

# Health plans for busy, active lives

Washington  
Individuals  
and Families

1.1.2013

LIFEWISE | 

HEALTH PLAN OF WASHINGTON

*you can plan on us*





# Health plans designed for the way you live

LifeWise Health Plan of Washington offers:

- A focus on prevention, choice and value
- Service excellence with a local sales force and customer service representatives ready to help
- Extensive provider networks that give you easy access to thousands of medical and dental providers and facilities in Washington and nationwide
- Powerful, simple to use online tools to manage your coverage and protect your health
- The perfect balance between coverage and cost



# So what's a health plan really worth?

## In this case—\$63,037

Medical costs add up quickly and rather dramatically. Let's take a look at a biking injury example and what it would cost without a health plan.

Our queen of the trails took a nasty spill and needed back surgery. **Without a health plan, her total cost estimate is \$71,453.\* Ouch.**

Fortunately, as a LifeWise member, our weekend warrior would **only need to spend a little over \$8,416** for this care and her coverage.

**So what's a health plan worth?** Well, when you add up the discounts LifeWise negotiated for her care plus the amount the plan paid, **our biking enthusiast saved over \$63,000!**

\* Source: Average cost for back surgery for female age 20–44, Seattle area. PharMetrics, Inc., an IMS Health Incorporated Company. Copyright 2009. All rights reserved.

The above example uses information based on 6 months of coverage with our popular WiseEssentials 6 plan for a 44 year-old female, non-smoker. We estimated \$241 monthly premium + \$1,970 deductible + \$5,000 coinsurance maximum—costs will vary based on age and plan type.



# A few questions to consider



Our health plans are flexible enough to fit your needs and your budget. Plus, they offer the best way to protect your health and your financial security. Here are some important things to think about before you choose your health plan:

## How much coverage do I need?

- Do you need just a few office visits per year or more?
- Do you need prescription coverage? Or are you willing to pay for prescriptions on your own?  
*Our chart on pages 6–7 will help you find the plan that offers the coverage for services you use the most.*
- **Do you need dental coverage?**  
*Go to page 8 to learn about our dental plans.*

## What cost works best for me?

- Want to lower your out-of-pocket costs when you need care? *Look at our low deductible plans.*
- Looking to keep your monthly rate low and are willing to pay more out-of-pocket when you need care? *Consider a higher deductible plan.*
- What monthly rate works for me? *See the enclosed Monthly Rates sheet.*

## Do I need more information?

- Are you close to making a choice but need a little more information? A Supplemental Guide that shares information about Privacy Policies, Provider Organization, Key Utilization Management Procedures and Pharmaceutical Management Procedures is available on our website.

*You can also contact your producer or give us a call toll-free at **800-592-6804**.*



# Review your plan options

What do you expect from your health plan?

## WiseSimplicity

**Coverage for the big stuff.** If it's important for you to keep your monthly rate low and you're willing to pay more out-of-pocket, this plan could be right for you. It provides up front coverage for one preventive care exam per year with the deductible waived.

## WiseEssentials Copay

**The ease and predictability of a copay.** This plan also offers higher annual deductibles which lowers your monthly rate. It covers your first three office visits with a \$25 copay, preventive care and more.

## WiseEssentials 6

**Great basic coverage.** A good choice when you want a low rate and more up front coverage for routine care. This plan provides up front coverage for your first six office visits.

## WiseSavings

**A Health Savings Account (HSA) plan.** Provides quality healthcare coverage that lets you save money on a pre-tax basis for future qualified medical expenses. Make your money work for you with an HSA. You'll find more details on page 11.

## WiseAdvantage

**Offers the widest range of covered benefits.** A benefit-rich plan that includes coverage for pharmacy, vision care and maternity. A nice option if you're looking to cover all your bases.



# Get MORE for your money



## Nationwide network coverage

The LifeWise network includes thousands of physicians, specialists and facilities in Washington so you have a choice when it comes to your medical care. You're also covered when you travel by visiting an in-network provider with our nationwide network, PHCS/MultiPlan. Visit [lifewisewa.com](https://lifewisewa.com) and select "Find a Doctor" for more information.

## Online tools to help keep you healthy

As a LifeWise member you can use tools on our secure website to help you assess, manage and improve your health. This website offers a health assessment, treatment cost estimator, access to your claims status, your plan benefits, a symptom checker and more.

## 24-Hour NurseLine

The NurseLine is staffed by registered nurses who answer your questions about symptoms and conditions. They also give you home treatment suggestions and helpful advice about where to get care.

