

Your 2026 WHA plan



2025: Capital 5800 Bronze 60 HMO to 2026: Capital 5800 Bronze 60 HMO

NEW FOR 2026 – new vision plan provider for pediatric vision benefits

Effective January 1, 2026, WHA will transition its pediatric vision and eyewear services to Vision Service Plan (VSP). With this transition, any pediatric member (up to age 19) covered on your plan will appreciate access to high quality eye care, a larger network with streamlined material selections, and valuable discounts for eyewear enhancements and extras through a VSP Network Provider.

- **Pediatric vision examinations:** In 2026, pediatric members will obtain an annual vision examination from a VSP provider; currently, the examination is with a WHA provider. We recommend that you verify if your dependent’s Ophthalmologist or Optometrist participates with VSP. Visit mywha.org/visionexam if you need to find a VSP provider.
- **Pediatric eyewear materials:** Members up to age 19 will now obtain a pediatric vision examination and eyewear materials from a VSP Network Provider. Note: Some optical outlets have changed from the current eyewear provider.

CHANGES TO YOUR WHA HEALTH PLAN

- Due to actuarial value calculations, your plan had changes to some copayments and out-of-pocket maximums.
- Regulations require this plan to be an exact mirror to the California patient-centered benefit plan designs, resulting in benefit coverage changes.

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		2025	2026
Annual out-of-pocket maximum	Self-only	\$8,850	\$9,800
	Individual with Family	\$8,850	\$9,800
	Family	\$17,700	\$19,600
Adult vision examinations		none	not covered
Hearing examinations		none	not covered
Laboratory tests		\$40 per visit	\$50 per visit
Orthotic and prosthetic devices		\$60 AD	40% AD
Mental health outpatient other services		none	40% up to \$60
Acupuncture		\$15 per visit	\$60 per visit
Chiropractic Care		\$15 per visit	not covered
Retail Pharmacy (30-day) TIER 1		\$19	\$20
Home Delivery Pharmacy (100-day) TIER 1		\$38	\$40
Creditable Coverage Status*		creditable	creditable

*All 2026 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.