

New Plan with Lower Premiums Available January 2009

AccessWV, West Virginia's high risk pool, will offer a new high deductible plan ("Plan D") as of January 1 with premiums up to 25 percent lower than those for its current products.

The new plan has a \$4,000 annual medical deductible and a \$2,000 annual pharmacy deductible. The deductibles are charged on a Plan Year basis. The Plan Year for AccessWV runs from July 1 through June 30 of the following year. For persons joining during the Plan Year, the medical deductible is pro-rated based on the quarter in which the person joins. The pharmacy deductible is not pro-rated.

The new plan covers a full range of patient and outpatient services, including prescription drugs. "First dollar" coverage is provided for office visits and certain preventive services; that is, they are not subject to the deductible but require a modest copayment.

For detailed information see "Premiums", "Plan Overview", and "Summary of Benefits" on this web-site. Current members with questions should call Customer Service on 1-866-864-6142.

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