

# Essential Bronze 6500

Washington plan for individuals and families

Start date January 1, 2024



Health Plan of Washington

LifeWise Essential plans are exclusive provider organization (EPO) plans. Care outside of your plan's network is not covered, except for emergencies. See next page for important plan information.

You have access to the **LifeWise Primary Network** of providers.

<b>Annual deductible</b>	Per calendar year (PCY) Family = 2x individual (in-network only)	\$6,500	
<b>Coinsurance</b>	Amount you pay after your deductible is met	35%	
<b>Out-of-pocket maximum</b>	Includes deductible, coinsurance, and copays Family = 2x individual (in-network only)	\$8,900	
<b>10 essential health benefits</b>			
<b>1 Ambulatory patient services</b>	Outpatient services	Deductible, then 35%	
<b>Professional visits and services</b>	Designated PCP professional visit	\$50 copay	
	Specialist professional visit	Deductible, then \$110 copay	
	Urgent care	Deductible, then 35%	
	Chiropractic adjustments: 10 visits PCY; Acupuncture: 12 visits PCY	Deductible, then 35%	
<b>2 Emergency services</b>	Emergency care	Deductible, then 35%	
	Ambulance transportation (air and ground)	Deductible, then 35%	
<b>3 Hospitalization</b>	Inpatient services	Deductible, then 35%	
	Organ and tissue transplants, inpatient	Deductible, then 35%	
<b>4 Maternity and newborn care</b>	Prenatal and postnatal care	No charge	
	Inpatient delivery and services	Deductible, then 35%	
	Abortion	No charge	
<b>5 Mental health and substance use disorder services, including behavioral health treatment</b>	Professional visits	\$75 copay	
	Inpatient hospital: mental/behavioral health	Deductible, then 35%	
	Outpatient services	Deductible, then 35%	
<b>6 Prescription drugs</b>	Preferred generic	\$35 copay	
	Retail/Specialty: 30-day supply	Preferred brand	Deductible, then 35%
	(Mail order: 90-day supply, copay x3)	Non-preferred drugs	Deductible, then 40%
		Specialty	Deductible, then 50%
	Drug list	<b>M4</b>	
<b>7 Rehabilitative and habilitative services and devices</b>	Inpatient rehabilitation: 30 days PCY	Deductible, then 35%	
	Physical, speech, occupational, massage therapy: 25 visits combined PCY	Deductible, then 35%	
	Durable medical equipment	Deductible, then 35%	
<b>8 Laboratory services</b>	Includes x-ray, pathology, imaging and diagnostic, standard ultrasound	Deductible, then 35%	
	Major imaging, including MRI, CT, PET (preapproval required for certain services)	Deductible, then 35%	
	Mammograms	No charge	
<b>9 Preventive/wellness services</b>	Screenings	No charge	
	Exams and vaccinations	No charge	
<b>10 Pediatric vision under 19 years of age</b>	Eye exam: 1 PCY	\$30 copay	
	Eyewear: 1 pair of glasses PCY (frames and lenses); 12-month supply of contacts PCY, in lieu of glasses (frames and lenses)	No charge	
<b>Virtual care</b>	Doctor On Demand: general medicine	See professional visits and services	
	Boulder Care or Workit Health: Mental health including substance use disorder	See professional visits and services	
	All other virtual providers	See professional visits and services	

# This plan is available if you live in one of the following counties:

Adams, Asotin, Benton, Chelan, Clallam, Clark, Columbia, Cowlitz, Douglas, Ferry, Garfield, Grant, Island, Jefferson, King, Kittitas, Klickitat, Lewis, Lincoln, Mason, Okanogan, Pend Oreille, Pierce, San Juan, Skagit, Skamania, Snohomish, Spokane, Stevens, Thurston, Wahkiakum, Walla Walla, Whatcom, or Whitman.

## General exclusions and limitations

Below is a list of some things that this health plan does not cover. A complete list of exclusions is available in the sample benefit booklets available on [lifewise.com](http://lifewise.com).

