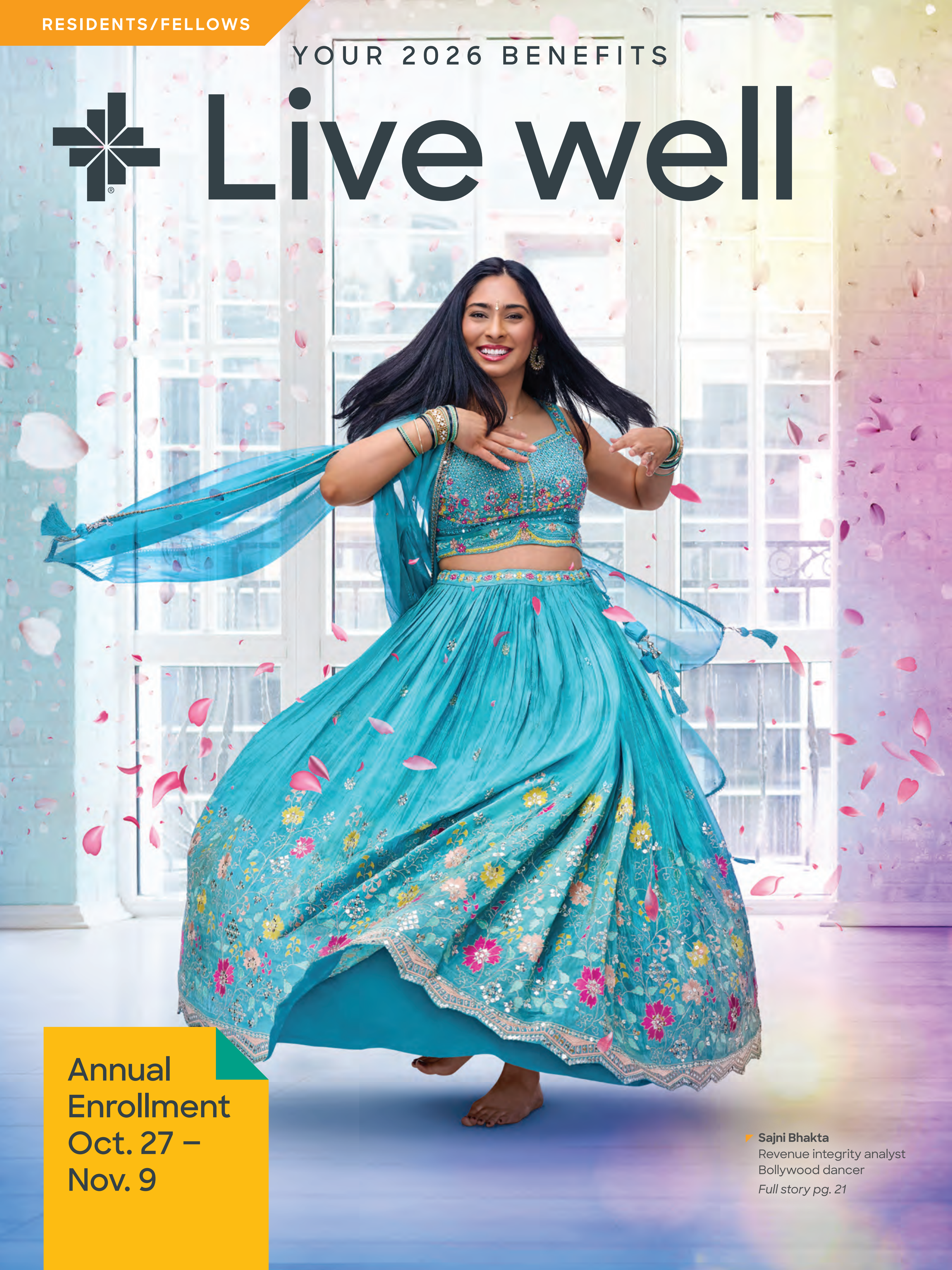
RESIDENTS/FELLOWS

YOUR 2026 BENEFITS

Live well



Annual Enrollment Oct. 27 – Nov. 9

Sajni Bhakta
Revenue integrity analyst
Bollywood dancer
Full story pg. 21

Keeping pace with what matters most.

Coverage that keeps up with you.

Inside …

Friends,

Life moves fast—I see it every day with my twin daughters in middle school. That's why dependability matters.

At Baylor Scott & White, we're committed to benefits you can count on. For 2026, your plans remain steady with only small adjustments, so you can stay focused on what matters most: living well.

Benefits are more than coverage—they're about confidence. Your feedback continues to shape our future, and we've launched a new effort to strengthen benefits around what matters most to you.

With BSW benefits, you have access to exceptional care across Texas and innovation that makes life simpler. For me, MyBSWHealth has become an everyday essential, putting personalized and convenient care right in my hands.

Throughout this guide, you'll see team members sharing their passions for living well. I hope their stories spark fresh ideas, new energy and inspiration for your own journey. Let's keep showing what it means to live well, together!

Cristi

Cristi Lockett
Chief Human Resources Officer
Baylor Scott & White Health

Life moves.
Your benefits stay steady.

Medical and dental

- No changes to **plan design**—copays, maximums and deductibles stay the same.
- **Premiums** increase modestly to keep coverage strong and sustainable.

> Dancing for the Dallas Mavericks—on top of my role at BSWQA—takes a lot of energy. Thanks to my benefits, I've got more of it than ever.

