



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 [regence.com](http://regence.com) or call 1 (888) 367-2119. 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](http://healthcare.gov/sbc-glossary) or call 1 (888) 367-2119 to request a copy.

| Important Questions   | Answers   | Why This Matters:   |
|---|---|---|
| What is the overall <u>deductible</u> ?                             | In- <u>network</u> : \$2,000 individual / \$4,000 family per calendar year.<br>Out-of- <u>network</u> : \$4,000 individual / \$8,000 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 <u>deductible</u> ? | Yes. Certain <u>preventive care</u> and those services listed below as " <u>deductible</u> does not apply" or as "No charge".                                     | 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 <a href="http://healthcare.gov/coverage/preventive-care-benefits/">healthcare.gov/coverage/preventive-care-benefits/</a> .   |
| Are there other <u>deductibles</u> for specific services?           | Yes. \$250 per individual for <u>prescription drug coverage</u> . There are no other specific <u>deductibles</u> .  | You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.  |
| What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?       | In- <u>network</u> : \$8,150 individual / \$16,300 family per calendar year.<br>Out-of- <u>network</u> : \$16,300 individual / \$32,600 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> , balance-billed 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 <a href="http://regence.com/go/FocalPoint">regence.com/go/FocalPoint</a> or call 1 (888) 367-2119 for lists of <u>network providers</u> .                | 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 charge</u> 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 <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  |
|---|--|--|--|---|
|   |  | In-network Provider<br>(You will pay the least)  | Out-of-network Provider<br>(You will pay the most) |   |
| If you visit a health care <u>provider's</u> office or clinic   | Primary care visit to treat an injury or illness | \$25 <u>copay</u> / office visit, <u>deductible</u> does not apply;<br><br>\$20 <u>copay</u> / office visit at a retail clinic, <u>deductible</u> does not apply;<br><br>30% <u>coinsurance</u> for all other services;<br>No charge for expanded services | 50% <u>coinsurance</u>                             | <u>Copayment</u> applies to each in- <u>network</u> office visit only. Expanded services are medical services, surgical procedures and therapeutic injections received in a professional <u>provider's</u> office and billed as such.   |
|   | <u>Specialist</u> visit                          | \$50 <u>copay</u> / office visit, <u>deductible</u> does not apply;<br><br>30% <u>coinsurance</u> for all other services;<br>No charge for expanded services   | 50% <u>coinsurance</u>                             |   |
|   | <u>Preventive care/screening/immunization</u>    | No charge  | 50% <u>coinsurance</u>                             |   |
| If you have a test  | <u>Diagnostic test</u> (x-ray, blood work)       | No charge  | 50% <u>coinsurance</u>                             | For all inpatient services, services are covered at the <u>coinsurance specified</u> , after <u>deductible</u> .  |
|   | Imaging (CT/PET scans, MRIs)                     | 30% <u>coinsurance</u>   | 50% <u>coinsurance</u>                             |   |
| If you need drugs to treat your illness or condition<br><br>More information about <u>prescription drug coverage</u> is available at <a href="http://regence.com/go/druglist/2020/UT/4tier">regence.com/go/druglist/2020/UT/4tier</a> | Generic drugs                                    | \$10 <u>copay</u> / retail prescription<br>\$25 <u>copay</u> / mail order prescription   |  | <u>Deductible</u> does not apply to generic drugs or self-administrable cancer chemotherapy drugs. Limited to a 90-day supply retail (1 <u>copayment</u> per 30-day supply), 90-day supply mail order or 30-day supply <u>specialty drugs</u> . Coverage includes compound medications at 50% <u>coinsurance</u> , refer to your <u>plan</u> for further information. No charge for certain preventive drugs, women's contraceptives and immunizations at a participating |
|   | Preferred brand drugs                            | 35% <u>coinsurance</u> * / retail prescription<br>35% <u>coinsurance</u> * / mail order prescription   |  |   |
|   | Brand drugs                                      | 50% <u>coinsurance</u> * / retail prescription<br>50% <u>coinsurance</u> * / mail order prescription   |  |   |
|   | <u>Specialty drugs</u>                           | 50% <u>coinsurance</u> up to \$300 / retail prescription   |  |   |

