain
- Uncontrollable bleeding

OPTIONS THROUGH CIGNA

Dental

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

- **Choice Plan:** Any dentist; lower costs if you stay in-network; implants/orthodontia not covered
- **Choice Plus Plan:** Any dentist; lower cost if you stay in-network; implants/orthodontia covered
- **DHMO Plan:** In-network only; must choose a general dentist; implants/orthodontia covered

Dental plan	Choice	Choice Plus	DHMO[1]
Network	**Total Cigna DPPO**	**Total Cigna DPPO**	**Cigna Access Plus**
Annual deductible	$50 individual/$150 family	$50 individual/$150 family	N/A
Annual maximum benefit	$1,250	$2,500	N/A
Office visit	$0	$0	$5
Preventive			
Checkups/Cleanings[2] X-rays	$0	$0	$0
Basic			
Fillings Extractions Root canals	50% AD	20% AD	$0–$105 $6–$135 $55–$305
Major			
Dentures Crowns Bridges	50% AD	50% AD	$65–245 $35–$285 $525–$740
Dental implants	Not covered	50% AD[3]	$340–$1,445
TMJ (Temporomandibular joint)	Not covered	Not covered	$200–$240
Orthodontia	Not covered	50% up to $2,000 LTM	Child: $1,608 Adult: $2,592 Up to 24 months

1 If you don't select a dentist, one will be assigned. Changes take effect the 1st of the following month. Once enrolled, you'll receive a welcome packet with details on how to make this selection. If a specialist provider isn't within your area or not accepting patients, an out-of-network referral may be requested. Not offered in all states. Availability varies by ZIP code.

2 Two per calendar year.

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

AD means after deductible.

FAST FACTS

Dental health

A healthy smile supports your overall health

Taking care of your teeth and gums is an important part of living well. If left untreated, gum disease can lead to tooth loss and has been linked to heart disease and diabetes.

All BSW-offered dental plans include two free checkups and cleanings each calendar year.

Visit **MyCigna.com** to find an in-network dentist and get your next visit on the calendar.

Oral Health Integration Program (OHIP)

Pregnant members and those with certain health conditions may qualify for extra dental benefits through their Cigna dental plan, helping reduce the cost of covered treatments.

Visit Cigna for more information.

OFFERED THROUGH EYEMED

Vision

Our vision plan helps you and your covered dependents see life more clearly. Visit **EyeMed.com** or download the **EyeMed Members app** to:

- View your benefits
- Access your ID card
- Explore additional member discounts

Sign in with your existing account or register as a new user. You'll need your member ID or the last four digits of your Social Security number to get started.

Coverage	In network[1]
Exams (once per calendar year)	$10 copay
Lenses Single-vision or lined multifocal lenses (once per calendar year)	$10 copay
Progressive lenses	Standard: $65 copay; Premium: $95–$185 copay based on tier
Lens options	Polycarbonate: covered in full for children under 19; all lens options available to members at fixed pricing
Frames (once per calendar year)	$0 copay, $170 allowance[2] 20% off balance over $170
Contact lens fit and follow-up	Standard: $25 copay for lens fitting, plus two follow-up visits Premium: $25 copay, 10% off retail price + $55 allowance
Contacts[3] (once per calendar year)	$0 copay, $170 allowance[2]
Laser vision correction	15% off the retail price or 5% off the promotional price

1 In-network providers offer the best level of benefits. There's a limited amount of out-of-network reimbursement available depending on service.

2 Frames or contacts are covered up to $170 per year. Any additional cost is paid by you.

3 Higher level of benefit for medically necessary contacts. Consult with your provider for more information.

FAST FACTS

Vision health

Keep your health in focus

Routine eye exams do more than check your vision. They can also reveal signs of diabetes, high blood pressure and other health conditions. The American Academy of Ophthalmology recommends a comprehensive eye exam beginning at age 40 or earlier if you have certain health risks or notice any changes in your sight.

Schedule your annual in-network eye exam for a $10 copay. Visit **EyeMed.com** or use the EyeMed app to find a provider.

Visit EyeMed for more information.

