

LifeWise Health Plan of Washington: LifeWise Essential Silver Low

Deductible



The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. **NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-800-817-3056 (TTY: 711) or visit us at <https://www.lifewise.com/summary-of-benefits>. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, Provider, or other underlined terms see the Glossary. You can view the Glossary at <https://www.healthcare.gov/sbc-glossary/> or call 1-800-817-3056 (TTY: 711) to request a copy.

Important Questions	Answers	Why this Matters:
<b>What is the overall <u>deductible</u>?</b>	<u>In-network</u> : \$2,575 Individual / \$5,150 Family.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
<b>Are there services covered before you meet your <u>deductible</u>?</b>	Yes. Does not apply to <u>copayments</u> , certain <u>prescription drugs</u> and services listed below as “No charge.”	This <u>plan</u> covers some items and services even if you haven’t yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain preventive services without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered preventive services at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other <u>deductibles</u> for specific services?</b>	No.	You don’t have to meet <u>deductibles</u> for specific services.
<b>What is the <u>out-of-pocket limit</u> for this <u>plan</u>?</b>	<u>In-network</u> : \$7,550 Individual / \$15,100 Family.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own out-of-pocket limits until the overall family <u>out-of-pocket limit</u> has been met.
<b>What is not included in the <u>out-of-pocket limit</u>?</b>	<u>Premium</u> , <u>balance-billed</u> charges, penalties for failure to obtain pre-authorization for services, and health care this plan doesn't cover.	Even though you pay these expenses, they don’t count toward the <u>out-of-pocket limit</u> .
<b>Will you pay less if you use a <u>network provider</u>?</b>	Yes. See LifeWise Primary medical network. For a list of <u>network providers</u> , see <a href="http://www.lifewise.com">http://www.lifewise.com</a> or call 1-800-817-3056.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan’s network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider’s</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
<b>Do you need a referral to see a <u>specialist</u>?</b>	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



All copayment and coinsurance costs shown in this chart are after your overall deductible has been met, if a deductible applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network <u>Provider</u> (You will pay the least)	Out-Of-Network <u>Provider</u> (You will pay the most)	
<b>If you visit a health care <u>provider's</u> office or clinic</b>	Primary care visit to treat an injury or illness	\$25 <u>copayment</u>	Not covered	<u>Deductible</u> does not apply.
	<u>Specialist</u> visit	\$55 <u>copayment</u>	Not covered	<u>Deductible</u> does not apply.
	<u>Preventive care</u> / <u>screening</u> / immunization	No charge	Not covered	<u>Deductible</u> does not apply. You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.
<b>If you have a test</b>	<u>Diagnostic test</u> (x-ray, blood work)	30% <u>coinsurance</u>	Not covered	<u>Deductible</u> applies.
	Imaging (CT/PET scans, MRIs)	30% <u>coinsurance</u>	Not covered	<u>Deductible</u> applies. Prior authorization required for some outpatient imaging tests. Penalty for out-of-network: no coverage.
<b>If you need drugs to treat your illness or condition</b>  More information about <b><u>prescription drug coverage</u></b> is available at <a href="https://www.lifewisewa.com/documents/052167_2022.pdf">https://www.lifewisewa.com/documents/052167_2022.pdf</a> .	Preferred Generic drugs	\$20 <u>copayment</u> (retail) \$60 <u>copayment</u> (mail)	Not covered	<u>Deductible</u> does not apply. Covers up to a 30 day supply (retail), covers up to a 90 day supply (mail). No charge for specific preventive drugs. Prior authorization required for some drugs.
	Preferred brand drugs	30% <u>coinsurance</u>	Not covered	<u>Deductible</u> applies. Covers up to a 30 day supply (retail), covers up to a 90 day supply (mail). Prior authorization required for some drugs.
	Non-preferred brand drugs	30% <u>coinsurance</u>	Not covered	<u>Deductible</u> applies. Covers up to a 30 day supply (retail), covers up to a 90 day supply (mail). Prior authorization required for some drugs.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-Of-Network Provider (You will pay the most)	
	<u>Specialty drugs</u>	50% <u>coinsurance</u>	Not covered	<u>Deductible</u> applies. Covers up to a 30 day supply. Only covered at specific contracted specialty pharmacies. Prior authorization required for some drugs.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	30% <u>coinsurance</u>	Not covered	<u>Deductible</u> applies. Prior authorization required for some services. Penalty for out-of-network: no coverage.
	Physician/surgeon fees	30% <u>coinsurance</u>	Not covered	<u>Deductible</u> applies.
<b>If you need immediate medical attention</b>	<u>Emergency room care</u>	\$190 <u>copayment</u> , then 30% <u>coinsurance</u>	\$190 <u>copayment</u> , then 30% <u>coinsurance</u>	<u>Deductible</u> applies. Emergency room <u>copayment</u> waived if admitted to hospital.
	<u>Emergency medical transportation</u>	30% <u>coinsurance</u>	30% <u>coinsurance</u>	<u>Deductible</u> applies.
	<u>Urgent care</u>	Hospital-based: \$190 <u>copayment</u> , then 30% <u>coinsurance</u> Freestanding center: \$55 <u>copayment</u>	Hospital-based: \$190 <u>copayment</u> , then 30% <u>coinsurance</u> Freestanding center: Not covered	Hospital based: <u>Deductible</u> applies. Freestanding center: <u>Deductible</u> does not apply.
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	30% <u>coinsurance</u>	Not covered	<u>Deductible</u> applies. Prior authorization required for all planned inpatient stays. Penalty for out-of-network: no coverage.
	Physician/surgeon fee	30% <u>coinsurance</u>	Not covered	<u>Deductible</u> applies.
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	Office Visit: \$55 <u>copayment</u> Facility: 30% <u>coinsurance</u>	Not covered	Office visit: <u>Deductible</u> does not apply. Facility: <u>Deductible</u> applies.
	Inpatient services	30% <u>coinsurance</u>	Not covered	<u>Deductible</u> applies. Prior authorization required for all planned inpatient stays. Penalty for out-of-network: no coverage.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network <u>Provider</u> (You will pay the least)	Out-Of-Network <u>Provider</u> (You will pay the most)	
<b>If you are pregnant</b>	Office visits	30% <u>coinsurance</u>	Not covered	<u>Deductible</u> applies. <u>Cost-sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, a <u>coinsurance</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (such as, ultrasound).
	Childbirth/delivery professional services	30% <u>coinsurance</u>	Not covered	<u>Deductible</u> applies. Prior authorization is not required. <u>Cost-sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, a <u>coinsurance</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (such as, ultrasound).
	Childbirth/delivery facility services	30% <u>coinsurance</u>	Not covered	<u>Deductible</u> applies. <u>Cost-sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, a <u>coinsurance</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (such as, ultrasound). Prior authorization is not required. However, you should notify the carrier of your admission for delivery as soon as reasonably possible.
<b>If you need help</b>	Home health care	30% <u>coinsurance</u>	Not covered	<u>Deductible</u> applies. Limited to 130 visits per calendar year

