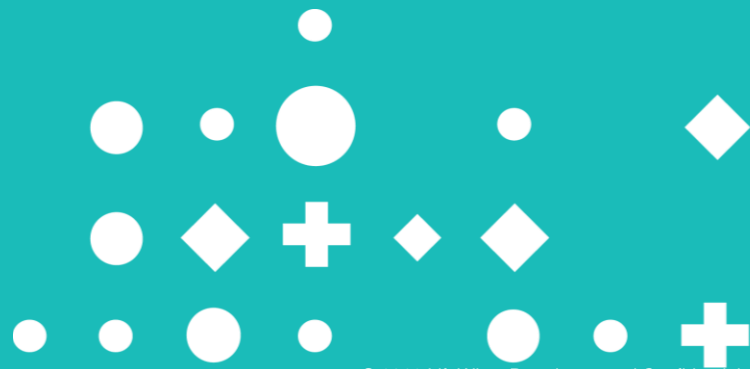


LIFEWISE 2020

Open Enrollment VII: Navigator In-Service Day



“For us, this is
our home.”

Kristin Meadows
LifeWise Individual Market Director



It started with listening . . .

And questions, lots of questions

“ I find insurance a little bit stressful, because it's so expensive right now and I have such a crappy policy...it just feels like I'm spending a lot of money for very little in return.

– Individual Health Insurance Focus Group Participant, March 2019

LifeWise 2020

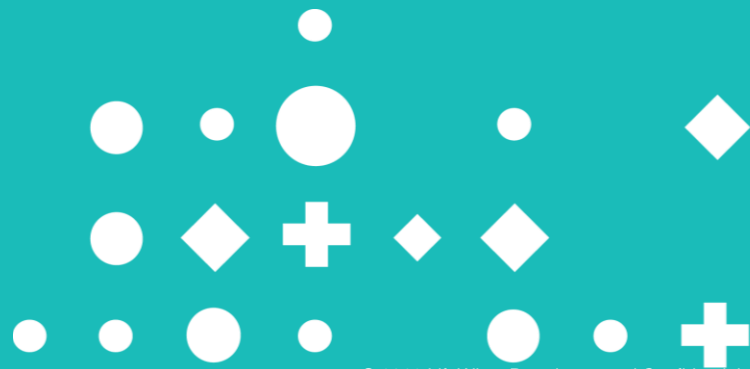
CHOICE

CONFIDENCE

SIMPLICITY

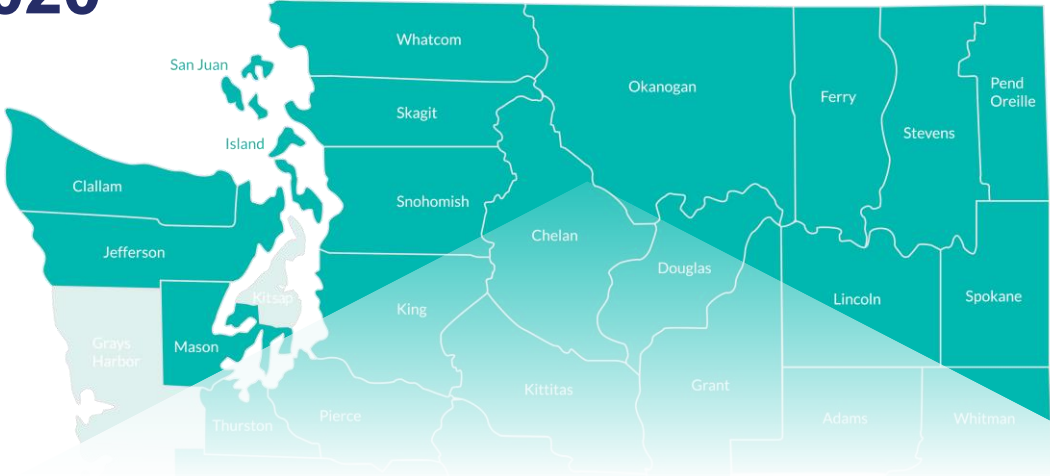
CHOICE + CONFIDENCE

LifeWise 2020 Plan Details



**AVERAGE RATE
DECREASE: 4%**

New for 2020



**ESSENTIAL
SILVER LOW
DEDUCTIBLE**

**ESSENTIAL
BRONZE HSA**

**ESSENTIAL
CATASTROPHIC**

Plan highlights



\$15 telehealth copay
for all plans except
HSA



Lower copay for
designated PCP on
most plans



No Rx deductible for
preferred generics on
gold, silver, and
bronze non-HSA
plans



EPO plans: No
referrals to see a
specialist for all
plans



Designated PCP



Including
naturopaths

Essential Gold

Deductible: \$1,000

Coinsurance: 30%

Out-of-pocket maximum: \$6,600

Rx – retail (30 days): \$10 preferred generic; all other retail deductible/coinsurance

Preferred generic/preferred brand/non-preferred generic & brand

Rx – specialty: Deductible then 50%

**PCP office visit / specialist
or non-PCP visit:** \$30 / \$60

Telehealth visit: \$15

Urgent care: \$60

Emergency care: \$250 then
deductible/coinsurance

Laboratory and x-ray:
Deductible/coinsurance

Essential Silver Low

Deductible: \$2,500

Coinsurance: 30%

Out-of-pocket maximum: \$8,150

Rx – retail (30 days): \$20 preferred generic; all other retail deductible/coinsurance

