

# Highlights of your Health Care Coverage

WA FARM BUREAU HEALTHCARE TRUST - LWVA

Effective Date: 10/01/2025

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		PPO 80% PLAN 2000	
	LW HEALTH PLAN OF WA PREFERRED IN-NETWORK	OUT-OF-NETWORK	
<b>MEDICAL COST SHARES</b>			
<b>Individual Deductible PCY</b> (Family embedded deductible 2X Individual)	\$2,000	Shared with In-Network	
<b>Coinsurance (Member's percentage of costs after deductible based on allowable charges)</b>	20%	50%	
<b>Individual Out of Pocket Maximum PCY, includes deductible, coinsurance and copay if applicable</b> (Family embedded OOP max 2X Individual)	\$6,000	Shared with In-Network	
<b>Office Visit Cost Share</b>	\$30 Copay, applies to the \$6,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Shared with In-Network Out of Pocket Maximum	
<b>PREVENTIVE CARE OPTIONS AND HEALTH EDUCATION</b>			
<b>Preventive Office Visit</b> (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	
<b>Immunizations</b> (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	
<b>Health Education (HE)</b> (Unlimited)	Covered In Full	Not Covered	
<b>Nicotine Dependency Programs (ND)</b> (Unlimited)	Covered In Full	Shared with INN Ded, then 50% Coinsurance, applies to Shared INN & OON Out of Pocket Max	
<b>Diabetes Health Education (DE)</b> (Unlimited)	Covered In Full	Shared with INN Ded, then 50% Coinsurance, applies to Shared INN & OON Out of Pocket Max	
<b>CHRONIC CONDITION MANAGEMENT PROGRAMS</b>			
<b>Diabetes Management Plus</b>	Included	Not Applicable	

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<b>PROFESSIONAL CARE</b>			
<b>Professional Office Visit</b>	\$30 Copay, applies to the \$6,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Shared with In-Network Out of Pocket Maximum	
<b>Telemedicine with Traditional Providers - General Medical</b>	\$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	
<b>VIRTUAL CARE SERVICES</b>			
<b>Telemedicine - General Medical (Virtual Care Only)</b>	\$30 Copay, applies to the OOP Max	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 SERVICES</b>			
<b>Preventive Imaging and Laboratory</b>	Covered in Full	First \$500 PCY Covered In Full Shared Benefit, Subsequent Services Deductible/Coinsurance	
<b>Diagnostic Laboratory</b>	First \$500 PCY Covered In Full Shared Benefit, Subsequent Services Deductible/Coinsurance	First \$500 PCY Covered In Full Shared Benefit, Subsequent Services Deductible/Coinsurance	
<b>Basic Diagnostic Imaging</b>	First \$500 PCY Covered In Full Shared Benefit, Subsequent Services Deductible/Coinsurance	First \$500 PCY Covered In Full Shared Benefit, Subsequent Services Deductible/Coinsurance	
<b>Major Diagnostic Imaging</b>	First \$500 PCY Covered In Full Shared Benefit, Subsequent Services Deductible/Coinsurance	First \$500 PCY Covered In Full Shared Benefit, Subsequent Services Deductible/Coinsurance	
<b>Preventive Mammography</b>	Covered in Full	First \$500 PCY Covered In Full Shared Benefit, Subsequent Services Deductible/Coinsurance	
<b>Diagnostic Mammography</b>	Covered in Full	First \$500 PCY Covered In Full Shared Benefit, Subsequent Services Deductible/Coinsurance	
<b>Supplemental Breast Exam</b>	Covered in Full	First \$500 PCY Covered In Full Shared Benefit, Subsequent Services Deductible/Coinsurance	
<b>FACILITY CARE</b>			
<b>Inpatient Facility</b>	\$2,000 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	