## 24-hour coverage—on and off the job

You'll have 24-hour coverage for all enrolled family members. This includes coverage for occupational conditions not covered by workers' compensation or other industrial insurance from your employer.

## Pharmacy discount program<sup>†</sup>

Instantly save on qualifying drugs at participating retail pharmacies. Simply show your LifeWise ID card. Visit [lifewisewa.com/rxdiscount](https://lifewisewa.com/rxdiscount) for more information.

## Personalized health support

LifeWise supports your health and helps you get the most from your healthcare providers. We offer a variety of information and services including personalized support from an outreach nurse when you're faced with complex care needs.

<sup>†</sup> Only the WiseAdvantage plan covers prescription drugs. Members on our other plans can use the pharmacy discount program when purchasing drugs.

# Choose the best plan for you

This is a good time to reference the Monthly Rates sheet we included so you can compare plan costs.

PCY= Per Calendar Year

This is an overview of PREFERRED PROVIDER deductible, coinsurance and copay levels only. Deductible, coinsurance and copay represent what you pay. Non-preferred provider costs are higher in most instances. Visit lifewisewa.com for more details.

		WiseSimplicity	WiseEssentials Copay	WiseEssentials 6	WiseSavings (HSA)	WiseAdvantage
<b>Calendar year maximum</b>	\$2 million					
<b>Annual Deductible</b>	The amount you pay each year before the plan pays for covered services	\$10,000	\$5,000 / \$7,500	\$1,970 / \$2,500 / \$3,500	Individual: \$1,970 / \$3,000 Family <sup>2</sup> : \$3,940 / \$6,000	Individual: \$1,800 Family <sup>2</sup> : \$5,400
<b>Coinsurance</b>	The amount you pay after your deductible is met	0%	25%	25%	20%	35%
<b>Annual Coinsurance Maximum</b>	The most you'll pay out-of-pocket for covered services after your deductible is met <sup>1</sup>	\$0	\$5,000	\$5,000	Individual: \$2,500 / \$1,750 Family <sup>2</sup> : \$5,000 / \$3,500	Individual: \$6,500 Family <sup>2</sup> : 3x Individual
<b>Office Visits, Urgent Care &amp; Naturopathy</b>	Includes visits to your doctor, specialist, naturopath, or urgent care center	Deductible, then covered in full	<b>DEDUCTIBLE WAIVED</b> on first 3 visits PCY, you pay \$25 copay only; additional visits subject to deductible, then 25%	<b>DEDUCTIBLE WAIVED</b> on first 6 visits PCY, you pay 25%; additional visits subject to deductible, then 25%	Deductible, then coinsurance	<b>DEDUCTIBLE WAIVED</b> , \$30 Copay
<b>Preventive Care Exams</b>	Includes physicals, women's health exams, and well-baby exams. <i>See page 10 for details.</i>	Covered in full (1 exam PCY; well-baby exams are unlimited)	Covered in full	Covered in full	Covered in full	Covered in full
<b>Preventive Screenings &amp; Immunizations</b>	Includes mammograms, colonoscopies and vaccines	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full
<b>Pharmacy</b>	<b>Retail</b> 30-day supply <b>Mail Order</b> 90-day supply	Pharmacy discount program only	Pharmacy discount program only	Pharmacy discount program only	Pharmacy discount program only	<b>Generic:</b> deductible, then 20% <b>Preferred brand-name:</b> deductible, then 50% <sup>3</sup>
<b>Chiropractic &amp; Other Spinal Manipulations</b>	12 visits PCY	Deductible, then covered in full	<b>DEDUCTIBLE WAIVED</b> , \$25 Copay	<b>DEDUCTIBLE WAIVED</b> , \$25 Copay	Deductible, then coinsurance	<b>DEDUCTIBLE WAIVED</b> , \$25 Copay
<b>Acupuncture</b>	12 visits PCY	Deductible, then covered in full	<b>DEDUCTIBLE WAIVED</b> , \$25 Copay	<b>DEDUCTIBLE WAIVED</b> , \$25 Copay	Deductible, then coinsurance	<b>DEDUCTIBLE WAIVED</b> , \$25 Copay
<b>Emergency Room Care</b>	Copay waived if directly admitted to an inpatient facility	\$100 Copay, then subject to deductible, then covered in full	\$100 Copay, then subject to deductible, then coinsurance	\$100 Copay, then subject to deductible, then coinsurance	Deductible, then coinsurance	\$100 Copay, then subject to deductible, then coinsurance
