



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 (855) 877-0047. 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 (855) 877-0047 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u>?	\$250 individual / \$500 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> , <u>prescription drug coverage</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>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 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>?	\$1,500 individual / \$3,000 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>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> .
Will you pay less if you use a <u>network provider</u>?	Yes. See https://regence.com/go/WW/Preferred or call 1 (855) 877-0047 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.
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 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	\$20 <u>copay</u> / office visit, <u>deductible</u> does not apply; No charge for all other services	40% <u>coinsurance</u> after \$20 <u>copay</u> / office visit, <u>deductible</u> does not apply; 40% <u>coinsurance</u> for all other services	50% <u>coinsurance</u> after \$20 <u>copay</u> / office visit, <u>deductible</u> does not apply; 50% <u>coinsurance</u> for all other services	<u>Copayment</u> applies to each office visit only. All other services are covered at the <u>coinsurance</u> specified, after <u>deductible</u> .
	<u>Specialist</u> visit	\$20 <u>copay</u> / office visit, <u>deductible</u> does not apply; No charge for all other services	40% <u>coinsurance</u> after \$20 <u>copay</u> / office visit, <u>deductible</u> does not apply; 40% <u>coinsurance</u> for all other services	50% <u>coinsurance</u> after \$20 <u>copay</u> / office visit, <u>deductible</u> does not apply; 50% <u>coinsurance</u> for all other services	
	<u>Preventive care/screening/immunization</u>	No charge, <u>deductible</u> does not apply	No charge, <u>deductible</u> does not apply	50% <u>coinsurance</u> , <u>deductible</u> does not apply	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No charge	40% <u>coinsurance</u>	50% <u>coinsurance</u>	None
	Imaging (CT/PET scans, MRIs)	No charge	40% <u>coinsurance</u>	50% <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)	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at https://regence.com/go/2024/WW/6tierLG	Tier 1 (Typically, generic drugs with highest overall value)	Not applicable, refer to <u>participating provider</u> and <u>non-participating provider</u> columns.	\$5 <u>copay</u> , <u>deductible</u> does not apply / retail prescription; \$10 <u>copay</u> , <u>deductible</u> does not apply / home delivery prescription	\$5 <u>copay</u> , <u>deductible</u> does not apply / retail prescription; \$10 <u>copay</u> , <u>deductible</u> does not apply / home delivery prescription	<p><u>Prescription drugs</u> not on the Drug List are not covered, unless an exception is approved.</p> <p>90-day supply / retail prescription (your <u>cost share</u> is per 30-day supply)</p> <p>90-day supply / home delivery prescription</p> <p>30-day supply / <u>specialty drug</u> prescription</p> <p><u>Specialty drugs</u> are not available through home delivery.</p> <p>Coverage includes compound medications.</p> <p>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>
	Tier 2 (Typically, generic drugs with moderate overall value)	Not applicable, refer to <u>participating provider</u> and <u>non-participating provider</u> columns.	\$5 <u>copay</u> , <u>deductible</u> does not apply / retail prescription; \$10 <u>copay</u> , <u>deductible</u> does not apply / home delivery prescription	\$5 <u>copay</u> , <u>deductible</u> does not apply / retail prescription; \$10 <u>copay</u> , <u>deductible</u> does not apply / home delivery prescription	
	Tier 3 (Typically, brand drugs with moderate overall value)	Not applicable, refer to <u>participating provider</u> and <u>non-participating provider</u> columns.	\$35 <u>copay</u> , <u>deductible</u> does not apply / retail prescription; \$70 <u>copay</u> , <u>deductible</u> does not apply / home delivery prescription	\$35 <u>copay</u> , <u>deductible</u> does not apply / retail prescription; \$70 <u>copay</u> , <u>deductible</u> does not apply / home delivery prescription	

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 4 (Typically, brand drugs with lower overall value)	Not applicable, refer to <u>participating provider</u> and <u>non-participating provider</u> columns.	\$60 <u>copay</u> , <u>deductible</u> does not apply / retail prescription; \$120 <u>copay</u> , <u>deductible</u> does not apply / home delivery prescription	\$60 <u>copay</u> , <u>deductible</u> does not apply / retail prescription; \$120 <u>copay</u> , <u>deductible</u> does not apply / home delivery prescription	
	Tier 5 (Typically, <u>specialty drugs</u> with moderate overall value)	Not applicable, refer to <u>participating provider</u> and <u>non-participating provider</u> columns.	\$75 <u>copay</u> , <u>deductible</u> does not apply / <u>specialty drug</u>	\$75 <u>copay</u> , <u>deductible</u> does not apply / <u>specialty drug</u>	
	Tier 6 (Typically, <u>specialty drugs</u> with lower overall value)	Not applicable, refer to <u>participating provider</u> and <u>non-participating provider</u> columns.	\$150 <u>copay</u> , <u>deductible</u> does not apply / <u>specialty drug</u>	\$150 <u>copay</u> , <u>deductible</u> does not apply / <u>specialty drug</u>	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	40% <u>coinsurance</u>	50% <u>coinsurance</u>	None
	Physician/surgeon fees	No charge	40% <u>coinsurance</u>	50% <u>coinsurance</u>	
If you need immediate medical attention	<u>Emergency room care</u>	10% <u>coinsurance</u> after \$150 <u>copay</u> for facility services; No charge for professional services	10% <u>coinsurance</u> after \$150 <u>copay</u> for facility services; No charge for professional services	10% <u>coinsurance</u> after \$150 <u>copay</u> for facility services; No charge for professional services	<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>	No charge for services related to mental health and substance abuse emergencies.

