

Highlights of your Health Care Coverage

Effective Date: 01/01/2025

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		PC: HSA QUALIFIED EMBED STANDARD - \$4,000/20%/50%/\$5,000/DED.COINS	
	HERITAGE IN-NETWORK	OUT-OF-NETWORK	
MEDICAL COST SHARES			
Individual Deductible PCY (Family embedded deductible 2X Individual)	\$4,000	\$8,000	
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)	\$5,000	\$10,000	
Office Visit Cost Share	\$4,000 Deductible, then 20% Coinsurance, applies to \$5,000 Out of Pocket Maximum	\$8,000 Deductible, then 50% Coinsurance, applies to \$10,000 Out of Pocket Maximum	
Kinwell Connect Cost Share Waiver (Excluded)	All services rendered and billed by any Kinwell clinic are subject to standard cost shares	Not Applicable	
PREVENTIVE CARE OPTIONS AND HEALTH EDUCATION			
Preventive Office Visit (Unlimited, subject to standard medical guidelines)	Covered in Full	Not Covered	
Immunizations (Unlimited, subject to standard medical guidelines)	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	
CHRONIC CONDITION MANAGEMENT PROGRAMS			
Diabetes Management Plus	Included	Included	
Diabetes Prevention Plus	Excluded	Excluded	
Hypertension Plus	Excluded	Excluded	
Weight Management	Excluded	Excluded	

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	HERITAGE IN-NETWORK	OUT-OF-NETWORK	
PROFESSIONAL CARE			
Professional Office Visit	\$4,000 Deductible, then 20% Coinsurance, applies to \$5,000 Out of Pocket Maximum	\$8,000 Deductible, then 50% Coinsurance, applies to \$10,000 Out of Pocket Maximum	
Telemedicine with Traditional Providers - General Medical	\$4,000 Deductible, then 20% Coinsurance, applies to \$5,000 Out of Pocket Maximum	\$8,000 Deductible, then 50% Coinsurance, applies to \$10,000 Out of Pocket Maximum	
VIRTUAL CARE SERVICES			
Telemedicine - General Medical (Virtual Care Only)	\$4,000 Deductible, then 20% Coinsurance, applies to \$5,000 Out of Pocket Maximum	Not Covered	
Telemedicine - Mental Health (Virtual Care Only)	Subject to Mental Health Outpatient Professional Care In-Network Cost Share	Not Covered	
Telemedicine - Chemical Dependency (Virtual Care Only)	Subject to Chemical Dependency Outpatient Office Visit	Not Covered	
DIAGNOSTIC SERVICES			
Preventive Imaging and Lab	Covered in Full	\$8,000 Deductible, then 50% Coinsurance, applies to \$10,000 Out of Pocket Maximum	
Diagnostic Lab	\$4,000 Deductible, then 20% Coinsurance, applies to \$5,000 Out of Pocket Maximum	\$8,000 Deductible, then 50% Coinsurance, applies to \$10,000 Out of Pocket Maximum	
Basic Diagnostic Imaging	\$4,000 Deductible, then 20% Coinsurance, applies to \$5,000 Out of Pocket Maximum	\$8,000 Deductible, then 50% Coinsurance, applies to \$10,000 Out of Pocket Maximum	
Major Diagnostic Imaging	\$4,000 Deductible, then 20% Coinsurance, applies to \$5,000 Out of Pocket Maximum	\$8,000 Deductible, then 50% Coinsurance, applies to \$10,000 Out of Pocket Maximum	
Preventive Mammography	Covered in Full	\$8,000 Deductible, then 50% Coinsurance, applies to \$10,000 Out of Pocket Maximum	
Diagnostic Mammography	Subject to the IRS Minimum Deductible, then 0% Coinsurance, applies to \$5,000 Out of Pocket Maximum	\$8,000 Deductible, then 50% Coinsurance, applies to \$10,000 Out of Pocket Maximum	
Supplemental Breast Exam	Subject to the IRS Minimum Deductible, then 0% Coinsurance, applies to \$5,000 Out of Pocket Maximum	Covered as any other service	
FACILITY CARE			
Inpatient Facility	\$4,000 Deductible, then 20% Coinsurance, applies to \$5,000 Out of Pocket Maximum	\$8,000 Deductible, then 50% Coinsurance, applies to \$10,000 Out of Pocket Maximum	
Inpatient Professional Services	\$4,000 Deductible, then 20% Coinsurance, applies to \$5,000 Out of Pocket Maximum	\$8,000 Deductible, then 50% Coinsurance, applies to \$10,000 Out of Pocket Maximum	
Outpatient Surgery Facility	\$4,000 Deductible, then 20% Coinsurance, applies to \$5,000 Out of Pocket Maximum	\$8,000 Deductible, then 50% Coinsurance, applies to \$10,000 Out of Pocket Maximum	
Skilled Nursing Facility (60 days PCY; includes room and board, and facility billed professional and ancillary fees)	\$4,000 Deductible, then 20% Coinsurance, applies to \$5,000 Out of Pocket Maximum	\$8,000 Deductible, then 50% Coinsurance, applies to \$10,000 Out of Pocket Maximum	
HOSPICE & HOME HEALTH CARE			