Clay Westmoreland
Manager, contract performance
Dallas Mavs entertainer

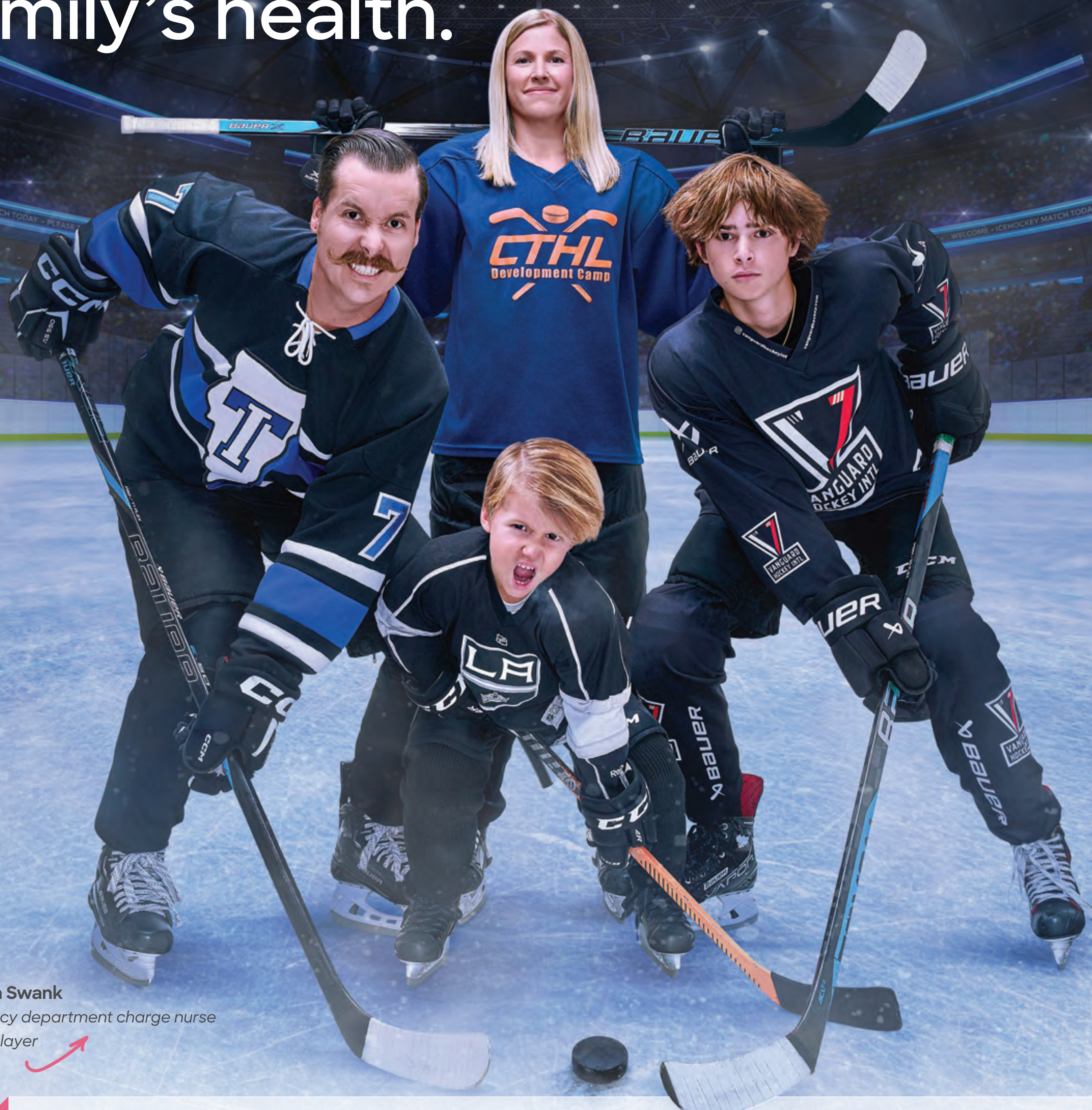
Life, AD&D and well-being

- New buy-up option for **Child Life and Child AD&D**: $20K benefit for extra peace of mind.
- **Short-term leave** premiums increase modestly, while continuing to provide important protection for you and your family.
- **Employee Assistance Program (EAP)**, now with ComPsych, offers up to five free counseling sessions per issue (in person or virtual) plus expanded family resources.

Retirement

- ***IMPORTANT!*** Catch-up contribution requirements are changing as a result of the SECURE 2.0 Act. Be on the lookout for email communications with more details.
  - If your prior-year FICA wages exceeded $145,000, any catch-up contributions must be Roth.
  - Reminder: If you choose to make the additional contribution, it won't start until you meet the standard limit.

Power play for your family's health.



Johanna Swank
Emergency department charge nurse
Hockey player

When life is a team sport, you need an easy way to keep everyone in the game. With **Family Account Management in MyBSWHealth**, you can:

- View health records for your kids, spouse or dependents
- Schedule appointments, message providers and request refills on their behalf
- Stay on top of immunizations, test results and upcoming visits

No matter who's on your roster, one account makes it simple to manage care for the whole family. Because health isn't just an individual effort—it's a team win.

Set up ***Family Account Management*** *today at* ***MyBSWHealth.com.***

Clockwise from left: Randy, Johanna, Travis and Brodi Swank.

Benefits checklist: Living well starts here.

Happy with your current selections?
Not all elections roll forward each year, so it's always a good idea to review your options to ensure you enroll in the benefits you and your loved ones need.

Review your current benefits
Review your address, personal information and current benefits before making 2026 elections.

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

Pre-enrollment snapshots show elections as of Oct. 14, 2025.

Pick your health benefits (pg. 8–13)

- Medical: SEQA/EQA, Premium, HDHP
- Dental: Choice, Choice Plus, DHMO
- Vision

Choose savings/spending accounts (pg. 18)

- Healthcare FSA
- Health Savings Account (HSA)
- Dependent Care FSA

Add lifestyle coverage (pg. 16–20)

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

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.

Enroll by Nov. 9, 2025.

1. Log in at **MyPeoplePlace.com** → Annual Enrollment.
2. Review and select your benefits.
3. Click "Submit" to complete. (Don't forget this step!)

Adding dependents? Watch for a verification request and reply by the deadline.

Need help?

- Ask Alex and compare plans: Visit **Start.MyALEX.com/BSWH**.
- Short on time? Scan the **QR code** for a quick video guide. (Passcode: bswrf)

Know where to go for care.

BENEFITS BOOSTER

Skip the ER unless it's a true emergency.

An urgent care or virtual visit is faster, more convenient and much less costly. Use the **Help Me Decide** feature on **MyBSWHealth** to guide you on where to go for care.

