| 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 premium) 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 (800) 854-5585. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at healthcare.gov/sbc-glossary or call 1 (800) $854-5585$ to request a copy. |  |  |
| :---: | :---: | :---: |
| Important Questions | Answers | Why This Matters: |
| What is the overall deductible? | In-network provider: \$350 individual / \$950 family per plan year. <br> Out-of-network provider: $\$ 600$ individual / $\$ 1,700$ family per plan year. | Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible. |
| Are there services covered before you meet your deductible? | Yes. Certain preventive care, prescription drug coverage and those services listed below as "deductible does not apply." | This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible. See a list of covered preventive services at healthcare.gov/coverage/preventive-care-benefits/. |
| Are there other deductibles for specific services? | No. | You don't have to meet deductibles for specific services. |
| What is the out-of-pocket limit for this plan? | In-network provider: $\$ 3,250$ individual / \$6,750 family per plan year. <br> Out-of-network provider: $\$ 6,500$ individual / $\$ 13,500$ family per plan year. <br> Prescription drugs: $\$ 2,000$ individual / $\$ 4,000$ family per plan year. | The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit 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 network provider? | Yes. See https://regence.com/go/ID/Preferred or call 1 (800) 854-5585 for a list of network providers. | This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-ofnetwork provider for some services (such as lab work). Check with your provider before you get services. |


| Do you need a referral to <br> see a specialist? | No. | You can see the specialist you choose without a referral. |
| :--- | :--- | :--- |

All copayment and coinsurance 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 |
| :---: | :---: | :---: | :---: | :---: |
|  |  | In-Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) |  |
| If you visit a health care provider's office or clinic | Primary care visit to treat an injury or illness | \$20 copay / office visit, deductible does not apply; <br> $20 \%$ coinsurance for all other services | 40\% coinsurance | Copayment applies to each in-network provider office visit only. All other services are covered at the coinsurance specified, after deductible. Telehealth services also available. |
|  | Specialist visit | $\$ 40$ copay / office visit, deductible does not apply; <br> $20 \%$ coinsurance for all other services | 40\% coinsurance |  |
|  | Preventive care/screening/ immunization | No charge, deductible does not apply | 40\% coinsurance | No charge, deductible does not apply for immunizations from out-of-network 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 plan will pay for. |
| If you have a test | $\frac{\text { Diagnostic test }}{\text { blood work) }} \text { (x-ray, }$ | 20\% coinsurance | 40\% coinsurance | None |
|  | Imaging (CT/PET scans, MRIs) | 20\% coinsurance | 40\% coinsurance |  |
| If you need drugs to treat your illness or condition More information about prescription drug coverage is available at https://regence.com/go/ 2024/ID/6tier | Tier 1 (Typically, generic drugs with highest overall value) | \$10 copay, deductible does not apply / retail prescription; <br> $\$ 30$ copay, deductible does not apply / home delivery non-maintenance prescription | \$10 copay, deductible does not apply / retail prescription; <br> $\$ 30$ copay, deductible does not apply / home delivery non-maintenance prescription | Prescription drugs not on the Drug List are not covered, unless an exception is approved. <br> \$10 copay, deductible does not apply / retail diabetic supply (non-insulin) <br> $\$ 10$ copay, deductible does not apply / home delivery diabetic supply (non-insulin) <br> No charge, deductible does not apply for diabetic drugs that are on the Optimum Value Medication List. <br> 34-day supply / retail prescription <br> 90-day supply / home delivery prescription (your cost share for maintenance drugs is one copayment for 1- |
|  | Tier 2 (Typically, generic drugs with moderate overall value) | \$10 copay, deductible does not apply / retail prescription; | \$10 copay, deductible does not apply / retail prescription; |  |