PER PERIOD PRE-TAX DEDUCTIONS

Healthcare premiums

Medical rates

Hourly rate[1]	Coverage tier	BSWH EPO		BSWH PPO		BSWH HDHP	
		You Pay	BSW Pays	You Pay	BSW Pays	You Pay	BSW Pays
Full-time Less than $30.01/hour	Employee only	**$0**	$391	**$86**	$287	**$37**	$308
	Employee + spouse	**$126**	$706	**$239**	$556	**$122**	$610
	Employee + child(ren)	**$102**	$583	**$188**	$467	**$99**	$504
	Employee + family	**$173**	$953	**$306**	$771	**$163**	$828
Full-time $30.01 to $54/hour	Employee only	**$0**	$391	**$117**	$256	**$73**	$272
	Employee + spouse	**$143**	$689	**$294**	$501	**$183**	$549
	Employee + child(ren)	**$109**	$576	**$252**	$403	**$154**	$449
	Employee + family	**$216**	$910	**$399**	$678	**$256**	$735

1 What you pay for medical coverage is based off of your hourly rate as of Sept. 20, 2026.

Dental rates

Coverage tier	Choice	Choice Plus	DHMO
Employee only	$12.70	$25.06	$5.37
Employee + spouse	$25.44	$48.87	$10.75
Employee + child(ren)	$34.04	$62.89	$14.39
Employee + family	$43.18	$86.71	$18.25

Vision rates

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

ADMINISTERED BY OPTUM BANK

Savings and spending accounts

Flexible spending accounts (FSAs) and health savings accounts (HSAs) let you set aside pre-tax money for eligible healthcare and/or dependent care expenses.

Download the Optum app to manage your accounts.

			Only available to those enrolled in the HDHP medical plan	
	General-purpose FSA	**Dependent care FSA[1]**	**Limited-purpose FSA[2]**	**Health savings account**
Contribution limits	Individual: $100-$3,400 Household: $100-$7,500	Individual: $100-$3,750 Household: $100-$7,500	Individual: $100-$3,400 Household: $100-$7,500	Individual: $4,500 Family: $9,000 Catch-up (age 55+): Additional $1,000
Expense type	Healthcare	Dependent care	Healthcare	Healthcare
When are funds available?	Immediately	As money is deposited	Immediately	As money is deposited
Deadline to use funds	March 15, 2028	March 15, 2028	March 15, 2028	N/A
Pairs well with ...	BSWH EPO and BSWH PPO	All plans	BSWH HDHP	BSWH HDHP
Update contribution during plan year?	No, unless you have a qualifying life event	No, unless you have a qualifying life event	No, unless you have a qualifying life event	Yes, you can update it anytime throughout the year

Note: You don't need to be enrolled in a BSW medical plan to elect a general-purpose or dependent care FSA.

Note: Contribution limits shown are based on current IRS guidelines and are subject to change for the 2027 plan year. Final contribution limits will be determined by the IRS.

1 Use dependent care FSA funds to pay for dependent care expenses, such as daycare at home and licensed centers for children up to age 13 or daycare at home and licensed centers for dependents of any age who are mentally and/or physically disabled.

2 Use the limited-purpose FSA to pay for eligible dental and vision expenses. Once the medical plan deductible is met, these funds can be used for medical and prescription expenses too.

Do one thing today that helps you live well tomorrow

Fuel up and get moving

Water, nourishing foods and a little activity can help you feel your best and stay healthy over time.

- BenefitHub offers discounts on gym memberships, nutrition coaching and other well-being resources.

Check in on your checkup

Regular checkups and recommended screenings help identify health concerns early, when they may be easier to treat.

- Check out Things to Do in MyBSWHealth and be sure you're up to date on your annual checkup with your primary care physician.

Know your numbers

Blood pressure, cholesterol and blood sugar can reveal important changes in your health. Track your numbers over time so you can take action when needed.

- Tap into Results in MyBSWHealth to view any recent results.

Make time to reset

Stress affects more than how you feel—it's been associated with a 27% greater risk of heart disease.

- Headspace offers meditation and mindfulness. The Employee Assistance Program (EAP), Peer Support and our Spiritual Care Hotline are also available when you need someone to turn to.

Make sleep a priority

Aim for seven to nine hours of sleep each night to support your mood and overall well-being.

- Use the Mental Health Care program in MyBSWHealth to track your sleep or turn to Headspace for help winding down.

Get support to make a change

If you're ready to stop tobacco or alcohol use, free support is available. Get coaching, a personalized plan and practical tools to help you take the next step.

- Visit YesQuit.org to get started.

See these resources and more on **page 28**.

Photography gives Mandie Tavares a way to manage stress and find joy by slowing down and seeing the world from a different perspective.

Mandie Tavares
Network management credentialing specialist
Photography enthusiast

Growing your family

Adding to your family is a major milestone, and we're proud to be part of it! Your benefits are here to support you as your family grows.

Bundled maternity copay

Our bundled maternity copay* is tied to your medical plan and covers:

- All prenatal visits before birth
- Labor and delivery expenses
- Well-baby expenses**
- BSWH EPO Plan: $400 copay
- BSWH PPO Plan: $1,200 copay (Tier 1 only)
- BSWH HDHP Plan: Not eligible

** The copay applies to the facility claim.*

*** If your newborn stays in the hospital longer than you do, the inpatient benefit under your medical plan applies.*

Adoption assistance

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

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

- View the full policy on BSWconnect.

