Regence BlueShield of Idaho: Regence Direct Silver HSA with Dental, Vision and IAP

Coverage Period: [When enrolled, the coverage period will show here]

Summary of Benefits and Coverage: What this Plan Covers & What it Costs **Coverage for:** Individual & Eligible Family | **Plan Type:** PPO

This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.Regence.com or by calling 1 (877) 508-7359.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	In-network: **$2,000** single / **$4,000** family per calendar year. Out-of-network: **$5,000** single / **$10,000** family per calendar year. Doesn't apply to in-network preventive care. Amounts in excess of the **allowed amount** do not count toward the **deductible**.	Single: You must pay all the costs up to the single **deductible** amount before this plan begins to pay for covered services you use. Family: Insureds collectively must pay all the costs up to the family **deductible** amount before this plan begins to pay for any member's covered services. You must pay all the costs up to the **deductible** amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the **deductible** starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the **deductible**.
Are there other deductibles for specific services?	No.	You don't have to meet **deductibles** for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out-of-pocket limit on my expenses?	Yes. In-network: **$5,000** single / **$10,000** family per calendar year. Out-of-network: **$10,000** single / **$20,000** family per calendar year.	The **out-of-pocket limit** is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the out-of-pocket limit?	**Premiums**, balance-billed 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**.
Does this plan use a network of providers?	Yes. See **www.Regence.com** or call **1 (877) 508-7359** for lists of in-network or out-of-network **providers**.	If you use an in-network doctor or other health care **provider**, this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network **provider** for some services. Plans use the term in-network, **preferred**, or participating for **providers** in their **network**. See the chart starting on page 2 for how this plan pays different kinds of **providers**.
Do I need a referral to see a specialist?	No. You don't need a referral to see a **specialist**.	You can see the **specialist** you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about **excluded services**.

- **Copayments** are fixed dollar amounts (for example, $15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is $1,000, your **coinsurance** payment of 20% would be $200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges $1,500 for an overnight stay and the **allowed amount** is $1,000, you may have to pay the $500 difference. (This is called **balance billing**.)
- This plan may encourage you to use in-network **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	20% coinsurance	50% coinsurance	——————none——————
	Specialist visit	20% coinsurance	50% coinsurance	
	Other practitioner office visit	20% coinsurance for spinal manipulations	50% coinsurance for spinal manipulations	Coverage is limited to 18 spinal manipulations / year.
	Preventive care/ screening/immunization	No charge	50% coinsurance	——————none——————
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance	50% coinsurance	——————none——————
	Imaging (CT/PET scans, MRIs)	20% coinsurance	50% coinsurance	
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.Regence.com.	Generic drugs	20% coinsurance* / category 1 retail prescription 35% coinsurance* / category 2 retail prescription 15% coinsurance / category 1 mail order prescription 30% coinsurance / category 2 mail order prescription		No coverage for medications not on the Essential Formulary. Coverage is limited to a 30-day supply retail, 90-day supply for preferred pharmacies, 90-day supply for mail order or 30-day supply for injectable and specialty medications. **Deductible** waived for generic or formulary brand-name medications designated as preventive for treatment of certain chronic diseases that are on the Optimum Value Medication List You are responsible for the difference in cost between a dispensed brand-name drug and the equivalent
	Preferred brand drugs	35% coinsurance* / category 1 retail prescription 30% coinsurance / category 1 mail order prescription		
	Non-preferred brand drugs	50% coinsurance* / category 2 retail prescription 40% coinsurance / category 2 mail order prescription		

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
	Specialty drugs	40% coinsurance*	75% coinsurance	generic drug, in addition to the **copayment** and/or **coinsurance**. The first fill for specialty drugs may be provided at a retail pharmacy, additional refills must be provided at a specialty pharmacy. *5% discount for preferred pharmacies.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	50% coinsurance	——————none——————
	Physician/surgeon fees	20% coinsurance	50% coinsurance	——————none——————
If you need immediate medical attention	Emergency room services	20% coinsurance	20% coinsurance	——————none——————
	Emergency medical transportation	20% coinsurance	20% coinsurance	——————none——————
	Urgent care	20% coinsurance	50% coinsurance	——————none——————
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	50% coinsurance	——————none——————
	Physician/surgeon fee	20% coinsurance	50% coinsurance	——————none——————
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	20% coinsurance	50% coinsurance	——————none——————
	Mental/Behavioral health inpatient services	20% coinsurance	50% coinsurance	
	Substance use disorder outpatient services	20% coinsurance	50% coinsurance	
	Substance use disorder inpatient services	20% coinsurance	50% coinsurance	
If you are pregnant	Prenatal and postnatal care	20% coinsurance	50% coinsurance	Maternity care complications are covered the same as any injury or illness.
	Delivery and all inpatient services	20% coinsurance	50% coinsurance	

