

# Your Guide



to Choosing a  
LifeWise Health Plan

## For Individuals & Families

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# Live smart!

## With LifeWise Health Plan of Oregon

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

LifeWise Health Plan of Oregon delivers. We're here with the level of financial protection, service and support that works for you.

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

- ▶ Our plans focus on wellness, prevention, choice and value
- ▶ We're dedicated to service excellence. Our local customer service and sales representatives are ready to help
- ▶ Our extensive provider network gives you easy access to thousands of healthcare providers and facilities in Oregon 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—\$41,245

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 \$50,945.\* Ouch.**

Fortunately, as a LifeWise member, our weekend warrior would **only need to spend a little over \$9,700** 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 \$41,000!**

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

The above example uses information based on 6 months of coverage for female age 44; \$210 monthly rate + \$2,500 deductible + \$6,000 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 brochure.*

**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 [lifewiseor.com](http://lifewiseor.com). You can also contact your agent or give us a call toll free at **1-800-290-1278**.*

# Next, review your plan

## What do you want from your health plan?

### WiseEssentials 50

**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

**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.

### 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

**Offers the widest range of covered benefits.** A benefit-rich plan that includes coverage for generic and brand name prescriptions as well as vision care. A nice option if you're looking to cover all your bases.

See pages 6–7 for detailed plan information.

# options



## ALL plans cover preventive office visits and screenings

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
- Metabolic, nutrition and endocrine screenings
- Heart and vascular disease screenings
- Musculoskeletal disorder screenings

## In addition, all plans include:

### Alternative Care

Our plans cover chiropractic and acupuncture.\*\*

### Emergency Room & Ambulance Transportation

Whether you're at home or abroad, you'll have the security of knowing you're covered for emergencies.

### Lab and X-ray Services

We make it easy to get tests that you and your doctor have decided are necessary. This includes diagnostic lab work, x-rays, blood tests and more.

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

\*\* Except for WiseEssentials 50

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

# 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 (HSAs). 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 any private institution (your bank, for example) 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 [lifewiseor.com](http://lifewiseor.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 agent**—Find out more about which LifeWise health plan is right for you. Your agent can also help you submit an online application.

### As a LifeWise member

you'll have access to our secure Web portal where you'll be able to:

- ▶ Order new ID cards, check claims status, review your benefits and estimate treatment costs
- ▶ Choose your monthly payment option including automatic funds transfer, credit card or debit card.

Visit [lifewiseor.com](http://lifewiseor.com) for more details.

## Helpful definitions

**Balance billing**—Additional charges a non-preferred provider may hold you responsible for.

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

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

**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.

**Maximum allowable amount**—The most LifeWise will pay for a covered service.

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

**Provider**—Your physician or other healthcare specialist.

# General exclusions and limitations

Some services may require prior authorization. Additionally, 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:

## What is not covered?

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

- Alcohol dependency treatment services (unless optional alcohol endorsement is purchased)
- Biofeedback
- Chemical (drug addition) dependency
- Conditions arising from acts of war or service in the military
- Cosmetic or reconstructive services, except as specifically provided in the contract
- Dental services (except as allowed under the accident benefit included in the WiseChoices plan)
- Experimental or investigative services
- Hearing exams and aids
- Infertility
- Mental health
- Obesity/morbid obesity
- Orthognathic surgery (unless it meets medical criteria and as required by ORS 743.706)
- Over-the-counter or non-prescription drugs
- Services determined by us to be medically unnecessary
- 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 reversal
- Treatment for work-related conditions for which benefits are provided by Workers' Compensation or similar coverage
- Treatment of temporomandibular joint (TMJ) disorder

## Waiting periods

**Pre-existing Condition**—LifeWise individual health benefit plans include a six-month pre-existing conditions waiting period. Benefits for any pre-existing conditions will not be provided for the first six months following a member's effective date of coverage. Pre-existing conditions means any medical condition for which medical advice, diagnosis, care or treatment was recommended or received within six months prior to a member's effective date of coverage or actual enrollment in the plan.

**Organ Transplant Benefit Exclusion Period**—LifeWise individual health benefit plans include a 24-month benefit exclusion period for organ transplant services. The benefit exclusion period begins on your effective date of coverage under the LifeWise policy. Benefits for organ transplant services will not be covered until you have been covered under the LifeWise policy for 24 consecutive months.

LifeWise will reduce the duration of the pre-existing condition provision and/or the organ transplant benefit exclusion period by the amount of creditable coverage if the creditable coverage is in effect on the date of enrollment or did not terminate more than 63 days prior to enrollment in a LifeWise health benefit plan. A period of creditable coverage will not be credited if there was more than a 63-day break in coverage.

## Creditable Coverage

Creditable coverage includes any group healthcare coverage (including the Federal Employees Health Benefits Plan and the Peace Corps), individual healthcare coverage (including student healthcare coverage), Medicare, Medicaid, CHAMPUS, Indian Health Service or tribal organization coverage, state high-risk pool coverage, or a public health plan as defined in 42 U.S.C. 300gg, as amended and in effect on July 1, 1997.

## Charges over the allowable amount

You may be responsible for charges that exceed the maximum allowable amount for covered services provided by non-preferred providers.

**Start enjoying the  
LifeWise advantage!**

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

**1-800-290-1278**

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

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