

# WHA BRONZE 60 HDHP HMO



Western  
Health  
Advantage



**IMPORTANT:** Health savings accounts (HSAs) are complex financial products. This plan is a high-deductible health care plan. While there is no obligation to have an HSA, WHA recommends that you consult your tax or financial advisor to discuss the benefits and determine whether this plan and HSAs are a good choice for you.

advantage > you

## WHA BRONZE 60 HDHP HMO

Lets you manage your health care expenses. You will pay a lower monthly premium, and can use your HSA funds to pay for things like doctor or hospital visits and prescription medication.

### PLAN HIGHLIGHTS:

1. The money you contribute to your HSA is tax-free.
2. Use your HSA funds to pay for qualified medical expenses—tax-free.
3. Preventive care is included in your health plan at no cost. This means you will not have to pay for your annual well visits, immunizations or other preventive care services.
4. You have access to review amounts applied to your annual deductible and out-of-pocket maximums using your online accumulator at [mywha.org](http://mywha.org). Additionally, WHA Member Services is available to assist you.

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## COPAYMENT SUMMARY a uniform health plan benefit and coverage matrix

THIS MATRIX IS INTENDED TO BE USED TO HELP YOU COMPARE COVERAGE BENEFITS AND IS A SUMMARY ONLY. THE EVIDENCE OF COVERAGE/DISCLOSURE FORM AND PLAN CONTRACT SHOULD BE CONSULTED FOR A DETAILED DESCRIPTION OF COVERAGE BENEFITS AND LIMITATIONS.

### member responsibility DEDUCTIBLE

\$4,800*	Self-only coverage
\$4,800*	Individual with Family coverage
\$9,600*	Family coverage

The annual deductible is the amount of money a member or family must pay for covered services before WHA is responsible for covered services. Each member enrolled as a family must meet the Individual with Family coverage amount or Family coverage amount, whichever is met first. Once the deductible is met, the relevant copayment(s) will apply. The deductible applies to both medical and pharmacy expenses. The deductible does not apply to Preventive Care Services, as noted below. Amounts paid for non-covered services do not count toward a member's deductible.

### member responsibility ANNUAL OUT-OF-POCKET MAXIMUM

\$6,550	Self-only coverage
\$6,550	Individual with Family coverage
\$13,100	Family coverage

The out-of-pocket maximum is the most a member will pay in a calendar year for covered services. It includes the deductible and copayments. Once the deductible and copayment costs reach the annual out-of-pocket maximum, WHA will cover 100% of the covered services for the remainder of the calendar year. Amounts paid for non-covered services do not count toward a member's out-of-pocket maximum.

none Lifetime maximum

### cost to member SERVICES NOT SUBJECT TO DEDUCTIBLE Preventive Care Services

none	Preventive care services, including laboratory tests, as outlined under the Preventive Services Covered without Cost-Sharing section of the EOC/DF
	<ul style="list-style-type: none"> <li>• Annual physical examinations and well baby care</li> <li>• Immunizations, adult and pediatric</li> <li>• Women's preventive services</li> <li>• Routine prenatal care and lab tests, and first post-natal visit</li> <li>• Breast, cervical, prostate, colorectal and other generally accepted cancer screenings</li> </ul>

Note: procedures resulting from screenings are not considered preventive care. In order for a service to be considered "preventive," the service must have been provided or ordered by your PCP or OB/GYN, and the primary purpose of the visit must have been to obtain the preventive service. Otherwise, you will be responsible for the cost of the office visit as described in this copayment summary.

### cost to member after deductible is met SERVICES SUBJECT TO DEDUCTIBLE

#### Professional Services

40%*	Office visits, primary care and other practitioners not listed below
40%*	Office visits, specialist
40%*	Family planning services

**cost to member**  
after deductible is met

## SERVICES SUBJECT TO DEDUCTIBLE

### Outpatient Services

Outpatient surgery

- 40%\* • Performed in office setting
- 40%\* • Performed in facility — facility fees
- 40%\* • Performed in facility — professional services
- 40%\* Dialysis, infusion therapy and radiation therapy
- 40%\* Laboratory tests
- 40%\* X-ray and diagnostic imaging
- 40%\* Imaging (CT/PET scans and MRIs)
- 40%\* Therapeutic injections, including allergy shots

### Hospitalization Services

- 40%\* Facility fees — semi-private room and board and hospital services for acute care or intensive care, including:
  - Newborn delivery (private room when determined medically necessary by a participating provider)
  - Use of operating and recovery room, anesthesia, inpatient drugs, X-ray, laboratory, radiation therapy, blood transfusion services, rehabilitative services, and nursery care for newborn babies
- 40%\* Professional inpatient services, including:
  - Physicians' services, including surgeons, anesthesiologists and consultants
  - Private-duty nurse when prescribed by a participating physician

### Urgent and Emergency Services

Outpatient care to treat an injury or sudden onset of an acute illness within or outside the WHA Service Area

- 40%\* • Physician's office
- 40%\* • Urgent care center
- 40%\* • Emergency room — facility fees (waived if admitted)
- none • Emergency room — professional services
- 40%\* • Ambulance service as medically necessary or in a life-threatening emergency (including 911)

