

Now, choose the best

Let's dive into the details and make a selection

This is a good time to reference the **Monthly Rates brochure** 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	WiseEssentials 50	WiseEssentials	WiseSavings (HSA)
Annual Deductible PCY (choose one)	\$1,500 / \$3,000	\$1,500 / \$2,500 / \$5,000 / \$7,500 / \$10,000	Individual: \$3,000 Family*: \$6,000
Coinsurance (what you pay)	50%	25%	20%
Annual Coinsurance Maximum**	\$9,000	\$9,000	Individual: \$2,000 Family*: \$4,000
Office Visits (includes Urgent Care and Naturopathy)	Deductible, then 50%	DEDUCTIBLE WAIVED , you pay \$25 on first 6 visits PCY; additional visits subject to deductible, then 25%	Deductible, then 20%
Preventive Care Exams	DEDUCTIBLE WAIVED , then 50% 1 exam PCY		DEDUCTIBLE WAIVED , then 20%
Preventive Screenings (includes PAP and PSA screenings)	Deductible, then 50%	Covered in full***	Covered in full***
Preventive Immunizations (includes HPV vaccine)	DEDUCTIBLE WAIVED , then 50%		
Pharmacy	Retail (30-day supply)	\$20 Generics only	Deductible, then 50% (Certain preventive generic drugs are reimbursed at 100%)
	Mail Order (90-day supply)	\$50 Generics only	Deductible, then 45% (Certain preventive generic drugs are reimbursed at 100%)
Outpatient Diagnostic Imaging and Lab Services (X-ray and Lab Services)	Deductible, then 50%	DEDUCTIBLE WAIVED , then 25% for \$1,500 deductible plan only Deductible, then 25% for all others	Deductible, then 20%
Mammography		Covered in full***	Covered in full***
Emergency Room Care (copay waived if direct admit to an inpatient facility)	Deductible, then 50%	\$100 Copay, then subject to deductible, then 25%	Deductible, then 20%
Ambulance Transportation (Air: Unlimited; Ground: \$5,000 PCY limit)		Deductible, then 25%	
Alternative Care (Chiropractic and Acupuncture—12 shared visits PCY)	Not covered	DEDUCTIBLE WAIVED , \$25 Copay	
Inpatient/Outpatient Facility Care	Deductible, then 50%	Deductible, then 25%	Deductible, then 20%
Supplemental Accident Benefit	Not applicable	Not applicable	Not applicable
Maternity Care	Deductible, then 50%	Deductible, then 25%	Deductible, then 20%
Vision Care	Not covered	Not covered	Not covered
Routine Exam (1 exam per 2 calendar years) Vision Hardware (per 2 calendar years)			

* 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.

** Does not include deductible.

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

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

For more detailed plan summaries, visit lifewiseor.com/healthplans.

plan for you



WiseChoices
Individual: \$2,500 / \$5,000
20%
Individual: \$6,000
DEDUCTIBLE WAIVED, \$30 Copay
Covered in full***
\$20 Generics; 50% Brand
\$50 Generics; 45% Brand
Deductible, then 20%
Covered in full***
\$100 Copay, then subject to deductible, then 20%
Deductible, then 20%
DEDUCTIBLE WAIVED, \$30 Copay
Deductible, then 20%
First \$1,000 is covered in full PCY; then subject to deductible and coinsurance
Deductible, then 20%
Covered in full***
\$200 for frames, lenses and contact lenses

Get MORE for your money

Nationwide network coverage—The LifeWise network includes thousands of physicians, specialists and facilities in Oregon 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.

24-hour NurseLine—Staffed by registered nurses who can answer questions about symptoms and conditions, give home treatment suggestions and provide advice about where to get care.

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—from online tools to help you stay healthy to personalized support from an outreach nurse when you're faced with complex care needs.

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.

Member Discounts—Save money with special discount offers on health products and services just for LifeWise members. Visit lifewiseor.com/discounts.