| Common Medical Event                    | Services You May Need                          | What You Will Pay   |  | Limitations, Exceptions, & Other Important Information   |
|---|--|---|--|--|
|   |  | In-network Provider<br>(You will pay the least)   | Out-of-network Provider<br>(You will pay the most)           |  |
|   |  |   |  | <p>pharmacy.</p> <p><u>Specialty drugs</u> are not available through mail order. The first fill for designated <u>specialty drugs</u> may be provided at a retail pharmacy; additional fills and any fills for non-designated <u>specialty drugs</u> must be provided by a specialty pharmacy.</p> <p>Medications used as part of an outpatient cancer drug treatment regimen that is provided and dispensed in a professional setting will be subject to these prescription benefits.</p> <p>You are responsible for the difference in cost between a dispensed brand-name drug and the equivalent generic drug, in addition to the <u>copayment</u> and/or <u>coinsurance</u>.</p> <p>*Your <u>coinsurance</u> for self-administrable cancer chemotherapy medications will not exceed \$300.</p> |
| If you have outpatient surgery          | Facility fee (e.g., ambulatory surgery center) | 20% <u>coinsurance</u> for ambulatory surgical center; 30% <u>coinsurance</u> for all other facilities            | 50% <u>coinsurance</u>                                       | None   |
|   | Physician/surgeon fees                         | 20% <u>coinsurance</u> for ambulatory surgical center physicians; 30% <u>coinsurance</u> for all other physicians | 50% <u>coinsurance</u>                                       | None   |
| If you need immediate medical attention | <u>Emergency room services</u>                 | \$300 <u>copay</u> / visit, <u>deductible</u> does not apply  | \$300 <u>copay</u> / visit, <u>deductible</u> does not apply | <u>Copayment</u> applies to the facility charge for each visit (waived if admitted).   |
|   | <u>Emergency medical transportation</u>        | 30% <u>coinsurance</u>  | 30% <u>coinsurance</u>                                       | <u>In-network deductible</u> applies to in- <u>network</u> and out-of- <u>network</u> services.  |
|   | Urgent care                                    | \$55 copay / visit, deductible does not apply;<br>20% <u>coinsurance</u> for all other services                   | 50% <u>coinsurance</u>                                       | <u>Copayment</u> applies to each in- <u>network</u> office visit only.   |
| If you have a hospital                  | Facility fee (e.g., hospital)                  | 30% <u>coinsurance</u>  | 50% <u>coinsurance</u>                                       | None   |