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)	
	<u>Urgent care</u>	\$20 <u>copay</u> / office visit, <u>deductible</u> does not apply; No charge for all other services	40% <u>coinsurance</u> after \$20 <u>copay</u> / office visit, <u>deductible</u> does not apply; 40% <u>coinsurance</u> for all other services	50% <u>coinsurance</u> after \$20 <u>copay</u> / office visit, <u>deductible</u> does not apply; 50% <u>coinsurance</u> for all other services	<u>Copayment</u> applies to each 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)	10% <u>coinsurance</u>	40% <u>coinsurance</u>	50% <u>coinsurance</u>	None
	Physician/surgeon fees	No charge	40% <u>coinsurance</u>	50% <u>coinsurance</u>	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	10% <u>coinsurance</u> for facility services; No charge for professional services	10% <u>coinsurance</u> for facility services; No charge for professional services	50% <u>coinsurance</u>	None
	Inpatient services	10% <u>coinsurance</u> for facility services; No charge for professional services	10% <u>coinsurance</u> for facility services; No charge for professional services	50% <u>coinsurance</u>	
If you are pregnant	Office visits	No charge	40% <u>coinsurance</u>	50% <u>coinsurance</u>	Cost sharing 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	No charge	40% <u>coinsurance</u>	50% <u>coinsurance</u>	
	Childbirth/delivery facility services	10% <u>coinsurance</u>	40% <u>coinsurance</u>	50% <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)	
If you need help recovering or have other special health needs	<u>Home health care</u>	No charge	40% <u>coinsurance</u>	50% <u>coinsurance</u>	130 visits / year
	<u>Rehabilitation services</u>	10% <u>coinsurance</u> for facility services; 20% <u>coinsurance</u> for outpatient services; No charge for professional services	40% <u>coinsurance</u>	50% <u>coinsurance</u>	40 inpatient days / year 99 outpatient visits / year Includes physical therapy, occupational therapy and speech therapy.
	<u>Habilitation services</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	50% <u>coinsurance</u>	Includes physical therapy, occupational therapy and speech therapy.
	<u>Skilled nursing care</u>	No charge	No charge	50% <u>coinsurance</u>	100 inpatient days / year
	<u>Durable medical equipment</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	50% <u>coinsurance</u>	None
	<u>Hospice services</u>	No charge	No charge	50% <u>coinsurance</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.)

- | | | |
|---|-------------------------|---|
| • Cosmetic surgery, except congenital anomalies | • Infertility treatment | • Routine eye care |
| • Dental care | • Long-term care | • Routine foot care, except for diabetic patients |
| • Hearing aids | • Private-duty nursing | • 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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|---------------------------------|---|--|
| • Abortion | • Bariatric surgery | • Non-emergency care when traveling outside the U.S. |
| • Acupuncture, 12 visits / year | • Chiropractic care, 15 spinal manipulations / year | |

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 (855) 877-0047. 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 (855) 877-0047 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 Office of the Insurance Commissioner of Washington State by calling 1 (800) 562-6900, or through the Internet at: www.insurance.wa.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 (855) 877-0047.

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 in-network pre-natal care and a hospital delivery)

- **The plan's overall deductible** **\$250**
- **Specialist copayment** **\$20**
- **Hospital (facility) coinsurance** **10%**
- **Other coinsurance** **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>	\$250
<u>Copayments</u>	\$10
<u>Coinsurance</u>	\$1,100

What isn't covered

Limits or exclusions	\$60
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The total Peg would pay is	\$1,420
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Managing Joe's Type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

- **The plan's overall deductible** **\$250**
- **Specialist copayment** **\$20**
- **Hospital (facility) coinsurance** **10%**
- **Other coinsurance** **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>	\$250
<u>Copayments</u>	\$700
<u>Coinsurance</u>	\$0

What isn't covered

Limits or exclusions	\$200
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The total Joe would pay is	\$1,150
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Mia's Simple Fracture
(in-network emergency room visit and follow up care)

- **The plan's overall deductible** **\$250**
- **Specialist copayment** **\$20**
- **Hospital (facility) coinsurance** **10%**
- **Other coinsurance** **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>	\$250
<u>Copayments</u>	\$70
<u>Coinsurance</u>	\$300

What isn't covered

Limits or exclusions	\$0
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The total Mia would pay is	\$620
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The plan would be responsible for the other costs of these EXAMPLE covered services.