<b>Ambulance Transportation</b>	Air: Unlimited; Ground: \$5,000 PCY limit	Deductible, then covered in full	Deductible, then coinsurance	Deductible, then coinsurance	Deductible, then coinsurance	Deductible, then coinsurance
<b>Outpatient &amp; Inpatient Facility Care</b>	Includes hospital care & professional services	Deductible, then covered in full	Deductible, then coinsurance	Deductible, then coinsurance	Deductible, then coinsurance	Deductible, then coinsurance
<b>Outpatient Diagnostic Imaging &amp; Labs</b>	Includes x-rays, MRIs, CAT scans	Deductible, then covered in full	Deductible, then coinsurance	<b>DEDUCTIBLE WAIVED</b> , then 25% for \$1,970 deductible plan only Deductible, then 25% for all other plans	Deductible, then coinsurance	Deductible, then coinsurance
<b>Rehabilitation</b>	Outpatient: 20 visits PCY; Inpatient: 8 days PCY Physical, Occupational, Massage & Speech Therapy; Cardiac & Pulmonary Rehabilitation	Deductible, then covered in full	Deductible, then coinsurance	Deductible, then coinsurance	Deductible, then coinsurance Outpatient: 15 visits PCY only Inpatient: 10 days PCY only	Deductible, then coinsurance
<b>Mental Health</b>	<b>Outpatient Office Visit</b>	Deductible, then covered in full	<b>DEDUCTIBLE WAIVED</b> on first 3 visits PCY, you pay \$25 copay only; additional visits subject to deductible, then 25%	<b>DEDUCTIBLE WAIVED</b> on first 6 visits PCY, you pay 25%; additional visits subject to deductible, then 25%	Deductible, then coinsurance	<b>DEDUCTIBLE WAIVED</b> , \$30 Copay
	<b>Inpatient Facility Care</b>	Deductible, then covered in full	Deductible, then coinsurance	Deductible, then coinsurance	Deductible, then coinsurance	Deductible, then coinsurance
<b>Vision Care</b>	Includes routine exam and vision hardware	Not covered	Not covered	Not covered	Not covered	1 exam covered in full and \$200 for frames, lenses & contact lenses per 2 calendar years
<b>Maternity Care</b>	Includes prenatal office visits and delivery	Not covered	Not covered	Not covered	Not covered	Deductible, then coinsurance
<b>Medical Equipment</b>	Includes orthotics at 1 pair or 2 units	Not covered	Not covered	Not covered	Deductible, then coinsurance	Deductible, then coinsurance
<b>Transplants</b>	12-month waiting period; Donor: \$75,000 limit; \$7,500 travel limit	Deductible, then covered in full	Deductible, then coinsurance	Deductible, then coinsurance	Deductible, then coinsurance	Deductible, then coinsurance
<b>Home Health Care</b>	130 visits PCY	Deductible, then covered in full	Deductible, then coinsurance	Deductible, then coinsurance	Deductible, then coinsurance	Deductible, then coinsurance
<b>Skilled Nursing Facility</b>	45 days PCY; Includes room and board	Deductible, then covered in full	Deductible, then coinsurance	Deductible, then coinsurance	Deductible, then coinsurance	Deductible, then coinsurance
<b>Hospice Care</b>	Inpatient: 10 days PCY; Respite: 240 hours PCY	Deductible, then covered in full	Deductible, then coinsurance	Deductible, then coinsurance	Deductible, then coinsurance	Deductible, then coinsurance

<sup>1</sup> After paying your deductible and coinsurance maximum, LifeWise will pay 100% of the allowable charge for services from preferred providers.

<sup>2</sup> Family = Individual plus one or more family members. Services for family members covered under the same HSA-qualified plan are applied to the family deductible. The family deductible must be met before services are covered for any enrolled family members.

<sup>3</sup> Uses Preferred Drug List, with no coverage for non-preferred brand-name drugs.



# Predictable and reliable coverage—now in a dental plan

Adding a LifeWise Individual Dental Copay Plan to your health plan means you'll have complete, high-quality coverage. Since research shows that good oral health is key to your overall well-being, there's really no reason not to enroll. Especially when you consider our dental plans offer predictable costs on over 200 dental procedures. With a strong and growing provider network you're sure to find an in-network dentist located near you.