Benefits are not provided for treatment, surgery, services, drugs, or supplies for any of the following:

- Services that are not medically necessary
- Cosmetic surgery or reconstructive surgery (except as specifically provided)
- Experimental or investigative services
- Assisted reproduction
- Weight loss, including surgery, drugs, foods, and exercise programs
- Service in excess of specified benefit maximums
- Services payable by other types of insurance such as property insurance, liability insurance, or motor vehicle insurance
- Services that the provider's license or certification does not allow them to perform
- Services received when you are not covered by this plan
- Sexual dysfunction
- Sterilization reversal

For a list of services and procedures that require approval for coverage from your plan before you receive them (preapproval), visit [lifewise.com](http://lifewise.com).

## Contact us

For enrollment information or if you have questions about Premera Blue Cross:

- Visit [lifewise.com](http://lifewise.com).
- Call **844-666-WISE** (844-666-9473).
- Talk to a **producer**, a licensed professional also known as an agent.

This is only a summary of the major benefits provided by our plans. This is not a contract. On our website, you can find a supplemental guide with information about plan policies and procedures.

Visit [lifewise.com/summary-of-benefits](http://lifewise.com/summary-of-benefits) for a Summary of Benefits and medical glossary.

**Discrimination is against the law.** LifeWise Health Plan of Washington (LifeWise) complies with applicable Federal and Washington state civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. LifeWise does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. LifeWise 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). LifeWise 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 LifeWise has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation, you can file a grievance with: Civil Rights Coordinator — Complaints and Appeals, PO Box 91102, Seattle, WA 98111, Toll free: 855-332-6396, Fax: 425-918-5592, TTY: 711, Email [AppealsDepartmentInquiries@LifeWiseHealth.com](mailto:AppealsDepartmentInquiries@LifeWiseHealth.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>. You can also file a civil rights complaint with the Washington State Office of the Insurance Commissioner, electronically through the Office of the Insurance Commissioner Complaint Portal available at <https://www.insurance.wa.gov/file-complaint-or-check-your-complaint-status>, or by phone at 800-562-6900, 360-586-0241 (TDD). Complaint forms are available at <https://fortress.wa.gov/oic/online/services/cc/pub/complaintinformation.aspx>.

### Language Assistance

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 800-817-3056 (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 800-817-3056 (TTY: 711)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 800-817-3056 (TTY: 711).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 800-817-3056 (TTY: 711) 번으로 전화해 주십시오.

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 800-817-3056 (телетайп: 711).

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 800-817-3056 (TTY: 711).

УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 800-817-3056 (телетайп: 711).

ប្រយ័ត្ន: បើសិនជាអ្នកនិយាយភាសាខ្មែរ, សេវាជំនួយភាសាដោយឥតគិតថ្លៃសម្រាប់អ្នកមានសំណើប្រើប្រាស់ ជូនខ្លះស្តី 800-817-3056 (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。800-817-3056 (TTY:711) まで、お電話にてご連絡ください。

ማሳሰቢያ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም አርዳታ ድርጅቶች፣ በጻ ሊያገለግሉት ተዘጋጅተዋል። ወደ ሚክሳው ቁጥር ይደውሉ 800-817-3056 (ግስግት ለተሳናቸው: 711)።

XIYEEFFANNA: Afaan dubbattu Oroomiffa, tajaajjila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 800-817-3056 (TTY: 711).

(711) 800-817-3056 (رقم هاتف الصم والبكم: 711) اتصل برقم 800-817-3056 (رقم هاتف الصم والبكم: 711).

பிழைப்பு: நீ துமீர் பிழைப்பு பேசுபவரே, தா தாமா விட சமர்ப்பிதா மெத துமீர் மூலம் உபயோகம். 800-817-3056 (TTY: 711) 'தே வரல வரே'

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 800-817-3056 (TTY: 711).

উপদ্রাব: এঁরাওঁ শাখাওঁয়ালাসা সাও, ঞাখাওঁঞাখাখাওঁঞাওঁয়ালাসা, ঞাওঁখাওঁঞাওঁয়ালাসা, ঞাওঁখাওঁঞাওঁয়ালাসা. ঞাওঁখাওঁঞাওঁয়ালাসা. ঞাওঁখাওঁঞাওঁয়ালাসা 800-817-3056 (TTY: 711).

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 800-817-3056 (TTY: 711).

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 800-817-3056 (ATS: 711).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 800-817-3056 (TTY: 711).

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 800-817-3056 (TTY: 711).

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 800-817-3056 (TTY: 711).

توجه: اگر یہ زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 800-817-3056 (TTY: 711) تماس بگیرید.