Type of care location	Examples of health issues	Average cost
24/7 eVisits Online questionnaire reviewed by BSW's provider team within one hour.	• Asthma medication refill • Cold sore • Cold, sinus infection or flu • Eczema • EpiPen refill • Eye stye • Female bladder infection • Motion sickness • Nail conditions • Pink eye • Seasonal allergies • Skin irritations • Swimmer's ear • Vaginal yeast infections *COVID test and Paxlovid are unavailable on eVisit*	$0 for those enrolled in most BSW medical plans • BSW Health Plan members must link insurance in MyBSWHealth account
24/7 video visit Your first choice for a variety of common and low-acuity conditions. Use your mobile device or computer to connect with BSW's provider team.	• Acid reflux • Common adult female problems • COVID-19 • Eye, ear and mouth pain • Flu prevention/ travel medications • Lower back pain • Minor headache • Respiratory infections and allergies • Skin and nail problems • Sprains and strains • Stomach concerns *Labs, medical certifications, X-rays and referrals not available*	$ Usual primary care copays apply

Primary care clinic
When it's not an emergency and doesn't fit the criteria of a video visit.
	• Acne
	• Allergies
	• Asthma
	• Bladder infection
	• Cold
	• Dehydration
	• Earache
	• Flu
	• Headaches
	• Managing chronic conditions:
	  • Diabetes
	  • High blood pressure
	• Pink eye
	• Preventive health
	• Quitting tobacco
	• Sinus infection
	• Sore throat
	• Sprains
	• Stomach concerns
	• Well-woman exams
	• Yeast infection
		$
		Usual primary care copays apply

Urgent care
When a non-life-threatening issue needs immediate attention.
	• Back pain
	• Cold
	• Dehydration
	• Escalating symptoms for chronic conditions:
	  • Diabetes
	  • High blood pressure
	• Minor burns and cuts
	• Minor eye injuries
		$
		Urgent care copays apply at traditional urgent care locations

Emergency room Any condition you believe to be life-threatening.	• Chest pain • Deep cuts or wounds • Difficulty breathing • Poisoning, overdoses and suicidal behavior • Severe abdominal pain, coughing or vomiting blood • Severe burns • Severe head injuries • Sudden loss of balance, vision change, facial droop, arm or leg weakness	$$$$ Hospital average cost $$$$$ Stand-alone average cost

MyBSWHealth: One app. Endless ways to live well.

Life doesn't slow down—and your health shouldn't either. With **MyBSWHealth**, you have the power of Baylor Scott & White in your pocket. Anytime. Anywhere.

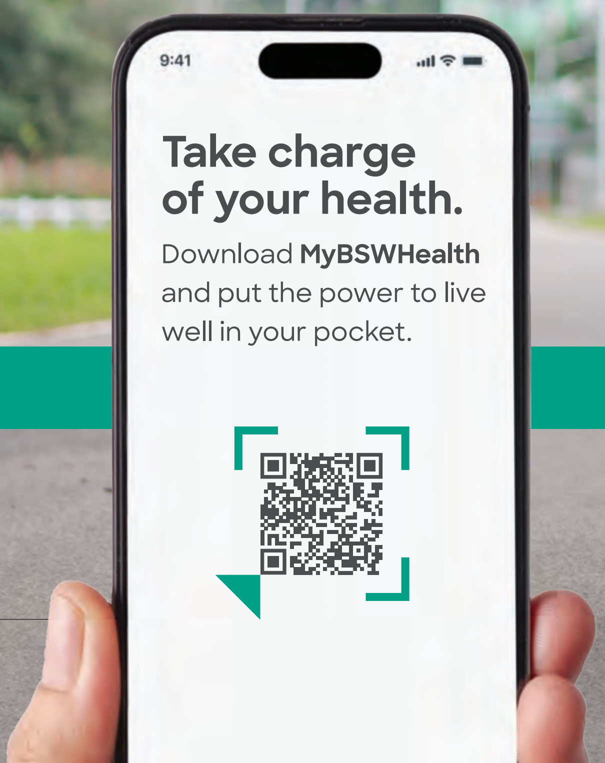
Here's how MyBSWHealth makes living well easier:

- **Book appointments on your schedule –** primary care, specialists, virtual visits and more.
- **Get care on the go –** eVisits, video visits and urgent care scheduling mean you don't have to wait.
- **Stay on top of prescriptions –** request refills, track orders and get convenient delivery options.
- **See your costs up front –** view estimates before your visit so there are no surprises.
- **Manage family care in one place –** add dependents to your account and take care of everyone from a single login.

New in MyBSWHealth

- **FastPass:** Get text alerts when earlier appointments open up.
- **eCheck-In:** Skip the counter and go straight to the waiting room.
- **Health Insights:** Lab results grouped by body system for easier understanding.

Joseph and Carol San Juan
Registered nurse and charge nurse
Married long distance runners



Medical

Administered by Baylor Scott & White Health Plan.

We offer multiple self-funded plans backed by trusted, high-quality care.

- The SEQA plan is available to eligible employees making $28.00 or less an hour.
- The EQA plan is available to eligible employees making $28.01 or more an hour.
- The SEQA and EQA plans exclusively use the Tier 1 BSW Premier provider network.
- The Premium plan and High Deductible Health Plan (HDHP) are available to all eligible employees.

Network tiers

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

Tier 1
BSW Premier

$ The most cost-effective tier with the best value!

- Only network available to the SEQA and EQA plans except in cases of urgent/emergency care or rare situations.
- 51,571 primary care physicians and specialists
- 379 hospitals and ambulatory surgical centers
- 351 urgent care centers
- 8,649 behavioral health providers
- 12,000+ behavioral health providers through Lyra

Tier 2
UnitedHealthcare

$$ The next most cost-effective tier

- Only available with the Premium and HDHP plans
- Nationwide coverage through UnitedHealthcare
- Enhanced coverage for those who live 40+ miles away from a Tier 1 acute care facility (care received by Tier 2 providers covered as Tier 1)*

** Must be activated through BSWHP prior to receiving care. No action required if previously activated.*

Tier 3
Out-of-Network

$$$ The highest-cost tier

- Only available with the Premium and HDHP plans
- Includes physicians, providers, facilities and laboratories not included in any other network

Need your medical ID card?

Use **MyBSWHealth** to access your Medical ID cards while on the go.

Donald Steplight
Manager, change & employee experience
World traveler

Medical coverages and costs

Your cost for care depends on the medical plan you choose, services received and where you go for care.

Annual deductible	SEQA	EQA	Premium			High-Deductible Health Plan (HDHP)		
Network	Tier 1 BSW Premier	Tier 1 BSW Premier	Tier 1* BSW Premier	Tier 2* United Healthcare	Tier 3* Out-of-Network	Tier 1* BSW Premier	Tier 2* United Healthcare	Tier 3* Out-of-Network
Employee only	$350	$750	$2,000	$3,000	$10,000	$1,750	$3,500	$7,000
Employee + family	$700^	$1,500^	$4,000^	$6,000^	$20,000^	$3,500	$7,000	$14,000

Out-of-pocket maximum	SEQA	EQA	Premium			High-Deductible Health Plan (HDHP)		
Network	Tier 1 BSW Premier	Tier 1 BSW Premier	Tier 1** BSW Premier	Tier 2** United Healthcare	Tier 3** Out-of-Network	Tier 1** BSW Premier	Tier 2** United Healthcare	Tier 3** Out-of-Network
Employee only	$4,000	$4,500	$5,000	$7,000	No limit	$4,500	$7,000	No limit
Employee + family	$8,000^^	$9,000^^	$10,000^^	$14,000^^	No limit	$9,000^^	$14,000^^	No limit

