



TO: City of Amarillo Retirees
FROM: Human Resources Department
RE: 2027 Benefit Changes/Information

City of Amarillo retirees enrolled in the pre-65 benefit plans have the opportunity once a year to make changes to their retiree benefits. The only change that can be made is to switch medical and dental plans. If making these changes, the deadline to return the enclosed Retiree Insurance Election Change form to the Human Resources Department is **no later than Friday, November 6, 2026, by 5:00pm CST**. Late forms will not be accepted after this date, and your current elections will continue into 2027. Any changes made will be effective January 1, 2027.

You can also drop your retiree medical, dental, or life insurance on yourself or enrolled dependents anytime throughout the year, but your elections are irrevocable. This means you cannot re-enroll in any of these plans at a later date. If you choose to make any of these changes during this annual event, you can make these changes on the enclosed Retiree Insurance Election Change form and return it to the Human Resources Department by the required deadline for these changes to be effective January 1, 2027.

Below is an overview of what happens if you do not have any changes and action required if you choose to make changes.

Not Making Any Changes in 2027 – No Action Required

If you do not want to make any changes to your CURRENT medical, dental or life insurance elections, there is nothing you need to do. Your 2026 elections will continue into 2027, and no election change form will need to be completed.

Switching Medical and/or Dental Plans (Plan 1 to 2 or Plan 2 to 1)

Action Required: The enclosed Retiree Insurance Election Change form must be filled out changing plans by the required deadline.

Dropping Coverage

Action Required: If you are dropping medical or dental coverage on yourself and/or dependent or dropping retiree life insurance on yourself and/or your legal spouse. The enclosed Retiree Insurance Election Change form must be filled out dropping coverage. If you drop coverage, your election is irrevocable, and you and/or your dependents cannot enroll later.

Retirees Currently Enrolled in Retiree Life Insurance Plan for Retiree and/or Retiree Spouse:

- If you are making changes during this annual enrollment period and you have not updated your beneficiaries since 2024 our internal system requires you to update your life insurance beneficiaries. The enclosed Retiree Insurance Election Change form **and** Retiree Life Insurance Beneficiary Change form must both be returned to the Human Resources Department by the required deadline.
- If you are making changes during this annual enrollment period and updated your beneficiaries in 2024, 2025, or 2026 (including completing a new beneficiary form when retiring in 2026), you will only need to return the Retiree Insurance Election Change form to the Human Resources Department by the required deadline.

Note, you can update your life insurance beneficiaries anytime throughout the year outside this annual enrollment period by contacting the Human Resources Department.

Instructions for Filling Out the Enclosed Life Insurance Beneficiary Change Form:

- Fill out the first section "To Be Completed by Retiree."
- Under Beneficiary section, add primary and/or contingent beneficiaries and include all information requested. The Social Security Number (SSN) is not required (but preferred). Each section must add up to 100%.
- Do not leave any areas blank and write legibly with no cross outs or markings. If a cross out is made, initial by the cross out where the change was made.
- Forms will be returned to the retiree if not filled out correctly or has missing information.
- Beneficiaries changed will be updated as of the date noted by your signature on the form.

IMPORTANT:

If making changes, retirees are required to return the enclosed form(s) using one of the following methods:

- 1) Email - benefits@amarillo.gov
- 2) In Person – City Hall, 623 S. Johnson Street, Amarillo, TX 79101 in the Human Resources Department, 1st Floor, Rm. 1100. Hours of Operation: Monday through Friday, 8:00am to 5:00pm CST.
- 3) US Mail to the address noted above in #2.

If any changes are made, the form(s) **MUST BE RECEIVED** in the Human Resources Department by the **deadline of 5:00pm CST on Friday, November 6, 2026. Any forms received after this date will not be accepted and your 2026 elections will continue into 2027.** Therefore, it is important, if mailing the forms, you allow enough lead time since forms received after this date will not be accepted.

Below are some Key Points regarding 2027 Changes:

Medical Plans

- No Vendor Change – Aetna will remain our medical provider into 2027.
- Premiums – There will be a **no changes in medical premiums.**
- Plan Design – There will be no plan design changes under either plan. See enclosed **2027 Overview of Medical Plans** for more information on the differences between the two plans.

Prescription Drug Plan

- No Vendor Change – RxBenefits using OptumRx to dispense prescriptions will remain our pharmacy provider into 2027.
- Prescription Co-Pays – There are **no changes to prescription co-pays.** See enclosed **2027 Prescription Drug Plan.**
- Pharmacy Network – This network is administered by OptumRx with over 65,000 retail locations, full mail order capabilities and a dedicated specialty pharmacy.

Dental Plans

- No Vendor Change – Delta Dental will remain our dental provider into 2027.
- Premiums – There will be **no changes in dental premiums.**
- Plan Design – There will be no plan design changes. See enclosed **2027 Overview of Dental Plans** for more information on the differences between the two plans.

2026 Benefit Changes Effective Now!

There have been two changes that are effective now and continuing through 2027. First, we have made a change when using out-of-network dental providers. See the red highlighted information below. The information provided below is also included in your 2027 Overview of Dental Plans and in the 2027 Retiree Guide located at the City of Amarillo's Retiree site: amarillo.gov/handbook, then click on Retiree Benefits.

- **Delta Dental Networks** – You will receive the largest discount on dental services by using a Delta Dental PPO dentist. Enrollees also have access to Delta Dental Premier network dentists, but at a lesser discount. Provided below are the differences between using an in-network vs. out-of-network provider.
 - **Delta Dental PPO Network** - Find a dentist at www.deltadentalins.com, scroll down the page and locate **Find a Dentist**, and enter **Location** (required). You can search by just **Location** or by **Dentist or Office Name**. **Select a Network** and choose from the drop-down **Delta Dental PPO** then select **Find a Dentist**.
 - **Delta Dental Premier Network** - If your current dentist is not part of the PPO network or you want to expand your search further, consider a Delta Dental Premier dentist. Follow the same steps above but select **Delta Dental Premier** as the network.

