Regence Copay Plan A

Benefits Summary Effective January 1, 2020



These medical plans are insured by CIS but administered by Regence BlueCross BlueShield (BCBS) of Oregon. This means that CIS, not Regence BCBS, pays for your covered medical services and supplies.

| Copay Plan A | | | | |
|--|--|--|---|--|
| Deductible Per Calendar Year | | \$250 Individual \$750 Family | | |
| Out-of-Pocket Maximum Per Calendar Year Category 1 & 2 - Preferred and Participating Provider (includes deductible and medical copays but does not include | | \$2,250 individual \$4,750 family | | |
| prescription copays) Category 3 - Non-Preferred Provider (includes deductible and medical copays but does not include prescription copays) | | \$4,250 individual \$8,750 family | | |
| Medical Services | | Member Pays Category 1 - Preferred | Member Pays Category 2 - Participating Category 3 - Non-Preferred | |
| Preventive Care Services | | | | |
| Routine well-baby care, physical examinations, health screenings, and immunizations (for a list of covered services, visit our website regence.com, hover over "Member dashboard" at the top, select Preventive Care from the drop down) | | 0% for Category 1 & 2 (<i>deductible waived</i>) 40% for Category 3 (<i>after deductible</i>) | | |
| Professional Services | | After Deductible - Plan Pays | | |
| Office visits for illness or injury, mental/behavioral health or substance use disorder (primary care, specialist, naturopath or urgent/immediate care center) | | \$20 copay (deductible waived) | 40% | |
| Outpatient laboratory, radiology, and diagnostic procedures | | \$0 up to first \$400 then 20% (deductible waived) | 40% | |
| Maternity care | | 20% | 40% | |
| Therapeutic injections including allergy shots | | 20% | 40% | |
| Hospital/Facility Services | | After Deductible - Plan Pays | | |
| Ambulatory Surgical Center | | 10% (20% for all other facilities) | 40% | |
| Emergency room care (including professional charges) | | 20% after \$100 copay (copay waived if admitted) | | |
| Inpatient/outpatient surgery and surgeon fees | | 20% | 40% | |
| Inpatient mental/behavioral health & substance use disorder | | 20% | 40% | |
| Skilled Nursing Facility – 120 inpatient days per year | | 20% | 40% | |
| Other Services | | After Deductible - Plan Pays 20% | | |
| Ambulance Rehabilitation Services: Inpatient: Unlimited / Outpatient: 77 visits per year | | 20% | 40% | |
| Hearing Aids- applies to children 18 years or younger or children 19 to 25 enrolled in an accredited education institution | | 20% | 40% | |
| Home health care - 180 visits per year | | 20% | 40% | |
| Hospice – 14 respite days/lifetime | | 0% (deductible waived) | | |
| Durable Medical Equipment | | 20% | 40% | |
| Weight Management/Nutritional Counseling and Bariatric Surgery: | | | | |
| - Weight management and nutritional counseling visits Four visits per plan year per member | | 0% (deductible waived) | | |
| - Bariatric surgery may be covered to treat morbid obesity (participant must meet participation requirements) | | \$1,000 copay then 20% after deductible | \$1,000 copay then 40% after deductible | |
| | | (does not accumulate towards the out-of-pocket maximum) | (does not accumulate towards the out-of-pocket maximum) | |

| Prescription Medication Benefit If you need drugs to treat your illness or condition, your prescription drug coverage is administered through Express Scripts (ES). Please visit Express Scripts' web site at www.express-scripts.com or contact their customer service at 1 (800) 496-4182. Regence BlueCross BlueShield of Oregon assumes no liability for the accuracy of your prescription drug benefits information. | At the Pharmacy (30-day supply)* Member Pays | Mail Order Program (90-day supply) Member Pays | |
|---|---|---|--|
| Individual deductible per calendar year | No deductible | | |
| Out-of-pocket maximum each calendar year | \$2,500 per person | | |
| Generic drugs | \$5 copay | \$10 copay | |
| Preferred brand drugs | \$25 copay | \$50 copay | |
| Non-Preferred brand drugs | \$50 copay | \$100 copay | |
| Specialty Drugs | Refer to generic, preferred brand and non–preferred brand drugs costs above, for specialty medication or self-administrable cancer chemotherapy drug | | |
| Limitations and Exceptions | Out-of-pocket limit \$2,500 / claimant / year. Coverage is limited to 30-day* supply retail or 90-day supply mail order. Specialty drug coverage is limited to a 30-day supply. Specialty medication filled at a retail pharmacy is subject to 100% copay/coinsurance, and this amount does not accumulate towards the out-of-pocket maximum. Certain preventive items and services as defined by the Affordable Care Act are covered at zero-dollar cost share. Deductible waived for generic and preferred brand drugs designated as preventive for treatment of chronic diseases that are on the Preventive Medications List. You are responsible for the difference in cost between a dispensed brand—name drug and the equivalent generic drug, in addition to the copayment and/or coinsurance, unless your provider specifies "dispense as written." | | |

^{*}Some prescriptions may be filled for a 90-day supply at participating pharmacies only. Visit Express Scripts website for details.

| Other services provided by Regence BlueCross BlueShield | Contact Information |
|---|---|
| MDLIVE (Telehealth) - With MDLIVE's telehealth service, you can see a doctor or therapist from home, work or on the go, 24/7/365. Board-certified doctors visit with you by phone or secure video to treat non-emergency medical conditions. They can diagnose symptoms, prescribe medication, and send prescriptions to your pharmacy. | To learn more call 1 (888) 725-3097 or sign on to the CIS Health Manager at www.regence.com and hover on "Programs", then click on Telehealth. |
| Chronic Condition Coaching supports and educates members with chronic conditions including hypertension, diabetes, COPD, CAD, CHF, asthma and obesity. | To learn more, please call 1 (855) 861- 9397. |
| BeyondWell - A comprehensive well-being solution for members that integrates wellness activities, goals, rewards and challenges into a single location for a holistic wellness offering. | To learn more, please call 1 (855) 861-9397 or sign on to the CIS Health Manager at www.regence.com and click on BeyondWell. |
| Case Management - Supports and educates members with serious illnesses or injuries. | To learn more, please call 1 (866) 543-5765 or sign on to the CIS Health Manager at www.regence.com and hover on "Programs", then click on Case Management. |
| Baby Wise (Childbirth to Newborn resources). | To learn more, call 1 (888) 569-2229 or sign on to the CIS Health Manager at www.regence.com and hover on "Programs", then click on Maternity. |
| BlueCard Program (Out of Area Services) – access hospital and physicians when outside the four-state area Regence services (Oregon, Idaho, Utah and Washington) as well as receive care in 200 countries around the world. | Find a provider near you at <u>www.regence.com</u> or call 1 (800) 810-BLUE (2583) . |