



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 1-888-367-2116. 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 1-888-367-2116 to request a copy.

Important Questions	Answers	Why This Matters:
<u>What is the overall deductible?</u>	\$300 individual / \$600 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> .
<u>Are there services covered before you meet your deductible?</u>	Yes. Certain <u>preventive care</u> , <u>prescription drug coverage</u> and those services listed below as "deductible" does not apply." "No charge" means \$0 <u>copayment</u> or 0% <u>coinsurance</u> , regardless of <u>deductible</u> applicability.	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/ .
<u>Are there other deductibles for specific services?</u>	No.	You don't have to meet <u>deductibles</u> for specific services.
<u>What is the out-of-pocket limit for this plan?</u>	<u>Preferred provider</u> and <u>participating provider</u> : \$3,000 individual / \$6,000 family per calendar year. <u>Non-participating provider</u> : \$6,000 individual / \$12,000 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.
<u>What is not included in the out-of-pocket limit?</u>	<u>Premiums</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> .
<u>Will you pay less if you use a network provider?</u>	Yes. See https://regence.com/go/OR/Preferred or call 1-888-367-2116 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.
<u>Do you need a referral to see a specialist?</u>	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



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
		Preferred Provider (You pay the least)	Participating Provider (You pay more)	Non-participating Provider (You pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	<p>\$5 <u>copay</u> for upfront office visits, <u>deductible</u> does not apply;</p> <p>\$20 <u>copay</u> for additional office visits, <u>deductible</u> does not apply;</p> <p>20% <u>coinsurance</u> for other services</p>	<p>\$20 <u>copay</u> for office visits, <u>deductible</u> does not apply;</p> <p>40% <u>coinsurance</u> for other services</p>	40% <u>coinsurance</u>	First 3 upfront office visits / year. Limit is for primary care and behavioral health visits combined.
	Specialist visit	<p>\$20 <u>copay</u> for office visits, <u>deductible</u> does not apply;</p> <p>20% <u>coinsurance</u> for other services</p>	<p>\$20 <u>copay</u> for office visits, <u>deductible</u> does not apply;</p> <p>40% <u>coinsurance</u> for other services</p>	40% <u>coinsurance</u>	None
	Preventive care/screening/immunization	No charge, <u>deductible</u> does not apply	No charge, <u>deductible</u> does not apply	40% <u>coinsurance</u>	Coinsurance and deductible do not apply for childhood immunizations from <u>non-participating 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	Diagnostic test (x-ray, blood work)	20% <u>coinsurance</u> , <u>deductible</u> does not apply for outpatient services	40% <u>coinsurance</u>	40% <u>coinsurance</u>	None
	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u> , <u>deductible</u> does not apply for outpatient services	40% <u>coinsurance</u>	40% <u>coinsurance</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)	Non-participating Provider (You pay the most)	
<p>If you need drugs to treat your illness or condition More information about prescription drug coverage is available at https://regence.com/go/2026/OR/3tierStd</p>	<p>Tier 1 (Typically, generic drugs with highest overall value)</p>	<p>Not applicable, refer to <u>participating provider</u> and <u>non-participating provider</u> columns.</p>	<p>\$10 <u>copay</u> or 20% <u>coinsurance</u>*, <u>deductible</u> does not apply / retail prescription; \$20 <u>copay</u> or 20% <u>coinsurance</u>*, <u>deductible</u> does not apply / home delivery prescription; *whichever is greater \$10 <u>copay</u>, <u>deductible</u> does not apply / self-administrable cancer chemotherapy prescription</p>	<p>\$10 <u>copay</u> or 20% <u>coinsurance</u>*, <u>deductible</u> does not apply / retail prescription; \$20 <u>copay</u> or 20% <u>coinsurance</u>, <u>deductible</u> does not apply / home delivery prescription; *whichever is greater \$10 <u>copay</u>, <u>deductible</u> does not apply / self-administrable cancer chemotherapy prescription</p>	<p><u>Prescription drugs</u> not on the Drug List are not covered, unless an exception is approved. No charge, <u>deductible</u> does not apply for drugs specifically designated as preventive for treatment of chronic diseases that are on the Optimum Value Medication List. Medications for the treatment of anorexia and weight loss medications limited to \$500 combined retail prescription and home delivery prescription per individual / lifetime. <u>Out-of-pocket limit</u>: \$4,300 individual / year. 90-day supply / retail prescription (your <u>cost share</u> is per 30-day supply) 90-day supply / 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 50% <u>coinsurance</u>, <u>deductible</u> does not apply. <u>Cost shares</u> for insulin will not exceed \$35 / 30-day supply or \$105 / 90-day supply. No charge, <u>deductible</u> does not apply for certain preventive drugs, contraceptives and immunizations at a participating pharmacy. If you fill a brand drug or <u>specialty drug</u> when there is an equivalent generic drug or specialty biosimilar drug available, you pay the difference in cost in addition to the <u>copayment</u> and/or <u>coinsurance</u>. The first fill of <u>specialty drugs</u> may be provided by a retail pharmacy; additional refills must be provided by a specialty pharmacy.</p>
	<p>Tier 2 (Typically, brand drugs with moderate overall value)</p>	<p>Not applicable, refer to <u>participating provider</u> and <u>non-participating provider</u> columns.</p>	<p>\$20 <u>copay</u> or 20% <u>coinsurance</u>*, <u>deductible</u> does not apply / retail prescription; \$40 <u>copay</u> or 20% <u>coinsurance</u>*, <u>deductible</u> does not apply / home delivery prescription;</p>	<p>\$20 <u>copay</u> or 20% <u>coinsurance</u>*, <u>deductible</u> does not apply / retail prescription; \$40 <u>copay</u> or 20% <u>coinsurance</u>*, <u>deductible</u> does not apply / home delivery prescription;</p>	