PPO and Premier providers are considered in-network, both network providers file the claim to Delta Dental, and there is no balance billing. In terms of coverage, benefits and co-insurance remain the same regardless of the provider the member decides to visit.

- **Out-of-Network (Non-Delta Dental Providers)** – Delta Dental does not have negotiated fee agreements with out-of-network providers, so your out-of-pocket costs may be higher than when using a Delta Dental network provider.

Effective in 2026, Delta Dental may pay covered benefits directly to an out-of-network dental provider if the provider agrees to accept payment from Delta Dental. If the provider does not accept direct payment, you may be required to pay the full cost of services at time of treatment and submit a claim to Delta Dental for reimbursement. Claim forms are available when you log in to your account at www.deltadentalins.com.

- **Employee Assistance Program (EAP) Website and Phone Number Changes** - The second change is the EAP provider AllOneHealth has a new phone number (800) 451-1834 (24/7) and a new website AllOneHealth.com/portal. After logging in, click **Sign Up** to create an account using your work email and company code: **amarillo**. Note, the previous EAP phone number and website are still working and will redirect you when used, but they will no longer be working at the end of 2026. Going forward, use this new phone number and website. Enclosed is the Retiree EAP Flyer as a reminder of this benefit for you and anyone living in your household. There are other services other than counseling provided by your EAP benefit and this information can be found on the Retiree Benefits website.

Personal Information Update

Action Required: The City of Amarillo Human Resources Department is requesting retirees and/or retiree spouses to provide their **current** phone number with area code and personal email address (if you choose to share) so your retiree information is up to date in our internal system. Please email benefits@amarillo.gov with your first/last name, and the information requested above.

City of Amarillo Website – Retiree Benefits

The Human Resources Department created a Retiree Benefits section that allows retirees better access to their benefit information. This information can be found on the City of Amarillo website located here: amarillo.gov/handbook, then click on Retiree Benefits. This allows retirees and their enrolled dependents to easily access information from this website from any internet enabled device. Using the same link via your phone, under Employee Handbook, select the dropdown menu option , and then make your selection from the dropdown choices.

The 2027 Retiree Benefits Guide is located on this website. This allows you or your enrolled spouse or dependents to download and save an electronic copy of this guide or print out a hard copy. The guide includes commonly requested benefits information including a list of the Benefit Contacts on pg. 2. Enclosed in your retiree packet is a benefit contact list.

The Human Resources Department will not be mailing out 2027 Retiree Benefits guide this year since it is available on the City of Amarillo Retiree Benefits website. If you would like to request a printed 2027 Retiree Benefits Guide, can contact the Human Resources Department, Monday through Friday, 8:00am to 5:00pm CST, by email benefits@amarillo.gov, by phone (806) 378-4235, or in person at City Hall, 623 S. Johnson St., Human Resources Department, Rm. 1100. You can either be mailed a paper copy of the guide or pick a copy up in person at City Hall. Note, the benefit information provided in your packet are copies of the information provided from the 2027 guide.

Questions?

The Benefits team is available Monday through Friday, 8:00am to 5:00pm.

Email: benefits@amarillo.gov

Phone: (806) 378-4235

In Person: City Hall, 623 S. Johnson St., Human Resources Department, Room 1100

Enclosed in your packet is:

- ✓ Retiree Memo
- ✓ City of Amarillo Retiree Benefit Contacts
- ✓ 2027 Medical-Dental Monthly Premiums
- ✓ 2027 Overview of Medical Plans
- ✓ 2027 Prescription Drug Plan
- ✓ 2027 Overview of Dental Plans
- ✓ Retiree Insurance Election Change Form
- ✓ Retiree Life Insurance Beneficiary Change Form
- ✓ Retiree EAP Flyer