| Common Medical Event  | Services You May Need                     | What You Will Pay  |  | Limitations, Exceptions, & Other Important Information   |
|---|---|--|--|--|
|   |   | In-network Provider<br>(You will pay the least)  | Out-of-network Provider<br>(You will pay the most) |  |
| stay  | room)                                     |  |  |  |
|   | Physician/surgeon fees                    | 30% <u>coinsurance</u>   | 50% <u>coinsurance</u>                             |  |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services                       | \$25 <u>copay</u> / office visit, <u>deductible</u> does not apply;<br>30% <u>coinsurance</u> for all other services                 | 50% <u>coinsurance</u>                             | <u>Copayment</u> applies to each in- <u>network</u> outpatient office/psychotherapy visit only. All other outpatient services are covered at the <u>coinsurance</u> specified, after <u>deductible</u> .   |
|   | Inpatient services                        | 30% <u>coinsurance</u>   | 50% <u>coinsurance</u>                             |  |
| If you are pregnant   | Office visits                             | 30% <u>coinsurance</u>   | 50% <u>coinsurance</u>                             | Adoption coverage is paid at the in- <u>network</u> benefit limited to \$4,000 / pregnancy. The adoption indemnity benefit is not exchangeable for infertility treatment benefits.<br><u>Cost sharing</u> 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 | 30% <u>coinsurance</u>   | 50% <u>coinsurance</u>                             |  |
|   | Childbirth/delivery facility services     | 30% <u>coinsurance</u>   | 50% <u>coinsurance</u>                             |  |
| If you need help recovering or have other special health needs            | <u>Home health care</u>                   | 30% <u>coinsurance</u>   | 50% <u>coinsurance</u>                             | Limited to 130 visits / year.  |
|   | <u>Rehabilitation services</u>            | \$25 <u>copay</u> / visit, <u>deductible</u> does not apply for outpatient services; 30% <u>coinsurance</u> , for inpatient services | 50% <u>coinsurance</u>                             | Limited to 15 inpatient days / year. Limited to 40 outpatient visits / year.<br><u>Copayment</u> applies to each in- <u>network</u> outpatient visit only.<br>Includes physical therapy, occupational therapy and speech therapy services.   |
|   | <u>Habilitation services</u>              | \$25 <u>copay</u> / visit, <u>deductible</u> does not apply for outpatient services; 30% <u>coinsurance</u> , for inpatient services | 50% <u>coinsurance</u>                             | Neurodevelopmental therapy is limited to 40 outpatient visits / year.<br>Neurodevelopmental therapy is limited to services for individuals through age 6.<br><u>Copayment</u> applies to each in- <u>network</u> outpatient visit only.<br>Includes physical therapy, occupational therapy and speech therapy services.  |
|   | <u>Skilled nursing care</u>               | 30% <u>coinsurance</u>   | 50% <u>coinsurance</u>                             | Limited to 60 inpatient days / year.   |
|   | <u>Durable medical equipment</u>          | 30% <u>coinsurance</u>   | 50% <u>coinsurance</u>                             | None   |

| Common Medical Event                   | Services You May Need      | What You Will Pay                               |  | Limitations, Exceptions, & Other Important Information |
|--|----------------------------|---|--|--|
|  |                            | In-network Provider<br>(You will pay the least) | Out-of-network Provider<br>(You will pay the most) |  |
|  | <u>Hospice services</u>    | 30% <u>coinsurance</u>                          | 50% <u>coinsurance</u>                             | Limited to 14 respite days / lifetime.                 |
| If your child needs dental or eye care | Children's eye exam        | Not covered                                     | Not covered  | None   |
|  | Children's glasses         | Not covered                                     | Not covered  | None   |
|  | Children's dental check-up | Not covered                                     | Not covered  | None   |

### Excluded Services & Other Covered Services:

#### Exclusion Examples

The following examples of limitations and exclusions are included to illustrate the types of conditions, treatments, services, supplies or accommodations that may not be covered under your plan, including related secondary medical conditions and are not all inclusive:

- charges in connection with reconstructive or plastic surgery that may have limited benefits, such as a chemical peel that does not alleviate a functional impairment;
- complications relating to services and supplies for, or in connection with, gastric or intestinal bypass, gastric stapling, or other similar surgical procedure to facilitate weight loss, or for, or in connection with, reversal or revision of such procedures, or any direct complications or consequences thereof;
- complications by infection from a cosmetic procedure, except in cases of reconstructive surgery:
  - when the service is incidental to or follows a surgery resulting from trauma, infection or other diseases of the involved part; or
  - related to a congenital disease or anomaly of a covered child that has resulted in functional defect; or
- complications that result from an injury or illness resulting from active participation in illegal activities.

#### Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

|   |                         |  |
|---|-------------------------|--|
| • Abortion (except in cases of rape, rape of a child, incest or to avert the death of the mother) | • Dental care           | • Routine eye care                                       |
| • Acupuncture   | • Infertility treatment | • Routine foot care                                      |
| • Bariatric surgery   | • Long-term care        | • Vision hardware  |
| • Cosmetic surgery, except congenital anomalies   | • Private-duty nursing  | • Weight loss programs except for nutritional counseling |

