

Highlights of your Health Care Coverage

Washington Counties Insurance Fund

Effective Date: 01/01/2020

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 | PLAN 500 | |
|---|--|---|
| | IN-NETWORK | OUT-OF-NETWORK |
| MEDICAL COST SHARE OPTIONS | | |
| Individual Deductible PCY (Family embedded deductible 2X Individual) | \$500 | \$1,000 |
| 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) | \$2,750 | \$5,500 |
| Office Visit Cost Share | \$30 Copay, applies to the Out of Pocket Maximum | Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum |
| PREVENTIVE CARE OPTIONS AND HEALTH EDUCATION | | |
| Preventive Office Visit (Unlimited, subject to standard medical guidelines) | Covered in Full | Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum |
| Immunizations (Unlimited, subject to standard medical guidelines) | Covered in Full | Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum |
| Health Education (HE) (Unlimited) | Covered in Full | Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum |
| Nicotine Dependency Programs (ND) (Unlimited) | Covered in Full | Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum |
| Diabetes Health Education (DE) (Unlimited) | Covered in Full | Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum |
| PROFESSIONAL CARE | | |

| MEDICAL PLAN | PLAN 500 | |
|---|--|--|
| | IN-NETWORK | OUT-OF-NETWORK |
| Professional Office Visit | \$30 Copay, applies to the Out of Pocket Maximum | Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum |
| Inpatient Professional Services | In Network Deductible, then 20% Coinsurance, applies to the Out of Pocket Maximum | Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum |
| Contraceptive Management Services (Unlimited) | Covered In Full | Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum |
| DIAGNOSTIC SERVICE OPTIONS | | |
| Preventive Professional Diagnostic Imaging and Laboratory Services - Including Mammogram and PAP/PSA | Covered In Full | Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum |
| Other Professional Diagnostic Imaging | In Network Deductible, then 20% Coinsurance, applies to the Out of Pocket Maximum | Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum |
| Professional Diagnostic Major Imaging | In Network Deductible, then 20% Coinsurance, applies to the Out of Pocket Maximum | Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum |
| Other Professional Diagnostic Laboratory/Pathology | In Network Deductible, then 20% Coinsurance, applies to the Out of Pocket Maximum | Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum |
| Diagnostic Mammography | Covered in Full | Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum |
| FACILITY CARE OPTIONS | | |
| Inpatient Facility | In Network Deductible, then 20% Coinsurance, applies to the Out of Pocket Maximum | Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum |
| Outpatient Surgery Facility | \$75 Copay, then In Network Deductible, then 20% Coinsurance, applies to the Out of Pocket Maximum | Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum |
| Skilled Nursing Facility (90 days PCY; includes room and board, and facility billed professional and ancillary fees) | In Network Deductible, then 20% Coinsurance, applies to the Out of Pocket Maximum | Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum |
| Hospice Inpatient Facility (14 Days; 6 month limit per lifetime) | \$100 Copay, applies to the Out of Pocket Maximum, then Covered in full | \$100 Copay, applies to the Out of Pocket Maximum, then Covered in Full |
| EMERGENCY CARE AND TRANSPORTATION OPTION | | |
| Emergency Care (If applicable, waive copay if admitted to inpatient facility) | \$150 Copay then In Network Deductible and 20% Coinsurance; applies to the Out of Pocket Maximum | \$150 Copay then In Network Deductible and 20% Coinsurance; applies to the Out of Pocket Maximum |