## Our dental plans give you:

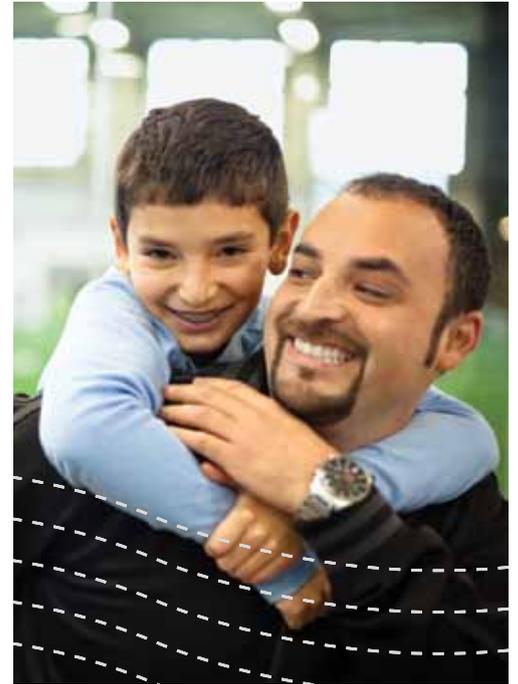
- **Choice of deductible**  
Choose either a \$50 or \$75 annual deductible plan.
- **Predictability of costs**  
You'll pay a set copay for each of the over 200 covered services.
- **Easy plan administration**  
One application, one bill, one ID card, one customer service line and one resource rich website.
- **Wide range of coverage\***  
You'll be covered for the most common preventive, diagnostic, basic and major dental services.
- **Choice of providers**  
A strong and growing provider network.
- **On-going support**  
You can get a wealth of dental health information at [lifewisewa.com/dentalhealth](https://lifewisewa.com/dentalhealth).

Visit [lifewisewa.com](https://lifewisewa.com) to see if you have an in-network dentist nearby using our **Find a Doctor** tool. Choose **Dental-Individual Copay Plans** from the Network drop-down list.

You can only apply for the LifeWise dental plan at the same time as you apply for a LifeWise health plan or during our add-on period. Visit [lifewisewa.com](https://lifewisewa.com) for more information.

\* Find a complete list of covered services and copays at [lifewisewa.com/dental](https://lifewisewa.com/dental).

Here are a few examples of common services our plan covers when you choose an in-network provider:



	Individual Dental Copay
<b>Annual Deductible</b> PCY	Individual: \$50 / \$75 Family: \$150 / \$225
<b>Benefit Maximum</b> per person, PCY	\$1,000
<b>DIAGNOSTIC and PREVENTIVE</b>	Deductible* waived, copay only
<b>Oral Exams</b> Limited to 2 PCY	\$0
<b>Bitewing X-rays</b>	\$0
<b>Cleanings</b> Limited to 2 PCY	\$20
<b>Fluoride Treatments</b> Limited to 2 applications PCY for members under the age of 20	\$0
<b>Sealants</b> Limited to permanent teeth; for members under age 19	\$0
<b>BASIC</b>	Deductible*, then copay
<b>Emergency Palliative Treatment</b>	\$5
<b>Fillings</b> One surface, amalgam; primary or permanent; limited to once per tooth surface every 24 consecutive months	\$30
<b>Periodontal Maintenance</b> Limited to 4 visits per calendar year	\$40
<b>Recementing of Crowns</b>	\$20
<b>Crown Repair</b>	\$25
<b>Simple Extractions</b> Erupted tooth or exposed root	\$30
<b>Space Maintainers</b> Fixed, unilateral; for members under age 20	\$65
<b>MAJOR (12-month waiting period)</b>	Deductible*, then copay
<b>Crowns, Onlays, Dentures, Partial and Bridges</b>	Copays vary based on the tooth location and type of material used. Visit <a href="http://lifewisewa.com/dental">lifewisewa.com/dental</a> for a complete list of covered services and copays for more information.
<b>Endodontic (Root Canal) Treatment</b> Limited to 2 per arch when performed in conjunction with overdentures	anterior tooth: \$385 molar tooth: \$515 bicuspid tooth: \$435
<b>General Anesthesia</b> For first 30 minutes; limited to covered dental procedures at a dental-care provider's office when dentally necessary	\$165
<b>Oral Surgery</b> For surgical removal of residual tooth roots	\$115
<b>Periodontal Scaling</b> One to three teeth; limited to once per quadrant every 2 calendar years	\$60
<b>Periodontal Surgery</b> Osseous surgery; Covered in the same quadrant once every 3 calendar years	\$350



PCY= Per Calendar Year

\* If you visit an out-of-network provider, you'll pay the out-of-network coinsurance based on the type of service provided. You'll also be responsible for amounts charged above the allowable charge. Visit [lifewisewa.com/dental](http://lifewisewa.com/dental) for details on out-of-network provider coverage.



