westernhealth ADVANTAGE

ADVANTAGE WHA SILVER 5750 HDHP HMO

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/DISCLOSURE FORM AND PLAN CONTRACT SHOULD BE CONSULTED FOR A DETAILED DESCRIPTION OF COVERAGE BENEFITS AND LIMITATIONS.

ANNUAL DEDUCTIBLE

The **annual deductible** is the amount of money a member or family must pay for covered services/medications before WHA is responsible for covered services/medications. Each member enrolled as a family must meet the Individual with Family coverage amount or Family coverage amount, whichever is met first. Once the deductible is met, the relevant copayment(s) will apply. Amounts paid for non-covered services/medications do not count toward a member's deductible.

member responsibility	**Deductible** • AD = After Deductible
$5,750	Self-only coverage
$5,750	Individual with Family coverage
$11,500	Family coverage

ANNUAL OUT-OF-POCKET MAXIMUM

The **out-of-pocket maximum** is the most a member or family will pay in a calendar year for covered services/medications. Once the deductible and copayment costs reach the annual out-of-pocket maximum, WHA will cover 100% of the covered services/medications for the remainder of the calendar year. Amounts paid for non-covered services/medications do not count toward a member's out-of-pocket maximum.

member responsibility	**Out-of-Pocket Maximum**
$5,750	Self-only coverage
$5,750	Individual with Family coverage
$11,500	Family coverage
none	Lifetime maximum

COVERED WITHOUT COST-SHARING — NOT SUBJECT TO DEDUCTIBLE

Preventive care services and some Prescription medications are covered at no cost to the member, as outlined under EOC/DF section Preventive Services Covered without Cost-Sharing. See additional benefit information at mywha.org/preventive.

- Annual physical examinations and well baby care
- Adult and pediatric immunizations, including those for flu and COVID-19
- Women's preventive services
- Routine prenatal care and lab tests, and first post-natal visit
- Breast, cervical, prostate, colorectal and other generally accepted cancer screenings
- Family planning, including FDA-approved contraception and sterilization procedures; counseling, education
- Certain preventive medications and supplements, available as prescription and/or over-the-counter (OTC); see Prescription Drug Coverage section of this Copayment Summary for details

NOTE: In order for a service to be considered "preventive," the service must be provided or ordered by your PCP or OB/GYN, and the primary purpose of the visit must be to obtain the preventive service. In the event you receive additional services that are not part of the preventive exam (for example, procedures or labs resulting from screenings or in response to your medical condition or symptoms), you will be responsible for the cost of those services as described in this Copayment Summary.

Annual examinations for **adult vision**, when provided through Vision Service Plan (VSP), and **hearing** are covered at no cost to the member.

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COVERED WITH COST-SHARING

cost to member — Deductible/percentage copayments are based on WHA's contracted rates with the provider of service

Professional Services

none AD — Office or virtual visits, primary care and other practitioners not listed below
none AD — Office or virtual visits, specialist

Outpatient Services

Outpatient surgery
none AD • Performed in office setting (primary care/specialist copayment applies)
none AD • Performed in facility — facility fees
none AD • Performed in facility — professional services
none AD — Dialysis, chemotherapy, infusion therapy and radiation therapy
none AD — Laboratory tests
none AD — X-ray and diagnostic imaging
none AD — Imaging (CT/PET scans and MRIs)
none AD — Therapeutic injections, including allergy shots

Hospitalization Services

none AD — Facility fees — semi-private room and board and hospital services for acute care or intensive care, including:
- 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, blood transfusion services, rehabilitative services, and nursery care for newborn babies

none AD — Professional inpatient services, including physician, surgeon, anesthesiologist and consultant services

Urgent and Emergency Services

Outpatient care to treat an injury or sudden onset of an acute illness within or outside the WHA Service Area:
none AD • Physician's office or virtual visit (primary care/specialist copayment applies)
none AD • Urgent care virtual visit
none AD • Urgent care center
none AD • Emergency room — facility fees (waived if admitted)
none AD • Emergency room — professional services (waived if admitted)
none AD • Ambulance service as medically necessary or in a life-threatening emergency (including 911)

Durable Medical Equipment (DME)

none AD — Durable medical equipment when determined by a participating physician to be medically necessary and when authorized in advance
none AD — Orthotic and prosthetic devices when determined by a participating physician to be medically necessary and when authorized in advance

