



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
In any calendar year we will not cover certain services until member meets the following deductibles:	
Medical (including inpatient, outpatient surgery and emergency services)	\$2,500 for one member or \$5,000 for family
Prescription (for Preferred brand name or Non-Preferred medications)	\$150 per member*

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	\$5,000
Family	\$10,000
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)	\$250 per visit after deductible*
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 after deductible*
<ul style="list-style-type: none"> • 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 • Rehabilitative services 	
Professional inpatient services, including:	None
<ul style="list-style-type: none"> • Physicians' services, including surgeons, anesthesiologists and consultants • Private-duty nurse when prescribed by a participating physician 	

Western 2025

COPAYMENT SUMMARY — A uniform health plan benefit and coverage matrix



	COST TO MEMBER	
URGENT AND EMERGENCY SERVICES		
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.....	\$50 per visit	
Hospital emergency room (waived if admitted).....	\$100 per visit after deductible*	
Ambulance service as medically necessary or in a life-threatening emergency (including 911).....	None	
PRESCRIPTION COVERAGE W (See Prescription W Copayment Summary for complete information)		
COST TO MEMBER		
Walk-In Pharmacy (30 day supply)		
• Tier 1 – Preferred generic medication.....	\$10*	
• Tier 2 – Preferred brand name medication.....	\$30 after deductible**	
• Tier 3 – Non-Preferred medication.....	\$50 after deductible**	
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 disorders 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 after deductible*	
Residential treatment center or partial hospitalization.....	\$125 per day after deductible*	
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 hospital services for substance abuse detoxification only, provided at a participating acute care facility.....	\$500 per day after deductible*	
Substance abuse rehabilitation is not covered on an outpatient or inpatient basis.		
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
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 after deductible*
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 after deductible*	
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).*		

+ These services are subject to a Deductible. You must pay for these services when you receive them, until you meet your Deductible. Charges under the Deductible are based on WHA's contracted rates with the Provider of Service.

* Copayments and the prescription deductible 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 rates.