

Effective Date: 10/01/2024

Highlights of your Health Care Coverage

WA FARM BUREAU HEALTHCARE TRUST - LWWA

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	PPO 80% PLAN 4000	
	LW HEALTH PLAN OF WA PREFERRED IN-NETWORK	OUT-OF-NETWORK
MEDICAL COST SHARE OPTIONS		
Individual Deductible PCY (Family embedded deductible 2X Individual)	\$4,000	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 and copay if applicable (Family embedded OOP max 2X Individual)	\$7,000 PCY	Shared with In-Network
Office Visit Cost Share	\$30 Copay, applies to the \$7,000 PCY 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 INN Ded, then 50% Coinsurance, applies to Shared INN & OON Out of Pocket Max
Immunizations (Unlimited, subject to standard medical guidelines)	Covered In Full	Dep Child up to Age 18 Covered In Full; Members 18 & over OON Deductible, then Coinsurance
Health Education (HE) (Unlimited)	Covered In Full	Not Covered

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MEDICAL PLAN	PPO 80%	PPO 80% PLAN 4000	
	LW HEALTH PLAN OF WA PREFERRED IN-NETWORK	OUT-OF-NETWORK	
Nicotine Dependency Programs (ND) (Unlimited)	Covered In Full	Shared with INN Ded, then 50% Coinsurance, applies to Shared INN & OON Out of Pocket Max	
Diabetes Health Education (DE) (Unlimited)	Covered In Full	Shared with INN Ded, then 50% Coinsurance, applies to Shared INN & OON Out of Pocket Max	
CHRONIC CONDITION MANAGEMENT PROGRAMS			
Diabetes Prevention	Excluded	Excluded	
Diabetes Management	Excluded	Excluded	
Hypertension Management	Excluded	Excluded	
Weight Management	Excluded	Excluded	
PROFESSIONAL CARE			
Professional Office Visit	\$30 Copay, applies to the \$7,000 PCY 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	\$30 Copay, applies to the OOP Max	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)	\$30 Copay, applies to the OOP Max	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 SERVICE OPTIONS			
Preventive Professional Imaging and Laboratory Services - Including Mammogram and PAP/PSA	Covered In Full	First \$500 PCY Covered In Full Shared Benefit, Subsequent Services Deductible/Coinsurance	
Other Professional Diagnostic Imaging	First \$500 PCY Covered In Full Shared Benefit, Subsequent Services Deductible/Coinsurance	First \$500 PCY Covered In Full Shared Benefit, Subsequent Services Deductible/Coinsurance	
Professional Diagnostic Major Imaging	First \$500 PCY Covered In Full Shared Benefit, Subsequent Services Deductible/Coinsurance	First \$500 PCY Covered In Full Shared Benefit, Subsequent Services Deductible/Coinsurance	
Other Professional Diagnostic Laboratory/Pathology	First \$500 PCY Covered In Full Shared Benefit, Subsequent Services Deductible/Coinsurance	First \$500 PCY Covered In Full Shared Benefit, Subsequent Services Deductible/Coinsurance	

MEDICAL PLAN PPO 80		% PLAN 4000	
	LW HEALTH PLAN OF WA PREFERRED IN-NETWORK	OUT-OF-NETWORK	
Diagnostic Mammography	Covered in Full	First \$500 PCY Covered In Full Shared Benefit, Subsequent Services Deductible/Coinsurance	
Supplemental Breast Exam	Covered in Full	First \$500 PCY Covered In Full Shared Benefit, Subsequent Services Deductible/Coinsurance	
FACILITY CARE OPTIONS			
Inpatient Facility	\$4,000 Deductible, then 20% Coinsurance, applies to \$7,000 PCY 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	\$4,000 Deductible, then 20% Coinsurance, applies to \$7,000 PCY 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	\$4,000 Deductible, then 20% Coinsurance, applies to \$7,000 PCY 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 (90 days PCY; includes room and board, and facility billed professional and ancillary fees)	\$4,000 Deductible, then 20% Coinsurance, applies to \$7,000 PCY 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 (30 days Inpatient; within the 6 month lifetime maximum)	\$4,000 Deductible, then 20% Coinsurance, applies to \$7,000 PCY Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Shared with In-Network Out of Pocket Maximum	
Hospice Care (Hospice Home Visits: Unlimited; Respite: 240 hours; within the 6 month lifetime maximum)	\$4,000 Deductible, then 20% Coinsurance, applies to \$7,000 PCY 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)	Covered in Full	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)	\$4,000 Deductible, 0% Coinsurance, applies to \$7,000 PCY Out of Pocket Maximum	\$4,000 Deductible, 0% Coinsurance, applies to \$7,000 PCY Out of Pocket Maximum	

