



The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. **NOTE: Information about the cost of this plan (called the contribution) 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 allowed amount, balance billing, cost-sharing, copayment, deductible, provider, or other underlined 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>?	\$5,000 individual / \$10,000 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>cost-sharing</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 <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u>?	\$5,000 individual / \$10,000 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 <u>out-of-pocket limit</u>?	<u>Contributions</u> , <u>balance-billing</u> charges, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u>?	Yes. See https://regence.com/go/ID/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>nonparticipating 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>nonparticipating 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 **copayment** and **cost-sharing** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Preferred Provider (You pay the least)	Participating Provider (You pay more)	Nonparticipating Provider (You pay the most)	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$30 <u>copay</u> / office visit, <u>deductible</u> does not apply; \$30 <u>copay</u> / retail clinic visit, <u>deductible</u> does not apply; 0% <u>cost-sharing</u> for all other services	\$30 <u>copay</u> / office visit, <u>deductible</u> does not apply; 0% <u>cost-sharing</u> for all other services	0% <u>cost-sharing</u>	<u>Copayment</u> applies to each <u>preferred provider</u> or <u>participating provider</u> office and retail clinic visit only. All other services are covered at the <u>cost-sharing</u> specified, after <u>deductible</u> .
	<u>Specialist</u> visit	\$30 <u>copay</u> / office visit, <u>deductible</u> does not apply; 0% <u>cost-sharing</u> for all other services	\$30 <u>copay</u> / office visit, <u>deductible</u> does not apply; 0% <u>cost-sharing</u> for all other services	0% <u>cost-sharing</u>	
	<u>Preventive care/screening/immunization</u>	No charge, <u>deductible</u> does not apply	No charge, <u>deductible</u> does not apply	0% <u>cost-sharing</u>	No charge, <u>deductible</u> does not apply for childhood or adult immunizations from <u>nonparticipating providers</u> . You may have to pay for services that aren't preventive. Ask your <u>provider</u> 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)	No charge, <u>deductible</u> does not apply	No charge, <u>deductible</u> does not apply	0% <u>cost-sharing</u>	None
	Imaging (CT/PET scans, MRIs)	No charge, <u>deductible</u> does not apply	No charge, <u>deductible</u> does not apply	0% <u>cost-sharing</u>	

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Preferred Provider (You pay the least)	Participating Provider (You pay more)	Nonparticipating Provider (You pay the most)	
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at https://www.savrx.com	Generic drugs	<u>Prescription drug coverage</u> is provided under the <u>participating</u> and <u>non-participating provider</u> column(s)	\$5 <u>copay</u> / retail prescription, <u>deductible</u> does not apply \$5 <u>copay</u> / mail order prescription, <u>deductible</u> does not apply	\$5 <u>copay</u> / retail prescription, <u>deductible</u> does not apply \$5 <u>copay</u> / mail order prescription, <u>deductible</u> does not apply	Your <u>prescription drug coverage</u> is administered through Sav-Rx Prescription Services. Sav-Rx does not provide Blue Cross Blue Shield services and is a separate company solely responsible for its products and services. Regence BlueShield of Idaho assumes no liability for the accuracy of your <u>prescription drug</u> benefits. Coverage is limited to a 90-day supply retail (1 <u>copayment</u> per 30-day supply), 90-day supply mail order or 30-day supply injectable and <u>specialty drugs</u> . You are responsible for the difference in cost between a dispensed brand-name drug and the equivalent generic drug, in addition to the <u>copayment</u> and/or <u>cost-sharing</u> , unless your <u>provider</u> specifies "dispense as written."
	Preferred brand drugs	<u>Prescription drug coverage</u> is provided under the <u>participating</u> and <u>non-participating provider</u> column(s)	\$12 <u>copay</u> / retail prescription, <u>deductible</u> does not apply 20% <u>cost-sharing</u> up to \$50 maximum / mail order prescription, <u>deductible</u> does not apply	\$12 <u>copay</u> / retail prescription, <u>deductible</u> does not apply 20% <u>cost-sharing</u> up to \$50 maximum / mail order prescription, <u>deductible</u> does not apply	
	Brand drugs	<u>Prescription drug coverage</u> is provided under the <u>participating</u> and <u>non-participating provider</u> column(s)	\$35 <u>copay</u> / retail prescription, <u>deductible</u> does not apply 20% <u>cost-sharing</u> up to \$50 maximum / mail order prescription, <u>deductible</u> does not apply	\$35 <u>copay</u> / retail prescription, <u>deductible</u> does not apply 20% <u>cost-sharing</u> up to \$50 maximum / mail order prescription, <u>deductible</u> does not apply	
	<u>Specialty drugs</u>	<u>Prescription drug coverage</u> is provided under the <u>participating</u> and <u>non-participating provider</u> column(s)	Refer to generic, preferred brand and brand drugs above.	Refer to generic, preferred brand and brand drugs above.	