City of Amarillo Retiree Benefit Contacts

Resource	Phone in CST/Web Address
City of Amarillo Human Resources Department City Hall, 623 S. Johnson St., Rm. 1100	806-378-4235 (M-F, 8am to 5pm); Benefits@amarillo.gov Amarillo Internet: amarillo.gov/handbook , select Retiree Benefits
City of Amarillo Finance Department City Hall, 623 S. Johnson St. Rm. 2300	806-378-6202 (M-F, 8am to 5pm) – Questions about retiree insurance premium payments.
Medical – Aetna (Group #737475)	800-410-2386 (M-F, 7am to 7pm) – General Questions 800-556-1555 – Aetna 24-Hour Nurse Line www.Aetna.com or Aetna App (Text “AETNA” to 90156 to receive a link to download the Aetna Health App) CVS Virtual Care - CVS.com/virtual-care/amarillo or click on “Get Quick Care” from the Aetna website or App 866-211-5678 (24/7) – CVS Virtual Care Call Center
Prescription Drug Program – RxBenefits using OptumRx	800-334-8134 – General Questions (M-F, 9am to 6pm) RxBenefits Member Portal: Member.RxBenefits.com optumrx.com or OptumRx App 855-427-4682 – Optum Specialty Pharmacy (24/7)
Dental – Delta Dental (Group #23642)	800-521-2651 – General Questions (M-F, 7am to 7pm) deltadentalins.com or Delta Dental App Teledentistry – www1.deltadentalins.com/members/virtual-dentistry.html
Life Insurance – The Standard Insurance Company (Group #646089)	888-937-4783 – General Questions (M-F, 7am to 7pm) 800-628-8600 or email: lifebenefits@standard.com – Life Claims 800-378-4668 or email: CBT@standard.com - Portability/Conversion www.standard.com
457 Deferred Compensation – Nationwide (Plan #0038510001)	877-677-3678 – Customer Service (M-F, 7am to 10pm; Sat 8am to 5pm) www.nrsforu.com or Nationwide App Enroll by Text to 877697 and type in Ready. Jim Hammock, Lubbock Nationwide Representative 806-441-6069 (M-F, 8am to 5pm) Email: hammj25@nationwide.com
Pension Plan - TMRS (City of Amarillo Plan #00030)	800-924-8677 (M-Th, 8am to 5pm; Friday 8am to 12pm) www.tmrs.com or TMRS App
Pension Plan - Amarillo Fireman’s Relief and Retirement Fund (AFRRF)	806-378-3040 (M-F, 8am to 5pm) Finance Department, City Hall, 3rd Floor, Rm. 301
Employee Assistance Plan (EAP) – AllOneHealth	800-451-1834 (24/7) or AllOneHealth.com/portal (for first time registrants Click “Sign Up” to create an account. Enter your work or personal email, the company code: amarillo , and a password), or AllOneHealth App (company code is amarillo) on the app store or google play.
Voluntary Insurance Products - AFLAC	Andria Keelin, 806-678-8441 (M-F, 8am to 5pm), andria_keelin@us.aflac.com Claims Assistance – Simone Johnson, SJohnson4@communicorp.com aflac.com/myaflac or MyAflac App
VIA Benefits through Towers Watson	844-596-0468 (M-F, 7am to 6pm) https://my.viabenefits.com/cityofamarillo or VIA Benefits App
Health Reimbursement Account (HRA) – HealthSecure	888-364-5027 – Customer Service (M-F, 8am to 7pm) Email: customercare@healthsecurehra.com Website: www.healthsecurehra.com
COBRA – Inspira Financial	888-678-7835 – Customer Service (M-F, 7am to 9pm; Sat 7am to 7pm) Email: COBRAMail@inspirafinancial.com Website: mybenefits.inspirafinancial.com

2027 Monthly Retiree Premiums

MEDICAL PLAN 1

Years of Service*	Retiree Only	Retiree & Spouse	Retiree & Children	Retiree & Family
10 or Less	<i>\$544.40</i>	<i>\$1,088.77</i>	<i>\$812.85</i>	<i>\$1,245.38</i>
11	<i>\$522.02</i>	<i>\$1,044.02</i>	<i>\$783.03</i>	<i>\$1,200.63</i>
12	<i>\$499.66</i>	<i>\$999.28</i>	<i>\$753.20</i>	<i>\$1,156.36</i>
13	<i>\$477.27</i>	<i>\$954.54</i>	<i>\$723.36</i>	<i>\$1,111.16</i>
14	<i>\$454.89</i>	<i>\$909.80</i>	<i>\$693.53</i>	<i>\$1,066.40</i>
15	<i>\$432.53</i>	<i>\$865.05</i>	<i>\$663.71</i>	<i>\$1,021.67</i>
16	<i>\$410.16</i>	<i>\$820.31</i>	<i>\$633.89</i>	<i>\$976.93</i>
17	<i>\$387.78</i>	<i>\$775.57</i>	<i>\$604.04</i>	<i>\$932.16</i>
18	<i>\$365.42</i>	<i>\$730.81</i>	<i>\$574.22</i>	<i>\$887.43</i>
19	<i>\$343.04</i>	<i>\$686.07</i>	<i>\$544.40</i>	<i>\$842.68</i>
20	<i>\$320.68</i>	<i>\$641.33</i>	<i>\$514.56</i>	<i>\$797.95</i>
21	<i>\$298.30</i>	<i>\$596.59</i>	<i>\$484.73</i>	<i>\$753.20</i>
22	<i>\$275.93</i>	<i>\$551.84</i>	<i>\$454.89</i>	<i>\$708.46</i>
23	<i>\$253.54</i>	<i>\$507.10</i>	<i>\$425.07</i>	<i>\$663.71</i>
24	<i>\$231.19</i>	<i>\$462.33</i>	<i>\$395.25</i>	<i>\$618.98</i>
25-29	<i>\$208.80</i>	<i>\$417.61</i>	<i>\$365.42</i>	<i>\$574.22</i>
30+	<i>\$201.35</i>	<i>\$402.70</i>	<i>\$357.96</i>	<i>\$559.31</i>

*Retiree medical premiums are based on your **whole years of service with the City of Amarillo** (i.e., you have 12 years and 6 months of service with the City of Amarillo, your premium year of service used will be 12 years).

2027 Monthly Retiree Premiums

MEDICAL PLAN 2

Years of Service*	Retiree Only	Retiree & Spouse	Retiree & Children	Retiree & Family
10 or Less	<i>\$598.84</i>	<i>\$1,306.52</i>	<i>\$975.42</i>	<i>\$1,494.45</i>
11	<i>\$574.22</i>	<i>\$1,252.83</i>	<i>\$939.64</i>	<i>\$1,440.76</i>
12	<i>\$549.63</i>	<i>\$1,199.14</i>	<i>\$903.84</i>	<i>\$1,387.64</i>
13	<i>\$524.99</i>	<i>\$1,145.44</i>	<i>\$868.04</i>	<i>\$1,333.38</i>
14	<i>\$500.38</i>	<i>\$1,091.76</i>	<i>\$832.24</i>	<i>\$1,279.68</i>
15	<i>\$475.79</i>	<i>\$1,038.06</i>	<i>\$796.46</i>	<i>\$1,226.01</i>
16	<i>\$451.18</i>	<i>\$984.38</i>	<i>\$760.67</i>	<i>\$1,172.31</i>
17	<i>\$426.56</i>	<i>\$930.68</i>	<i>\$724.85</i>	<i>\$1,118.59</i>
18	<i>\$401.96</i>	<i>\$876.98</i>	<i>\$689.06</i>	<i>\$1,064.92</i>
19	<i>\$377.34</i>	<i>\$823.28</i>	<i>\$653.29</i>	<i>\$1,011.22</i>
20	<i>\$352.75</i>	<i>\$769.59</i>	<i>\$617.47</i>	<i>\$957.54</i>
21	<i>\$328.13</i>	<i>\$715.91</i>	<i>\$581.69</i>	<i>\$903.84</i>
22	<i>\$303.52</i>	<i>\$662.20</i>	<i>\$545.86</i>	<i>\$850.15</i>
23	<i>\$278.90</i>	<i>\$608.52</i>	<i>\$510.09</i>	<i>\$796.46</i>
24	<i>\$254.32</i>	<i>\$554.79</i>	<i>\$474.30</i>	<i>\$742.77</i>
25-29	<i>\$229.68</i>	<i>\$501.13</i>	<i>\$438.50</i>	<i>\$689.06</i>
30+	<i>\$221.48</i>	<i>\$483.24</i>	<i>\$429.55</i>	<i>\$671.17</i>

