

# Your Guide

## to Choosing a LifeWise Plan



### For Individuals & Families

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These plans are “non-grandfathered” under federal healthcare reform legislation.





# Live smart!

## With LifeWise Health Plan of Washington

**You take responsibility for your health and you expect real value.**

LifeWise Health Plan of Washington delivers the level of financial protection, service and support that works for you.

**Here's why you'll like us...**

- ▶ Our plans focus on prevention, choice and value
- ▶ We're dedicated to service excellence. Our local sales representatives and customer service are ready to help
- ▶ Our extensive provider network gives you easy access to thousands of healthcare providers and facilities in Washington and nationwide
- ▶ Powerful, simple to use online tools to manage your coverage and protect your health





# What's a health plan *really* worth?

## In this case—\$54,174

**Medical costs add up quickly and rather dramatically.**

**Let's take a look at a cycling injury example and the estimated costs from an uninsured and insured perspective.**

Our queen of the trails took a nasty spill and back surgery was required. **Without insurance, her total cost estimate is \$62,410.\* Ouch.**

Fortunately, as a LifeWise member, our weekend warrior would **only need to spend a little over \$8,200** 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 in benefits, **our cycling enthusiast saved over \$54,000!**

\* 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 plan for female age 44, non-smoker; \$231 monthly premium + \$1,850 deductible + \$5,000 coinsurance maximum—costs will vary based on age and plan type.



# First, consider this

## Important questions you should answer

Our 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. As you review the plan highlights and details on the next few pages, here are some important things to think about:

**How much coverage do I need?**

- ▶ **Do you need just a few office visits per year or more?**
- ▶ **Do you require prescription coverage or are you willing to pay for the few you might need on your own?**

*Our easy to review chart on pages 6–7 will help you find the plan that offers the coverage for services you use the most.*

**What cost arrangement works best for me?**

- ▶ **Want to minimize your out-of-pocket expenses when you need care?** *Consider 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?** *Please refer to the enclosed Monthly Rates sheet.*

**Do I need more detail?**

- ▶ **Are you close to making a choice but need a little more information?** *You'll find more detail about our plans at [lifewisewa.com](http://lifewisewa.com). You can also contact your producer or give us a call toll-free at **1-800-592-6804**.*



# Next, review your plan

## What do you want from your health plan?

### WiseSimplicity

**Coverage for the big stuff.** This plan may be for you if it's important for your monthly rate to remain low and you're willing to pay more out-of-pocket. Plan provides up front coverage for one preventive care exam with deductible waived per year.

### 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 Rx

**Great basic coverage.** A good option when you're looking for a low rate and more up front coverage for routine care needs. This plan provides up front coverage for your first six office visits and coverage for generic prescriptions.

### WiseSavings

**A Health Savings Account (HSA) plan.** Quality healthcare coverage and the opportunity to save money on a pre-tax basis for future qualified medical expenses. Make your money work for you with a WiseSavings HSA. You'll find more details on page 8 of this guide.

### WiseChoices Prime

**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.

See pages 6–7 for detailed plan information.

# options



## 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 nationwide by visiting a preferred provider with our partner network, PHCS/MultiPlan.

### **Online tools to help keep you healthy**

As a LifeWise member you'll have access to our secure website that includes tools to help you assess, manage and improve your health. Our secure website offers a health assessment, treatment cost estimator, access to your claims status, your plan benefits, a symptom checker and several other useful tools.

### **24-Hour NurseLine**

Staffed by registered nurses who can answer your questions about symptoms and conditions. Plus, home treatment suggestions and helpful advice about where to get care.

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

24-hour coverage for all enrolled family members, including coverage for occupational conditions not covered by workers' compensation or other industrial insurance provided by your employer.

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

Instantly save on qualifying drugs at select retail pharmacies. Simply show your LifeWise ID card at any participating network pharmacy. Visit [lifewisewa.com/rxdiscout](http://lifewisewa.com/rxdiscout) for more information.

### **Health support and disease management**

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> The pharmacy discount program is available to WiseSimplicity, WiseEssentials Copay and WiseSavings members only. In order to validate current eligibility for this discount, the pharmacy will transmit your information to LifeWise Health Plan of Washington, including the details of the prescription to be filled. The information may also be used for other appropriate purposes.