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network <u>Provider</u> (You will pay the least)	Out-Of-Network <u>Provider</u> (You will pay the most)	
recovering or have other special health needs	Rehabilitation services	30% <u>coinsurance</u>	Not covered	<u>Deductible</u> applies. Limited to 25 outpatient visits per calendar year, limited to 30 inpatient days per calendar year. Prior authorization required for all planned inpatient stays. Penalty for out-of-network: no coverage.
	Habilitation services	30% <u>coinsurance</u>	Not covered	<u>Deductible</u> applies. Limited to 25 outpatient visits per calendar year, limited to 30 inpatient days per calendar year. Prior authorization required for all planned inpatient stays. Penalty for out-of-network: no coverage.
	Skilled nursing care	30% <u>coinsurance</u>	Not covered	<u>Deductible</u> applies. Limited to 60 days per calendar year. Prior authorization required for all planned inpatient stays. Penalty for out-of-network: no coverage.
	Durable medical equipment	30% <u>coinsurance</u>	Not covered	<u>Deductible</u> applies. Prior authorization required to buy or rent some medical equipment over \$750. Penalty for out-of-network: no coverage.
	Hospice service	30% <u>coinsurance</u>	Not covered	<u>Deductible</u> applies. Respite care limited to 14 days lifetime.
If your child needs dental or eye care	Children's eye exam	\$30 <u>copayment</u>	\$30 <u>copayment</u>	<u>Deductible</u> does not apply. Limited to one exam per calendar year (under age 19).
	Children's glasses	No charge	No charge	<u>Deductible</u> does not apply. Frames and lenses limited to 1 pair per calendar year.
	Children's dental check-up	Not covered	Not covered	—————none—————

## Excluded Services & Other Covered Services:

### Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- |                                |                       |                            |
|--------------------------------|-----------------------|----------------------------|
| • Assisted fertility treatment | • Dental care (Adult) | • Private-duty nursing     |
| • Bariatric surgery            | • Hearing aids        | • Routine eye care (Adult) |
| • Cosmetic surgery             | • Long-term care      | • Weight loss programs     |

### Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- |               |   |  |
|---------------|---|--|
| • Abortion    | • Chiropractic care or other spinal manipulations | • Foot care  |
| • Acupuncture |   | • Non-emergency care when traveling outside the U.S. |

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: 1-800-562-6900 for the state insurance department, or the insurer at 1-800-817-3056 or TTY 711. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: your plan at 1-800-817-3056, or the state insurance department at 1-800-562-6900.

