

# Highlights of your Health Care Coverage

WA FARM BUREAU HEALTHCARE TRUST

Effective Date: 10/01/2021

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.

<b>MEDICAL PLAN</b>		
	<b>PPO 100% PLAN 8000</b>	
	<b>HERITAGE IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>
<b>MEDICAL COST SHARE OPTIONS</b>		
<b>Individual Deductible PCY</b> (Family embedded deductible 2X Individual)	\$8,000/\$16,000	Not Covered
<b>Coinsurance (Member's percentage of costs after deductible based on allowable charges)</b>	0%	Not Covered
<b>Individual Out of Pocket Maximum PCY, includes deductible, coinsurance, copay and pharmacy if applicable</b> (Family embedded Out Of Pocket maximum 2X Individual)	\$8,000/\$16,000	Not Covered
<b>Office Visit Cost Share</b>	\$8,000 PCY Deductible, then 0% Coinsurance, applies to \$8,000 PCY Out of Pocket Maximum	Not Covered
<b>PREVENTIVE CARE OPTIONS AND HEALTH EDUCATION</b>		
<b>Preventive Office Visit</b> (Unlimited, subject to standard medical guidelines)	Covered in Full	Not Covered
<b>Immunizations</b> (Unlimited, subject to standard medical guidelines)	Covered in Full	Not Covered
<b>Health Education (HE)</b> (Unlimited)	Covered in Full	Covered in Full
<b>Nicotine Dependency Programs (ND)</b> (Unlimited)	Covered in Full	Covered in Full
<b>Diabetes Health Education (DE)</b> (Unlimited)	Covered in Full	Covered in Full
<b>PROFESSIONAL CARE</b>		
<b>Professional Office Visit (Includes Telemedicine)</b>	\$8,000 PCY Deductible, then 0% Coinsurance, applies to \$8,000 PCY Out of Pocket Maximum	Not Covered
<b>VIRTUAL CARE SERVICES</b>		

<b>MEDICAL PLAN</b>		<b>PPO 100% PLAN 8000</b>	
	<b>HERITAGE IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>	
<b>Telemedicine - General Medical (Virtual Care Only)</b>	\$8,000 PCY Deductible, then 0% Coinsurance, applies to \$8,000 PCY Out of Pocket Maximum	Not Covered	
<b>Telemedicine - Mental Health (Virtual Care Only)</b>	Subject to Mental Health Outpatient Professional Care In-Network Cost Share	Not Covered	
<b>Telemedicine - Chemical Dependency (Virtual Care Only)</b>	Subject to Chemical Dependency Outpatient Office Visit	Not Covered	
<b>DIAGNOSTIC SERVICE OPTIONS</b>			
<b>Preventive Professional Diagnostic Imaging and Laboratory Services - Including Mammogram and PAP/PSA</b>	Covered in Full	Not Covered	
<b>Other Professional Diagnostic Imaging</b>	\$8,000 PCY Deductible, then 0% Coinsurance, applies to \$8,000 PCY Out of Pocket Maximum	Not Covered	
<b>Professional Diagnostic Major Imaging</b>	\$8,000 PCY Deductible, then 0% Coinsurance, applies to \$8,000 PCY Out of Pocket Maximum	Not Covered	
<b>Other Professional Diagnostic Laboratory/Pathology</b>	\$8,000 PCY Deductible, then 0% Coinsurance, applies to \$8,000 PCY Out of Pocket Maximum	Not Covered	
<b>Diagnostic Mammography</b>	\$8,000 PCY Deductible, then 0% Coinsurance, applies to \$8,000 PCY Out of Pocket Maximum	Not Covered	
<b>FACILITY CARE OPTIONS</b>			
<b>Inpatient Facility</b>	\$8,000 PCY Deductible, then 0% Coinsurance, applies to \$8,000 PCY Out of Pocket Maximum	Not Covered	
<b>Inpatient Professional Services</b>	\$8,000 PCY Deductible, then 0% Coinsurance, applies to \$8,000 PCY Out of Pocket Maximum	Not Covered	
<b>Outpatient Surgery Facility</b>	\$8,000 PCY Deductible, then 0% Coinsurance, applies to \$8,000 PCY Out of Pocket Maximum	Not Covered	
<b>Skilled Nursing Facility</b> (60 days PCY; includes room and board, and facility billed professional and ancillary fees)	\$8,000 PCY Deductible, then 0% Coinsurance, applies to \$8,000 PCY Out of Pocket Maximum	Not Covered	
<b>HOSPICE &amp; HOME HEALTH CARE</b>			
<b>Hospice Inpatient Facility</b> (10 days Inpatient; within the 6 month lifetime maximum)	\$8,000 PCY Deductible, then 0% Coinsurance, applies to \$8,000 PCY Out of Pocket Maximum	Not Covered	
<b>Hospice Care</b> (Hospice Home Visits: Unlimited; Respite: 240 hours; within the 6 month lifetime maximum)	\$8,000 PCY Deductible, then 0% Coinsurance, applies to \$8,000 PCY Out of Pocket Maximum	Not Covered	

