

Your 2026 WHA plan



2025: Gateway 1650 Gold 80 HDHP HMO to 2026: Gateway 1700 Gold 80 HDHP HMO

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

Effective January 1, 2026, WHA will transition vision services, including pediatric eyewear services, to Vision Service Plan (VSP). With this transition, you 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.

- **Annual vision examinations:** In 2026, you will obtain your annual vision examination from a VSP provider; currently, your examination is with a WHA provider. We recommend that you verify if your 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.
- Due to IRS requirements, your plan had minor changes to the deductibles, which impacted the name of your plan.

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
Medical Deductible	Self-only	\$1,650	\$1,700
	Individual with Family	\$1,650	\$3,400
	Family	\$3,300	\$3,400
Office or virtual visits, primary care/ specialist		15% AD	20% AD
All outpatient services		15% AD	20% AD
All inpatient services		15% AD	20% AD
All urgent care services		15% AD	20% AD
Emergency room, facility/professional (waived if admitted)		15% AD	20% AD
Durable medical equipment; Orthotic and prosthetic devices		15% AD	20% AD
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.