

City of Amarillo, TX: Group Health Benefit Plan

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 01/01/2014-12/31/2014

Coverage for: Individual | Plan Type: PPO



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at <http://cityhall.cityama.com/> or at www.amarillo.gov or by calling 378-4235.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u>?	\$ 1,000 person/\$2,000 family	You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the deductible starts over (usually, but not always, January 1 st). See the chart starting on page 2 for how much you pay for covered services after you meet the deductible .
Are there other <u>deductibles</u> for specific services?	No.	
Is there an <u>out-of-pocket limit</u> on my expenses?	Yes. For participating providers \$4,500 person/\$9,000 family	The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the <u>out-of-pocket limit</u>?	Premiums, balance-billed charges and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for specific covered services, such as office visits.
Does this plan use a <u>network of providers</u>?	Yes. See www.nwtexashealthcare.com or call 806-378-4235 for participating physicians	If you use an in-network doctor or other health care provider , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network provider for some services. Plans use the term in-network, preferred , or participating for providers in their network . See the chart starting on page 2 for how this plan pays different kinds of providers .
Do I need a referral to see a <u>specialist</u>?	No.	You can see the specialist you choose without permission from the plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 4. See your plan document for additional information about excluded services .

Questions: Call 1-806-378-4235.

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- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use in-network **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	20% coinsurance	50% coinsurance and balance billing	None
	Specialist visit	20% coinsurance	50% coinsurance and balance billing	None
	Other practitioner office visit	20% coinsurance chiropractor	50% coinsurance and balance billing	40 visits per calendar year
	Preventive care/screening/immunization	Preventive care paid at 100%	50% coinsurance and balance billing	Some limitations and exceptions apply; call 806-378-4235 for more information.
If you have a test	Diagnostic test (x-ray, blood work)	Clinical lab no cost X-ray 20% coinsurance	50% coinsurance and balance billing	Clinical lab paid at 100% only at Physicians Preferred Lab
	Imaging (CT/PET scans, MRIs)	20% coinsurance	50% coinsurance and balance billing	CT's and MRI's in-network at NWTH

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If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.cityhall.cityama.com	Generic drugs	\$10 co-pay/retail \$20 co-pay/mail	Drug cost	30-day supply (retail prescription); 31-90 day supply (mail order prescription) Mail order for maintenance drugs only.
	Preferred brand drugs	\$35 co-pay/retail \$70 co-pay/mail	Drug cost	Same as above
	Non-preferred brand drugs	\$50 co-pay/retail \$100 co-pay/mail	Drug cost	Same as above
	Specialty drugs	\$65co-pay/retail \$130 co-pay/mail	Drug cost	Same as above
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	50% coinsurance and balance billing	Out-of-network: \$2,000.00 Deductible. Paid at 50% of usual and customary rates.
	Physician/surgeon fees	20% coinsurance	50% coinsurance and balance billing	Out-of-network: \$2,000.00 Deductible. Paid at 50% of usual and customary rates.
If you need immediate medical attention	Emergency room services	20% coinsurance	50% coinsurance and balance billing	None
	Emergency medical transportation	20% coinsurance	50% coinsurance and balance billing	None
	Urgent care	20% coinsurance	50% coinsurance and balance billing	None
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	50% coinsurance and balance billing	Out-of-network: \$2,000.00 Deductible. Paid at 50% of usual and customary rates.

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	Physician/surgeon fee	20% coinsurance	50% coinsurance and balance billing	Out-of-network: \$2,000.00 Deductible. Billed charges paid at 50% of usual and customary rates.
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	20% coinsurance	50% coinsurance and balance billing	25 visits per year
	Mental/Behavioral health inpatient services	20% coinsurance	50% coinsurance and balance billing	30 visits per year
	Substance use disorder outpatient services	20% coinsurance	50% coinsurance and balance billing	25 visits per year
	Substance use disorder inpatient services	20% coinsurance	50% coinsurance and balance billing	30 visits per year
If you are pregnant	Prenatal and postnatal care	20% coinsurance	50% coinsurance and balance billing	None
	Delivery and all inpatient services	20% coinsurance	50% coinsurance and balance billing	Out-of-network: \$2,000.00 Deductible. Paid at 50% of usual and customary rates.

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If you need help recovering or have other special health needs	Home health care	20% coinsurance	50% coinsurance and balance billing	Limited to 40 visits per calendar year. Part-time or intermittent care by RN or LVN limited to 2 hrs per 24 hour period
	Rehabilitation services	20% coinsurance	50% coinsurance and balance billing	None
	Habilitation services	20% coinsurance	50% coinsurance and balance billing	Some limitations apply
	Skilled nursing care	20% coinsurance	50% coinsurance and balance billing	Limited to 40 visits per calendar year
	Durable medical equipment	20% coinsurance	50% coinsurance and balance billing	Precertification required for DME over \$500.00
	Hospice service	20% coinsurance	50% coinsurance and balance billing	None
If your child needs dental or eye care	Eye exam	Not covered	Not covered	Available through vision plan
	Glasses	Not covered	Not covered	Available through vision plan
	Dental check-up	Not covered	Not covered	Available through dental plan

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Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Cosmetic surgery
- Long-term care
- Private duty nursing
- Non-emergency care when traveling outside the U.S.
- Acupuncture
- Weight loss program
- Routine eye care (Adult)
- Routine foot care
- Bariatric surgery
- Dental care (adult)
- Hearing Aids
- Infertility treatment

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

Chiropractic Care

20% coinsurance

Limited to 20 visits per calendar year

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State Laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 806-378-4235. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3274 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact:

Benefits Administrator, 806-378-9379

Questions: Call 1-806-378-4235.

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Language Access Services:

[Spanish (Español): Para obtener asistencia en Español, llame al [378-4235]

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa [378-4235].]

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 [378-4235].]

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' [378-4235].]

—————*To see examples of how this plan might cover costs for a sample medical situation, see the next page.*—————

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About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby (normal delivery)

- **Amount owed to providers:** \$7,340
- **Plan pays** \$ 5,072 (69%)
- **Patient pays** \$ 2,268 (31%)

Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions(co-pays thru pharmacy benefit)	N/A
Radiology	\$200
Vaccines, other preventive	\$40
Total	\$7,340

Patient pays:

Deductibles	\$1,000
Copays	\$0
Coinsurance	\$1,268
Limits or exclusions	\$0
Total	\$2,268

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- **Amount owed to providers:** \$5,400
- **Plan pays** \$3,520 (65%)
- **Patient pays** \$ 1,880 (35%)

Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
Total	\$5,400

Patient pays:

Deductibles	\$1,000
Copays	\$0
Coinsurance	\$880
Limits or exclusions	\$
Total	\$1880

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Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

✗ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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