MEDICAL PLAN		PPO 100% PLAN 8000	
	HERITAGE IN-NETWORK	OUT-OF-NETWORK	
<b>MATERNITY &amp; REPRODUCTIVE CARE</b>			
Contraceptive Management Services (Unlimited)	Covered in Full	Not Covered	
Sterilization - Female (Unlimited)	Covered in Full	Not Covered	
Sterilization - Male (Unlimited)	Covered in Full	Not Covered	
<b>PREMERA DESIGNATED CENTERS OF EXCELLENCE</b>			
Centers of Excellence Packaged Services (Eligible Services Include: Total Joint Replacement (Knee & Hip Replacement))	Covered in Full	Covered as any other service	
Travel and Care Coordination (Limited to IRS Guidelines)	Covered in Full	Not Covered	
<b>EMERGENCY CARE AND TRANSPORTATION OPTION</b>			
Emergency Care (If applicable, waive copay if admitted to inpatient facility)	\$8,000 PCY Deductible, then 0% Coinsurance, applies to \$8,000 PCY Out of Pocket Maximum	\$8,000 PCY Deductible, then 0% Coinsurance, applies to \$8,000 PCY Out of Pocket Maximum	
Emergency Room Physician	\$8,000 PCY Deductible, then 0% Coinsurance, applies to \$8,000 PCY Out of Pocket Maximum	\$8,000 PCY Deductible, then 0% Coinsurance, applies to \$8,000 PCY Out of Pocket Maximum	
Urgent Care Center	\$8,000 PCY Deductible, then 0% Coinsurance, applies to \$8,000 PCY Out of Pocket Maximum	Not Covered	
Ambulance Transportation (Unlimited)	\$8,000 PCY Deductible, then 0% Coinsurance, applies to \$8,000 PCY Out of Pocket Maximum	\$8,000 PCY Deductible, then 0% Coinsurance, applies to \$8,000 PCY Out of Pocket Maximum	
<b>ALTERNATIVE CARE</b>			
Acupuncture (12 visits PCY)	\$8,000 PCY Deductible, then 0% Coinsurance, applies to \$8,000 PCY Out of Pocket Maximum	Not Covered	
Manipulations (Spinal and other) (12 visits PCY)	\$8,000 PCY Deductible, then 0% Coinsurance, applies to \$8,000 PCY Out of Pocket Maximum	Not Covered	
<b>CHEMICAL DEPENDENCY &amp; MENTAL HEALTH</b>			
Chemical Dependency Inpatient Facility Care (Unlimited)	\$8,000 PCY Deductible, then 0% Coinsurance, applies to \$8,000 PCY Out of Pocket Maximum	Not Covered	
Chemical Dependency Outpatient Professional Care (Unlimited)	\$8,000 PCY Deductible, then 0% Coinsurance, applies to \$8,000 PCY Out of Pocket Maximum	Not Covered	
Mental Health Inpatient Facility Care (Unlimited)	\$8,000 PCY Deductible, then 0% Coinsurance, applies to \$8,000 PCY Out of Pocket Maximum	Not Covered	
Mental Health Outpatient Professional Care (Unlimited)	\$8,000 PCY Deductible, then 0% Coinsurance, applies to \$8,000 PCY Out of Pocket Maximum	Not Covered	

<b>MEDICAL PLAN</b>		<b>PPO 100% PLAN 8000</b>	
	<b>HERITAGE IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>	
<b>REHABILITATION &amp; NEURO</b>			
<b>Rehab Inpatient Facility</b> (30 days PCY)	\$8,000 PCY Deductible, then 0% Coinsurance, applies to \$8,000 PCY Out of Pocket Maximum	Not Covered	
<b>Rehab Outpatient Care, Including Physical, Occupational, Speech and Massage Therapy, and Chronic Pain</b> (45 visits PCY)	\$8,000 PCY Deductible, then 0% Coinsurance, applies to \$8,000 PCY Out of Pocket Maximum	Not Covered	
<b>Rehab Outpatient Care Chronic Conditions, Including Cardiac, Pulmonary Rehab, and Cancer</b>	\$8,000 PCY Deductible, then 0% Coinsurance, applies to \$8,000 PCY Out of Pocket Maximum	Not Covered	
<b>OTHER SERVICES</b>			
<b>Allergy/Therapeutic Injections</b>	\$8,000 PCY Deductible, then 0% Coinsurance, applies to \$8,000 PCY Out of Pocket Maximum	Not Covered	
<b>Medical Supplies, Equipment, Prosthetics</b> (Unlimited)	\$8,000 PCY Deductible, then 0% Coinsurance, applies to \$8,000 PCY Out of Pocket Maximum	Not Covered	
<b>Transplants</b> (Unlimited; \$7,500 travel and lodging limits)	Covered as any other service	Not Covered	
<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.*

