

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 3000	
		HERITAGE IN-NETWORK	HERITAGE OUT-OF-NETWORK	
MEDICAL COST SHARE OPTIONS				
Individual Deductible PCY (Family aggregate deductible 2x Individual)		\$3,000 PCY/\$6,000 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)		\$5,950 PCY/ \$11,900 PCY		\$8,900 PCY/ \$17,800 PCY
Office Visit Cost Share		In Network Deductible, then 20%		Out of Network Deductible, then 50%
PREVENTIVE CARE OPTIONS AND HEALTH EDUCATION				
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
PROFESSIONAL CARE				
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%
DIAGNOSTIC SERVICE OPTIONS				
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%
FACILITY CARE OPTIONS				
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%
EMERGENCY CARE AND TRANSPORTATION OPTIONS				
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%

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MEDICAL PLAN	*GRANDFATHERED	2017 HSA 3000	
		HERITAGE IN-NETWORK	HERITAGE OUT-OF-NETWORK
OTHER SERVICES			
Allergy/Therapeutic Injections		In Network Deductible, then 20%	Out of Network Deductible, then 50%
Mental Health Inpatient Facility Care (Unlimited)		In Network Deductible, then 20%	Out of Network Deductible, then 50%
Mental Health Outpatient Professional Care (Unlimited)		In Network Deductible, then 20%	Out of Network Deductible, then 50%
Chemical Dependency Inpatient Facility Care (Unlimited)		In Network Deductible, then 20%	Out of Network Deductible, then 50%
Chemical Dependency Outpatient Professional Care (Unlimited)		In Network Deductible, then 20%	Out of Network Deductible, then 50%
Rehab Inpatient Facility (15 Days PCY)		In Network Deductible, then 20%	Out of Network Deductible, then 50%
Rehab Outpatient Care, Including Physical, Occupational, Speech and Massage Therapy; Cardiac & Pulmonary Rehab.; and Chronic Pain (30 Visits PCY)		In Network Deductible, then 20%	Out of Network Deductible, then 50%
Medical Supplies, Equipment, Prosthetics (Unlimited)		In Network Deductible, then 20%	Out of Network Deductible, then 50%
Foot Orthotics, Orthopedic Shoes and Accessories (Unlimited)		In Network Deductible, then 20%	Out of Network Deductible, then 50%
Home Health Visits (130 visits PCY)		In Network Deductible, then 20%	Out of Network Deductible, then 50%
Hospice Care (Hospice Home Visits Unlimited; Respite 240 Hours; 6 Month Limit)		In Network Deductible, then 20%	Out of Network Deductible, then 50%
Transplants (Unlimited; \$7,500 travel and lodging limits)		Covered as any other service	Not Covered
Drug List		Open A1 No Tiers	Open A1 No Tiers
Prescription Drugs - Retail (Specific preventive drugs and legend Retail: 90 day supply/Mail: 90 day supply/Specialty: 30 day supply)		In Network Deductible, then 20%	In Network Deductible, then 20%
Prescription Drugs - Mail (Specific preventive drugs and legend Retail: 90 day supply/Mail: 90 day supply/Specialty: 30 day supply)		In Network Deductible, then 20%	Not Covered
Specialty Pharmacy (Mandatory)		In Network Deductible, then 20%	Not Covered
ALTERNATIVE CARE			
Manipulations (Spinal and other) (12 PCY)		Deductible, then Coinsurance 20%	Deductible, then Coinsurance 50%
Acupuncture (12 Visits PCY)		Deductible, then Coinsurance 20%	Deductible, then Coinsurance 50%
Nutritional Therapy (Unlimited)		Covered In Full	Deductible, then Coinsurance 50%
ANNUAL PLAN MAXIMUM			
Annual Plan Maximum		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.