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Preferred Provider (You pay the least)	Participating Provider (You pay more)	Nonparticipating Provider (You pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	0% <u>cost-sharing</u>	0% <u>cost-sharing</u>	0% <u>cost-sharing</u>	None
	Physician/surgeon fees	0% <u>cost-sharing</u>	0% <u>cost-sharing</u>	0% <u>cost-sharing</u>	
If you need immediate medical attention	<u>Emergency room care</u>	0% <u>cost-sharing</u>	0% <u>cost-sharing</u>	0% <u>cost-sharing</u>	None
	<u>Emergency medical transportation</u>	0% <u>cost-sharing</u>	0% <u>cost-sharing</u>	0% <u>cost-sharing</u>	
	<u>Urgent care</u>	\$30 <u>copay</u> / office visit, <u>deductible</u> does not apply; 0% <u>cost-sharing</u> for all other services	\$30 <u>copay</u> / office visit, <u>deductible</u> does not apply; 0% <u>cost-sharing</u> for all other services	0% <u>cost-sharing</u>	<u>Copayment</u> applies to each <u>preferred provider</u> or <u>participating provider</u> office visit only. All other services are covered at the <u>coinsurance</u> specified, after <u>deductible</u> .
If you have a hospital stay	Facility fee (e.g., hospital room)	0% <u>cost-sharing</u>	0% <u>cost-sharing</u>	0% <u>cost-sharing</u>	None
	Physician/surgeon fees	0% <u>cost-sharing</u>	0% <u>cost-sharing</u>	0% <u>cost-sharing</u>	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$30 <u>copay</u> / office visit, <u>deductible</u> does not apply; 0% <u>cost-sharing</u> for all other services	\$30 <u>copay</u> / office visit, <u>deductible</u> does not apply; 0% <u>cost-sharing</u> for all other services	0% <u>cost-sharing</u>	<u>Copayment</u> applies to each <u>preferred provider</u> or <u>participating provider</u> office/psychotherapy visit only. All other services are covered at the <u>cost-sharing</u> specified, after <u>deductible</u> .
	Inpatient services	0% <u>cost-sharing</u>	0% <u>cost-sharing</u>	0% <u>cost-sharing</u>	None
If you are pregnant	Office visits	0% <u>cost-sharing</u>	0% <u>cost-sharing</u>	0% <u>cost-sharing</u>	Cost sharing does not apply for <u>preventive services</u> . Depending on the type of services, a <u>copayment</u> , <u>cost-sharing</u> or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	0% <u>cost-sharing</u>	0% <u>cost-sharing</u>	0% <u>cost-sharing</u>	
	Childbirth/delivery facility services	0% <u>cost-sharing</u>	0% <u>cost-sharing</u>	0% <u>cost-sharing</u>	

