

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 AGG SHARED NO VISION - \$3,000/20%/50%/\$6,000/DED.COINS	
	HERITAGE IN-NETWORK	OUT-OF-NETWORK	
MEDICAL COST SHARES			
Individual Deductible PCY (Family aggregate deductible 2x Individual)	\$3,000/\$6,000	Shared with In-Network	
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)	\$6,000	Shared with In-Network	
Office Visit Cost Share	\$3,000/\$6,000 Deductible, then 20% Coinsurance, applies to \$6,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Shared with In-Network 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	Shared with In-Network Deductible, then 50% Coinsurance, applies to Shared with In-Network Out of Pocket Maximum	
Immunizations (Unlimited, subject to standard medical guidelines)	Covered in Full	Shared with In-Network Deductible, then 50% Coinsurance, applies to Shared with In-Network Out of Pocket Maximum	
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	

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CHRONIC CONDITION MANAGEMENT PROGRAMS			
Diabetes Management Plus		Included	Included
Diabetes Prevention Plus		Excluded	Excluded
Hypertension Plus		Excluded	Excluded
Weight Management		Excluded	Excluded
PROFESSIONAL CARE			
Professional Office Visit		\$3,000/\$6,000 Deductible, then 20% Coinsurance, applies to \$6,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Shared with In-Network Out of Pocket Maximum
Telemedicine with Traditional Providers - General Medical		\$3,000/\$6,000 Deductible, then 20% Coinsurance, applies to \$6,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Shared with In-Network Out of Pocket Maximum
VIRTUAL CARE SERVICES			
Telemedicine - General Medical (Virtual Care Only)		\$3,000/\$6,000 Deductible, then 20% Coinsurance, applies to \$6,000 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	Shared with In-Network Deductible, then 50% Coinsurance, applies to Shared with In-Network Out of Pocket Maximum
Diagnostic Lab		\$3,000/\$6,000 Deductible, then 20% Coinsurance, applies to \$6,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Shared with In-Network Out of Pocket Maximum
Basic Diagnostic Imaging		\$3,000/\$6,000 Deductible, then 20% Coinsurance, applies to \$6,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Shared with In-Network Out of Pocket Maximum
Major Diagnostic Imaging		\$3,000/\$6,000 Deductible, then 20% Coinsurance, applies to \$6,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Shared with In-Network Out of Pocket Maximum
Preventive Mammography		Covered in Full	Shared with In-Network Deductible, then 50% Coinsurance, applies to Shared with In-Network Out of Pocket Maximum
Diagnostic Mammography		Subject to the IRS Minimum Deductible, then 0% Coinsurance, applies to \$6,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Shared with In-Network Out of Pocket Maximum

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Supplemental Breast Exam	Subject to the IRS Minimum Deductible, then 0% Coinsurance, applies to \$6,000 Out of Pocket Maximum	Covered as any other service	
FACILITY CARE			
Inpatient Facility	\$3,000/\$6,000 Deductible, then 20% Coinsurance, applies to \$6,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Shared with In-Network Out of Pocket Maximum	
Inpatient Professional Services	\$3,000/\$6,000 Deductible, then 20% Coinsurance, applies to \$6,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Shared with In-Network Out of Pocket Maximum	
Outpatient Surgery Facility	\$3,000/\$6,000 Deductible, then 20% Coinsurance, applies to \$6,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Shared with In-Network Out of Pocket Maximum	
Skilled Nursing Facility (120 days PCY; includes room and board, and facility billed professional and ancillary fees)	\$3,000/\$6,000 Deductible, then 20% Coinsurance, applies to \$6,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Shared with In-Network Out of Pocket Maximum	
HOSPICE & HOME HEALTH CARE			
Hospice Inpatient Facility (Unlimited)	\$3,000/\$6,000 Deductible, then 20% Coinsurance, applies to \$6,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Shared with In-Network Out of Pocket Maximum	
Hospice Care (Unlimited)	\$3,000/\$6,000 Deductible, then 20% Coinsurance, applies to \$6,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Shared with In-Network Out of Pocket Maximum	
MATERNITY & REPRODUCTIVE CARE			
Contraceptive Management Services (Unlimited)	Covered in Full	Shared with In-Network Deductible, then 50% Coinsurance, applies to Shared with In-Network Out of Pocket Maximum	
Sterilization - Female (Unlimited)	Covered in Full	Shared with In-Network Deductible, then 50% Coinsurance, applies to Shared with In-Network Out of Pocket Maximum	
Sterilization - Male (Unlimited)	Subject to the IRS Minimum Deductible, then 0% Coinsurance, applies to \$6,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Shared with In-Network Out of Pocket Maximum	
MEDICAL TRANSPORTATION BENEFITS			
Transplant Travel & Lodging (\$7,500 per transplant)	\$3,000/\$6,000 Deductible, 0% Coinsurance, applies to \$6,000 Out of Pocket Maximum	\$3,000/\$6,000 Deductible, 0% Coinsurance, applies to \$6,000 Out of Pocket Maximum	
EMERGENCY CARE AND TRANSPORTATION			

