

# Highlights of your Health Care Coverage

## WASHINGTON ALLIANCE FOR HEALTH INSURANCE TRUST

HERITAGE PLUS 1

**Effective Date: 07/01/2017**

\*Premera Blue Cross believes this plan is a "grandfathered health plan" under the Affordable Care Act. For more information, please refer to your Benefit Booklet.

Any deductibles, copays, and coinsurance percentages shown are amounts for which you're responsible.

Medical Benefits apply after the calendar-year deductible is met unless otherwise noted, or if the cost share is a copay.

MEDICAL PLAN	*GRANDFATHERED	2017 HSA 2000	
		HERITAGE IN-NETWORK	HERITAGE OUT-OF-NETWORK
<b>MEDICAL COST SHARE OPTIONS</b>			
Individual Deductible PCY (Family aggregate deductible 2x Individual)		\$2,000 PCY/\$4,000 PCY	Shared with In-Network
Coinsurance (Member's percentage of costs after deductible based on allowable charges)		20%	50%
Individual Out of Pocket Maximum PCY, excludes copay (Family aggregate OOP max 2x Individual)		\$5,500 PCY/ \$11,000 PCY	\$9,000 PCY/ \$18,000 PCY
Office Visit Cost Share		In Network Deductible, then 20%	Out of Network Deductible, then 50%
<b>PREVENTIVE CARE OPTIONS AND HEALTH EDUCATION</b>			
Preventive Office Visit (Unlimited)		Covered In Full	Not Covered
Immunizations (Unlimited)		Covered In Full	Not Covered
Health Education (HE) (Unlimited)		Covered In Full	Not Covered
Nicotine Dependency Programs (ND) (Unlimited)		Covered In Full	Not Covered
Diabetes Health Education (DE) (Unlimited)		Covered In Full	Not Covered
<b>PROFESSIONAL CARE</b>			
Professional Office Visit		In Network Deductible, then 20%	Out of Network Deductible, then 50%
Inpatient Professional Services		In Network Deductible, then 20%	Out of Network Deductible, then 50%
<b>DIAGNOSTIC SERVICE OPTIONS</b>			
Preventive Professional Diagnostic Imaging and Laboratory Services - Including Mammogram and PAP/PSA		Covered In Full	Deductible, then Coinsurance 50%
Other Professional Diagnostic Imaging		Deductible, then Coinsurance 20%	Deductible, then Coinsurance 50%
Other Professional Diagnostic Laboratory/Pathology		Deductible, then Coinsurance 20%	Deductible, then Coinsurance 50%
Diagnostic Mammography		Deductible, then Coinsurance 20%	Deductible, then Coinsurance 50%
<b>FACILITY CARE OPTIONS</b>			
Inpatient Facility		In Network Deductible, then 20%	Out of Network Deductible, then 50%
Outpatient Surgery Facility		In Network Deductible, then 20%	Out of Network Deductible, then 50%
Hospice Inpatient Facility (Unlimited; within the 6 month lifetime maximum)		In Network Deductible, then 20%	Out of Network Deductible, then 50%
<b>EMERGENCY CARE AND TRANSPORTATION OPTIONS</b>			
Emergency Care		In Network Deductible, then 20%	In Network Deductible, then 20%
Emergency Room Physician		In Network Deductible, then 20%	In Network Deductible, then 20%
Ambulance Transportation (Unlimited)		In Network Deductible, then 20%	In Network Deductible, then 20%
Air Ambulance (Unlimited)		In Network Deductible, then 20%	In Network Deductible, then 20%

# Highlights of your Health Care Coverage

## WASHINGTON ALLIANCE FOR HEALTH INSURANCE TRUST

HERITAGE PLUS 1

Effective Date: 07/01/2017

\*Premera Blue Cross believes this plan is a "grandfathered health plan" under the Affordable Care Act. For more information, please refer to your Benefit Booklet.

Any deductibles, copays, and coinsurance percentages shown are amounts for which you're responsible. Medical Benefits apply after the calendar-year deductible is met unless otherwise noted, or if the cost share is a copay.

