Regence Gold 1000

Effective January 1, 2019 through December 31, 2019



Regence BlueCross BlueShield of Oregon is an Independent Licensee of the Blue Cross and Blue Shield Association

Cost Share Details		In-Network	Out-of-Network
Annual Deductible	The total deductible you pay per calendar year	\$1,000 Individual \$2,000 Family	\$5,000 Individual \$10,000 Family
Annual Out-of-Pocket Maximum	The combined total for your deductible, coinsurance and copays per calendar year	\$7,000 Individual \$14,000 Family	\$10,000 Individual \$20,000 Family

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

Medical Benefits (unless stated otherwise,	a deductible applies)	What You Pay	
Primary Care Visits (for Illness or Injury)	Visiting a Blue Distinction Total Care (BDTC) provider will result in a lower out-of-pocket expense for most office visits	\$30 copay per visit (\$15 for BDTC provider visits), deductible waived	50%
Specialist Visits		\$50 copay per visit (\$25 for BDTC provider visits), deductible waived	50%
Jrgent Care Visits		\$50 copay per visit (\$25 for BDTC provider visits), deductible waived	50%
Other Professional Services		20%	50%
Preventive Care/Immunizations		0%, deductible waived	50%
Ambulance Services		20%	20%
Ambulatory Surgical Center		10%	50%
Complementary Care	Acupuncture and chiropractic spinal manipulations \$1,000 limit for all services combined	\$30 copay per visit, deductible waived	\$30 copay per visit, deductible waived
Complex Imaging - Outpatient	CT/PET/SPECT scans, MRIs, MRAs, etc.	20%	50%
Emergency Room (Including Professional Charges)		\$300 copay per visit, then In-Network deductible	\$300 copay per visit, the In-Network deductible
Home Health Care		20%	50%
Hospice Care	5 consecutive days of respite care, with a maximum of 30 days per lifetime	20%	50%
Hospital Care - Inpatient	\$3,000 per day for inpatient non-emergency admissions to out-of-network facilities	20%	50%
Hospital Care - Outpatient		20%	50%
Mental Health/Substance Use Disorder - Inpatient	\$3,000 per day for inpatient non-emergency admissions to out-of-network facilities	20%	50%
Mental Health/Substance Use Disorder - Outpatient		\$30 copay per outpatient office/psychotherapy visit (\$15 for BDTC provider visits), deductible waived	50%
Palliative Care	30 visits per calendar year	20%	50%
Radiology and Laboratory - Outpatient		20%, deductible waived	50%
Rehabilitation Services - Inpatient	30 days per year (up to 60 days for head or spinal cord injury) \$3,000 per day for inpatient non-emergency admissions to out-of-network facilities	20%	50%

Medical Benefits (unless stated otherwise, a deductible applies)		What You Pay	What You Pay	
Rehabilitation Services - Outpatient	30 visits per calendar year	\$30 copay per visit (\$15 for BDTC provider visits), deductible waived	50%	
Skilled Nursing Facility (SNF) Care	60 days per calendar year	20%	50%	
Spinal Manipulations - Osteopathic		20%	50%	
Telehealth		\$10 copay per session, deductible waived	Not covered	

Prescription Medication Benefits (unless stated otherwise, a deductible applies)		What You Pay	
Annual Deductible	The total deductible you pay per calendar year	Shared with medical	
Annual Out-of-Pocket Maximum	The combined total for your deductible, coinsurance and copays per calendar year	Shared with medical	
Preferred Generic	Deductible waived 90-day supply for retail or mail order	\$4* retail prescription / \$8* mail order prescription	
Generic	Deductible waived 90-day supply for retail or mail order	25%** retail prescription / 20%* mail order prescription	
Preferred Brand	Deductible waived 90-day supply for retail or mail order	\$40** retail prescription / \$80* mail order prescription	
Brand	Deductible waived 90-day supply for retail or mail order	50%** retail prescription / 45%* mail order prescription	
Preferred Specialty	Deductible waived 30-day supply for retail	20%⁺ participating pharmacy retail prescription	
Specialty	Deductible waived 30-day supply for retail	50%⁺ participating pharmacy retail prescription	

^{*\$5} copay or 5% coinsurance discount for non-specialty medications when filled at a preferred pharmacy. Your amount will not be lower than \$0.

This benefit summary provides a brief description of your plan benefits, limitations and/or exclusions under your plan and is not a guarantee of payment. Once enrolled, you can view your benefits booklet online at regence.com. PLEASE REFER TO YOUR BENEFITS BOOKLET OR SUMMARY PLAN DESCRIPTION FOR A COMPLETE LIST OF BENEFITS, THE LIMITATIONS AND/OR EXCLUSIONS THAT APPLY, AND A DEFINITION OF MEDICAL NECESSITY. Regence is providing this benefit summary for illustrative purposes only. Regence makes no warranties or representations regarding compliance with applicable federal, state, or local laws, or the accuracy of the benefit summary. This document is not the legally required Summary of Benefits and Coverage that an employer is required to provide to employees and members under Federal law, and the group must provide a legally compliant Summary of Benefits and Coverage to its employees and members.

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

^{+20%} for each self-administered Cancer Chemotherapy medication

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 ដោយមិនគិកឈ្នួល 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 ሊያባዝዎት ተዘጋጀተዋል፤ በሚከተለው ቁጥር ይደውሉ 1-888-344-6347 (መስጣት 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 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 balloojima to ekkitaaki wolde caahu. Noddu 1-888-344-6347 (TTY: 711)

โปรคทราบ: 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) -344-348-1 تماس بگیرید.

ملحوظة: إذا كنت تتحدث فاذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 6347-344-888-1 (رقم هاتف الصم والبكم 711 :TTY)