Pregnancy support

The Baylor Scott & White Health Plan offers a full range of pregnancy support, including our **Expecting the Best** program, which offers assistance coordinating benefits, obtaining a breast pump and more. Get started today by emailing your name, date of birth, insurance member number and estimated delivery date to **CaseManagement@BSWHealth.org**.

Tap into **Pregnancy and Postpartum Care in MyBSWHealth** for helpful guidance and support from a nurse advocate throughout pregnancy and for 12 months after delivery.

Parental leave

No matter how your family grows, parental leave is designed for all parents—supporting our commitment to an inclusive workplace. For those enrolled in our short-term leave program, parental leave provides:

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

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

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

New arrival in your family?

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

Kaitlin Villanueva
Physical therapist
Quilter and new mom

Additional protection for you and your family

Your benefits go beyond healthcare coverage. Additional benefits can help protect you and your family with income protection, financial support and added peace of mind when the unexpected happens.

Actively at work provision

If you request to elect or increase your coverage and are not actively at work at the start of the plan year, your coverage changes won't take effect until the date you return to work.

Heather Svitak
Nurse manager
Flag football player, with her son Emerson and husband, Chris

Short-term leave (STL)

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

- May pay a portion of your salary, up to the weekly maximum, for up to 180 days.
- Multiple coverage options available.
- Enrollment is required to receive parental leave benefits.*
- Preexisting condition limitations may apply.**

STL rates

Benefit	Cost	Weekly maximum
60% coverage	$1.088[1]	$3,000
70% coverage	$1.460[1]	$4,000

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

- *Per pay period post-tax deduction*

Long-term disability (LTD)

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

- You have the option to increase your coverage by 10%.
- LTD benefits may continue while you meet the plan's disability criteria, up to Social Security retirement age.

LTD rates

Benefit	Cost	Monthly maximum[1]
50% coverage[1]	No cost	$15,000
60% coverage[1]	Varies[2]	$15,000

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

2 Cost is available in the PeoplePlace enrollment system.

- *Per pay period post-tax deduction*

Time away

Whether you're planning a vacation, recovering from an illness or managing personal needs, BSW offers programs to support your time away from work. Learn more at **BSWHealth.com/Benefits > Time away > Time off**.

Eligibility for paid time off (PTO)

- Full-time and part-time team members.

Excludes:

- 7-on/7-off team members
- Shift providers
- PRNs
- Contingent or contract physicians
- Practicing physicians
- Those covered under the tracking-free time off (TFTO) plan

** **To receive parental leave** benefits, you must be enrolled in STL coverage before your child's birth or placement.*

***If you enroll in STL coverage during your initial eligibility enrollment period, preexisting condition limitations don't apply. If you enroll later, conditions, including pregnancy, for which you receive treatment, a diagnosis, care or consultation during your first three months of coverage won't be covered for the first 12 months.*

Life and AD&D insurance

BSW provides basic life and AD&D insurance through New York Life at no cost to you, with coverage equal to your annual salary. You can also:

- Increase your Life and AD&D coverage
- Add dependent coverage
- Enroll in Child Life and Child AD&D coverage

Stay protected even when you're away from home.

If you're enrolled in AD&D coverage, you have access to travel assistance services when you're 100 miles or more from home, including emergency support, travel resources and translation assistance.

Learn more: **347.708.1824** (policy number **OK0980456**).

Life and AD&D insurance coverage

	Basic coverage	Supplemental coverage	Spouse coverage	Child coverage
Coverage amount	1x annual salary rounded to the next higher $1,000	1x–7x annual salary rounded to the next higher $1,000	$10,000, or $25,000 increments	$10,000 or $20,000
Benefits maximum	Up to $500,000	Up to $2,000,000	Up to $250,000, not to exceed employee coverage	$20,000
Age reduction	Coverage for employees and spouses is reduced as the employee reaches the ages below: • Age 65: Coverage reduces to 65% • Age 70: Coverage reduces to 50% • Employee coverage will not be reduced below $20,000			Not applicable
Evidence of insurability (EOI)	Certain levels of life insurance coverage may require you to demonstrate good health by completing an EOI. In these cases, your coverage will not take effect until it is approved.			Not applicable
Features	• Terminal illness/accelerated death benefit is available. 75% to a maximum of $500,000. • Group Term Life is portable and convertible, and AD&D is convertible. • If you request to elect or increase coverage for yourself or a dependent, and are not actively at work on the effective date, your coverage changes will not take effect until the date you return to work.			

Note: If you turn 65 or 70 during the plan year, the reduction will take effect beginning with the pay period that includes your birthday.

