

Your 2027 WHA plan



2026: Capital 20 Platinum 90 HMO to 2027: WHA Platinum 90 HMO 0/25 PCP + Child Dental

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 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	2026	2027
Annual out-of-pocket maximum	\$4,500 self-only/\$4,500 individual with family/\$9,000 family	\$5,000 self-only/\$5,000 individual with family/\$10,000 family
Office or virtual visits, primary/specialty	\$20/\$30 per visit	\$25/\$40 per visit
Outpatient surgery, professional	\$25 per visit	\$35 per visit
X-ray and diagnostic imaging	\$30 per visit	\$35 per visit
Imaging (CT/PET scans and MRIs)	\$100 per visit	\$150 per visit
Inpatient hospitalization, facility	\$250 per day, days 1-5	\$300 per day, days 1-5
Emergency room, facility	\$150 per visit (waived if admitted)	\$250 per visit (waived if admitted)
MHSUD inpatient, residential or facility	\$250 per day, days 1-5	\$300 per day, days 1-5
Habilitation services	\$20 per visit	\$25 per visit
Acupuncture	\$20 per visit	\$25 per visit
Retail pharmacy (30-day supply)	\$5 tier 1/\$20 tier 2/\$30 tier 3	\$10 tier 1/\$25 tier 2/\$40 tier 3
Home delivery pharmacy (100-day supply)	\$10 tier 1/\$40 tier 2/\$60 tier 3	\$20 tier 1/\$50 tier 2/\$80 tier 3

*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.

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