Your cost for care and services	SEQA	EQA	Premium			High-Deductible Health Plan (HDHP)		
Network	Tier 1 BSW Premier	Tier 1 BSW Premier	Tier 1* BSW Premier	Tier 2* United Healthcare	Tier 3* Out-of-Network	Tier 1* BSW Premier	Tier 2* United Healthcare	Tier 3* Out-of-Network
Preventive care+	$0	$0	$0	$0	Not covered	$0	$0	Not covered
eVisit	$0	$0	$0	$70/$100***	Not covered	10% AD	50% AD	Not covered
Primary care physician (PCP) and video visit	$25	$35	$45	$70	80% AD	10% AD	50% AD	80% AD
Specialist office and video visit	$40	$50	$60	$100	80% AD	10% AD	50% AD	80% AD
Urgent care office visit	$25	$35	$45	$100	$100	10% AD	50% AD	50% AD
Emergency room++	$500 copay	$500 copay	$500 + 20% coinsurance	$500 + 20% coinsurance	$500 + 20% coinsurance	10% AD	10% AD	10% AD
Bundled maternity copay+++	$400	$400	$1,200	N/A	N/A	N/A	N/A	N/A
Diagnostic labs and X-rays	Labs: 20% X-rays: $75	Labs: 30% X-rays: $75	20% AD	50% AD	80% AD	10% AD	50% AD	80% AD
Advanced imaging—PET, CT, CAT	$100	$100	20% AD	50% AD	80% AD	10% AD	50% AD	80% AD
Advanced imaging—MRI, MRA	$150	$150	20% AD	50% AD	80% AD	10% AD	50% AD	80% AD
Inpatient hospitalization	10% AD	10% AD	20% AD	50% AD	80% AD	10% AD	50% AD	80% AD
Outpatient care	10% AD	10% AD	20% AD	50% AD	80% AD	10% AD	50% AD	80% AD

** Medical expenses will only apply to the applicable network tier deductible.*

*** Medical expenses will only apply to the applicable network tier out-of-pocket maximum and do not cross accumulate. Total Tier 1 and Tier 2 aggregate out-of-pocket expenses will not exceed the overall Affordable Care Act (ACA) maximum.*

**** Covered at the applicable copay: PCP $70, specialist $100.*

*+ In order for preventive care to be covered at 100%, services must be coded as preventive. Please see **BSWHealthPlan.com/BSWH** for a complete list of covered preventive care services.*

++ Waived if admitted for SEQA/EQA and Premium plans.

+++ Copay applies to the facility claim. All other services billed with a maternity/delivery diagnosis code (e.g., OB-GYN, anesthesia, pathology) will be paid at 100%, including prenatal services and well-baby charges if your newborn is added to the plan for coverage.

^ The plan provides after-deductible coverage once an individual with family coverage meets the individual deductible, even if the family deductible has not been met.

^^ Once an individual with family coverage has met the out-of-pocket maximum, the plan provides 100% coverage for that individual, even if the family out-of-pocket maximum has not been met.

AD means after deductible.

N/A means not applicable.

Medical

Administered by Baylor Scott & White Health Plan.

Medical rates per pay period

Your hourly rate as of Sept. 21, 2025	Coverage tier	SEQA		EQA		Premium		HDHP	
		You Pay	BSW Pays	You Pay	BSW Pays	You Pay	BSW Pays	You Pay	BSW Pays
Less than $28.01/hour	Employee only	$0	$366	The EQA Plan is not available for this hourly rate	The EQA Plan is not available for this hourly rate	$76	$257	$35	$310
	Employee + spouse	$109	$672			$211	$498	$115	$618
	Employee + child(ren)	$94	$548			$166	$417	$93	$511
	Employee + family	$166	$892			$271	$689	$153	$839
$28.01/hour and above	Employee only	The SEQA Plan is not available for this hourly rate	The SEQA Plan is not available for this hourly rate	$0	$356	$104	$229	$68	$277
	Employee + spouse			$124	$635	$259	$450	$172	$561
	Employee + child(ren)			$94	$530	$222	$361	$144	$460
	Employee + family			$187	$840	$353	$607	$240	$752

Deducted pre-tax.

