

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	2017 WELLNESS 1	
	*GRANDFATHERED	
	HERITAGE IN-NETWORK	HERITAGE OUT-OF-NETWORK
MEDICAL COST SHARE OPTIONS		
Individual Deductible PCY (Family embedded deductible 3X Individual)	\$150 PCY	\$300 PCY
Coinsurance (Member’s percentage of costs after deductible based on allowable charges)	0%	50%
Individual Out of Pocket Maximum PCY, excludes copay (Family Deductible 3X’s Individual Ded; Family Coinsurance Maximum 2X’s Individual Coinsurance Max)	Individual \$150 PCY; Family \$450 PCY	Individual Max \$3,300 PCY; Family \$6,900 PCY
Office Visit Cost Share	\$15 Copay	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	\$15 Copay	Out of Network Deductible, then 50%
Inpatient Professional Services	In Network Deductible, then 0%	Out of Network Deductible, then 50%
DIAGNOSTIC SERVICE OPTIONS		
Preventive Professional Diagnostic Imaging and Laboratory Services - Including Mammogram and PAP/PSA	Covered In Full	Out of Network Deductible, then 50%
Other Professional Diagnostic Imaging	In Network Deductible, then 0%	Out of Network Deductible, then 50%
Other Professional Diagnostic Laboratory/Pathology	In Network Deductible, then 0%	Out of Network Deductible, then 50%
Diagnostic Mammography	Covered in Full	Deductible, then 50%
FACILITY CARE OPTIONS		
Inpatient Facility	In Network Deductible, then 0%	Out of Network Deductible, then 50%
Outpatient Surgery Facility	In Network Deductible, then 0%	Out of Network Deductible, then 50%
Hospice Inpatient Facility (Unlimited; within the 6 month lifetime maximum)	In Network Deductible, then 0%	Out of Network Deductible, then 50%
EMERGENCY CARE AND TRANSPORTATION OPTIONS		
Emergency Care (If applicable, waive copay if admitted to inpatient facility)	\$250 Copay, then INN Deductible and Coinsurance 0%	\$250 Copay, then INN Deductible and Coinsurance 0%
Emergency Room Physician	In Network Deductible, then 0%	In Network Deductible, then 0%
Ambulance Transportation (Unlimited)	In Network Deductible, then 0%	In Network Deductible, then 0%
Air Ambulance (Unlimited)	In Network Deductible, then 0%	In Network Deductible, then 0%

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MEDICAL PLAN	*GRANDFATHERED	2017 WELLNESS 1	
		HERITAGE IN-NETWORK	HERITAGE OUT-OF-NETWORK
OTHER SERVICES			
Allergy/Therapeutic Injections		In Network Deductible, then 0%	Out of Network Deductible, then 50%
Mental Health Inpatient Facility Care (Unlimited)		In Network Deductible, then 0%	Out of Network Deductible, then 50%
Mental Health Outpatient Professional Care (Unlimited)		\$15 Copay	Out of Network Deductible, then 50%
Chemical Dependency Inpatient Facility Care (Unlimited)		In Network Deductible, then 0%	Out of Network Deductible, then 50%
Chemical Dependency Outpatient Professional Care (Unlimited)		\$15 Copay	Out of Network Deductible, then 50%
Rehab Inpatient Facility (30 days PCY)		In Network Deductible, then 0%	Out of Network Deductible, then 50%
Rehab Outpatient Care, Including Physical, Occupational, Speech and Massage Therapy; Cardiac & Pulmonary Rehab.; and Chronic Pain (45 visits PCY)		\$15 Copay	Out of Network Deductible, then 50%
Medical Supplies, Equipment, Prosthetics (Unlimited)		In Network Deductible, then 0%	Out of Network Deductible, then 50%
Foot Orthotics, Orthopedic Shoes and Accessories (Unlimited)		In Network Deductible, then 0%	Out of Network Deductible, then 50%
Home Health Visits (130 visits PCY)		In Network Deductible, then 0%	Out of Network Deductible, then 50%
Hospice Care (Hospice Home Visits: Unlimited; Respite: 240 hours; within the 6 month lifetime maximum)		In Network Deductible, then 0%	Out of Network Deductible, then 50%
TMJ (Temporomandibular Joint Disorders) (Unlimited (Medical and Dental services - Medical and Dental cost shares based on type of service))		Covered as any other service	Covered as any other service
Transplants (Unlimited; \$7,500 travel and lodging limits)		Covered as any other service	Not Covered
ALTERNATIVE CARE			
Manipulations (Spinal and other) (12 Visits PCY)		\$15 Copay	Deductible, then 50% Coinsurance
Acupuncture (12 Visits PCY)		\$15 Copay	Deductible, then 50% Coinsurance
Nutritional Therapy (Unlimited)		Covered In Full	Deductible, then 50% Coinsurance
SUPPLEMENTAL BENEFITS			
Routine Hearing Exam (1 PCY)		Exam: Subject to Office Visit Cost Share; Test: Covered in Full	Out of Network Deductible, then 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.

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Pharmacy Benefits

Below is a brief overview of what you can expect to pay for a prescription drug, depending on which "tier" category it falls under in the Preferred Drug List for your plan when using an In-Network Pharmacy. For more information on your pharmacy benefits, including Out-of-Network benefits, see your benefit booklet. To find out what tier applies to a specific medication, see out Preferred Drug List in your pharmacy packet or at www.premera.com.

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PHARMACY PLAN		2017 WELLNESS 1 - RX R=\$10/\$25/\$50 M=\$20/\$50/\$100
		Cost Share Category Tier1/Tier2/Tier3
PRESCRIPTION DRUGS		
Drug List	Preferred B3 Tier 1 = generic Tier 2 = preferred brand Tier 3 = non-preferred brands	
Retail Cost Shares	\$10/\$25/\$50	
Mail Cost Shares	\$20/\$50/\$100	
Day Supply	Retail: 30 Days; Mail: 90 Days; Specialty: 30 Days	
Individual Deductible PCY	\$0	
Out of Network (Non-participating retail pharmacies)	Retail OON: Retail Cost Share, then 50% (to allowable); Mail Order OON: Not Covered	
Out of Pocket Maximum	Unlimited	
Annual Benefit Maximum	Unlimited	

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