

2023: Capital 2500 Silver 70 HMO to 2024: Capital 2500 Silver 70 HMO

Changes to Your Group Health Coverage

To comply with the Affordable Care Act (ACA), the Standard Benefit Designs for California and the actuarial value calculations, it is required that we initiate changes to some of our small group benefit plans for 2024. A summary of the changes between your current plan and the renewing plan, as well as applicable copayment summaries, can be found at MyWHAGroup.org.

- Copayment Changes:** Due to actuarial value calculations or regulatory requirements, this plan has minor changes to certain copayment amounts. Be sure to review you plan documentation for complete details.
- Creditable Coverage Certification:** It has been certified that many of the WHA prescription plans provide creditable coverage as required by the Medicare Prescription Drug, Improvement and Modernization Act of 2024. A list of plans and creditable coverage status is available at choosewha.com/creditable.

This summary of benefit changes is intended as an overview only. Refer to applicable Copayment Summary and Combined Evidence of Coverage and Disclosure Form (EOC/DF) for full plan details.		
BENEFIT CHANGES	2023	2024
Family planning	\$0 to \$55 / \$90, depending on service	covered in full
Outpatient surgery, professional	30%	35%
Hospital inpatient, facility	40% after deductible	35% after deductible
Hospital inpatient, professional	40%	35%
Behavioral Health inpatient services, facility	40% after deductible	35% after deductible
Emergency room, facility (waived if admitted)	30% after deductible	35% after deductible
Ambulance services	30% after deductible	35% after deductible
Durable medical equipment	40%	35%
Habilitation	40%	35%
Skilled nursing facility	40%	35%

- New Vision Provider for Eyewear:** Effective January 1, we are transitioning our vision care benefits to EyeMed for pediatric eyewear benefits. Enjoy a larger network, better discounts, and enhanced benefits.
- New Healthy Lifestyle Programs:** In addition to Quit for Life, our smoking cessation program we are now including: Real Appeal weight management coaching program, and Maven Maternity pregnancy and postpartum support.