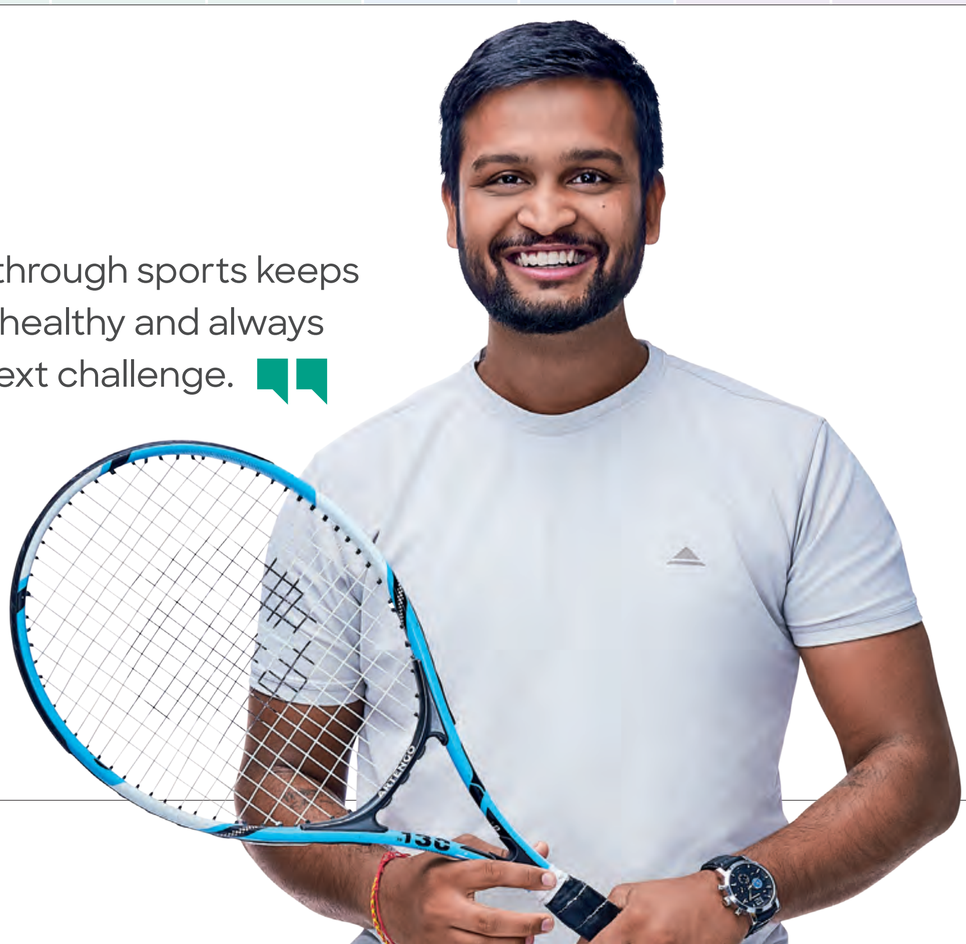
Part-time medical rates per pay period

Coverage tier	SEQA		EQA		Premium		HDHP	
	You Pay	BSW Pays	You Pay	BSW Pays	You Pay	BSW Pays	You Pay	BSW Pays
Employee only	$120	$246	$120	$237	$294	$39	$125	$220
Employee + spouse	$357	$424	$426	$333	$593	$116	$432	$301
Employee + child(ren)	$253	$389	$253	$371	$512	$71	$259	$345
Employee + family	$426	$632	$496	$531	$852	$108	$502	$490

Deducted pre-tax.

Staying active through sports keeps me motivated, healthy and always ready for the next challenge.

Harsh Chauhan
Research data coordinator
Tennis player



Prescription drugs

Administered by Rightway.

Rightway offers a nationwide network, plus mail-order and specialty pharmacy.

The team can help with:

- Explaining coverage and formulary changes
- Handling prior authorizations
- Reviewing meds and potential side effects

Generic medications

They work the same as brand names and often cost less. Coverage may vary by plan. The Rightway pharmacy team can help you review your options and find affordable choices.

Need help?

Contact the Rightway team 24/7:

- Phone: 866.987.5735
- Email: **RWRX@RightwayHealthcare.com**
- Visit: **RightwayHealthcare.com/bswh** to search the formulary, access pharmacy forms, get information about mail-order prescriptions and more!

Take charge of your prescriptions.

Click "**Meds**" in **MyBSWHealth** to refill, track, set reminders and find a nearby pharmacy—all in one place.

Prescription coverage and cost

Medical plan	SEQA		EQA		Premium*		HDHP*	
Type of Rx	BSW pharmacy 30-day cost/ 90-day** cost	Contracted pharmacy 30-day** supply only	BSW pharmacy 30-day cost/ 90-day** cost	Contracted pharmacy 30-day** supply only	BSW pharmacy 30-day cost/ 90-day** cost	Contracted pharmacy 30-day** supply only	BSW pharmacy 30-day cost/ 90-day** cost	Contracted pharmacy 30-day** supply only
Preferred generic	$5/$10	$12	$5/$10	$12	$7/$14	$14	10% AD	20% AD
Preferred brand	$25/$50	$50	$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%	Lesser of $50/$100 or 50%	Lesser of $75 or 50% after $100 individual deductible	Lesser of $60/$120 or 50%	Lesser of $75 or 50% after $100 individual deductible	10% AD	20% AD
Specialty***	$100	N/A	20% ($200 max)	N/A	20% ($200 max)	N/A	10% AD	N/A
Chronic and preventive†	$10/$20 $0 diabetic treatment††	$20 $0 diabetic treatment††	$10/$20	$20	$10/$20	$20	10% AD	20% AD

** Pharmacy expenses will only apply to the applicable network tier, and the deductible will not cross accumulate. Drugs filled at BSW pharmacies apply to Tier 1 cost-sharing, and those filled at contracted pharmacies apply to Tier 2 cost-sharing. Cross-tier, out-of-pocket expenses will not cross accumulate. However, the aggregate between Tier 1 and Tier 2 will not exceed the overall ACA maximum.*

*** Only BSW pharmacies can fill a 90-day supply of a medication. The max day supply through a contracted pharmacy is 30 days. Specialty drugs are only available at BSW pharmacies.*

**** Specialty is limited to 30 days at BSW pharmacies.*

† To help make some frequently prescribed preferred drugs for chronic conditions more affordable, we've placed a select group on a special chronic and preventive medication list.

†† Selected diabetes devices, drugs and insulin.

- *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.*
- *Member Choice program requires generic medication fills when available; if a brand-name medication is requested (when a generic is available), you'll pay the non-preferred member cost share plus the difference in cost between the brand-name and generic equivalent drug.*
- *N/A means not applicable.*
- *AD means after deductible.*

Dental

Three dental plan options through Cigna.

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

- **Choice Plan:** Any dentist; lower costs if you stay in-network; no implants/orthodontia
- **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*
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**	$0	$0	$0
Cleanings**			
X-rays			
Basic			
Fillings	50% AD	20% AD	$0–$105
Extractions			$6–$135
Root canals			$55–$305
Major			
Dentures	50% AD	50% AD	$65–245
Crowns			$35–$285
Bridges			$525–$740
Dental implants	Not covered	50% AD***	$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

** If you don't select a dentist, one will be assigned. Changes take effect the 1st of the following month. Once enrolled, you will receive a welcome packet with details on how to make this selection. If a specialist provider is not 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.*

*** Two per calendar year.*

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

AD means after deductible.

Dental rates per pay period

Coverage tier	Choice	Choice Plus	DHMO
Employee only	$10.86	$21.42	$5.16
Employee + spouse	$21.74	$41.77	$10.34
Employee + child(ren)	$29.10	$53.76	$13.84
Employee + family	$36.90	$74.11	$17.55

Deducted pre-tax.

Looking for your dental ID card?

You can access your dental card by visiting **MyCigna.com**. Note: First-time users will need to select "Register Now" and enter the requested information, confirm identity and create security information.

Vision

Offered through EyeMed.

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

- View your benefits
- Access your ID card
- Check out additional discounts

Coverage	In network*
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** 20% off balance over $170
Contact lens fit and follow-up	Standard: $25 copay, paid in full (fit) and two follow-up visits Premium: $25 copay, 10% off retail price + $55 allowance
Contacts*** (once per calendar year)	$0 copay, $170 allowance**
Laser vision correction	15% off the retail price or 5% off the promotional price

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

*** Frames or contacts are covered up to $170 per year, with any amounts over $170 covered out of your own pocket.*

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

Your mind, body and soul need a balance of rest, play, laughter and joy.

Lami Domedome Yates
Registered nurse
Art journaler

Vision rates per pay period

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

Deducted pre-tax.