### Prescription Coverage

- 40% up to \$500 per prescription\* (Tiers 1 – 4) Walk-in pharmacy (30-day supply)
    - Tier 1 - Preferred generic and certain preferred brand name medication
    - Tier 2 - Preferred brand name or non-preferred generic medication<sup>1</sup>
    - Tier 3 - Non-preferred medication<sup>1</sup>
    - Tier 4 - Specialty medication when authorized in advance by WHA, limited to a 30-day supply (access to Tier 4 medications at walk-in pharmacies is subject to limitations)
  - 40% up to \$1,250 per prescription\* (Tiers 1 – 3) Mail order (up to 90-day supply)
    - Tier 1 - Preferred generic and certain preferred brand name medication
    - Tier 2 - Preferred brand name or non-preferred generic medication<sup>1</sup>
    - Tier 3 - Non-preferred medication<sup>1</sup>
  - 40% up to \$500 per prescription\*
    - Tier 4 - Specialty medication when authorized in advance by WHA, limited to a 30-day supply
- Certain specialty drugs may be categorized outside Tier 4. To confirm the tier level for any drug, go online to [mywha.org/pharmacy](http://mywha.org/pharmacy); refer to the Preferred Drug List (PDL).
- Oral anti-cancer drugs will not exceed \$200 after the deductible for 30-day supply.
- The following prescription medications are covered at no cost to the member (generic required if available): aspirin, folic acid (including in prenatal vitamins), fluoride for preschool age children, tobacco cessation medication and women's contraceptives.
- At walk-in pharmacies if the actual cost of the prescription is less than the applicable copayment, the member will only be responsible for paying the actual cost of the medication.
- <sup>1</sup>Regardless of medical necessity or generic availability, the member will be responsible for the applicable copayment when a Tier 2 or Tier 3 medication is dispensed. If a Tier 1 medication is available and the member elects to receive a Tier 2 or Tier 3 medication without medical indication from the prescribing physician, the member will be responsible for the difference in cost between the Tier 1 and the purchased medication in addition to the Tier 1 copayment.\*\*

**cost to member** **SERVICES SUBJECT TO DEDUCTIBLE**  
after deductible is met

## Durable Medical Equipment (DME)

- 40%\* Durable medical equipment (excluding orthotic and prosthetic devices) when determined by a participating physician to be medically necessary and when authorized in advance by WHA
- 40%\* Orthotics and prosthetics when determined by a participating physician to be medically necessary and when authorized in advance by WHA

## Behavioral Health Services

Mental Health Disorders and Substance Abuse

- 40%\* • Office visit
  - 40%\* • Outpatient services
  - 40%\* • Inpatient hospital services, including detoxification — provided at a participating acute care facility
  - 40%\* • Inpatient hospital services — provided at residential treatment center
  - 40%\* • Inpatient professional services, including physician services
- Mental health disorders means disturbances or disorders of mental, emotional or behavioral functioning, including Severe Mental Illness and Serious Emotional Disturbance of Children (SED).

## Other Health Services

- 40%\* Home health care when prescribed by a participating physician and determined to be medically necessary, up to 100 visits in a calendar year
- 40%\* Skilled nursing facility, semi-private room and board, when medically necessary and arranged by a primary care physician, including drugs and prescribed ancillary services, up to 100 days per benefit period
- none Hospice Services
- 40%\* Habilitation services
- 40%\* Outpatient rehabilitative services, including:
  - Physical therapy, speech therapy and occupational therapy, when authorized in advance by WHA and determined to be medically necessary
  - Respiratory therapy, cardiac therapy and pulmonary therapy, when authorized in advance by WHA and determined to be medically necessary and to lead to continued improvement
- 40%\* Inpatient rehabilitation
- 40%\* Acupuncture services, provided through Landmark Healthplan of California, Inc., when determined to be medically necessary, no PCP referral required

**cost to member** **ADDITIONAL HEALTH SERVICES — NOT SUBJECT TO DEDUCTIBLE**

- none Pediatric vision examination, up to age 19
- none Pediatric eyewear per calendar year, provided through MES Vision, up to age 19, includes one of the following benefits:
  - One pair of glasses with standard lenses
  - One pair of standard hard or six pairs of standard soft contact lenses instead of glasses
- See additional benefit information Pediatric dental, provided through DeltaCare® USA, up to age 19, including the following benefits:
  - Diagnostic and preventive dental care at no cost
  - Basic dental care services
  - Major dental care services
  - Orthodontics when determined medically necessary

\* Deductibles or percentage copayments are based upon WHA's contracted rates with the provider of service

\*\* The amount paid for the difference in cost does not apply to the deductible or contribute to the out-of-pocket maximum.

## MANAGING YOUR HIGH-DEDUCTIBLE PLAN

The deductible and annual out-of-pocket maximum apply only to the covered services described in this Copayment Summary. Copayments and deductibles for any benefits purchased separately as a rider, including but not limited to infertility benefits, do not apply to this deductible or annual out-of-pocket maximum.

When you reach your annual out-of-pocket maximum described in this Copayment Summary, WHA will mail you a letter to inform you that you do not have to pay any more copayments or deductibles for covered services through the end of the calendar year.

To review amounts applied to your annual deductible and out-of-pocket maximum, simply access your accumulator through [mywha.org](http://mywha.org).

If you have any questions about how much has been applied to your deductible or annual out-of-pocket maximum, or whether certain payments you have made apply to the annual out-of-pocket maximum, please call WHA Member Services.