



The one Texans trust.

Scott & White Health Plan has been providing central Texans with exceptional health coverage and service for nearly 30 years. Our Traditional HMO plan is where it all began. Member copayments keep out-of-pocket costs low when using the plan's participating provider network.

HMO 40 Plan Provisions	In Network
Annual Deductible	None
Contract Year Out-of-Pocket Maximum	\$3,000 individual / \$6,000 family
Pre-existing conditions	Covered
Lifetime Maximum	Unlimited
Primary Care/Specialty Care Office visit co-pay	\$40 / \$40 co-pay
Preventive Services and age appropriate immunizations	No charge
Standard Lab & X-Ray	No charge
Diagnostic/Radiology Procedures (limited to angiograms, CT scans, MRIs, myelography, PET scans, stress tests)	20% of charges
Outpatient Surgery	20% of charges
Allergy Serum	20% of charges
Eye Exam (1 refraction annually)	\$40 co-pay
Maternity; Pre- and Post-Natal Care	\$40 co-pay or \$480 flat fee
Outpatient Specialty Drugs (Level 4 Copayment does not count toward Out-of-Pocket Maximum)	Level 1; 10% Level 2; (preferred); 20% of charges Level 3; (premium preferred); 30% of charges Level 4; (non-preferred); 50% of charges
Hospital Room, Semi-private Intensive Care Unit, Other Hospital Services Skilled Nursing Facility (Pre-Certification Required)	20% of charges
Speech & Hearing Therapy Physical Therapy	\$40 Co-pay
DURABLE MEDICAL EQUIPMENT (\$1,000 max annual benefit)	50% Co-pay
Outpatient (20 visits max per contract year) Alcohol & Drug Dependency (Acute detoxification only)	50% Co-pay \$40 Co-pay
Inpatient (20 days max per contract year) Alcohol & Drug Dependency (Acute detoxification only)	50% Co-pay 20% of charges
Home Health Hospice Home Infusion Therapy	\$40 Co-pay No charge 20% of charges
Emergency care In-Area and Out-of-Area Urgent care In-Area and Out-of-Area Ambulance	20% of charges



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Prescription Drug Options

Prescription Drug Options	In Network
Annual Per Person Deductible Options	\$0, \$100, \$200, or \$300
Generic	Deductible then \$5 co-pay
Preferred Brand	Deductible then 30% co-pay
Non-Preferred Brand	Deductible then 50% co-pay
Non-Formulary	Deductible then the greater of \$50 or 50% co-pay
Annual Drug Benefit	Once a member has used \$1,000, \$2,000, \$3,000, or \$10,000 in benefits, they have 50% coverage thereafter. Annual dollar benefit based upon the drug deductible option chosen.

Medical Plan Exclusions

- Altered sexual characteristics including sex change operations or any related services
- Blood, blood plasma, and other blood products
- Chiropractic care
- Cosmetic and reconstructive procedures and treatments undertaken to improve or modify a Member's appearance except for mastectomy reconstruction following breast cancer surgery
- Custodial or domiciliary care
- Dental care
- Elective abortions, which are not necessary to preserve the health of the Member
- Elective treatment or elective surgery
- Experimental or investigational treatment
- Genetic testing
- Infertility treatment including any drug whose primary purpose is the treatment of infertility
- Mental health services or disorders are limited to those described in your evidence of coverage
- Non-covered benefits or services
- Cost of services in excess of the usual, customary and reasonable charges
- Personal comfort items
- Physical and mental exams for employment, licenses, insurance, educational purposes or services for non-medically necessary special education and developmental programs
- Reversal of voluntary surgically-induced sterility; artificial insemination or in-vitro fertilization or family planning therapies
- Rehabilitation services and therapies are limited to those recommended by a Participating or Referral Physician as medically necessary
- Storage of bodily fluids and other body parts
- Experimental organ transplants and associated donor/procurement costs and artificial organs; e.g., heart
- Treatment received in State or Federal facilities or institutions or services or supplies provided by an employer or governmental agency or entity
- Vision corrective surgery including laser application
- War, insurrection, riot, disaster or epidemic
- Weight reduction surgery