MEDICAL PLAN	*GRANDFATHERED	2017 HSA 2000	
		HERITAGE IN-NETWORK	HERITAGE OUT-OF-NETWORK
<b>OTHER SERVICES</b>			
<b>Allergy/Therapeutic Injections</b>		In Network Deductible, then 20%	Out of Network Deductible, then 50%
<b>Mental Health Inpatient Facility Care (Unlimited)</b>		In Network Deductible, then 20%	Out of Network Deductible, then 50%
<b>Mental Health Outpatient Professional Care (Unlimited)</b>		In Network Deductible, then 20%	Out of Network Deductible, then 50%
<b>Chemical Dependency Inpatient Facility Care (Unlimited)</b>		In Network Deductible, then 20%	Out of Network Deductible, then 50%
<b>Chemical Dependency Outpatient Professional Care (Unlimited)</b>		In Network Deductible, then 20%	Out of Network Deductible, then 50%
<b>Rehab Inpatient Facility (15 Days PCY)</b>		In Network Deductible, then 20%	Out of Network Deductible, then 50%
<b>Rehab Outpatient Care, Including Physical, Occupational, Speech and Massage Therapy; Cardiac &amp; Pulmonary Rehab.; and Chronic Pain (30 Visits PCY)</b>		In Network Deductible, then 20%	Out of Network Deductible, then 50%
<b>Medical Supplies, Equipment, Prosthetics (Unlimited)</b>		In Network Deductible, then 20%	Out of Network Deductible, then 50%
<b>Foot Orthotics, Orthopedic Shoes and Accessories (Unlimited)</b>		In Network Deductible, then 20%	Out of Network Deductible, then 50%
<b>Home Health Visits (130 visits PCY)</b>		In Network Deductible, then 20%	Out of Network Deductible, then 50%
<b>Hospice Care (Hospice Home Visits Unlimited; Respite 240 Hours; 6 Month Limit)</b>		In Network Deductible, then 20%	Out of Network Deductible, then 50%
<b>Transplants (Unlimited; \$7,500 travel and lodging limits)</b>		Covered as any other service	Not Covered
<b>Drug List</b>		Open A1 No Tiers	Open A1 No Tiers
<b>Prescription Drugs - Retail (Specific preventive drugs and legend Retail: 90 day supply/Mail: 90 day supply/Specialty: 30 day supply)</b>		In Network Deductible, then 20%	In Network Deductible, then 20%
<b>Prescription Drugs - Mail (Specific preventive drugs and legend Retail: 90 day supply/Mail: 90 day supply/Specialty: 30 day supply)</b>		In Network Deductible, then 20%	Not Covered
<b>Specialty Pharmacy (Mandatory)</b>		In Network Deductible, then 20%	Not Covered
<b>ALTERNATIVE CARE</b>			
<b>Manipulations (Spinal and other) (12 PCY)</b>		Deductible, then Coinsurance 20%	Deductible, then Coinsurance 50%
<b>Acupuncture (12 Visits PCY)</b>		Deductible, then Coinsurance 20%	Deductible, then Coinsurance 50%
<b>Nutritional Therapy (Unlimited)</b>		Covered In Full	Deductible, then Coinsurance 50%
<b>ANNUAL PLAN MAXIMUM</b>			
<b>Annual Plan Maximum</b>		Unlimited	Unlimited

Prior Authorization is required for many services to be covered. For more information please refer to your benefit booklet.

PCY = Per Calendar Year. Balance billing may apply if a provider is not contracted with Premera Blue Cross. Members are responsible for amounts in excess of the allowable charge.

*This is not a complete explanation of covered services, exclusions, limitations, reductions or the terms under which the program may be continued in force. This benefit highlight is not a contract. For full coverage provisions, including a description of waiting periods, limitations and exclusions please contact Customer Service.*

**Discrimination is Against the Law**

Premera Blue Cross complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Premera does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

- Premera:
- 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 Civil Rights Coordinator.