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Emergency Care	\$3,000/\$6,000 Deductible, then 20% Coinsurance, applies to \$6,000 Out of Pocket Maximum	\$3,000/\$6,000 Deductible, then 20% Coinsurance, applies to \$6,000 Out of Pocket Maximum
Emergency Room Physician	\$3,000/\$6,000 Deductible, then 20% Coinsurance, applies to \$6,000 Out of Pocket Maximum	\$3,000/\$6,000 Deductible, then 20% Coinsurance, applies to \$6,000 Out of Pocket Maximum
Urgent Care Center	\$3,000/\$6,000 Deductible, then 20% Coinsurance, applies to \$6,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Shared with In-Network Out of Pocket Maximum
Ambulance Transportation (Unlimited)	\$3,000/\$6,000 Deductible, then 20% Coinsurance, applies to \$6,000 Out of Pocket Maximum	\$3,000/\$6,000 Deductible, then 20% Coinsurance, applies to \$6,000 Out of Pocket Maximum
ALTERNATIVE CARE		
Acupuncture (24 visits PCY)	\$3,000/\$6,000 Deductible, then 20% Coinsurance, applies to \$6,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Shared with In-Network Out of Pocket Maximum
Manipulations (Spinal and other) (24 visits PCY)	\$3,000/\$6,000 Deductible, then 20% Coinsurance, applies to \$6,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Shared with In-Network Out of Pocket Maximum
CHEMICAL DEPENDENCY & MENTAL HEALTH		
Chemical Dependency Inpatient Facility Care (Unlimited)	\$3,000/\$6,000 Deductible, then 20% Coinsurance, applies to \$6,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Shared with In-Network Out of Pocket Maximum
Chemical Dependency Outpatient Professional Care (Unlimited)	\$3,000/\$6,000 Deductible, then 20% Coinsurance, applies to \$6,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Shared with In-Network Out of Pocket Maximum
Mental Health Inpatient Facility Care (Unlimited)	\$3,000/\$6,000 Deductible, then 20% Coinsurance, applies to \$6,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Shared with In-Network Out of Pocket Maximum
Mental Health Outpatient Professional Care (Unlimited)	\$3,000/\$6,000 Deductible, then 20% Coinsurance, applies to \$6,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Shared with In-Network Out of Pocket Maximum
PHARMACY		
Formulary Drug List	Open A1 No Tiers	Open A1 No Tiers
Prescription Drugs - Retail (Retail: 90 Days; Mail: 90 Days; Specialty: 30 Days)	\$3,000/\$6,000 Deductible, then 20% Coinsurance, applies to \$6,000 Out of Pocket Maximum	Specialty Drugs: Not Covered; All other Drugs: Same as In-network cost share

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Prescription Drugs - Mail (Retail: 90 Days; Mail: 90 Days; Specialty: 30 Days)	\$3,000/\$6,000 Deductible, then 20% Coinsurance, applies to \$6,000 Out of Pocket Maximum	Not Covered	
REHABILITATION & NEURO			
Rehab Inpatient Facility (60 days PCY combined limit for inpatient services)	\$3,000/\$6,000 Deductible, then 20% Coinsurance, applies to \$6,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Shared with In-Network 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)	\$3,000/\$6,000 Deductible, then 20% Coinsurance, applies to \$6,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Shared with In-Network Out of Pocket Maximum	
Rehab Outpatient Care Chronic Conditions, Including Cardiac, Pulmonary Rehab, and Cancer	\$3,000/\$6,000 Deductible, then 20% Coinsurance, applies to \$6,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Shared with In-Network Out of Pocket Maximum	
OTHER SERVICES			
Allergy/Therapeutic Injections	\$3,000/\$6,000 Deductible, then 20% Coinsurance, applies to \$6,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Shared with In-Network Out of Pocket Maximum	
Medical Supplies, Equipment, Prosthetics (Unlimited)	\$3,000/\$6,000 Deductible, then 20% Coinsurance, applies to \$6,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Shared with In-Network Out of Pocket Maximum	
Transplants (Unlimited)	Covered as any other service	Not Covered	
SUPPLEMENTAL BENEFITS			
Routine Hearing Exam (1 every 36 months)	\$3,000/\$6,000 Deductible, then 20% Coinsurance, applies to \$6,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Shared with In-Network 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 \$6,000 Out of Pocket Maximum	Subject to the IRS Minimum Deductible, then 0% Coinsurance, applies to \$6,000 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.