

# Highlights of your Health Care Coverage

Washington Counties Insurance Fund

Effective Date: 01/01/2020

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		PLAN 200	
	IN-NETWORK	OUT-OF-NETWORK	
<b>MEDICAL COST SHARE OPTIONS</b>			
<b>Individual Deductible PCY</b> (Family embedded deductible 2X Individual)	\$200	\$400	
<b>Coinsurance (Member's percentage of costs after deductible based on allowable charges)</b>	20%	50%	
<b>Individual Out of Pocket Maximum PCY, includes deductible, coinsurance, copay and pharmacy if applicable</b> (Family embedded OOP max 2X Individual)	\$2,200	\$4,400	
<b>Office Visit Cost Share</b>	\$25 Copay, applies to the Out of Pocket Maximum	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum	
<b>PREVENTIVE CARE OPTIONS AND HEALTH EDUCATION</b>			
<b>Preventive Office Visit</b> (Unlimited, subject to standard medical guidelines)	Covered In Full	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum	
<b>Immunizations</b> (Unlimited, subject to standard medical guidelines)	Covered in Full	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum	
<b>Health Education (HE)</b> (Unlimited)	Covered In Full	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum	
<b>Nicotine Dependency Programs (ND)</b> (Unlimited)	Covered in Full	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum	
<b>Diabetes Health Education (DE)</b> (Unlimited)	Covered in Full	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum	
<b>PROFESSIONAL CARE</b>			
<b>Professional Office Visit</b>	\$25 Copay, applies to the Out of Pocket Maximum	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum	

<b>MEDICAL PLAN</b>	<b>PLAN 200</b>	
	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>
<b>Inpatient Professional Services</b>	In Network Deductible, then 20% Coinsurance, applies to the Out of Pocket Maximum	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum
<b>Contraceptive Management Services (Unlimited)</b>	Covered In Full	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum
<b>DIAGNOSTIC SERVICE OPTIONS</b>		
<b>Preventive Professional Diagnostic Imaging and Laboratory Services - Including Mammogram and PAP/PSA</b>	Covered In Full	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum
<b>Other Professional Diagnostic Imaging</b>	In Network Deductible, then 20% Coinsurance, applies to the Out of Pocket Maximum	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum
<b>Professional Diagnostic Major Imaging</b>	In Network Deductible, then 20% Coinsurance, applies to the Out of Pocket Maximum	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum
<b>Other Professional Diagnostic Laboratory/Pathology</b>	In Network Deductible, then 20% Coinsurance, applies to the Out of Pocket Maximum	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum
<b>Diagnostic Mammography</b>	Covered in Full	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum
<b>FACILITY CARE OPTIONS</b>		
<b>Inpatient Facility</b>	In Network Deductible, then 20% Coinsurance, applies to the Out of Pocket Maximum	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum
<b>Outpatient Surgery Facility</b>	\$75 Copay, then In Network Deductible, then 20% Coinsurance, applies to the Out of Pocket Maximum	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum
<b>Skilled Nursing Facility (90 days PCY; includes room and board, and facility billed professional and ancillary fees)</b>	In Network Deductible, then 20% Coinsurance, applies to the Out of Pocket Maximum	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum
<b>Hospice Inpatient Facility (14 Days; 6 month limit per lifetime)</b>	\$100 Copay, applies to the Out of Pocket Maximum, then Covered in Full	\$100 Copay, applies to the Out of Pocket Maximum, then Covered in Full
<b>EMERGENCY CARE AND TRANSPORTATION OPTION</b>		
<b>Emergency Care (If applicable, waive copay if admitted to inpatient facility)</b>	\$150 Copay, then In Network Deductible and 20% Coinsurance; applies to the Out of Pocket Maximum	\$150 Copay, then In Network Deductible and 20% Coinsurance; applies to the Out of Pocket Maximum
<b>Emergency Room Physician</b>	In Network Deductible, then 20% Coinsurance, applies to the Out of Pocket Maximum	In Network Deductible, then 20% Coinsurance, applies to the Out of Pocket Maximum