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)	Non-participating Provider (You pay the most)	
Tier 3 (Typically, brand drugs with lower overall value)			*whichever is greater \$50 <u>copay</u> , <u>deductible</u> does not apply / self-administrable cancer chemotherapy prescription	*whichever is greater \$50 <u>copay</u> , <u>deductible</u> does not apply / self-administrable cancer chemotherapy prescription	
		Not applicable, refer to <u>participating provider</u> and <u>non-participating provider</u> columns.	50% <u>coinsurance</u> , <u>deductible</u> does not apply / retail prescription; 50% <u>coinsurance</u> , <u>deductible</u> does not apply / home delivery prescription; \$100 <u>copay</u> , <u>deductible</u> does not apply / self-administrable cancer chemotherapy prescription	50% <u>coinsurance</u> , <u>deductible</u> does not apply / retail prescription; 50% <u>coinsurance</u> , <u>deductible</u> does not apply / home delivery prescription; \$100 <u>copay</u> , <u>deductible</u> does not apply / self-administrable cancer chemotherapy prescription	
	<u>Specialty drugs</u>	Not applicable, refer to <u>participating provider</u> and <u>non-participating provider</u> columns.	Refer to tier 1, 2 and 3 drugs above.	Refer to tier 1, 2 and 3 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)	Non-participating Provider (You pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% <u>coinsurance</u> for ambulatory surgery centers; 20% <u>coinsurance</u> for all other facilities	40% <u>coinsurance</u>	40% <u>coinsurance</u>	None
	Physician/surgeon fees	10% <u>coinsurance</u> for ambulatory surgery center physicians; 20% <u>coinsurance</u> for all other physicians	40% <u>coinsurance</u>	40% <u>coinsurance</u>	
If you need immediate medical attention	<u>Emergency room care</u>	20% <u>coinsurance</u> after \$75 <u>copay</u> / visit	20% <u>coinsurance</u> after \$75 <u>copay</u> / visit	20% <u>coinsurance</u> after \$75 <u>copay</u> / visit	<u>Copayment</u> applies to facility charge for each visit (waived if admitted), whether or not the <u>deductible</u> has been met.
	<u>Emergency medical transportation</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	None
	<u>Urgent care</u>	\$20 <u>copay</u> for office visits, <u>deductible</u> does not apply; 20% <u>coinsurance</u> for other services	\$20 <u>copay</u> for office visits, <u>deductible</u> does not apply; 40% <u>coinsurance</u>	40% <u>coinsurance</u>	
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	40% <u>coinsurance</u>	None
	Physician/surgeon fees	20% <u>coinsurance</u>	40% <u>coinsurance</u>	40% <u>coinsurance</u>	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$5 <u>copay</u> for upfront office or psychotherapy visits, <u>deductible</u> does not apply;	\$20 <u>copay</u> for office visits, <u>deductible</u> does not apply; No charge for other	40% <u>coinsurance</u>	First 3 upfront visits / year. Limit is for primary care and behavioral health visits combined.

