The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, go to https://regence.com or call 1 (866) 240-9580. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at healthcare.gov/sbc-glossary or call 1 (866) 240-9580 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$50 individual / \$150 family per calendar year.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. Certain <u>preventive care</u> and those services listed below as " <u>deductible</u> does not apply."	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at healthcare.gov/coverage/preventive-care-benefits/.
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet deductibles for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	\$425 individual / \$12,700 family per calendar year.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. See https://regence.com/go/WW/Preferred or call 1 (866) 240-9580 for a list of <u>network providers</u> .	You pay the least if you use a <u>provider</u> in the preferred <u>network</u> . You pay more if you use a <u>provider</u> in the participating <u>network</u> . You will pay the most if you use a <u>non-participating provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use a <u>non-participating provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

			What You Will Pay			
Common Medical Event	Services You May Need	Preferred Provider (You pay the least)	Participating Provider (You pay more)	Non-participating Provider (You pay the most)	Limitations, Exceptions, & Other Important Information	
	Primary care visit to treat an injury or illness	0% <u>coinsurance</u>	0% coinsurance	0% coinsurance	None	
If you visit a health care <u>provider's</u> office	<u>Specialist</u> visit	0% <u>coinsurance</u>	0% coinsurance	0% coinsurance		
or clinic	<u>Preventive</u> <u>care/screening</u> / immunization	No charge, <u>deductible</u> does not apply	No charge, <u>deductible</u> does not apply	0% <u>coinsurance</u>	No charge for childhood immunizations from nonparticipating providers. You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your <u>plan</u> will pay for.	
If you have a test	<u>Diagnostic test</u> (x- ray, blood work)	20% coinsurance	20% <u>coinsurance</u>	20% coinsurance	Nono	
If you have a test	Imaging (CT/PET scans, MRIs)	20% coinsurance	20% coinsurance	20% coinsurance	None	

			What You Will Pay		
Common Medical Event	Services You May Need	Preferred Provider (You pay the least)	Participating Provider (You pay more)	Non-participating Provider (You pay the most)	Limitations, Exceptions, & Other Important Information
	Tier 1 (Typically, generic drugs with highest overall value)	Not applicable, refer to <u>participating</u> <u>provider</u> and <u>non-</u> <u>participating</u> <u>provider</u> columns.	0% <u>coinsurance</u> , <u>deductible</u> does not apply / retail prescription; 0% <u>coinsurance</u> , <u>deductible</u> does not apply / home delivery prescription	0% <u>coinsurance</u> , <u>deductible</u> does not apply / retail prescription; 0% <u>coinsurance</u> , <u>deductible</u> does not apply / home delivery prescription	<u>Prescription drugs</u> not on the Drug List are not covered, unless an exception is approved. 100-day supply / retail prescription 90-day supply / home delivery prescription 90-day supply / self-injectable drugs
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at https://regence.com/go/ 2024/WW/3tier	Tier 2 (Typically, brand drugs with moderate overall value)	Not applicable, refer to <u>participating</u> <u>provider</u> and <u>non-</u> <u>participating</u> <u>provider</u> columns.	20% <u>coinsurance</u> , <u>deductible</u> does not apply / retail prescription; 20% <u>coinsurance</u> , <u>deductible</u> does not apply / home delivery prescription	20% <u>coinsurance</u> , <u>deductible</u> does not apply / retail prescription; 20% <u>coinsurance</u> , <u>deductible</u> does not apply / home delivery prescription	30-day supply / <u>specialty drug</u> prescription <u>Specialty drugs</u> are not available through home delivery. Coverage includes compound medications at 20% <u>coinsurance</u> , <u>deductible</u> does not apply. <u>Cost shares</u> for insulin will not exceed \$35 / 30-da supply retail prescription or \$105 / 90-day supply home delivery prescription. No charge, <u>deductible</u> does not apply for certain
	Tier 3 (Typically, brand drugs with lower overall value)	Not applicable, refer to <u>participating</u> <u>provider</u> and <u>non-</u> <u>participating</u> <u>provider</u> columns.	20% <u>coinsurance</u> , <u>deductible</u> does not apply / retail prescription; 20% <u>coinsurance</u> , <u>deductible</u> does not apply / home delivery prescription	20% <u>coinsurance</u> , <u>deductible</u> does not apply / retail prescription; 20% <u>coinsurance</u> , <u>deductible</u> does not apply / home delivery prescription	preventive drugs, contraceptives and immunizations at a participating pharmacy, or for self-administrable cancer chemotherapy drugs. The first fill of <u>specialty drugs</u> may be provided by a retail pharmacy; additional refills must be provided by a specialty pharmacy.

