

# Your 2026 WHA plan



**2025: Capital 2850 Silver 70 HDHP HMO to 2026: Gateway 3200 Silver 70 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](http://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.
- 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	\$2,850	\$3,200
	Individual with Family	\$3,300	\$3,400
	Family	\$5,700	\$6,400
Annual out-of-pocket maximum	Self-only	\$7,500	\$8,300
	Individual with Family	\$7,500	\$8,300
	Family	\$15,000	\$16,600
Behavioral Health: Outpatient other services		none AD	25% 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](http://mywha.org).