

# Your Guide



to Choosing a  
LifeWise Health Plan

## For Individuals & Families

- 1 Live smart!
- 2 What's a health plan really worth?
- 3 Questions to consider
- 4 Review your plan options
- 6 Choose the best plan for you
- 8 Turn your health into wealth—HSA
- 9 Enroll today!

Use die line from item# 013982  
(05-2007) for this Cover/Inside  
front pocket.

Inside and outside of pocket  
should be this color.

# Live smart!

## With LifeWise Health Plan of Washington

You take responsibility for your health and you expect real value.

LifeWise Health Plan of Washington delivers the level of financial protection, service and support that works for you.

Here's why you'll like us...

- ▶ Our plans focus on prevention, choice and value
- ▶ We're dedicated to service excellence. Our local sales representatives and customer service are ready to help
- ▶ Our extensive provider network gives you easy access to thousands of healthcare providers and facilities in Washington and nationwide
- ▶ Powerful, simple to use online tools to manage your coverage and protect your health



# What's a health plan *really* worth?

In this case—\$46,433

**Medical costs add up quickly and rather dramatically.**

**Let's take a look at a cycling injury example and the estimated costs from an uninsured and insured perspective.**

Our queen of the trails took a nasty spill and back surgery was required. **Without insurance, her total cost estimate is \$54,511.\* Ouch.**

Fortunately, as a LifeWise member, our weekend warrior would **only need to spend a little over \$8,000** for this care and her coverage.

**So what's a health plan worth?**

Well, when you add up the discounts LifeWise negotiated for her care plus the amount the plan paid in benefits, **our cycling enthusiast saved over \$46,000!**

\* Source: Average cost for back surgery for female age 20–44, Seattle area. PharMetrics, Inc., an IMS Health Incorporated Company. Copyright 2009. All rights reserved.

The above example uses information based on 6 months of coverage with our popular WiseEssentials plan for female age 44, non-smoker; \$203 monthly premium + \$1,850 deductible + \$5,000 coinsurance maximum—costs will vary based on age and plan type.



# First, consider this

## Important questions you should answer

Our plans are flexible enough to fit your needs and your budget. Plus, they offer the best way to protect your health and your financial security. As you review the plan highlights and details on the next few pages, here are some important things to think about:

**How much coverage do I need?**

- ▶ **Do you need just a few office visits per year or more?**
- ▶ **Do you require prescription coverage or are you willing to pay for the few you might need on your own?**

*Our easy to review chart on pages 6–7 will help you find the plan that offers the coverage for services you use the most.*

**What cost arrangement works best for me?**

- ▶ **Want to minimize your out-of-pocket expenses when you need care?** *Consider our low deductible plans.*
- ▶ **Looking to keep your monthly rate low and are willing to pay more out-of-pocket when you need care?** *Consider a higher deductible plan.*
- ▶ **What monthly rate works for me?** *Please refer to the enclosed Monthly Rates sheet.*

**Do I need more detail?**

- ▶ **Are you close to making a choice but need a little more information?** *You'll find more detail about our plans at [lifewisewa.com](http://lifewisewa.com). You can also contact your producer or give us a call toll-free at **1-800-592-6804**.*

# Next, review your plan

## What do you want from your health plan?

### WiseSimplicity

**Coverage for the big stuff.** This plan may be for you if it's important for your monthly rate to remain low and you're willing to pay more out-of-pocket. Plan provides up front coverage for one preventive care exam with deductible waived per year.

### WiseEssentials Rx

**Great basic coverage.** A good option when you're looking for a low rate and more up front coverage for routine care needs. This plan provides up front coverage for your first six office visits and coverage for generic prescriptions.

### WiseEssentials Copay

**The ease and predictability of a copay.** This plan also offers higher annual deductibles which lowers your monthly rate. It covers your first three office visits with a \$25 copay, preventive care and more.

### WiseSavings

**A Health Savings Account (HSA) plan.** Quality healthcare coverage and the opportunity to save money on a pre-tax basis for future qualified medical expenses. Make your money work for you with a WiseSavings HSA. You'll find more details on page 8 of this guide.

### WiseChoices Prime

**Offers the widest range of covered benefits.** A benefit-rich plan that includes coverage for pharmacy, vision care and maternity. A nice option if you're looking to cover all your bases.

See pages 6–7 for detailed plan information.

# options



## Get MORE for your money

### **Nationwide network coverage**

The LifeWise network includes thousands of physicians, specialists and facilities in Washington so you have a choice when it comes to your medical care. You're also covered when you travel nationwide by visiting a preferred provider with our partner network, PHCS/MultiPlan.

### **Online tools to help keep you healthy**

As a LifeWise member you'll have access to our secure website that includes tools to help you assess, manage and improve your health. Our secure website offers a health assessment, treatment cost estimator, access to your claims status, your plan benefits, a symptom checker and several other useful tools.

