



Administered by Educators Health Plans Life, Accident, and Health, Inc.
 EMI Health Customer Service 801-262-7475 or 1-800-662-5851
 Self Funded Employee Medical Benefit Plan

All services are subject to the EMI Health Maximum Allowable Charge. When using a Non-participating Provider, the Covered Person is responsible for all fees in excess of the Maximum Allowable Charge.		
City of West Wendover January 01, 2026 - December 31, 2026 Option 1	Care Plus	
	Participating Provider Option	Non-Participating Provider Option
GENERAL INFORMATION	YOU PAY	
Benefit Accumulator	Calendar Year	
Dependent Age Limit	26	
Out-of-Pocket Maximum (Per Person/Family Per Year). Please note *	\$1,500 / \$3,000	\$8,000 / \$16,000
Medical Deductible (Per Person/Family Per Year). Please note ♦	\$500 / \$1,000	\$2,000 / \$4,000
Non-Preauthorization Patient Penalty	Not Applicable	50% Reduction in Benefits
Non-Preauthorization Provider Sanction	50% Reduction in Payment	Not Applicable
PRESCRIPTION DRUG BENEFITS administered by Smith Rx (If brand is purchased when generic is available, member pays the copay plus the difference between the generic and the brand price)	YOU PAY	
Participating Pharmacy (up to 30 day supply)	Generic - \$10 Preferred - \$15 Non-Preferred - \$25	
Non-Participating Pharmacy	Not Covered	
Mail Order (up to 90 day supply)	Generic - \$20 Preferred - \$30 Non-Preferred - \$60	
Specialty Pharmacy (up to 90 day supply) All fills must be purchased through Smith Rx approved specialty pharmacy.	Generic - 25% (\$150 Max) Preferred - 25% (\$250 Max) Non-Preferred - 30% (\$500 Max)	
PREVENTIVE SERVICES	YOU PAY	
Employment Physical Exam (1 visit per Year)	Covered 100%	Covered 100%
Routine Physical Exam (1 visit per Year)	Covered 100%	Not Covered
Routine Gynecological Exam (1 visit per Year)	Covered 100%	Not Covered
Family History Exam (1 visit per Year)	Covered 100%	Not Covered
Routine Pap Smear & Mammogram (1 per Year)	Covered 100%	Not Covered
Routine Well-Baby Exams	Covered 100%	Not Covered
Covered Immunizations	Covered 100%	Not Covered
Routine Vision Exam (1 visit per Year)	Covered 100%	Not Covered
Routine Hearing Exam (1 visit per Year)	Covered 100%	Not Covered
PHYSICIAN & PROFESSIONAL SERVICES	YOU PAY	
Office services charged over \$750 will be considered Outpatient.		
Physician Office Visits (primary care)	\$20	♦50%
Physician Office Visits (secondary care)	\$20	♦50%
Physician Office Visits (after hours)	\$20	♦50%
Physician Visits (Inpatient)	♦20%	♦50%
Physician Visits (Outpatient)	♦20%	♦50%
Major Diagnostic Test, CT Scan, MRI, NMR (office)	♦20%	♦50%
Minor Diagnostic Test, Radiology, Lab (office)	Covered 100%	♦50%
Minor Diagnostic Test, Radiology, Lab (Inpatient)	♦20%	♦50%
Minor Diagnostic Test, Radiology, Lab (Outpatient)	Covered 100%	♦50%
Injections (office)	Covered 100%	♦50%
Surgery (office)	Covered 100%	♦50%
Surgery (Inpatient)	♦20%	♦50%
Surgery (Outpatient)	♦20%	♦50%
Anesthesiology (office)	Covered 100%	♦50%
Anesthesiology (Inpatient)	♦20%	♦50%
Anesthesiology (Outpatient)	♦20%	♦50%
Routine Prenatal & Delivery (Employee and Spouse maternity only)	♦20%	♦50%
Home Health and Hospice Care (in lieu of Hospital) (for supplies, see Medical Supplies and Equipment)	♦20%	♦50%
Rehabilitation Therapy (Outpatient physical, speech, occupational, cardiac, or pulmonary - 20 visits per Year per injury/illness)	♦20%	♦50%
Chiropractic Therapy including Acupuncture (10 visits per Year)	♦20%	♦50%
Allergy Testing	20%	♦50%