If you believe that Premera 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:  
 Civil Rights Coordinator - Complaints and Appeals  
 PO Box 91102, Seattle, WA 98111  
 Toll free 855-332-4535, Fax 425-918-5692, TTY 800-842-5357  
 Email AppealsDepartmentInquiries@Premera.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator 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 <https://ocrportal.hhs.gov/ocrportal/lobby.jsf>, or by mail or phone at:  
 U.S. Department of Health and Human Services  
 200 Independence Avenue SW, Room 509F, HHH Building  
 Washington, D.C. 20201, 1-800-368-1019, 800-537-7697 (TDD)  
 Complaint forms are available at  
<http://www.hhs.gov/ocr/office/file/index.html>.

**Getting Help in Other Languages**

**This Notice has Important Information.** This notice may have important information about your application or coverage through Premera Blue Cross. There may be key dates in this notice. You may need to take action by certain deadlines to keep your health coverage or help with costs. You have the right to get this information and help in your language at no cost. Call 800-722-1471 (TTY: 800-842-5357).

**አማርኛ (Amharic):**  
 የዚህ የግንዛቤ ማሳሰቢያ ዋና ዋና ክፍሎች የሆኑት ማሳሰቢያዎን ወይንም የPremera Blue Cross ገለጻ ለሌሎች ለገደብ ይገልጻል። በዚህ የግንዛቤ ማሳሰቢያ ውስጥ ልዩ ልዩ ሰነድ ይገልጻል። የዚህን ገለጻዎን ለማግኘት በግልጽ እርዳታ ለማግኘት በተወሰኑ የሆኑ ጊዜዎች ደርሶብዎት። ይህንን ገለጻዎን የሚመለከቱ ለገደብ ለማግኘት ከጊዜ በፊት እርዳታ እንዲገኝዎት ለማድረግ።  
 አዎንታዊ ስራ። 800-722-1471 (TTY: 800-842-5357) ይጻፉ።

**Oromoo (Cushite):**  
**Beeksisini kun odeeffannoo barbaachisaa qaba.** Beeksisti kun sagantaa yookan karaa Premera Blue Cross tiin tajaajila keessan ilaalchisee odeeffannoo barbaachisaa qabaachuu danda'a. Guyyaawwan murteessaa ta'an beeksisa kana keessatti ilaalaa. Tarii kaffaltiihaan deeggaramuuf yookan tajaajila fayyaa keessaniif guyyaa dhuma irratti wanti raawiwattan jiraachuu danda'a. Kaffaltii irraa bilisa haala ta'een afaan keessaniin odeeffannoo argachuu fi deeggarsa argachuuf minga ni qabaattu. Lakkoofsa bilbilaa 800-722-1471 (TTY: 800-842-5357) ti bilbilaa.

**Français (French):**  
**Cet avis a d'importantes informations.** Cet avis peut avoir d'importantes informations sur votre demande ou la couverture par l'intermédiaire de Premera Blue Cross. Le présent avis peut contenir des dates clés. Vous devrez peut-être prendre des mesures par certains délais pour maintenir votre couverture de santé ou d'aide avec les coûts. Vous avez le droit d'obtenir cette information et de l'aide dans votre langue à aucun coût. Appelez le 800-722-1471 (TTY: 800-842-5357).

**Kreyòl ayisyen (Creole):**  
**Avi sila a gen enfòmasyon Enpòtan ladann.** Avi sila a kapab genyen enfòmasyon enpòtan konsènan aplikasyon w lan osvwa konsènan kouvèti asirans lan atravè Premera Blue Cross. Kapab genyen dat ki enpòtan nan avi sila a. Ou ka gen pou pran kèk aksyon avan sèten dat limit pou ka kenbe kouvèti asirans sante w la osvwa pou yo ka ede w avèk depans yo. Se diva w pou resevwa enfòmasyon sa a ak asistans nan lang ou pale a, san ou pa gen pou peye pou sa. Rele nan 800-722-1471 (TTY: 800-842-5357).