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

|  |                |  |
|--|----------------|--|
| • Chiropractic care, spinal manipulations only | • Hearing aids | • 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](http://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 x61565 or [cciio.cms.gov](http://cciio.cms.gov) or your state insurance department. You

may also contact the plan at 1 (888) 367-2119. 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](http://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) 367-2119 or visit [regence.com](http://regence.com) or the U.S. Department of Labor, Employee Benefits Security Administration at 1 (866) 444-3272 or [dol.gov/ebsa/healthreform](http://dol.gov/ebsa/healthreform). You may also contact the Utah Department of Insurance by calling 1 (801) 538-3077 or the toll free message line at 1 (800) 439-3805; by writing to the Utah Department of Insurance, State Office Building Suite 3110, Salt Lake City, UT 84114-6901; through the Internet at: [www.insurance.utah.gov](http://www.insurance.utah.gov); or by E-mail at: [healthappeals.uid@utah.gov](mailto:healthappeals.uid@utah.gov).

**Does this plan provide Minimum Essential Coverage? Yes**

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

**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:**

NAVAJO (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijjigo holne' 1 (888) 367-2119.

-----*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 \$2,000
- Specialist copayment \$50
- Hospital (facility) coinsurance 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*)

|                           |                 |
|---------------------------|-----------------|
| <b>Total Example Cost</b> | <b>\$12,800</b> |
|---------------------------|-----------------|

In this example, Peg would pay:

| <i>Cost Sharing</i>               |                |
|-----------------------------------|----------------|
| Deductibles                       | \$2,003        |
| Copayments                        | \$33           |
| Coinsurance                       | \$2,855        |
| <i>What isn't covered</i>         |                |
| Limits or exclusions              | \$60           |
| <b>The total Peg would pay is</b> | <b>\$4,951</b> |

**Managing Joe's type 2 Diabetes**  
(a year of routine in-network care of a well-controlled condition)

- The plan's overall deductible \$2,000
- Specialist copayment \$50
- Hospital (facility) coinsurance 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 (*glucose meter*)

|                           |                |
|---------------------------|----------------|
| <b>Total Example Cost</b> | <b>\$7,400</b> |
|---------------------------|----------------|

In this example, Joe would pay:

| <i>Cost Sharing</i>               |                |
|-----------------------------------|----------------|
| Deductibles                       | \$2,000        |
| Copayments                        | \$499          |
| Coinsurance                       | \$1,158        |
| <i>What isn't covered</i>         |                |
| Limits or exclusions              | \$255          |
| <b>The total Joe would pay is</b> | <b>\$3,912</b> |

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

- The plan's overall deductible \$2,000
- Specialist copayment \$50
- Hospital (facility) coinsurance 30%
- Other coinsurance 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*)

|                           |                |
|---------------------------|----------------|
| <b>Total Example Cost</b> | <b>\$1,925</b> |
|---------------------------|----------------|

In this example, Mia would pay:

| <i>Cost Sharing</i>               |                |
|-----------------------------------|----------------|
| Deductibles                       | \$1,365        |
| Copayments                        | \$512          |
| Coinsurance                       | \$0            |
| <i>What isn't covered</i>         |                |
| Limits or exclusions              | \$0            |
| <b>The total Mia would pay is</b> | <b>\$1,877</b> |

## 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@regence.com

### **Customer Service for all other plans**

Civil Rights Coordinator

MS CS B32B, P.O. Box 1271

Portland, OR 97207-1271

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

CS@regence.com

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 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, 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。

Díí baa akó nínízin: Díí saad bee yáníłti'go **Diné Bizaad**, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hóló, kojí' 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 ដោយមិនគិតល្អល គឺអាចមានសំរាប់បំរើអ្នក។ 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 ሊያገዝዎት 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 (टिक्टाइप: 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)

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ຄວນມີຜ້ອມໃຫ້ທ່ານ. ໂທ 1-888-344-6347 (TTY: 711)

Afaan dubbattan Oroomiffaa tiif, tajaajjila 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 فاذاكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-888-344-6347 (رقم هاتف الصم والبكم 711 TTY)



The Summary of Benefits and Coverage (SBC) document will help you choose a vision plan. The SBC shows you how you and the plan would share the cost for covered vision 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 [regence.com](http://regence.com). For provider or benefit questions call VSP at 1 (844) 299-3041. For membership questions, call Regence at 1 (888) 367-2119. 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](http://healthcare.gov/sbc-glossary) or call 1 (888) 367-2119 to request a copy.

