

Your 2027 WHA plan



2026: Gateway 2900 Gold 80 HDHP HMO to 2027: Gateway 3300 Gold 80 HDHP HMO

NEW FOR 2027

CVS Caremark® for pharmacy services

Effective January 1, 2027, CVS Caremark will be the pharmacy benefits manager for Western Health Advantage, giving eligible members access to one of the nation's largest pharmacy networks, including retail, mail-order and specialty pharmacy options. Look for new member ID cards in December 2026.

Sustainable Weight Loss Program: nutrition + GLP-1 support (subject to DMHC approval)

Coming in 2027, eligible WHA members will have access to our new Sustainable Weight Loss Program. The program pairs personalized nutrition with appropriate GLP-1 support to help members lose weight, maintain results and improve whole-body health. Members prescribed GLP-1s will receive program information through the prior authorization process.

Diabetes Prevention Program

Our new Diabetes Prevention Program offers coaching, tools and a full year of support to help eligible members build healthy habits and lower their risk for type 2 diabetes. The program offers online group coaching sessions, digital tools to track progress, ongoing support, and rewards for reaching milestones.

CHANGES TO YOUR WHA HEALTH PLAN

- Due to actuarial value calculations, your plan had changes to 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		2026	2027
Medical Deductible	Self-only	\$2,900	\$3,300
	Individual with Family	\$3,400	\$3,500
	Family	\$5,800	\$6,600
Annual out-of-pocket maximum	Self-only	\$4,800	\$6,000
	Individual with Family	\$4,800	\$6,000
	Family	\$9,600	\$12,000

*All 2027 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.

2027 Plan Changes: Gateway 3300 Gold 80 HDHP HMO