

Your 2025 WHA plan



2024: **Capital 6300 Bronze 60 HMO** to 2025: **Capital 5800 Bronze 60 HMO**

New for 2025 – enhancements to our pharmacy benefits!

- Most medications are available in a three-month supply via **Optum® Home Delivery**:
 - We've increased the supply amount to a 100-day supply (previously 90-day).
 - Copayments have been decreased to two times the retail copayment (from 2.5 times).
 - And as always, standard shipping with order tracking is free on all Home Delivery orders.
- For additional convenience at an **Optum Retail Pharmacy**, members can get a 90-day supply of maintenance medication at ANY network pharmacy (not just CVS and Rite Aid). Note: Three retail copayments will apply.
- We clarified that **annual flu and COVID-19 shots** are covered without member cost-sharing; members can refer to Appendix A in the EOC/DF for a complete list of preventive medications, supplements and vaccines.

As a reminder, WHA added these new programs to our health and wellness benefits in 2024

- **Pregnancy and postpartum:** virtual support from coaches and specialists, along with educational materials for expectant parent/partner. mywha.org/parentsupport
- **Weight loss management:** personalized 52-week virtual weight loss program that includes coaching, digital resources to track progress, a food scale, exercise DVDs, and online group sessions. mywha.org/weightloss
- **Expanded chronic condition management:** Eligible members living with a chronic illness have access to helpful resources and a care manager to help them manage their condition: asthma, coronary artery disease, chronic obstructive pulmonary disease, congestive heart failure, or diabetes (type 1 and type 2). mywha.org/dm

SEE REVERSE ►

Your 2025 WHA plan



2024: Capital 6300 Bronze 60 HMO to 2025: Capital 5800 Bronze 60 HMO

CHANGES TO YOUR WHA HEALTH PLAN

- Due to actuarial value calculations, plan design compliance, and/or IRS requirements, your plan had changes to copayments, deductibles, and out-of-pocket maximum amounts. Please note the plan name has changed as it relates to the deductible.

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	2024	2025
Annual Deductible	\$6,300 self • \$6,300 ind w/family \$12,600 family	\$5,800 self • \$5,800 ind w/family \$11,600 family
Prescription Deductible	\$500 self • \$500 ind w/family \$1,000 family	\$450 self • \$450 ind w/family \$900 family
Annual Out-of-pocket Maximum	\$9,100 self • \$9,100 ind w/family \$18,200 family	\$8,850 self • \$8,850 ind w/family \$17,700 family
Office or virtual visits, primary care	\$60 per visit AD (deductible waived for first three non-preventive visits)	\$60 per visit
Acupuncture	\$15 per visit AD (deductible waived for first three non-preventive visits)	\$15 per visit
Urgent Care Virtual Visit/Center	\$49/\$60 per visit AD (deductible waived for first three non-preventive visits)	\$49/\$60 per visit
Prescription Retail Pharmacy: 30-day supply	\$17 AD tier 1	\$19 tier 1
Prescription Home Delivery: 100-day supply	\$42.50 tier 1 40%, up to \$1,250 AD tiers 2-3	\$38 tier 1 40%, up to \$1,000 AD tiers 2-3
Creditable Coverage Status*	creditable	creditable

AD = after deductible

*All 2025 Small Group prescription plans were certified to provide creditable coverage as required by the Medicare Prescription Drug, Improvement and Modernization Act. Proof of creditable status is available by signing up and logging in to mywha.org.