City of West Wendover January 01, 2026 - December 31, 2026 Option 1	Care Plus	
	Participating Provider Option	Non-Participating Provider Option
Allergy Treatment/Serum	20%	◆50%
HOSPITAL/FACILITY BENEFITS (Physician & Professional Services are not included in this section.)	YOU PAY	
Medical/Surgical/Maternity/Intensive Care (semi-private room)	◆20%	◆50%
Medical/Surgical/Maternity/Intensive Care (Inpatient Ancillary)	◆20%	◆50%
Skilled Nursing Facility (30 days per Year) (Admission must be within 5 days of discharge from Hospital Confinement)	◆20%	◆50%
Medical/Surgical Care (Outpatient)	◆20%	◆50%
Emergency Room (ER)	\$100	\$100
Major Diagnostic Test, CT Scan, MRI, NMR (Outpatient)	◆20%	◆50%
Minor Diagnostic Test, X-ray, Lab (Inpatient)	◆20%	◆50%
Minor Diagnostic Test, X-ray, Lab (Outpatient)	Covered 100%	◆50%
Newborn	20%	◆50%
Urgent Care Clinic	\$20	◆50%
Eligible Preventive Services	Covered 100%	Not Covered
REHABILITATION THERAPY BENEFIT	YOU PAY	
Inpatient – physical, speech, occupational, cardiac, or pulmonary (40 days per person per Year)	◆20%	◆50%
ACCIDENT AND LIFE THREATENING CONDITION	YOU PAY	
Medical/Surgical – Physician/Facility/ER	Covered as any other condition	Covered as a Participating Benefit
Ambulance Land/Air (Accident & Life-threatening)	◆20%	
Orthodontic Injury Treatment	◆*50%	Covered as a Participating Benefit to the Maximum Allowable Charge
Dental Injury Treatment	◆20%	
TRANSPLANT BENEFIT	YOU PAY	
Heart, Liver, Pancreas, Bone Marrow, Cornea, Lung, Kidney	Covered as any other condition	Not Covered
MEDICAL SUPPLIES & EQUIPMENT	YOU PAY	
Diabetic Testing Supplies (90 day supply)	\$30	◆50%
Medical Supplies	◆20%	◆50%
Medical Supplies (office)	Covered 100%	◆50%
Durable Medical Equipment/Prosthetics/Orthotic Devices	◆20%	◆50%
Hearing Aids (\$2,500 per Year)	◆20%	◆50%
Orthotic Supplies (foot inserts & arch supports)	◆20%	◆50%
Growth Hormone	Not Covered	Not Covered
MENTAL HEALTH & DRUG/ALCOHOL TREATMENT	YOU PAY	
Inpatient Services (non-residential)	◆20%	◆50%
Residential Treatment (30 days per Year)	◆20%	◆50%
Outpatient Services	◆20%	◆50%
Physician Office Visits Psychologist / LCSW / APRN / Psychiatrist	\$20	◆50%
ADDITIONAL BENEFITS	YOU PAY	
TMJ Syndrome & Orthognathic/Mandibular Osteotomy (limited to \$1,000 per person per Year)	◆*20%	◆*50%
Total Parenteral Nutrition (TPN)	◆*50%	◆*50%
Initial assessment and diagnosis of Primary Infertility	Not Covered	Not Covered
Reduction Mammoplasty	◆*50%	Not Covered
Vision Hardware (limited to \$350 per person per Year)	*100%	*100%
Wigs and Hair Pieces (limited to \$1,000 per person per Year)	*100%	*100%
Autism Applied Behavior Analysis	◆20%	◆50%
Services designated ◆ are subject to the Medical Deductible		
Services designated *, premiums, balance-billed charges, charges for services this Plan doesn't cover, amounts in excess of benefit limits, and penalties for failure to obtain Preauthorization, do not accumulate toward your Out-of-pocket Maximum.		
PROVIDER NETWORK		
Utah	EMI Health Care Plus	
Outside of Utah	Cigna PPO	

PLEASE NOTE: This is a summary only and does not guarantee benefits. All benefits are subject to the terms, limitations, and exclusions set forth in the Plan document and in the Summary Plan Description (SPD)/handbook of the Plan. Any discrepancies between this summary, the SPD/handbook, and the Plan document are resolved in favor of the Plan document. For more information, including Preauthorization, refer to the SPD/ handbook or the Plan document, or contact EMI Health Customer Service Department.