

# GATEWAY 5020 SILVER 70 HMO

## 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.

### member responsibility DEDUCTIBLE

The medical and prescription deductibles are the amount of money a member or family must pay for certain covered services before WHA is responsible for those covered services. Each member enrolled as a family must meet the Individual with Family coverage amount or the Family coverage amount, whichever is met first. For services marked **AD (After Deductible)**, you pay the copayment/coinsurance after the deductible is met.

#### MEDICAL

\$2,000*	Self-only coverage
\$2,000*	Individual with Family coverage
\$4,000*	Family coverage

#### PRESCRIPTION (Rx) — Tiers 2 – 4

\$500*	Self-only coverage
\$500*	Individual with Family coverage
\$1,000*	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. Once 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.

\$8,750	Self-only coverage
\$8,750	Individual with Family coverage
\$17,500	Family coverage
none	Lifetime maximum

### cost to member Preventive Care Services

none Preventive care services, including laboratory tests, as outlined under the Preventive Services Covered without Cost-Sharing section of the EOC/DF. See additional benefit information at [mywha.org/preventive](http://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

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.

### Professional Services

\$50 per visit	Office or virtual visits, primary care and other practitioners not listed below
\$50 per visit	Office or virtual visits, specialist
none	Adult vision examination
none	Pediatric vision examination, up to age 19
none	Hearing examination
\$50 per visit	Family planning services

**cost to member Outpatient Services**

\$50 per visit	Outpatient surgery
\$500 per visit AD	• Performed in office setting
none AD	• Performed in facility — facility fees
none	• Performed in facility — professional services
\$50 per visit	Dialysis, chemotherapy, infusion therapy and radiation therapy
\$80 per visit	Laboratory tests
\$500 per visit AD	X-ray and diagnostic imaging
\$5 per visit	Imaging (CT/PET scans and MRIs)
	Therapeutic injections, including allergy shots

**Hospitalization Services**

30% 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
none	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:
\$50 per visit	• Physician's office or virtual visit
\$49 per visit	• Urgent care virtual visit
\$50 per visit	• Urgent care center
30% AD*	• Emergency room — facility fees (waived if admitted)
none	• Emergency room — professional services
none	• Ambulance service as medically necessary or in a life-threatening emergency (including 911)

**Prescription Coverage**

	Walk-in pharmacy (30-day supply)
\$25	• Tier 1 - Preferred generic and certain preferred brand name medication
30% up to \$250 per prescription after Rx deductible* (Tiers 2-4)	• Tier 2 - Preferred brand name and certain non-preferred generic medication <sup>1</sup>
	• Tier 3 - Non-preferred (generic or brand) medication <sup>1</sup>
	• Tier 4 - Specialty medication when authorized in advance by WHA, up to a maximum of \$250 after the Rx deductible (access to Tier 4 medications at walk-in pharmacies is subject to limitations)
	Mail order (up to 90-day supply)
\$62.50	• Tier 1 - Preferred generic and certain preferred brand name medication
30% up to \$625 per prescription after Rx deductible* (Tiers 2-3)	• Tier 2 - Preferred brand name and certain non-preferred generic medication <sup>1</sup>
	• Tier 3 - Non-preferred (generic or brand) medication <sup>1</sup>
30% up to \$250 per prescription after Rx deductible*	• Tier 4 - Specialty medication when authorized in advance by WHA, up to a maximum of \$250 after the Rx deductible

Certain specialty drugs may be classified on Tiers 1-3. Regardless of tier, all specialty medications are limited to a 30-day supply. To confirm the tier level for any drug, go online to [mywha.org/Rx](http://mywha.org/Rx); refer to the Preferred Drug List (PDL).

The following prescription medications are covered at no cost to the member (generic required if available): aspirin, folic acid (including in prenatal vitamins), fluoride for preschool age children, tobacco cessation medication and women's contraceptives.

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

<sup>1</sup>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.\*\*

**cost to member Durable Medical Equipment (DME)**

- 20%\* Durable medical equipment (excluding orthotic and prosthetic devices) when determined by a participating physician to be medically necessary and when authorized in advance by WHA
- \$50 Orthotics and prosthetics 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

- \$50 per visit • Office visit or virtual visit  
none • Outpatient other services
- 30% AD\* • Inpatient hospital services, including detoxification — provided at a participating acute care facility
- 30% AD\* • Inpatient hospital services — provided at a residential treatment center  
none • Inpatient professional services, including physician services

**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
- 30% 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 benefit period
- none Hospice services
- \$50 per visit Habilitation services
- \$50 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
- 30% AD\* Inpatient rehabilitation
- none Abortion and abortion-related service, including pre-abortion and follow-up services  
Acupuncture and chiropractic services, provided through Landmark Healthplan of California, Inc., no PCP referral required. See additional benefit information at [mywha.org](http://mywha.org).
- \$15 per visit • Acupuncture
- \$15 per visit\*\*\* • Chiropractic care, up to 20 visits per year
- none Pediatric eyewear per calendar year, provided through MES Vision, up to age 19, includes one of the following benefits:
  - One pair of glasses with standard lenses
  - One pair of standard hard or six pairs of standard soft contact lenses instead of glasses
- See additional benefit information Pediatric dental, provided through DeltaCare® USA, up to age 19, includes the following benefits:
  - Diagnostic and preventive dental care at no cost
  - Basic dental care services
  - Major dental care services
  - Orthodontics when determined medically necessary

\* Deductibles or percentage copayments are based upon WHA's contracted rates with the provider of service.

\*\* The amount paid for the difference in cost does not apply to the deductible or contribute to the out-of-pocket maximum.

\*\*\* Copayments do not contribute to the medical out-of-pocket maximum.

**MANAGING YOUR HIGH-DEDUCTIBLE PLAN**

When you reach your annual out-of-pocket maximum described in this Copayment Summary, WHA will mail you a letter to inform you that you do not have to pay any more copayments or deductibles for covered services through the end of the calendar year. To review amounts applied to your annual deductible and out-of-pocket maximum, simply access your accumulator at [mywha.org](http://mywha.org). If you have any questions about how much has been applied to your deductible or annual out-of-pocket maximum, or whether certain payments you have made apply to the annual out-of-pocket maximum, please call WHA Member Services.