



Western Health Advantage was founded by health care doctors looking to eliminate bureaucracy and emphasize personal service and access to care — not obstacles to treatment. We believe that “local” is a better way to do business. It ensures that our members benefit from responsive, local customer service and access to quality doctors and hospitals with unbeatable service. Conveniently, that’s our mission at Western Health Advantage — to provide a compassionate, high quality alternative to for-profit health insurance plans and national HMOs. We want to improve the health and well-being of our neighbors by expanding access to health care, which is why Western Health Advantage is so very proud and pleased to partner with Covered California to achieve its mission of ensuring access to high-quality health coverage for individuals in California.

Bronze Plan Details

Available Plan Benefits in blue are subject to medical deductible.

Copays in Black are Not Subject to any Deductible and Count Toward the Annual Out-of-Pocket Maximum

STANDARD BENEFITS FOR INDIVIDUALS

Key benefits

Individual Deductible

Bronze 60 HMO

\$5,000 deductible for medical & drugs

Family Deductible

\$10,000 deductible

Preventative Care Copay¹

no cost at least 1 yearly visit

Primary Care Visit Copay

\$60²

Specialty Care Visit Copay

\$70

Urgent Care Visit Copay

\$120²

Generic Medication Copay

\$19

Lab Testing Copay

30%

X-Ray Copay

30%

Emergency Room Copay

\$300

High cost and infrequent services (e.g. Hospital Stay)

30% of your plan's negotiated rate

Preferred brand copay after Drug Deductible (if any)

\$50

Maximum Out-of-Pocket For One

\$6,350

Maximum Out-of-Pocket For Family

\$12,700

¹ in-network only

² First 3 visits each year are not subject to the deductible

Bronze HSA Plan Details

Available Plan Benefits in blue are subject to medical deductible.

Copays in Black are Not Subject to any Deductible and Count Toward the Annual Out-of-Pocket Maximum

STANDARD BENEFITS FOR INDIVIDUALS

Key benefits

Individual Deductible

Bronze 60 HSA HMO

\$4,500 deductible for medical & drugs

Family Deductible

\$9,000 deductible

Preventative Care Copay¹

no cost at least 1 yearly visit

Primary Care Visit Copay

40%

Specialty Care Visit Copay

40%

Urgent Care Visit Copay

40%

Generic Medication Copay

40%

Lab Testing Copay

40%

X-Ray Copay

40%

Emergency Room Copay

40%

High cost and infrequent services (e.g. Hospital Stay)

40% of your plan's negotiated rate

Preferred brand copay after Drug Deductible (if any)

40%

Maximum Out-of-Pocket For One

\$6,350

Maximum Out-of-Pocket For Family

\$12,700

¹ in-network only

Silver 70 Plan Details

Available Plan Benefits in blue are subject to medical deductible.

Copays in Black are Not Subject to any Deductible and Count Toward the Annual Out-of-Pocket Maximum

STANDARD BENEFITS FOR INDIVIDUALS

Key benefits

Individual Deductible

Silver 70 HMO

\$2,000 medical deductible

\$250 brand drug deductible

Family Deductible

\$4,000 medical deductible

\$500 brand drug deductible

Preventative Care Copay¹

no cost at least 1 yearly visit

Primary Care Visit Copay

\$45

Specialty Care Visit Copay

\$65

Urgent Care Visit Copay

\$90

Generic Medication Copay

\$19

Lab Testing Copay

\$45

X-Ray Copay

\$65

Emergency Room Copay

\$250

High cost and infrequent services (e.g. Hospital Stay)

20% of your plan's negotiated rate

Preferred brand copay after Drug Deductible (if any)

\$50

Maximum Out-of-Pocket For One

\$6,350

Maximum Out-of-Pocket For Family

\$12,700

¹ in-network only

Gold Plan Details

Copays in Black are Not Subject to any Deductible and Count Toward the Annual Out-of-Pocket Maximum

STANDARD BENEFITS FOR INDIVIDUALS

Key benefits

Individual Deductible

Family Deductible

Preventative Care Copay¹

Primary Care Visit Copay

Specialty Care Visit Copay

Urgent Care Visit Copay

Generic Medication Copay

Lab Testing Copay

X-Ray Copay

Emergency Room Copay

High cost and infrequent services (e.g. Hospital Stay)

Preferred brand copay after Drug Deductible (if any)

Maximum Out-of-Pocket For One

Maximum Out-of-Pocket For Family

¹ in-network only

Gold 80 HMO

no deductible

no deductible

no cost at least 1 yearly visit

\$30

\$50

\$60

\$19

\$30

\$50

\$250

HMO

Outpatient Surgery - \$600

Hospital - \$600/day up to 5 days

PPO - 20%

\$50

\$6,350

\$12,700

Platinum Plan Details

Copays in Black are Not Subject to any Deductible and Count Toward the Annual Out-of-Pocket Maximum

STANDARD BENEFITS FOR INDIVIDUALS

Key benefits

Individual Deductible

Family Deductible

Preventative Care Copay¹

Primary Care Visit Copay

Specialty Care Visit Copay

Urgent Care Visit Copay

Generic Medication Copay

Lab Testing Copay

X-Ray Copay

Emergency Room Copay

High cost and infrequent services (e.g. Hospital Stay)

Preferred brand copay after Drug Deductible (if any)

Maximum Out-of-Pocket For One

Maximum Out-of-Pocket For Family

¹ in-network only

Platinum 90 HMO

no deductible

no deductible

no cost at least 1 yearly visit

\$20

\$40

\$40

\$5

\$20

\$40

\$150

HMO

Hospital - \$250/day up to 5 days

PPO - 10%

\$15

\$4,000

\$8,000