| Common Medical Event | Services You May Need | What You Will Pay |  | Limitations, Exceptions, \& Other Important Information |
| :---: | :---: | :---: | :---: | :---: |
|  |  | In-Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) |  |
|  |  | \$30 copay, deductible does not apply / home delivery non-maintenance prescription | \$30 copay, deductible does not apply / home delivery non-maintenance prescription | through 34-day supply; two copayments for 35through 90-day supply) <br> 30-day supply / specialty drug prescription <br> Specialty drugs are not available through home delivery. <br> Coverage includes compound medications at $50 \%$ coinsurance. <br> No charge, deductible does not apply for certain preventive drugs, contraceptives and immunizations at a participating pharmacy. <br> If you fill a brand drug or specialty drug when there is an equivalent generic drug or specialty biosimilar drug available, you pay the difference in cost in addition to the copayment and/or coinsurance. <br> The first fill of specialty drugs for hemophilia may be provided by a retail pharmacy; additional fills must be provided by a specialty pharmacy or a specialty pharmacy designated as a hemophilia treatment center. |
|  | Tier 3 (Typically, brand drugs with moderate overall value) | \$30 copay, deductible does not apply / retail prescription; <br> $\$ 90$ copay, deductible does not apply / home delivery non-maintenance prescription | \$30 copay, deductible does not apply / retail prescription; <br> $\$ 90$ copay, deductible does not apply / home delivery non-maintenance prescription |  |
|  | Tier 4 (Typically, brand drugs with lower overall value) | \$60 copay, deductible does not apply / retail prescription; <br> $\$ 180$ copay, deductible does not apply / home delivery non-maintenance prescription | $\$ 60$ copay, deductible does not apply / retail prescription; <br> $\$ 180$ copay, deductible does not apply / home delivery non-maintenance prescription |  |
|  | Tier 5 (Typically, specialty drugs with moderate overall value) | \$60 copay, deductible does not apply / specialty drug | $90 \%$ coinsurance, deductible does not apply / specialty drug |  |
|  | Tier 6 (Typically, specialty drugs with lower overall value) | \$100 copay, deductible does not apply / specialty drug | $90 \%$ coinsurance, deductible does not apply / specialty drug |  |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | $10 \%$ coinsurance for ambulatory surgery centers; <br> $20 \%$ coinsurance for all other facilities | 40\% coinsurance | None |
|  | Physician/surgeon fees | $10 \%$ coinsurance for ambulatory surgery center physicians; | 40\% coinsurance |  |


| Common Medical Event | Services You May Need | What You Will Pay |  | Limitations, Exceptions, \& Other Important Information |
| :---: | :---: | :---: | :---: | :---: |
|  |  | In-Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) |  |
|  |  | $20 \%$ coinsurance for all other physicians |  |  |
| If you need immediate medical attention | Emergency room care | $20 \%$ coinsurance after \$100 copay / visit | $20 \%$ coinsurance after \$100 copay / visit | Copayment applies to facility charge for each visit (waived if admitted), whether or not the deductible has been met. <br> In-network deductible applies to in-network provider and out-of-network provider services. |
|  | Emergency medical transportation | 20\% coinsurance | 20\% coinsurance | In-network deductible applies to in-network provider and out-of-network provider services. |
|  | Urgent care | \$20 copay / primary care office visit, deductible does not apply; <br> $\$ 40$ copay / specialist office visit, deductible does not apply; <br> $20 \%$ coinsurance for all other services | 40\% coinsurance | Copayment applies to each in-network provider office visit only. All other services are covered at the coinsurance specified, after deductible. |
| If you have a hospital stay | Facility fee (e.g., hospital room) | 20\% coinsurance | 40\% coinsurance | None |
|  | Physician/surgeon fees | 20\% coinsurance | 40\% coinsurance |  |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | No charge / office/psychotherapy visit, deductible does not apply; <br> $20 \%$ coinsurance for all other services | 40\% coinsurance | Telehealth services also available. EAP available, up to 6 sessions. |
|  | Inpatient services | 20\% coinsurance | 40\% coinsurance | None |
| If you are pregnant | Office visits | 20\% coinsurance | 40\% coinsurance | Cost sharing does not apply for preventive services. Depending on the type of services, a copayment, coinsurance or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). |
|  | Childbirth/delivery professional services | 20\% coinsurance | 40\% coinsurance |  |
|  | Childbirth/delivery facility services | 20\% coinsurance | 40\% coinsurance |  |

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| Common Medical Event | Services You May Need | What You Will Pay |  | Limitations, Exceptions, \& Other Important Information |
| :---: | :---: | :---: | :---: | :---: |
|  |  | In-Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) |  |
| If you need help recovering or have other special health needs | Home health care | 20\% coinsurance | 40\% coinsurance | None |
|  | Rehabilitation services | 20\% coinsurance | 40\% coinsurance | 20 outpatient visits combined for occupational and speech therapy / year <br> 40 outpatient visits for physical therapy / year Includes physical therapy, occupational therapy and speech therapy. |
|  | Habilitation services | 20\% coinsurance | 40\% coinsurance | 20 neurodevelopmental visits combined for occupational and speech therapy / year 40 neurodevelopmental visits for physical therapy / year <br> Neurodevelopmental therapy limited to individuals under age 7. <br> Includes physical therapy, occupational therapy and speech therapy. |
|  | Skilled nursing care | 20\% coinsurance | 40\% coinsurance | 30 inpatient days / year |
|  | Durable medical equipment | 20\% coinsurance | 40\% coinsurance | None |
|  | Hospice services | No charge, deductible does not apply | 40\% coinsurance |  |
| If your child needs dental or eye care | Children's eye exam | Not covered | Not covered | None |
|  | Children's glasses | Not covered | Not covered |  |
|  | Children's dental checkup | 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.)

