

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 750	
	IN-NETWORK	OUT-OF-NETWORK
MEDICAL COST SHARE OPTIONS		
Individual Deductible PCY (Family embedded deductible 2X Individual)	\$750	\$1,500
Coinsurance (Member's percentage of costs after deductible based on allowable charges)	20%	50%
Individual Out of Pocket Maximum PCY, includes deductible, coinsurance, copay and pharmacy if applicable (Family embedded OOP max 2X Individual)	\$5,750	\$11,500
Office Visit Cost Share	\$30 Copay, applies to the Out of Pocket Maximum	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum
PREVENTIVE CARE OPTIONS AND HEALTH EDUCATION		
Preventive Office Visit (Unlimited, subject to standard medical guidelines)	Covered in Full	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum
Immunizations (Unlimited, subject to standard medical guidelines)	Covered in Full	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum
Health Education (HE) (Unlimited)	Covered in Full	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum
Nicotine Dependency Programs (ND) (Unlimited)	Covered in Full	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum
Diabetes Health Education (DE) (Unlimited)	Covered in Full	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum
PROFESSIONAL CARE		

MEDICAL PLAN	PLAN 750	
	IN-NETWORK	OUT-OF-NETWORK
Professional Office Visit	\$30 Copay, applies to the Out of Pocket Maximum	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum
Inpatient Professional Services	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
Contraceptive Management Services (Unlimited)	Covered In Full	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum
DIAGNOSTIC SERVICE OPTIONS		
Preventive Professional Diagnostic Imaging and Laboratory Services - Including Mammogram and PAP/PSA	Covered In Full	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum
Other Professional Diagnostic Imaging	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
Professional Diagnostic Major Imaging	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
Other Professional Diagnostic Laboratory/Pathology	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
Diagnostic Mammography	Covered In Full	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum
FACILITY CARE OPTIONS		
Inpatient Facility	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
Outpatient Surgery Facility	\$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
Skilled Nursing Facility (90 days PCY; includes room and board, and facility billed professional and ancillary fees)	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
Hospice Inpatient Facility (14 Days; 6 month limit per lifetime)	\$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
EMERGENCY CARE AND TRANSPORTATION OPTION		
Emergency Care (If applicable, waive copay if admitted to inpatient facility)	\$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

MEDICAL PLAN	PLAN 750	
	IN-NETWORK	OUT-OF-NETWORK
Emergency Room Physician	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
Urgent Care Center	\$30 Copay, applies to the Out of Pocket Maximum	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum
Ambulance Transportation (Unlimited)	\$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
Air Ambulance (Unlimited)	\$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
OTHER SERVICES		
Allergy/Therapeutic Injections	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
Mental Health Inpatient Facility Care (Unlimited)	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
Mental Health Outpatient Professional Care (Unlimited)	\$30 Copay, applies to the Out of Pocket Maximum	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum
Chemical Dependency Inpatient Facility Care (Unlimited)	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
Chemical Dependency Outpatient Professional Care (Unlimited)	\$30 Copay, applies to the Out of Pocket Maximum	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum
Rehab Inpatient Facility (30 days PCY)	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
Rehab Outpatient Care, Including Physical, Occupational, Speech and Massage Therapy, and Chronic Pain (45 visits PCY)	\$30 Copay, applies to the Out of Pocket Maximum	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum
Rehab Outpatient Care Chronic Conditions, Including Cardiac, Pulmonary Rehab, and Cancer	\$30 Copay, applies to the Out of Pocket Maximum	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum
Medical Supplies, Equipment, Prosthetics (Unlimited)	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
Foot Orthotics, Orthopedic Shoes and Accessories (\$300 PCY; Includes orthotics and orthopedic shoes)	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