			What You Will Pay		
Common Medical Event	Services You May Need	Preferred Provider	Participating Provider	Non-participating Provider	Limitations, Exceptions, & Other Important Information
		(You pay the least)	(You pay more)	(You pay the most)	
	<u>Specialty drugs</u>	Not applicable, refer to <u>participating</u> <u>provider</u> and <u>non-</u> <u>participating</u> <u>provider</u> columns.	Refer to tier 1, 2 and 3 drugs above.	Refer to tier 1, 2 and 3 drugs above.	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	20% coinsurance	20% coinsurance	None
surgery	Physician/surgeon fees	0% <u>coinsurance</u>	0% coinsurance	0% coinsurance	
If you need immediate	Emergency room care	Facility: 20% <u>coinsurance;</u> Professional: 0% <u>coinsurance</u>	Facility: 20% <u>coinsurance;</u> Professional: 0% <u>coinsurance</u>	Facility: 20% <u>coinsurance;</u> Professional: 0% <u>coinsurance</u>	None
medical attention	Emergency medical transportation	20% coinsurance	20% <u>coinsurance</u>	20% coinsurance	None
	Urgent care	0% coinsurance	0% coinsurance	0% coinsurance	None
If you have a hospital	Facility fee (e.g., hospital room)	20% coinsurance	20% coinsurance	20% coinsurance	None
stay	Physician/surgeon fees	0% coinsurance	0% coinsurance	0% coinsurance	
If you need mental	Outpatient services	0% coinsurance	0% coinsurance	0% coinsurance	None
health, behavioral health, or substance abuse services	Inpatient services	Inpatient facility: 20% <u>coinsurance;</u>	Inpatient facility: 20% <u>coinsurance;</u>	Inpatient facility: 20% <u>coinsurance;</u>	None
		Professional: 0%	Professional: 0%	Professional: 0%	

			What You Will Pay		
Common Medical Event	Services You May Need	Preferred Provider (You pay the least)	Participating Provider (You pay more)	Non-participating Provider (You pay the most)	Limitations, Exceptions, & Other Important Information
		coinsurance	coinsurance	coinsurance	
	Office visits	0% <u>coinsurance</u>	0% coinsurance	0% coinsurance	<u>Cost sharing</u> does not apply for <u>preventive</u> <u>services</u> . Depending on the type of services, a
If you are pregnant	Childbirth/delivery professional services	0% coinsurance	0% <u>coinsurance</u>	0% <u>coinsurance</u>	<u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery facility services	20% coinsurance	20% coinsurance	20% coinsurance	Childbirth/delivery services for children are not covered.
	Home health care	10% <u>coinsurance</u>	10% <u>coinsurance</u>	10% <u>coinsurance</u>	130 visits / year
If you need help recovering or have other special health	Rehabilitation services	Inpatient facility: 20% <u>coinsurance</u> ; Professional: 0%	Inpatient facility: 20% <u>coinsurance;</u> Professional: 0%	Inpatient facility: 20% <u>coinsurance</u> ; Professional: 0%	41 inpatient days / year 40 outpatient visits / year Includes physical therapy, occupational therapy
	Habilitation services	coinsurance 20% coinsurance	coinsurance 20% coinsurance	coinsurance 20% coinsurance	and speech therapy. 33 professional neurodevelopmental visits / year Includes physical therapy, occupational therapy
needs	Skilled nursing care	20% coinsurance	20% coinsurance	20% coinsurance	and speech therapy. None
	Durable medical equipment	20% coinsurance	20% <u>coinsurance</u>	20% coinsurance	None
	Hospice services	10% coinsurance	10% <u>coinsurance</u>	10% <u>coinsurance</u>	14 respite inpatient or outpatient days / lifetime
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	Not covered	
	Children's glasses	en's glasses Not covered Not covered Not covered None	None		
	Children's dental check-up	Not covered	Not covered	Not covered	

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)• Bariatric surgery• Infertility treatment• Routine eye care• Cosmetic surgery, except congenital anomalies• Long-term care• Routine foot care, except for diabetic patients• Dental care• Private-duty nursing• Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Abortion
- Acupuncture, 12 visits / year

- Chiropractic care
 Hearing aids, 2 hearing aids / 36 months
- Non-emergency care when traveling outside the U.S.

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: the U.S. Department of Labor, Employee Benefits Security Administration at 1 (866) 444-3272 or dol.gov/ebsa/healthreform, or the U.S. Department of Health and Human Services, Center for Consumer Information and Insurance Oversight at 1 (877) 267-2323 ext. 61565 or cciio.cms.gov or your state insurance department. You may also contact the plan at 1 (866) 240-9580. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit HealthCare.gov or call 1 (800) 318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact the <u>plan</u> at 1 (866) 240-9580 or visit regence.com or the U.S. Department of Labor, Employee Benefits Security Administration at 1 (866) 444-3272 or dol.gov/ebsa/healthreform.

Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? Yes

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1 (866) 240-9580.