Behavioral Health Services

Mental Health Disorders and Substance Use Disorders
none AD • Office or virtual visit
none AD • Outpatient other services
none AD • Inpatient hospital services, including detoxification — provided at a participating acute care facility
none AD • Inpatient hospital services — provided at residential treatment center
none AD • Inpatient professional services, including physician services

COVERED WITH COST-SHARING

cost to member Deductible/percentage copayments are based on WHA's contracted rates with the provider of service

Other Health Services

none AD Home health care when prescribed by a participating physician and determined to be medically necessary, up to 100 visits in a calendar year

none AD 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 benefit period

none AD Hospice services

none AD Habilitation services

none AD Outpatient rehabilitative services, including:

- Physical therapy, speech therapy and occupational therapy, when authorized in advance and determined to be medically necessary
- Respiratory therapy, cardiac therapy and pulmonary therapy, when authorized in advance and determined to be medically necessary and to lead to continued improvement

none AD Inpatient rehabilitation

none AD Abortion and abortion-related services

none AD Acupuncture, provided through Landmark Healthplan of California, Inc., no PCP referral required. See additional benefit information at mywha.org.

ADDITIONAL HEALTH SERVICES — NOT SUBJECT TO DEDUCTIBLE

Pediatric Services

Essential health benefits for members up to age 19. For complete benefit information, refer to your plan documents at mywha.org.

none Pediatric vision examination and eyewear, provided through Vision Service Plan (VSP). Benefits include:

- One pair of lenses or contact lenses (provider designated or 6-month supply) every 12 months
- One pair of provider designated frames every 12 months

varies by service Pediatric dental, provided through DeltaCare® USA. Benefits include:

- Diagnostic and preventive dental care at no cost
- Basic dental care services
- Major dental care services
- Orthodontics when determined medically necessary

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PRESCRIPTION DRUG COVERAGE

Covered Prescription medications included in a member's Prescription drug plan are categorized as Tier 1, 2, 3 or 4 in WHA's Preferred Drug List (PDL). A member's PDL can be requested by calling WHA Member Services or viewed online at mywha.org/Rx.

NOTE: All medications included in the PDL are evaluated regularly for their efficacy, quality, safety, similar alternatives, and cost to ensure rational, cost-effective use of pharmaceutical agents. A drug's presence on the PDL does not guarantee that the member's Participating Provider will prescribe the drug. There are a small number of drugs, regardless of tier, that may require prior authorization to ensure appropriate use based on criteria set by WHA.

Preventive medications, supplements and vaccines: Aspirin, folic acid (including in prenatal vitamins), fluoride for preschool age children, tobacco cessation medication, contraceptives, and preventive vaccines, including those for flu and COVID-19, are covered without member cost-sharing; see Appendix A in your EOC/DF for a complete list. Generic required if available.

COVERED WITH COST-SHARING

cost to member — Deductible/percentage copayments are based on WHA's contracted rates with the provider of service

Retail pharmacy (cost per 30-day supply)

- none AD • Tier 1: Preferred generic and certain preferred brand name medication
- none AD • Tier 2: Preferred brand name and certain non-preferred generic medication
- none AD • Tier 3: Non-preferred (generic or brand) medication

Participating Retail Pharmacies allow up to a 90-day supply on maintenance medication. The retail pharmacy copayment applies for each 30-day supply.

Home delivery pharmacy (cost per prescription, up to 100-day supply)

- none AD • Tier 1: Preferred generic and certain preferred brand name medication
- none AD • Tier 2: Preferred brand name and certain non-preferred generic medication
- none AD • Tier 3: Non-preferred (generic or brand) medication

Specialty pharmacy (cost per prescription, up to 30-day supply)

- none AD • Tier 4: Specialty and other higher-cost medication

Specialty medications are available through WHA's participating specialty pharmacy network. Refer to the Preferred Drug List (PDL) and Evidence of Coverage (EOC) for information on specialty pharmacy options and coverage requirements.

When an FDA-approved generic equivalent is available and a member chooses the brand-name drug without a medical necessity determination, the member is responsible for the applicable brand-tier cost sharing plus the difference in cost between the brand-name drug and its generic equivalent. The amount paid for the cost difference does not apply to the deductible or contribute to the out-of-pocket maximum.

