



## WBACC PPO 500

PPO 500 has the following unique features: 1) Unlimited office, home, or outpatient hospital visits per year and the first \$500 per year for outpatient diagnostic x-ray and laboratory services will not be subject to the annual deductible and will be provided as specified below; 2) Outpatient diagnostic x-ray and laboratory exceeding the first \$500 per year, and all other professional services not billed as an office visit will be subject to the annual deductible and will be provided as specified below; and 3) Preventive care benefits are unlimited (not subject to the deductible). Refer to the Benefit Book for limitations that may apply. All other benefits of this plan will be provided at the percentage of the allowed amount as specified below after the deductible has been met. All benefits must be medically necessary and are subject to any copays and coinsurance unless otherwise specified. When you have reached the annual out-of-pocket coinsurance maximum, this plan will provide benefits at 100% of the allowed amount for the remainder of the calendar year, unless otherwise specified.

<b>Deductible</b>	\$500 Individual/\$1,500 Family
<b>Out of Pocket Maximum</b>	\$3,000 Individual/\$9,000 Family
<b>Rx</b>	\$10/35/70, Mail Order - 90 Days \$30/105/210 <i>If your provider prescribes or you elect to purchase brand-name drugs when a generic equivalent is available, you will be responsible for paying the difference in price between the brand-name drug and the generic drug in addition to the copay amount.</i>
<b>Lifetime Maximum</b>	\$2,000,000 / \$20,000 annual reinstatement

<b>Benefits</b>	<b>Preferred Providers*</b>	<b>Participating Providers</b>
<b>Office Visits</b> <b>Not subject to deductible -</b> Unlimited office, home, or outpatient hospital visits per year after office-visit copay and first \$500/year for outpatient x-ray and lab, including mammograms and prostate cancer screenings. <b>Subject to deductible -</b> Outpatient x-ray and lab above the first \$500/year; and other professional services not billed as an office visit	100%, \$30 copay	50%
<b>Hospital Services</b> \$200 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> \$1,500 maximum per calendar year	80%	50%
<b>Inpatient Mental Health</b>	80%	50%
<b>Outpatient Mental Health</b>	80%	50%
<b>Spinal Manipulations</b> 10 spinal manipulations per calendar year	80%	50%
<b>Chemical Dependency</b>	80%	50%
<b>Transplants</b> 6 month waiting period, \$350,000 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	80%	80%

\*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 benefit brochure.