Growing your family

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**
- SEQA/EQA Plan: $400 copay
- Premium Plan: $1,200 copay (Tier 1 only)
- 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.

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.

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 **HPEmployeePlanCaseManagement@BSWHealth.org**.

Adding to your family is a major milestone, and we're proud to support you every step of the way.

New arrival in your family?

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

Resources for every stage of family life.

From welcoming a baby to navigating new routines—find benefits and support for your growing family.

Learn more at **BSWHealth.com/Benefits**.

Other benefits

Additional protection for you and your family.

Short-term leave

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.
- Enrollment is required to receive parental leave benefits.
- Multiple coverage options available.
- If newly enrolling, you're subject to the preexisting condition provision (see below).
- Preexisting condition limitations may apply.

Preexisting condition provision: *If you've been diagnosed, treated or received medical advice for a condition (including pregnancy) within three months of your effective date, that condition is excluded for 12 months. If you're pregnant when you enroll, delivery and recovery are excluded for that coverage year.*

If you're already enrolled or are a new hire or newly benefits-eligible and elect coverage during initial enrollment, this provision does not apply.

To be eligible for parental leave, you must be enrolled before your child's birth or placement.

Long-term disability

Offered through New York Life, basic long-term disability (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 continue for as long as you're disabled (must meet certain criteria for a qualified illness or injury to be covered) or until you reach Social Security retirement age.
- Preexisting condition limitations may apply.

Hospital indemnity insurance

Offered through Aetna, this benefit helps cover costs from hospital stays, including maternity.

- 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.

Prepaid legal services

Navigate life's moments with confidence using MetLife's network attorneys for covered legal matters, including:

- Marriage or divorce
- Growing your family
- Bankruptcy
- Sending kids to college
- Buying or selling a home
- Identity theft support
- Caregiving support for parents
- And more

Refer to **BSWHealth.com/Benefits** for details on covered services.

Carie Figueroa
Administrative supervisor
Hiker

Short-term leave (STL)

Benefit	Cost	Weekly Maximum
60% coverage	$1.061*	$3,000
70% coverage	$1.217*	$4,000

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

- *Deducted pre-tax.*
- *Preexisting condition limitations may apply.*
- ***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 will not take effect until the date you return to work.*

Long-term disability (LTD)

Benefit	Cost	Monthly Maximum*
50% coverage*	No cost	$15,000
60% coverage*	Varies**	$15,000

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

** Cost is available in the PeoplePlace enrollment system.

- *Deducted post-tax.*
- *Preexisting condition limitations may apply.*
- ***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 will not take effect until the date you return to work.*

Hospital indemnity insurance rates per pay period

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

- *Deducted post-tax.*
- ***Actively at work provision:** If you request to elect or increase your or your dependents' coverage and are not actively at work at the start of the plan year, your coverage changes will not take effect until the date you return to work.*

Legal rates per pay period

Standard plan	Cost
Employee only	$4.68
Family*	$6.50

Parents Plus	Cost
Employee + parents	$7.00
Family* + parents	$8.82

* Family coverage covers you, your spouse and dependents.

- *Deducted post-tax.*

Other benefits

Additional protection for you and your family.

Critical illness insurance

Offered through Aetna, 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, child care and more.

Accidental injury insurance

Provides financial protection for expenses from a covered accident through Aetna.

- 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.

Wellness benefit

When enrolled in critical illness or accidental injury coverage, you can receive a $50* wellness benefit each year for a covered health screening (annual checkup, colonoscopy, mammogram and more).

**Per plan and per covered individual each year.*

Life and AD&D insurance

Offered through New York Life, basic life and AD&D insurance is provided at 1x your annual salary at no cost, and you are automatically enrolled.

- You have the option to increase coverage for yourself or enroll your spouse and child(ren).
- ***NEW!*** $20,000 offering for Child Life and Child AD&D.

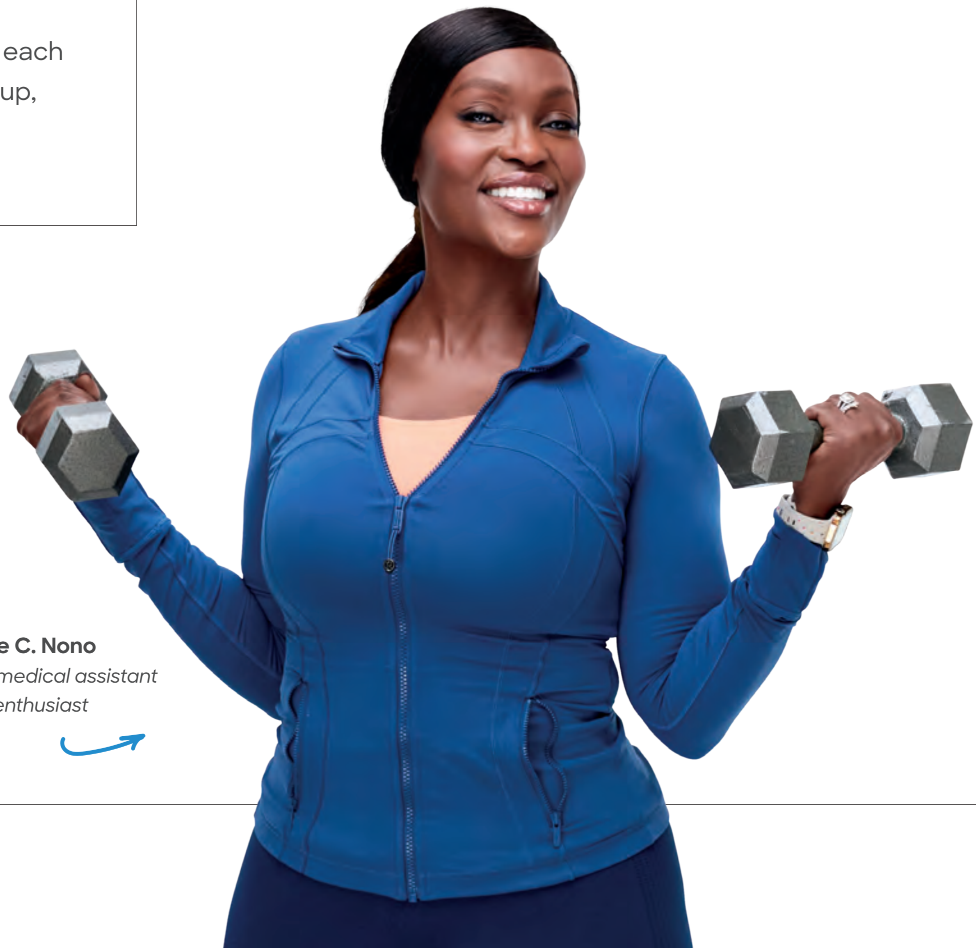
Savings and spending accounts

Set aside money on a pre-tax basis to pay for eligible medical and/or dependent care expenses. All accounts are administered by Optum Bank.