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)	Non-participating Provider (You pay the most)	
		\$20 <u>copay</u> for additional office or psychotherapy visits, <u>deductible</u> does not apply; No charge for other services, <u>deductible</u> does not apply	services, <u>deductible</u> does not apply		
If you are pregnant	Inpatient services	20% <u>coinsurance</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None
	Office visits	20% <u>coinsurance</u>	40% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, a <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 professional services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	40% <u>coinsurance</u>	
	Childbirth/delivery facility services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	40% <u>coinsurance</u>	
If you need help recovering or have other special health needs	<u>Home health care</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	40% <u>coinsurance</u>	130 visits / year
	<u>Rehabilitation services</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	40% <u>coinsurance</u>	60 inpatient days / year 45 outpatient visits / year Includes physical therapy, occupational therapy and speech therapy.
	<u>Habilitation services</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	40% <u>coinsurance</u>	25 neurodevelopmental visits / year Includes physical therapy, occupational therapy and speech therapy.
	<u>Skilled nursing care</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	40% <u>coinsurance</u>	100 inpatient days / year
	<u>Durable medical equipment</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	40% <u>coinsurance</u>	None
	<u>Hospice services</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	40% <u>coinsurance</u>	14 respite inpatient or outpatient days / lifetime
If your child needs dental or eye care	Children's eye exam	\$15 co-pay / visit			Coverage is limited to 1 exam / year
	Children's glasses	\$ 25 co-pay			Coverage offered through VSP \$150 allowance on frames then 20% off amount

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)	Non-participating Provider (You pay the most)	
					over your allowance. Limited to every 24 months. Lenses: Available for single, lined bifocal, and lined trifocal lenses. Polycarbonate lenses available for dependent children. Limited to every 12 months.
	Children's dental check-up	Not covered	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.)

• Cosmetic surgery, except congenital anomalies	• Long-term care	• Routine foot care, except for diabetic patients
• Dental care	• Private-duty nursing	• Weight loss programs
• Infertility treatment		

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

• Abortion	• Chiropractic care, 30 spinal manipulation visits / year	• Non-emergency care when traveling outside the U.S.
• Acupuncture, 30 visits / year	• Hearing aids, 1 per ear / year	• Routine Eye Care and Vision through VSP
• Bariatric surgery, 1 surgery / lifetime		

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 ccilio.cms.gov or your state insurance department. You may also contact the plan at 1-888-367-2116. 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 1-888-367-2116 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 Oregon Division of Financial Regulation by calling 1-503-947-7984 or the toll-free message line at 1-888-877-4894; by writing to the Oregon Division of Financial Regulation, Consumer Advocacy Unit, P.O. Box 14480, Salem, OR 97309-0405; through the Internet at: dfr.oregon.gov/help/complaints-licenses/Pages/file-complaint.aspx; or by E-mail at: DFRInsuranceHelp@oregon.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 1-888-367-2116.

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 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

(9 months of preferred provider pre-natal care and a hospital delivery)

■ The <u>plan's overall deductible</u>	\$300
■ <u>Specialist copayment</u>	\$20
■ <u>Hospital (facility) coinsurance</u>	20%
■ <u>Other coinsurance</u>	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
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In this example, Peg would pay:

Cost Sharing	
<u>Deductibles</u>	\$300
<u>Copayments</u>	\$10
<u>Coinsurance</u>	\$2,400

What isn't covered

Limits or exclusions	\$60
The total Peg would pay is	\$2,770

Managing Joe's Type 2 Diabetes

(a year of routine preferred provider care of a well-controlled condition)

■ The <u>plan's overall deductible</u>	\$300
■ <u>Specialist copayment</u>	\$20
■ <u>Hospital (facility) coinsurance</u>	20%
■ <u>Other 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
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In this example, Joe would pay:

Cost Sharing	
<u>Deductibles</u>	\$300
<u>Copayments</u>	\$500
<u>Coinsurance</u>	\$100

What isn't covered

Limits or exclusions	\$200
The total Joe would pay is	\$1,100

Mia's Simple Fracture

(preferred provider emergency room visit and follow up care)

■ The <u>plan's overall deductible</u>	\$300
■ <u>Specialist copayment</u>	\$20
■ <u>Hospital (facility) coinsurance</u>	20%
■ <u>Other 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
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In this example, Mia would pay:

Cost Sharing	
<u>Deductibles</u>	\$300
<u>Copayments</u>	\$100
<u>Coinsurance</u>	\$400

What isn't covered

Limits or exclusions	\$0
The total Mia would pay is	\$800

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