*Retiree medical premiums are based on your **whole years of service with the City of Amarillo** (i.e., you have 12 years and 6 months of service with the City of Amarillo, your premium year of service used will be 12 years).

2027 Monthly Retiree Premiums

DENTAL PLAN 1

Plan Option	Premium
Retiree Only	\$41.96
Retiree and Spouse	\$79.11
Retiree and Child(ren)	\$73.85
Retiree and Family	\$110.75

DENTAL PLAN 2

Plan Option	Premium
Retiree Only	\$46.16
Retiree and Spouse	\$87.03
Retiree and Child(ren)	\$81.24
Retiree and Family	\$121.83

2027 Overview of Medical Plans

The City's medical plans are **Exclusive Provider Organization (EPO) plans through Aetna**. The plans provide access to a broad network of in-network providers and facilities. **Except for certain emergency situations, services received from out-of-network providers and facilities are not covered by the medical plan.**

Local Amarillo Network:

In the Amarillo area, **Northwest Texas Hospital and its affiliated facilities** are in-network under the medical plan. Services provided at **BSA Hospital and its facilities** are **out-of-network and are not covered** under the medical plan, except where required for emergency care.

Nationwide Network:

Outside the local Amarillo area, you have access to Aetna's nationwide network of in-network providers and facilities. This allows you to seek care from participating providers and facilities when traveling or receiving care outside the Amarillo area.

Finding In-Network Providers and Facilities:

You can locate in-network providers and facilities at www.Aetna.com or through the Aetna Health App. To download the app, text AETNA to 90156.

First time users must create and register an account through the Aetna website or app. Once registered, you can search for in-network providers and facilities locally or nationwide. You must be logged into your Aetna account when searching for in-network providers and facilities.

Aetna Customer Service representatives are also available to assist with provider and facility searches. Aetna's customer service number is located on your Aetna member ID card.

Aetna Medical ID Card

New employees will receive an Aetna medical ID card at their home address on file. The medical card includes prescription information on the back of the card. Replacement cards can be requested by contacting Aetna customer service.

Overview of Medical Plans:

There are two medical plans that you can choose from. An overview of the two plans is provided below.

	Both Medical Plans	Medical Plan 1	Medical Plan 2
Deductible (per calendar yr.)	\$1,500 Individual \$3,000 Family		
Out-of-Pocket Limit (per calendar yr.)* *Includes deductible, coinsurance, and co-pays	\$5,000 Individual \$10,000 Family	Prescription co-pays applies	Medical and Prescription co-pays applies
Other Medical Services (In-Network) - Coinsurance	Covered at 80%, AFTER Deductible		
Physician Services Medical Co-Pays		Not applicable	Office Visit \$25 Specialist (includes mental health, speech, physical and occupational therapy) \$50
Urgent Care Clinics – IN-NETWORK	Covered under both Plans.		

Summary of Medical Plan Coverage:

MEDICAL PLAN 1	
FEATURES	IN-NETWORK
Deductible (per calendar year)	\$1,500 Individual \$3,000 Family
Out-of-Pocket Limit (per calendar year) Includes deductible, coinsurance, and prescription co-pays	\$5,000 Individual \$10,000 Family
Out-of-Network Coverage	None , except for emergencies
PREVENTIVE CARE	IN-NETWORK
Routine Adult Physical Exams/Immunizations	Covered 100% (deductible/co-pay waived)
Routine Well Visit Exams	Covered 100% (deductible/co-pay waived)
PHYSICIAN SERVICES	IN-NETWORK
Primary Care Provider (PCP) and Specialty Office Visits	Covered 80%, AFTER Deductible
DIAGNOSTIC PROCEDURES	IN-NETWORK
Diagnostic X-Ray	Covered 80%, AFTER Deductible
Diagnostic Laboratory <u>using Quest Diagnostic Labs</u>	Covered 100% (deductible/co-pay waived) Note: Quest Diagnostic Labs has facilities across the U.S. Log into your account online at www.Aetna.com to find a Quest location.
Diagnostic Laboratory (other than Quest)	Covered 80%, AFTER Deductible IF done by any other laboratory/physician office.
Diagnostic Complex Imaging (MRI/CT/PET SCAN)	Covered 80%, AFTER Deductible
EMERGENCY MEDICAL CARE	IN-NETWORK
Urgent Care	Covered 100% (deductible/co-pay waived)
Walk-In Clinics	Covered 80%, AFTER Deductible
Emergency Room	Covered 80%, AFTER Deductible
Ambulance	Covered 80%, AFTER Deductible
HOSPITAL CARE (Northwest Texas Hospital - NETH)	IN-NETWORK
Inpatient Coverage (In Amarillo, the only in network facility is NETH)	Covered 80%, AFTER Deductible
Inpatient Maternity Coverage (includes delivery and postpartum care)	Covered 80%, AFTER Deductible
Outpatient Hospital or Surgery	Covered 80%, AFTER Deductible
MENTAL WELLNESS SUPPORT SERVICES	IN-NETWORK
Inpatient and Outpatient Treatment	Covered 80%, AFTER Deductible
SUBSTANCE USE SUPPORT SERVICES	IN-NETWORK
Outpatient Treatment	Covered 80%, AFTER Deductible

