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/go/2025/booklet/OR/StandardSilverPreferred 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 deductible?	In- <u>network provider</u> : \$5,500 individual / \$11,000 family per calendar year. <u>Out-of-network provider</u> : \$10,000 individual / \$20,000 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 deductible?	Yes. Certain <u>preventive care</u> , <u>prescription druq</u> <u>coverage</u> and those services listed below as " <u>deductible</u> does not apply." "No charge" means \$0 <u>copayment</u> or 0% <u>coinsurance</u> , regardless of <u>deductible</u> applicability.	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</u> <u>limit</u> for this <u>plan</u> ?	In- <u>network provider</u> : \$9,200 individual / \$18,400 family per calendar year. <u>Out-of-network provider</u> : \$15,000 individual / \$30,000 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 out-of-pocket limit?	Pediatric vision services, <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 network providers.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's 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 specialist you choose without a referral.

All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

Common Medical	Services You May	What You Will Pay		Limitations, Exceptions, & Other Important	
Event	Need Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$5 <u>copay</u> / upfront office visit, <u>deductible</u> does not apply; \$40 <u>copay</u> / additional office visit (after upfront limit), <u>deductible</u> does not apply; 30% <u>coinsurance</u> for other services	50% <u>coinsurance</u>	First 3 upfront office visits / year. Limit is for primary care and behavioral health visits combined.	
	<u>Specialist</u> visit	\$80 <u>copay</u> / office visit, <u>deductible</u> does not apply; 30% <u>coinsurance</u> for other services	50% <u>coinsurance</u>	None	
	Preventive care/screening/ immunization	No charge, <u>deductible</u> does not apply	50% <u>coinsurance</u>	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)	30% <u>coinsurance</u>	50% <u>coinsurance</u>	- None	
If you have a test	Imaging (CT/PET scans, MRIs)	30% <u>coinsurance</u>	50% <u>coinsurance</u>	None	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at	Preferred generic drugs	\$15 copay, deductible does not apply / retail prescription; \$45 copay, deductible does not apply / home delivery prescription	\$15 <u>copay</u> , <u>deductible</u> does not apply / retail prescription; \$45 <u>copay</u> , <u>deductible</u> does not apply / home delivery prescription	Prescription drugs not on the Drug List are not covered, unless an exception is approved. 90-day supply / retail prescription (your cost share is per 30-day supply) 90-day supply / home delivery prescription 30-day supply / specialty drug prescription Specialty drugs are not available through home	
https://regence.com/go/ 2025/OR/6tier	Generic drugs	\$35 <u>copay</u> , <u>deductible</u> does not apply / retail prescription;	\$35 <u>copay</u> , <u>deductible</u> does not apply / retail prescription;	delivery. Coverage includes self-administrable cancer chemotherapy drugs at 30% coinsurance, deductible	

Common Medical Event	Services You May Need	What You In-Network Provider (You will pay the least)	U Will Pay Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
		\$105 copay, deductible does not apply / home delivery prescription	\$105 <u>copay</u> , <u>deductible</u> does not apply / home delivery prescription	does not apply. <u>Cost shares</u> for insulin will not exceed \$35 / 30-day supply or \$105 / 90-day supply. No charge, <u>deductible</u> does not apply for certain
	Preferred brand drugs	\$60 copay, deductible does not apply / retail prescription; \$180 copay, deductible does not apply / home delivery prescription	\$60 copay, deductible does not apply / retail prescription; \$180 copay, deductible does not apply / home delivery prescription	preventive drugs, contraceptives and immunizations at a participating pharmacy. If you fill a brand drug or specialty drug when there is an equivalent generic drug or specialty biosimilar drug available, you pay the difference in cost in addition to the copayment and/or coinsurance. The first fill of specialty drugs may be provided by a
	Brand drugs	50% coinsurance, deductible does not apply / retail prescription; 50% coinsurance, deductible does not apply / home delivery prescription	50% coinsurance, deductible does not apply / retail prescription; 50% coinsurance, deductible does not apply / home delivery prescription	retail pharmacy; additional refills must be provided by a specialty pharmacy.
	Preferred <u>specialty</u> <u>drugs</u>	50% <u>coinsurance</u> , <u>deductible</u> does not apply / <u>specialty drug</u>	50% <u>coinsurance</u> , <u>deductible</u> does not apply / <u>specialty drug</u>	
	Specialty drugs	50% <u>coinsurance</u> , <u>deductible</u> does not apply / <u>specialty drug</u>	50% <u>coinsurance</u> , <u>deductible</u> does not apply / <u>specialty drug</u>	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% <u>coinsurance</u>	50% <u>coinsurance</u>	None
	Physician/surgeon fees	30% <u>coinsurance</u>	50% <u>coinsurance</u>	
If you need immediate medical attention	Emergency room care Emergency medical transportation	30% <u>coinsurance</u> 30% <u>coinsurance</u>	30% <u>coinsurance</u> 30% <u>coinsurance</u>	Out-of-network provider services apply to the in- network deductible and in-network out-of-pocket maximum.

