

2023: Capital 2700 Silver 70 HDHP HMO to 2024: Capital 2850 Silver 70 HDHP 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, Deductible and Out-of-Pocket Maximums Changes:** Due to actuarial value calculations or IRS requirements, this plan has minor changes to copayments, deductibles, and/or out-of-pocket maximum amounts. Be sure to review your plan documentation for complete details.
- Plan Name Change:** Where the deductible amount changed, we were required to amend the corresponding plan name.
- 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 2003. 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
Medical Deductible*	\$2,700 / \$3,000 / \$5,400	\$2,850 / \$3,200 / \$5,700
Annual out-of-pocket maximum*	\$7,200 / \$7,200 / \$14,400	\$7,500 / \$7,500 / \$15,000
Family planning	25% after deductible, depending on service	covered in full

*Self-only coverage/Individual with family/Family coverage

- 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.