IMPORTANT: Health savings accounts (HSAs) are complex financial products. This plan is a high-deductible health plan. While there is no obligation to have an HSA, Western Health Advantage recommends that you consult your tax or financial advisor to discuss the benefits and determine whether this plan and HSAs are a good choice for you.

MANAGING YOUR HIGH-DEDUCTIBLE PLAN: The deductible and annual out-of-pocket maximum apply only to the covered services/medications described in this Copayment Summary. Copayments and deductibles for any benefits purchased separately as a rider do not apply to this deductible or annual out-of-pocket maximum. **To review amounts applied to your annual deductible and out-of-pocket (OOP) maximum, simply access your accumulator at mywha.org.** If you have any questions about how much has been applied to your deductible or annual OOP maximum, or whether certain payments you have made apply to the OOP maximum, call WHA Member Services. Once you have satisfied your OOP maximum, you may request a written statement confirming that you do not have to pay any more copayment or deductible amounts for covered services through the end of the calendar year.

NON-DISCRIMINATION NOTICE

Western Health Advantage complies with applicable Federal and State civil rights laws and does not discriminate, exclude, or treat people differently on the basis of race, color, national origin, primary language, ancestry, religion, sex, gender, gender identity, sexual orientation, pregnancy, marital status, age, or disability, as applicable. Western Health Advantage provides the following services at no cost and in a timely manner:

- Reasonable modifications, aids and services to communicate effectively give people with disabilities equal access and opportunities, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Language services to ensure meaningful access to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, please contact Member Services at 888.563.2250.

If you believe that Western Health Advantage has failed to provide these services or discriminated in another way on the basis of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability, you can file a grievance with:

Western Health Advantage, **Section 1557 Coordinator**

2349 Gateway Oaks Drive, Suite 100, Sacramento, CA 95833

Phone: 1-888-563-2250 or 1-916-563-2250, 711(TTY)

Fax: 1-916-568-0126

Email: Compliance@westernhealth.com

Online: https://advantage.westernhealth.com/legal/grievance-submission

You can file a discrimination grievance in person or by mail, fax, email, or online. If you need help filing a grievance, our **Section 1557 Coordinator** is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at: https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services,

200 Independence Avenue, SW, Room 509F, HHH Building, Washington, D.C. 20201

Phone: 1-800-368-1019 or 1-800-537-7697 (TDD)

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html

This notice is available at WHA's website: https://advantage.westernhealth.com/legal/non-discrimination

NOTICE OF THE AVAILABILITY OF LANGUAGE ASSISTANCE SERVICES

ENGLISH
If you, or someone you're helping, have questions about Western Health Advantage, you have the right to get timely help and information in your language at no cost. To talk to an interpreter, call 888.563.2250 or TTY 711.

SPANISH
Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Western Health Advantage, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 888.563.2250, o al TTY 711 si tiene dificultades auditivas.

CHINESE
如果您，或是您正在協助的對象，有關於 Western Health Advantage**方面的問題，您有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員，請撥電話**888.563.2250**或聽障人士專線**(TTY) 711**。**

VIETNAMESE
Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Western Health Advantage, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi số 888.563.2250, hoặc gọi đường dây TTY dành cho người khiếm thính tại số 711.

TAGALOG
Kung ikaw, o ang iyong tinutulungan, ay may mga katanungan tungkol sa Western Health Advantage, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 888.563.2250 o TTY para sa may kapansanan sa pandinig sa 711.

KOREAN
만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Western Health Advantage에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담 없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 888.563.2250이나 청각 장애인용 TTY 711로 연락하십시오.