Common Medical	Sorvices Vou 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	
	<u>Urgent care</u>	\$70 copay / visit, deductible does not apply; 30% coinsurance for other services	50% <u>coinsurance</u>	None	
If you have a hospital stay	Facility fee (e.g., hospital room)	30% <u>coinsurance</u>	50% <u>coinsurance</u>	\$3,500 / day for inpatient non-emergency admission in non-participating facilities	
Stay	Physician/surgeon fees	30% <u>coinsurance</u>	50% <u>coinsurance</u>	None	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$5 copay / upfront office or psychotherapy visit, deductible does not apply; \$40 copay / additional office or psychotherapy visit (after upfront limit), deductible does not apply; 30% coinsurance for other services	50% <u>coinsurance</u>	First 3 upfront visits / year. Limit is for primary care and behavioral health visits combined.	
	Inpatient services	30% <u>coinsurance</u>	50% <u>coinsurance</u>	\$3,500 / day for inpatient non-emergency admission in non-participating facilities	
	Office visits	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Cost sharing does not apply for preventive services.	
	Childbirth/delivery professional services	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care	
If you are pregnant	Childbirth/delivery facility services	30% <u>coinsurance</u>	50% <u>coinsurance</u>	may include tests and services described elsewhere in the SBC (i.e. ultrasound). \$3,500 / day for inpatient non-emergency admission in non-participating facilities	
	Home health care	30% <u>coinsurance</u>	50% <u>coinsurance</u>	None	
If you need help recovering or have other special health needs	Rehabilitation services	\$40 <u>copay</u> / outpatient visit, <u>deductible</u> does not apply; 30% <u>coinsurance</u> for inpatient services	50% <u>coinsurance</u>	30 inpatient days (up to 60 days for head or spinal cord injury) each for rehabilitation and habilitation services / year 30 outpatient visits each for rehabilitation and habilitation services / year	

Common Medical Services You 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	
	Habilitation services	\$40 <u>copay</u> / outpatient visit, <u>deductible</u> does not apply; 30% <u>coinsurance</u> for inpatient services	50% <u>coinsurance</u>	Includes physical therapy, occupational therapy and speech therapy. \$3,500 / day for inpatient non-emergency admission in non-participating facilities	
	Skilled nursing care	30% <u>coinsurance</u>	50% <u>coinsurance</u>	60 inpatient days / year	
	<u>Durable medical</u> <u>equipment</u>	30% <u>coinsurance</u>	50% <u>coinsurance</u>	1 synthetic wig / year 1 pair of glasses or contacts / year for individuals with severe medical or surgical problems other than refractive procedures	
	Hospice services	30% <u>coinsurance</u>	50% <u>coinsurance</u>	30 respite inpatient or outpatient days / lifetime Respite limited to 5 consecutive days at a time.	
	Children's eye exam	No charge, <u>deductible</u> does not apply	50% <u>coinsurance</u> , <u>deductible</u> does not apply	For services provided by an <u>out-of-network provider</u> , you pay all charges up front then submit a <u>claim</u> for reimbursement. 1 routine eye examination / year for individuals under age 19 VSP doctors are the only in- <u>network providers</u> .	
If your child needs dental or eye care	Children's glasses	No charge, <u>deductible</u> does not apply	50% <u>coinsurance</u> , <u>deductible</u> does not apply	For services provided by an out-of-network provider, you pay all charges up front then submit a claim for reimbursement. 1 pair of lenses / year 1 set of frames / year Glasses limited to individuals under age 19. Frames from VSP doctors are limited to Otis & Piper Eyewear Collection. VSP doctors are the only in-network providers.	
	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
- Cosmetic surgery, except congenital anomalies
- Dental care

