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 (888) 367-2116. 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 (888) 367-2116 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$6,000 individual / \$12,000 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" or as "No charge."	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 must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	\$8,150 individual / \$16,300 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?	<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 out-of-pocket limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. See https://regence.com/go/OR/Preferred or call 1 (888) 367-2116 for a list of <u>network</u> providers.	This <u>plan</u> uses a <u>provider</u> <u>network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's</u> <u>network</u> . You will pay the most if you use an <u>out-of-network 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 an <u>out-of-network 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 coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

Common Madiaal	Comisso Vou Mou	What You Will Pay		Limitations Exceptions 8 Other Important	
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you visit a health care <u>provider's</u> office	Primary care visit to treat an injury or illness	 \$35 <u>copay</u> / office visit, <u>deductible</u> does not apply; \$20 <u>copay</u> / retail clinic visit, <u>deductible</u> does not apply; 40% <u>coinsurance</u> for all other services 	50% <u>coinsurance</u>	<u>Copayment</u> applies to each in- <u>network</u> office visit only All other services are covered at the <u>coinsurance</u> specified, after <u>deductible</u> . Coverage for acupuncture and chiropractic spinal manipulations is subject to \$35 <u>copayment</u> / visit, <u>deductible</u> does not apply, for in- <u>network providers</u> . <u>Out-of-network providers</u> are covered at the	
or clinic		<u>coinsurance</u> specified, after <u>deductible</u> . 16 combined acupuncture and chiropractic spinal manipulation services visits / year			
	Preventive care/screening/ immunization	No charge	50% coinsurance	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)	40% <u>coinsurance</u> , <u>deductible</u> does not apply for outpatient services	50% <u>coinsurance,</u> <u>deductible</u> does not apply for outpatient services	None	
	Imaging (CT/PET scans, MRIs)	40% <u>coinsurance</u>	50% <u>coinsurance</u>		
If you need drugs to treat your illness or condition More information about	Preferred generic drugs & generic drugs	\$10 <u>copay</u> / preferred retail prescription \$20 <u>copay</u> / preferred mail order prescription \$15 <u>copay</u> / retail prescription \$30 <u>copay</u> / mail order prescription \$10 <u>copay</u> / self-administrable cancer chemotherapy prescription		<u>Deductible</u> does not apply. 90-day supply / retail prescription (your <u>cost share</u> is per 30-day supply) 90-day supply / mail order prescription 30-day supply / <u>specialty drug</u> retail prescription <u>Specialty drugs</u> are not available through mail order.	
prescription drug <u>coverage</u> is available at https://regence.com/go/ 2021/OR/6tierLG.	Preferred brand drugs	\$30 <u>copay</u> / retail prescription \$60 <u>copay</u> / mail order prescription \$50 <u>copay</u> / self-administrable cancer chemotherapy prescription		Coverage includes compound medications at 50% <u>coinsurance</u> , refer to your <u>plan</u> for further information. <u>Cost shares</u> for preferred brand insulin will not exceed \$100 / 30-day supply retail prescription or \$300 / 90-	
	Brand drugs	\$50 / retail	prescription	day supply mail order prescription.	

Common Medical	Services You May	What You	ı Will Pay	Limitations, Exceptions, & Other Important	
Event	Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
		 \$50 <u>copay</u> / self-administrable cancer chemotherapy prescription \$150 <u>copay</u> / preferred <u>specialty</u> retail prescription \$200 <u>copay</u> / <u>specialty</u> retail prescription 		No charge for certain preventive drugs, women's contraceptives and immunizations at a participating pharmacy. The first fill of <u>specialty drugs</u> may be provided by a retail pharmacy; additional refills must be provided by a specialty pharmacy.	
	Preferred <u>specialty</u> drugs & <u>specialty drugs</u>				
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	30% <u>coinsurance</u> for ambulatory surgery centers; 40% <u>coinsurance</u> for all other facilities	50% coinsurance	None	
surgery	Physician/surgeon fees	30% <u>coinsurance</u> for ambulatory surgery center physicians; 40% <u>coinsurance</u> for all other physicians	50% <u>coinsurance</u>	None	
	Emergency room care	40% <u>coinsurance</u> after \$200 <u>copay</u> / visit, deductible does not apply	40% <u>coinsurance</u> after \$200 <u>copay</u> / visit, deductible does not apply	<u>Copayment</u> applies to facility charge for each visit (waived if admitted), whether or not the <u>deductible</u> has been met.	
If you need immediate medical attention	Emergency medical transportation	40% coinsurance	40% coinsurance	In- <u>network deductible</u> applies to in- <u>network</u> and out-of- network services.	
	Urgent care	Covered the same as If you visit a health care <u>provider's</u> office or clinic (Primary care visit or <u>Specialist</u> visit) or If you have a test above.		None	
lf you have a hospital stay	Facility fee (e.g., hospital room)	40% coinsurance	50% coinsurance	None	
	Physician/surgeon fees	40% coinsurance	50% <u>coinsurance</u>	None	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$35 <u>copay</u> / office visit, <u>deductible</u> does not apply; 40% <u>coinsurance</u> for all	50% <u>coinsurance,</u> <u>deductible</u> does not apply	<u>Copayment</u> applies to each in- <u>network</u> office/psychotherapy visit only. All other services are covered at the <u>coinsurance</u> specified.	

