

# Group Health - Healthpays HSA



# GroupHealth

All benefits shown below are “out of network” benefits using the First Choice network. [www.fchn.com](http://www.fchn.com)

(Beech Street nationwide). If you go outside the First Choice network, you will be responsible for amount billed above the allowed amount.

See Group Health summary for Alliant Plus in-network benefits which are 90% coverage and unlimited preventive benefit.

## Deductible Options:

**Individual Plan** \$2,750 deductible for individual / \$2,350 co-insurance maximum

**Family Plan** \$5,500 deductible for family / \$4,700 co-insurance maximum

**Deductible is waived and services paid with 20% co-insurance for preventive care.**

\$300 individual/\$600 family annual benefit maximum. (Well adult and well child physicals, preventive diagnostic lab, immunizations, pap smears, prostate/colorectal cancer screening)

Deductible is waived for mammogram only at a Group Health facility.

**All other services, paid AFTER deductible is met**

- Office visits - you pay 20% co-insurance
- Hospital and Physician Services – you pay 20% co-insurance
- Emergency care – you pay 10% co-insurance
- Out-of-Pocket Maximum = Deductible plus co-insurance maximum

## Notes regarding coverage:

- 2 million lifetime maximum
- Inpatient physical therapy – 30 days PCY
- Outpatient - 60 visits PCY
- Includes inpatient and outpatient mental health
- Spinal manipulations, 10 PCY
- Acupuncture, 8 visits PCY
- Naturopath, 3 visits PCY
- No fourth quarter deductible “carry-over”
- Includes occupational injury coverage. Subscriber only (if not covered by L&I)

## Partial list of Exclusions

Maternity, vision, prescription drugs

## WESTERN WASHINGTON<sup>‡</sup> HEALTHPAYS HSA

	NON-SMOKER	SMOKER
Dependent child under 25*	\$66	\$66
Adult age 24 or under	\$77	\$92
25–29	\$84	\$101
30–34	\$92	\$111
35–39	\$102	\$122
40–44	\$124	\$150
45–49	\$148	\$177
50–54	\$177	\$213
55–59	\$219	\$262
60–64	\$277	\$332
65 +	\$277	\$332

When three or more children are covered, the first two up to age 25 are billed.

\*This flyer was prepared by the **Health Insurance Connection, Inc.**

**(253) 848-7653**

[www.healthinswa.com](http://www.healthinswa.com)

This is a brief summary of benefits and is not a certificate of coverage. For full coverage provisions, including a description of waiting periods and limitations, refer to a benefit brochure and contract. This summary is not a contract.

Rates guaranteed until July 1, 2011.

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