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	HERITAGE IN-NETWORK	OUT-OF-NETWORK	
Hospice Inpatient Facility (Unlimited)	\$4,000 Deductible, then 20% Coinsurance, applies to \$5,000 Out of Pocket Maximum	\$8,000 Deductible, then 50% Coinsurance, applies to \$10,000 Out of Pocket Maximum	
Hospice Care (Unlimited)	\$4,000 Deductible, then 20% Coinsurance, applies to \$5,000 Out of Pocket Maximum	\$8,000 Deductible, then 50% Coinsurance, applies to \$10,000 Out of Pocket Maximum	
MATERNITY & REPRODUCTIVE CARE			
Contraceptive Management Services (Unlimited)	Covered in Full	\$8,000 Deductible, then 50% Coinsurance, applies to \$10,000 Out of Pocket Maximum	
Sterilization - Female (Unlimited)	Covered in Full	\$8,000 Deductible, then 50% Coinsurance, applies to \$10,000 Out of Pocket Maximum	
Sterilization - Male (Unlimited)	Subject to the IRS Minimum Deductible, then 0% Coinsurance, applies to \$5,000 Out of Pocket Maximum	\$8,000 Deductible, then 50% Coinsurance, applies to \$10,000 Out of Pocket Maximum	
MEDICAL TRANSPORTATION BENEFITS			
Transplant Travel & Lodging (\$7,500 per transplant)	\$4,000 Deductible, 0% Coinsurance, applies to \$5,000 Out of Pocket Maximum	\$4,000 Deductible, 0% Coinsurance, applies to \$5,000 Out of Pocket Maximum	
EMERGENCY CARE AND TRANSPORTATION			
Emergency Care	\$4,000 Deductible, then 20% Coinsurance, applies to \$5,000 Out of Pocket Maximum	\$4,000 Deductible, then 20% Coinsurance, applies to \$5,000 Out of Pocket Maximum	
Emergency Room Physician	\$4,000 Deductible, then 20% Coinsurance, applies to \$5,000 Out of Pocket Maximum	\$4,000 Deductible, then 20% Coinsurance, applies to \$5,000 Out of Pocket Maximum	
Urgent Care Center	\$4,000 Deductible, then 20% Coinsurance, applies to \$5,000 Out of Pocket Maximum	\$8,000 Deductible, then 50% Coinsurance, applies to \$10,000 Out of Pocket Maximum	
Ambulance Transportation (Unlimited)	\$4,000 Deductible, then 20% Coinsurance, applies to \$5,000 Out of Pocket Maximum	\$4,000 Deductible, then 20% Coinsurance, applies to \$5,000 Out of Pocket Maximum	
ALTERNATIVE CARE			
Acupuncture (12 visits PCY)	\$4,000 Deductible, then 20% Coinsurance, applies to \$5,000 Out of Pocket Maximum	\$8,000 Deductible, then 50% Coinsurance, applies to \$10,000 Out of Pocket Maximum	
Manipulations (Spinal and other) (12 visits PCY)	\$4,000 Deductible, then 20% Coinsurance, applies to \$5,000 Out of Pocket Maximum	\$8,000 Deductible, then 50% Coinsurance, applies to \$10,000 Out of Pocket Maximum	
CHEMICAL DEPENDENCY & MENTAL HEALTH			
Chemical Dependency Inpatient Facility Care (Unlimited)	\$4,000 Deductible, then 20% Coinsurance, applies to \$5,000 Out of Pocket Maximum	\$8,000 Deductible, then 50% Coinsurance, applies to \$10,000 Out of Pocket Maximum	
Chemical Dependency Outpatient Professional Care (Unlimited)	\$4,000 Deductible, then 20% Coinsurance, applies to \$5,000 Out of Pocket Maximum	\$8,000 Deductible, then 50% Coinsurance, applies to \$10,000 Out of Pocket Maximum	
Mental Health Inpatient Facility Care (Unlimited)	\$4,000 Deductible, then 20% Coinsurance, applies to \$5,000 Out of Pocket Maximum	\$8,000 Deductible, then 50% Coinsurance, applies to \$10,000 Out of Pocket Maximum	
Mental Health Outpatient Professional Care (Unlimited)	\$4,000 Deductible, then 20% Coinsurance, applies to \$5,000 Out of Pocket Maximum	\$8,000 Deductible, then 50% Coinsurance, applies to \$10,000 Out of Pocket Maximum	
PHARMACY			