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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 at [www.premera.com](http://www.premera.com)

PHARMACY PLAN		2021 PPO 100% PLAN 8000 RX
<b>PRESCRIPTION DRUGS</b>		
<b>Drug List</b>	A2	
<b>Retail Cost Shares</b>	INN: Tier 1 – Waive Deductible, then \$10 copay; Tier 2, 3, & 4 – Deductible, Coinsurance	
<b>Mail Cost Shares</b>	INN: Tier 1 – Waive Deductible, then \$20 copay; Tier 2, 3, & 4 – Deductible, Coinsurance	
<b>Day Supply</b>	Retail: 30 Days; Mail: 90 Days; Specialty: 30 Days	
<b>Individual Deductible PCY</b>	\$0	
<b>Out of Network (Non-participating retail pharmacies)</b>	Non Par = Not Covered	
<b>Out of Pocket Maximum</b>	Applies to the medical out of pocket maximum	
<b>Annual Benefit Maximum</b>	Unlimited	

Prior Authorization is required for many services to be covered. For more information please refer to your benefit booklet.

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*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.*

## Discrimination is Against the Law

Premera Blue Cross (Premera) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Premera does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. Premera provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats, other formats). Premera provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages. If you need these services, contact the Civil Rights Coordinator. If you believe that Premera 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: Civil Rights Coordinator — Complaints and Appeals, PO Box 91102, Seattle, WA 98111, Toll free: 855-332-4535, Fax: 425-918-5592, TTY: 711, Email [AppealsDepartmentInquiries@Premera.com](mailto:AppealsDepartmentInquiries@Premera.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 <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Ave SW, Room 509F, HHH Building, Washington, D.C. 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

## Language Assistance

**ATENCIÓN:** si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 800-722-1471 (TTY: 711).

**注意:** 如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 800-722-1471 (TTY: 711)。

**CHÚ Ý:** Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 800-722-1471 (TTY: 711).

**주의:** 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 800-722-1471 (TTY: 711) 번으로 전화해 주십시오.

**ВНИМАНИЕ:** Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 800-722-1471 (телетайп: 711).

**PAUNAWA:** Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 800-722-1471 (TTY: 711).

**УВАГА!** Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 800-722-1471 (телетайп: 711).

**ប្រយ័ត្ន:** បើសិនជាអ្នកនិយាយភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសាដោយមិនគិតថ្លៃល្អ  
គឺអាចមានសំរាប់អ្នក។ ចូរទូរស័ព្ទ 800-722-1471 (TTY: 711)។

**注意事項:** 日本語を話される場合、無料の言語支援をご利用いただけます。800-722-1471 (TTY:711) まで、お電話にてご連絡ください。

**ማስታወሻ:** የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም አርዳታ ድርጅቶች በነጻ ሊያገዝዎት ተዘጋጅተዋል። ወደ ሚክተለው ቁጥር ይደውሉ  
800-722-1471 (መስማት ለተሳናቸው: 711)።

**XIYYEEFFANNAA:** Afaan dubbattu Oroomiffa, tajaajjila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 800-722-1471 (TTY: 711).  
(ملحوظة: إذا كنت تتحدث انكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 800-722-1471 (رقم هاتف الصم والبكم: 711).)

**ਧਿਆਨ ਦਿਓ:** ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 800-722-1471 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ।

**ACHTUNG:** Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung.  
Rufnummer: 800-722-1471 (TTY: 711).

**ប្រែទម្រង់:** បើសិនជាអ្នកនិយាយភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសាដោយមិនគិតថ្លៃល្អ  
គឺអាចមានសំរាប់អ្នក។ ចូរទូរស័ព្ទ 800-722-1471 (TTY: 711)។

**ATANSYON:** Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 800-722-1471 (TTY: 711).

**ATTENTION:** Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 800-722-1471 (ATS: 711).

**UWAGA:** Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 800-722-1471 (TTY: 711).

**ATENÇÃO:** Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 800-722-1471 (TTY: 711).

**ATTENZIONE:** In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero  
800-722-1471 (TTY: 711).

**توجه:** اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 800-722-1471 تماس بگیرید.