OTHER SERVICES	IN-NETWORK
Outpatient Short-Term Rehabilitation Includes Speech, Physical, and Occupational Therapy	Covered 80%, AFTER Deductible
Spinal Manipulation Therapy	Covered 80%, AFTER Deductible Limited to 20 visits per calendar year
Durable Medical Equipment	Covered 80%, AFTER deductible
Prosthetics	Covered 80%, AFTER deductible
Hearing Aids	\$2,000 maximum every 3 years, AFTER Deductible

MEDICAL PLAN 2	
FEATURES	IN-NETWORK
Deductible (per calendar year)	\$1,500 Individual \$3,000 Family
Out-of-Pocket Limit (per calendar year) Includes deductible, coinsurance, and medical/prescription co-pays	\$5,000 Individual \$10,000 Family
Out-of-Network Coverage	None , except for emergencies
PREVENTIVE CARE	IN-NETWORK
Routine Adult Physical Exams/Immunizations	Covered 100% (deductible/co-pay waived)
Routine Well Visit Exams	Covered 100% (deductible/co-pay waived)
PHYSICIAN SERVICES	IN-NETWORK
Primary Care Provider (PCP) Visit	\$25 Co-pay
Specialty Office Visit (includes mental health)	\$50 Co-pay
DIAGNOSTIC PROCEDURES	IN-NETWORK
Diagnostic X-Ray	Covered 80%, AFTER Deductible
Diagnostic Laboratory <u>using Quest Diagnostic Labs</u>	Covered 100%. Note: Quest Diagnostic Labs has facilities across the U.S. Log into your account online at www.Aetna.com to find a Quest location.
Diagnostic Laboratory (other than Quest)	Covered 80%, AFTER Deductible IF done by any other laboratory/physician office.
Diagnostic Complex Imaging (MRI/CT/PET SCAN)	Covered 80%, AFTER Deductible
EMERGENCY MEDICAL CARE	IN-NETWORK
Urgent Care	Covered 100% (deductible/co-pay waived).
Walk-In Clinics	\$25 Co-pay
Emergency Room	Covered 80%, AFTER Deductible
Ambulance	Covered 80%, AFTER Deductible
HOSPITAL CARE (Northwest Texas Hospital - NWTH)	IN-NETWORK
Inpatient Coverage (In Amarillo, the only in network facility is NWTH)	Covered 80%, AFTER Deductible
Inpatient Maternity Coverage (includes delivery and postpartum care)	Covered 80%, AFTER Deductible
Outpatient Hospital or Surgery	Covered 80%, AFTER Deductible
MENTAL WELLNESS SUPPORT SERVICES	IN-NETWORK
Inpatient and Outpatient Treatment	Covered 80%, AFTER Deductible

SUBSTANCE USE SUPPORT SERVICES	IN-NETWORK
Outpatient Treatment	Covered 80%, AFTER Deductible
OTHER SERVICES	IN-NETWORK
Outpatient Short-Term Rehabilitation Includes Speech, Physical, and Occupational Therapy	\$50 Co-pay
Spinal Manipulation Therapy	\$50 Co-Pay (Specialist Office Visit) Limited to 20 visits per calendar year
Durable Medical Equipment	Covered 80%, AFTER deductible
Prosthetics	Covered 80%, AFTER deductible
Hearing Aids	\$2,000 maximum every 3 years, AFTER Deductible

100% Covered Medical Services – Both Medical Plans

If you are enrolled in either medical plan, certain medical services are covered at 100% **when plan requirements are met**. This means you and your enrolled family members may receive these services with **no out-of-pocket cost** when using an in-network provider or facility, as applicable.

Preventative Care Screenings: Certain preventative care services and screenings are covered at 100%. Contact Aetna Customer Service for more information on preventative care services that are available under the medical plan.

In-Network Urgent Care Clinic Visits:

Urgent care clinic visits are covered 100% when using an in-network urgent care facility. Coverage is subject to the visit being for an urgent medical condition as defined by the medical plan. If the services are determined to be non-urgent or more appropriate for routine or primary care, the visit may be subject to applicable plan cost-sharing or may not be covered at 100%.

CVS Virtual Care: CVS Virtual Care is a virtual medical benefit offered to employees and their dependents enrolled in the medical plan.

- Virtual visits are available for minors 18 months to 18 years old.
- When dependents become an adult (18 years of age or older and are enrolled in the medical plan), they can get adult care options by setting up their own account.

It's your care, your way

Enrolled members will have access to on-demand sick care, primary care, and mental health services at no cost to the member. This virtual care option is in addition to your traditional in-network providers. Access is included in your medical plan, made available through Aetna®, a CVS Health® company.

Here is what is included:

On-Demand Sick Care – Available to adults and children over 18 months (24/7 including holidays):

- Obtain virtual care ASAP for non-emergency services with licensed providers for common illnesses (cough, colds, flu), common infections (ear, sinus, skin, urinary tract infections), and one-time medication refills.

Virtual Primary Care – Available to adults ages 18 and up (M-F, 7:00am to 7:00pm CST):

- Choose a dedicated provider and get a supporting Care Team.
- Schedule a primary care visit with your provider in days, not weeks.
- Ask your Care Team questions at any time, from anywhere through secure messaging.
- Schedule visits for routine care, sick care, and chronic illness management for things like diabetes, high blood pressure, allergies, etc.