| Important Questions   | Answers   | Why This Matters:   |
|---|---|---|
| What is the overall <u>deductible</u> ?                             | \$0   | See the chart below for your costs for services this <u>plan</u> covers.  |
| Are there services covered before you meet your <u>deductible</u> ? | Not applicable.   | See the chart below for your costs for services this <u>plan</u> covers.  |
| Are there other <u>deductibles</u> for specific services?           | No.   | See the chart below for your costs for services this <u>plan</u> covers.  |
| What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?       | Not applicable.   | This <u>plan</u> does not have an <u>out-of-pocket limit</u> on your expenses.  |
| What is not included in the <u>out-of-pocket limit</u> ?            | Not applicable.   | This <u>plan</u> does not have an <u>out-of-pocket limit</u> on your expenses.  |
| Will you pay less if you use a <u>network provider</u> ?            | Yes. See <a href="http://regence.com/go/UT/VSPNetwork">regence.com/go/UT/VSPNetwork</a> or call 1 (844) 299-3041 for a list of VSP doctors or <u>out-of-network providers</u> . | This <u>plan</u> uses a vision <u>provider network</u> (Vision Service Plan). You will pay less if you use a vision <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network</u> vision <u>provider</u> , and you might receive a bill from a vision <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). |
| Do you need a referral to see a <u>specialist</u> ?                 | No.   | You can see the <u>specialist</u> you choose without a <u>referral</u> .  |

| Common Vision Event   | Services You May Need      | What You Will Pay                      |  | Limitations, Exceptions & Other Important Information   |
|---|----------------------------|--|--|---|
|   |                            | VSP Doctor<br>(You will pay the least) | Out-of-network Provider<br>(You will pay the most)       |   |
| If you visit a vision care <u>provider's</u> office or clinic | Routine vision examination | No charge                              | No charge up to the <u>out-of-network provider limit</u> | Limited to 1 examination every two calendar years.<br>Limited to \$45 for <u>out-of-network providers</u> . |
|   | Vision hardware            | Not covered                            | Not covered  | None  |

**Excluded Services:**

| Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u> .)               |   |  |
|--|---|--|
| <ul style="list-style-type: none"> <li>• Corrective vision treatment of an experimental nature</li> <li>• Cosmetic services and supplies</li> <li>• Fees, taxes, interest</li> </ul> | <ul style="list-style-type: none"> <li>• Medical or surgical treatment of the eyes</li> <li>• Non-direct patient care</li> <li>• Orthoptics or vision training</li> </ul> | <ul style="list-style-type: none"> <li>• Plano lenses</li> <li>• Two pair of glasses in lieu of bifocals</li> <li>• Vision hardware</li> </ul> |

## NONDISCRIMINATION NOTICE

VSP provides administration for your Regence vision plan. 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:

### **VSP**

Medicare 1-844-872-6065  
Commercial 1-844-299-3041  
(TTY: 1-800-428-4833)

If you believe that VSP or 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:

### **Regence**

#### **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@regence.com

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 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, DC 20201

1-800-368-1019, 800-537-7697 (TDD).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

#### **Customer Service for all other plans**

Civil Rights Coordinator  
MS CS B32B, P.O. Box 1271  
Portland, OR 97207-1271  
1-888-344-6347, (TTY: 711)  
CS@regence.com

**Language assistance**

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al Medicare: 1-844-872-6065; Commercial: 1-844-299-3041 (TTY: 1-800-428-4833).

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 Medicare: 1-844-872-6065; Commercial: 1-844-299-3041 (TTY: 1-800-428-4833)

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số Medicare: 1-844-872-6065; Commercial: 1-844-299-3041 (TTY: 1-800-428-4833).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. Medicare: 1-844-872-6065; Commercial: 1-844-299-3041 (TTY: 1-800-428-4833) 번으로 전화해 주십시오.