Preferred generic/preferred brand/non-preferred generic & brand

Rx – specialty: Deductible then 50%

**PCP office visit / specialist
or non-PCP visit:** \$30 / \$60

Telehealth visit: \$15

Urgent care: \$60

Emergency care: \$250 then
deductible/coinsurance

Laboratory and x-ray:
Deductible/coinsurance

Essential Silver High

Deductible: \$4,000

Coinsurance: 30%

Out-of-pocket maximum: \$7,500

Rx – retail (30 days): \$10 preferred generic; all other retail deductible/coinsurance

Preferred generic/preferred brand/non-preferred generic & brand

Rx – specialty: Deductible then 50%

**PCP office visit / specialist
or non-PCP visit:** \$30 / \$60

Telehealth visit: \$15

Urgent care: \$60

Emergency care: \$250 then deductible/coinsurance

Laboratory and x-ray:
Deductible/coinsurance

Essential Bronze

Deductible: \$6,350

Coinsurance: 30%

Out-of-pocket maximum: \$8,150

Rx – retail (30 days): \$20 preferred generic; all other retail deductible/coinsurance

Preferred generic/preferred brand/non-preferred generic & brand

Rx – specialty: Deductible then 50%

**PCP office visit / specialist
or non-PCP visit:** \$30 /
deductible then coinsurance

Telehealth visit: \$15

Urgent care: \$60

Emergency care: \$250 then
deductible/coinsurance

Laboratory and x-ray:
Deductible/coinsurance

Essential Bronze HSA

Deductible: \$5,000

Coinsurance: 30%

Out-of-pocket maximum: \$6,600

Rx – retail (30 days): Deductible/coinsurance

Preferred generic/preferred brand/non-preferred generic & brand

Rx – specialty: Deductible then 50%

PCP office visit / specialist or non-PCP visit: Deductible then coinsurance

Telehealth visit: Deductible then coinsurance

Urgent care: Deductible then coinsurance

Emergency care: Deductible then coinsurance

Laboratory and x-ray:
Deductible/coinsurance

Essential Catastrophic

Deductible: \$8,150

Coinsurance: 0%

Out-of-pocket maximum: \$8,150

Rx – retail (30 days): Deductible then 0% coinsurance

Preferred generic/preferred brand/non-preferred generic & brand

Rx – specialty: Deductible then 0% coinsurance

PCP office visit: First 3 at \$30, all other deductible then 0% coinsurance

Telehealth: \$15

Specialist or non-PCP visit:
Deductible then 0% coinsurance

Urgent care: Deductible then 0% coinsurance

Emergency care: Deductible then 0% coinsurance

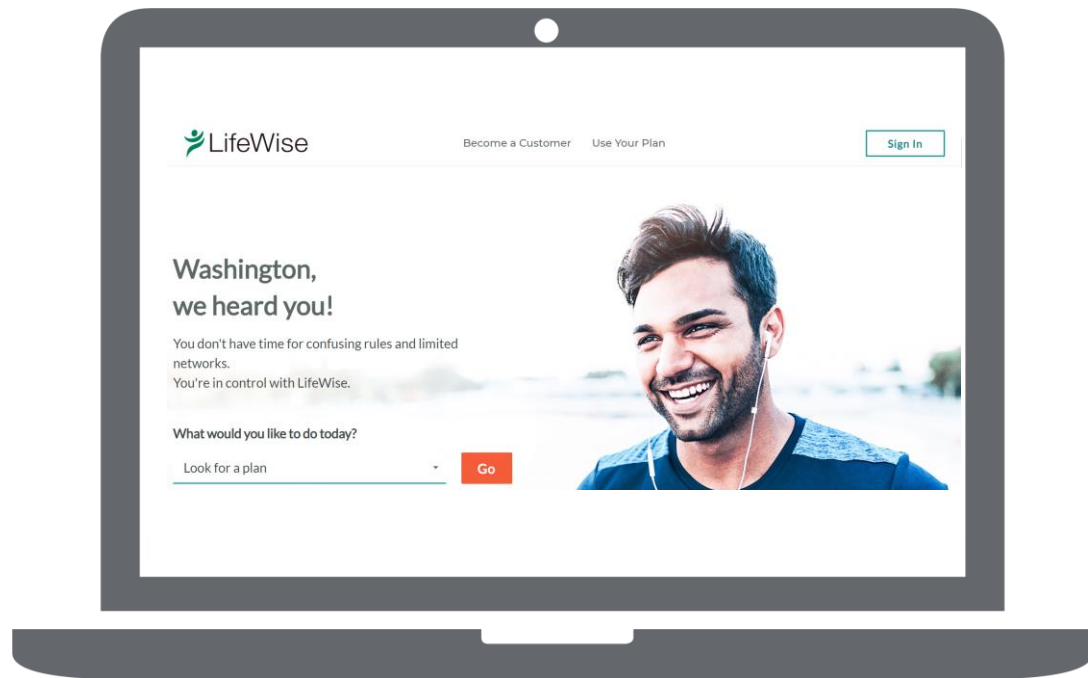
Laboratory and x-ray: Deductible then 0% coinsurance

SIMPLICITY

Online tools

LIVE OCT. 1
LIFEWISE.COM

(and a new secure
member website)





LIFEWISE LISTENS





Get your digital
toolkit



Chat with Kate



Schedule a visit



Your LifeWise team



KATE FLYNN

Community Engagement Specialist
Hometown: Sedro-Woolley, WA



MARIE SVENDSON

Individual Market Manager
Hometown: Edmonds, WA

THANK YOU

