



## WBACC PPO 500B

<b>Deductible</b>	\$500 Individual/\$1,500 Family
<b>Out of Pocket Maximum</b>	\$3,000 Individual/\$9,000
<b>Coinsurance</b>	70% Preferred/50% Participating
<b>Copay</b>	No copay
<b>Rx</b>	\$10/35/70, Mail Order - 90 Days \$20/70/140 \$150 per member deductible on brand and non-formulary
<b>Lifetime Maximum</b>	\$2,000,000 / \$20,000 annual reinstatement

Benefits	Preferred Providers*	Participating/Recognized Providers
<b>Office Visits</b> Deductible waived	70%	50%
<b>Preventive Care</b> Unlimited, deductible waived	70%	50%
<b>Routine Mammography &amp; Prostate Cancer Screening</b> Not subject to deductible or stop loss	70%	50%
<b>Lab &amp; X-Ray</b> Deductible waived when billed as a professional visit	70%	50%
<b>Hospital Services</b> \$150 ER copay, waived if admitted	70%	50%
<b>Maternity</b> Not subject to preexisting condition waiting period	70%	50%
<b>Skilled Nursing Facility</b> 90 days per calendar year	Only Participating Providers currently available	80%
<b>Ambulance</b>	70% Recognized ambulance providers only	
<b>Inpatient Rehab Services</b> \$30,000 maximum per condition	70%	50%
<b>Outpatient Rehab</b> \$1,500 maximum per calendar year	70%	50%
<b>Inpatient Mental Health</b> 8 days per calendar year	70%	50%
<b>Outpatient Mental Health</b> 12 visits per calendar year	70%	50%
<b>Chemical Dependency</b> \$14,500 max every 2 years at an approved state facility	70%	50%
<b>Spinal Manipulations</b> 10 spinal manipulations per calendar year	70%	50%
<b>Transplants</b> 6 month waiting period, \$250,000 lifetime maximum, \$50,000 per transplant organ procurement, \$2,500 per transplant travel and lodging maximum	70%	50%
<b>Smoking Cessation</b> \$500 lifetime maximum - does not apply to out of pocket maximum	70%	70%

\*To determine if a provider is "Preferred," refer to the Asuris Northwest Health provider directory or the website [www.asurisnorthwesthealth.com](http://www.asurisnorthwesthealth.com). You may also call one of the WBACC Member Service Specialists at Asuris Northwest Health. This plan is underwritten by Asuris Northwest Health. This is a brief summary of benefits. For full coverage provisions, including a description of waiting periods, limitations and exclusions, refer to your benefits brochure.