



Cost Share Details		In-Network	Out-of-Network
Annual Deductible	The total deductible you pay per calendar year	\$3,000 Individual \$6,000 Family	Shared with In-Network
Annual Out-of-Pocket Maximum	The combined total for your deductible, coinsurance and copays per calendar year	\$5,000 Individual \$10,000 Family	Shared with In-Network

Be aware that your actual costs for Covered Services provided by an Out-of-Network provider may exceed the Out-of-Pocket Maximum amount. In addition, Out-of-Network providers can bill you for the difference between the amount charged and our Allowed Amount and that amount does not count toward any Out-of-Pocket Maximum.

Medical Benefits (unless stated otherwise, a deductible applies)		What You Pay	
		In-Network	Out-of-Network
Primary Care Visits (for Illness or Injury)		\$15 copay per visit, deductible waived	40%
Specialist Visits		\$15 copay per visit, deductible waived	40%
Urgent Care Visits		Covered the same as if you visit a health care provider's office or clinic (Primary Care Visit or Specialist Visit) or if you have a test (Radiology and Laboratory or Complex Imaging).	
Other Professional Services		20%	40%
Preventive Care/Immunizations		No charge	40%
Radiology and Laboratory - Outpatient		20% deductible waived	40%
Complex Imaging - Outpatient		20%, deductible waived	40%
Acupuncture	30 visits per calendar year	\$15 copay per visit, deductible waived	40%
Ambulance Services			10%
Ambulatory Surgical Center		10%	40%
Emergency Room (Including Professional Charges)		\$250 copay per visit, deductible waived	
Hearing Aids & Evaluations		20%	40%
Home Health Care	130 visits per calendar year	20%	40%
Hospice Care	14 days of respite care per lifetime	20%	40%
Hospital Care		20%	40%
Mental Health/Substance Use Disorder - Inpatient		20%	40%
Mental Health/Substance Use Disorder - Outpatient		20%, deductible waived	40%
Newborn Home Visits	Within 6 months of age, at least one visit during first 3 months, with up to 3 more available	0%, deductible waived	Not covered
Neurodevelopmental Therapy - Outpatient	30 visits per calendar year Children under the age of 18	20%, deductible waived	40%
Nutritional Counseling	3 visits per calendar year	20%	40%
Palliative Care	30 visits per calendar year	20%	40%
Rehabilitation Services - Inpatient	30 days per calendar year	20%	40%
Rehabilitation Services - Outpatient	30 visits per calendar year	20%, deductible waived	40%

Medical Benefits (unless stated otherwise, a deductible applies)		What You Pay	
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		In-Network	Out-of-Network
Retail Office Visits	Visits to a walk-in clinic located within a retail operation	\$15 copay per visit, deductible waived	40%
Skilled Nursing Facility (SNF) Care	60 days per calendar year	20%	40%
Spinal Manipulations	30 visits per calendar year	\$15 copay per visit, deductible waived	40%
Virtual Care - Telehealth	Doctor visits via phone or video chat when <u>not</u> in a healthcare facility	Vendor: MDLive \$10 copay per visit, deductible waived	40%
		In-Network non-Vendor Provider: \$15 copay per visit, deductible waived	
Virtual Care - Telemedicine	Doctor visits via phone or video chat when in a healthcare facility	20%	40%

Prescription Medication Benefits (unless stated otherwise, a deductible applies)		What You Pay
Annual Deductible	The total deductible you pay per calendar year	\$0
Annual Out-of-Pocket Maximum	The combined total for your deductible, coinsurance and copays per calendar year	Shared with medical
Generic	90-day supply for retail or mail order	\$15 retail prescription* / \$30 mail order prescription / \$10 for each self-administrable Cancer Chemotherapy medication
Preferred Brand ^a	90-day supply for retail or mail order	\$30 retail prescription* / \$60 mail order prescription / \$50 for each self-administrable Cancer Chemotherapy medication
Brand	90-day supply for retail or mail order	\$45 retail prescription* / \$90 mail order prescription / \$50 for each self-administrable Cancer Chemotherapy medication
Specialty	30-day supply for retail	\$30 participating pharmacy retail prescription

*1 copay per 30 day supply

^a\$100 cap on member cost share per 30 day retail supply insulin, deductible waived

^a\$300 cap on member cost share for up to 90 day supply of mail order insulin, deductible waived

Frequently Asked Questions

How is my privacy protected?	Regence is committed to the confidentiality and security of your personal information. We maintain physical, administrative and technical safeguards to protect against unauthorized access, use, or disclosure of your personal information. You can view our full privacy practices online at regence.com .
What if I need access to specialty care? Do I need a referral?	You can receive care from any in-network provider without a referral. For some services, prior authorization may be required.

This benefit summary provides a brief description of your plan benefits, limitations and/or exclusions under your plan and is not a guarantee of payment. Once enrolled, you can view your benefits booklet online at regence.com. **PLEASE REFER TO YOUR BENEFITS BOOKLET OR SUMMARY PLAN DESCRIPTION FOR A COMPLETE LIST OF BENEFITS, THE LIMITATIONS AND/OR EXCLUSIONS THAT APPLY, AND A DEFINITION OF MEDICAL NECESSITY.**

Regence is providing this benefit summary for illustrative purposes only. Regence makes no warranties or representations regarding compliance with applicable federal, state, or local laws, or the accuracy of the benefit summary. This document is not the legally required Summary of Benefits and Coverage that an employer is required to provide to employees and members under Federal law, and the group must provide a legally compliant Summary of Benefits and Coverage to its employees and members.

1 (888) 367-2116 - TTY: 711 | 100 SW Market Street, Portland, OR 97201 | regence.com

NONDISCRIMINATION NOTICE

Regence complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Regence does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Regence:

Provides free aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters
- Written information in other formats (large print, audio, and accessible electronic formats, other formats)

Provides free language services to people whose primary language is not English, such as:

- Qualified interpreters
- Information written in other languages

If you need these services listed above, please contact:

Medicare Customer Service

1-800-541-8981 (TTY: 711)

Customer Service for all other plans

1-888-344-6347 (TTY: 711)

If you believe that Regence has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with our civil rights coordinator below:

Medicare Customer Service

Civil Rights Coordinator
MS: B32AG, PO Box 1827
Medford, OR 97501
1-866-749-0355, (TTY: 711)
Fax: 1-888-309-8784
medicareappeals@regence.com

Customer Service for all other plans

Civil Rights Coordinator
MS CS B32B, P.O. Box 1271
Portland, OR 97207-1271
1-888-344-6347, (TTY: 711)
CS@regence.com

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue SW,
Room 509F HHH Building
Washington, DC 20201

1-800-368-1019, 800-537-7697 (TDD).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