### Does this plan provide Minimum Essential Coverage? **Yes.**

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

### Does this plan meet Minimum Value Standards? **Not Applicable.**

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

### Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-817-3056 or TTY 711.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-817-3056 or TTY 711.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-800-817-3056 or TTY 711.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-817-3056 or TTY 711.

————— *To see examples of how this plan might cover costs for a sample medical situation, see the next section.* —————

## About these Coverage Examples:



**This is not a cost estimator.** Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

### Peg is Having a baby (9 months of in-network pre-natal care and a hospital delivery)

■ <b>The plan's overall deductible</b>	\$2,575
■ <b>Specialist copayment</b>	\$55
■ <b>Hospital (facility) coinsurance</b>	30%
■ <b>Other coinsurance</b>	30%

This EXAMPLE event includes services like:

Specialist office visits (*prenatal care*)  
 Childbirth/Delivery Professional Services  
 Childbirth/Delivery Facility Services  
 Diagnostic tests (*ultrasounds and blood work*)  
 Specialist visit (*anesthesia*)

**Total Example Cost** \$12,700

In this example, Peg would pay:

Cost Sharing	
<u>Deductibles</u>	\$2,575
<u>Copayments</u>	\$10
<u>Coinsurance</u>	\$3,000
What isn't covered	
Limits or exclusions	\$60
<b>The Total Peg would pay is</b>	<b>\$5,645</b>

### Managing Joe's type 2 diabetes (a year of routine in-network care of a well-controlled condition)

■ <b>The plan's overall deductible</b>	\$2,575
■ <b>Specialist copayment</b>	\$55
■ <b>Hospital (facility) coinsurance</b>	30%
■ <b>Other coinsurance</b>	30%

This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)  
 Diagnostic tests (*blood work*)  
 Prescription drugs  
 Durable medical equipment (*glucose meter*)

**Total Example Cost** \$5,600

In this example, Joe would pay:

Cost Sharing	
<u>Deductibles</u>	\$2,575
<u>Copayments</u>	\$400
<u>Coinsurance</u>	\$400
What isn't covered	
Limits or exclusions	\$20
<b>The Total Joe would pay is</b>	<b>\$3,395</b>

### Mia's Simple Fracture (in-network emergency room visit and follow up care)

■ <b>The plan's overall deductible</b>	\$2,575
■ <b>Specialist copayment</b>	\$55
■ <b>Hospital (facility) coinsurance</b>	30%
■ <b>Other coinsurance</b>	30%

This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)  
 Diagnostic test (*x-ray*)  
 Durable medical equipment (*crutches*)  
 Rehabilitation services (*physical therapy*)

**Total Example Cost** \$2,800

In this example, Mia would pay:

Cost Sharing	
<u>Deductibles</u>	\$1,900
<u>Copayments</u>	\$600
<u>Coinsurance</u>	\$0
What isn't covered	
Limits or exclusions	\$0
<b>The Total Mia would pay is</b>	<b>\$2,500</b>

The plan would be responsible for the other costs of these EXAMPLE covered services.



## Discrimination is Against the Law

LifeWise Health Plan of Washington (LifeWise) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. 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, or sex, 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 complaint with the Washington State Office of the Insurance Commissioner, electronically at <https://www.insurance.wa.gov/file-complaint-or-check-your-complaint-status>, or by mail or phone at: Washington Consumer Assistance Program, 5000 Capitol Blvd SE, Tumwater, WA 98501, 800-562-6900, TDD: 360-586-0241. 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>.

## 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, សេវាជំនួយផ្នែកភាសាដោយមិនគិតថ្លៃ គឺអាចមានសំរាប់អ្នក។ ចូរទូរស័ព្ទ 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。

**ማስታወሻ:** የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም አርዳታ ድርጅቶች፣ በነጻ ሊያግኙዎት ተዘጋጅተዋል። ወደ ሚከተለው ቁጥር ይደውሉ 800-817-3056 (መስማት ለተሳናቸው: 711)።

**XIYYEEFFANAA:** Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 800-817-3056 (TTY: 711).  
*ملحوظة:* إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 800-817-3056 (رقم هاتف الصم والبكم: 711).

**ਧਿਆਨ ਦਿਓ:** ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 800-817-3056 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ।

**ACHTUNG:** Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung.

Rufnummer: 800-817-3056 (TTY: 711).

**ໂປດຊາບ:** ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ຄວນມີພ້ອມໃຫ້ ທ່ານ. ໂທ 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 به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 800-817-3056 (TTY: 711) تماس بگیرید.