MEDICAL PLAN	PPO 80% PLAN 4000	
	LW HEALTH PLAN OF WA PREFERRED IN-NETWORK	OUT-OF-NETWORK
EMERGENCY CARE AND TRANSPORTATION OPTION		
Emergency Care (If applicable, waive copay if admitted to inpatient facility)	\$200 Copay then \$4,000 Deductible and 20% Coinsurance; all cost shares apply to the \$7,000 PCY Out of Pocket Maximum	\$200 Copay then \$4,000 Deductible and 20% Coinsurance; all cost shares apply to the \$7,000 PCY Out of Pocket Maximum
Emergency Room Physician	\$4,000 Deductible, then 20% Coinsurance, applies to \$7,000 PCY Out of Pocket Maximum	\$4,000 Deductible, then 20% Coinsurance, applies to \$7,000 PCY Out of Pocket Maximum
Urgent Care Center	\$30 Copay, applies to the \$7,000 PCY 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)	\$4,000 Deductible, then 20% Coinsurance, applies to \$7,000 PCY Out of Pocket Maximum	\$4,000 Deductible, then 20% Coinsurance, applies to \$7,000 PCY Out of Pocket Maximum
ALTERNATIVE CARE		
Acupuncture (12 visits PCY)	\$30 Copay, applies to the \$7,000 PCY 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) (12 visits PCY)	\$30 Copay, applies to the \$7,000 PCY 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)	\$4,000 Deductible, then 20% Coinsurance, applies to \$7,000 PCY 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)	\$30 Copay, applies to the \$7,000 PCY 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)	\$4,000 Deductible, then 20% Coinsurance, applies to \$7,000 PCY 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)	\$30 Copay, applies to the \$7,000 PCY Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Shared with In-Network Out of Pocket Maximum
REHABILITATION & NEURO		
Rehab Inpatient Facility (30 days PCY combined limit for inpatient services)	\$4,000 Deductible, then 20% Coinsurance, applies to \$7,000 PCY Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Shared with In-Network Out of Pocket Maximum

MEDICAL PLAN	PPO 80% PLAN 4000	
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Rehab Outpatient Care, Including Physical, Occupational, Speech and Massage Therapy, and Chronic Pain (25 visits PCY combined limit for outpatient services)	\$30 Copay, applies to the \$7,000 PCY 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	\$30 Copay, applies to the \$7,000 PCY 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	\$4,000 Deductible, then 20% Coinsurance, applies to \$7,000 PCY 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)	\$4,000 Deductible, then 20% Coinsurance, applies to \$7,000 PCY 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)	\$30 Copay	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)	Covered in Full	Covered in Full
ANNUAL PLAN MAXIMUM		
Annual Plan Maximum	Unlimited	Unlimited

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Effective Date: 10/01/2024

Below is a brief overview of your pharmacy benefit. For more information, please refer to your benefit booklet or sign into www.premera.com to find drug costs and coverages specific to your plan.

PHARMACY PLAN	PPO 80% PLAN 4000 RX	
PRESCRIPTION DRUGS		
Drug List	Preferred B4: Tier 1 - Generic, Tier 2 - Preferred Brand, Tier 3 - Non-Preferred Brand, Tier 4 - Specialty	
Annual Benefit Maximum	Unlimited	
Individual Deductible PCY	\$0	
Family Deductible PCY	No Family Deductible	
Out of Network (Non-participating retail pharmacies)	Same as In-Network	
Out of Pocket Maximum	Applies to the medical out of pocket maximum	
Retail Cost Shares	\$10/\$40/\$70/\$250	
Mail Cost Shares	\$30/\$120/\$210/\$250	
Day Supply	Retail: 30 Days; Mail: 90 Days; Specialty: 30 Days	



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Language Assistance

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ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 800-592-6804 (TTY: 711).
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CHÚ Ý: Nếu ban nói Tiếng Việt, có các dịch vụ hỗ trở ngôn ngữ miễn phí dành cho ban. Gọi số 800-592-6804 (TTY: 711).
주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 800-592-6804 (TTY: 711) 번으로 전화해 주십시오.
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УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки.
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្រុបយ័ក្ន៖ បើសិនជាអ្នកនិយាយ ភាសាខែរ សេវាជំនយផ្នែកភាសា ដោយមិនគិតឈ្នល គឺអាចមានសំរាប់បំរើអ្នក។ ចរ ទរស័ព្ទ 800-592-6804(TTY: 71))។
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。800-592-6804 (TTY:711) まで、お電話にてご連絡ください。
<u>ማስታወሻ</u>: የሚናንሩት ቋንቋ አማርኛ ከሆነ የትርንም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጀተዋል፣ ወደ ሚከተለው ቁጥር ይደውሉ 800-592-6804 (መስማት ለተሳናቸው: 711).
XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 800-592-6804 (TTY: 711).
  ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 6804-592-800 (رقم هاتف الصم والبكم: 711).
ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮਫਤ ਉਪਲਬਧ ਹੈ। 800-592-6804 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ।
ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung, Rufnummer: 800-592-6804 (TTY: 711).
ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫືອດ້ານພາສາ, ໂດຍບໍ່ເສັງຄ່າ. ແມ່ນມືພ້ອມໃຫ້ທ່ານ, ໂທຣ 800-592-6804 (TTY: 711).
ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 800-592-6804 (TTY: 711).
ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement, Appelez le 800-592-6804 (ATS: 711).
UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 800-592-6804 (TTY: 711).
ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Lique para 800-592-6804 (TTY: 711).
ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 800-592-6804 (TTY: 711).
    توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصور ت رایگان بر ای شما فر اهم می باشد. با (TTY: 711) 6804-592-500 تماس بگیرید.
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<u>ملحوظة</u>: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 800-592-6804 (رقم هاتف الصم والبكم: <mark>ਧਿਆਨ ਦਿਓ</mark>: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 800-592-6804 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ। <u>ACHTUNG</u>: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 800-592-6804 (TTY: 711). <u>ਪਿਨਕ੍ਰਾ</u>υ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັງຄ່າ, ແມ່ນມີຜ້ອມໃຫ້ທ່ານ. ໂທຣ 800-592-6804 (TTY: 711). <u>ATANSYON</u>: Si w pale Kreyöl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 800-592-6804 (TTY: 711).

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 800-592-6804 (ATS: 711). <u>UWAGA</u>: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 800-592-6804 (TTY: 711). ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Lique para 800-592-6804 (TTY: 711).

<u>ATTENZIONE</u>: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 800-592-6804 (TTY: 711). توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با (TTY: 711) 800-592-6804 توجه:

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