Supplemental life insurance rates

Your age	Per $1,000 coverage for		
	you	your spouse	your child(ren)
<25	$0.013	$0.025	$0.035 (one rate includes all eligible enrolled children)
25-29	$0.016	$0.031	
30-34	$0.022	$0.041	
35-39	$0.028	$0.047	
40-44	$0.036	$0.054	
45-49	$0.054	$0.080	
50-54	$0.084	$0.138	
55-59	$0.138	$0.254	
60-64	$0.192	$0.416	
65-69	$0.313	$0.810	
70-74	$0.630	$1.563	
75-99	$0.819	$1.563	

- ***Age reduction provision:*** *Beginning at age 65, coverage is reduced to the greater of $20,000 or reduced to 65% at age 65 and 50% at age 70. If you turn 65 or 70 during the plan year, the reduction takes effect with the pay period that includes your birthday. Spouse coverage reductions are based on the employee's age.*
- ***Evidence of Insurability (EOI):*** *Certain levels of life coverage may require proof of good health. If EOI is required, coverage won't begin until it's approved.*
- *Full rate calculations are available in the PeoplePlace enrollment system.*
- *Per pay period post-tax deductions*

Supplemental AD&D rates

Per $1,000 coverage for		
you	your spouse	your child(ren)
$0.006	$0.007	$0.008

- *Full rate calculations are available in the PeoplePlace enrollment system.*
- *Per pay period post-tax deductions*

Gennifer Ritter
Clinical risk manager
Kayaker

Extra protection for your financial health. These benefits can help cover added costs when unexpected medical events occur.

Explore additional protection.

Find more information about Aetna supplemental benefits.

Critical illness insurance

Provides financial protection if you're diagnosed with a covered illness, such as cancer, heart attack or stroke.

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

Accidental injury insurance

Provides financial protection for expenses from a covered accident.

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

Hospital indemnity insurance

Provides financial protection by helping cover expenses associated with hospital stays, including maternity care.

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

Susan McClanahan
Neonatal transport/outreach coordinator
35 years and counting

Wellness benefit

When enrolled in accidental injury or critical illness coverage, you can receive a $50 wellness benefit each year for a covered health screening (annual checkup, colonoscopy, mammogram and more), per covered individual each year. Use a BSW-preferred facility to receive a 25% higher benefit.

How to file a claim

Submit each wellness claim individually using one of the following methods:

- **Online:** Go to MyAetnaSupplemental.com or download the My Aetna Supplemental App
- **Fax:** 859.455.8650
- **Mail:** Aetna Voluntary Plans
  P.O. Box 14079
  Lexington, KY 40512-4079
- **Phone:** 1.888.772.9682
  7 a.m.–5 p.m. CT

Critical illness insurance rates

Attained age	Employee		Employee + spouse		Employee + child(ren)		Employee + family	
	$15K	$30K	$15K	$30K	$15K	$30K	$15K	$30K
0-24	$1.80	$3.61	$3.79	$7.58	$4.32	$8.63	$6.24	$12.47
25-29	$2.16	$4.32	$4.36	$8.70	$4.66	$9.31	$6.81	$13.61
30-34	$2.96	$5.94	$5.82	$11.64	$5.52	$11.02	$8.27	$16.54
35-39	$3.71	$7.40	$7.90	$15.80	$6.40	$12.79	$10.15	$20.30
40-44	$4.79	$9.57	$10.25	$20.50	$7.61	$15.21	$12.50	$24.99
45-49	$6.65	$13.30	$14.70	$29.40	$9.73	$19.45	$16.95	$33.89
50-54	$8.90	$17.79	$20.98	$41.95	$12.19	$24.38	$23.23	$46.47
55-59	$12.15	$24.30	$29.07	$58.14	$15.37	$30.74	$31.33	$62.66
60-64	$15.09	$30.19	$36.54	$73.08	$18.55	$37.11	$38.80	$77.60
65-69	$19.98	$39.95	$46.09	$92.18	$23.41	$46.81	$48.48	$96.94
70-74	$27.85	$55.70	$63.41	$126.82	$31.69	$63.37	$65.78	$131.56
75-79	$27.85	$55.70	$63.41	$126.82	$31.69	$63.37	$65.78	$131.56
80-84	$27.85	$55.70	$63.41	$126.82	$31.69	$63.37	$65.78	$131.56
85+	$27.85	$55.70	$63.41	$126.82	$31.69	$63.37	$65.78	$131.56

- *Spouse and child rates are derived from team member age. Children are eligible up to age 26.*
- *Per pay period post-tax deductions*

Accidental injury insurance rates

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

- *Per pay period post-tax deductions*

Hospital indemnity insurance rates

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

- *Per pay period post-tax deductions*

Prepaid legal services

Navigate life's important moments with confidence using MetLife's network of attorneys for covered legal matters.

