

WELCOME

Annual Notice of Change 2024

CovenantHealth  SM
Advantage HMO

offered by
 Baylor Scott & White
Health Plan

Disclaimers

Baylor Scott & White Health Plan offers BSW SeniorCare Advantage HMO-POS plans as a Medicare Advantage (MA) organization through a contract with Medicare. Baylor Scott & White Care Plan offers Covenant Health Advantage HMO plans as an MA organization through a contract with Medicare. Baylor Scott & White Insurance Company offers BSW SeniorCare Advantage PPO plans as an MA organization through a contract with Medicare. Enrollment in one of these plans depends on the health plan's contract renewal with Medicare.

You must continue to pay your Medicare Part B premium.

Other pharmacies, physicians and providers are available in our network.

Today's discussion

1. Our Beginning
2. What's Changing for 2024?
3. Medicare Advantage Election Periods
4. Covenant Health Advantage HMO Medicare Plan
5. Extra Benefits
6. Contact Information

Our Beginning

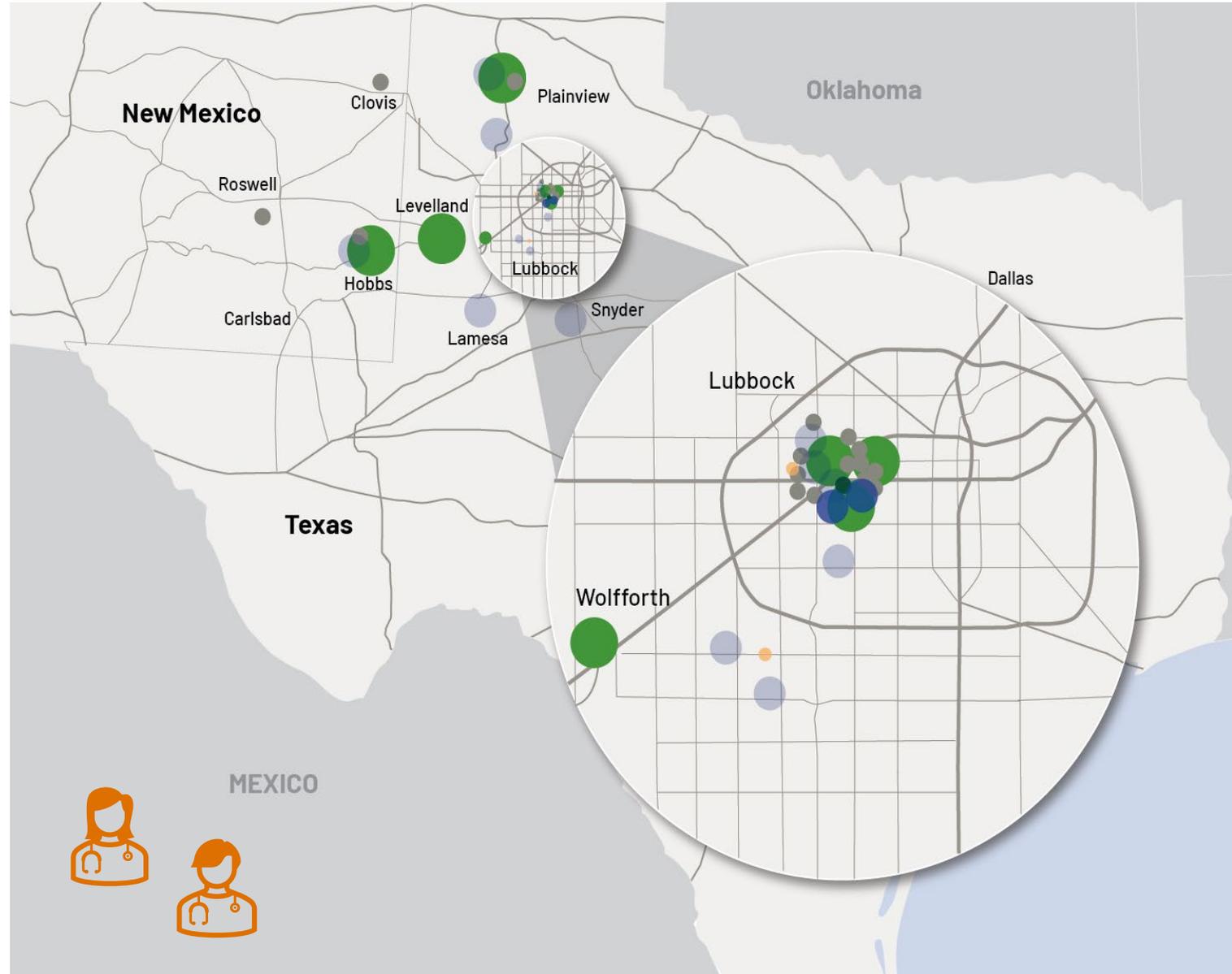
- In 2007, a group of physicians with a shared vision began to collaborate to provide the community with the highest quality healthcare. Aligning with Covenant Health, this joint venture became Covenant Health Partners (CHP), an organization dedicated to improving quality processes and outcomes, leading to better care and decreased cost.
- Today, CHP assists physicians in the transformation from volume-based to value-based care through various programs