- **Dependent Care FSA:** Set aside up to $5,000 for child, elder or disabled adult care.
- **Healthcare accounts** (for eligible expenses):
  - General-purpose FSA – up to $3,300
  - Limited-purpose FSA* – up to $3,300**
  - Health Savings Account (HSA)* – up to $4,400 individual/$8,750 family

**For HDHP plan enrollees only.*

***The limited-purpose FSA can be used for dental and vision until the medical deductible is met, then for medical and prescription expenses.*



Christelle C. Nono
Certified medical assistant
Workout enthusiast

Critical illness insurance rates per pay period

$15,000 benefit				
Attained age	Employee	Employee + spouse	Employee + child(ren)	Employee + family
0–24	$1.80	$3.79	$4.32	$6.24
25–29	$2.16	$4.36	$4.66	$6.81
30–34	$2.96	$5.82	$5.52	$8.27
35–39	$3.71	$7.90	$6.40	$10.15
40–44	$4.79	$10.25	$7.61	$12.50
45–49	$6.65	$14.70	$9.73	$16.95
50–54	$8.90	$20.98	$12.19	$23.23
55–59	$12.15	$29.07	$15.37	$31.33
60–64	$15.09	$36.54	$18.55	$38.80
65–69	$19.98	$46.09	$23.41	$48.48
70+	$27.85	$63.41	$31.69	$65.78

$30,000 benefit				
Attained age	Employee	Employee + spouse	Employee + child(ren)	Employee + family
0–24	$3.61	$7.58	$8.63	$12.47
25–29	$4.32	$8.70	$9.31	$13.61
30–34	$5.94	$11.64	$11.02	$16.54
35–39	$7.40	$15.80	$12.79	$20.30
40–44	$9.57	$20.50	$15.21	$24.99
45–49	$13.30	$29.40	$19.45	$33.89
50–54	$17.79	$41.95	$24.38	$46.47
55–59	$24.30	$58.14	$30.74	$62.66
60–64	$30.19	$73.08	$37.11	$77.60
65–69	$39.95	$92.18	$46.81	$96.94
70+	$55.70	$126.82	$63.37	$131.56

- *Spouse and child rates are derived from team member age. Children are eligible up to age 26.*
- *Deducted post-tax.*
- ***Actively at work provision:** If you request to elect or increase your or your dependents' coverage and are not actively at work at the start of the plan year, your coverage changes will not take effect until the date you return to work.*

Accidental injury insurance rates per pay period

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

- *Deducted post-tax.*
- ***Actively at work provision:** If you request to elect or increase your or your dependents' coverage and are not actively at work at the start of the plan year, your coverage changes will not take effect until the date you return to work.*

Other benefits

Additional protection for you and your family.

Supplemental life insurance rates per pay period

Your age	Per $1,000 coverage for you	Per $1,000 coverage for your spouse	Per $1,000 coverage for your child(ren)
<25	$0.013	$0.025	$0.035 (one premium covers all children in family)
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+*	$0.819	$1.563	

* ***Age reduction provision:*** *If you have reached age 65, your and your spouse's amount of life insurance will be 65% of the amount of life insurance you had prior to 65. If you have reached 70 or more, your and your spouse's amount of life insurance will be 50% of the amount you had prior to the first reduction.*

- *Deducted post-tax.*
- *Full rate calculations are available in the PeoplePlace enrollment system.*
- ***Actively at work provision:*** *If you request to elect or increase your or your dependents' coverage and are not actively at work at the start of the plan year, your coverage changes will not take effect until the date you return to work.*
- ***Evidence of insurability (EOI):*** *Certain levels of life coverage may require you to demonstrate good health by completing an EOI form. In these cases, your coverage will not take effect until approved.*

Supplemental AD&D rates per pay period

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

- *Deducted post-tax.*
- *Full rate calculations are available in the PeoplePlace enrollment system.*
- ***Actively at work provision:*** *If you request to elect or increase your or your dependents' coverage and are not actively at work at the start of the plan year, your coverage changes will not take effect until the date you return to work.*

Creativity through movement.

Sajni Bhakta has been dancing for as long as she can remember. Encouraged by her mom, Sajni started classes when she was only 5 years old. And through every big life transition, it has provided a constant, meaningful way to connect with her culture, stay active and build relationships with others.

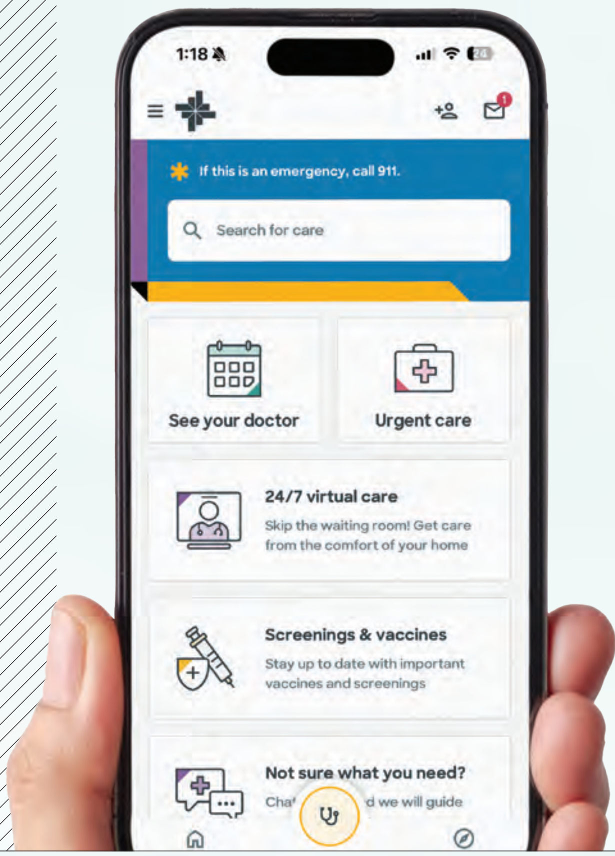
Today, Sajni attends dance workshops regularly, even with her busy life as a revenue integrity analyst for the System, wife, mom of a one-year-old son and more. She enjoys Bollywood dancing and Indian classical dancing—called Bharatanatyam—as well as learning new styles like Bollywood Fusion, BollyFemme or Bolly Hip Hop.