Covered prepaid legal services include a wide range of personal legal needs, such as:

- Estate planning
- Buying, selling or refinancing a home
- Family-related legal matters
- Reviewing legal documents
- Identity theft assistance
- Traffic tickets
- Debt and financial issues
- Elder care support

With the MetLife Legal Plan, you and your covered family members have access to experienced network attorneys for these covered services with **no deductibles, no copays and no claim forms**.

Legal rates

Standard plan	Cost
Employee only	$4.68
Family[1]	$6.50

Plus Parents[2]	Cost
Employee + parents	$7.00
Family[1] **+ parents**	$8.82

1 Family coverage covers you, your spouse and dependents.

2 Family Plus Parents extends legal plan coverage to up to eight additional family members, including your parents, parents-in-law and grandparents.

- *Deducted post-tax.*

Learn more from MetLife.

Visit MetLife for plan resources and additional information.

With 50 half marathons under his belt, Thien Nguyen knows well-being is built one step at a time.

- **Thien Nguyen**
  Director, service excellence
  Run ambassador

RETIREMENT

Save for a financially secure retirement

BSW helps you save for retirement by matching your contributions dollar-for-dollar up to 5% of eligible pay. Our plan offers both pre-tax and Roth contributions to help you tailor your tax strategy. Once enrolled, contributions are automatically deducted from your paycheck and deposited into your retirement account, along with the BSW match.

You're always 100% vested in your own contributions. The BSW match vests after three years. Refer to the Plan Document for additional information.

Ready to get started?

1. **Register** your account at BSWHRetirement.com.
2. **Choose** your contribution amount.
   - If you're age 50 or older, don't forget to elect catch-up contributions.
3. **Choose** your investment options.
4. **Designate** your beneficiary.

*Note: Visit **IRS.gov** for 2027 IRS limits and information about catch-up contributions.*

Need assistance?

Empower Customer Service can help you with:

- Website support
- Loans, withdrawals and rollovers
- Balance inquiries
- Beneficiary updates
- Contribution changes

Phone: 844.722.2794

- Monday–Friday, 7 a.m.–9 p.m. CT

Online: BSWHRetirement.com

Did you know?

Financial stress can affect both your mental and physical well-being. Taking small steps today—whether you're building savings, planning for retirement or managing your account—can help you feel more confident about what's ahead.

Financial health center

Online: Empower.com/client/BSWH/Livewell

Phone: 833.301.9355

Schedule a free personalized consult or access tools and resources!

Your mental health matters

Employee Assistance Program

Life can be challenging at times, and you don't have to navigate those moments alone. Through ComPsych, our Employee Assistance Program (EAP) provider, you and your household members have access to **free**, confidential support whenever you need it.

The EAP can help you:

- **Talk to a counselor** with 24/7 access to professional support.
- **Navigate everyday challenges** such as stress, relationships, family concerns and work-life balance.
- **Access legal and financial resources** for guidance on important life decisions.
- **Connect with additional support** through referrals to community resources and care providers.

Five free counseling sessions per person, per issue, per year, available in person, by phone or by video with licensed professionals.

24/7 mental health support.

Call: 866.380.1372
App: GuidanceNow
Online: GuidanceResources.com
Web ID: BSWH (log in using SSO)

Headspace

Support your mental well-being with Headspace, available at no cost to BSW team members and up to five loved ones age 18+. Headspace offers science-backed tools to help you manage stress, improve sleep, build mindfulness and strengthen healthy habits.

With Headspace, you can:

- **Reduce stress and anxiety** with guided meditations and mindfulness exercises.
- **Sleep better** with sleepcasts, meditations and relaxing sounds.
- **Improve focus and well-being** with tools that help you stay present and productive.
- **Build healthy habits** and track your progress over time.
- **Access support anytime, anywhere** through the app, web, tablet or Apple Watch.
- **Download content** for offline access.