# Staying healthy

Preventive medical screenings are one of the best ways to help you and your family stay healthy. These important screenings help your doctors detect diseases early when they are easiest to treat. All LifeWise plans offer comprehensive preventive care coverage and you'll pay the least out-of-pocket when you visit an in-network provider. However, you can still use an out-of-network provider if you're willing to pay a higher cost share.

The list below shows the most common preventive care services we cover when you meet the frequency, age, risk, and gender guidelines.

## Preventive Exams

- Men's/Women's health exams
- Child/Well baby exams
- Sports physicals
- Routine physicals

## Women's Preventive Services

- Women's health exams
- Prescribed contraceptives

## Immunizations

- Hepatitis A and B
- HPV
- Flu
- Measles, Mumps and Rubella
- Meningococcal and Pneumococcal
- Tetanus, Diphtheria, Pertussis
- Chicken Pox
- Polio
- Rotavirus
- Shingles

## Preventive Screenings

- Osteoporosis:** Bone density screening
- Breast Cancer:** Mammogram
- Colorectal Cancer:** Colonoscopy or sigmoidoscopy
- Diabetes:** Glucose test
- High Blood Pressure, Hypertension, Heart Disease, or Cholesterol:** Lipid panel, lipoprotein, or cholesterol screening
- Prostate Cancer:** PSA Blood Test
- Anemia:** Hemoglobin (iron) test
- Cervical Cancer:** PAP Smear
- Infectious and Sexually Transmitted Diseases:** Antibody or antigen screening

A full list of preventive screenings, tests and other preventive services, is available on [lifewisewa.com](http://lifewisewa.com). You can receive these preventive services covered in full if you use preferred providers and are within the frequency, age, risk and gender guidelines outlined in the list.



# Turn your health into wealth with a Health Savings Account

## What is a Health Savings Account (HSA)?

An HSA is a bank account that you set up, manage and fund. It lets you save money to pay for your healthcare on a pre-tax basis and works in combination with HSA-qualified health plans. Before you can open an HSA, you must first be covered by a qualified high-deductible health plan.

## What are the benefits of having an HSA?

With your HSA bank account, you put money in and take it out, just like you would with a regular savings account. The difference is the money may be tax-free if you use it to cover qualified medical expenses. Your HSA can give you a **triple tax advantage**:

- Your money goes in on a tax-advantaged basis
- Money can be withdrawn tax-free when used to pay for qualified medical expenses.
- Funds you don't use rollover from year to year and grow tax-deferred.

An HSA offers interest and investment options. Once you meet the minimum balance you can invest in mutual fund families. And you can save up your HSA funds for certain future healthcare expenses, including costs after retirement.

We offer integrated banking through UMB Bank, n.a., a member of the FDIC. Founded in 1913 and an industry leader in financial healthcare accounts since 1997, UMB Bank is one of the largest independent banks in America. Your account offers:

- no monthly service fees
- a healthcare payment (debit) card
- 24-7 online access, giving you the added convenience to track and manage your qualified healthcare expenses.

## More than a medical plan—it's a financial plan, too

A LifeWise HSA-qualified health plan might be the right fit if you want to:

- Save and invest for future healthcare expenses
- Decrease the amount of taxes you pay.

## How to enroll

- 1 Apply for an HSA health plan—** Enroll in our qualified high-deductible health plan.
- 2 Open an HSA bank account—** LifeWise has established a relationship with UMB Bank, n.a. to give you an integrated banking experience. To open your account, visit [lifewisewa.com](http://lifewisewa.com) to download the short authorization form or contact your producer. You can use other qualified banks, such as HSA Bank,™ as well.
- 3 Start contributing to your HSA account—** Watch your money grow year-to-year. You can manage your HSA online by visiting [lifewisewa.com](http://lifewisewa.com) and logging in.

This material is not intended to provide tax or legal advice. Individuals and families should consult with their own legal and tax advisors before taking action. For more detailed information on HSAs, refer to IRS Publication 969, "Health Savings Accounts and Other Tax-Favored Health Plans," by visiting the IRS Web site.