Network of Care

600+ Providers

- Primary Care locations
- Specialty Care locations
- Urgent Care or ExpressCare Clinics
- Ambulatory Surgery Centers
- Ambulatory Imaging Centers
- Hospitals



Covenant Health & BSWHP Partnership



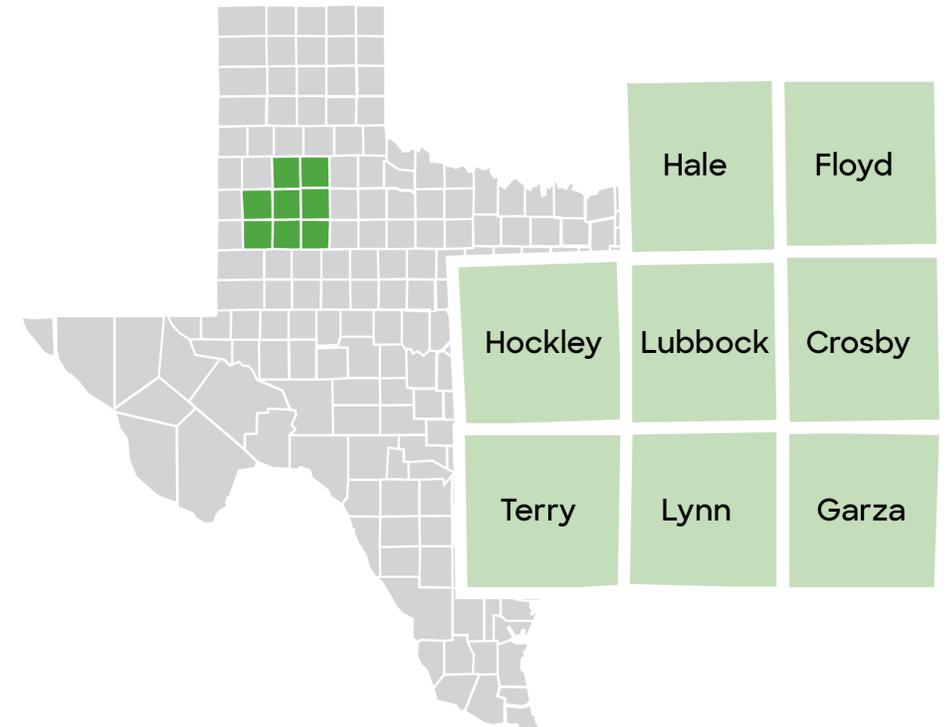
- Leadership Relationships
- Covenant Health Input
- Benefits
- Value-Added Benefits
- Premium Pricing
- Reduce Duplication of Services
- Better Collaboration
- Shared Financial Performance



Covenant Health Advantage HMO

Covenant Health has partnered with Baylor Scott & White Health Plan to offer a first-class Medicare Advantage plan in 8 West Texas counties.

- H4943 (HMO)
- 2 plan offerings – MA only, MAPD



What's Changing for 2024?

Customer Service Hours – effective 1/1/2024

- If you have any questions, please call Customer Service at 1.833.442.2405 (TTY: 711).
- We are available October 1 – March 31, 7:00 AM to 8:00 PM, seven days a week (excluding major holidays)
April 1 – September 30, 7:00 AM to 8:00 PM, Monday through Friday (excluding major holidays).

Billing Grace Period

- The premium payment grace period is being reduced from 120 to 60 days. Unpaid premiums greater than 60 days will result in termination from the plan.



