

Medical Plan



The City of Plano's medical plan is administered by WebTPA. This plan is an EPO Plan, which means it provides in-network only benefits. It is very important to make sure you are seeing in-network providers, so check your provider's status at <u>webtpa.com</u>.

The City of Plano prides itself in providing an excellent benefit plan to its employees/retirees. Maintaining good health and receiving quality care in time of illness is of utmost importance. Below is a summary of the health benefits available to you.

| Description | Tier 1 WebTPA/Healthcare Highways Network (HCH) | Tier 2 WebTPA/Aetna Network |
|--|---|---|
| Annual Deductible | \$625 Individual \$1,250 Family | \$1,250 Individual \$2,500 Family |
| Coinsurance Level | Plan pays 90% / You pay 10% | Plan pays 80% / You pay 20% |
| Out-of-Pocket Maximum (includes medical deductible, medical coinsurance, medical copays, Rx deductible, and Rx copays) | \$5,000 Individual \$10,000 Family | \$7,000 Individual \$14,000 Family |
| Lifetime Maximum | Unlimited | Unlimited |
| Preventive Care | Plan pays 100% | Plan pays 100% |
| Physician Services | Primary Care - \$25 copay Specialist - \$40 copay Catalyst Health Network/Village Health Partners - \$5 copay | Primary Care - \$25 copay Specialist - \$40 copay Catalyst Health Network/Village Health Partners - \$5 copay |
| Telehealth - Teladoc | \$5 copay | \$5 copay |
| CVS MinuteClinic | \$5 copay | \$5 copay |
| Urgent Care Services | \$40 copay | \$50 copay |
| Emergency Room | Deductible + \$200 copay per event (copay waived if admitted) | Deductible + \$200 copay per event (copay waived if admitted) |
| Chiropractic Care (24 visits per calendar year) | \$25 copay | \$25 copay |
| Physical, occupational, speech therapy (20 visits per calendar year) | \$25 copay | \$25 copay |
| Airrosti (injuries / pain) | \$15 copay | \$15 copay |
| Inpatient Hospital Services | Deductible + 10% | Deductible + 20% |
| Outpatient Services | Deductible + 10% | Deductible + 20% |
| Mental Health / Substance Abuse | Outpatient Individual Therapy = \$25 copay Outpatient Group Therapy = \$20 copay Inpatient Hospitalization = Deductible + 10% | Outpatient Individual Therapy = \$25 copay Outpatient Group Therapy = \$20 copay Inpatient Hospitalization = Deductible + 20% |
| Home Health Care (60 days per calendar year) | Deductible + 10% | Deductible + 20% |
| Skilled Nursing (60 days per calendar year) | Deductible + 10% | Deductible + 20% |
| Hospice (limited to 360 days per lifetime) | Deductible + 10% | Deductible + 20% |



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NEW!



Direct Your Provider to the Right Place

Please advise your provider to contact WebTPA at 844-380-4552 to validate member eligibility, benefit coverage and to ensure they are in the Aetna Signature Administrators' network. Providers should not call Aetna for this information as Aetna is not your insurance company. Providers can access the Interactive Voice Response (IVR) system 24/7 for eligibility and benefit information. They may also visit webtpa.com to create a free provider portal account – a faster way to verify eligibility.

How to Contact WebTPA

Members can call WebTPA Customer Service at 844-380-4552 or email at <u>service.team@webtpa.com</u>, or visit your member portal at webtpa.com. **DO NOT CALL AETNA.**

Log in to WebTPA Member Portal

Members can access information about their plan benefits and claim information at <u>webtpa.com</u>. This secure site keeps member information safe and ensures strict HIPAA-compliant confidentiality. The member portal provides self-service tools designed to save time by giving you the ability to view eligibility information, print a temporary ID card, order a new ID card, view claim status and history, download important forms and documents, and communicate with customer service.

Logging on to webtpa.com

- 1. Go to webtpa.com.
- 2. Click Login then "Member Log In."
- 3. Click "Create account" then read the License Agreement and click Accept.
- 4. Enter your Social Security number (SSN) or member ID (found on your WebTPA ID card), zip code, and date of birth.
- 5. Create a username and password of your choice (password must be at least 8 alphanumeric characters) and enter three security questions and answers.
- 6. Confirm your information and start enjoying the benefits of your new secure online account immediately!

My WebTPA Mobile App

Available to iPhone and Android users, the WebTPA Mobile App is FREE and provides on-the-go functionality enabling members to view coverage, claims information, ID cards & balances, as well as contact Customer Service. Downloading the app is quick and easy - visit the Apple® App Store or Google Play for Android[™].

*Please note - members must create an online account at webtpa.com before logging in to the mobile app.

Healthcare Highways (HCH)

HCH is a specialized (high performance) healthcare network that operates in conjunction with the Aetna network. If you choose to receive medical services from a healthcare provided that is part of the network your claims will be processed as a Tier 1 claim. This means you will receive enhanced benefits such as a lower annual deductible, coverage at a higher percent (coinsurance), and an overall lower out of pocket. (Please review a summary of the Tier 1 benefits on page 7).

Great news; if your provider is not part of the HCH network, your benefits remain the same through the Aetna network.

How to File a Claim

Please send claims and related correspondence to:

WebTPA

PO Box 99906 Grapevine, TX 76099-9706 Payor ID # 75261

Questions about Claims or Billing

Since your providers file your claims with WebTPA, you should contact WebTPA Customer Service at 844-380-4552 or email at service.team@webtpa.com. NEW! Healthcare Highways High Performance Network



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How to Find a Healthcare Highways Provider (Tier 1)

- 1. Have your member ID card nearby for reference and visit healthcarehighways.com/provider-search.
- 2. From the drop-down menu select the network option that matches the network logo on the front of your member ID card (HCH Sync TX network).
- 3. Click "Submit" and then you will be prompted to enter an address, city, or zip code to begin your search.
- 4. Now that you're on the main dashboard you can select one of the search options (doctors by name, doctors by specialty, places by name, or places by type) or you can click "Search all." There are also a few shortcuts under the main options if you're searching for a primary care physician (PCP), a specialty like Behavioral Health, or need to find an Urgent Care facility.

Looking for a local provider? We can help

Healthcare Highways

Tailored healthcare means better outcomes and better experiences.

How to Find an Aetna Provider (Tier 2)

- 1. Log into your member portal account at <u>webtpa.com</u> and click on the "Find a Provider" tab at the top of the page.
- 2. Use the search bar to find a specific provider or type of provider (e.g. "Family Medicine" "Specialist") or select a category to "Find a Provider" or "Find a Facility."
- 3. Filter results to desired location or demographics.
- 4. Click on a provider to learn more!

Find a Cost Estimate

- Log into your member portal account at <u>webtpa.com</u> and use the search bar to find a medical service (e.g. "Office visit" or "Physical therapy") or select a category to "Find Pricing for Medical Services."
- 2. Filter results to desired location or demographics.
- 3. Click on a provider to learn more!



What is "Total Cost"?

Total cost is the expected total cost for the service or procedure. This is an estimate, please verify the cost with your provider.

What is "Your Cost"?

Your cost is the expected out-of-pocket cost to you based on your benefit plan and healthcare spending since the start of the plan year. This is an estimate, please verify the cost with your provider.

Questions?

Visit webtpa.com, call 844-380-4552, or email service.team@webtpa.com