



WBACC HSA

Deductible	\$2,500 Individual/\$5,000 Family***
Out of Pocket Maximum (Stoploss Limit)	\$5,000 Individual/\$10,000 Family** <i>All eligible coinsurance expenses and the annual deductible will accumulate to the stoploss limit, unless otherwise specified.</i>
Coinsurance	80% Preferred/60% Participating
Copay	N/A
Rx	80% - Participating Pharmacies Only - Reimbursed
Lifetime Maximum	\$2,000,00 / \$20,000 annual reinstatement

Benefits	Preferred Providers*	Participating Providers
Office Visits	80%	60%
Preventive Care Unlimited, deductible waived	80%	60%
Lab & X-Ray	80%	60%
Hospital Services	80%	60%
Maternity Not subject to preexisting condition waiting period	80%	60%
Skilled Nursing Facility 90 days per calendar year	Only Participating Providers currently available	80%
Ambulance	80% Recognized ambulance providers only	
Inpatient Rehab Services \$30,000 maximum per condition	80%	60%
Outpatient Rehab \$1,500 maximum per calendar year	80%	60%
Inpatient Mental Health	80%	60%
Outpatient Mental Health	80%	60%
Chemical Dependency \$14,500 max every 2 years at an approved state facility	80%	60%
Spinal Manipulations 10 spinal manipulations per calendar year	80%	60%
Transplants 6 month waiting period, \$350,000 lifetime maximum, \$50,000 per transplant organ procurement, \$2,500 per transplant travel and lodging maximum	80%	60%

*To determine if a provider is "Preferred," refer to the Asuris Northwest Health provider directory or the website 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.

** Family deductible applies when the subscriber and one or more dependents are enrolled. Prior to benefits being paid for any family member, the entire family deductible must be met.

*** The family out-of-pocket amount applies when the subscriber and one or more dependents are enrolled. Prior to benefits being paid for any family member at 100%, the entire family out-of-pocket maximum must be met.