

Welcome to Your Deductible Health Plan
GET STARTED WITH YOUR MyWHA TOOLS >

advantage > you



Western
Health
Advantage



mywha.org

How does a deductible plan work?

Your **deductible** is the total amount you will pay annually for certain covered medical and prescription services and supplies before WHA will cover any expenses.

Copayments are typically smaller fixed dollar amounts or percentages. Some plans will always have you pay a copayment for a service while other plans only require a copayment once you reach your annual deductible.

Once your deductible and copayment costs reach your annual **out-of-pocket (or OOP) maximum**, you are done paying for expenses. WHA will cover 100 percent of your covered services for the remainder of the calendar year.

Understanding your deductible plan's Copayment Summary

Your Copayment Summary [see [MyDOCUMENTS at mywha.org](#)] lists covered services with copayment amounts (if any), defines which covered services are subject to a deductible and provides your annual deductible and out-of-pocket maximum amounts. Here is a quick look at two different types of plans:

	Deductible Plan	HSA-Compatible Plan
Deductible	\$1,000 individual	\$2,800 individual
OOP Maximum	\$6,350 individual	\$4,000 individual
Preventive Care	covered in full	covered in full
Office Visit Copay	\$40 visit	\$40 visit after deductible is met

Get started using the tools available for deductible health plans

Go online to mywha.org/deductible to learn more



Get care with your deductible plan

- **Make an appointment to see your doctor.** To become established with your primary care provider (PCP), be sure to schedule a new-patient appointment, even if you are not sick. This will allow your doctor to coordinate your future care.

Talk to your doctor about preventive health services, such as your annual wellness visit and immunizations, which are included in your health plan. Taking steps to prevent illness and disease is always a good idea and may be helpful in managing — and possibly avoiding — higher costs of care. Learn more at mywha.org/preventive.

- **Show your member ID card.**

When you receive services for medical care, be sure to present your WHA member ID card. Your ID card informs the provider if you are responsible for the cost

of a covered service and at what amount. Please note: If you are responsible for something other than a copay at the time of service, it could take a few months to receive a bill from your provider.



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MEMBER ID# 0000000000

NAME: WHA MEMBER NAME	
MED GROUP: MEDICAL GROUP	
PCP: WHA DOCTOR	
PCP PHONE: 555-555-5555	RX #: WHA3333
PCP EFF DATE: 01/01/2015	PCP VISIT: \$40
GROUP: 000000	URGENT: \$50
PLAN: W 4025 MHP	ER: \$100*
PLAN EFF DATE: 01/01/2015	*AFTER DEDUCTIBLE

DEDUCTIBLE PLAN



Utilize online tools with MyWHA

> Create a personal MyWHA account.

It's easy! All it takes is some basic information from you and your WHA member ID number. To get started, go online to mywha.org/signup and follow the prompts. Once registered, online tools like your accumulator will allow you to keep an eye on expenses.

> Save on prescription medications.

Ask your doctor if a generic exists for the drug he or she wants to prescribe. Create an online account with our pharmacy benefit manager, Express Scripts, to take advantage of mail-order savings. Once enrolled with express-scripts.com, you can access pharmacy information and price your prescriptions with a single click via [Pharmacy](#) under MyRESOURCES.

> Consult official plan documents.

Your MyWHA account provides you access to your plan information via [My Benefits](#) under MyDOCUMENTS. Confirm your copayment amounts, deductibles and OOP maximums by checking your Copayment Summary. Refer to your Evidence of Coverage and Disclosure Form (or EOC/DF) for complete plan information.

MyTOOLS

- Change Your Doctor
- Replacement ID Cards
- Eligibility Information
- Service Cost Estimator
- Change Your Address
- Order Printed Materials
- Language Preference
- View Your Accumulator

MyRESOURCES

- Mental Health
- Nurse24
- Urgent Care
- Healthy Living
- Pharmacy
- My Shortcuts
- Member Guidelines

MyDOCUMENTS

- My Benefits
- Evidence of Coverages
- Summary of Benefits & Coverage (SBC)

En Español



Estimate and track expenses

- **Know before you go.** When your doctor determines that you need a medical service or procedure, ask your doctor's office for the current procedural terminology (CPT) or revenue code associated with this service. With this code or a keyword, enter your search in the Service Cost Estimator located in your MyTOOLS tool bar.

- **Look for a bill after receiving care.** Your plan's Copayment Summary will tell you if you are responsible for the cost of the service, until your deductible is met. In these cases, you should expect to receive a bill from your provider shortly after your service. Your bill may reflect an insurance adjustment that represents your exclusive member-only rate.

- **Check your accumulator before you pay that bill.** Select View Your Accumulator under MyTOOLS. If the accumulator lists the claim with a deductible, copayment or coinsurance, it is your responsibility to pay. In the event your bill doesn't match your accumulator, call Member Services for help. Below is an example of claims activity in the online accumulator:

CLAIMS DETAIL	Medical Service Detail			Member Responsibility			
Member ID	Service Description	Date of Service	Total Charges	Deductible Amount	Copayment Amount	Coinsurance Amount	Total Out-of-Pocket Amount
0000000000	Medical	1/1/15	\$228.00	\$68.62	\$0.00	\$0.00	\$68.62

CLAIMS SUMMARY	Annual Maximums		Amounts Met To Date	
Member Name	Medical Deductible	Annual Out-of-Pocket	Medical Deductible	Annual Out-of-Pocket
Member One	\$3,600.00	\$3,600.00	\$3,531.38	\$3,531.38
Member Two	\$3,600.00	\$3,600.00	\$0.00	\$0.00
Family Total	\$3,600.00	\$3,600.00	\$3,531.38	\$3,531.38



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Call 916.563.2250 | 888.563.2250 toll-free

Email memberservices@westernhealth.com

Visit mywha.org/deductible | mywha.org/HSA

Need help? We love to help!

> **Having trouble understanding your bills?**

Our dedicated Member Services team is happy to help you check your online accumulator, review billed services and confirm your financial responsibility.

> **What if I receive a bill after I've met my deductible/OOP maximum?**

If you have paid out of pocket for a covered service after your annual deductible or OOP maximum was met, contact our Member Services team for assistance.

> **Are you on an HSA-compatible high-deductible plan?**

A health savings account (HSA) provides you a tax-free way to save and pay for qualified medical expenses, such as doctor visits, prescription drugs and other medical services. For questions about your HSA balances and payments, check with your financial institution or HSA administrator.