### **24-hour NurseLine**

Staffed by registered nurses who can answer your questions about symptoms and conditions. Plus, home treatment suggestions and helpful advice about where to get care.

### **24-hour coverage—on and off the job**

24-hour coverage for all enrolled family members, including coverage for occupational conditions not covered by workers' compensation or other industrial insurance provided by your employer.

### **Pharmacy discount program<sup>†</sup>**

Instantly save on qualifying drugs at select retail pharmacies. Simply show your LifeWise ID card at any participating network pharmacy. Visit [lifewisewa.com/rxdiscount](http://lifewisewa.com/rxdiscount) for more information.

### **Health support and disease management**

LifeWise supports your health and helps you get the most from your healthcare providers. We offer a variety of information and services including personalized support from an outreach nurse when you're faced with complex care needs.

<sup>†</sup> The pharmacy discount program is available to WiseSimplicity, WiseEssentials Copay and WiseSavings members only. In order to validate current eligibility for this discount, the pharmacy will transmit your information to LifeWise Health Plan of Washington, including the details of the prescription to be filled. The information may also be used for other appropriate purposes.

# Now, choose the best

## Let's dive into the details and make a selection

This is a good time to reference the Monthly Rates sheet we included so you can compare plan costs.

This is an overview of PREFERRED PROVIDER deductible, coinsurance and copay levels only. Deductible, coinsurance and copay represent what you pay. Non-preferred provider deductible, coinsurance and copay levels are not shown and are higher in most instances.

PCY= Per Calendar Year Lifetime maximum: \$2 million	WiseSimplicity	WiseEssentials Rx	WiseEssentials Copay
<b>Annual Deductible</b> PCY (Choose one)	\$10,000	\$1,850 / \$2,500 / \$3,500	\$5,000 / \$7,500
<b>Coinsurance</b> (what you pay)	0%	25%	25%
<b>Annual Coinsurance Maximum</b>	\$0	\$5,000	\$5,000
<b>Office Visits</b> (includes Urgent Care & Naturopathy)	Deductible, then covered in full	<b>DEDUCTIBLE WAIVED</b> on first 6 visits PCY, you pay 25%; additional visits subject to deductible, then 25%	<b>DEDUCTIBLE WAIVED</b> on first 3 visits PCY, you pay \$25 copay only; additional visits subject to deductible, then 25%
<b>Preventive Care Exams</b>	Covered in full* (only 1 exam PCY)		
<b>Preventive Screenings</b>	Deductible, then covered in full	Covered in full*	Covered in full*
<b>Immunizations</b>	Deductible, then covered in full	Not covered	Not covered
<b>Pharmacy</b> Retail (30-day supply) Mail Order (90-day supply)	Not covered; pharmacy discount program available	Generics only Retail: \$15; Mail Order: \$40 \$3,000 PCY limit	Not covered; pharmacy discount program available
<b>Outpatient Diagnostic Imaging &amp; Lab Services</b>	Deductible, then covered in full	<b>DEDUCTIBLE WAIVED, then 25%</b> for \$1,850 deductible plan only Deductible, then 25% for all others	Deductible, then 25%
<b>Mammography</b>	Covered in full*	<b>DEDUCTIBLE WAIVED, then 25%</b>	<b>DEDUCTIBLE WAIVED, then 25%</b>
<b>Emergency Room Care</b> (Copay waived if direct admit to an inpatient facility)	\$100 Copay, then subject to deductible, then covered in full	\$100 Copay, then subject to deductible, then 25%	\$100 Copay, then subject to deductible, then 25%
<b>Ambulance Transportation</b> (Air: Unlimited; Ground: \$5,000 PCY limit)	Deductible, then covered in full	Deductible, then 25%	Deductible, then 25%
<b>Alternative Care</b> (Spinal Manipulations—12 visits PCY) (Acupuncture—12 visits PCY)	Deductible, then covered in full	<b>DEDUCTIBLE WAIVED, \$25 Copay</b>	<b>DEDUCTIBLE WAIVED, \$25 Copay</b>
<b>Inpatient / Outpatient Facility Care</b>	Deductible, then covered in full	Deductible, then 25%	Deductible, then 25%
<b>Rehabilitation</b> (Outpatient: 20 visits PCY; Inpatient: 8 days PCY) Physical, Occupational, Massage & Speech Therapy; Cardiac & Pulmonary Rehabilitation)	Deductible, then covered in full	Deductible, then 25%	Deductible, then 25%
<b>Durable Medical Equipment &amp; Prosthetics</b> (\$5,000 PCY)	Not covered	Not covered	Not covered
<b>Mental Health</b> <b>Outpatient:</b> 6 visits PCY <b>Inpatient:</b> 6 days PCY	Deductible, then covered in full	<b>DEDUCTIBLE WAIVED, then 25%</b> Deductible, then 25%	<b>DEDUCTIBLE WAIVED, \$25 Copay</b> Deductible, then 25%
<b>Maternity Care</b>	Not covered	Not covered	Not covered
<b>Vision Care</b> <b>Routine Exam</b> (1 exam per 2 calendar years) <b>Vision Hardware</b> (per 2 calendar years)	Not covered	Not covered	Not covered

\* Benefits provided at 100% of allowable charges; not subject to deductible or coinsurance.