Medicare Plan Highlights

- No referrals required to see a specialist
- Worldwide ER and Urgent Care Coverage is included
- \$0 telehealth visits including primary care, specialists, and psychiatry
- \$0 copays available for many mail order prescriptions
- We now have preferred pharmacies offer lower prescription copays!
- Dental, vision, hearing, and fitness benefits included in all plans



Medicare Advantage Election Periods

Annual Election Period (AEP)

Medicare Advantage-eligible individuals may enroll in or disenroll from a Medicare Advantage plan during AEP, which runs from October 15 through December 7 of each year.

Medicare Advantage Open Enrollment Period (OEP)

OEP takes place annually from January 1 through March 31, and allows individuals enrolled in an MA plan, to make a one-time election to go to another MA plan or Original Medicare. Individuals using the OEP to make a change may make a coordinating change to add or drop Part D coverage.



Covenant Health Advantage HMO



Covenant Health Advantage HMO

Medical Benefits	HMO
Monthly Premium with Rx Benefits	\$0
Monthly Premium without Rx Benefits	\$0
Part B Buy Down (Covenant Health Advantage HMO without Rx pays \$50 toward Part B premium)	\$50
Deductible (medical)	\$0
Out-of-Pocket Maximum with Rx Benefits	\$5,900
Out-of-Pocket Maximum without Rx Benefits	\$5,600
Annual Physical Exam	\$0
Primary Care Physician (PCP) Office Visit	\$0
Specialty Care Physician (SCP) Office Visit	\$25
Telehealth Services (PCP, SCP, Psychiatry)	\$0
Podiatry	\$40
Durable Medical Equipment (DME)	20%



Benefits listed in **RED** indicate a change from plan year 2023.

Covenant Health Advantage HMO

Medical Benefits	HMO
Diagnostic Tests, X-Rays, Lab Services	\$0
Advanced Diagnostic Imaging Services (MRI, MRA, CT, PET, Nuclear Cardiology)	\$75 - \$325
Inpatient Hospital	Days 1-6: \$325/day Days 7-90: \$0/day
Inpatient Mental Health	Days 1-5: \$318/day Days 6-90: \$0/day
Outpatient Surgery (facility)	\$275
Skilled Nursing Facility (SNF) Care	Days 1-20: \$0/day Days 21-100: \$200/day
Ambulatory Surgical Center (facility)	\$250
Ambulance (U.S. only)	\$300 (plan with Rx) \$265 (plan without Rx)
Emergency Care (U.S. only; copay waived if admitted within 24 hours)	\$100
Urgent Care (U.S. only; copay waived if admitted within 24 hours)	\$50
Worldwide Emergency/Urgent Services	\$0 copay \$5,000 maximum



Benefits listed in **RED** indicate a change from plan year 2023.



Prescription Drug Benefit Changes

- No more cost share for Part D drugs while in the Catastrophic phase
- Our pharmacy network now includes both Preferred and Standard pharmacies. Your cost share may be less at a Preferred Pharmacy.

Our Preferred Pharmacy Network includes:

- Walmart
- HEB
- Walgreens
- And many more!



Late Enrollment Penalty (LEP)

- Medicare does not allow you to have medical and prescription drug coverage through two different Medicare Advantage Plans.
- Medicare may apply a late enrollment penalty if you fail to choose drug coverage when you become Medicare Part D eligible.

See your Evidence of Coverage for more information.



Covenant Health Advantage HMO

Prescription Drug Benefits	Select Rx
Deductible	\$0
Initial Coverage Amount	\$5,030
Copays During Initial Coverage Period (30-day supply)	Preferred Pharmacies / Standard Pharmacies
Tier 1: Preferred Generic Drugs	\$0 / \$5
Tier 2: Generic Drugs	\$5 / \$10
Tier 3: Preferred Brand Drugs	\$47 / \$47
Tier 4: Non-Preferred Brand Drugs	\$100 / \$100
Tier 5: Specialty Drugs	33%
Mail Order Copays (90-day supply)	
Tier 1: Preferred Generic Drugs	\$0
Tier 2: Generic Drugs	\$0
Tier 3: Preferred Brand Drugs (2 copays)	\$94
Tier 4: Non-Preferred Brand Drugs (2 copays)	\$200
After Initial Coverage Amount You Pay	25% Preferred and Other Generic Drugs 25% Brand-Name Drugs
Total Out-of-Pocket You Pay	\$8,000
During the Catastrophic Phase - You pay	\$0

Most adult Part D vaccines are covered at no cost to you. You pay no more than \$35 for a one-month supply of each covered insulin product regardless of the cost-sharing tier.



