



## 2017: Gateway 1500 HDHP Silver to 2018: Gateway 1500 Silver 70 HDHP HMO

In order to comply with the Affordable Care Act (ACA), the Standard Benefit Designs for California and the actuarial value calculations, it is required that we initiate changes to your small group benefit plans for 2018.

- > **Plan Name Change:** Due to regulatory requirements, we have changed our plan names to incorporate the metal tier, actual value and plan type. You will also notice the reference to Capital to identify plans similar to those offered on the state exchange.
- > **Deductible and/or Out-of-Pocket Amounts:** Some plans have changes to the deductible and/or out-of-pocket amounts. Be sure to review your plan documentation for complete details.

This summary of benefits changes is intended as an overview only. Refer to applicable Copayment Summary and Combined Evidence of Coverage and Disclosure Form (EOC/DF) for full plan details.

BENEFIT CHANGES	2017	2018
Medical Deductible: Individual with family	\$2,600	\$2,700

### Benefit Highlights

**NEW! Active&Fit Direct™** > WHA has teamed up with several fitness centers to make exercise convenient. Most recently we have added the Active&Fit Direct program to bring even more fitness center options your way. With over 8,000 fitness centers, including 24 Hour Fitness, Anytime Fitness, In-Shape Clubs and Curves, you can enjoy the freedom of working out at any fitness center in the Active&Fit network for a \$25 enrollment + \$25/month! Learn more at [mywha.org/gyms](http://mywha.org/gyms).

**NEW! Smart90® with Express Scripts®** > WHA is delivering more choices for 90-day fills of maintenance medications. WHA members with prescription coverage can now obtain a 90-day supply at a Walgreens retail pharmacy for less than it would cost to fulfill three one-month orders. Bring any prescription that has at least a three-month refill to Walgreens to obtain your 90-day supply. Note: The Smart90 program applies only to Walgreens and does not apply to specialty drugs. Members may also continue to obtain their maintenance medications through our mail order program.

**NEW! \$0 cost, high-value drugs** > In response to the high cost of some drugs, WHA has made certain non-preventive drugs—that are equally or more effective than their high-cost alternatives—available to our members at no cost (after deductible, if applicable). WHA members with prescription coverage will have no copayment for these medications at the pharmacy or with their mail order fill.

