

Advantage 420

COPAYMENT SUMMARY — *A uniform health plan benefit and coverage matrix*



THIS MATRIX IS INTENDED TO BE USED TO HELP YOU COMPARE COVERAGE BENEFITS AND IS A SUMMARY ONLY. THE EVIDENCE OF COVERAGE AND PLAN CONTRACT SHOULD BE CONSULTED FOR A DETAILED DESCRIPTION OF COVERAGE BENEFITS AND LIMITATIONS.

DEDUCTIBLE **COST TO MEMBER**
Deductible amount None

ANNUAL OUT-OF-POCKET MAXIMUM **COST TO MEMBER**

The maximum out-of-pocket expense for a Member per calendar year is limited to either the Individual amount or Family amount, whichever is met first:

Individual \$2,500
Family \$4,500

All copayments listed on this Copayment Summary not marked with a * apply to the out-of-pocket maximum.

Lifetime maximum None

PROFESSIONAL SERVICES **COST TO MEMBER**

Office visits for adult and pediatric care \$20 per visit
Well-baby care, birth up to two years None
Maternity care, after the initial diagnosis, pre and post-natal visits None
Immunizations, adult and pediatric None
Periodic physical examinations \$20 per visit
Office visits for consultation or care by a non-primary provider when referred by your primary care physician \$20 per visit
Allergy testing \$20 per visit
Eye and hearing examinations \$20 per visit
Family planning services \$20 per visit

OUTPATIENT SERVICES **COST TO MEMBER**

Outpatient surgery (performed in office setting) \$20 per visit
Outpatient surgery (facility) \$100 per visit
Laboratory, X-ray, electrocardiograms and all other tests None
Therapeutic injections, including allergy shots \$5 per visit
All generally accepted cancer screening tests None

HOSPITALIZATION SERVICES **COST TO MEMBER**

Facility fees — semi-private room and board and hospital services for acute care or intensive care, including: \$500 per day, days 1-5

- Newborn delivery (private room when determined medically necessary by a participating provider)
- Use of operating and recovery room, anesthesia, inpatient drugs, X-ray, laboratory, radiation therapy and nursery care for newborn babies
- Blood transfusion services
- Rehabilitation services

Professional inpatient services, including: None

- Physicians' services, including surgeons, anesthesiologists and consultants
- Private-duty nurse when prescribed by a participating physician

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URGENT AND EMERGENCY SERVICES

COST TO MEMBER

Outpatient care to treat an injury or the sudden onset of an acute illness within or outside the WHA Service Area:	
Physician's office	\$20 per visit
Urgent care center	\$35 per visit
Hospital emergency room (waived if admitted)	\$100 per visit
Ambulance service as medically necessary or in a life-threatening emergency (including 911)	None

PRESCRIPTION COVERAGE

Outpatient prescription medications are excluded, unless the Employer has selected an optional prescription rider plan (see your Prescription Copayment Summary, if applicable).

DURABLE MEDICAL EQUIPMENT (DME)

COST TO MEMBER

Durable Medical Equipment (excluding orthotic and prosthetic devices) when determined by a participating physician to be medically necessary and when authorized in advance by WHA	20% copay*
Orthotics and prosthetics when determined by a participating physician to be medically necessary and when authorized in advance by WHA	\$20

BEHAVIORAL HEALTH SERVICES

COST TO MEMBER

Outpatient services for mental health and substance abuse	\$20 per visit
Inpatient hospital services for the treatment of mental health disorders, provided at a participating acute care facility	\$500 per day, days 1-5
Mental health disorders means disturbances or disorders of mental, emotional or behavioral functioning, including Severe Mental Illness and Serious Emotional Disturbance of Children (SED).	
Inpatient substance abuse services for inpatient detoxification only, provided at a participating acute care facility	\$500 per day, days 1-5

HOME HEALTH SERVICES

COST TO MEMBER

Home health care when prescribed by a participating physician and determined to be medically necessary, up to 100 visits in a calendar year	None
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OTHER HEALTH SERVICES

COST TO MEMBER

Skilled nursing facility, semi-private room and board, when medically necessary and arranged by a primary care physician, including drugs and prescribed ancillary services, up to 100 days per calendar year	\$500 per day, days 1-5
Outpatient rehabilitative services, including:	\$20 per visit
• Physical therapy, speech therapy and occupational therapy, when authorized in advance by WHA and determined to be medically necessary	
• Short-term respiratory therapy, cardiac rehabilitation and pulmonary rehabilitation, when authorized in advance by WHA and determined to be medically necessary and to lead to continued improvement	
Inpatient rehabilitation	\$500 per day, days 1-5
Home self injectables, up to \$100 maximum copay per 30 day supply (self injectable specialty medications that cost over \$500 for a 30 day supply are limited to a 30 day supply; insulin is covered under the prescription benefit)	20% copay*
Chiropractic and Acupuncture benefits are provided through Landmark Healthplan of California, Inc., a California Knox Keene licensed plan (see additional benefit information).*	

* Copayments do not contribute to the out-of-pocket maximum (unless required for the management or treatment of diabetes or pediatric asthma supplies and equipment). Percentage copayment amounts are based on WHA's contracted rate.