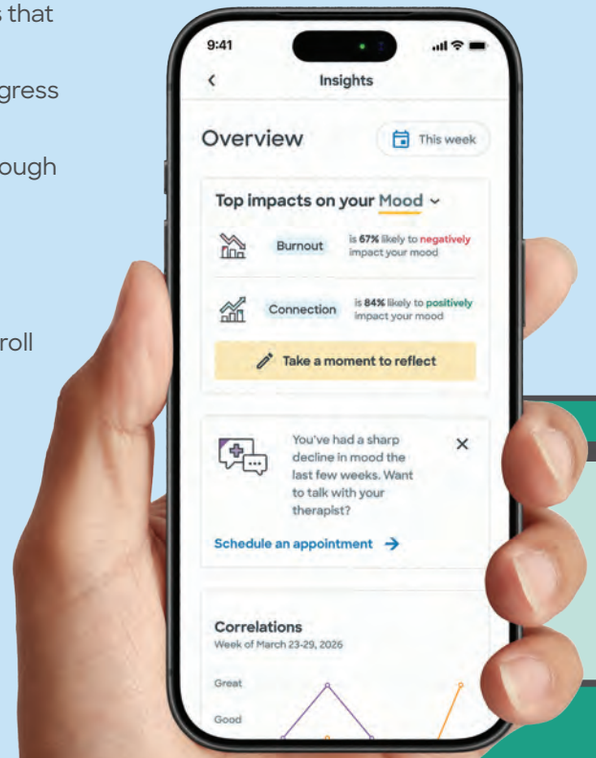
Get started:
Work.Headspace.com/BSW/Member-Enroll

Headspace Support Center
Online: Help.Headspace.com
Email: TeamSupport@Headspace.com

Virtual Mental Health Care

If stress feels unmanageable, don't go it alone. The virtual Mental Health Care program in **MyBSWHealth** connects you with licensed therapists who can help you manage stress, build resilience and prevent burnout.

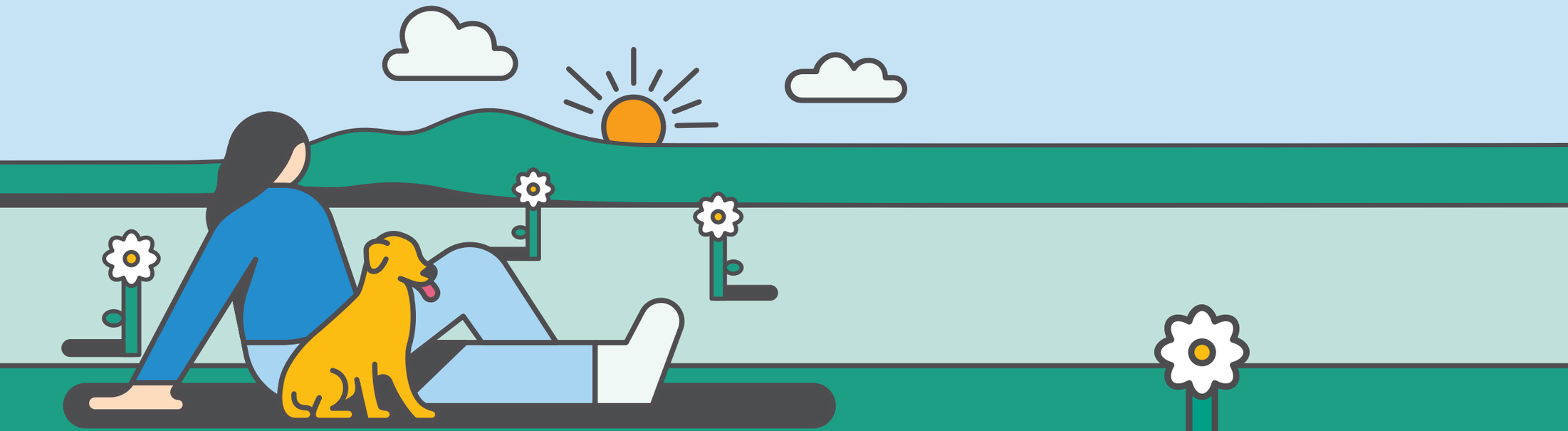
Download the **MyBSWHealth** app to take charge of your mental health today.



Meet Holly

Holly has a lot on her shoulders. Her husband has been struggling with anxiety, her daughter is preparing for a baby and her mother needs more help at home. Like many of us, Holly is trying to care for the people she loves while taking care of herself, too. Through the Employee Assistance Program, Holly and her family can find support and brighter days ahead:

- Her husband can connect with support that works for him through **Text Therapy, In-Person Counseling, Work-Life Balance Resources and more**.
- When Holly needs someone to talk to, she can access in-the-moment **Support, Short-Term Counseling or Virtual Group Therapy**.
- Her daughter can find practical guidance through **Support for Single Parenting, Childcare Resources and Life Coaching**.
- As her mother's needs change, Holly can turn to **Family Counseling, Elder Care Assistance and Home-Repair Referrals**.



Need to talk?