| MEDICAL PLAN | PLAN 500 | |
|--|--|--|
| | IN-NETWORK | OUT-OF-NETWORK |
| Emergency Room Physician | In Network Deductible, then 20% Coinsurance, applies to the Out of Pocket Maximum | In Network Deductible, then 20% Coinsurance, applies to the Out of Pocket Maximum |
| Urgent Care Center | \$30 Copay, applies to the Out of Pocket Maximum | Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum |
| Ambulance Transportation (Unlimited) | \$50 Copay, then In Network Deductible, then 20% Coinsurance, applies to the Out of Pocket Maximum | \$50 Copay, then In Network Deductible, then 20% Coinsurance, applies to the Out of Pocket Maximum |
| Air Ambulance (Unlimited) | \$50 Copay, then In Network Deductible, then 20% Coinsurance, applies to the Out of Pocket Maximum | \$50 Copay, then In Network Deductible, then 20% Coinsurance, applies to the Out of Pocket Maximum |
| OTHER SERVICES | | |
| Allergy/Therapeutic Injections | In Network Deductible, then 20% Coinsurance, applies to the Out of Pocket Maximum | Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum |
| Mental Health Inpatient Facility Care (Unlimited) | In Network Deductible, then 20% Coinsurance, applies to the Out of Pocket Maximum | Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum |
| Mental Health Outpatient Professional Care (Unlimited) | \$30 Copay, applies to the Out of Pocket Maximum | Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum |
| Chemical Dependency Inpatient Facility Care (Unlimited) | In Network Deductible, then 20% Coinsurance, applies to the Out of Pocket Maximum | Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum |
| Chemical Dependency Outpatient Professional Care (Unlimited) | \$30 Copay, applies to the Out of Pocket Maximum | Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum |
| Rehab Inpatient Facility (30 days PCY) | In Network Deductible, then 20% Coinsurance, applies to the Out of Pocket Maximum | Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum |
| Rehab Outpatient Care, Including Physical, Occupational, Speech and Massage Therapy, and Chronic Pain (45 visits PCY) | \$30 Copay, applies to the Out of Pocket Maximum | Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum |
| Rehab Outpatient Care Chronic Conditions, Including Cardiac, Pulmonary Rehab, and Cancer | \$30 Copay, applies to the Out of Pocket Maximum | Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum |
| Medical Supplies, Equipment, Prosthetics (Unlimited) | In Network Deductible, then 20% Coinsurance, applies to the Out of Pocket Maximum | Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum |
| Foot Orthotics, Orthopedic Shoes and Accessories (\$300 PCY; Includes orthotics and orthopedic shoes) | In Network Deductible, then 20% Coinsurance, applies to the Out of Pocket Maximum | Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum |

| MEDICAL PLAN | PLAN 500 | |
|--|---|---|
| | IN-NETWORK | OUT-OF-NETWORK |
| Home Health Visits (130 visits PCY) | In Network Deductible, then 20% Coinsurance, applies to the Out of Pocket Maximum | Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum |
| Hospice Care (240 hours respite care; 6 month limit per lifetime) | In Network Deductible, applies to the Out of Pocket Maximum, then Covered in Full | Out of Network Deductible, applies to the Out of Pocket Maximum, then Covered in Full |
| TMJ (Temporomandibular Joint Disorders) (Unlimited (Medical and Dental services - Medical and Dental cost shares based on type of service)) | Covered as any other service | Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum |
| Transplants (Unlimited; \$7,500 travel and lodging limits) | Covered as any other service | Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum |
| ALTERNATIVE CARE | | |
| Manipulations (Spinal and other) (Spinal Manipulations 20 Visits PCY, Massage Therapy 12 Visits PCY separate from Spinal Manipulations) | \$30 Copay, applies to the Out of Pocket Maximum | Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum |
| Acupuncture (12 Visits PCY) | \$30 Copay, applies to the Out of Pocket Maximum | Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum |
| SUPPLEMENTAL BENEFITS | | |
| Routine Vision Exam (1 PCY) | \$30 Copay, applies to the Out of Pocket Maximum | Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum |
| Pediatric Vision Exam (1 PCY under age 19) | \$30 Copay, applies to the Out of Pocket Maximum | \$30 Copay, applies to the Out of Pocket Maximum |
| Routine Hearing Exam (1 PCY) | \$30 Copay, applies to the Out of Pocket Maximum | Out of Network Deductible, then 50% Coinsurance, applies to the Out of Pocket Maximum |
| Hearing Hardware (\$3,000 every 3 calendar years) | Covered in Full (up to benefit maximum) | Covered in Full (up to benefit 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 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.

Highlights of your Health Care Coverage

Washington Counties Insurance Fund

Effective Date: 01/01/2020

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

| PHARMACY PLAN | | RX 500 |
|----------------------------------|---|--------|
| PRESCRIPTION DRUGS | | |
| Drug List | Preferred B3 Tier 1 = generic Tier 2 = preferred brand Tier 3 = non-preferred brands | |
| Retail Cost Shares | \$5/\$35/\$70 | |
| Mail Cost Shares | \$15/\$79/\$210 | |
| Day Supply | Retail: 30 Days; Mail: 90 Days; Specialty: 30 Days | |
| Individual Deductible PCY | No Individual Deductible | |
| Family Deductible PCY | No Family Deductible | |
| Out of Pocket Maximum | Applies to the medical out of pocket maximum | |
| Annual Benefit Maximum | Unlimited | |

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

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