Virtual Mental Health Services – Available to adults and children ages 13 and up (7 days a week, 8:00am to 7:30pm CST):

- Consult with a licensed therapist for mental health services and get help with medication management.

Additional Benefits:

- When in person follow up care is needed, CVS will help coordinate those referrals with in-network providers.
- Access to your personal health information and lab results is available through the health dashboard.

What's next? Active your virtual care benefit by following the instructions below. Register and set up your account for future virtual care or to learn more about these virtual care services. You can also click on “Get Quick Care” after logging into the Aetna website (www.Aetna.com) or App. A telephonic option is not available with this benefit.

Provided below are the instructions on how to access the website through CVS.com/virtual-care/amarillo:

- 1 Activate your virtual care benefit. Visit CVS.com/virtual-care/amarillo.
- 2 Click the "Get care now >" button.
- 3 To register, under "Use your CVS.com account," click the "Sign in >" button.
- 4 Enter your mobile number or email address and click "Continue."
- 5 If you don't have an account, you can create one by entering your name, date of birth, mobile number and a password. You only have to do this once.
- 6 Under "Patient's insurance member ID," enter your ID from your ID card (WXXXX XXXXX).
- 7 Tell us how we can help by entering a condition, symptom or care type. Find care that works in your schedule.

Find the care you need

All fields are required.

Select the care you need
Enter a symptom or condition and select a service.

Select a location
Enter a ZIP code or city, then select a location.

Next

How do you want to schedule your visit?

Use your CVS.com account

Sign in >

Sign in or create an account

First, we'll check to see if you already have an account or ExtraCare® membership.

Mobile number or email

By continuing, you agree to our [Terms of Use](#) and [Privacy Policy](#).

Continue

Create your account

All fields are required unless marked optional.

Let's check that David can get CVS Virtual Care

All fields required.

Date of birth
Example: MM/DD/YYYY

Month Day Year

☐ Show date of birth

Patient's insurance member ID
Enter the insurance member ID exactly as it appears on the card, including any dashes or hyphens.

Aetna Select Care Account

ID **W1924 55785**

Provided below are the instructions on how to access the website through the Aetna website www.aetna.com:

CVS Virtual Care®

Aetna Health

Aetna.com

Follow the steps below to access CVS Virtual Care through Aetna.com.

1



Home – Click Find Care & Pricing and Virtual Care Providers

From the Aetna homepage, click **Find Care & Pricing**, then select **Virtual Care Providers**.

2



Click View Additional Info

On the Virtual Care screen, review the CVS Virtual Care information and click **View Additional Info**.

3



Click Plan Your Visit

On the next screen, click **Plan your visit**.

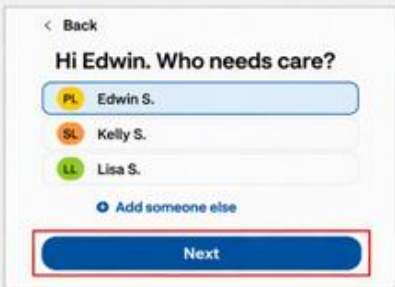
4



Click Share Aetna info for Single Sign-On

On the next screen, click **Share Aetna info** to securely share your information for single sign-on.

5



Select Patient in CVS Virtual Care

Select the patient who needs care and click **Next**.

For illustrative purposes only. Branding and experience are subject to change.



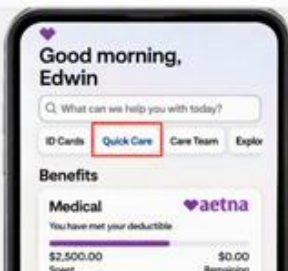
Provided below are the instructions on how to access the website through the **Aetna App**:

CVS Virtual Care®

Aetna Health App

Follow the steps below to access CVS Virtual Care through the Aetna Health app.

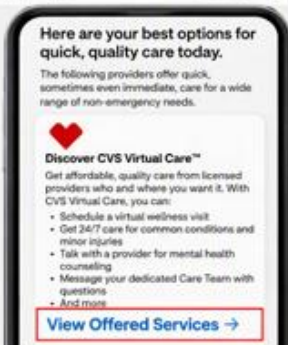
1



Home – Click Quick Care

From the Aetna Health app home screen, click **Quick Care**.

2



Click View Offered Services

On the Quick Care screen, review your options and click **View Offered Services**.

3



Click Plan Your Visit

On the CVS Virtual Care screen, click **Plan your visit**.

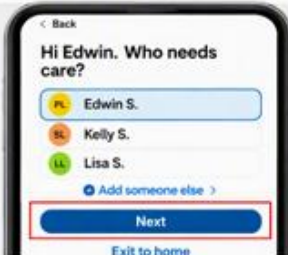
4



Click Share Aetna info for Single Sign-On

On the next screen, click **Share Aetna info** to securely share your information for single sign-on.

5



Select Patient in CVS Virtual Care

Select the patient who needs care and click **Next**.

For illustrative purposes only. Branding and experience are subject to change.



24-Hour Nurse Line: The 24-Hour Nurse Line provides access to registered nurses who can answer health-related questions, provide guidance, and help you determine whether you may need to seek medical care. This service may help prevent an unnecessary visit to a doctor's office or urgent care facility. You can call the toll-free number listed in this guide on **pg. 2** or access the Nurse Line through your account at www.Aetna.com.

Quest Diagnostic Laboratory Services: Eligible laboratory services performed through **Quest Diagnostics** are covered at 100% when plan requirements are met. To locate a Quest Diagnostics facility, log into your account at www.Aetna.com to search for local and nationwide providers.

Local Quest Diagnostics Location:

2207 S. Western Street, Space 50, Amarillo, TX 79109

Phone: 1-806-358-0880.