**Deutsche (German):**  
**Diese Benachrichtigung enthält wichtige Informationen.** Diese Benachrichtigung enthält unter Umständen wichtige Informationen bezüglich Ihres Antrags auf Krankenversicherungsschutz durch Premera Blue Cross. Suchen Sie nach eventuellen wichtigen Terminen in dieser Benachrichtigung. Sie könnten bis zu bestimmten Stichtagen handeln müssen, um Ihren Krankenversicherungsschutz oder Hilfe mit den Kosten zu behalten. Sie haben das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Rufen Sie an unter 800-722-1471 (TTY: 800-842-5357).

**Hmoob (Hmong):**  
**Tsab ntauw tshaj xo no muaj cov ntshiab lus tseem ceeb.** Tej zaum tsab ntauw tshaj xo no muaj cov ntshiab lus tseem ceeb tuog koj daim ntauw thov kev pab los yog koj qhov kev pab cuam los ntauw Premera Blue Cross. Tej zaum muaj cov hnuab tseem ceeb uas sau rau hauv daim ntauw no. Tej zaum koj kuj yuav tau ua qee yam uas pab kom koj ua tsis pab dhu cov caj niyooq uas teev tseg rau hauv daim ntauw no mas koj thiaj yuav tau trais kev pab cuam kho mob los yog kev pab them tej noj kho mob ntauw. Koj muaj cai kom lawm muab cov ntshiab lus no uas tau muab sau ua koj hom lus pub dawb rau koj. Hu rau 800-722-1471 (TTY: 800-842-5357).

**Iloko (Ilocano):**  
**Daytoy a Pakdaar ket naglaon iti Napateg nga Impormasion.** Daytoy a pakdaar mabalain nga adda ket naglaon iti napateg nga impormasion maipanggep iti aplikasyonyo wenno coverage babaen iti Premera Blue Cross. Daytoy ket mabalain dagiti importante a petsa iti daytoy a pakdaar. Mabalain nga adda rumbeng nga aramidenyo nga addang saikbay dagiti partikular a naituding nga aldaw tapno mapagtalinaedyo ti coverage ti salun-ityo wenno tulong kadagiti gastos. Adda karbanganyo a mangala iti daytoy nga impormasion ken tulong iti bukodyo a pagsasao nga awan ti bayadanyo. Tumawag iti numero nga 800-722-1471 (TTY: 800-842-5357).

**Italiano (Italian):**  
 Questo avviso contiene informazioni importanti. Questo avviso può contenere informazioni importanti sulla tua domanda o copertura attraverso Premera Blue Cross. Potrebbero esserci date chiave in questo avviso. Potrebbe essere necessario un tuo intervento entro una scadenza determinata per consentirli di mantenere la tua copertura o sovvenzione. Hai il diritto di ottenere queste informazioni e assistenza nella tua lingua gratuitamente. Chiama 800-722-1471 (TTY: 800-842-5357).

**العربية (Arabic):**  
 يحتوي هذا الاعلان على معلومات هامة. قد يحتوي هذا الاعلان على معلومات هامة بخصوص طلبك أو التغطية التي تزيد الحصول عليها من خلال Premera Blue Cross. قد تكون هناك تواريخ مهمة في هذا الاعلان. وقد تحتاج لاتخاذ اجراء في تواريخ معينة للحفاظ على تغطيتك الصحية أو المساعدة في دفع التكاليف. بحق لك الحصول على هذه المعلومات والمساعدة بحدك دون تكلفة أية تكلفة. اتصل بـ 800-722-1471 (TTY: 800-842-5357).

**中文 (Chinese):**  
**本通知有重要的讯息。** 本通知可能有關您透過 Premera Blue Cross 提交的申請或保險的重要訊息。本通知內可能有重要日期，您可能需要在截止日期之前採取行動，以保留您的健康保險或者費用補貼。您有權利免費以您的母語得到本訊息和幫助。請撥電話 800-722-1471 (TTY: 800-842-5357)。

