

Northwest Wood Products Trust (NWPT)

Provider Network: **Navigator**

Deductible Per Calendar Year	In-network	Out-of-network
Individual/Family	\$4,000/\$8,000	\$10,000/\$20,000
Out-of-Pocket Limit Per Calendar Year	In-network	Out-of-network
Individual/Family	\$4,000/\$8,000	\$20,000/\$40,000

Note: In-network deductible and out-of-pocket limit accumulate separately from the out-of-network deductible and out-of-pocket limit. Even though you may have the same benefit for in-network and out-of-network, your actual costs for services provided by an out-of-network provider may exceed this plan's out-of-pocket limit for out-of-network services. In addition, out-of-network providers can bill you for the difference between the amount charged by the provider and the amount allowed by the insurance company, and this amount is not counted toward the out-of-network out-of-pocket limit. Please see allowable fee in the Definitions section of your member handbook.

Accident Benefit

The first \$1,000 of covered expenses within 90 days of an accident is covered up to the maximum benefit available and not subject to the deductible. The date of injury must occur after the member is enrolled in this plan. If date of injury occurred prior to being enrolled on this plan, this benefit will not apply. The balance is covered as shown below.

The member is responsible for any amounts shown above, in addition to the following amounts:

Service/Supply	In-network Member Pays	Out-of-network Member Pays
Preventive Care		
Well baby/Well child care	No deductible, 0%	After deductible, 50%
Preventive physicals	No deductible, 0%	After deductible, 50%
Well woman visits	No deductible, 0%	After deductible, 50%
Preventive mammograms	No deductible, 0%	After deductible, 50%
Immunizations	No deductible, 0%	After deductible, 50%
Preventive colonoscopy	No deductible, 0%	After deductible, 50%
Prostate cancer screening	No deductible, 0%	After deductible, 50%
Professional Services		
Primary care provider (PCP) Office and home visits	After deductible, 0%	After deductible, 50%
Naturopath office visits	After deductible, 0%	After deductible, 50%
Specialist office and home visits	After deductible, 0%	After deductible, 50%
Telemedicine visits	After deductible, 0%	After deductible, 50%
Office procedures and supplies	After deductible, 0%	After deductible, 50%

Service/Supply	In-network Member Pays	Out-of-network Member Pays
Surgery	After deductible, 0%	After deductible, 50%
Outpatient rehabilitation and habilitation services	After deductible, 0%	After deductible, 50%
Chiropractic manipulations and acupuncture (\$500 per benefit year)	After deductible, 0%	After deductible, 50%
Hospital Services		
Inpatient room and board	After deductible, 0%	After deductible, 50%
Inpatient rehabilitation and habilitation services	After deductible, 0%	After deductible, 50%
Skilled nursing facility care	After deductible, 0%	After deductible, 50%
Outpatient Services		
Outpatient surgery/services	After deductible, 0%	After deductible, 50%
Advanced diagnostic imaging	After deductible, 0%	After deductible, 50%
Diagnostic and therapeutic radiology / lab and dialysis	After deductible, 0%	After deductible, 50%
Urgent and Emergency Services		
Urgent care center visits	After deductible, 0%	After deductible, 50%
Emergency room visits – medical emergency	After deductible, 0%	After deductible, 0%
Emergency room visits – non-emergency	After deductible, 0%	After deductible, 50%
Ambulance, ground	After deductible, 0%	After deductible, 0%
Ambulance, air	After deductible, 0%	After deductible, 0%+
Maternity Services**		
Physician/Provider services (global charge)	After deductible, 0%	After deductible, 50%
Hospital/Facility services	After deductible, 0%	After deductible, 50%
Mental Health and Substance Use Disorder Services		
Office visits	After deductible, 0%	After deductible, 50%
Inpatient care	After deductible, 0%	After deductible, 50%
Residential programs	After deductible, 0%	After deductible, 50%
Other Covered Services		
Allergy injections	After deductible, 0%	After deductible, 50%
Durable medical equipment	After deductible, 0%	After deductible, 50%
Home health services	After deductible, 0%	After deductible, 50%
Transplants	After deductible, 0%	After deductible, 50%

This is a brief summary of benefits. Refer to your member handbook for additional information or a further explanation of benefits, limitations, and exclusions.

** Medically necessary services, medication, and supplies to manage diabetes during pregnancy from conception through six weeks postpartum will not be subject to a deductible, co-payment, or co-insurance.

+ Out-of-network air ambulance coverage is covered at 200 percent of the Medicare allowance. You may be held responsible for the amount billed in excess. Please see your member handbook for additional information or contact our Customer Service team with questions.

Additional information

What is the deductible?

Your plan's deductible is the amount of money that you pay first, before your plan starts to pay. You'll see that many services, especially preventive care, are covered by the plan without you needing to meet the deductible. The individual deductible applies if you enroll without dependents. If you and one or more dependents enroll, the individual deductible applies for each member only until the family deductible has been met. Deductible expense is applied to the out-of-pocket limit.

Note that there is a separate category for in-network and out-of-network when it comes to meeting your deductible. Only in-network expense applies to the in-network deductible and only out-of-network expense applies to the out-of-network deductible.

What is the out-of-pocket limit?

The out-of-pocket limit is the most you'll pay for covered expenses during the plan year. Once the out-of-pocket limit has been met, the plan will pay 100 percent of allowed amounts for covered services for the rest of that year. The individual out-of-pocket limit applies only if you enroll without dependents. If you and one or more dependents enroll, the individual out-of-pocket limit applies for each member only until the family out-of-pocket limit has been met. Be sure to check your member handbook, as there are some charges, such as non-essential health benefits, penalties, and balance billed amounts that do not count toward the out-of-pocket limit.

Note that there is a separate category for in-network and out-of-network when it comes to meeting your out-of-pocket limit. Only in-network expense applies to the in-network out-of-pocket limit. Only out-of-network expense applies to the out-of-network out-of-pocket limit.

Primary care physician or primary care provider (PCP)

You are highly encouraged to select a PCP from the plan's provider directory. The PCP will coordinate healthcare resources to best meet your needs. Referrals are not required.

Payments to providers

Payment to providers is based on the prevailing or contracted PacificSource fee allowance for covered services. In-network providers accept the fee allowance as payment in full. Out-of-network providers are allowed to balance bill any remaining balance that your plan did not cover. Services of out-of-network providers could result in out-of-pocket expense in addition to the percentage indicated.

Preauthorization

Coverage of certain medical services and surgical procedures requires a benefit determination by PacificSource before the services are performed. This process is called preauthorization. Preauthorization is necessary to determine if certain services and supplies are covered under this plan, and if you meet the plan's eligibility requirements. Preauthorization does not change your out-of-pocket expense for in-network and out-of-network providers. You'll find the most current preauthorization list on our website, [PacificSource.com/member/preauthorization.aspx](https://www.pacificsource.com/member/preauthorization.aspx).