



## WBACC PPO Option 2

<b>Deductible</b>	\$400 Individual/\$1,200 Family
<b>Out of Pocket Maximum</b>	\$3,000 Individual/\$9,000
<b>Coinsurance</b>	80% Preferred/50% Participating
<b>Copay</b>	\$25
<b>Rx</b>	\$10/35/70, Mail Order - 90 Days \$20/70/140
<b>Lifetime Maximum</b>	\$2,000,000 / \$20,000 annual reinstatement

Benefits	Preferred Providers*	Participating/Recognized Providers
<b>Professional Visits</b> Deductible waived	100% after \$25 copay	50%
<b>Preventive Care</b> \$400 per calendar year, deductible waived	100% after \$25 copay	50%
<b>Routine Mammography &amp; Prostate Cancer Screening</b> Not subject to deductible, copay or stop loss	100%	50%
<b>Lab &amp; X-Ray</b> Deductible waived when billed as a preferred professional visit	80%	50%
<b>Hospital Services</b> \$150 ER copay, waived if admitted	80%	50%
<b>Maternity</b> Not subject to preexisting condition waiting period	80%	50%
<b>Skilled Nursing Facility</b> 90 days per calendar year	Only Participating Providers currently available	80%
<b>Ambulance</b>	80% Recognized ambulance providers only	
<b>Inpatient Rehab Services</b> \$30,000 maximum per condition	80%	50%
<b>Outpatient Rehab</b> \$2,500 maximum per calendar year	80%	50%
<b>Inpatient Mental Health</b> 8 days per calendar year	80%	50%
<b>Outpatient Mental Health</b> 12 visits per calendar year	80%	50%
<b>Chemical Dependency</b> \$14,000 max every 2 years at an approved state facility	100% Applicable copay will apply	50% Applicable copay or coinsurance will apply
<b>Spinal Manipulations</b> 10 spinal manipulations per calendar year	80%	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	80%	50%
<b>Smoking Cessation</b> \$500 lifetime maximum	75%	75%

\*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.