Hours:

Monday through Thursday: 8:00am to 5:00pm

Closed for lunch: 12:30pm to 1:30pm

Friday: 8:00am to 2:00pm

Scheduling an Appointment:

Call **1-888-277-8772** or schedule online at <https://appointment.questdiagnostics.com>.

Prescription Drug Plan

If you enroll in the medical plan, you will automatically receive prescription drug coverage through **RxBenefits using OptumRx**. Your prescription drug plan information will be located on the back side of your Aetna medical card. Note, copays apply towards the out-of-pocket maximum under the medical plan (not towards the deductible). Using your Smartphone, download the OptumRx App for quick access to your prescription information.

Category	Retail (30-Day Supply)	Retail/Mail Order* (90-Day Supply)
Generic Drugs	\$10	\$20
Preferred Brand Drugs	\$35	\$70
Non-Preferred Brand Drugs	\$50	\$100
Specialty Drugs – only through OptumRx Specialty Pharmacy (limited to a 30-day supply only)	\$65	Not Available – You may only get a 30-day supply

**A 90-day supply may result in greater cost savings.*

RxBenefits is the pharmacy provider for the City of Amarillo. RxBenefits administers the prescription drug program on behalf of the City of Amarillo and OptumRx serves as the pharmacy benefit manager that dispenses the prescriptions.

Key Points Regarding Your Pharmacy Benefits

- **RxBenefits Member Services and Portal**
 - **Member Services:** If you have questions about your pharmacy benefits, contact the RxBenefits Member Services Team using any of the following options:
 - **Chat with a live agent via the RxBenefits member portal:**
Monday-Friday, 9:00am to 6:00pm Central
 - **Email:** CustomerCare@RxBenefits.com
 - **Call:** 1-800-334-8134, Monday-Friday, 7:00am to 8:00pm Central
 - **Member Portal – RxBenefits.com:** Access your pharmacy benefits information 24/7 from any device by registering on the My RxBenefits member portal at Member.RxBenefits.com. Once registered, you can set up your communication preferences, chat with a live agent, and so much more.

- **Options Available to Fill Your Prescriptions**

- **In-Network Retail Pharmacies**

- **OptumRx Website**: Go to optumrx.com and register by creating an account to get started. Once registered, you can locate a pharmacy.
 - **Optum App**: Once the App is downloaded (see enclosed flier) and you register for the first time you can locate a pharmacy.

- **Mail Order**: Visit optumrx.com or use the OptumRx App where you can sign up for home delivery for a three-month supply of your medication (excludes specialty prescriptions).

- **Optum Specialty Pharmacy**

- Available 24/7 by phone 1-855-427-4682.
 - Sign in or register for the first time at specialty.optumrx.com.

If no medical card is available at time of dispensing your prescription, provide the following information to the retail pharmacy provider: RXBIN: 610011, RXPCN: IRX, and RXGRP: RXBENEFIT). Your medical card may be required, but this information is provided if needed.

Refer to the Prescription Benefit Coverage (PBC) document for a summary of information regarding your pharmacy benefits. This document is available on the internet site [cityofamarillo/handbook](https://cityofamarillo.com/handbook), then click on Retiree Benefits and it is located under the Pharmacy section.

2027 Overview of Dental Plans

The Dental Plans will continue to provide you and your family with coverage for typical dental expenses, such as cleanings, x-rays, and fillings. The dental plan is provided through **Delta Dental**. The Delta Dental Provider Network used is PPO or Premier.

DENTAL PLAN 1 (LOW PLAN)

Benefit Highlights: Delta Dental PPO™

Plan Benefit Highlights for: City of Amarillo
Group Number: 23642 - Low Plan

Effective Date: 1/1/2027

Benefits	Delta Dental PPO dentists**	Delta Dental Premier dentists**	Non-Delta Dental dentists**
Deductibles per member each calendar year	No Deductible	No Deductible	\$50/ \$100
Deductibles waived for Diagnostic & Preventive?	Waived for Non Delta Dental Dentists only		
Deductibles waived for Orthodontics?	Yes, for all Dentists		
Maximums Per member each calendar year	\$1,000	\$1,000	\$1,000
D&P counts toward maximum?	Yes, for all Dentists		

Covered Services*	Delta Dental PPO dentists**	Delta Dental Premier dentists**	Non-Delta Dental dentists**
Diagnostic & Preventive Services (D&P) Exams, Cleanings, X-Rays, Sealants and Space Maintainers	100%	100%	100%
Basic Services Fillings and Simple Extractions	80%	80%	80%
Endodontics Root Canals	80%	80%	80%
Periodontics Surgical and Non-Surgical Periodontics	80%	80%	80%
Oral Surgery	80%	80%	80%
Major Services Crowns, Inlays, Onlays and Cast Restorations	50%	50%	50%
Prosthodontics Bridges, Dentures and Denture Repair/Reline/Rebase	50%	50%	50%
Implants Implant Services	50%	50%	50%
Orthodontic Services Dependent Children	50%	50%	50%
Orthodontic Maximums	\$1,500 Lifetime	\$1,500 Lifetime	\$1,500 Lifetime

For eligibility details, refer to the plan's Evidence/Certificate of Coverage (on file with your benefits administrator, plan sponsor or employer).

* Limitations may apply for some benefits; some services may be excluded from your plan. Reimbursement is based on Delta Dental maximum contract allowances and not necessarily each dentist's submitted fees.

** Reimbursement is based on PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists and program allowance for non-Delta Dental dentists.

