

Your 2025 WHA plan



2024: Gateway 20 Platinum 90 HMO to 2025: Gateway 20 Platinum 90 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 benefit enhancements or actuarial value calculations, your plan had some changes to copayments and the out-of-pocket maximum amounts.

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 Out-of-pocket Maximum	\$4,000 self • \$4,000 ind w/family \$8,000 family	\$5,500 self • \$5,500 ind w/family \$11,000 family
Prescription Home Delivery: 100-day supply	\$12.50 tier 1 • \$75 tier 2 • \$125 tier 3	\$10 tier 1 • \$60 tier 2 • \$100 tier 3
Creditable Coverage Status*	creditable	creditable

*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.