

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.

- 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 Deductible/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 Deductible/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.
 - 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

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. 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.

Western Health Advantage shall cover Prescription medications at Participating Pharmacies, prescribed in connection with a covered service and subject to conditions, limitations and exclusions stated in the Combined Evidence of Coverage and Disclosure Form (EOC/DF) located on the MyWHA Plan toolbar at mywha.org.

Medications on a member's three-tier prescription plan are categorized as follows in WHA's Preferred Drug List (PDL):

- Tier 1 – Preferred generic and certain preferred brand name medication
- Tier 2 – Preferred brand name and certain non-preferred generic medication*
- Tier 3 – Non-preferred (generic or brand) medication*

The PDL is a listing of medications developed by WHA's Pharmacy and Therapeutics Committee as drugs of choice in their respective tiers. Drugs are evaluated regularly by the committee to ensure rational and cost-effective use of pharmaceutical agents. The committee reviews all medications for their efficacy, quality, safety, similar alternatives and cost in determining their inclusion on the PDL.

Please note that a drug's presence on the WHA PDL does not guarantee that the member's physician will prescribe the drug. There are a small number of drugs, regardless of tier, that may require prior authorization to ensure appropriate use based on criteria set by the committee.

Members may request a copy of the PDL by calling WHA Member Services or view the document online at mywha.org/pharmacy.

PRESCRIPTION COST TO MEMBER

Walk-In Pharmacy (up to 30-day supply)

Tier 1	\$10
Tier 2*	\$30
Tier 3*	\$50

Mail Order (up to 90-day supply)

Tier 1	\$25
Tier 2*	\$75
Tier 3*	\$125

Other Prescription Coverage

20%**	Home self-injectable medication up to \$100 maximum per 30-day supply
50%**	Erectile Dysfunction medication* up to \$250 maximum per 30-day supply
none	Aspirin, folic acid (including in prenatal vitamins), fluoride for preschool age children, tobacco cessation medication and contraceptives; generic required if available; not subject to Rx deductible

COVERED PRESCRIPTION MEDICATIONS

- Oral medications that require a Prescription by state or federal law, written by a Participating Physician, or a pharmacist if allowed by law, and dispensed by a Participating Pharmacy.
- Covered Prescription medications dispensed by a non-Participating Pharmacy outside of WHA's service area for urgent or emergency care only (the receipt may be submitted to WHA for reimbursement).
- Compounded Prescriptions for which there is no FDA-approved alternative and which contain at least one Prescription ingredient.
- Insulin, insulin syringes with needles, glucose test strips and tablets.
- Oral contraceptives and diaphragms.

Members will pay the lesser of the applicable copayment, the actual cost, or the retail price of the prescription.

Non-injectable specialty medication may be classified on Tiers 1-3. Regardless of tier, all specialty medications are limited to a 30-day supply.

Prescription copayments contribute to the medical annual out-of-pocket maximum.

*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. The amount paid for the difference in cost does not contribute to the medical out-of-pocket maximum.

**Percentage copayments are based upon WHA's contracted rates with the provider of service.