

# UC 106A

## 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.**

### cost to member **DEDUCTIBLE**

none Deductible amount

### **ANNUAL OUT-OF-POCKET MAXIMUM**

The maximum out-of-pocket expense for a member per calendar year is limited to either the Self-only, Individual with Family or Family coverage amount, whichever is met first:

\$1,000 Self-only coverage  
 \$1,000 Individual with Family coverage  
 \$3,000 Family coverage  
 none Lifetime maximum

### **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

- Annual physical examinations and well baby care
- Immunizations, adult and pediatric
- Women's preventive services
- Routine prenatal care and lab tests, and first post-natal visit
- Breast, cervical, prostate, colorectal and other generally accepted cancer screenings

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.

### **Professional Services**

\$20 per visit Office visits, primary care physician (PCP)  
 \$20 per visit Office visits, specialist  
 none Vision and hearing examinations  
 \$20 per visit Family planning services

### **Outpatient Services**

Outpatient surgery

- \$20 per visit • Performed in office setting
- \$100 per visit • Performed in facility — facility fees
- none • Performed in facility — professional services
- none Dialysis, infusion therapy and radiation therapy
- none Laboratory tests, X-ray and diagnostic imaging
- none Imaging (CT/PET scans and MRIs)
- \$20 per visit Specialty drugs injected in office setting
- \$5 per visit Therapeutic injections, including allergy shots

**cost to member Hospitalization Services**

- \$250 per admission 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
  - Inpatient transgender surgery and services related to the surgery\*\*\*
- none Professional inpatient services, including physician, surgeon, anesthesiologist and consultant services

**Urgent and Emergency Services**

- Outpatient care to treat an injury or sudden onset of an acute illness within or outside the WHA Service Area
- \$20 per visit • Physician's office
- \$20 per visit • Urgent care center
- \$75 per visit • Emergency room — facility fees (waived if admitted)
- none • Emergency room — professional services
- none • Ambulance service as medically necessary or in a life-threatening emergency (including 911)

**Prescription Coverage**

- Walk-in pharmacy (30-day supply)
- \$5 Tier 1 – Preferred generic medication
- \$25 Tier 2 – Preferred brand name medication<sup>1</sup>
- \$40 Tier 3 – Non-preferred medication<sup>1</sup>
- Mail order (up to 90-day supply)
- \$10 Tier 1 – Preferred generic medication
- \$50 Tier 2 – Preferred brand name medication<sup>1</sup>
- \$80 Tier 3 – Non-preferred medication<sup>1</sup>
- UC Medical Center Pharmacy/Retail Chain Pharmacies (90-day supply)
- \$10 Tier 1 – Preferred generic medication
- \$50 Tier 2 – Preferred brand name medication<sup>1</sup>
- \$80 Tier 3 – Non-preferred medication<sup>1</sup>
- Specialty Drugs
- \$40 Oral
- \$5/25/40 Self-Injectable
- 50%\* Sexual dysfunction (oral and injectable); 8 doses per 30-day supply
- \$25 Insulin (30-day supply)

Access to specialty medications at walk-in pharmacies is subject to limitations.

The following prescription medications are covered at no cost to the member (generic required if available): aspirin, prenatal vitamins, folic acid, fluoride for preschool age children, 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>Members are required to pay the difference between a brand name and a generic drug plus the generic copay, when the generic is available. (Exceptions for medical necessity are available via prior authorization, if approved, the applicable brand copay applies.)

**cost to member Nicotine Replacement Therapy**

- none Over-the-Counter (OTC)
- Patch
  - Gum
  - Lozenge
- OTC products must be prescribed by a physician. Limitations: Standard treatment is 12 weeks.
- none Prescription
- Nicotine inhaler
  - Nicotine spray
  - Bupropion (Generic)/Zyban (Brand)
  - Varenicline (Generic)/(Chantix (Brand))

**Durable Medical Equipment (DME)**

- none 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
- none Orthotics and prosthetics when determined by a participating physician to be medically necessary and when authorized in advance by WHA

**Behavioral Health Services**

Behavioral health services, including chemical dependency services, are not covered by WHA. They are covered through OPTUM Health, the supplemental coverage provided by your employer. You may reach OPTUM Health at 888.440.8225.

