

Your 2023 WHA plan



2022: Capital 2500 Silver 70 HDHP HMO to 2023: Capital 2700 Silver 70 HDHP HMO

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	2022	2023
Medical Deductible		
• Self-only / Individual with family / Family coverage	\$2,500 / \$2,800 / \$5,000	\$2,700 / \$3,000 / \$5,400
Annual out-of-pocket maximum		
• Self-only / Individual with family / Family coverage	\$6,850 / \$6,850 / \$13,700	\$7,200 / \$7,200 / \$14,400
Office or virtual visits, primary care and specialist	20% after deductible	25% after deductible
Family planning services	20% after deductible	25% after deductible
Outpatient surgery, facility and professional	20% after deductible	25% after deductible
Laboratory tests, X-ray and diagnostic imaging	20% after deductible	25% after deductible
Imaging (CT/PET scans and MRIs)	20% after deductible	25% after deductible
Therapeutic injections, including allergy shots	20% after deductible	25% after deductible
Hospital inpatient, facility and professional	20% after deductible	25% after deductible
Behavioral Health Office or virtual visits	20% after deductible	25% after deductible
Behavioral Health Inpatient, facility and professional	20% after deductible	25% after deductible
Emergency room, facility (waived if admitted)	20% after deductible	25% after deductible
Urgent care virtual visit/Urgent care center	20% after deductible	25% after deductible
Ambulance services	20% after deductible	25% after deductible
Durable medical equipment ⁵	20% after deductible	25% after deductible
Home health services, up to 100 visits	20% after deductible	25% after deductible
Prescription Retail (30-day supply) Tiers 1-4	20% up to \$250 per prescription after Rx deductible	25% up to \$250 per prescription after Rx deductible
Prescription Mail Order (30-day supply) Tiers 1-3	20% up to \$625 per prescription after Rx deductible	25% up to \$625 per prescription after Rx deductible
Prescription Mail Order (30-day supply) Tier 4	20% up to \$250 per prescription after Rx deductible	25% up to \$250 per prescription after Rx deductible
Orthotics and prosthetics	20% after deductible	25% after deductible
Skilled nursing facility	20% after deductible	25% after deductible
Hospice services	20% after deductible	25% after deductible
Habilitation services	20% after deductible	25% after deductible
Outpatient rehabilitative services	20% after deductible	25% after deductible
Inpatient rehabilitation	20% after deductible	25% after deductible

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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 2023.

- > **Copayment Changes:** Due to actuarial value calculations or IRS requirements, some plans may have minor changes to copayment amounts. Be sure to review your plan documentation for complete details.
- > **Deductible and Out-of-Pocket Maximums Changes:** Due to actuarial value calculations or IRS requirements, some plans may have 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.

Service and Benefits Highlights

Here are just a few of the value-added benefits you get when choosing WHA for your health coverage.

- **Virta Health** is a telehealth program that reverses type 2 diabetes by helping participants lower blood sugar and A1C, reduce or eliminate diabetes medications, and lose weight. We have hundreds of members in the program and already seeing great results.
- **Livongo® for Hypertension** provides advanced tools to help manage high blood pressure, such as a connected blood pressure monitor sent directly to you, real-time advice on your readings, and one-on-one coaching and support.
- **Nutritional counseling** is now offered by WHA, one of the first health plans in our area to offer support for weight management issues. Whether dealing with issues of obesity, eating disorders, or needed weight gain, you simply talk to your doctor to get a referral to a nutritionist for visits.
- **Kaia Health** for back, neck, and knee pain is an innovative digital physical therapy app and coaching program. This is ideal for those who can't always get to an in-person therapy or travel to appointments, which often get in the way of getting the care you need.
- **MyWHA Wellness programs** offer ways to keep fit, eat healthy and save money too. Starting with health club discounts, instructor-led classes like WHA's own **CommunityFIT** sessions, which are still virtual but hopefully, look for in-person classes coming soon. And finally, **ChooseHealthy™**, where you get discounts from 10 to 50% off health-related national brand products like Fitbit or SKECHERS, all designed to encourage and support you in your wellness journey.



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