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you need help recovering or have other special health needs	Home health care	20% coinsurance	50% coinsurance	————————none————————
	Rehabilitation services	20% coinsurance	50% coinsurance	Coverage is limited to 20 outpatient visits / year for rehabilitation and habilitation services combined.
	Habilitation services	20% coinsurance	50% coinsurance	Coverage is limited to 20 outpatient visits / year for rehabilitation and habilitation services combined.
	Skilled nursing care	20% coinsurance	50% coinsurance	Coverage is limited to 30 inpatient days / year.
	Durable medical equipment	20% coinsurance	50% coinsurance	————————none————————
	Hospice service	20% coinsurance	50% coinsurance	Coverage is limited to 14 respite days / lifetime.
If your child needs dental or eye care	Eye exam	No charge	No charge	Coverage is limited to insureds under the age of 19. Coverage is limited to one routine exam / year.
	Glasses	50% coinsurance	50**%** coinsurance	Coverage is limited to insureds under the age of 19. Coverage is limited to one pair of lenses (2 lenses) and one standard frame / calendar year, **deductible** waived.
	Dental check-up	No charge	No charge	Coverage for preventive and diagnostic examinations is limited to 2 each per insured / year for insureds under the age of 19. Additional coverage is provided for basic and major pediatric dental services.

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)		
• Acupuncture	• Hearing aids	• Private-duty nursing
• Bariatric surgery	• Infertility treatment	• Routine foot care except for diabetic patients
• Cosmetic surgery, except congenital anomalies	• Long-term care	• Weight loss programs

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)		
• Chiropractic care	• Non-emergency care when traveling outside the U.S.	• Routine eye care (Adult)
• Dental care (Adult)		• Vision hardware (Adult)

Your Rights to Continue Coverage:

Federal and State laws may provide protections that allow you to keep this health insurance coverage as long as you pay your **premium**. There are exceptions, however, such as if:

- You commit fraud
- The insurer stops offering services in the State
- You move outside the coverage area

For more information on your rights to continue coverage, contact the plan at 1 (877) 508-7359. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1 (866) 444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1 (877) 267-2323 x61565 or www.cciio.cms.gov.

Your Grievance and Appeals Rights:

Contact the Idaho Department of Insurance at 1 (800) 721-3272 or www.doi.idaho.gov.

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage." **This plan or policy does provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

In order for certain types of health coverage (for example, individually purchased insurance or job-based coverage) to qualify as minimum essential coverage, the plan must pay, on average, at least 60 percent of allowed charges for covered services. This is called the "minimum value standard." **This health coverage does meet the minimum value standard for the benefits it provides.**

Language Access Services:

SPANISH (Español): Para obtener asistencia en Español, llame al 1 (877) 508-7359.

To see examples of how this plan might cover costs for a sample medical situation, see the next page.

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.

This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby
(normal delivery)

- **Amount owed to providers:** $7,540
- **Plan pays:** $4,330
- **Patient pays:** $3,210

Sample care costs:

Hospital charges (mother)	$2,700
Routine obstetric care	$2,100
Hospital charges (baby)	$900
Anesthesia	$900
Laboratory tests	$500
Prescriptions	$200
Radiology	$200
Vaccines, other preventive	$40
Total	**$7,540**

Patient pays:

Deductibles	$2,000
Copays	$0
Coinsurance	$1,060
Limits or exclusions	$150
Total	**$3,210**

Managing type 2 diabetes
(routine maintenance of a well-controlled condition)

- **Amount owed to providers:** $5,400
- **Plan pays:** $2,700
- **Patient pays:** $2,700

Sample care costs:

Prescriptions	$2,900
Medical Equipment and Supplies	$1,300
Office Visits and Procedures	$700
Education	$300
Laboratory tests	$100
Vaccines, other preventive	$100
Total	**$5,400**

Patient pays:

Deductibles	$2,000
Copays	$0
Coinsurance	$660
Limits or exclusions	$40
Total	**$2,700**

"Patient pays" amounts in this coverage example are based on single coverage. Different amounts may apply in family coverage. Consult your plan documents for more information about your cost-sharing.

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

✘ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

✘ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.