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa Medicare: 1-844-872-6065; Commercial: 1-844-299-3041 (TTY: 1-800-428-4833).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните Medicare: 1-844-872-6065; Commercial: 1-844-299-3041 (телетайп: TTY: 1-800-428-4833).

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le Medicare: 1-844-872-6065; Commercial: 1-844-299-3041 (ATS : 1-800-428-4833)

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。Medicare: 1-844-872-6065; Commercial: 1-844-299-3041 (TTY: 1-800-428-4833) まで、お電話にてご連絡ください。

D7baa ak0 n7n7zin: D7saad bee y1n7ti' go Diné Bizaad, saad bee 1k1' 1n7da' 1wo' d66', t'11 jiik'eh, 47 n1 h0l=, koj8 h0d7nih Medicare: 1-844-872-6065; Commercial: 1-844-299-3041 (TTY: 1-800-428-4833.)

ប្រយ័ត្ន៖ បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតល្អល គឺអាចមានសំរាប់បំរើអ្នក។ ជូរ ទូរស័ព្ទ Medicare: 1-844-872-6065; Commercial: 1-844-299-3041 (TTY: 1-800-428-4833)។

ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। Medicare: 1-844-872-6065; Commercial: 1-844-299-3041 (TTY: 1-800-428-4833) 'ਤੇ ਕਾਲ ਕਰੋ।

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachdienstleistungen zur Verfügung. Rufnummer: Medicare: 1-844-872-6065; Commercial: 1-844-299-3041 (TTY: 1-800-428-4833)

ማስታወሻ:- የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጅተዋል፤ በሚከተለው ቁጥር ይደውሉ Medicare: 1-844-872-6065; Commercial: 1-844-299-3041 (መስማት ለተሳናቸው:- 1-800-428-4833)::

УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером Medicare: 1-844-872-6065; Commercial: 1-844-299-3041 (телетайп: 1-800-428-4833)

ध्यान दिनुहोस्: तपाईंले नेपाली बोल्नुहुन्छ भने तपाईंको निम्ति भाषा सहायता सेवाहरू निःशुल्क रूपमा उपलब्ध छ। फोन गर्नुहोस् Medicare: 1-844-872-6065; Commercial: 1-844-299-3041 (टिडिवाइ: 1-800-428-4833)

ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la Medicare: 1-844-872-6065; Commercial: 1-844-299-3041 (TTY: 1-800-428-4833)

MAANDO: To a waawi [Adamawa], e woodi ballooji-ma to ekkitaaki wolde caahu. Noddu Medicare: 1-844-872-6065; Commercial: 1-844-299-3041 (TTY: 1-800-428-4833)

โปรดทราบ: ถ้าคุณพูดภาษาไทย คุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร Medicare: 1-844-872-6065; Commercial: 1-844-299-3041 (TTY: 1-800-428-4833)

## Language assistance

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 Medicare: 1-844-872-6065; Commercial: 1-844-299-3041 (TTY: 1-800-428-4833)

OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite Medicare: 1-844-872-6065; Commercial: 1-844-299-3041 (TTY- Telefon za osobe sa oštećenim govorom ili sluhom: 1-800-428-4833)

ໂບດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຍຄ່າ, ແມ່ນມີຮ່ວມໃຫ້ທ່ານ. ໂທ Medicare: 1-844-872-6065; Commercial: 1-844-299-3041 (TTY: 1-800-428-4833)

Afaan dubbattan Oroomiffaa tiif, tajaajila gargaarsa afaanii tola ni jira. Medicare: 1-844-872-6065; Commercial: 1-844-299-3041 (TTY: 1-800-428-4833) tiin bilbilaa.

توجه: اگر بہ زبان فارسی صحبت می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با Medicare: 1-844-872-6065; Commercial: 1-844-299-3041 (TTY: 1-800-428-4833) تماس بگیرید.

ملحوظة: إذا كنت تتحدث فاذا ذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم Medicare: 1-844-872-6065; Commercial: 1-844-299-3041 (TTY: 1-800-428-4833)