Covenant Health Advantage HMO

Bonus Benefits	
Routine Vision Exam (one per year; must use a network provider)	\$0 copay
Eyewear (annual allowance toward purchase; must use a network provider)	\$200 allowance
Routine Hearing Exam (one per year)	\$0 copay
Hearing Aids (annual allowance toward purchase every 3 years)	\$2,500 allowance (plan with Rx) \$1,000 allowance (plan without RX)
Gym/Fitness Club Membership (at participating Silver&Fit locations)	Included
Over-the Counter (OTC) Allowance (must use OTC Network card at participating retailers; no rollover)	\$75 allowance per quarter (plan with Rx) \$30 allowance per quarter (plan without RX)
Dental (MetLife PDP plus network)	Included





Extra Benefits

Mail Order and 90-Day Prescriptions

Getting your medications delivered to your home can save you time and money.

- Receive three-month supplies of your medications with the option of automatic refills
- Free standard shipping
- Helpful reminders to take or refill your medications

Sign up for mail order with Optum® Home Delivery in one of three simple ways:

1. Ask your doctor to send an electronic prescription to Optum® Home Delivery.
2. Visit [MyBSWHealth.com](https://www.MyBSWHealth.com) and log in to your member portal. From there, you can fill new prescriptions, transfer others to home delivery and more.
3. Call Optum Rx at 1.844.230.9357.

Prefer to use your retail pharmacy to receive 90-day prescriptions? No problem.

- Receive 90-day prescriptions at preferred retail pharmacies for 2 copays for most medications in Tiers 1-4
- Visit [BSWHealthPlan.com/Medicare](https://www.BSWHealthPlan.com/Medicare) to view the formulary (drug list) and pharmacy directory



Additional Care Programs

Additional Care Programs	
In-Home Acute Care for eligible members with complex health issues	Included
Kidney Health Program for eligible members diagnosed with kidney disease	Included
BSWH Care Guide Program for assistance with access to care and services	Included



Dental benefits

	HMO
Monthly Premium	Included
Yearly Benefit Maximum	\$2,500
Deductible	\$0
Oral Exams, Cleanings	\$0
Dental X-rays (every 3 years)	\$0
Extractions	50%
Dentures (every 5 years)	50%
Crowns (Advantage Rx plan only)	50%
Restorative Services	50%
Prosthodontics	50%
Other Oral/Maxillofacial Surgery	50%



**MetLife
PDP Plus
Network**
MetLife.com
855.676.9337

Oral surgery for simple and surgical extractions are covered once every 5 years. Other oral surgery is covered once every five years. Covered services include: Amalgam, dentures, immediate temporary dentures - complete/partial, dentures - rebases/relines, denture adjustments, tissue conditioning, resin composite fillings (excludes coverage for composite fillings on molars), oral surgery: simple extractions, oral surgery: surgical extractions, other oral surgery



Over-the-counter (OTC) allowance

- **Quarterly allowance:**
 - **\$75** allowance per quarter in the Covenant Health Advantage Rx HMO
 - \$30 per quarter in the Covenant Health Advantage HMO without Rx
- **Use your allowance** toward the purchase of bandages, cold and allergy medicines, pain relievers, and more
- **Unused amounts do not rollover** - must use or lose
- **Participating retailers** include CVS, Discount Drug Mart, Dollar General, Family Dollar, Rite Aid, Walmart, Walgreens, Kroger, Whole Foods, HEB, and other independent pharmacy locations.
- **NEW** - available online through CVS at mybenefitscenter.com
- **NOTE:** New cards will be mailed to eligible members toward the end of December. There is no need to activate your new card; it will be ready to use on 1/1/2024. Cards will now have the members name on their card.



Contact Information

Customer Service

833.442.2405 TTY: 711
7 AM – 8 PM, 7 days a week

MetLife (Dental)

855.676.9337
metlife.com

Silver&Fit (Fitness)

877.427.4788
Silverandfit.com

Optum Rx

844.230.9357

Customer Engagement

Call for plan changes
877.845.3901 TTY: 711
8 AM – 5 PM, Monday-Friday
HPCustomerEngagement@BSWHeath.org

InComm OTC

Order Online @ [Mybenefitscenter.com](https://mybenefitscenter.com)
Order via phone: 833.875.1816