Common Medical	Samiana Vau May	What You Will Pay		Limitations, Exceptions, & Other Important	
Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
		other services, <u>deductible</u> does not apply			
	Inpatient services	40% coinsurance	50% coinsurance	None	
	Office visits	40% coinsurance	50% coinsurance	Cost sharing does not apply for preventive services.	
If you are pregnant	Childbirth/delivery professional services	40% coinsurance	50% coinsurance	Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care	
	Childbirth/delivery facility services	40% coinsurance	50% coinsurance	may include tests and services described elsewhere in the SBC (i.e. ultrasound).	
	Home health care	40% coinsurance	50% coinsurance	130 visits / year	
	Rehabilitation services	\$35 <u>copay</u> / outpatient visit, <u>deductible</u> does not apply; 40% <u>coinsurance</u> for inpatient services	50% <u>coinsurance</u>	30 inpatient days / year 30 outpatient visits / year <u>Copayment</u> applies to each in- <u>network</u> outpatient visit only. All inpatient services are covered at the <u>coinsurance</u> specified, after <u>deductible</u> . Includes physical therapy, occupational therapy and speech therapy.	
If you need help recovering or have other special health needs	Habilitation services	\$35 <u>copay</u> / outpatient visit, <u>deductible</u> does not apply; 40% <u>coinsurance</u> for inpatient services	50% <u>coinsurance</u>	25 outpatient neurodevelopmental visits / year Neurodevelopmental therapy limited to individuals under age 18. <u>Copayment</u> applies to each in- <u>network</u> outpatient visit only. All inpatient services are covered at the <u>coinsurance</u> specified, after <u>deductible</u> . Includes physical therapy, occupational therapy and speech therapy.	
	Skilled nursing care	40% coinsurance	50% coinsurance	60 inpatient days / year	
	Durable medical equipment	40% coinsurance	50% coinsurance	None	
	Hospice services	40% coinsurance	50% coinsurance	14 respite inpatient or outpatient days / lifetime	
	Children's eye exam	Not covered	Not covered	None	
If your child needs	Children's glasses	Not covered	Not covered	None	
dental or eye care	Children's dental check- up	Not covered	Not covered	None	

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 (Adult)	
Cosmetic surgery, except congenital anomalies	Long-term care	Routine foot care	
Dental care (Adult)	Private-duty nursing	Weight loss programs	
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)			
 Abortion Acupuncture Chiropractic care, spinal manipulations only 	 Hearing aids for individuals up to age 19, or individuals age 19 years of age up to age 26 and enrolled in a secondary school or an accredited educational institution 	 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 (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 <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 (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 <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 <u>plan's</u> overall <u>deductible</u>	\$6,000
Specialist copayment	\$55
Hospital (facility) <u>coinsurance</u>	40%
Other coinsurance	40%

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 pay:

Cost Sharing		
Deductibles	\$6,000	
<u>Copayments</u>	\$0	
Coinsurance	\$2,150	
What isn't covered		
Limits or exclusions	\$61	
The total Peg would pay is	\$8,211	

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

The plan's overall deductible	\$6,000
Specialist copayment	\$55
Hospital (facility) <u>coinsurance</u>	40%
Other <u>coinsurance</u>	40%

This EXAMPLE event includes services like:

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

Total Example Cost	\$5,600

In this example, Joe would pay:

Cost Sharing		
Deductibles	\$790	
<u>Copayments</u>	\$774	
Coinsurance	\$34	
What isn't covered		
Limits or exclusions	\$178	
The total Joe would pay is	\$1,776	

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

care)
The <u>plan's</u> overall <u>deductible</u> \$6,000
Specialist copayment \$55
Hospital (facility) <u>coinsurance</u> 40%

■ Other <u>coinsurance</u> 40%

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	\$1,732
<u>Copayments</u>	\$510
Coinsurance	\$63
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,305

The <u>plan</u> 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 ដោយមិនគិតឈ្នួល គឺអាចមានសំរាប់បំរើរអ្នក។ 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 ተዘጋጀተዋል፤ 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 6347-348-888-1 (رقم هاتف الصم والبكم TTY: 711)