# Now, choose the best plan

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

This is an overview of PREFERRED PROVIDER deductible, coinsurance and copay levels only. Deductible, coinsurance and copay represent

		WiseSimplicity	WiseEssential
<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
<b>Coinsurance</b>	The amount you pay after your deductible is met	0%	25%
<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
<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> PCY, you pay \$25 copay; visits subject to deductible
<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)	
<b>Preventive Screenings &amp; Immunizations</b>	Includes mammograms, colonoscopies and vaccines		
<b>Pharmacy</b> Generic: unlimited Brand: \$3000 PCY limit	Select Drug List Only <sup>3</sup> <b>Retail</b> 30-day supply <b>Mail Order</b> 90-day supply	Pharmacy discount program only	
<b>Chiropractic &amp; Other Spinal Manipulations</b>	12 visits PCY	Deductible, then covered in full	
<b>Acupuncture</b>	12 visits PCY	Deductible, then covered in full	
<b>Emergency Room Care</b>	Copay waived if direct admit to an inpatient facility	\$100 Copay, then subject to deductible, then covered in full	\$100 Copay
<b>Ambulance Transportation</b>	Air: Unlimited; Ground: \$5,000 PCY limit	Deductible, then covered in full	
<b>Outpatient &amp; Inpatient Facility Care</b>	Includes hospital care & professional services	Deductible, then covered in full	
<b>Outpatient Diagnostic Imaging &amp; Labs</b>	Includes x-rays, MRIs, CAT scans	Deductible, then covered in full	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	
<b>Mental Health</b>	<b>Outpatient Office Visit</b>	Deductible, then covered in full	<b>DEDUCTIBLE WAIVED</b> PCY, you pay \$25 copay; visits subject to deductible
	<b>Inpatient Facility Care</b>	Deductible, then covered in full	
<b>Vision Care</b>	Includes routine exam and vision hardware		
<b>Maternity Care</b>	Includes prenatal office visits and delivery		
<b>Medical Equipment</b>	Includes orthotics at 1 pair or 2 units		Not covered
<b>Transplants</b>	12 month waiting period; Donor: \$75,000 limit; \$7,500 travel limit	Deductible, then covered in full	
<b>Home Health Care</b>	130 visits PCY	Deductible, then covered in full	
<b>Skilled Nursing Facility</b>	45 days PCY; Includes room and board	Deductible, then covered in full	
<b>Hospice Care</b>	Inpatient: 10 days PCY; Respite: 240 hours PCY	Deductible, then covered in full	

<sup>1</sup> After paying your deductible and coinsurance maximum, LifeWise will pay 100% of the negotiated rate 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> See the Select Drug List in the Pharmacy section of [lifewisewa.com](http://lifewisewa.com) for information.



# an for you

ts.

PCY= Per Calendar Year

at what you pay. Non-preferred provider deductible, coinsurance and copay levels are not shown and are higher in most instances.

als Copay	WiseEssentials Rx	WiseSavings (HSA)	WiseChoices Prime
	\$1,850 / \$2,500 / \$3,500	Individual: \$1,840 / \$3,000 Family <sup>2</sup> : \$3,680 / \$6,000	Individual: \$1,500 Family <sup>2</sup> : \$4,500
	25%	20%	30%
	\$5,000	Individual: \$2,500 / \$1,750 Family <sup>2</sup> : \$5,000 / \$3,500	Individual: \$6,500 Family <sup>2</sup> : 3x Individual
on first 3 visits ay only; additional tible, 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
Covered in full			
Covered in full			
	Brand: Pharmacy discount program available Retail: Generics only \$15 Mail Order: Generics only \$40	Pharmacy discount program only	Generics / Brand / Non-Pref. Brand / Specialty Retail: \$10 / 30% / 50% / 30% Mail Order: \$25 / 25% / 45% / 30%
<b>DEDUCTIBLE WAIVED</b> , \$25 Copay		Deductible, then coinsurance	<b>DEDUCTIBLE WAIVED</b> , \$25 Copay
<b>DEDUCTIBLE WAIVED</b> , \$25 Copay		Deductible, then coinsurance	<b>DEDUCTIBLE WAIVED</b> , \$25 Copay
Copay, then subject to deductible, then coinsurance		Deductible, then coinsurance	\$100 Copay, then subject to deductible, then coinsurance
Deductible, then coinsurance			
Deductible, then coinsurance			
urance	<b>DEDUCTIBLE WAIVED</b> , then 25% for \$1,850 deductible plan only Deductible, then 25% for all other plans	Deductible, then coinsurance	
Deductible, then coinsurance		Deductible, then coinsurance Outpatient: 15 visits PCY only Inpatient: 10 days PCY only	Deductible, then coinsurance
on first 3 visits ay only; additional tible, 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
Deductible, then coinsurance			
Not covered			1 exam covered in full and \$200 for frames, lenses & contact lenses per 2 calendar years
Not covered			Deductible, then coinsurance
covered		Deductible, then coinsurance	
Deductible, then coinsurance		Deductible, then coinsurance	
Deductible, then coinsurance			
Deductible, then coinsurance			
Deductible, then coinsurance			

# Predictable and reliable coverage now in

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

## Our dental plans feature:

### **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 commonly used preventive, diagnostic, basic and major dental services.