DENTAL PLAN 2 (HIGH PLAN)

Benefit Highlights: Delta Dental PPO™

Plan Benefit Highlights for: City of Amarillo
Group Number: 23642 - High Plan

Effective Date: 1/1/2027

Benefits	Delta Dental PPO dentists**	Delta Dental Premier dentists**	Non-Delta Dental dentists**
Deductibles per member each calendar year	No Deductible	No Deductible	No Deductible
Maximums Per member each calendar year	\$1,500	\$1,500	\$1,500
D&P counts toward maximum?	Yes, for all Dentists		

Covered Services*	Delta Dental PPO dentists**	Delta Dental Premier dentists**	Non-Delta Dental dentists**
Diagnostic & Preventive Services (D&P) Exams, Cleanings, X-Rays, Sealants and Space Maintainers	100%	100%	100%
Basic Services Fillings and Simple Extractions	80%	80%	80%
Endodontics Root Canals	80%	80%	80%
Periodontics Surgical and Non-Surgical Periodontics	80%	80%	80%
Oral Surgery	80%	80%	80%
Major Services Crowns, Inlays, Onlays and Cast Restorations	50%	50%	50%
Prosthodontics Bridges, Dentures and Denture Repair/Reline/Rebase	50%	50%	50%
Implants Implant Services	50%	50%	50%
Orthodontic Services Adults and Dependent Children	50%	50%	50%
Orthodontic Maximums	\$1,500 Lifetime	\$1,500 Lifetime	\$1,500 Lifetime

For eligibility details, refer to the plan's Evidence/Certificate of Coverage (on file with your benefits administrator, plan sponsor or employer).

* Limitations may apply for some benefits; some services may be excluded from your plan. Reimbursement is based on Delta Dental maximum contract allowances and not necessarily each dentist's submitted fees.

** Reimbursement is based on PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists and program allowance for non-Delta Dental dentists.

Overview of Dental Plans:

There are two dental plans that you can choose from. An overview of the two plans is provided below.

	Both Dental Plans	Dental Plan 1	Dental Plan 2
Annual Individual Benefit Maximum		\$1,000	\$1,500
Annual Deductible for Basic/Major Restorative and Children Orthodontia Services		Individual \$50 Family \$100 Deductible Applies Only if Using an Out-of-Network Provider	None
Preventive Services (Cleanings – 3 per year, exams x-rays, sealants, and space maintainers)	100% (no deductible)		
Basic Services (Fillings and simple extractions, root canals, surgical and non-surgical periodontics, and oral surgery)		80% (after deductible if using out-of-network provider)	80%
Major Services (Crowns, inlays and onlays, cast restorations, bridges, dentures and denture repair/reline/rebase and implant services)		50% (after deductible if using an out-of-network provider)	50%
Orthodontia for Children (up to 19 years of age)	\$1,500 Lifetime Benefit		
Orthodontia for Adult (Employee & Legal Spouse)		Not covered under this Plan.	\$1,500 Lifetime Benefit

Dental Information

- **Dental Cards** – A dental card will be mailed to your home address on file with the City. The employee's social security number can be presented to the dental provider for verification of benefits if no dental card is in your possession at time of service.
 - **Delta Dental App** – Download the Delta Dental App and you can check plan details, browse claim history, get a cost estimate, find an in-network dentist and view your member ID card or save it to your digital wallet.
 - **Delta Dental Networks** – You will receive the largest discount on dental services by using a Delta Dental PPO dentist. Enrollees also have access to Delta Dental Premier network dentists, but at a lesser discount. Provided below are the differences between using an in-network vs. out-of-network provider.
 - Delta Dental PPO Network - Find a dentist at www.deltadentalins.com, scroll down the page and locate **Find a Dentist**, and enter **Location** (required). You can search by just **Location** or by **Dentist or Office Name**. **Select a Network** and choose from the drop-down **Delta Dental PPO** then select **Find a Dentist**.
 - Delta Dental Premier Network - If your current dentist is not part of the PPO network or you want to expand your search further, consider a Delta Dental Premier dentist. Follow the same steps above but select **Delta Dental Premier** as the network.
- PPO and Premier providers are considered in-network, both network providers file the claim to Delta Dental, and there is no balance billing. In terms of coverage, benefits and co-insurance remain the same regardless of the provider the member decides to visit.
- Out-of-Network (Non-Delta Dental Providers) – Delta Dental does not have negotiated fee agreements with out-of-network providers, so your out-of-pocket costs may be higher than when using a Delta Dental network provider.

Effective in 2026, Delta Dental may pay covered benefits directly to an out-of-network dental provider if the provider agrees to accept payment from Delta Dental. If the provider does not accept direct payment, you may be required to pay the full cost of services at time of treatment and submit a claim to Delta Dental for reimbursement. Claim forms are available when you log in to your account at www.deltadentalins.com.

- **Virtual Dentistry** – You can schedule live video visits with an in-network dentist or submit photos to receive a personalized treatment recommendation within 24 hours. Get started at www1.deltadentalins.com/members/virtual-dentistry.html.
- **Discounts on Hearing Aids** – Discounts on hearing aids and one year of free follow-up care is available through Amplifon. Call 888-779-1429 or visit their website at amplifonusa.com/deltadentalins.
- **Discounts on LASIK Eye Surgery** – Discount on LASIK eye surgery, including pre- and post-operative visits at over 900 LASIK locations nationwide. Call QualSight at 855-248-2020 or visit their website at qualsight.com/-delta-dental.

RETIREE ASSISTANCE PROGRAM



Thinking About Retirement? Don't worry!
Your Employee Assistance Program, has you covered.

AllOne Health realizes that planning for and adjusting to retirement can be difficult. That is why we allow all retirees and their household members to continue to access EAP services.

Services include:

24/7 Assistance via the Helpline

Short-Term Individual & Marital Counseling

Referrals to Community Resources & Support Groups

Access to Online Articles, Tools, Tips & Resources

Online Living Will

Financial Counseling

Free Legal Consultation

Medical Advocacy Services

Contact Us:

Toll-Free: (800-451-1834)

Website: www.allonehealth.com/portal

Member Portal & App Registration Code: **amarillo**