# Enroll today!



## How to become a LifeWise member

- 1 Apply online at [lifewisewa.com](http://lifewisewa.com):** Get a quote, fill out your application and submit it electronically on our secure site. Prompts will guide you through the easy step-by-step application process.
- 2 Apply by mail:** Fill out, sign and date your LifeWise enrollment application, then send it to us in the pre-addressed envelope provided. Do not include payment when applying.
- 3 Talk to a producer or call us directly:** Find out more about which LifeWise health plan is right for you. Your producer can also help you fill out your application online.

## As a LifeWise member

You get access to a secure website where you can:

- Order new ID cards, see your benefits, estimate treatment costs and check claims status.
- Choose your monthly payment option including automatic funds transfer, credit card or debit card.
- Use the many health tools such as symptom checker, diet and exercise trackers and a medical library.

Visit [lifewisewa.com](http://lifewisewa.com) for more details.

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## Helpful definitions

**Benefit:** The portion of services your health plan pays for.

**Coinsurance:** Your share of the fee for a service. If your plan's coinsurance share is 20%, you pay 20% of the allowable charge and your plan benefit pays the other 80% of the allowable charge.

**Coinsurance maximum:** A preset limit after which your plan pays at 100% of the allowable charge.

**Copay:** A flat fee you pay for a specific service, like an office visit, at the time a service is rendered. Copays don't apply towards a deductible or coinsurance maximum.

**Covered in full:** Services your plan pays for in full. Benefits provided at 100% of the allowable charges; not subject to deductible or coinsurance.

**Deductible:** The amount of money you pay every year before the plan pays for certain services.

**Network:** A group of doctors, dentists, hospitals and other healthcare providers that have contracted to provide services and supplies at negotiated amounts called "allowable charges."

**Producer:** Previously referred to as broker or agent.

**Provider:** Your physician, dentist or other healthcare specialist. An in-network provider is a provider that has contracted to become part of the LifeWise network.

# General health plan eligibility, exclusions and limitations

Benefit plans typically have exclusions and limitations—what the plans do not cover. The following are general exclusions and limitations for the LifeWise medical benefit plans:

## Am I eligible?

You must be a resident of the state of Washington and not eligible for Medicare to apply. To review additional eligibility requirements, please refer to the application.

## Waiting periods

There is a 9-month waiting period for pre-existing conditions (not applicable to individuals under the age of 19). There is a 12-month waiting period for coverage of transplants for all eligible members. Waiting periods may be reduced or waived for prior health plan coverage.

## What is not covered?

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

- Chemical dependency
- Cosmetic or reconstructive surgery (except as specifically provided)
- Experimental or investigative services
- Hearing examinations or hardware
- Infertility
- Learning disorders
- Neurodevelopmental disabilities
- Obesity/morbid obesity, including surgery, drugs, foods and exercise programs.
- Orthognathic surgery (except when repairing a dependent child's congenital abnormality)
- Orthotics, except for treatment of diabetes
- Over-the-counter or non-prescription drugs
- Services in excess of specified benefit maximums
- Services payable by other types of insurance coverage
- Services received when you are not covered by this program
- Sexual dysfunction
- Sterilization reversal
- Temporomandibular joint (TMJ) disorder

## Other exclusions and limitations

- Maternity/obstetrical care is not covered under WiseSimplicity, WiseEssentials 6, WiseEssentials Copay and WiseSavings plans.
- Prescriptions are not covered under WiseSimplicity, WiseEssentials Copay, WiseEssentials 6 and WiseSavings plans.
- Routine Vision Care is not covered under WiseSimplicity, WiseEssentials 6, WiseEssentials Copay and WiseEssentials plans.
- Allergy testing and injections are not covered under the WiseSimplicity, WiseEssentials 6 and WiseEssentials Copay plans.
- Disposable diabetic supplies are not covered under the WiseSimplicity, WiseEssentials Copay, WiseEssentials 6 and WiseSavings plans.

For a complete list of what the plan doesn't cover, visit [lifewisewa.com](http://lifewisewa.com).



## Start enjoying the LifeWise advantage!

Talk to your producer about  
the plan that's right for you.

Or call us directly at:

800.592.6804

800.842.5357 (TDD)

LifeWise Health Plan of Washington  
Mountlake Terrace, WA 98043

[lifewisewa.com](http://lifewisewa.com)

Please note that this brochure is not a contract, nor is it a complete explanation of plan benefits or exclusions and limitations for LifeWise Health Plan of Washington plans. The complete terms of coverage are determined by the contract.

*you can plan on us*