### **Choice of providers**

A strong and growing provider network.

### **On-going support**

You'll receive online access to 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 a preferred dentist nearby using our "Find a Doctor" tool. Choose "Dental-Individual Copay Plans" from the Network drop-down list.

A complete list of covered services and copays is available at [lifewisewa.com/dental](https://lifewisewa.com/dental).



# ge— a dental plan.

Here are a few examples of common services our plan covers when you choose a preferred provider:

PCY = Per Calendar Year		Effective November 1, 2011	
<b>Annual Deductible</b> PCY		Individual: \$50 / \$75 Family: \$150 / \$225	
<b>Benefit Maximum</b> per person, PCY		\$1,000	
COMMONLY USED COVERED SERVICES		MEMBER COPAY*	
DIAGNOSTIC AND PREVENTIVE		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	
BASIC		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	
MAJOR (12 month waiting period)		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 2 every 12 consecutive months		\$60	
<b>Periodontal Surgery</b> osseous surgery; one to three contiguous Teeth; limited to 2 every 12 consecutive months		\$350	

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

# Stay on top of your health

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 in the early and most treatable stages. All LifeWise plans offer comprehensive preventive care coverage and you'll pay the least out of pocket when you visit a preferred provider. However, you can still use a non-preferred provider if you're willing to pay a higher cost share.

The list below shows the most commonly used preventive care services we cover when you are within the frequency, age, risk, and gender guidelines. A complete list of covered preventive care services is available on [lifewisewa.com](https://www.lifewisewa.com).

## Preventive Exams

**Women's health exams**

**Well baby exams**

**Sports physicals**

**Routine physicals**

## Covered Preventive Screenings

CONDITION TO TEST FOR	COVERED SCREENING
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

## Covered Immunizations

**Hepatitis A and B**

**Herpes**

**HPV**

**Flu**

**Measles, Mumps and Rubella**

**Meningococcal and Pneumococcal**

**Tetanus, Diphtheria, Perussis**

**Chicken Pox**

**Polio**

**Rotavirus**

**Shingles**

A full list of preventive screenings, tests and other preventive services, is available on [lifewisewa.com](https://www.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 LifeWise HSA-qualified health plan

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

An HSA is an individually-owned bank account that you establish, manage and fund. It allows you to set aside funds to pay for your healthcare on a tax-advantaged basis and works in conjunction 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 choosing a WiseSavings HSA?

With your HSA bank account, you make deposits and withdrawals, just like you would with a regular savings account, except the money may be tax-free if the funds are used to cover qualified medical expenses. Your HSA can provide a **triple tax advantage**:

- Contributions are made on a tax-advantaged basis
- Funds can be withdrawn tax-free when used to pay for qualified medical expenses.
- Unused funds rollover from year to year and grow tax-deferred.

**Interest and investment options** are part of WiseSavings HSA. Once you meet the minimum balance you will be given the option to invest in mutual fund families. And you can save up your HSA funds for certain future healthcare expenses, including paying for those healthcare costs found in 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 a WiseSavings 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 provide you with an integrated banking experience. To open your account, visit **lifewisewa.com** to download the short authorization form or contact your producer. You can use other qualified banks, such as HSA Bank,<sup>TM</sup> 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** 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, complete 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:** Complete, sign and date your LifeWise enrollment application, then send it to us in the pre-addressed envelope provided.
- 3 Talk to a producer:** Find out more about which LifeWise health plan is right for you. Your producer can also help you submit an online application.

### As a LifeWise member

You'll have access to our secure Web portal where you'll be able to:

- ▶ Order new ID cards, review your benefits, estimate treatment costs and check claims status.
- ▶ Choose your monthly payment option including automatic funds transfer, credit card or debit card.
- ▶ Take advantage of 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.

## 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, 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 or other healthcare specialist. A preferred provider is a provider that has contracted to become part of the LifeWise network.



# General health plan 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 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.

## 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 (on WiseChoices Prime and WiseEssentials Rx only) and sterilization reversal
- Temporomandibular joint (TMJ) disorder

## 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.

## Other exclusions and limitations

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

## Start enjoying the LifeWise advantage!

**Talk to your producer about the plan that's right for you. Or call us directly at:**

**1-800-592-6804**

**1-800-842-5357** (TDD for the hearing-impaired)

**[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.