- Infertility treatment
- Long-term care
- Private-duty nursing

- Routine eye care
- Routine foot care, except for diabetic patients
- Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

Abortion

Chiropractic care, 20 visits / year

Acupuncture, 12 visits / year

Hearing aids, 1 / ear every 36 months

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 <u>plan</u> at 1 (888) 367-2116. Other coverage options may be available to you too, including buying individual insurance coverage through the <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, 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 (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: DFR.InsuranceHelp@oregon.gov.

Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes <u>plans</u>, <u>health insurance</u> available through the <u>Marketplace</u> or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of <u>Minimum Essential Coverage</u>, you may not be eligible for the <u>premium tax credit</u>.

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 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 <u>plan's</u> overall <u>deductible</u>	\$5,500
■ <u>Specialist copayment</u>	\$80
■ Hospital (facility) <u>coinsurance</u>	30%
Other coinsurance	30%

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		
In this example, Peg would pay:			
Cost Sharing			
<u>Deductibles</u>	\$5,500		
<u>Copayments</u>	\$10		
<u>Coinsurance</u>	\$2,000		
What isn't covered			
Limits or exclusions	\$60		
The total Peg would pay is	\$7,570		

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

■ The <u>plan's</u> overall <u>deductible</u>	\$5,500
■ Specialist copayment	\$80
■ Hospital (facility) <u>coinsurance</u>	30%
Other coinsurance	30%

This EXAMPLE event includes services like: Primary care physician office visits (including disease education) Diagnostic tests (blood work) Prescription drugs

Durable medical equipment (glacose meter)		
Total Example Cost	\$5,600	

Durable medical equipment (alucose meter)

In this example, Joe would pay:			
Cost Sharing			
<u>Deductibles</u>	\$900		
<u>Copayments</u>	\$1,200		
<u>Coinsurance</u>	\$0		
What isn't covered			
Limits or exclusions	\$200		
The total Joe would pay is	\$2,300		

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

■ The <u>plan's</u> overall <u>deductible</u>	\$5,500
Specialist copayment	\$80
■ Hospital (facility) <u>coinsurance</u>	30%
Other <u>coinsurance</u>	30%

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			
<u>Deductibles</u>	\$2,100		
<u>Copayments</u>	\$400		
<u>Coinsurance</u>	\$0		
What isn't covered			
Limits or exclusions	\$0		
The total Mia would pay is	\$2,500		

The plan 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 less favorably because of race, color, national origin, age, disability, or sex.

Regence:

Provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as:

- Qualified sign language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats).

Provides free language assistance services to people whose primary language is not English, which may include:

- Qualified interpreters
- Information written in other languages.

If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, contact the Civil Rights Coordinator.

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. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

Customer Service

Civil Rights Coordinator PO Box 1106 Lewiston, ID 83501-1106

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

Fax: 1-888-309-8784 Email: CS@regence.com

Medicare Customer Service

Phone: 1-800-541-8981 (TTY: 711) Email: medicareappeals@regence.com

VSP Customer Service

Phone: 1-844-299-3041 TTY: 1-800-428-4833 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, available 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, D.C. 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 yánílti'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 គឺអាចមានសំរាប់បំរើអ្នក។ ចូរទូរស័ព្ទ 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 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)

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