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	HERITAGE IN-NETWORK	OUT-OF-NETWORK	
Formulary Drug List	Open A1 No Tiers	Open A1 No Tiers	
Prescription Drugs - Retail (Retail: 90 Days; Mail: 90 Days; Specialty: 30 Days)	\$4,000 Deductible, then 20% Coinsurance, applies to \$5,000 Out of Pocket Maximum	Specialty Drugs: Not Covered; All other Drugs: Same as In-network cost share	
Prescription Drugs - Mail (Retail: 90 Days; Mail: 90 Days; Specialty: 30 Days)	\$4,000 Deductible, then 20% Coinsurance, applies to \$5,000 Out of Pocket Maximum	Not Covered	
REHABILITATION & NEURO			
Rehab Inpatient Facility (60 days PCY combined limit for inpatient services)	\$4,000 Deductible, then 20% Coinsurance, applies to \$5,000 Out of Pocket Maximum	\$8,000 Deductible, then 50% Coinsurance, applies to \$10,000 Out of Pocket Maximum	
Rehab Outpatient Care, Including Physical, Occupational, Speech and Massage Therapy, and Chronic Pain (60 visits PCY combined limit for outpatient services)	\$4,000 Deductible, then 20% Coinsurance, applies to \$5,000 Out of Pocket Maximum	\$8,000 Deductible, then 50% Coinsurance, applies to \$10,000 Out of Pocket Maximum	
Rehab Outpatient Care Chronic Conditions, Including Cardiac, Pulmonary Rehab, and Cancer	\$4,000 Deductible, then 20% Coinsurance, applies to \$5,000 Out of Pocket Maximum	\$8,000 Deductible, then 50% Coinsurance, applies to \$10,000 Out of Pocket Maximum	
OTHER SERVICES			
Allergy/Therapeutic Injections	\$4,000 Deductible, then 20% Coinsurance, applies to \$5,000 Out of Pocket Maximum	\$8,000 Deductible, then 50% Coinsurance, applies to \$10,000 Out of Pocket Maximum	
Medical Supplies, Equipment, Prosthetics (Unlimited)	\$4,000 Deductible, then 20% Coinsurance, applies to \$5,000 Out of Pocket Maximum	\$8,000 Deductible, then 50% Coinsurance, applies to \$10,000 Out of Pocket Maximum	
Transplants (Unlimited)	Covered as any other service	Not Covered	
SUPPLEMENTAL BENEFITS			
Routine Vision Exam (1 PCY)	\$25 Copay	\$25 Copay	
Vision Hardware (\$150 every 2 consecutive calendar years)	Covered in Full	Covered in Full	
Pediatric Vision Exam (1 PCY under age 19)	\$25 Copay, applies to the \$5,000 Out of Pocket Maximum	\$25 Copay, applies to the \$5,000 Out of Pocket Maximum	
Pediatric Vision Hardware (Under age 19: One pair of glasses PCY (frames & lenses). 12 month supply of contacts PCY, in lieu of glasses (frames & lenses).)	Covered in Full	Covered in Full	
Routine Hearing Exam (1 every 36 months)	\$4,000 Deductible, then 20% Coinsurance, applies to \$5,000 Out of Pocket Maximum	\$8,000 Deductible, then 50% Coinsurance, applies to \$10,000 Out of Pocket Maximum	
Hearing Hardware (WA Mandate \$3,000 per ear with hearing loss every 36 months)	Subject to the IRS Minimum Deductible, then 0% Coinsurance, applies to \$5,000 Out of Pocket Maximum	Subject to the IRS Minimum Deductible, then 0% Coinsurance, applies to \$5,000 Out of Pocket 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 of the plan. This benefit highlight is not a contract and may change. Please see your benefit booklet or call Customer Service for full coverage information including a description of waiting periods, limitations, and exclusions.