What type of care do you need?	Eligibility	Options	How to access	Cost to you
I need support, but I'm not sure where to start.	All employees and their family members	EAP (ComPsych) 24/7 live assistance	Call 866.380.1372	No cost for up to five sessions per issue
		Mental Health Care virtual care program	MyBSWHealth member portal or app	No cost for digital wellness tools[1]
	Employee medical plan members	Primary care physician	Contact your PCP	Cost varies based on your plan
	Employee medical plan members (18+)	eVisit	MyBSWHealth member portal or app	No cost for most BSW medical plans
Work and life are challenging. I'd like to talk to a peer who understands what I'm going through.	All employees and their family members	EAP (ComPsych) 24/7 live assistance	Call 866.380.1372	No cost for up to five sessions per issue
	All employees	Peer support	· Call 888.674.7337 8 a.m.-6 p.m., seven days a week · Virtual staff support via Teams · BSWconnect.com/PeerSupport	No cost
I'd like spiritual support and encouragement.	All employees	Spiritual Care Hotline	Call 214.820.2542 Monday–Friday, 7 a.m.-7 p.m.	No cost
I'd like online wellness tools, screenings or other behavioral health resources that I can access on my own.	All employees and their family members	EAP (ComPsych) 24/7 live assistance	Call 866.380.1372	No cost
		Headspace	Download the app	No cost
		Mental Health Care virtual care program	MyBSWHealth member portal or app	No cost for digital wellness tools[1]
I'd like to talk to a therapist in person/virtually.	All employees and their family members	EAP (ComPsych) 24/7 live assistance	Call 866.380.1372	No cost for up to five sessions per issue
		Mental Health Care virtual care program	MyBSWHealth member portal or app	No cost for digital wellness tools[1]
	Employee medical plan members	In-network provider	MyBSWHealth member portal or app	Cost varies based on your plan
	Patients seen by a PCP in a BSW clinic	Collaborative care	Request from PCP	PCP copay
I need help finding a therapist or an MD.	All employees and their family members	Mental Health Care virtual care program	MyBSWHealth member portal or app	No cost for digital wellness tools[1]
	Employee medical plan members	Baylor Scott & White Health Plan	· Call 844.843.3229 · MyBSWHealth member portal or app	No cost
I am experiencing an emotional crisis and need help right now.	**Anyone**	**Crisis Hotline**	**Call 988**	**No cost**

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

Benefit contacts

Questions related to	Carrier	Phone	Hours of operation	Website
Accidental injury, critical illness, hospital indemnity	Aetna	800.607.3366	Mon-Fri, 8 a.m.-6 p.m. (all time zones)	MyAetnaSupplemental.com
Dental	Cigna	877.505.5872	24/7	MyCigna.com
Dependent Verification Center	Alight	866.318.3961	Mon-Fri, 7 a.m.-7 p.m. CT	YourDependentVerification.com
Discounts	BenefitHub	866.222.8789	Mon-Fri, 7:30 a.m.-7:30 p.m. CT	BSWH.BenefitHub.com
Employee Assistance Program (EAP)	ComPsych	866.380.1372	24/7	GuidanceResources.com Web ID code: BSWH
Flexible spending (FSA) and health savings accounts (HSA)	Optum Bank	800.243.5543	Mon-Fri, 7 a.m.-9 p.m. CT Sat-Sun, 8 a.m.-4:30 p.m. CT	OptumBank.com
Life, AD&D and long-term disability	New York Life	800.642.8238	Mon-Fri, 7 a.m.-6 p.m. CT	MyNYLGBS.com
Medical	Baylor Scott & White Health Plan	844.843.3229	Mon-Fri, 7 a.m.-7 p.m. CT	BSWHealthPlan.com/BSWH
Prepaid legal	MetLife Legal	800.821.6400	Mon-Fri, 7 a.m.-7 p.m. CT	LegalPlans.com Single: 6720010 and Family: 6730010
Prescription	Rightway	866.987.5735	24/7	RightwayHealthcare.com/BSWH
Retirement savings	Empower	844.722.2794	Mon-Fri, 7 a.m.-9 p.m. CT	BSWHRetirement.com
Short-term leave	Sedgwick Absence Center	844.511.5762	Mon-Fri, 7 a.m.-7 p.m. CT	MySedgwick.com/BSWH
Tobacco cessation	YesQuit	877.937.7848	24/7 (except holidays)	YesQuit.org
Tuition assistance	Guild	800.985.4027	Mon-Fri, 7 a.m.-7 p.m. CT	BSW.GuildEducation.com
Vision	EyeMed	844.409.3401	Mon-Fri, 6:30 a.m.-10 p.m. CT Sat, 7 a.m.-10 p.m. CT	EyeMed.com
Your benefits enrollment, paid time off or pay	PeoplePlace	844.417.5223	Mon-Fri, 6:30 a.m.-6 p.m. CT	MyPeoplePlace.com

Live well

Ready to roll into
Annual Enrollment?
Visit **MyPeoplePlace.com.**

Legal notices

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

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

Visit BSWHealth.com/Benefits and click *Resources*.

