

Your 2025 WHA plan



2024: Gateway 1600 Gold 80 HDHP HMO to 2025: Gateway 1650 Gold 80 HDHP 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:** In addition to WHA's healthy pregnancy benefits and resources, WHA partnered with Maven Maternity to provide additional virtual support from coaches and specialists, along with educational materials for expectant parent/partner. mywha.org/parentsupport
- **Weight loss management:** WHA members have access to Real Appeal, a personalized 52-week virtual weight loss management 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:** Members living with a chronic illness have access to helpful resources and a care manager to help them manage their condition. Members living with the following chronic illnesses: asthma, coronary artery disease (CAD), chronic obstructive pulmonary disease (COPD), congestive heart failure (CHF), or diabetes (type 1 and type 2) may be eligible for personalized support to manage your health and related risk factors. mywha.org/dm

CHANGES TO YOUR WHA HEALTH PLAN

- Due to IRS requirements, your plan had minor changes to the deductibles. 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	\$1,600 self • \$3,200 ind w/family \$4,800 family	\$1,650 self • \$3,300 ind w/family \$3,300 family
Prescription Home Delivery: 100-day supply	\$25 AD tier 1 • \$100 AD tier 2 • \$150 AD tier 3	\$20 AD tier 1 • \$80 AD tier 2 • \$120 AD tier 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.

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