

# Health Advantage Plus

Idaho

The Woodgrain Idaho medical plan is an HSA-powered health plan called Health Advantage Plus. What does that mean? The Health Advantage Plus plan will assist employees and their families become better consumers of health care. As participants make wiser choices, we all benefit through low premiums and improved coverage.

Remember, if you lose coverage for any reason, all benefits extend to the end of the month.

## Annual Deductible

- The Health Advantage Plus plan has an annual deductible that applies to all major medical expenses, like surgeries and inpatient hospitalizations. The deductible helps lower your monthly premium while still protecting you from major medical expenses. See page 8-9 for specific information.

## Preventative Care Services Covered 100%

- The Health Advantage Plus plan provides immediate insurance protection for physical exams, screenings, and other preventative care services like immunizations and well-child care exams. For these and other preventative care services, the plan picks up 100% of the cost.

## Telemedicine

- The Health Advantage Plus plan is enhanced with a telemedicine option. Telemedicine provides access to U.S. Board Certified physicians and pediatricians who can resolve many medical issues via phone or online video consultations, 24/7/365. Telemedicine is a convenient alternative to the traditional office visit.
- You can use telemedicine for services whether you are at home, traveling, or you simply want the most convenient way to see a doctor. The services are secure, confidential and compliant with all medical privacy regulations. Visit [mdlive.com/allegiance](https://mdlive.com/allegiance) to learn more. See Telemedicine on page 16 for more information.

## Mental Health and Substance Abuse Services

- Services for mental health and substance abuse are covered 80% after you have met the annual deductible.

## Catastrophe Protection = Out-of-Pocket Maximum

- We all hope that we don't have a major medical need, but in many ways, that is why we have insurance – to limit our financial exposure if there ever is a major need. The Health Advantage Plus plan provides important catastrophe protection, referred to as your “out-of-pocket maximum”.
- With Health Advantage Plus, the out-of-pocket maximum is lower than ever, which will benefit those with the most need.
- This protection limits the maximum amount you would have to pay for medical/pharmacy expenses in the plan (or calendar) year.
  - ◆ \$3,000 single coverage
  - ◆ \$6,000 family coverage
- Out-of-network expenses, however, are counted separately, so be sure to **use in-network providers** whenever possible!

## What can I do to lower my medical costs?

- Use in-network providers and facilities.
- Call the Patient Care Liaison at 208-367-4100 to help you stay in-network.
- Make payroll deduction contributions to your HSA account so you can pay medical expenses, tax-free.
- Take full advantage of preventive services paid at 100%.
- Check the preventive medications list for prescriptions related to ongoing conditions like high blood pressure or diabetes.

## Who can help me find the answers to my medical questions?

- The Patient Care Liaisons can help you. Call (208) 367-4100, Monday through Friday, 8 a.m. to 5 p.m.

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Medical Benefits Cost Sharing Provisions	Network		Non-Network	
<b><u>Deductible (medical and pharmacy is combined):</u></b>	You Pay		You Pay	
Single coverage:	\$1,500		\$3,000	
Family coverage:	\$3,000		\$9,000	
Non-Network charges will apply towards the deductible for both Network and Non-Network. However, Network charges will only apply toward the deductible for Network and will not apply towards the deductible for Non-Network.				
<b><u>Benefit Percentage:</u></b>	You Pay	WG Pays	You Pay	
Before satisfaction of Out-of-Pocket Maximum.	20%	80%	50%	50%
After satisfaction of Out-of-Pocket Maximum.	0%	100%		
The Benefit Percentage applies after the satisfaction of the applicable Deductible to all eligible expenses, unless specifically stated otherwise in the Plan Document. Eligible expenses will be paid by the Plan according to the applicable Benefit Percentage.				
<b><u>After Deductible:</u></b>	You Pay	WG Pays	You Pay	WG Pays
Telemedicine Consultation (applies to Deductible and OOP Max).	\$40	None		
Primary Care Physician (PCP) Office Visit (Includes General Practitioner, Family Physician, Pediatrician, Gynecologist, Internist).	20%	80%	50%	50%
Specialist Physician Office Visit.				
Urgent Care Facility				
Emergency Services				
<b><u>Out-of-Pocket Maximum (OOP) (medical &amp; pharmacy):</u></b>	You Pay	WG Pays	You Pay	WG Pays
This protection limits the maximum amount you will have to pay for medical/pharmacy expenses in the plan (or calendar) year.				
Per covered person per benefit period (Employee Only).	\$3,000*		No maximum when using non-network services	
Per Family per benefit period (Employee with Children, Employee plus Spouse and Family Coverage).	\$6,000*			
*Includes the Deductible, any pharmacy co-insurance and eligible expenses in excess of the benefit percentage.				

## Save Costs with Generic Prescriptions

Prescription Drug Benefits				
Co-payment per Prescription (After Deductible)				
Drug Type	Retail Align Network Co-Pay	Member Submit* Align Network Co-Pay	Mail Order Co-Pay	Specialty Co-Pay
Generic	20%	20%	20%	20%
Preferred Brand	30%	30%	20%	30%
Non-Preferred Brand	50%	50%	20%	50%

\*For Member submit prescription, the PBM will reimburse the contract cost of the prescription drug, less the applicable copayment per prescription. Contract cost is the PBM's discount cost of the prescription drug.

To learn more, refer to Optum's website at [www.optumrx.com/myCatamaranRx](http://www.optumrx.com/myCatamaranRx).

Copayments for prescription drugs satisfy Annual Deductible and Out-of-Pocket Maximum combined for Medical Benefits and Pharmacy Benefit.



With myCatamaranRx.com and the Catamaran Mobile App, plan members have easy access to the tools and information they need to get the maximum value from their pharmacy benefits

Healthcare cost continue to raise. The National average is 10 to 12 percent. Remember to “shop” for your healthcare needs and stay In-Network so you can receive the best care for your dollar.

Idaho Medical (Monthly Premiums)	
You Pay	
Employee Only . . . . .	\$ 108.71
Employee + Spouse . . . . .	\$ 238.27
Employee + Child(ren) . . . . .	\$ 209.19
Family . . . . .	\$ 358.44
Woodgrain Pays	
Employee Only . . . . .	\$ 309.39
Employee + Spouse . . . . .	\$ 678.16
Employee + Child(ren) . . . . .	\$ 595.37
Family . . . . .	\$ 1,020.16

*Tobacco User - Additional \$60*