ARMENIAN
Եթե Դուք կամ Ձեր կողմից օգնություն ստացող անձը հարցեր ունի Western Health Advantage-ի մասին, Դուք իրավունք ունեք անվճար օգնություն և տեղեկություններ ստանալու Ձեր նախընտրած լեզվով: Թարգմանչի հետ խոսելու համար զանգահարե՛ք 888.563.2250 համարով կամ TTY 711՝ լսողության հետ խնդիրներ ունեցողների համար:

PERSIAN-FARSI
اگر شما، یا کسی که شما به او کمک میکنید ، سوال در مورد Western Health Advantage (وسترن هلث آدونتیج) داشته باشید حق این را دارید که کمک و اطلاعات به زبان خود را به طور رایگان دریافت نمایید. لطفا با شماره تلفن 888.563.2250 تماس بگیرید. افراد ناشنوا می توانند به شماره711 پیام تایپی ارسال کنند

RUSSIAN
Если у вас или лица, которому вы помогаете, имеются вопросы по поводу Western Health Advantage, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по телефону 888.563.2250 или воспользуйтесь линией TTY для лиц с нарушениями слуха по номеру 711.

JAPANESE
ご本人様、またはお客様の身の回りの方でも、Western Health Advantageについてご質問がございましたら、ご希望の言語でサポートを受けたり、情報を入手したりすることができます。料金はかかりません。通訳とお話される場合、888.563.2250までお電話ください。聴覚障がい者用TTYをご利用の場合は、711までお電話ください。

ARABIC
إن كان لديك أو لدى شخص تساعده أسئلة بخصوص Western Health Advantage، فلديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة. للتحدث مع مترجم اتصل بـ 888.563.2250، أو برقم الهاتف النصي (TTY) لضعاف السمع 711.

PUNJABI
ਜੇਕਰ ਤੁਸੀਂ, ਜਾਂ ਜਿਸ ਕਿਸੇ ਦੀ ਤੁਸੀਂ ਮਦਦ ਕਰ ਰਹੇ ਹੋ, ਦੇ Western Health Advantage ਬਾਰੇ ਸਵਾਲ ਹਨ ਤਾਂ, ਤੁਹਾਨੂੰ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਮਦਦ ਅਤੇ ਜਾਣਕਾਰੀ ਹਾਸਲ ਕਰਨ ਦਾ ਅਧਿਕਾਰ ਹੈ। ਦੁਭਾਸੀਏ ਨਾਲ ਗੱਲ ਕਰਨ ਲਈ, 888.563.2250 'ਤੇ ਜਾਂ ਪੂਰੀ ਤਰ੍ਹਾਂ ਸੁਣਨ ਵਿੱਚ ਅਸਮਰਥ ਟੀਟੀਵਾਈ ਲਈ 711 'ਤੇ ਕਾਲ ਕਰੋ।

CAMBODIAN-MON-KHMER
ប្រសិនបើអ្នក ឬនរណាម្នាក់ដែលកំពុងជួយអ្នក មានសំណួរអំពី Western Health Advantage ទេ,
អ្នកមានសិទ្ធិទទួលជំនួយនឹងព័ត៌មាន
នៅក្នុងភាសារបស់អ្នក ដោយមិនអស់ប្រាក់។ ដើម្បីនិយាយជាមួយអ្នកបកប្រែ សូមទូរស័ព្ទ 888.563.2250 ឬ TTY សម្រាប់
អ្នកត្រចៀកថ្លង់ តាមលេខ 711។

HMONG
Yog koj, los yog tej tus neeg uas koj pab ntawd, muaj lus nug txog Western Health Advantage, koj muaj cai kom lawv muab cov ntshiab lus qhia uas tau muab sau ua koj hom lus pub dawb rau koj. Yog koj xav nrog ib tug neeg txhais lus tham, hu rau 888.563.2250 los sis TTY rau cov neeg uas tsis hnov lus zoo nyob ntawm 711.

HINDI
यदि आप, या जिस किसी की आप मदद कर रहे हो, के Western Health Advantage के बारे में प्रश्न हैं तो, आपको अपनी भाषा में मदद तथा जानकारी प्राप्त करने का अधिकार है। दुभाशिए के साथ बात करने के लिए, 888.563.2250 पर या पूरी तरह श्रवण में असमर्थ टीटीवाई के लिए 711 पर कॉल करो।

THAI
หากคุณ หรือคนที่คุณกำลังช่วยเหลือมีคำถามเกี่ยวกับ Western Health Advantage คุณมีสิทธิที่จะได้รับความช่วยเหลือและข้อมูลในภาษาของคุณได้โดยไม่มีค่าใช้จ่าย เพื่อพูดคุยกับล่าม โทร 888.563.2250 หรือใช้TTY สำหรับคนหูหนวกโดยโทร 711