MEDICAL PLAN	PLAN 200	
	IN-NETWORK	OUT-OF-NETWORK
<b>Urgent Care Center</b>	\$25 Copay, applies to the Out of Pocket Maximum	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum
<b>Ambulance Transportation (Unlimited)</b>	\$50 Copay, then In Network Deductible, then 20% Coinsurance, applies to the Out of Pocket Maximum	\$50 Copay, then In Network Deductible, then 20% Coinsurance, applies to the Out of Pocket Maximum
<b>Air Ambulance (Unlimited)</b>	\$50 Copay, then In Network Deductible, then 20% Coinsurance, applies to the Out of Pocket Maximum	\$50 Copay, then In Network Deductible, then 20% Coinsurance, applies to the Out of Pocket Maximum
<b>OTHER SERVICES</b>		
<b>Allergy/Therapeutic Injections</b>	Covered in Full	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum
<b>Mental Health Inpatient Facility Care (Unlimited)</b>	In Network Deductible, applies to the Out of Pocket Maximum, then Covered in Full	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum
<b>Mental Health Outpatient Professional Care (Unlimited)</b>	\$25 Copay, applies to the Out of Pocket Maximum	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum
<b>Chemical Dependency Inpatient Facility Care (Unlimited)</b>	In Network Deductible, applies to the Out of Pocket Maximum, then Covered in Full	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum
<b>Chemical Dependency Outpatient Professional Care (Unlimited)</b>	\$25 Copay, applies to the Out of Pocket Maximum	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum
<b>Rehab Inpatient Facility (30 days PCY)</b>	In Network Deductible, then 20% Coinsurance, applies to the Out of Pocket Maximum	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum
<b>Rehab Outpatient Care, Including Physical, Occupational, Speech and Massage Therapy, and Chronic Pain (45 visits PCY)</b>	\$25 Copay, applies to the Out of Pocket Maximum	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum
<b>Rehab Outpatient Care Chronic Conditions, Including Cardiac, Pulmonary Rehab, and Cancer</b>	\$25 Copay, applies to the Out of Pocket Maximum	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum
<b>Medical Supplies, Equipment, Prosthetics (Unlimited)</b>	In Network Deductible, then 20% Coinsurance, applies to the Out of Pocket Maximum (Prosthetics: In Network Deductible, then Covered in Full)	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum
<b>Foot Orthotics, Orthopedic Shoes and Accessories (\$300 PCY; Includes orthotics and orthopedic shoes)</b>	In Network Deductible, then 20% Coinsurance, applies to the Out of Pocket Maximum	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum
<b>Home Health Visits (130 visits PCY)</b>	In Network Deductible, then 20% Coinsurance, applies to the Out of Pocket Maximum	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum

<b>MEDICAL PLAN</b>	<b>PLAN 200</b>	
	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>
<b>Hospice Care</b> (240 hours; 6 month limit per lifetime)	In Network Deductible, applies to the Out of Pocket Maximum, then Covered in Full	Out of Network Deductible, applies to the Out of Pocket Maximum, then Covered in Full
<b>TMJ (Temporomandibular Joint Disorders)</b> (Unlimited (Medical and Dental services - Medical and Dental cost shares based on type of service))	Covered as any other service	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum
<b>Transplants</b> (Unlimited; \$7,500 travel and lodging limits)	Covered as any other service	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum
<b>ALTERNATIVE CARE</b>		
<b>Manipulations (Spinal and other)</b> (Spinal Manipulations 20 Visits PCY, Massage Therapy 12 Visits PCY separate from Spinal Manipulations)	\$25 Copay, applies to the Out of Pocket Maximum	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum
<b>Acupuncture</b> (12 Visits PCY)	\$25 Copay, applies to the Out of Pocket Maximum	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum
<b>SUPPLEMENTAL BENEFITS</b>		
<b>Routine Vision Exam</b> (1 PCY)	\$25 Copay, applies to the Out of Pocket Maximum	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum
<b>Pediatric Vision Exam</b> (1 PCY under age 19)	\$25 Copay, applies to the Out of Pocket Maximum	\$25 Copay, applies to the Out of Pocket Maximum
<b>Routine Hearing Exam</b> (1 PCY)	\$25 Copay, applies to the Out of Pocket Maximum	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum
<b>Hearing Hardware</b> (\$3,000 every 3 calendar years)	Covered in Full (up to benefit maximum)	Covered in Full (up to benefit maximum)
<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.*

# Highlights of your Health Care Coverage

Washington Counties Insurance Fund

Effective Date: 01/01/2020

Below is a brief overview of your Pharmacy Benefits. For more information on your benefits, please refer to your benefit booklets. To find out what tiers apply to a specific medication, refer to our Preferred Drug List in your Pharmacy Packet or at [www.premera.com](http://www.premera.com)

PHARMACY PLAN		RX 200
<b>PRESCRIPTION DRUGS</b>		
<b>Drug List</b>	Preferred B3 Tier 1 = generic Tier 2 = preferred brand Tier 3 = non-preferred brands	
<b>Retail Cost Shares</b>	\$5/\$35/\$70	
<b>Mail Cost Shares</b>	\$15/\$79/\$210	
<b>Day Supply</b>	Retail: 30 Days; Mail: 90 Days; Specialty: 30 Days	
<b>Individual Deductible PCY</b>	No Individual Deductible	
<b>Family Deductible PCY</b>	No Family Deductible	
<b>Out of Pocket Maximum</b>	Applies to the medical out of pocket maximum	
<b>Annual Benefit Maximum</b>	Unlimited	

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