

City of Davenport – Summary of Benefits



January 2024

Medical Benefits		
Covered Services	In-Network Providers	Non-Network Providers
Calendar Year Deductible Per Person Family	\$250 \$500	\$250 \$500
Max Out-of-Pocket Expense Per Calendar Year Per Person Family	\$1,000 \$2,000	\$2,000 \$4,000
Physician Office Services	90% after deductible	70% after deductible
Specialist Office Visits	90% after deductible	70% after deductible
Urgent Care Visit	90% after deductible	70% after deductible
Emergency Room	90% after deductible	
Ambulance	90% after deductible	
Durable Medical Equipment	90% after deductible	70% after deductible
Outpatient Diagnostic X-ray and Lab	90% after deductible	70% after deductible
Outpatient Hospital Services	90% after deductible	70% after deductible
Inpatient Hospital Services	90% after deductible	70% after deductible
Corrective Vision Surgery (LASIK, PRK, RLE, etc.)	50% co-insurance	
Physical Therapy	90% after deductible	70% after deductible
Speech, Hearing Occupational Therapy	90% after deductible	70% after deductible
Preventive/Routine Exams	100% deductible waived	70% after deductible
Immunizations	100% deductible waived	70% after deductible
Preventive/Routine Diagnostic Lab & X-Rays	100% deductible waived	70% after deductible
Mammograms	100% deductible waived	70% after deductible
Preventive/Routine Pap Test	100% deductible waived	70% after deductible
Preventive/Routine PSA and Prostate	100% deductible waived	70% after deductible
Preventive/Routine Colonoscopy, Sigmoidoscopy and Other Similar Procedures	100% deductible waived	70% after deductible
Preventive/Routine Hearing Exams	90% after deductible	70% after deductible

UMR Customer Service: 1-800-826-9781 www.umar.com
Submit Claims to: UMR P.O. Box 30541 Salt Lake City, UT 84130-0541

This is a summary of benefits and not a guarantee. Benefit payments are subject to all plan provisions and eligibility requirements at the time services are rendered. The plan document and summary plan description are the official sources of information. In the event of a discrepancy, the plan document and summary plan description will prevail.