



The Washington Plan

HIGH-Deductible HEALTH PLAN

Administered by
Wellmark Blue Cross and Blue Shield

PREMIUMS	24 PAY PERIODS	12 PAY PERIODS
Employee	\$0	\$0
Employee + spouse	\$48.02	\$96.04
Employee + child(ren)	\$21.32	\$42.63
Family	\$59.84	\$119.67

YOUR COST SHARE		
Deductible	Medical	\$5,500 single \$11,000 family
	Pharmacy	Combined with medical deductible
Coinsurance		No coinsurance
Out-of-pocket max (OPM)	Medical & pharmacy combined	\$5,500 single \$11,000 family
Medical care	Office visits	Deductible
	Urgent care	
	ER	
	Diagnostic tests (X-ray, blood work)	
	Outpatient	
	Inpatient	

See page 14 for pharmacy information.



The Washington Plan is a true high-deductible health plan. It has no medical coinsurance or copays, and the deductible is the same amount as the out-of-pocket maximum (OPM). Once you reach your deductible, the plan will pay 100% of your costs for covered healthcare and prescriptions for the remainder of the plan year. Here are some additional important things to know about the Washington Plan:

- ▶ This plan offers a \$0 premium for employee-only coverage. It is important to the State to offer this premium-free option.
- ▶ Preventive services are 100% covered. Certain preventive prescriptions are also 100% covered.
- ▶ For those with family coverage, the plan includes an embedded deductible. If a family member meets \$5,500 of their deductible – half of the family deductible – the plan will then begin to pay 100% of their covered healthcare and prescription costs for the remainder of that plan year. Then, if a different family member (or combination of family members) reaches the additional \$5,500 remaining deductible of \$11,000, the plan will pay 100% of covered healthcare and prescription costs for all covered family members for the remainder of the plan year.
- ▶ Primary policyholders who complete well-being qualifications may receive reward dollar contribution towards their Health Savings Account. See page 24 for details.