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<b>Inpatient Professional Services</b>	\$2,000 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
<b>Outpatient Surgery Facility</b>	\$2,000 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
<b>Skilled Nursing Facility</b> (90 days PCY; includes room and board, and facility billed professional and ancillary fees)	\$2,000 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
<b>HOSPICE &amp; HOME HEALTH CARE</b>		
<b>Hospice Inpatient Facility</b> (30 days Inpatient; within the 6 month lifetime maximum)	\$2,000 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
<b>Hospice Care</b> (Hospice Home Visits: Unlimited; Respite: 240 hours; within the 6 month lifetime maximum)	\$2,000 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
<b>MATERNITY &amp; REPRODUCTIVE CARE</b>		
<b>Contraceptive Management Services</b> (Unlimited)	Covered in Full	Shared with In-Network Deductible, then 50% Coinsurance, applies to Shared with In-Network Out of Pocket Maximum
<b>Sterilization - Female</b> (Unlimited)	Covered in Full	Shared with In-Network Deductible, then 50% Coinsurance, applies to Shared with In-Network Out of Pocket Maximum
<b>Sterilization - Male</b> (Unlimited)	Covered in Full	Shared with In-Network Deductible, then 50% Coinsurance, applies to Shared with In-Network Out of Pocket Maximum
<b>MEDICAL TRANSPORTATION BENEFITS</b>		
<b>Transplant Travel &amp; Lodging</b> (\$7,500 per transplant)	\$2,000 Deductible, 0% Coinsurance, applies to \$6,000 Out of Pocket Maximum	\$2,000 Deductible, 0% Coinsurance, applies to \$6,000 Out of Pocket Maximum
<b>EMERGENCY CARE AND TRANSPORTATION</b>		
<b>Emergency Care (If applicable, waive copay if admitted to inpatient facility)</b>	\$200 Copay then \$2,000 Deductible and 20% Coinsurance; all cost shares apply to the \$6,000 Out of Pocket Maximum	\$200 Copay then \$2,000 Deductible and 20% Coinsurance; all cost shares apply to the \$6,000 Out of Pocket Maximum
<b>Emergency Room Physician</b>	\$2,000 Deductible, then 20% Coinsurance, applies to \$6,000 Out of Pocket Maximum	\$2,000 Deductible, then 20% Coinsurance, applies to \$6,000 Out of Pocket Maximum
<b>Urgent Care Center</b>	\$30 Copay, applies to the \$6,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Shared with In-Network Out of Pocket Maximum
<b>Ambulance Transportation</b> (Unlimited)	\$2,000 Deductible, then 20% Coinsurance, applies to \$6,000 Out of Pocket Maximum	\$2,000 Deductible, then 20% Coinsurance, applies to \$6,000 Out of Pocket Maximum
<b>ALTERNATIVE CARE</b>		

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<b>Acupuncture</b> (12 visits PCY)	\$30 Copay, applies to the \$6,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Shared with In-Network Out of Pocket Maximum
<b>Manipulations (Spinal and other)</b> (12 visits PCY)	\$30 Copay, applies to the \$6,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Shared with In-Network Out of Pocket Maximum
<b>CHEMICAL DEPENDENCY &amp; MENTAL HEALTH</b>		
<b>Chemical Dependency Inpatient Facility Care</b> (Unlimited)	\$2,000 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
<b>Chemical Dependency Outpatient Professional Care</b> (Unlimited)	\$30 Copay, applies to the \$6,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Shared with In-Network Out of Pocket Maximum
<b>Mental Health Inpatient Facility Care</b> (Unlimited)	\$2,000 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
<b>Mental Health Outpatient Professional Care</b> (Unlimited)	\$30 Copay, applies to the \$6,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Shared with In-Network Out of Pocket Maximum
<b>REHABILITATION &amp; NEURO</b>		
<b>Rehab Inpatient Facility</b> (30 days PCY combined limit for inpatient services)	\$2,000 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
<b>Rehab Outpatient Care, Including Physical, Occupational, Speech and Massage Therapy, and Chronic Pain</b> (25 visits PCY combined limit for outpatient services)	\$30 Copay, applies to the \$6,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Shared with In-Network Out of Pocket Maximum
<b>Rehab Outpatient Care Chronic Conditions, Including Cardiac, Pulmonary Rehab, and Cancer</b>	\$30 Copay, applies to the \$6,000 Out of Pocket Maximum	Shared with In-Network Deductible, then 50% Coinsurance, applies to Shared with In-Network Out of Pocket Maximum
<b>OTHER SERVICES</b>		
<b>Allergy/Therapeutic Injections</b>	\$2,000 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
<b>Medical Supplies, Equipment, Prosthetics</b> (Unlimited)	\$2,000 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
<b>Transplants</b> (Unlimited)	Covered as any other service	Not Covered
<b>SUPPLEMENTAL BENEFITS</b>		
<b>Routine Hearing Exam</b> (1 every 36 months)	\$30 Copay	Shared with In-Network Deductible, then 50% Coinsurance, applies to Shared with In-Network Out of Pocket Maximum

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<b>Hearing Hardware</b> (WA Mandate \$3,000 per ear with hearing loss every 36 months)	Covered in Full	Covered in Full
<b>ANNUAL PLAN MAXIMUM</b>		
<b>Annual Plan Maximum</b>	Unlimited	Unlimited

# Highlights of your Health Care Coverage

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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 in your Pharmacy Packet or at [www.premera.com](http://www.premera.com)

<b>PHARMACY PLAN</b>		<b>PPO 80% PLAN 2000 RX</b>
<b>PRESCRIPTION DRUGS</b>		
<b>Formulary Drug List</b>	Preferred B4: Tier 1 - Generic, Tier 2 - Preferred Brand, Tier 3 - Non-Preferred Brand, Tier 4 - Specialty	
<b>Annual Benefit Maximum</b>	Unlimited	
<b>Individual Deductible PCY</b>	\$0	
<b>Family Deductible PCY</b>	No Family Deductible	
<b>Out of Network (Non-participating retail pharmacies)</b>	Same as In-Network	
<b>Out of Pocket Maximum</b>	Applies to the medical out of pocket maximum	
<b>Retail Cost Shares</b>	\$10/\$40/\$70/\$250	
<b>Mail Cost Shares</b>	\$30/\$120/\$210/\$250	
<b>Day Supply</b>	Retail Rx Copay = 30 Days; up to 90 day supply per Rx; Mail up to 90 Day per Rx; Specialty 30 Days	