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby (9 months of in-network pre-natal care and a hospital delivery)

The plan's overall <u>deductible</u>	\$50
Specialist coinsurance	0%
Hospital (facility) <u>coinsurance</u>	20%
Other coinsurance	20%

This EXAMPLE event includes services like:

<u>Specialist</u> office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (ultrasounds and blood work) <u>Specialist</u> visit (anesthesia)

Total Example Cost	\$12,700
In this example. Peg would nav:	

in the example, i eg neara pay	
Cost Sharing	
Deductibles	\$50
Copayments	\$0
Coinsurance	\$400
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$485

Managing Joe's Type 2 Diabetes (a year of routine in-network care of a wellcontrolled condition)

The <u>plan's</u> overall <u>deductible</u>	\$50
Specialist coinsurance	0%
Hospital (facility) <u>coinsurance</u>	20%
Other <u>coinsurance</u>	20%

This EXAMPLE event includes services like:

Primary care physician office visits (including disease education) Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glucose meter)

Total Example Cost	\$5,600

In this example, Joe would pay:

Cost Sharing	
Deductibles	\$50
Copayments	\$0
<u>Coinsurance</u>	\$400
What isn't covered	
Limits or exclusions	\$200
The total Joe would pay is	\$625

Mia's Simple Fracture (in-network emergency room visit and follow up

care)

The <u>plan's</u> overall <u>deductible</u>	\$50
Specialist coinsurance	0%
Hospital (facility) <u>coinsurance</u>	20%
Other <u>coinsurance</u>	20%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies) Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy)

Total Example Cost	\$2,800

In this example, Mia would pay:

\$50	
\$0	
\$300	
What isn't covered	
\$0	
\$350	

The plan would be responsible for the other costs of these EXAMPLE covered services.

NONDISCRIMINATION NOTICE

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

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, sex, gender identity or sexual orientation, 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.

 The Washington State Office of the Insurance Commissioner, electronically through the Office of the Insurance Commissioner Complaint portal available at https://www.insurance.wa.gov/filecomplaint-or-check-your-complaint-status, or by phone at 800-562-6900, 360-586-0241 (TDD).

Complaint forms are available at https://fortress.wa.gov/oic/onlineservices/cc/pub/c omplaintinformation.aspx

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Language assistance

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-344-6347 (TTY: 711).

注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電1-888-344-6347 (TTY: 711)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-888-344-6347 (TTY: 711).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-888-344-6347 (TTY: 711) 번으로 전화해 주십시오.

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-888-344-6347 (TTY: 711).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-888-344-6347 (телетайп: 711).

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-888-344-6347 (ATS : 711)

注意事項:日本語を話される場合、無料の言語支援をご利用いただけます。1-888-344-6347 (TTY:711)まで、お電話にてご連絡ください。

Díí baa akó nínízin: Díí saad bee yáníłti'go **Diné Bizaad**, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hóló, koji' hódíílnih 1-888-344-6347 (TTY: 711.)

FAKATOKANGA'I: Kapau 'oku ke Lea-Fakatonga, ko e kau tokoni fakatonu lea 'oku nau fai atu ha tokoni ta'etotongi, pea te ke lava 'o ma'u ia. ha'o telefonimai mai ki he fika 1-888-344-6347 (TTY: 711)

OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite 1-888-344-6347 (TTY- Telefon za osobe sa oštećenim govorom ili sluhom: 711) ប្រយ័ត្ន៖ បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតឈ្នួល គឺអាចមានសំរាប់បំរើអ្នក។ ចូរ ទូរស័ព្ទ 1-888-344-6347 (TTY: 711)។

ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ

ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 1-888-344-

6347 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ।

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachdienstleistungen zur Verfügung. Rufnummer: 1-888-344-6347 (TTY: 711)

ማስታወሻ:- የሚናንሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋኟተዋል፤ በሚከተለው ቁጥር ይደውሉ 1-888-344-6347 (መስማት ለተሳናቸው:- 711)፡፡

УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 1-888-344-6347 (телетайп: 711)

ध्यान दिनुहोस्: तपाईंले नेपाली बोल्नुहुन्छ भने तपाईंको निम्ति भाषा सहायता सेवाहरू निःशुल्क रूपमा उपलब्ध छ । फोन गर्नुहोस् 1-888-344-6347 (टिटिवाइ: 711

ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la 1-888-344-6347 (TTY: 711)

MAANDO: To a waawi [Adamawa], e woodi balloojima to ekkitaaki wolde caahu. Noddu 1-888-344-6347 (TTY: 711)

โปรดทราบ: ถ้าคุณพูดภาษาไทย คุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-888-344-6347 (TTY: 711)

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັງຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 1-888-344-6347 (TTY: 711)

Afaan dubbattan Oroomiffaa tiif, tajaajila gargaarsa afaanii tola ni jira. 1-888-344-6347 (TTY: 711) tiin bilbilaa.

توجه: اگر به زبان فارسی صحبت می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با (TTY: 711) 6347-6347-1 تماس بگیرید.

ملحوظة: إذا كنت تتحدث فاذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 6347-888-88-1 (رقم هاتف الصم والبكم TTY: 711)