



Regence

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



SDIS HSA Plan

Effective July 1, 2024 through June 30, 2025

| Cost Share Details | | In-Network | Out-of-Network |
|------------------------------|--|---------------------------------------|---------------------------------------|
| Annual Deductible | The total deductible you pay per Calendar year | \$3,200 Individual \$6,400 Family | \$6,000 Individual \$12,000 Family |
| Annual Out-of-Pocket Maximum | The combined total for your deductible, coinsurance and copays per calendar year | \$6,000 Individual \$12,000 Family | \$7,000 Individual \$14,000 Family |

The In-Network Out-of-Pocket Maximum for any Member on Family Coverage is not to exceed \$6,580, including the In-Network Deductible. If a Member reaches this maximum amount prior to satisfying the In-Network Family Out-of-Pocket Maximum, including the In-Network Deductible, benefits will be paid at 100% of the Allowed Amount for that Member.

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. Coinsurance waive for first 3 primary care/behavioral health visits |
| Specialist Visits | 20% coinsurance |
| Urgent Care Visits | 20% coinsurance |
| Other Professional Services | 20% coinsurance |
| Preventive Care/Immunizations | 0% coinsurance, deductible waived |
| Acupuncture | • Limit: 30 visits per Calendar year |
| Ambulance Services | 0% coinsurance |
| Ambulatory Surgical Center | 20% coinsurance |
| Emergency Room (Including Professional Charges) | 20% coinsurance |
| Hearing Aids & Evaluations | • 1 hearing aid per ear, every calendar year |
| Hearing Examinations | • Limit: 1 exam per Calendar year |
| Home Health Care | • Limit: 130 visits per Calendar year |
| Hospice Care | • Limit: 30 inpatient or outpatient respite care days per lifetime |
| Hospital Care | 20% coinsurance |
| Massage Therapy | • Limit: 12 visits per Calendar year • Licensed Massage Therapists only |
| Maternity Care | 20% coinsurance |
| Behavioral Health - Inpatient | • Mental health, behavioral health, or substance abuse services |
| Behavioral Health - Outpatient | Coinsurance waive for first 3 primary care/behavioral health visits • Mental health, behavioral health, or substance abuse services |
| Neurodevelopmental Therapy | • Limit: 30 visits per Calendar year • Children up to the age of 18 |

| Medical Benefits (unless stated otherwise, a deductible applies) | | What You Pay | |
|--|---|-----------------------|-----------------|
| Newborn Home Visits | <ul style="list-style-type: none"> Within 6 months of age, at least one visit during first 3 months, with up to 3 more available | 0%, deductible waived | Not covered |
| Nutritional Counseling | <ul style="list-style-type: none"> Limit: 5 visits per lifetime | 20% coinsurance | 50% coinsurance |
| Radiology and Laboratory - Outpatient | | 20% coinsurance | 50% coinsurance |
| Advanced Imaging | <ul style="list-style-type: none"> CT, PET, MRA, SPECT, Bone Density, MRI | 20% coinsurance | 50% coinsurance |
| Rehabilitation Services - Inpatient | <ul style="list-style-type: none"> Limit: 30 days per Calendar year | 20% coinsurance | 50% coinsurance |
| Rehabilitation Services - Outpatient | <ul style="list-style-type: none"> Limit: 30 visits combined per Calendar year | 20% coinsurance | 50% coinsurance |
| Skilled Nursing Facility (SNF) Care | <ul style="list-style-type: none"> Limit: 60 days per Calendar year | 20% coinsurance | 50% coinsurance |
| Spinal Manipulations | <ul style="list-style-type: none"> Limit: 30 visits per Calendar year | 20% coinsurance | 50% coinsurance |
| Vendor Telehealth - MDLIVE | | 10% coinsurance | N/A |
| Virtual Care - Telehealth | | 20% coinsurance | 50% coinsurance |

| VSP Vision Benefits | | What You Pay | |
|----------------------|--|--|--|
| Routine Eye Exam | <ul style="list-style-type: none"> Limit: 1 per Calendar year | \$25 copay, deductible waived | No charge up to \$45 |
| Contact Lens Fitting | <ul style="list-style-type: none"> Limit: 1 per Calendar year | No charge | Applies to the hardware limit |
| Hardware | | No charge up to \$250 maximum per year | No charge up to \$250 maximum per year |

| 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 |
| Tier 1 | 30-day supply for retail, 90-day supply for mail order | 20% coinsurance, retail or mail order prescription |
| Tier 2 | 30-day supply for retail, 90-day supply for mail order | 20% coinsurance, retail or mail order prescription |
| Tier 3 | 30-day supply for retail, 90-day supply for mail order | 20% coinsurance, retail or mail order prescription |
| Tier 4 | 30-day supply for retail | 20% coinsurance |
| Compound Medications | 30-day supply for retail | 50% coinsurance |

\$85 cap on member cost share per 30 day retail supply insulin, deductible waived

\$255 cap on member cost share for up to 90 day supply of mail order insulin, deductible waived

More information about prescription drug coverage is available at <https://regence.com/go/2024/OR/4tier>

Frequently Asked Questions

| | |
|--|---|
| How is my privacy protected? | Regence is committed to the confidentiality and security of your personal information. We maintain physical, administrative and technical safeguards to protect against unauthorized access, use, or disclosure of your personal information. You can view our full privacy practices online at regence.com . |
| What if I need access to specialty care? Do I need a referral? | You can receive care from any in-network provider without a referral. For some services, prior authorization may be required. |

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 (866) 240-9580 - TTY: 711 | 100 SW Market Street, Portland, OR 97201 | regence.com

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@regencecom

Customer Service for all other plans

Civil Rights Coordinator

MS CS B32B, PO Box 1271

Portland, OR 97207-1271

1-888-344-6347, (TTY: 711)

CS@regencecom

You can also file a civil rights complaint with the US 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:

US 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。

D77 baa ak0 n7n7zin: D77 saad bee y1n7[ti'go Diné Bizaad, saad bee 1k1'1n7da'1wo'd66', t'11 jii'eh, 47 n1 h0l=, koj8' h0d77lnih 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 ដោយមិនគិតល្អល គឺអាចមានសំរាប់បម្រើអ្នក។ 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:- የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያገለግሉት ተዘጋጅተዋል፤ 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 ballooji-ma to ekkitaaki wolde caahu. Noddu 1-888-344-6347 (TTY: 711)

โปรดทราบ: ถ้าคุณพูดภาษาไทย

คุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-888-344-6347 (TTY: 711)

ប្រគល់: បើសិនជា អ្នកនិយាយ ភាសា ខ្មែរ, ការបំរើការជំនួយផ្នែកភាសា, ដោយមិនគិតល្អល គឺអាចមានសំរាប់បម្រើអ្នក។ ចូរ ទូរស័ព្ទ 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 بہ زبان فارسی صحبت می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد با 1-888-344-6347 (TTY: 711) تماس بگیرید

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