

# Major Medical Plan – Schedule of Benefits

***The City of Amarillo is now offering an EPO Medical plan through Aetna.***

The EPO plan offers you access to a broad network of in-network physicians. For 1/1/2016, the medical plan will only provide coverage for in-network services only. The only exception is an emergency situation, if you must receive emergency medical treatment, out-of-network providers will be covered by the Plan. *Plan coverage highlights are summarized in the table below.*

PLAN FEATURES	IN-NETWORK
Deductible	<b>\$1,000 Individual</b> \$2,000 Family
Out-of-Pocket Limit ( <i>per calendar year</i> )	<b>\$4,500 Individual</b> \$9,000 Family
Out-of-Network Coverage	<b>None, except for emergencies</b>
PREVENTIVE CARE	IN-NETWORK
Routine Adult Physical Exams / Immunizations	<b>Covered 100%, deductible waived</b>
Routine Well Child Exams	<b>Covered 100%, deductible waived</b>
Routine Well Woman and Well Man Exams	<b>Covered 100%, deductible waived</b>
Routine Mammograms	<b>Covered 100%, deductible waived</b>  <b>Recommended: 1 baseline mammogram for females age 35-39, and 1 annual mammogram for females age 40 and over</b>
Colorectal Cancer Screening	<b>Covered 100%, deductible waived</b>  <i>Recommended for all members age 50 and over. Frequency limitations may apply.</i>

<b>PHYSICIAN SERVICES</b>	<b>IN-NETWORK</b>
Office Visits	Covered 80%, AFTER Deductible
Specialist Office Visits	Covered 80%, AFTER Deductible
<b>DIAGNOSTIC PROCEDURES</b>	<b>IN-NETWORK</b>
Diagnostic X-Ray	Covered 80%, AFTER Deductible
Diagnostic Laboratory	<p>Covered 100%, deductible waived <i>IF performed by Quest Diagnostics Lab</i></p> <p><i>(QUEST LABS IS A NATIONWIDE VENDOR – Look online at <a href="http://www.Aetna.com">www.Aetna.com</a> to find a Quest location)</i></p> <p>Covered 80%, AFTER Deductible IF done by any other laboratory/physician office</p>
Diagnostic Complex Imaging (MRI/CT/PET SCAN)	Covered 80%, AFTER Deductible
<b>EMERGENCY MEDICAL CARE</b>	<b>IN-NETWORK</b>
Urgent Care Provider	Covered 80%, AFTER Deductible
Emergency Room	Covered 80%, AFTER Deductible
Ambulance	Covered 80%, AFTER Deductible
<b>HOSPITAL CARE</b>	<b>IN-NETWORK</b>
Inpatient Coverage (In Amarillo, the only in network facility is Northwest Hospital)	Covered 80%, AFTER Deductible
Inpatient Maternity Coverage (includes delivery and postpartum care)	Covered 80%, AFTER Deductible
Outpatient Hospital	Covered 80%, AFTER Deductible
Outpatient Surgery	Covered 80%, AFTER Deductible
<b>MENTAL HEALTH SERVICES</b>	<b>IN-NETWORK</b>
Inpatient Treatment	Covered 80%, AFTER Deductible

<b>Outpatient Treatment</b>	<b>Covered 80%, AFTER Deductible</b>
<b>ALCOHOL/DRUG ABUSE SERVICES</b>	<b>IN-NETWORK</b>
<b>Inpatient Treatment</b>	<b>Covered 80%, AFTER Deductible</b>
<b>Outpatient Treatment</b>	<b>Covered 80%, AFTER Deductible</b>
<b>OTHER SERVICES</b>	<b>IN-NETWORK</b>
<b>Outpatient Short-Term Rehabilitation</b> Includes Speech, Physical, and Occupational Therapy	<b>Covered 80%, AFTER Deductible</b>
<b>Spinal Manipulation Therapy</b>	<b>Covered 80%, AFTER Deductible</b> <b>Limited to 20 visits per calendar year</b>
<b>Durable Medical Equipment</b>	<b>Covered 80%, AFTER deductible</b>
<b>Prosthetics</b>	<b>Covered 80%, AFTER deductible</b>