

deductible plan

# WESTERN 1000/20/20% HMO PRIME

## 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.

### ANNUAL DEDUCTIBLE

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.

#### member responsibility Medical Deductible (AD = After Deductible)

\$1,000	Self-only coverage
\$1,000	Individual with Family coverage
\$2,000	Family coverage

### ANNUAL OUT-OF-POCKET MAXIMUM

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.

#### member responsibility Out-of-Pocket Maximum

\$3,000	Self-only coverage
\$3,000	Individual with Family coverage
\$6,000	Family coverage
none	Lifetime maximum

### COVERED WITHOUT COST-SHARING

Preventive care services and some prescription medications (generic required) are covered at no cost to the member, as outlined under EOC/DF section Preventive Services Covered without Cost-Sharing. See additional benefit information at [mywha.org/preventive](http://mywha.org/preventive).

- 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
- Family planning, including FDA-approved contraception and sterilization procedures; counseling, education
- Aspirin, folic acid (including in prenatal vitamins), fluoride for preschool age children, tobacco cessation medication, contraceptives

NOTE: In order for a service to be considered "preventive," the service must be provided or ordered by your PCP or OB/GYN, and the primary purpose of the visit must be to obtain the preventive service. In the event you receive additional services that are not part of the preventive exam (for example, procedures or labs resulting from screenings or in response to your medical condition or symptoms), you will be responsible for the cost of those services as described in this copayment summary.

**COVERED WITH COST-SHARING**

cost to member Deductibles/percentage copayments are based on WHA's contracted rates with the provider of service

**Professional Services**

- \$20 per visit Office or virtual visits, primary care and other practitioners not listed below
- \$20 per visit Office or virtual visits, specialist
- \$20 per visit Vision and hearing examinations; with the exception of pediatric vision exams, copayments for these services do not contribute to the medical out-of-pocket maximum

**Outpatient Services**

- Outpatient surgery
- \$20 per visit • Performed in office setting
- \$250 per visit **AD** • Performed in facility — facility fees
- none • Performed in facility — professional services
- none Dialysis, chemotherapy, infusion therapy and radiation therapy
- none Laboratory tests, X-ray and diagnostic imaging
- none Imaging (CT/PET scans and MRIs)
- \$5 per visit Therapeutic injections, including allergy shots

**Hospitalization Services**

- 20% **AD** 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
- 20% **AD** 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 or virtual visit
- \$25 per visit • Urgent care virtual visit
- \$50 per visit • Urgent care center
- 20% **AD** • Emergency room — facility fees (waived if admitted)
- 20% **AD** • Emergency room — professional services (waived if admitted)
- none • Ambulance service as medically necessary or in a life-threatening emergency (including 911)

**Prescription Coverage**

see Rx Copayment Summary Outpatient prescription medications are covered under the prescription rider plan

**Durable Medical Equipment (DME)**

- 20% Durable medical equipment when determined by a participating physician to be medically necessary and when authorized in advance by WHA
- \$20 Orthotic and prosthetic devices 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 Use Disorders
- \$20 per visit • Office or virtual visit
- none • Outpatient other services
- 20% **AD** • Inpatient hospital services, including detoxification — provided at a participating acute care facility
- 20% **AD** • Inpatient hospital services — provided at residential treatment center
- 20% **AD** • Inpatient professional services, including physician services

**COVERED WITH COST-SHARING**

cost to member Deductibles/percentage copayments are based on WHA's contracted rates with the provider of service

**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
- 20% **AD** 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
- none Hospice Services
- \$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
- 20% **AD** Inpatient rehabilitation
- none Abortion and abortion-related services
- \$15 per visit Acupuncture and chiropractic services are provided through Landmark Healthplan of California, Inc., no PCP referral required. See additional benefit information at [mywha.org](http://mywha.org).
  - Acupuncture, up to 20 visits per year
  - Chiropractic care, up to 20 visits per year; copayments do not contribute to the medical out-of-pocket maximum

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**MANAGING YOUR DEDUCTIBLE PLAN:** To review amounts applied to your annual deductible and out-of-pocket (OOP) maximum, simply access your accumulator at [mywha.org](http://mywha.org). If you have any questions about how much has been applied to your deductible or annual OOP maximum, or whether certain payments you have made apply to the OOP maximum, call WHA Member Services. Once you have satisfied your OOP maximum, you may request a written statement confirming that you do not have to pay any more copayment or deductible amounts for covered services through the end of the calendar year.