**Other Health Services**

- none Home health care when prescribed by a participating physician and determined to be medically necessary, up to 100 visits in a calendar year
- none 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 calendar year
- 50%\* Hearing Aids: includes one standard device per ear every 36 months (\$2,000 benefit maximum)\*\*
- \$20 per visit Habilitation services
- \$20 per visit 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
- \$250 per admission Inpatient rehabilitation
- Acupuncture and chiropractic services, provided through Landmark Healthplan of California, Inc., when determined to be medically necessary, no PCP referral required
- Acupuncture
  - Chiropractic care
- NOTE: 24 visits per year maximum (chiropractic and acupuncture combined)
- 50%\* Infertility testing and treatment services, including drugs provided\*\*
- none Diabetic supplies

\* Percentage copayment amounts are based on WHA's contracted rates with the provider of service.

\*\* Copayments do not contribute to the out-of-pocket maximum.

\*\*\* Transgender surgery and services related to the surgery require prior authorization by WHA.

# HEARING AID BENEFIT

## COPAYMENT SUMMARY

**cost to member** **HEARING AID INSTRUMENT AND ANCILLARY EQUIPMENT**  
50%\* Includes a standard device for both ears every 36 months (\$2,000 benefit maximum)

Benefit includes:

- Monaural or binaural including ear mold(s);
- Initial battery, cords and other ancillary equipment;
- Visits for fitting, counseling, adjustments, repairs at no charge for a one-year period following the provision of a covered hearing aid (after the one-year period expires, the member is responsible for all charges).

### EXCLUSIONS

The purchases of batteries or other ancillary equipment, except those covered under the terms of the initial hearing aid purchase, and charges for a hearing aid which exceeds specifications prescribed for correction of a hearing loss; replacement parts for hearing aids, repair of hearing aid after the covered one-year warranty period, replacement of hearing aid more than once in any period of 36 months.

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## HOW TO OBTAIN A HEARING AID

1. Talk to your doctor about your hearing difficulty.
2. Your primary care physician will coordinate a referral to an audiologist and obtain any necessary prior authorization.
3. You will then be contacted and advised how to schedule an exam with an audiologist.
4. If deemed necessary after that exam, hearing aid instruments and ancillary equipment will be coordinated for you by your doctor and/or the audiologist.

\* Member's share of cost for covered hearing aid devices does not contribute to the annual out-of-pocket maximum of your medical plan with Western Health Advantage.

Percentage copayment amounts are based on WHA's contracted rate.

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Western Health Advantage complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Western Health Advantage does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Western Health Advantage:

Provides free aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)

Provides free language services to people whose primary language is not English, such as:

- Qualified interpreters
- Information written in other languages

If you need these services, contact the Member Services Manager.

If you believe that Western Health Advantage has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Member Services Manager, 2349 Gateway Oaks Drive, Suite 100, Sacramento, CA 95833, 888.563.2252 or 916.563.2252, 888.877.5378 (TTY), 916.568.0126 (fax), memberservices@westernhealth.com. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Member Services Manager is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at:

Website: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

Mail: U.S. Department of Health and Human Services

200 Independence Avenue, SW

Room 509F, HHH Building

Washington, D.C. 20201

Phone: 800.368.1019 or 800.537.7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

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#### **ENGLISH**

If you, or someone you're helping, have questions about Western Health Advantage, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 888.563.2252 or TTY 888.877.5378.

#### **SPANISH**

Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Western Health Advantage, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 888.563.2252, o al TTY 888.877.5378 si tiene dificultades auditivas.

#### **CHINESE**

如果您，或是您正在協助的對象，有關於Western Health Advantage方面的問題，您有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員，請撥電話888.563.2252或聽障人士專線(TTY) 888.877.5378。

#### **VIETNAMESE**

Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Western Health Advantage, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi số 888.563.2252, hoặc gọi đường dây TTY dành cho người khiếm thính tại số 888.877.5378.

#### **TAGALOG**

Kung ikaw, o ang iyong tinutulungan, ay may mga katanungan tungkol sa Western Health Advantage, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 888.563.2252 o TTY para sa may kapansanan sa pandinig sa 888.877.5378.

**KOREAN**

만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Western Health Advantage에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담 없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 888.563.2252이나 청각 장애인용 TTY 888.877.5378로 연락하십시오.

