

Regence HSA Qualified Plan Benefit Summary

	Individual Plan		Group/Employer Plan	
	In-network	Out-of-network	In-network	Out-of-network
Lifetime Maximum	\$2 million		\$2 million	
Provider Network	PAR	Non-participating	PAR	Non-participating
Deductible Options Single=No dependents Family=1 or more dependents	\$1,500 single/\$3,000 family* \$2,500 single/\$5,000 family* \$3,500 single/\$7,000 family*		\$1,500 single/\$3,000 family* \$2,500 single/\$5,000 family* \$3,500 single/\$7,000 family*	
	<i>*Family coverage (enrollee plus one or more dependents) Entire family deductible must be met before benefits are paid on any family member</i>			
Coinsurance	80%	60%	80%	60%
Out-of-Pocket Maximum	\$5,000 single/\$10,000 family		\$5,000 single/\$10,000 family	
PREVENTIVE SERVICES				
Women's Exams Incl. pap & mammogram	Ded'l & coins	Ded'l & coins	Coins only – ded'l waived	Coins only – ded'l waived
Immunizations	Ded'l & coins	Ded'l & coins	Coins only – ded'l waived	Coins only – ded'l waived
Well-Baby Exams to age 2	Ded'l & coins	Ded'l & coins	Coins only – ded'l waived	Coins only – ded'l waived
Routine Exams Incl. DRL, \$300 maximum	Contract Exclusion		Coins only – ded'l waived	Coins only – ded'l waived
PROFESSIONAL SERVICES				
Office Visits and Procedures	Ded'l & coins	Ded'l & coins	Ded'l & coins	Ded'l & coins
Diagnostic Radiology & Lab (DRL) Non-routine services	Ded'l & coins	Ded'l & coins	Ded'l & coins	Ded'l & coins
Maternity	Ded'l & coins	Ded'l & coins	Ded'l & coins	Ded'l & coins
Mental Illness	Contract Exclusion		Ded'l & coins	Ded'l & coins
Chemical Dependency	Ded'l & coins <i>Alcoholism only</i>	Ded'l & coins <i>Alcoholism only</i>	Ded'l & coins	Ded'l & coins
Rehabilitation incl. PT/OT/ST	Ded'l & coins	Ded'l & coins	Ded'l & coins	Ded'l & coins
FACILITY SERVICES				
Inpatient Incl. maternity, surgery, rehab	Ded'l & coins	Ded'l & coins	Ded'l & coins	Ded'l & coins
Outpatient Incl. surgery, DRL, etc.	Ded'l & coins	Ded'l & coins	Ded'l & coins	Ded'l & coins
Emergency Room a) Medical emergency b) Non-emergency	a) Ded'l & 80% b) Ded'l & 60%	a) Ded'l & 80% b) Ded'l & 60%	a) Ded'l & 80% b) Ded'l & 60%	a) Ded'l & 80% b) Ded'l & 60%
Mental Illness Incl. residential treatment	Contract Exclusion		Ded'l & coins	Ded'l & coins
Chemical Dependency Incl. residential treatment	Ded'l & coins <i>Alcoholism Only</i>	Ded'l & coins <i>Alcoholism Only</i>	Ded'l & coins	Ded'l & coins
Skilled Nursing Facility	Ded'l & coins	Ded'l & coins	Ded'l & coins	Ded'l & coins
OTHER SERVICES AND BENEFITS				
Ambulance	Ded'l & 80%, \$5,000 max/year		Ded'l & 80%, \$5,000 max/year	
Durable Medical Equipment	Ded'l & coins \$2,500 max/year	Ded'l & coins \$2,500 max/year	Ded'l & coins	Ded'l & coins
Home Health and Hospice	Ded'l & coins	Ded'l & coins	Ded'l & coins	Ded'l & coins
Prescription Medications	Ded'l & 50%		Ded'l & 80%	
Special Beginnings®	Maternity program designed to promote healthy prenatal care through education and support			
Transplants	\$250,000 lifetime maximum			
ADDITIONAL OPTIONS AVAILABLE (RIDERS)				
Complementary Care	Chiropractic, acupuncture and naturopathic care – No copay, \$500 or \$1,000 maximum per calendar year			
Dental	Individual Dentacare only		A variety of group dental plans are available	
Vision	100% - no ded'l	70% - no ded'l	100% - no ded'l	70% - no ded'l