> Dancing is my getaway from a stressful day, a way to express my feelings and get a cardio workout.

"These classes are like a support system," she said. "It's a way to meet new people in a safe environment without judgment and learn something new. It's also a way to de-stress and express your feelings."

*Read the full story at **BSWHealth.com/Benefits**.*

Sajni Bhakta
Revenue integrity analyst
Bollywood dancer



Same-day care with a home-field advantage.

For sprains, fevers, sore throats and more, **MyBSWHealth** offers 24/7 virtual care via video or eVisit from BSW providers you trust.

Download the app.

I used the 24/7 virtual urgent care when I had worsening flu-like symptoms. It was a Saturday night, but I was able to get a virtual call and prescription filled within the hour. I picked it up from a 24/7 pharmacy, and by Sunday morning, I was already starting to feel better.

Rebecca Rigby
Manager, clinical excellence
Soccer player

Your mental health matters.

Life is a balancing act. Whether you're facing a transition, managing depression or just want to feel better—help is here.

Employee Assistance Program

Beginning Jan. 1, ComPsych will be our new EAP provider—offering you and your family free, confidential resources to support life's ups and downs.

- **Talk to a counselor:** 24/7 access to professional support
- **Get support for daily life:** Stress, relationships, family and work-life balance
- **Explore practical resources:** Legal and financial guidance
- **Find ongoing care:** Referrals to community resources and providers

Visit **GuidanceResources.com** and use company ID: BSWH or call 866.380.1372 to get help.

Lyra

Personalized therapy and mental health support for those covered by a BSW medical plan:

- **Fast access:** Connect with a coach or therapist in as little as two days—virtually or in person, including evenings and weekends
- **Individualized care:** Find a provider who understands you and get support with managing prescriptions
- **On-demand resources:** Access videos, courses and meditations anytime
- **Family support:** Care options for kids, teens, parents, caregivers and couples

Access Lyra through the **MyBSWHealth app** or call **877.671.1643**.

Headspace

Free for BSW team members and up to five loved ones (18+).

- **Guided meditations:** Target sleep, anxiety and personal growth
- **Mindfulness techniques:** Practice mindful habits in daily routines
- **Sleep aids:** Relax with sleepcasts, meditations and soundscapes
- **Progress tracking:** Build healthy habits and celebrate improvements

Enroll at **Work.Headspace.com/BSW/Member-Enroll** and download the Headspace app to start.

Need to talk?

When you need emotional well-being support, you and your family have options.

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.	Employee medical plan members	Primary care physician	Contact your PCP	Cost varies based on your plan
		Lyra	MyBSWHealth member portal or app	No cost for digital wellness tools*
	Employee medical plan members (18+)	eVisit	MyBSWHealth member portal or app	No cost for most BSW medical plans
	All employees and their family members	Employee Assistance Program (EAP)	Call 866.380.1372	No cost for up to five sessions per issue
Work and life are challenging. I'd like to talk to a peer who understands what I'm going through.	All employees	Peer support	· Call 888.674.7337 8 a.m. to 6 p.m., seven days a week · Virtual staff support via Teams · BSWconnect.com/PeerSupport	No cost
I would like spiritual support and encouragement.	All employees	Spiritual Care Hotline	Call 254.724.1575 Monday-Friday, 7 a.m. to 7 p.m.	No cost
I would like online wellness tools, screenings or other behavioral health resources that I can access on my own.	All employees and their family members	Employee Assistance Program (EAP)	Call 866.380.1372	No cost
		Headspace	Download the app	No cost
	Employee medical plan members	Lyra	MyBSWHealth member portal or app	No cost for digital wellness tools*
I would like to talk to a therapist in person/virtually.	All employees and their family members	Employee Assistance Program (EAP)	Call 866.380.1372	No cost for up to five sessions per issue
	Employee medical plan members	Lyra	MyBSWHealth member portal or app	No cost for digital wellness tools*
		In-network provider	MyBSWHealth member portal or app	Cost varies based on your plan
	Patients seen by PCP in a BSW clinic	Collaborative care	Request from PCP	PCP copay
I need help finding a therapist or an MD.	Employee medical plan members	Lyra	MyBSWHealth member portal or app	No cost for digital wellness tools*
		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

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

Benefit contacts

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

Questions related to	Carrier	Phone	Website
Accidental injury, critical illness and hospital indemnity	Aetna	800.607.3366	**MyAetnaSupplemental.com**
Dental	Cigna	877.505.5872	**MyCigna.com**
Dependent Verification Center	Alight	866.318.3961	**YourDependentVerification.com**
Discount program	BenefitHub	866.664.4621	**BSWH.BenefitHub.com**
Employee Assistance Program (EAP)	ComPsych	866.380.1372	**GuidanceResources.com** Web ID code: **BSWH**
Flexible spending/ health savings accounts	Optum Bank	800.243.5543	**OptumBank.com**
Life, AD&D and long-term disability	New York Life	800.642.8238	**MyNYLGBS.com**
Medical	Baylor Scott & White Health Plan	844.843.3229	**BSWHealthPlan.com/BSWH**
Prepaid legal plan	MetLife Legal	800.821.6400	**BSWHealth.com/Benefits/Money/GroupLegal**
Prescription	Rightway	866.987.5735	**RightwayHealthcare.com/bswh**
Retirement savings	Empower	844.722.2794	**BSWHRetirement.com**
Short-term leave	Absence Center	844.511.5762	**MySedgwick.com/BSWH**
Tobacco cessation	YesQuit	877.937.7848	**YesQuit.org**
Tuition assistance	Guild	800.985.4027	**BSW.GuildEducation.com**
Vision	EyeMed	844.409.3401	**EyeMed.com**
Your benefits enrollment, paid time off or pay	PeoplePlace	844.417.5223	**MyPeoplePlace.com**

Ready to rock 'n' enroll? Visit **MyPeoplePlace.com.**

Heather Worsham
Program manager
Karaoke singer

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 *Learn more*.

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

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*This document summarizes programs and benefits available to team members and eligible dependents. Official Plan documents, policies and certificates of insurance that contain the details, conditions, maximum benefit levels and restrictions on benefits govern our benefits program and will be available at **BSWHealth.com/Benefits**. In case of a conflict between this document and the official Plan documents, the official Plan documents prevail.*

The information in this document isn't a guarantee of benefits. Baylor Scott & White Health reserves the right to modify or terminate its employee benefit plans and programs at any time for any reason.

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