**ARMENIAN**

Եթե Դուք կամ Ձեր կողմից օգնություն ստացող անձը հարցեր ունի Western Health Advantage-ի մասին, Դուք իրավունք ունեք անվճար օգնություն և տեղեկություններ ստանալու Ձեր նախընտրած լեզվով: Թարգմանչի հետ խոսելու համար զանգահարե՛ք 888.563.2252 համարով կամ TTY 888.877.5378՝ լսողության հետ խնդիրներ ունեցողների համար:

**PERSIAN-FARSI**

اگر شما، یا کسی که شما به او کمک میکنید ، سوال در مورد Western Health Advantage (وسترن هلث آدونتیج) داشته باشید حق این را دارید که کمک و اطلاعات به زبان خود را به طور رایگان دریافت نمایید. لطفاً با شماره تلفن 888.563.2252 تماس بگیرید. افراد ناشنوا می توانند به شماره 888.877.5378 پیام تایپی ارسال کنند.

**RUSSIAN**

Если у вас или лица, которому вы помогаете, имеются вопросы по поводу Western Health Advantage, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по телефону 888.563.2252 или воспользуйтесь линией TTY для лиц с нарушениями слуха по номеру 888.877.5378.

**JAPANESE**

ご本人様、またはお客様の身の回りの方でも、Western Health Advantageについてご質問がございましたら、ご希望の言語でサポートを受けたり、情報を入手したりすることができます。料金はかかりません。通訳とお話される場合、888.563.2252までお電話ください。聴覚障がい者用TTYをご利用の場合は、888.877.5378までお電話ください。

**ARABIC**

إن كان لديك أو لدى شخص تساعد أسئلة بخصوص Western Health Advantage، فلديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم اتصل بـ 888.563.2252، أو برقم الهاتف النصي (TTY) لضعاف السمع 888.877.5378.

**PUNJABI**

ਜੇਕਰ ਤੁਸੀਂ, ਜਾਂ ਜਿਸ ਕਿਸੇ ਦੀ ਤੁਸੀਂ ਮਦਦ ਕਰ ਰਹੇ ਹੋ, ਦੇ Western Health Advantage ਬਾਰੇ ਸਵਾਲ ਹਨ ਤਾਂ, ਤੁਹਾਨੂੰ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਮਦਦ ਅਤੇ ਜਾਣਕਾਰੀ ਹਾਸਲ ਕਰਨ ਦਾ ਅਧਿਕਾਰ ਹੈ। ਦੁਆਬੀਏ ਨਾਲ ਗੱਲ ਕਰਨ ਲਈ, 888.563.2252 'ਤੇ ਜਾਂ ਪੂਰੀ ਤਰ੍ਹਾਂ ਸੁਣਨ ਵਿੱਚ ਅਸਮਰਥ ਟੀਟੀਵਾਈ ਲਈ 888.877.5378 'ਤੇ ਕਾਲ ਕਰੋ।

**CAMBODIAN-MON-KHMER**

ប្រសិនបើអ្នក ឬនរណាម្នាក់ដែលកំពុងជួយអ្នក មានសំណួរអំពី Western Health Advantage ទេ, អ្នកមានសិទ្ធិទទួលជំនួយនឹងព័ត៌មាននៅក្នុងភាសារបស់អ្នក ដោយមិនអស់ប្រាក់។ ដើម្បីនិយាយជាមួយអ្នកបកប្រែ សូមទូរស័ព្ទ 888.563.2252 ឬ TTY សម្រាប់អ្នកត្រចៀកច្រន់ តាមលេខ 888.877.5378។

**HMONG**

Yog koj, los yog tej tus neeg uas koj pab ntawd, muaj lus nug txog Western Health Advantage, koj muaj cai kom lawv muab cov ntshiab lus qhia uas tau muab sau ua koj hom lus pub dawb rau koj. Yog koj xav nrog ib tug neeg txhais lus tham, hu rau 888.563.2252 los sis TTY rau cov neeg uas tsis hnov lus zoo nyob ntawm 888.877.5378.

**HINDI**

यदि आप, या जिस किसी की आप मदद कर रहे हो, के Western Health Advantage के बारे में प्रश्न हैं तो, आपको अपनी भाषा में मदद तथा जानकारी प्राप्त करने का अधिकार है। दुआशिए के साथ बात करने के लिए, 888.563.2252 पर या पूरी तरह श्रवण में असमर्थ टीटीवाई के लिए 888.877.5378 पर कॉल करो।

**THAI**

หากคุณ หรือคนที่คุณกำลังช่วยเหลือนั้นมีคำถามเกี่ยวกับ Western Health Advantage คุณมีสิทธิที่จะได้รับความช่วยเหลือและข้อมูลในภาษาของคุณได้โดยไม่มีค่าใช้จ่าย เพื่อพูดคุยกับล่าม โทร 888.563.2252 หรือใช้ TTY สำหรับคนหูหนวกโดยโทร 888.877.5378