\*\* Family = Individual plus one or more family members. Services for all family members covered under the same HSA-qualified plan are applied to the family deductible. The family deductible must be met before services are covered for any enrolled family members.

Note: Benefits apply after calendar year deductible is met, unless otherwise noted as "deductible waived," "copay" or "covered in full."

# plan for you

WiseSavings (HSA)	WiseChoices Prime
Individual: \$1,820 / \$3,000 Family***: \$3,640 / \$6,000	Individual: \$1,500 / \$3,000 Family: \$4,500 / \$9,000
20%	30%
Individual: \$2,500 / \$1,750 Family***: \$5,000 / \$3,500	Individual: \$6,500 Family = 3x Individual
Deductible, then 20%	DEDUCTIBLE WAIVED, \$30 Copay
Covered in full* \$300 PCY limit	
Deductible, then 20%	Covered in full*
Covered in full*	Covered in full*
Not covered; pharmacy discount program available	Retail: \$10 / 30% / 50% / 30% Mail Order: \$25 / 25% / 45% / 30% <i>Brand: \$3,000 PCY limit; Generic: unlimited</i>
Deductible, then 20%	Deductible, then 30%
DEDUCTIBLE WAIVED, then 20%	DEDUCTIBLE WAIVED, then 30%
Deductible, then 20%	\$100 Copay, then subject to deductible, then 30%
Deductible, then 20%	Deductible, then 30%
Deductible, then 20%	DEDUCTIBLE WAIVED, \$25 Copay
Deductible, then 20%	Deductible, then 30%
Deductible, then 20% Outpatient: 15 visits PCY only Inpatient: 10 days PCY only	Deductible, then 30%
Deductible, then 20%	Deductible, then 30%
Deductible, then 20%	DEDUCTIBLE WAIVED, \$30 Copay Deductible, then 30%
Not covered	Deductible, then 30%
Not covered	Covered in full* \$200 for frames, lenses & contact lenses

For more detailed plan summaries, visit [lifewisewa.com/healthplans](http://lifewisewa.com/healthplans).

## Stay on top of your health with preventive care.

The following are included in your LifeWise plan:

### Preventive Exams

- Routine physicals and physicals for school, sports and employment
- Women's or men's annual exams
- Well-baby and newborn exams
- Preventive immunizations (includes HPV vaccine)\*

### Preventive Screenings

- **Cancer Screenings:** Cervical (PAP), prostate (PSA), and colorectal\*\* cancer screenings
- **Infectious Disease Screenings:** Chlamydia antibody and hepatitis antigen screenings
- **Metabolic, Nutrition and Endocrine Screenings:** Glucose testing (blood sugar) and anemia (iron deficiency) screenings
- **Heart and Vascular Disease Screenings:** Lipid panel/ lipoprotein/high cholesterol screenings and high blood pressure testing
- **Musculoskeletal Disorder Screening:** Bone density screening (osteoporosis)

### Our plans also include:

- Home Health Care
- Skilled Nursing
- Transplant Coverage

\* Not covered on WiseEssentials Rx and WiseEssentials Copay plans.

\*\* A colonoscopy is covered under surgical services benefit. See your benefit booklet for details.

# Turn your health into wealth

## With a WiseSavings HSA-qualified plan

### The WiseSavings plan

is a unique health plan that meets IRS standards for use with tax-advantaged Health Savings Accounts. Therefore, we've included extra information so you'll be able to get more value if you choose a WiseSavings plan. If you have any further questions, please contact our sales representatives.

### What is an HSA?

An HSA is an individually owned, fully portable account that you establish, manage and fund. It allows you to set aside funds to pay for your healthcare on a tax-advantaged basis, and works in conjunction with HSA-qualified health plans such as the WiseSavings plan. HSAs are administered by financial institutions that have been approved by the IRS to offer these types of accounts.

### What are the benefits of an HSA?

You can get the most out of your WiseSavings plan by opening an HSA account with an authorized financial institution. With your HSA account, you make deposits and withdrawals, just like you would with a regular savings account, except the money may be tax-free if the funds are used to cover qualified medical expenses. Your HSA can provide a triple tax advantage:

- Contributions are made on a tax-advantaged basis.
- When used to pay for qualified medical expenses, funds can be withdrawn tax-free.
- Unused funds rollover from year to year and grow tax-deferred (unlike Flexible Spending Account (FSA) funds, unused HSA funds are not forfeited each year and may be used to reduce future out-of-pocket medical costs in the future).