MEDICAL PLAN	PLAN 750	
	IN-NETWORK	OUT-OF-NETWORK
Home Health Visits (130 visits PCY)	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
Hospice Care (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
TMJ (Temporomandibular Joint Disorders) (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
Transplants (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
ALTERNATIVE CARE		
Manipulations (Spinal and other) (Spinal Manipulations 20 Visits PCY, Massage Therapy 12 Visits PCY separate from Spinal Manipulations)	\$30 Copay, applies to the Out of Pocket Maximum	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum
Acupuncture (12 Visits PCY)	\$30 Copay, applies to the Out of Pocket Maximum	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum
SUPPLEMENTAL BENEFITS		
Routine Vision Exam (1 PCY)	\$30 Copay, applies to the Out of Pocket Maximum	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum
Pediatric Vision Exam (1 PCY under age 19)	\$30 Copay, applies to the Out of Pocket Maximum	\$30 Copay, applies to the Out of Pocket Maximum
Routine Hearing Exam (1 PCY)	\$30 Copay, applies to the Out of Pocket Maximum	Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum
Hearing Hardware (\$3,000 every 3 calendar years)	Covered in Full (up to benefit maximum)	Covered in Full (up to benefit maximum)
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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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

PHARMACY PLAN		RX 750
PRESCRIPTION DRUGS		
Drug List	Preferred B3 Tier 1 = generic Tier 2 = preferred brand Tier 3 = non-preferred brands	
Retail Cost Shares	\$5/\$35/\$70	
Mail Cost Shares	\$15/\$79/\$210	
Day Supply	Retail: 30 Days; Mail: 90 Days; Specialty: 30 Days	
Individual Deductible PCY	No Individual Deductible	
Family Deductible PCY	No Family Deductible	
Out of Pocket Maximum	Applies to the medical out of pocket maximum	
Annual Benefit Maximum	Unlimited	

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Discrimination is Against the Law

Pharmas Blue Cross complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Pharmas does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

- Pharmas**
- Provides aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
 - Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact the Civil Rights Coordinator.

If you believe that Pharmas has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with the Civil Rights Coordinator. Complaints and inquiries should be sent to:
Civil Rights Coordinator, Complaints and Inquiries
PO Box 91122, Seattle, WA 98111
Tel: Fax: 800-542-5357, Fax: 425-949-5592, TTY: 800-842-5357
Email: AppraisalDepartment@Pharmas.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <http://ocrportal.hhs.gov/ocr/portal/portal.jspx?cid=3208&tid=108> or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 9009, HHS Building, Washington, D.C. 20201, 1-800-368-1019. 800-677-7897 (TDD) Complaint forms are available at: <http://www.hhs.gov/ocr/portal/portal.jspx?cid=3208&tid=108>

Getting Help in Other Languages

This Notice has important information. This notice may have important information about your application or coverage through Pharmas Blue Cross. There may be key dates in bold. You may need to take action by certain deadlines to keep your health coverage or help with costs. You have the right to get this information and help with costs. You can call 800-722-1471 (TTY: 800-842-5357).

Arabic (Arabic)

معلومات هامة حول تأميننا... (Arabic text describing the notice's importance and contact information)

Chinese (Chinese)

重要通知... (Chinese text describing the notice's importance and contact information)

Japanese (Japanese)

重要な通知... (Japanese text describing the notice's importance and contact information)

Korean (Korean)

중요한 알림... (Korean text describing the notice's importance and contact information)

Russian (Russian)

Важная информация... (Russian text describing the notice's importance and contact information)

Spanish (Spanish)

Esta es una importante información... (Spanish text describing the notice's importance and contact information)

Tamil (Tamil)

முக்கிய செய்தி... (Tamil text describing the notice's importance and contact information)

Urdu (Urdu)

اہم اطلاع... (Urdu text describing the notice's importance and contact information)

Polish (Polish)

To ogłoszenie ma ważną informację... (Polish text describing the notice's importance and contact information)

Portuguese (Portuguese)

Esta é uma importante informação... (Portuguese text describing the notice's importance and contact information)

Dutch (Dutch)

Beschikbaar is een belangrijke informatie... (Dutch text describing the notice's importance and contact information)

French (French)

Il est important d'être informé... (French text describing the notice's importance and contact information)

German (German)

Es ist wichtig, dass Sie informiert werden... (German text describing the notice's importance and contact information)

Hebrew (Hebrew)

יש מידע חשוב לגבי... (Hebrew text describing the notice's importance and contact information)

Hindi (Hindi)

यह सूचना महत्वपूर्ण है... (Hindi text describing the notice's importance and contact information)

Italian (Italian)

Questo avviso contiene informazioni importanti... (Italian text describing the notice's importance and contact information)

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