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Preferred Provider (You pay the least)	Participating Provider (You pay more)	Nonparticipating Provider (You pay the most)	
If you need help recovering or have other special health needs	<u>Home health care</u>	0% <u>cost-sharing</u>	0% <u>cost-sharing</u>	0% <u>cost-sharing</u>	None
	<u>Rehabilitation services</u>	\$30 <u>copay</u> / outpatient visit, <u>deductible</u> does not apply; 0% <u>cost-sharing</u> inpatient services	\$30 <u>copay</u> / outpatient visit, <u>deductible</u> does not apply; 0% <u>cost-sharing</u> inpatient services	0% <u>cost-sharing</u>	<u>Copayment</u> applies to each <u>preferred provider</u> outpatient visit only. Includes physical therapy, occupational therapy and speech therapy.
	<u>Habilitation services</u>	\$30 <u>copay</u> / visit, <u>deductible</u> does not apply	\$30 <u>copay</u> / visit, <u>deductible</u> does not apply	0% <u>cost-sharing</u>	<u>Copayment</u> applies to each <u>preferred provider</u> visit only. Includes physical therapy, occupational therapy and speech therapy.
	<u>Skilled nursing care</u>	0% <u>cost-sharing</u>	0% <u>cost-sharing</u>	0% <u>cost-sharing</u>	70 inpatient days / year
	<u>Durable medical equipment</u>	0% <u>cost-sharing</u>	0% <u>cost-sharing</u>	0% <u>cost-sharing</u>	None
	<u>Hospice services</u>	0% <u>cost-sharing</u>	0% <u>cost-sharing</u>	0% <u>cost-sharing</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	None
	Children's glasses	Not covered	Not covered	Not covered	
	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.)

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|---|-------------------------|---|
| • Abortion, except when performed to preserve the life of the enrolled individual | • Dental care (Adult) | • Private-duty nursing |
| • Bariatric surgery (exceptions for reversals may apply) | • Hearing aids | • Routine eye care (Adult) |
| • Cosmetic surgery, except congenital anomalies | • Infertility treatment | • Routine foot care, except for diabetic patients |
| | • Long-term care | • Weight loss programs |

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

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| • Acupuncture, 40 visits / year (combined with spinal manipulations) | • Chiropractic care, spinal manipulations only, 40 visits / year (combined with acupuncture) | • Non-emergency care when traveling outside the U.S. |
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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 plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact the plan 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. You may also contact the Idaho Department of Insurance by calling 1 (208) 334-4250 or the toll-free message line at 1 (800) 721-3272; by writing to the Idaho Department of Insurance, Consumer Affairs, 700 W State Street, 3rd Floor; P.O. Box 83720, Boise, ID 83720-0043; through the Internet at: doi.idaho.gov; or by E-mail at: consumeraffairs@doi.idaho.gov.

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 plan 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 plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and cost-sharing) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. 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 <u>plan's</u> overall <u>deductible</u>	\$5,000
■ <u>Specialist</u> copayment	\$30
■ Hospital (facility) <u>cost-sharing</u>	0%
■ Other <u>cost-sharing</u>	0%

This EXAMPLE event includes services like:

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

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

Cost Sharing	
<u>Deductibles</u>	\$5,000
<u>Copayments</u>	\$0
<u>Cost-sharing</u>	\$0
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$5,060

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$5,000
■ <u>Specialist</u> copayment	\$30
■ Hospital (facility) <u>cost-sharing</u>	0%
■ Other <u>cost-sharing</u>	0%

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
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In this example, Joe would pay:

Cost Sharing	
<u>Deductibles</u>	\$800
<u>Copayments</u>	\$400
<u>Cost-sharing</u>	\$0
What isn't covered	
Limits or exclusions	\$200
The total Joe would pay is	\$1,400

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The <u>plan's</u> overall <u>deductible</u>	\$5,000
■ <u>Specialist</u> copayment	\$30
■ Hospital (facility) <u>cost-sharing</u>	0%
■ Other <u>cost-sharing</u>	0%

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
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In this example, Mia would pay:

Cost Sharing	
<u>Deductibles</u>	\$2,000
<u>Copayments</u>	\$200
<u>Cost-sharing</u>	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,200

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

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>.

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 ដោយមិនគិតល្បួល គឺអាចមានសំរាប់អ្នក។ 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:- የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያገዝዎት ተዘጋጅተዋል፤ በሚከተለው ቁጥር ይደውሉ 1-888-344-6347 (መስማት ለተሳናቸው:- 711)።

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توجه: اگر به زبان فارسی صحبت می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 1-888-344-6347 (TTY: 711) تماس بگیرید.

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