- Abortion, except when performed to preserve the life of the enrolled individual
- Bariatric surgery
- Cosmetic surgery, except congenital anomalies
- Dental care
- Infertility treatment
- Long-term care
- Private-duty nursing


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

- Acupuncture, 18 visits / year combined with chiropractic care
- Hearing aids (children under age 26), 2 devices / every 3 years
- Routine eye care
- Routine foot care, except for diabetic patients
- Weight loss programs
- Chiropractic care, 18 visits / year combined with acupuncture

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 (800) 854-5585. 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 (800) $854-5585$ 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 (800) 854-5585.
To see examples of how this plan might cover costs for a sample medical situation, see the next section.

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 coinsurance) 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 <br> (9 months of in-network pre-natal care and a hospital delivery) |  |
| :---: | :---: |
| $\square$ The plan's overall deductible | \$350 |
| $\square$ Specialist copayment | \$40 |
| ■ Hospital (facility) coinsurance | 20\% |
| $\square$ Other coinsurance | 20\% |
| 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 |
| In this example, Peg would pay: |  |
| Cost Sharing |  |
| Deductibles | \$350 |
| Copayments | \$10 |
| Coinsurance | \$2,400 |
| What isn't covered |  |
| Limits or exclusions | \$60 |
| The total Peg would pay is | \$2,820 |


| Managing Joe's Type 2 Diabetes (a year of routine in-network care of a wellcontrolled condition) |  |
| :---: | :---: |
| $\square$ The plan's overall deductible | \$350 |
| $\square$ Specialist copayment | \$40 |
| - Hospital (facility) coinsurance | 20\% |
| $\square$ Other coinsurance | 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 | $\$ 350$ |
| Copayments | $\$ 700$ |
| Coinsurance | $\$ 100$ |
|  |  |
| Limits or exclusions | $\$ 200$ |
| The total Joe would pay is | $\$ 1,350$ |

## Mia's Simple Fracture

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

- The plan's overall deductible $\$ 350$
$\square$ Specialist copayment ..... $\$ 40$
- Hospital (facility) coinsurance ..... 20\%
$\square$ Other coinsurance ..... 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:

| Cost Sharing |  |
| :--- | ---: |
| Deductibles | $\$ 350$ |
| Copayments | $\$ 200$ |
| Coinsurance | $\$ 400$ |
| What isn't covered |  |
| Limits or exclusions | $\$ 0$ |
| The total Mia would pay is | $\$ 950$ |

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

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.

## 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

## 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 yánítti＇go Diné
Bizaad，saad bee áká＇ánída＇áwo＇dẹée＇，t＇áá jiik＇eh，éí ná hólọ́，kojị’ hódílilnih 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）


 6347 （TTY：711）${ }^{9}$

## यिभात निछि：ते उुमीं भंत्प＇घी घेल्टे ने，उां उग्मा हिँछ


6347 （TTY：711）＇डे वम्ल वठे।
ACHTUNG：Wenn Sie Deutsch sprechen，stehen Ihnen kostenlose Sprachdienstleistungen zur Verfügung．Rufnummer：1－888－344－6347（TTY：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 नि：शुल्क 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 ballooji－ ma to ekkitaaki wolde caahu．Noddu 1－888－344－6347
（TTY：711）
โปรดทราบ：ถ้าคุณพูดภาษาไทย คุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี
โทร 1－888－344－6347（TTY：711）
โบกวาบ：ท้าว่า ท่าบรอิ้าแารา ลาอ，
 โns 1－888－344－6347（TTY：711）

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

$$
\begin{aligned}
& \text { توجه: اكر به زبان فارسى صحبت مى كنيد، تسهيلات زبانى بصورت رايكان بر ایى شما } \\
& \text { فر اهم مى باشد. با 1-888-344-6347 (TTY: 711) تماس بكيريد. } \\
& \text { ملحوظة: إذا كنت تتحدث فاذكر اللغة، فإن خدمات المساعدة اللغوية تتو افر للك بالمجان. اتصل برقم 6347-344-888-1 } \\
& \text { (JTY: } 711 \text { (رقم هاتف الصم والبكم) }
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