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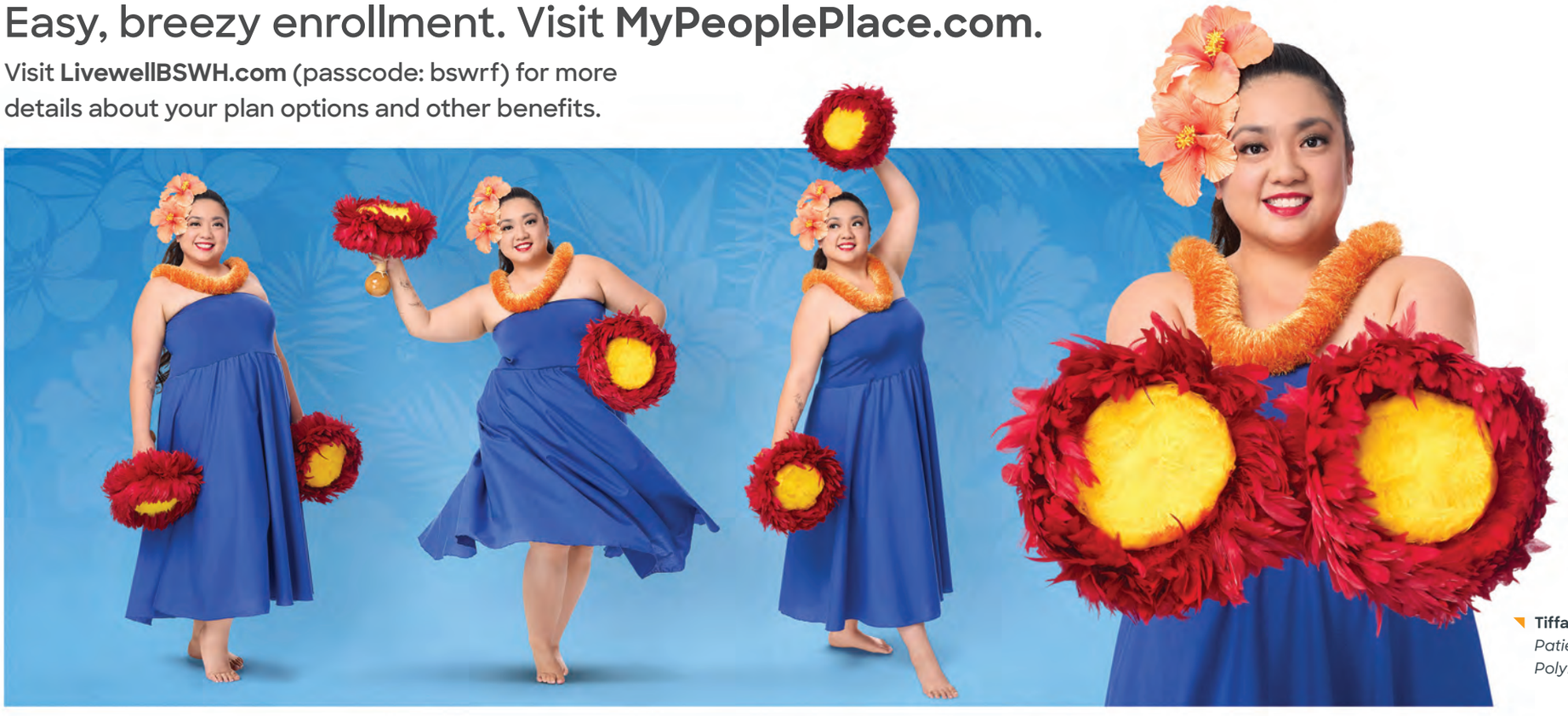
*This guide summarizes the benefits, programs and resources available to eligible Baylor Scott & White Health team members and their eligible dependents. Some benefits are provided automatically by Baylor Scott & White Health, while others require enrollment and may include employee contributions. Official Plan documents, policies and certificates of insurance contain complete details, eligibility requirements, conditions, maximum benefit levels and limitations, and are available at **BSWHealth.com/Benefits**. In the event of a conflict between this guide and the official governing documents, the official documents will prevail.*

This guide is provided for informational purposes only and is not a guarantee of benefits. Baylor Scott & White Health reserves the right to amend, modify or terminate any benefit plan, program or policy at any time and for any reason.

Baylor Scott & White HEALTH

Easy, breezy enrollment. Visit **MyPeoplePlace.com.**

Visit **LivewellBSWH.com** (passcode: bswrf) for more details about your plan options and other benefits.



Tiffany Ann Williams
Patient care technician
Polynesian dancer

RES