### How do I establish an HSA?

You can establish an HSA by working with HSA Bank or any other private institution that has been approved by the IRS to manage and maintain Health Savings Accounts.

### More than a medical plan—it's a financial plan, too

WiseSavings might be the right fit if you want to:

- Save and invest for future healthcare expenses
- Decrease the amount of taxes you pay



# Enroll today!

## How to become a LifeWise member

**1 Apply online at [lifewisewa.com](http://lifewisewa.com):** Get a quote, complete your application and submit it electronically on our secure site. Prompts will guide you through the easy step-by-step application process.

**2 Apply by mail:** Complete, sign and date your LifeWise enrollment application, then send it to us in the pre-addressed envelope provided.

**3 Talk to a producer:** Find out more about which LifeWise health plan is right for you. Your producer can also help you submit an online application.

### Easy Payment options:

- **Automatic Fund Withdrawal:** Sign up to have your monthly rate automatically withdrawn from your checking/savings account
- **Credit Card:** After your first bill, you can begin paying your monthly rate with a credit or debit card.

## Helpful definitions

**Benefit:** The portion of services your health plan pays for.

**Coinsurance:** Your share of the fee for a service. If your plan's coinsurance share is 20%, you pay 20% of the allowable charge and your plan benefit pays the other 80% of the allowable charge.

**Coinsurance maximum:** A preset limit after which your plan pays at 100% of the allowable charge.

**Copay:** A flat fee you pay for a specific service, like an office visit, at the time a service is rendered. Copays don't apply towards a deductible or coinsurance maximum.

**Covered in full:** Services your plan pays for in full. Benefits provided at 100% of the allowable charges; not subject to deductible or coinsurance.

**Deductible:** The amount of money you pay every year before the plan pays for certain services.

**Network:** A group of doctors, hospitals and other healthcare providers that have contracted to provide services and supplies at negotiated amounts called "allowable charges."

**Producer:** Previously referred to as broker or agent.

**Provider:** Your physician or other healthcare specialist. A preferred provider is a provider that has contracted to become part of the LifeWise network.

# General exclusions and limitations

Benefit plans typically have exclusions and limitations—what the plans do not cover. The following are general exclusions and limitations for the LifeWise benefit plans:

## Am I eligible?

Our WiseSimplicity, WiseEssentials Rx, WiseEssentials Copay, WiseSavings, and WiseChoices Prime plans are only available to Washington residents under the age of 65 and exclude those eligible for Medicare. Eligible family members include you, your legal spouse and unmarried children under age 25.

## What is not covered?

Benefits are not provided for treatment, surgery, services, drugs or supplies for any of the following:

- Chemical dependency or tobacco addiction
- Cosmetic or reconstructive surgery (except as specifically provided)
- Dental services (except as specifically provided)
- Experimental or investigative services
- Hearing examinations or hardware
- Infertility
- Learning disorders
- Neurodevelopmental disabilities
- Obesity/morbid obesity
- Orthognathic surgery (except when repairing a dependent child's congenital abnormality)
- Orthotics, except for treatment of diabetes
- Over-the-counter or non-prescription drugs
- Services in excess of specified benefit maximums
- Services payable by other types of insurance coverage
- Services received when you are not covered by this program
- Sexual dysfunction
- Sterilization (on WiseChoices Prime and WiseEssentials Rx only) and sterilization reversal
- Temporomandibular joint (TMJ) disorder

## Waiting periods

There is a 9-month waiting period for pre-existing conditions, unless otherwise specified. Treatment related to transplants requires a 12-month waiting period.

## Other exclusions and limitations

- Maternity/obstetrical care is not covered under WiseSimplicity, WiseEssentials Rx, WiseEssentials Copay and WiseSavings plans.
- Prescriptions are not covered under WiseSimplicity, WiseEssentials Copay and WiseSavings plans.
- Routine Vision Care is not covered under WiseSimplicity, WiseEssentials Rx, WiseEssentials Copay and WiseSavings plans.
- Allergy testing and injections are not covered under the WiseSimplicity, WiseEssentials Rx and WiseEssentials Copay plans.
- Disposable diabetic supplies are not covered under the WiseSimplicity, WiseEssentials Copay and WiseSavings plans.

## Start enjoying the LifeWise advantage!

**Talk to your producer about the plan that's right for you. Or call us directly at:**

**1-800-592-6804**

**1-800-842-5357** (TDD for the hearing-impaired)

**[lifewisewa.com](http://lifewisewa.com)**

Please note that this brochure is not a contract, nor is it a complete explanation of plan benefits or exclusions and limitations for LifeWise Health Plan of Washington plans. The complete terms of coverage are determined by the contract.